

Corporate eGateway
Message Implementation Guideline

camt.054.001.02 – Credit

BankToCustomerDebitCreditNotificationV02

This Message Implementation Guide **only** includes description of **Credit** entries

MIG version: 1.5
Date: 2020-11-30

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1. Introduction

This Message Implementation Guideline (MIG) is prepared on behalf of Nordea Group (hereinafter also referred to as “Nordea”).

The terms and definitions used in this document are defined in a separate document, “Glossary for Corporate eGateway”, which can be found on the Nordea Group’s homepage: www.nordea.com/eGateway.

The purpose of this documentation is to define how information in a credit notification message is structured for the exchange between the Message Centre at Nordea and the Message receiver.

This MIG complies with the international definitions for content and use of an ISO20022 CAMT.054 Bank to Customer Credit Notification. This version also complies with Common Global Implementation Guidelines (CGI). This MIG does not include any technical issues such as security, retransmissions, or duplicates. Nordea will use encoding UTF-8, but only the characters included in ISO-8859-1.

2. Scope

The Bank-to-Customer Debit Notification message is sent by the account servicer 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 **credit** entire reported to the account.

3. Document references

This chapter contains references to documents relevant for this MIG:

1. ISO 20022, Payments – Maintenance 2009,
Approved by the Payments SEG on 30 March 2009,
Message Definition Report, Edition September 2009,
camt.054.001.02, BanktoCustomerDebitNotificationV02

4. Credit Notification message - transaction types and identifications

A credit notification Message with transactions incoming to an account in Denmark, Finland, Norway, Poland or Sweden is sent by the Message Centre at Nordea to the Customer.

Types of transactions included for the different countries

Denmark

- Reference (FIK) payments (Transfer form type 71 and 75)
- Non-reference payments (Transfer form type 73)
- Account to Account payments (Non-reference payments)
- Direct Debit payments - BetalingsService (incl. Reference (FIK 71) payments)
- Direct Debit payments – LeverandørServices
- Incoming international payments (incl. SEPA credit transaction)
- Point of Sale (Card transaction)

Finland

- Reference payments (Account to Account)
- Non reference payments (Account to Account)
- Direct Debit payments (Direkt debitering)
- Incoming international payments
- Incoming Cash Pool transactions
- Corrections of debit transactions (returned items)
- Point of Sale (Card transaction)

Norway

- Reference (KID) payments
- Non-reference payments through NETS
- Account to Account payments (Non-reference payments)
- Direct Debit payments (Avtalegiro) ¹
- Incoming international payments (incl. SEPA credit transaction)
- Internal incoming Cash Pool transactions
- Point of Sale (Card transaction)

¹ Transactions from Avtalegiro cannot be identified separately, but will always be reported as ordinary reference (KID) payments.

Sweden

- Incoming domestic payments from bankgiro (see also TotalIN)
- Direct Debit payments from bankgiro (Autogiro Privat and Autogiro Företag)
- Reference (OCR) payments from PlusGiro (IS)
- Non-reference payments from PlusGiro (TIPS, CR1 and Dok-Tolk)
- TotalIN - Incoming payments via PlusGiro (with or without bankgiro & international payments)
- Incoming international payments (incl. SEPA credit transaction) (see also TotalIN)
- Internal incoming Cash Pool transactions
- Non cashed payments to money order (returned items) from bankgiro and PlusGiro
- Point of Sale (Card transaction)

5. Guideline

ISO Index	Or	camt.054.001.02 - Credit notification Message Item	XMLTag	ISO Mult.	Type	Nordea comment
		BankToCustomerDebitCreditNotification	<BkToCstmrD- btCdtNtfctn>		BankToCustomerDebitCreditNotificationV02	
1.0		GroupHeader	<GrpHdr>	[1..1]	GroupHeader42	
1.1		MessageIdentification	<MsgId>	[1..1]	Max35Text	Uniqueness guaranteed for one year for each recipient.
1.2		CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	
1.3		MessageRecipient	<MsgRcpt>	[0..1]	PartyIdentification32	This item identifies the recipient(s) as agreed with Nordea. Only identifications registered by Nordea will be provided.
9.1.12		Identification	<Id>	[0..1]	Party6Choice	
9.1.13	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	
9.1.15		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
9.1.16		Identification	<Id>	[1..1]	Max35Text	The identification of the recipient as agreed with Nordea. Code BANK identifies the sender of the message; code CUST identifies the receiver of the message.
9.1.17		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
9.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	Code BANK identifies the sender of the message, code CUST identifies the receiver of the message. Allowed Codes: BANK = BankPartyIdentification CUST = CustomerNumber
1.5		AdditionalInformation	<AddtlInf>	[0..1]	Max500Text	Currently Nordea offers either separate credit or debit notification. Allowed Codes: /CRED/ = Notification with Credit entries ONLY.
2.0		Notification	<Ntfctn>	[1..n]	AccountNotification2	Each notification contains one account per Message.
2.1		Identification	<Id>	[1..1]	Max35Text	
2.4		CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	
2.10		Account	<Acct>	[1..1]	CashAccount20	
1.2.0		Identification	<Id>	[1..1]	AccountIdentification4Choice	
1.2.1	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	IBAN may be provided for all countries.
1.2.2	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	
1.2.3		Identification	<Id>	[1..1]	Max34Text	
1.2.4		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Choice	

ISO Index	Or	camt.054.001.02 - Credit notification Message Item	XMLTag	ISO Mult.	Type	Nordea comment
1.2.5	{{Or	Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	Allowed Codes: BBAN = BBANIdentifier
1.2.11		Currency	<Ccy>	[0..1]	ActiveOrHistoricCurrencyCode	
1.2.56		Servicer	<Svcr>	[0..1]	BranchAndFinancialInstitutionIdentification4	
1.2.57		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	
1.2.58		BIC	<BIC>	[0..1]	BICIdentifier	Nordea Bank Denmark = NDEADKKK Nordea Bank Finland = NDEAFIHH Nordea Bank Norway = NDEANOKK Nordea Bank Sweden = NDEASESS
1.2.65		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	
1.2.74		Country	<Ctry>	[0..1]	CountryCode	Allowed Codes: DK = Denmark FI = Finland NO = Norway SE = Sweden
2.56		Entry	<Ntry>	[0..n]	ReportEntry2	
2.57		EntryReference	<NtryRef>	[0..1]	Max35Text	Increased by one (1) for each entry.
2.58		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	Posted amount is the total of one or many entry details.
2.59		CreditDebitIndicator	<CdtDbtInd>	[1..1]	CreditDebitCode	Allowed Codes: CRDT = Credit
2.61		Status	<Sts>	[1..1]	EntryStatus2Code	Allowed Codes: BOOK = Booked
2.62		BookingDate	<BookgDt>	[0..1]	DateAndDateTimeChoice	Booking date will always be present.
4.1.0	{Or	Date	<Dt>	[1..1]	ISODate	
2.63		ValueDate	<ValDt>	[0..1]	DateAndDateTimeChoice	
4.1.0	{Or	Date	<Dt>	[1..1]	ISODate	Value date will be present if received from local bank/clearinghouse.
2.64		AccountServicerReference	<AcctSvcrRef>	[0..1]	Max35Text	Sweden: For incoming international payments, except through TotalIN, no reference will be available. Finland: For reference payments (KTL), no reference will be present. For all other transactions reference may be present. Denmark: For direct debit transactions no reference will be present, except for Direct Debit payments from Betalnings Service. The reference will contain the debtor group number.
2.71		BankTransactionCode	<BkTxCd>	[1..1]	BankTransactionCodeStructure4	ISO Transaction Codes and service code in proprietary item are used (see Appendix 1).
2.72		Domain	<Domn>	[0..1]	BankTransactionCodeStructure5	
2.73		Code	<Cd>	[1..1]	ExternalBankTransactionDomain1Code	

ISO Index	Or	camt.054.001.02 - Credit notification Message Item	XMLTag	ISO Mult.	Type	Nordea comment
2.74		Family	<Fmly>	[1..1]	BankTransactionCodeStructure6	
2.75		Code	<Cd>	[1..1]	ExternalBankTransactionFamily1Code	
2.76		SubFamilyCode	<SubFmlyCd>	[1..1]	ExternalBankTransactionSubFamily1Code	
2.77		Proprietary	<Prtry>	[0..1]	ProprietaryBankTransactionCodeStructure1	Used by Nordea for payment service description. See Appendix 1.
2.78		Code	<Cd>	[1..1]	Max35Text	
2.79		Issuer	<Issr>	[0..1]	Max35Text	Allowed Codes: NORDEA
2.85		Charges	<Chrgs>	[0..n]	ChargesInformation6	This element is not used as Nordea books all charges in separate entries.
2.87		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	
2.115		EntryDetails	<NtryDtls>	[0..n]	EntryDetails1	
2.122		TransactionDetails	<TxDtls>	[0..n]	EntryTransaction2	
2.123		References	<Refs>	[0..1]	TransactionReferences2	
2.124		MessageIdentification	<MsgId>	[0..1]	Max35Text	Increased by one for each Transaction detail.
2.125		AccountServicerReference	<AcctSvcrRef>	[0..1]	Max35Text	Reported when available. Sweden: Bank reference will always be present for international payments and returned items. Finland: Bank reference will always be present. Norway: No bank reference will be provided from Norway. International: Bank reference may be present and will then contain either the bank reference or reference from the original transaction or the bank processing channel reference.
2.127		InstructionIdentification	<InstrId>	[0..1]	Max35Text	Denmark: Additional references for card transactions, if provided by local clearinghouse. Finland: For corrections of debit transactions the bank reference of the originating debit transaction will be provided. Norway: For international payments ordering banks reference will be present. Sweden: Additional references for card transactions, if provided by local clearinghouse. For returned items original reference will be sent.

ISO Index	Or	camt.054.001.02 - Credit notification Message Item	XMLTag	ISO Mult.	Type	Nordea comment
2.128		EndToEndIdentification	<EndToEndId>	[0..1]	Max35Text	End-to-end reference for SEPA payments will be sent if provided. Value NONREF or NOT PROVIDED may occur. NONREF is used for international transactions. NOTPROVIDED is used when reference is missing for SEPA transactions. Norway: Payer's reference number from "AvtaleGiro" can be present.
2.129		TransactionIdentification	<TxId>	[0..1]	Max35Text	Use: Only used by Finland for returned items. Finland: For returned items original reference will be present.
2.131		ChequeNumber	<ChqNb>	[0..1]	Max35Text	Finland: Bank note number. Norway: Bankgiro note number.
2.133		Proprietary	<Prtry>	[0..1]	ProprietaryReference1	
2.134		Type	<Tp>	[1..1]	Max35Text	Allowed Codes: ACD = Additional Reference
2.135		Reference	<Ref>	[1..1]	Max35Text	Sweden: For the service Dok-Tolk from PlusGiro, archive/image reference will be present. For card transaction additional reference may be present. Denmark: For Direct Debit transactions from Betalingservice agreement number will be provided. For card transaction a ` additional reference may be present For international payments this reference maybe present and will then contain reference from the original transaction or the bank processing channel reference.
2.136		AmountDetails	<AmtDtls>	[0..1]	AmountAndCurrencyExchange3	
2.1.0		InstructedAmount	<InstdAmt>	[0..1]	AmountAndCurrencyExchangeDetails3	Only used for international payments.
2.1.1		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	
2.1.9		TransactionAmount	<TxAmt>	[0..1]	AmountAndCurrencyExchangeDetails3	
2.1.10		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	Sweden: Zero amount is possible i.e. digit "0" may occur.
2.1.11		CurrencyExchange	<CcyXchg>	[0..1]	CurrencyExchange5	
2.1.12		SourceCurrency	<SrcCcy>	[1..1]	ActiveOrHistoricCurrencyCode	
2.1.13		TargetCurrency	<TrgtCcy>	[0..1]	ActiveOrHistoricCurrencyCode	

ISO Index	Or	camt.054.001.02 - Credit notification Message Item	XMLTag	ISO Mult.	Type	Nordea comment
2.1.15		ExchangeRate	<XchgRate>	[1..1]	BaseOneRate	Exchange rate will be stated with maximum 5 decimals. Nordea will currently present currency exchange rate as expressed by the local country, i.e. against currency base denominations "1" or "100".
2.1.18		CounterValueAmount	<CntrValAmt>	[0..1]	AmountAndCurrencyExchangeDetails3	Only used for international payments.
2.1.19		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	
2.1.36		ProprietaryAmount	<PrtryAmt>	[0..n]	AmountAndCurrencyExchangeDetails4	Only used for international payments.
2.1.37		Type	<Tp>	[1..1]	Max35Text	Allowed Codes: IBS = Interbank Settlement Amount
2.1.38		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	International: The amount transferred between the DebtorBank and the CreditorBank.
2.152		Charges	<Chrgs>	[0..n]	ChargesInformation6	
2.154		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	
2.160		Bearer	 	[0..1]	ChargeBearerType1Code	Allowed Codes: CRED = BorneByCreditor DEBT = BorneByDebtor SHAR = Shared
2.179		RelatedParties	<RltdPties>	[0..1]	TransactionParty2	
2.181		Debtor	<Dbtr>	[0..1]	PartyIdentification32	
9.1.0		Name	<Nm>	[0..1]	Max140Text	Only used for SEPA payments.
9.1.11		AddressLine	<AdrLine>	[0..7]	Max70Text	
9.1.12		Identification	<Id>	[0..1]	Party6Choice	Used for SEPA payments, if received from the Originator Bank. Either organisation identification or private identification.
9.1.13	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	
9.1.14		BICOrBEI	<BICOrBEI>	[0..1]	AnyBICIdentifier	
9.1.15		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
9.1.16		Identification	<Id>	[1..1]	Max35Text	
9.1.17		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
9.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	
9.1.19	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	
9.1.20		Issuer	<Issr>	[0..1]	Max35Text	
9.1.21	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification5	
9.1.22		DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[0..1]	DateAndPlaceOfBirth	
9.1.23		BirthDate	<BirthDt>	[1..1]	ISODate	
9.1.24		ProvinceOfBirth	<PrvcOfBirth>	[0..1]	Max35Text	
9.1.25		CityOfBirth	<CityOfBirth>	[1..1]	Max35Text	
9.1.26		CountryOfBirth	<CtryOfBirth>	[1..1]	CountryCode	
9.1.27		Other	<Othr>	[0..n]	GenericPersonIdentification1	
9.1.28		Identification	<Id>	[1..1]	Max35Text	

ISO Index	Or	camt.054.001.02 - Credit notification Message Item	XMLTag	ISO Mult.	Type	Nordea comment
9.1.29		SchemeName	<SchmeNm>	[0..1]	PersonIdentificationSchemeName1Choice	
9.1.30	{{Or	Code	<Cd>	[1..1]	ExternalPersonIdentification1Code	
9.1.31	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	
9.1.32		Issuer	<Issr>	[0..1]	Max35Text	
2.182		DebtorAccount	<DbtrAcct>	[0..1]	CashAccount16	
1.1.0		Identification	<Id>	[1..1]	AccountIdentification4Choice	
1.1.1	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	
1.1.2	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	
1.1.3		Identification	<Id>	[1..1]	Max34Text	
1.1.4		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Choice	
1.1.5	{{Or	Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	Allowed Codes: BBAN = BBANIdentifier
1.1.6	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	Allowed Codes: BGNR = BankGiro number DREF = Debit reference OCR = Nets (PBS) Creditor number PACC = Payors account
2.183		UltimateDebtor	<UltmtDbtr>	[0..1]	PartyIdentification32	
9.1.0		Name	<Nm>	[0..1]	Max140Text	Information identifies the payer in a credit entry. The party can be identified with an identification such as customer number or an organisation number and/or name and address.
9.1.1		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	
9.1.5		StreetName	<StrtNm>	[0..1]	Max70Text	
9.1.7		PostCode	<PstCd>	[0..1]	Max16Text	
9.1.8		TownName	<TwnNm>	[0..1]	Max35Text	
9.1.10		Country	<Ctry>	[0..1]	CountryCode	
9.1.11		AddressLine	<AdrLine>	[0..7]	Max70Text	
9.1.12		Identification	<Id>	[0..1]	Party6Choice	
9.1.13	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	
9.1.15		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
9.1.16		Identification	<Id>	[1..1]	Max35Text	
9.1.17		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
9.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	Allowed Codes: CUST = CustomerNumber
9.1.33		CountryOfResidence	<CtryOfRes>	[0..1]	CountryCode	

ISO Index	Or	camt.054.001.02 - Credit notification Message Item	XMLTag	ISO Mult.	Type	Nordea comment
2.184		Creditor	<Cdtr>	[0..1]	PartyIdentification32	Denmark: Used for "Easy Account" (NemKonto) in Denmark.
9.1.0		Name	<Nm>	[0..1]	Max140Text	
9.1.12		Identification	<Id>	[0..1]	Party6Choice	SEPA payments: Used, if received from the Originator Bank. Either organisation identification or private identification.
9.1.13	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	
9.1.14		BICOrBEI	<BICOrBEI>	[0..1]	AnyBICIdentifier	
9.1.15		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
9.1.16		Identification	<Id>	[1..1]	Max35Text	Denmark: Used for "Easy Account" (NemKonto) payments. Central Business Register Number (CVR no.) reported with code TXID. Format: 8 digits.
9.1.17		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
9.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	Denmark: TXID used for CVR no. as Id. Allowed Codes: CUST = CustomerNumber TXID = TaxIdentificationNumber
9.1.19	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	
9.1.20		Issuer	<Issr>	[0..1]	Max35Text	
9.1.21	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification5	
9.1.22		DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[0..1]	DateAndPlaceOfBirth	
9.1.23		BirthDate	<BirthDt>	[1..1]	ISODate	
9.1.24		ProvinceOfBirth	<PrvcOfBirth>	[0..1]	Max35Text	
9.1.25		CityOfBirth	<CityOfBirth>	[1..1]	Max35Text	
9.1.26		CountryOfBirth	<CtryOfBirth>	[1..1]	CountryCode	
9.1.27		Other	<Othr>	[0..n]	GenericPersonIdentification1	
9.1.28		Identification	<Id>	[1..1]	Max35Text	Denmark: Used for "Easy Account" (NemKonto) payments. Social Security Number (CPR no.) reported with code SOSE. Format: 10 digits.
9.1.29		SchemeName	<SchmeNm>	[0..1]	PersonIdentificationSchemeName1Choice	
9.1.30	{{Or	Code	<Cd>	[1..1]	ExternalPersonIdentification1Code	Denmark: SOSE used for CPR no. as Id. Allowed Codes: SOSE = SocialSecurityNumber
9.1.31	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	
9.1.32		Issuer	<Issr>	[0..1]	Max35Text	
2.185		CreditorAccount	<CdtrAcct>	[0..1]	CashAccount16	
1.1.0		Identification	<Id>	[1..1]	AccountIdentification4Choice	
1.1.1	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	Used for SEPA payments.

ISO Index	Or	camt.054.001.02 - Credit notification Message Item	XMLTag	ISO Mult.	Type	Nordea comment
1.1.2	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	
1.1.3		Identification	<Id>	[1..1]	Max34Text	Sweden: When debtor account is 8 digits or less, it may be either a Plusgiro account or a Bankgiro number, why Nordea will use code PACC.
1.1.4		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Choice	
1.1.5	{{Or	Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	Allowed Codes: BBAN = BBANIdentifier.
1.1.6	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	Allowed Codes: BGNR = BankGiro Number OCR = Nets (PBS) Creditor Number PACC = Payers Account
2.186		UltimateCreditor	<UltmtCdtr>	[0..1]	PartyIdentification32	This is the receiver in the instruction to pay. In a Credit notification it is the final beneficiary.
9.1.0		Name	<Nm>	[0..1]	Max140Text	
9.1.1		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	
9.1.5		StreetName	<StrtNm>	[0..1]	Max70Text	
9.1.7		PostCode	<PstCd>	[0..1]	Max16Text	
9.1.8		TownName	<TwnNm>	[0..1]	Max35Text	
9.1.10		Country	<Ctry>	[0..1]	CountryCode	
9.1.11		AddressLine	<AdrLine>	[0..7]	Max70Text	
9.1.12		Identification	<Id>	[0..1]	Party6Choice	
9.1.13	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	
9.1.15		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
9.1.16		Identification	<Id>	[1..1]	Max35Text	
9.1.17		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
9.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	Allowed Codes: CUST = CustomerNumber
2.191		RelatedAgents	<RltdAgts>	[0..1]	TransactionAgents2	
2.192		DebtorAgent	<DbtrAgt>	[0..1]	BranchAndFinancialInstitutionIdentification4	
6.1.0		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	
6.1.1		BIC	<BIC>	[0..1]	BICIdentifier	
6.1.8		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	
6.1.17		Country	<Ctry>	[0..1]	CountryCode	
2.193		CreditorAgent	<CdtrAgt>	[0..1]	BranchAndFinancialInstitutionIdentification4	
6.1.0		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	
6.1.1		BIC	<BIC>	[0..1]	BICIdentifier	
6.1.8		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	
6.1.17		Country	<Ctry>	[0..1]	CountryCode	

ISO Index	Or	camt.054.001.02 - Credit notification Message Item	XMLTag	ISO Mult.	Type	Nordea comment
2.194		IntermediaryAgent1	<IntrmyAgt1>	[0..1]	BranchAndFinancialInstitutionIdentification4	
6.1.0		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	
6.1.1		BIC	<BIC>	[0..1]	BICIdentifier	
6.1.7		Name	<Nm>	[0..1]	Max140Text	
6.1.8		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	
6.1.17		Country	<Ctry>	[0..1]	CountryCode	
2.204		Purpose	<Purp>	[0..1]	Purpose2Choice	
2.205	{Or	Code	<Cd>	[1..1]	ExternalPurpose1Code	Sweden: Both Codes only used in Sweden. Allowed Codes: GOVT GovernmentPayment INTC IntraCompanyPayment
2.214		RemittanceInformation	<RmtInf>	[0..1]	RemittanceInformation5	
2.215		Unstructured	<Ustrd>	[0..n]	Max140Text	
2.216		Structured	<Strd>	[0..n]	StructuredRemittanceInformation7	
2.217		ReferredDocumentInformation	<RfrdDocInf>	[0..n]	ReferredDocumentInformation3	
2.218		Type	<Tp>	[0..1]	ReferredDocumentType2	
2.219		CodeOrProprietary	<CdOrPrtry>	[1..1]	ReferredDocumentType1Choice	
2.220	{Or	Code	<Cd>	[1..1]	DocumentType5Code	Allowed Codes: CINV = Commercial Invoice CREN = CreditNote
2.221	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	Allowed Codes: ABO Journal number (TotalIN SE) ACD Other Reference (Archive/image reference SE BGC) AGJ Transaction Sequence Number IT Internal Customer Number
2.223		Number	<Nb>	[0..1]	Max35Text	Sweden: For incoming Bankgiro payments/Bankgiro Inbetalningar (except for direct debit transactions) and incoming PlusGiro payments /TotalIN, "AGJ" will always be sent. If archive/image information is stored at the clearinghouse, ACD will also be forwarded. For structured remittance information through PlusGiro with extra references, which belong to the same transaction, will be presented in 2.245 <AddtlRmtInf>. Finland: If payer has given a customer number in the incoming payment it will be stated with qualifier IT.
2.224		RelatedDate	<RltdDt>	[0..1]	ISODate	

ISO Index	Or	camt.054.001.02 - Credit notification Message Item	XMLTag	ISO Mult.	Type	Nordea comment
2.225		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	RemittanceAmount1	
2.226		DuePayableAmount	<DuePy-blAmtCcy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	Sweden: Plusgiro TotalIN: If zero (0.00) or nothing is reported from local system, 0.00 will be reported.
2.228		CreditNoteAmount	<Cdt-NoteAmtCcy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	
2.235		RemittedAmount	<RmtdAmtCcy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	
2.236		CreditorReferenceInformation	<CdtrRefInf>	[0..1]	CreditorReferenceInformation2	
2.237		Type	<Tp>	[0..1]	CreditorReferenceType2	
2.238		CodeOrProprietary	<CdOrPrtry>	[1..1]	CreditorReferenceType1Choice	
2.239	{Or	Code	<Cd>	[1..1]	DocumentType3Code	Allowed Codes: SCOR = StructuredCommunicationReference
2.241		Issuer	<Issr>	[0..1]	Max35Text	Allowed Codes: ISO
2.242		Reference	<Ref>	[0..1]	Max35Text	The issuer is specified with the text 'ISO' when CreditorReference is structured in accordance with ISO 11649.
2.245		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Max140Text	Sweden: Code /ERR/ - Error in Document Number, - only used for Bankgirot. Code /ARI/ - Additional reference information in Document Number- used for Bankgiro and PlusGiro (TotalIN).
2.246		RelatedDates	<RltdDts>	[0..1]	TransactionDates2	
2.247		AcceptanceDateTime	<AcptncDtTm>	[0..1]	ISODateTime	