Nordea

Corporate Access Account Reporting
Message Implementation Guidelines

camt.053.001.02 – Account Statement Standard
BankToCustomerStatementV02

MIG version:	1.8
Date:	09-11-2021

Nordea

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1. Introduction

These Message Implementation Guidelines (MIG) were prepared on behalf of Nordea Group (hereinafter "Nordea").

The purpose of this documentation is to define how information in a financial statement message is structured for the exchange between Nordea and the message receiver.

These Message Implementation Guidelines comply with the international definitions for content and use of an ISO 20022 camt.053.001.02 BankToCustomerStatement and Common Global Implementation - Market Practice (CGI-MP) recommendations, which are available at: **CGI-MP link**

Note: This document may be subject for future changes and will in those cases be duly informed by Nordea.

2. About Corporate Access

Corporate Access is Nordea's file-based Cash Management solution. The service enables Nordea's customers to execute harmonised and straightforward ordinary commercial (incl. SEPA) payments as well as for example salaries, pension, urgent and cross-border/cross-currency payments (pain.001.001.03) from accounts in all the countries in the Nordic region. In return, the customer will receive status reports (pain.002.001.02) and debit notifications (camt.054.001.02). The solution includes the possibility for customers to perform cancellation of payments, sent in pain.001.001.03, by use of Message type camt.055.001.01 (CustomerPaymentCancellationRequest). Nordea will as a response to a camt.055.001.01 send a pain.002.001.03 and camt.029.001.03 (i.e. ResolutionOfInvestigation).

In addition, the Bank to Customer Statement message (camt.053.001.02) may be sent by Nordea to an account owner or to a party authorised by the account owner to receive the message. It can be used to inform the account owner, or authorised party, of single or multiple debit entries reported to the account. This version includes all Nordic countries, i.e. Denmark, Finland, Norway and Sweden.

3. Bank Transaction Codes

Bank Transaction Codes are used to define which types of transactions are reported in the statement. Nordea uses the standard codes according to ISO. Appendix 1, included into this document, provides further details.

4. Nordea usage of the ISO 20022 format

The term "message" is used for one XML schema occurrence, which is a combination of blocks called Group Header, Statement, Entry and TransactionDetails information. One file will only contain one message. A message sent by Nordea will in the first release contain Statements for one Debtor/account as agreed under the Corporate Cash Management agreement with Nordea. Each Statement will include one or more Entry's whereas, dependent on booking option chosen by Debtor/Customer, each Entry will consist of one or more TransactionDetails.

All elements or tags defined as "Mandatory" by ISO 20022 for camt.053.001.02 are included in Nordea's *Corporate Access Account Reporting* MIG. This also includes elements or tags that are optional or conditional, depending on specific criteria, as set by the service (or local country infrastructure). Elements or tags not

used by the service are not included in this MIG, even if they are included in the "*ISO 20022 Message Definition Report*" or in the "*CGI-MP Implementation Guide for ISO 20022 BankToCustomerStatement*". This is to enable a smooth introduction of the service for potential users.

The following is a description of used fields and columns in the MIG:

ISO Index	Structural sequence	Or	camt.053.001.02 - Bank To Customer Statement Message Item	XMLTag	Mult.	Type	Nordea Use	Nordea comment

ISO Index No = Reference number that refers to the related description in the "*ISO 20022 Message Definition Report*"
Structural sequence = Informs about which level a specific field is placed within the XML structure
Or = Nordea will provide one or the other field, but not both
Message Item = Refers to the actual tag name in ISO 20022, which is also stated under the column XML Tag Name. This can be a Message element (a.k.a. a "field" in a traditional sense), or a Message Component (i.e. a group of information consisting of several elements). Each message element is stated with the element type it comprises (stated under column Type).
XML Tag = Specific code referring to an XML element and will be part of the XML Schema for the identification of an XML element. The "Tag Name" will be stated at the beginning of a string which is to include the required information (i.e. <Debtor>) and will end the string with the same "Tag Name", starting with a slash (i.e. </Dbtr>).
Multiplicity = Informs how many times an element can or must be used, as defined by ISO.

1..1	One occurrence (required)
1..n 1..3	One or several occurrences (value for "n" represents total number of occurrences) Minimum one occurrence must be used, and maximum 3 occurrences can be used. **Note:** True value of "n" represents unlimited number of occurrences.
0..1	None or one occurrence to be used (optional)
0..n	None or several occurrences can be used (value for "n" represents total number of occurrences) **Note:** True value of "n" represents unlimited number of occurrences.

Type = States the value to be transferred in the actual XML element. There is a total of seven different "Data Type" representations that can be used in a "*BankToCustomerStatement*": Identifier, Code, Text, Rate, Date Time, Amount & Indicator. See examples below:

Data Type	Type	ISO Index	Example
Identifier	PartyId32	1.8	SALES COMPANY PARTY
Code	PaymentMethod3Code	2.2	TRF = Credit Transfer
Text	Max35Text	2.1	AA22BB11
Rate	Rate	2.48	10.99999
Date Time	ISODateTime	1.2	2015-07-21T05:32:31.000Z
Amount	DecimalNumber	2.5	99999.99
Indicator	Indicator	2.3	true = Batch booking requested

Nordea Use = This column states the classification Nordea uses for each tag/element in this MIG. ISO 20022 uses the classification "1..n" as mandatory and "0..n" for optional usage. Nordea uses a slightly more gradient classification, such as:

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Attribute		
Code	Terminology	Definition
R	Required	Mandatory by ISO 20022 or Required by CGI-MP.
XOR	eXlusive Or	Select either field, but not both
C	Conditional	Dependent upon certain conditions _or_ optional to use by Nordea

Nordea comment = Informs of special rules or usage for each element. If no comments exist, then standard usage according to ISO 20022 applies.

The files sent by Nordea will be in UTF-8 format.

For information/description about technical issues such as security, retransmissions, or duplicates, please see Service description for _Corporate Access File Transfer_ at nordea.com/corporateaccess

More information on ISO 20022 definitions on camt.053.001.02 is available on the ISO 20022 website: (**Link**)

5. Document references

This chapter contains references to documents relevant for this MIG:

Message Definition Report, Edition December 2009 (**Link**)
camt.053.001.02 - BankToCustomerStatementV02

6. Guidelines

ISO Index	Structural sequence	Or	camt.053.001.02 Bank To Customer Statement Message Item	XMLTag	Mult.	Type	Nordea Mult.	Nordea comment
	-		Bank To Customer Statement	<BkToCstmrStmt>				
1.0	+		GroupHeader	<GrpHdr>	[1..1]	GrpHdr42	R	Message root, identifying message type
1.1	++		MessageIdentification	<MsgId>	[1..1]	Max35Text	R	Identification created by Nordea and will be unique for min. 90 calendar days.
1.2	++		CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	R	Date and time at which the message was created. Nordea applies UTC or local time. Example: 2015-07-21T05:32:31.000Z
1.3	++		MessageRecipient	<MsgRcpt>	[0..1]	PartyIdentification32	R	This item identifies the recipient(s), as agreed with Nordea. Only identifications registered by Nordea will be reported.
9.1.12	+++		Identification	<Id>	[0..1]	Party6Choice	R	
9.1.13	++++		OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	R	
9.1.14	+++++		BICOrBEI	<BICOrBEI>	[0..1]	Identifier	C	Code allocated to organisations by the ISO9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes). Must be agreed with Nordea
9.1.15	+++++		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	R	
9.1.16	++++++		Identification	<Id>	[1..1]	Max35Text	R	Customer identification with code CUST, as assigned by Nordea (Service Id), will be reported. Code BANK will always be reported (i.e. sender) with value "NDEAPROD", indicating that the file is sent from Nordea's production environment.
9.1.17	++++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	C	
9.1.18	+++++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	R	**Used codes:** BANK BankPartyIdentification (Nordea) CUST Customer number

ISO Index	Structural sequence	Or	camt.053.001.02 Bank To Customer Statement Message Item	XMLTag	Mult.	Type	Nordea Mult.	Nordea comment
2.0	+		Statement	<Stmt>	[1..n]	AccountStatement2	R	Each statement contains one account.
2.1	++		Identification	<Id>	[1..1]	Max35Text	R	Unique identification, as assigned by Nordea, to un-ambiguously identify the account statement. Unique at Nordea for min. 90 calendar days. **Note:** Nordea will use date/time (i.e. YYYYMMDDHHMMSS), currency and last four (4 digits) of the reported account.
2.2	++		ElectronicSequenceNumber	<ElctrncSeqNb>	[0..1]	Quantity	R	Sequential number will always be reported, assigned by Nordea. **Note:** Will continue incrementally and not reset.
2.3	++		LegalSequenceNumber	<LglSeqNb>	[0..1]	Quantity	C	Sequential number of the report, assigned by Nordea. It is increased incrementally by 1 for each report sent electronically. **Note 1:** Will be reported with zero ("0") when no movements on the account **Note 2:** Will be reset after every year-end.
2.4	++		CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	R	Date and time at which the statement was created. Expressed using UTC designator [Z] with or without offset. Example: 2015-07-21T05:32:31.000Z
2.6	++		CopyDuplicateIndicator	<CpyDplctInd>	[0..1]	CopyDuplicate1Code	C	Indicates whether the statement is a duplicate. **Used code:** DUPL Message is a duplicate of a message previously sent
2.10	++		Account	<Acct>	[1..1]	CashAccount20	R	Customers can choose to have the account number reported as IBAN or BBAN. Based on CCM Agreement. **Finland:** Only IBAN available.
1.2.0	+++		Identification	<Id>	[1..1]	AccountIdentification4Choice	R	
1.2.1	++++	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	XOR	
1.2.2	++++	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	XOR	
1.2.3	+++++		Identification	<Id>	[1..1]	Max34Text	R	

ISO Index	Structural sequence	Or	camt.053.001.02 Bank To Customer Statement Message Item	XMLTag	Mult.	Type	Nordea Mult.	Nordea comment
1.2.4	+++++		SchemeName	\<SchmeNm>	[0..1]	AccountSchemeName1Choice	C	
1.2.5	++++++		Code	\<Cd>	[1..1]	ExternalAccountIdentification1Code	R	**Used code:** BBAN
1.2.11	+++		Currency	\<Ccy>	[0..1]	ActiveOrHistoricCurrencyCode	R	
1.2.13	+++		Owner	\<Ownr>	[0..1]	PartyIdentification32	R	Party that legally owns the account will always be reported.
1.2.14	++++		Name	\<Nm>	[0..1]	Max140Text	R	
1.2.26	++++		Identification	\<Id>	[0..1]	Party6Choice	C	
1.2.27	+++++	{Or	OrganisationIdentification	\<OrgId>	[1..1]	OrganisationIdentification4	C	
1.2.29	++++++		Other	\<Othr>	[0..n]	GenericOrganisationIdentification1	C	
1.2.30	+++++++		Identification	\<Id>	[1..1]	Text	R	**Sweden:** Organisational number of the company owning the agreement
1.2.31	+++++++		SchemeName	\<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	C	
1.2.32	++++++++	{{Or	Code	\<Cd>	[1..1]	Code	R	**Used code:** COID Company ID (only for Sweden)
1.2.33	++++++++	Or}}	Proprietary	\<Prtry>	[1..1]	Text	C	Not used
1.2.34	+++++++		Issuer	\<Issr>	[0..1]	Text	C	Not used
1.2.35	+++++	Or}	PrivateIdentification	\<PrvtId>	[1..1]	PersonIdentification5	C	Not used
1.2.56	+++		Servicer	\<Svcr>	[0..1]	BranchAndFinancialInstitutionIdentification4	R	
1.2.57	++++		FinancialInstitutionIdentification	\<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	R	
1.2.58	+++++		BIC	\<BIC>	[0..1]	BICIdentifier	R	Nordea Bank Denmark = NDEADKKK Nordea Bank Finland = NDEAFIHH Nordea Bank Norway = NDEANOKK Nordea Bank Sweden = NDEASESS
1.2.59	+++++		ClearingSystemMemberIdentification	\<ClrSysMmbId>	[0..1]	ClearingSystemMemberIdentification2	C	Only used for Sweden. Will always be reported for Swedish accounts.

ISO Index	Structural sequence	Or	camt.053.001.02 Bank To Customer Statement Message Item	XMLTag	Mult.	Type	Nordea Mult.	Nordea comment
1.2.60	++++++		ClearingSystemIdentification	<ClrSysId>	[0..1]	ClearingSystemIdentification2Choice	R	
1.2.61	+++++++		Code	<Cd>	[1..1]	ExternalClearingSystemIdentification1Code	R	**Used code:** SESBA Swedish Bankers Association
1.2.63	++++++		MemberIdentification	<MmbId>	[1..1]	Max35Text	R	Branch number 9960 will always be used for Nordea Sweden accounts
1.2.65	+++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	R	
1.2.74	++++++		Country	<Ctry>	[0..1]	CountryCode	R	**Used codes:** DK = Denmark FI = Finland NO = Norway SE = Sweden
2.11	++		RelatedAccount	<RltdAcct>	[0..1]	CashAccount16	C	Identifies the parent account of the account for which the statement has been issued. **Finland:** Will be reported if available
1.1.0	+++		Identification	<Id>	[1..1]	AccountIdentification4Choice	R	
1.1.1	++++		IBAN	<IBAN>	[1..1]	IBAN2007Identifier	R	
2.23	++		Balance	<Bal>	[1..n]	CashBalance3	R	
2.24	+++		Type	<Tp>	[1..1]	BalanceType12	R	
2.25	++++		CodeOrProprietary	<CdOrPrtry>	[1..1]	BalanceType5Choice	R	
2.26	+++++		Code	<Cd>	[1..1]	BalanceType12Code	R	**Used codes:** OPBD Opening balance CLBD Closing balance FWAV ForwardAvailable balance (will be reported if available) CLAV ClosingAvailable balance (will be reported if available)
2.31	+++		CreditLine	<CdtLine>	[0..1]	CreditLine2	C	

ISO Index	Structural sequence	Or	camt.053.001.02 Bank To Customer Statement Message Item	XMLTag	Mult.	Type	Nordea Mult.	Nordea comment
2.32	++++		Included	<Incl>	[1..1]	TrueFalseIndicator	R	Specifies whether any creditline will be included in the balance reported in 2.34. Nordea will always report balance without credit line, i.e. code "false". **Note:** Will currently not be reported for Cash Pool Master account for Finland & Sweden. **Used code:** false
2.33	++++		Amount	<AmtCcy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	R	
2.34	+++		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyCode	R	Posted amount in the currency of the account reported.
2.35	+++		CreditDebitIndicator	<CdtDbtInd>	[1..1]	CreditDebitCode	R	
2.36	+++		Date	<Dt>	[1..1]	DateAndDateTimeChoice	R	Balance date will always be reported.
4.1.0	++++		Date	<Dt>	[1..1]	DateAndDateTimeChoice	R	
2.76	++		Entry	<Ntry>	[0..n]	ReportEntry2	C	Entry may specify a single transaction or a batch booking of several transactions. **Outgoing & incoming payment lump-sums:** No specifications of transactions included in batch booking are reported.
2.77	+++		EntryReference	<NtryRef>	[0..1]	Max35Text	R	Increased by one (1) for each entry.
2.78	+++		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyCode	R	Posted amount in the currency of the account reported and is the total of one or many entry details. **Note:** Zero amount (i.e. "0.00") may occur.
2.79	+++		CreditDebitIndicator	<CdtDbtInd>	[1..1]	CreditDebitCode	R	**Used codes:** DBIT Debit CRDT Credit Zero will be reported as "CRDT"

ISO Index	Structural sequence	Or	camt.053.001.02 Bank To Customer Statement Message Item	XMLTag	Mult.	Type	Nordea Mult.	Nordea comment
2.80	+++		ReversalIndicator	\<RvslInd\>	[0..1]	TrueFalseIndicator	C	Will be reported for Finland, if available. If \<CdtDbtInd\> is "DBIT" and \<RvslInd\> is "true" the original entry was a credit and If \<CdtDbtInd\> is "CRDT" and \<RvslInd\> is "true" the original entry was a debit. **Used code:** True = Correction
2.81	+++		Status	\<Sts\>	[1..1]	EntryStatus2Code	R	**Used code:** BOOK Booked
2.82	+++		BookingDate	\<BookgDt\>	[0..1]	DateAndDateTimeChoice	R	Booking date will always be reported.
4.1.0	++++		Date	\<Dt\>	[1..1]	ISODate	R	
2.83	+++		ValueDate	\<ValDt\>	[0..1]	DateAndDateTimeChoice	R	Value date will always be reported.
4.1.0	++++		Date	\<Dt\>	[1..1]	ISODate	R	
2.84	+++		Account2ServicerReference	\<AcctSvcrRef\>	[0..1]	Max35Text	C	Will be reported if available.
2.91	+++		BankTransactionCode	\<BkTxCd\>	[1..1]	BankTransactionCodeStructure4	R	ISO Transaction Codes are used (see Appendix 1).
2.92	++++		Domain	\<Domn\>	[0..1]	BankTransactionCodeStructure5	R	ISO Transaction Codes are used (see Appendix 1).
2.93	+++++		Code	\<Cd\>	[1..1]	ExternalBankTransactionDomain1Code	R	
2.94	+++++		Family	\<Fmly\>	[1..1]	BankTransactionCodeStructure6	R	ISO Transaction Codes are used (see Appendix 1).
2.95	++++++		Code	\<Cd\>	[1..1]	ExternalBankTransactionDomain1Code	R	
2.96	++++++		SubFamilyCode	\<SubFmlyCd\>	[1..1]	ExternalBankTransactionDomain1Code	R	
2.135	+++		EntryDetails	\<NtryDtls\>	[0..n]	EntryDetails1	R	Set of elements used to provide details on the entry. **Outgoing & incoming payment lump-sums:** No specifications of transactions included in batch booking are reported.

ISO Index	Structural sequence	Or	camt.053.001.02 Bank To Customer Statement Message Item	XMLTag	Mult.	Type	Nordea Mult.	Nordea comment
2.142	++++		TransactionDetails	\<TxDtls\>	[0..n]	EntryTransaction2	R	Set of elements used to provide information on the underlying transaction(s)
2.143	+++++		References	\<Refs\>	[0..1]	TransactionReferences2	R	References will be reported in accordance with Nordea's booking principals (batch or single bookings) and/or as per preference by customer where applicable.
2.144	++++++		MessageIdentification	\<MsgId\>	[0..1]	Max35Text	C	Will be reported as provided in pain.001.001.03 via Corporate Access.
2.145	++++++		AccountServicerReference	\<AcctSvcrRef\>	[0..1]	Max35Text	C	Will be reported if available. May be omitted for a transaction initiated by Nordea.
2.146	++++++		PaymentInformationIdentification	\<PmtInfId\>	[0..1]	Max35Text	C	Will be reported as provided in pain.001.001.03 via Corporate Access.
2.147	++++++		InstructionIdentification	\<InstrId\>	[0..1]	Max35Text	C	Will be reported as provided in pain.001.001.03 via Corporate Access and when single booking applied by Nordea.
2.148	++++++		EndToEndIdentification	\<EndToEndId\>	[0..1]	Max35Text	C	Will be reported if provided by originator or when used in pain.001.001.03 via Corporate Access and when single booking applied by Nordea.
2.153	++++++		Proprietary	\<Prtry\>	[0..1]	ProprietaryReference1	C	Will be reported for card (acquiring and purchase) transactions. **Acquiring transactions:** **Norway:** Will be reported for "BankAxept" cards **Finland:** Not used **Note:** Specification of included transactions will be reported by external provider. **Purchase transactions:** Will be reported for debit card (purchase) transactions
2.154	+++++++		Type	\<Tp\>	[1..1]	Max35Text	R	**Denmark, Norway & Sweden:** Always "OTHR" **Finland:** Card number
2.155	+++++++		Reference	\<Ref\>	[1..1]	Max35Text	R	POS system reference/identification
2.156	+++++		AmountDetails	\<AmtDtls\>	[0..1]	AmountAndCurrency-Exchange3	R	
2.1.9	++++++		TransactionAmount	\<TxAmt\>	[0..1]	AmountAndCurrency-Exchange3	R	

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2.1.10	+++++++		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	R	**Note:** Zero amount (i.e. "0.00") may occur.
2.224	+++++		Purpose	<Purp>	[0..1]	Purpose2Choice	C	**Incoming payments:** Will be reported if available **Outgoing payments:** Will only be reported if provided by customer in pain.001.001.03.
2.226	++++++		Proprietary	<Prtry>	[1..1]	Max35Text	R	**Incoming payments:** Denmark and Norway: used for incoming credit transfers. **Outgoing payments:** Denmark, Norway and Sweden: used for domestic credit transfers only.
2.234	+++++		RemittanceInformation	<RmtInf>	[0..1]	RemittanceInformation5	C	**Finland:** Both Unstructured <Ustrd> and structured <Strd> may occur.
2.235	++++++		Unstructured	<Ustrd>	[0..n]	Max140Text	C	
2.236	++++++		Structured	<Strd>	[0..n]	StructuredRemittanceInformation7	C	Only used for Denmark and Finland. **Denmark:** Incoming "Transfer form" may be single booked and reported, if requested **Finland:** Outgoing structured reference payments will be reported if single booking applied.
2.256	+++++++		CreditorReferenceInformation	<CdtrRefInf>	[0..1]	CreditorReferenceInformation2	C	**When DBIT:** **Finland:** Will always be reported with code SCOR if used by customer in pain.001.001.03 **When CRDT:** **Denmark & Finland:** Will be reported for incoming strucutred reference payments with code SCOR
2.257	++++++++		Type	<Tp>	[0..1]	CreditorReferenceType2	R	
2.258	+++++++++		CodeOrProprietary	<CdOrPrtry>	[1..1]	CreditorReferenceType1Choice	R	

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2.259	++++++++++		Code	<Cd>	[1..1]	DocumentType3Code	R	**Used code:** SCOR StructuredCommunicationReference
2.261	+++++++++		Issuer	<Issr>	[0..1]	Max35Text	C	Will be reported if international (ISO 11649) RF creditor reference used. **Used code:** ISO
2.262	++++++++		Reference	<Ref>	[0..1]	Max35Text	R	
2.266	+++++		RelatedDates	<RltdDts>	[0..1]	TransactionDates2	C	Used for interest calculation/reporting.
2.267	++++++		AcceptanceDateTime	<AccptncDtTm>	[0..1]	ISODateTime	R	**Finland:** Will be reported if available. **Denmark:** Reported for incoming Transfer form payments.
2.293	+++++		ReturnInformation	<RtrInf>	[0..1]	ReturnReasonInformation10	C	Only used for Finland.
2.304	++++++		Reason	<Rsn>	[0..1]	ReturnReason5Choice	C	Only used for Finland.
2.305	+++++++	{Or	Code	<Cd>	[1..1]	Code	XOR	Not used.
2.306	+++++++	Or}	Proprietary	<Prtry>	[1..1]	Text	R	**Finland**: Account Servicer Reference from original transaction (reversals).
2.307	++++++		AdditionalInformation	<AddtlInf>	[0..n]	Text	C	**Finland**: Free text with further information (if available).
2.314	+++		AdditionalEntryInformation	<AddtlNtryInf>	[0..1]	Max500Text	C	Will be reported if additional Entry information available. **Denmark:** Will be reported for References 1 to max 6, if available. Example:"821:notification reference:01234567890123; 555:file information:01102018 7805682395"

7. Appendix 1 – Bank Transaction Codes

7.1 Entry level – Batch booking entries [1]

In case batch (lump-sum) booking applies by Nordea (valid for Domain "Payments") the following Bank Transaction codes will be used on Entry level. When in combination with Family "Issued" it reflects out-going payments processed via Nordea's service Corporate Access Payables. If an Entry cannot be defined both "Family" and "Sub-family" with code "NTAV" will be reported or Domain "Extended Domain", i.e. "XTND-NTAV-NTAV".

Note: For Account Statement Standard only Entry level Bank Transaction codes will be reported, see also chapter 1.2 below.

Domain	Family	Sub-Family	Domain	Family	Sub-Family	Denmark	Finland	Norway	Sweden
Payments	Issued Credit Transfers	Domestic Credit Transfer	PMNT	ICDT	DMCT	Y		Y	Y
Payments	Issued Credit Transfers	SEPA Credit Transfer	PMNT	ICDT	ESCT		Y		
Payments	Issued Credit Transfers	Payroll/Salary Payment	PMNT	ICDT	SALA	Y	Y	Y	Y
Payments	Issued Credit Transfers	Cross-Border Credit Transfer	PMNT	ICDT	XBCT	Y	Y	Y	Y
Payments	Issued Direct Debits	Direct Debit	PMNT	IDDT	PMDD			Y	
Payments	Not Available	Not Available	PMNT	NTAV	NTAV	Y	Y	Y	Y
Payments	Received Credit Transfers	ACH Transaction	PMNT	RCDT	ATXN			Y	
Payments	Received Credit Transfers	Domestic Credit Transfer	PMNT	RCDT	DMCT			Y	
Payments	Received Credit Transfers	Not Available	PMNT	RCDT	NTAV				Y
Payments	Received Credit Transfers	Credit Transfer With Agreed Commercial Information	PMNT	RCDT	VCOM	Y		Y	
Payments	Received Direct Debits	Direct Debit	PMNT	RDDT	PMDD			Y	
Payments	Received Direct Debits	Direct Debit	PMNT	RDDT	BBDD		Y		
Payments	Received Direct Debits	Direct Debit	PMNT	RDDT	ESDD		Y		
Extended Domain	Not Available	Not Available	XTND	NTAV	NTAV	Y	Y	Y	Y

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[1] Nordea's Bank Transaction Codes are subject for changes and will be announced by Nordea when such changes will occur

7.2 Entry level – Single booking entries [1]

When single bookings apply by Nordea then Bank Transaction Code as shown below will be used on Entry level. If an Entry cannot be defined both "Family" and "Sub-family" with code "NTAV" will be reported or Domain "Extended Domain", i.e. "XTND-NTAV-NTAV".

Domain	Family	Sub-Family	Domain	Family	Sub-Family	Denmark	Finland	Norway	Sweden
Account Management	Miscellaneous Credit Operations	Charges (Generic)	ACMT	MCOP	CHRG	Y	Y	Y	Y
Account Management	Miscellaneous Credit Operations	Commission (Generic)	ACMT	MCOP	COMM	Y		Y	Y
Account Management	Miscellaneous Credit Operations	Interests (Generic)	ACMT	MCOP	INTR	Y	Y	Y	Y
Account Management	Miscellaneous Credit Operations	Not Available	ACMT	MCOP	NTAV	Y		Y	Y
Account Management	Miscellaneous Debit Operations	Charges (Generic)	ACMT	MDOP	CHRG	Y	Y	Y	Y
Account Management	Miscellaneous Debit Operations	Commission (Generic)	ACMT	MDOP	COMM	Y		Y	
Account Management	Miscellaneous Debit Operations	Interests (Generic)	ACMT	MDOP	INTR	Y	Y	Y	Y
Account Management	Miscellaneous Debit Operations	Not Available	ACMT	MDOP	NTAV	Y			Y
Account Management	Miscellaneous Debit Operations	Taxes (Generic)	ACMT	MDOP	TAXE		Y		
Account Management	Opening & Closing	Account Closing	ACMT	OPCL	ACCC	Y	Y	Y	Y
Account Management	Opening & Closing	Account Opening	ACMT	OPCL	ACCO	Y			
Account Management	Opening & Closing	Charges (Generic)	ACMT	OPCL	CHRG				Y
Cash Management	Account Balancing	Charges (Generic)	CAMT	ACCB	CHRG	Y			Y
Cash Management	Account Balancing	Interests (Generic)	CAMT	ACCB	INTR	Y	Y		
Cash Management	Account Balancing	Not Available	CAMT	ACCB	NTAV	Y	Y		Y
Cash Management	Account Balancing	Sweeping	CAMT	ACCB	SWEP	Y	Y	Y	Y
Cash Management	Account Balancing	Topping	CAMT	ACCB	TOPG	Y	Y	Y	Y
Cash Management	Account Balancing	Zero Balancing	CAMT	ACCB	ZABA	Y	Y	Y	Y
Cash Management	Cash Pooling	Charges (Generic)	CAMT	CAPL	CHRG	Y			Y
Cash Management	Cash Pooling	Interests (Generic)	CAMT	CAPL	INTR		Y	Y	Y
Cash Management	Cash Pooling	Not Available	CAMT	CAPL	NTAV		Y		Y
Derivatives	Miscellaneous Credit Operations	Charges (Generic)	DERV	MCOP	CHRG	Y			
Derivatives	Miscellaneous Credit Operations	Interests (Generic)	DERV	MCOP	INTR	Y			
Derivatives	Miscellaneous Debit Operations	Charges (Generic)	DERV	MDOP	CHRG	Y			
Derivatives	Miscellaneous Debit Operations	Interests (Generic)	DERV	MDOP	INTR	Y			

Domain	Family	Sub-Family	Domain	Family	Sub-Family	Denmark	Finland	Norway	Sweden
Derivatives	Not Available	Not Available	DERV	NTAV	NTAV	Y	Y		
Extended Domain	Not Available	Not Available	XTND	NTAV	NTAV	Y	Y	Y	Y
Foreign Exchange	Not Available	Not Available	FORX	NTAV	NTAV	Y	Y	Y	Y
Loans, Deposits & Syndications	Miscellaneous Credit Operations	Charges (Generic)	LDAS	MCOP	CHRG	Y	Y		Y
Loans, Deposits & Syndications	Miscellaneous Credit Operations	Interests (Generic)	LDAS	MCOP	INTR	Y	Y		Y
Loans, Deposits & Syndications	Miscellaneous Debit Operations	Charges (Generic)	LDAS	MDOP	CHRG	Y	Y	Y	Y
Loans, Deposits & Syndications	Miscellaneous Debit Operations	Interests (Generic)	LDAS	MDOP	INTR	Y	Y		Y
Loans, Deposits & Syndications	Not Available	Not Available	LDAS	NTAV	NTAV	Y	Y	Y	Y
Payments	Counter Transactions	Cash Deposit	PMNT	CNTR	CDPT	Y	Y	Y	Y
Payments	Counter Transactions	Cash Withdrawal	PMNT	CNTR	CWDL	Y	Y	Y	Y
Payments	Counter Transactions	Charges (Generic)	PMNT	CNTR	CHRG			Y	Y
Payments	Counter Transactions	Foreign Currencies Deposit	PMNT	CNTR	FCDP	Y		Y	
Payments	Counter Transactions	Foreign Currencies Withdrawal	PMNT	CNTR	FCWD	Y		Y	Y
Payments	Counter Transactions	Not Available	PMNT	CNTR	NTAV				Y
Payments	Customer Card Transactions	Cash Deposit	PMNT	CCRD	CDPT		Y		Y
Payments	Customer Card Transactions	Cash Withdrawal	PMNT	CCRD	CWDL	Y	Y	Y	Y
Payments	Customer Card Transactions	Charges (Generic)	PMNT	CCRD	CHRG	Y	Y		Y
Payments	Customer Card Transactions	Credit Card Payment	PMNT	CCRD	POSC	Y			
Payments	Customer Card Transactions	Cross-Border Cash Withdrawal	PMNT	CCRD	XBCW		Y	Y	Y
Payments	Customer Card Transactions	Not Available	PMNT	CCRD	NTAV	Y	Y		Y
Payments	Customer Card Transactions	Point-of-Sale (POS) Payment - Debit Card	PMNT	CCRD	POSD	Y	Y	Y	Y
Payments	Issued Cash Concentration Transactions	ACH Concentration	PMNT	ICCN	ACON			Y	Y
Payments	Issued Cash Concentration Transactions	Corporate Own Account Transfer	PMNT	ICCN	COAT	Y	Y	Y	Y
Payments	Issued Cash Concentration Transactions	Cross-Border Intra Company Transfer	PMNT	ICCN	XICT	Y	Y	Y	Y
Payments	Issued Cash Concentration Transactions	Intra Company Transfer	PMNT	ICCN	ICCT	Y	Y	Y	Y
Payments	Issued Cheques	Cash Letter	PMNT	ICHQ	CASH		Y	Y	Y
Payments	Issued Cheques	Cheque	PMNT	ICHQ	CCHQ	Y	Y	Y	Y
Payments	Issued Cheques	Foreign Cheque	PMNT	ICHQ	XBCQ	Y	Y	Y	Y
Payments	Issued Credit Transfers	ACH Debit	PMNT	ICDT	ADBT	Y		Y	Y
Payments	Issued Credit Transfers	Automatic Transfer	PMNT	ICDT	AUTT	Y	Y	Y	Y

Domain	Family	Sub-Family	Domain	Family	Sub-Family	Denmark	Finland	Norway	Sweden
Payments	Issued Credit Transfers	Charges (Generic)	PMNT	ICDT	CHRG	Y		Y	Y
Payments	Issued Credit Transfers	Credit Transfer With Agreed Commercial Information	PMNT	ICDT	VCOM	Y		Y	Y
Payments	Issued Credit Transfers	Cross-Border Credit Transfer	PMNT	ICDT	XBCT	Y	Y	Y	Y
Payments	Issued Credit Transfers	Domestic Credit Transfer	PMNT	ICDT	DMCT	Y		Y	Y
Payments	Issued Credit Transfers	Financial Institution Credit Transfer	PMNT	ICDT	FICT		Y		
Payments	Issued Credit Transfers	Not Available	PMNT	ICDT	NTAV	Y	Y	Y	Y
Payments	Issued Credit Transfers	Payroll/Salary Payment	PMNT	ICDT	SALA	Y	Y	Y	Y
Payments	Issued Credit Transfers	Priority Credit Transfer	PMNT	ICDT	PRCT	Y	Y	Y	Y
Payments	Issued Credit Transfers	Reversal Due To Payment Return	PMNT	ICDT	RRTN	Y	Y	Y	Y
Payments	Issued Credit Transfers	Same Day Value Credit Transfer	PMNT	ICDT	SDVA	Y	Y	Y	Y
Payments	Issued Credit Transfers	SEPA Credit Transfer	PMNT	ICDT	ESCT		Y		
Payments	Issued Credit Transfers	Taxes (Generic)	PMNT	ICDT	TAXE	Y	Y	Y	Y
Payments	Issued Direct Debits	Direct Debit Payment	PMNT	IDDT	PMDD	Y		Y	Y
Payments	Issued Direct Debits	Reversal Due To Payment Reversal	PMNT	IDDT	PRDD		Y		
Payments	Issued Direct Debits	SEPA B2B Direct Debit	PMNT	IDDT	BBDD		Y		
Payments	Issued Direct Debits	SEPA Core Direct Debit	PMNT	IDDT	ESDD		Y		
Payments	Issued Real-Time Credit Transfers	ACH Debit	PMNT	IRCT	ADBT			Y	Y
Payments	Issued Real-Time Credit Transfers	Charges (Generic)	PMNT	IRCT	CHRG				Y
Payments	Issued Real-Time Credit Transfers	Domestic Credit Transfer	PMNT	IRCT	DMCT	Y			
Payments	Issued Real-Time Credit Transfers	Reversal Due To Payment Return	PMNT	IRCT	RRTN				Y
Payments	Lockbox Transactions	Charges (Generic)	PMNT	LBOX	CHRG	Y			Y
Payments	Lockbox Transactions	Deposit	PMNT	LBOX	LBDP	Y	Y	Y	Y
Payments	Lockbox Transactions	Not Available	PMNT	LBOX	NTAV	Y	Y		
Payments	Miscellaneous Credit Operations	Commission (Generic)	PMNT	MCOP	COMM		Y		
Payments	Miscellaneous Credit Operations	Not Available	PMNT	MCOP	NTAV	Y			Y
Payments	Miscellaneous Credit Operations	Charges	PMNT	MCOP	CHRG		Y		
Payments	Miscellaneous Debit Operations	Commission (Generic)	PMNT	MDOP	COMM		Y	Y	
Payments	Miscellaneous Debit Operations	Not Available	PMNT	MDOP	NTAV	Y		Y	Y
Payments	Miscellaneous Debit Operations	Charges	PMNT	MDOP	CHRG		Y		
Payments	Not Available	Not Available	PMNT	NTAV	NTAV	Y	Y	Y	Y

Domain	Family	Sub-Family	Domain	Family	Sub-Family	Denmark	Finland	Norway	Sweden
Payments	Received Cash Concentration Transactions	ACH Concentration	PMNT	RCCN	ACON			Y	Y
Payments	Received Cash Concentration Transactions	Corporate Own Account Transfer	PMNT	RCCN	COAT	Y	Y	Y	Y
Payments	Received Cash Concentration Transactions	Cross-Border Intra Company Transfer	PMNT	RCCN	XICT		Y	Y	
Payments	Received Cash Concentration Transactions	Intra Company Transfer	PMNT	RCCN	ICCT		Y		Y
Payments	Received Cheques	Cash Letter	PMNT	RCHQ	CASH			Y	
Payments	Received Cheques	Cheque	PMNT	RCHQ	CCHQ	Y	Y	Y	Y
Payments	Received Cheques	Foreign Cheque	PMNT	RCHQ	XBCQ	Y	Y	Y	Y
Payments	Received Credit Transfers	ACH Credit	PMNT	RCDT	ACDT	Y		Y	Y
Payments	Received Credit Transfers	ACH Transaction	PMNT	RCDT	ATXN			Y	
Payments	Received Credit Transfers	Automatic Transfer	PMNT	RCDT	AUTT	Y	Y	Y	Y
Payments	Received Credit Transfers	Charges (Generic)	PMNT	RCDT	CHRG	Y			Y
Payments	Received Credit Transfers	Credit Transfer With Agreed Commercial Information	PMNT	RCDT	VCOM	Y		Y	Y
Payments	Received Credit Transfers	Cross-Border Credit Transfer	PMNT	RCDT	XBCT	Y	Y	Y	Y
Payments	Received Credit Transfers	Domestic Credit Transfer	PMNT	RCDT	DMCT	Y		Y	Y
Payments	Received Credit Transfers	Not Available	PMNT	RCDT	NTAV	Y	Y	Y	Y
Payments	Received Credit Transfers	Payroll/Salary Payment	PMNT	RCDT	SALA	Y	Y	Y	Y
Payments	Received Credit Transfers	Priority Credit Transfer	PMNT	RCDT	PRCT		Y		
Payments	Received Credit Transfers	Reversal Due To Payment Return	PMNT	RCDT	RRTN	Y	Y	Y	Y
Payments	Received Credit Transfers	Same Day Value Credit Transfer	PMNT	RCDT	SDVA		Y		
Payments	Received Credit Transfers	SEPA Credit Transfer	PMNT	RCDT	ESCT		Y	Y	Y
Payments	Received Credit Transfers	Taxes (Generic)	PMNT	RCDT	TAXE	Y	Y	Y	Y
Payments	Received Direct Debits	Direct Debit	PMNT	RDDT	PMDD	Y		Y	Y
Payments	Issued Direct Debits	Reversal Due To Payment Cancellation Request	PMNT	RDDT	RCDD		Y		
Payments	Received Direct Debits	Reversal Due To Payment Reversal	PMNT	RDDT	PRDD		Y		
Payments	Received Direct Debits	SEPA B2B Direct Debit	PMNT	RDDT	BBDD		Y		
Payments	Received Direct Debits	SEPA Core Direct Debit	PMNT	RDDT	ESDD		Y		
Payments	Received Real-Time Credit Transfers	ACH Credit	PMNT	RRCT	ACDT			Y	Y
Payments	Received Real-Time Credit Transfers	ACH Return	PMNT	RRCT	ARET				Y
Payments	Received Real-Time Credit Transfers	Charges (Generic)	PMNT	RRCT	CHRG				Y
Payments	Received Real-Time Credit Transfers	Domestic Credit Transfer	PMNT	RRCT	DMCT	Y			

Domain	Family	Sub-Family	Domain	Family	Sub-Family	Denmark	Finland	Norway	Sweden
Securities	Custody	Charges (Generic)	SECU	CUST	CHRG	Y	Y		
Securities	Miscellaneous Credit Operations	Charges (Generic)	SECU	MCOP	CHRG		Y	Y	
Securities	Miscellaneous Credit Operations	Interests (Generic)	SECU	MCOP	INTR	Y	Y		
Securities	Miscellaneous Debit Operations	Charges (Generic)	SECU	MDOP	CHRG	Y	Y	Y	Y
Securities	Miscellaneous Debit Operations	Interests (Generic)	SECU	MDOP	INTR	Y	Y		Y
Securities	Not Available	Not Available	SECU	NTAV	NTAV	Y	Y	Y	Y
Trade Services	Guarantees	Charges (Generic)	TRAD	GUAR	CHRG	Y	Y	Y	Y
Trade Services	Miscellaneous Credit Operations	Interests (Generic)	TRAD	MCOP	INTR				Y
Trade Services	Miscellaneous Debit Operations	Interests (Generic)	TRAD	MDOP	INTR				Y
Trade Services	Not Available	Not Available	TRAD	NTAV	NTAV	Y	Y	Y	Y