

Corporate eGateway

Examples – pain.008.001.02 Direct debits

Denmark, Norway, Sweden, USA and Canada

Version: 1.0
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1. DENMARK

1.1 Denmark – Direct debit Betalingservice, automatic payment

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<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02 pain.008.001.02.xsd">
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      <NbOfTx>1</NbOfTx>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <!--Direct debit reference -->
      <PmtInfId>DK01-000000101-0101-PID</PmtInfId>
      <PmtMtd>DD</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>CORE</Cd>
          <!-- for BS-->
        </LclInstrm>
      </PmtTpInf>
      <!--Collection date -->
      <ReqdColltnDt>2017-01-16</ReqdColltnDt>
      <Cdtr>
        <Nm>Name</Nm>
        <PstlAdr>
          <Ctry>DK</Ctry>
        </PstlAdr>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <!--Creditor's account-number -->
          <Othr>
            <Id>21001234567890</Id>
            <SchmeNm>
              <Cd>BBAN</Cd>
            </SchmeNm>
          </Othr>
        </Id>
      </CdtrAcct>
    </PmtInf>
  </CstmrDrctDbtInitn>
</Document>
```

```

        </SchmeNm>
    </Othr>
</Id>
</CdtrAcct>
<CdtrAgt>
    <FinInstnId>
        <BIC>NDEADKKK</BIC>
        <PstlAdr>
            <Ctry>DK</Ctry>
        </PstlAdr>
    </FinInstnId>
</CdtrAgt>
<CdtrSchmeld>
    <Id>
        <OrgId>
            <!--Creditor number-->
            <Othr>
                <Id>11223</Id>
                <SchmeNm>
                    <Prtry>BSno</Prtry>
                </SchmeNm>
            </Othr>
            <!--Debtor Group Number-->
            <Othr>
                <Id>00123</Id>
                <SchmeNm>
                    <Prtry>DebtorGroupNo</Prtry>
                </SchmeNm>
            </Othr>
        </OrgId>
    </Id>
</CdtrSchmeld>
<DrctDbtTxInf>
    <PmtId>
        <!--Customer reference-->
        <InstrId>DK01-000000101-0101-IID</InstrId>
        <EndToEndId>DK01-000000101-0101-E2E</EndToEndId>
    </PmtId>
    <InstdAmt Ccy="DKK">1.10</InstdAmt>
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        </MndtRltdInf>
    </DrctDbtTx>
    <DbtrAgt>
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            </PstlAdr>
            <Othr>
                <Id>NOTPROVIDED</Id>
            </Othr>
        </FinInstnId>
    </DbtrAgt>
    <!--Debtor with bulding number to be combined with StreetName-->

```

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  <Nm>Debtor Name</Nm>
  <PstlAdr>
    <StrtNm>StreetName</StrtNm>
    <BldgNb>95</BldgNb>
    <PstCd>9876</PstCd>
    <TwnNm>Town Name</TwnNm>
    <Ctry>DK</Ctry>
  </PstlAdr>

<!--Debtor's payor number -->
  <Id>
    <OrgId>
      <Othr>
        <Id>1177889</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </Id>
</DbtrAcct>
<RmtInf>
  <Strd>
    <!--Creditor reference -->
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        <CdOrPrtry>
          <Cd>SCOR</Cd>
        </CdOrPrtry>
      </Tp>
      <Ref>900002525225</Ref>
    </CdtrRefInf>
  </Strd>
</RmtInf>
</DrctDbtTxInf>
</PmtInf>
</CstmrDrctDbtInitn>
</Document>
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1.2 Denmark – Direct debit Betalingservice, transfer forms

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<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02 pain.008.001.02.xsd">
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          <OrgId>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <!--Direct debit reference -->
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      <PmtTpInf>
        <SvcLvl>
          <Prtry>PSEP</Prtry>
        </SvcLvl>
        <LclInstrm>
          <Cd>CORE</Cd>
          <!-- for BS-->
        </LclInstrm>
      </PmtTpInf>
      <!--Collection date -->
      <ReqdColltnDt>2017-01-16</ReqdColltnDt>
      <Cdtr>
        <Nm>Name</Nm>
        <PstlAdr>
          <Ctry>DK</Ctry>
        </PstlAdr>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <!--Creditor's account-number -->
          <Othr>
            <Id>21001234567890</Id>
            <SchmeNm>
              <Cd>BBAN</Cd>
            </SchmeNm>
          </Othr>
        </Id>
      </CdtrAcct>
    </PmtInf>
  </CstmrDrctDbtInitt>
</Document>
```

```
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<CdtrAgt>
  <FinInstnId>
    <BIC>NDEADKKK</BIC>
    <PstlAdr>
      <Ctry>DK</Ctry>
    </PstlAdr>
  </FinInstnId>
</CdtrAgt>
<CdtrSchmld>
  <Id>
    <OrgId>
      <!--Creditor number-->
      <Othr>
        <Id>11223</Id>
        <SchmeNm>
          <Prtry>BSno</Prtry>
        </SchmeNm>
      </Othr>
      <!--Debtor Group Number-->
      <Othr>
        <Id>00123</Id>
        <SchmeNm>
          <Prtry>DebtorGroupNo</Prtry>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</CdtrSchmld>
<DrctDbtTxInf>
  <PmtId>
    <!--Customer reference-->
    <InstrId>DK02-000000303-0101-IID</InstrId>
    <EndToEndId>DK02-000000303-0101-E2E</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="DKK">2.00</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>900800700</MndtId>
    </MndtRltdInf>
  </DrctDbtTx>
  <DbtrAgt>
    <FinInstnId>
      <PstlAdr>
        <Ctry>DK</Ctry>
      </PstlAdr>
      <Othr>
        <Id>NOTPROVIDED</Id>
      </Othr>
    </FinInstnId>
  </DbtrAgt>
  <!--Debtor with bulding number to be combined with StreetName-->
  <Dbtr>
    <Nm>Debtor Name</Nm>
    <PstlAdr>
```



```
<StrtNm>StreetName</StrtNm>
<BldgNb>95</BldgNb>
<PstCd>9876</PstCd>
<TwnNm>Town Name</TwnNm>
<Ctry>DK</Ctry>
</PstlAdr>

<!--Debtor's payor number -->
<Id>
  <OrgId>
    <Othr>
      <Id>1177889</Id>
      <SchmeNm>
        <Cd>CUST</Cd>
      </SchmeNm>
    </Othr>
  </OrgId>
</Id>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </Id>
</DbtrAcct>
<RmtInf>
  <Ustrd>Text1 Text2 Text3 Text4 Text5 Text6 Text7 Text8</Ustrd>
  <Ustrd>Text9 Text10 Text11 Text12 Text13 Text14 Text15 Text16</Ustrd>
  <Strd>
    <!--Creditor reference -->
    <CdtrRefInf>
      <Tp>
        <CdOrPrtry>
          <Cd>SCOR</Cd>
        </CdOrPrtry>
      </Tp>
      <Ref>900002525225</Ref>
    </CdtrRefInf>
  </Strd>
</RmtInf>
</DrctDbtTxInf>
</PmtInf>
</CstmrDrctDbtInitn>
</Document>
```

1.3 Denmark – Direct debit LeverandørService

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<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02 pain.008.001.02.xsd">
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    <GrpHdr>
      <MsgId>DK03-000000101</MsgId>
      <CreDtTm>2017-01-16T07:30:47Z</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <!--Direct debit reference -->
      <PmtInfId>DK03-000000101-0101-PID</PmtInfId>
      <PmtMtd>DD</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>B2B</Cd>
          <!-- for LS-->
        </LclInstrm>
      </PmtTpInf>
      <!--Collection date -->
      <ReqdColltnDt>2017-01-16</ReqdColltnDt>
      <Cdtr>
        <Nm>Name</Nm>
        <PstlAdr>
          <Ctry>DK</Ctry>
        </PstlAdr>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <Othr>
            <Id>21001234567890</Id>
            <SchmeNm>
              <Cd>BBAN</Cd>
            </SchmeNm>
          </Othr>
          <!--Creditor's account-number -->
        </Id>
```

```
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BIC>NDEADKKK</BIC>
    <PstlAdr>
      <Ctry>DK</Ctry>
    </PstlAdr>
  </FinInstnId>
</CdtrAgt>
<CdtrSchmId>
  <Id>
    <OrgId>
      <!--Creditor number-->
      <Othr>
        <Id>1122334455</Id>
        <SchmeNm>
          <Prtry>CreditorNo</Prtry>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</CdtrSchmId>
<DrctDbtTxInf>
  <PmtId>
    <InstrId>DK03-000000101-0101-IID</InstrId>
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  <DbtrAgt>
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        <Ctry>DK</Ctry>
      </PstlAdr>
      <Othr>
        <Id>NOTPROVIDED</Id>
      </Othr>
    </FinInstnId>
  </DbtrAgt>
  <Dbtr>
    <Nm>Debtor Name</Nm>
    <PstlAdr>
      <StrtNm>StreetName</StrtNm>
      <BldgNb>95</BldgNb>
      <PstCd>9876</PstCd>
      <TwnNm>Town Name</TwnNm>
      <Ctry>DK</Ctry>
    </PstlAdr>
    <!--Debtor's identification with Creditor-->
    <Id>
      <OrgId>
        <Othr>
          <Id>1234567</Id>
          <SchmeNm>
            <Cd>CUST</Cd>
          </SchmeNm>
        </Othr>
      </OrgId>
    </Id>
  </Dbtr>
</DrctDbtTxInf>
```

```
        </Othr>
      </Orgld>
    </Id>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>NOTPROVIDED</Id>
      </Othr>
    </Id>
  </DbtrAcct>
</DrctDbtTxInf>
</PmtInf>
</CstmrDrctDbtInittn>
</Document>
```

1.4 Denmark – Direct debit LeverandørService using creditor account IBAN

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<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02 pain.008.001.02.xsd">
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              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <!--Direct debit reference -->
      <PmtInfId>DK04-000000201-0101-PID</PmtInfId>
      <PmtMtd>DD</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>B2B</Cd>
          <!-- for LS-->
        </LclInstrm>
      </PmtTpInf>
      <!--Collection date -->
      <ReqdColltnDt>2017-01-16</ReqdColltnDt>
      <Cdtr>
        <Nm>Name</Nm>
        <PstlAdr>
          <Ctry>DK</Ctry>
        </PstlAdr>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <!--Creditor's account-number IBAN -->
          <IBAN>DK0021001234567890</IBAN>
        </Id>
      </CdtrAcct>
      <CdtrAgt>
        <FinInstnId>
          <BIC>NDEADKXX</BIC>
        </FinInstnId>
      </CdtrAgt>
    </PmtInf>
  </CstmrDrctDbtInitn>
</Document>
```

```
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  <Ctry>DK</Ctry>
</PstlAdr>
</FinInstnId>
</CdtrAgt>
<CdtrSchmId>
  <Id>
    <OrgId>
      <!--Creditor number-->
      <Othr>
        <Id>1122334455</Id>
        <SchmeNm>
          <Prtry>CreditorNo</Prtry>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</CdtrSchmId>
<DrctDbtTxInf>
  <PmtId>
    <InstrId>DK04-000000201-0101-IID</InstrId>
    <EndToEndId>DK04-000000201-0101-ETE</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="DKK">40.04</InstdAmt>
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        <Ctry>DK</Ctry>
      </PstlAdr>
      <Othr>
        <Id>NOTPROVIDED</Id>
      </Othr>
    </FinInstnId>
  </DbtrAgt>
  <Dbtr>
    <Nm>Debtor Name</Nm>
    <PstlAdr>
      <StrtNm>StreetName</StrtNm>
      <BldgNb>95</BldgNb>
      <PstCd>9876</PstCd>
      <TwnNm>Town Name</TwnNm>
      <Ctry>DK</Ctry>
    </PstlAdr>
    <!--Debtor's identification with Creditor-->
    <Id>
      <OrgId>
        <Othr>
          <Id>1234567</Id>
          <SchmeNm>
            <Cd>CUST</Cd>
          </SchmeNm>
        </Othr>
      </OrgId>
    </Id>
  </Dbtr>
```

```
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  <Id>  
    <Othr>  
      <Id>NOTPROVIDED</Id>  
    </Othr>  
  </Id>  
</DbtrAcct>  
</DrctDbtTxInf>  
</PmtInf>  
</CstmrDrctDbtInittn>  
</Document>
```

1.5 Denmark – Cancellation of direct debit

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<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.055.001.01"
xmlns:xsi="http://www.w3.org/2001/XMLSchemainstance" xmlns:n1="http://www.w3.org/2001/XMLSchema-
instance" n1:schemaLocation="urn:iso:std:iso:20022:tech:xsd:camt.055.001.01 camt.055.001.01.xsd">
  <CstmrPmtCxlReq>
    <Assgnmt>
      <Id>CA02-0000000201</Id>
      <Assgnr>
        <Pty>
          <Id>
            <Orgld>
              <Othr>
                <Id>CTDBOLAGET</Id>
                <SchmeNm>
                  <Cd>CUST</Cd>
                </SchmeNm>
              </Othr>
            </Orgld>
          </Id>
        </Pty>
      </Assgnr>
      <!--Assignee, use always NDEASESS-->
      <Assgne>
        <Agt>
          <FinInstnId>
            <BIC>NDEADKKK</BIC>
          </FinInstnId>
        </Agt>
      </Assgne>
      <CreDtTm>2015-01-01T10:17:32</CreDtTm>
    </Assgnmt>
    <Undrylg>
      <OrgnlPmtInfAndCxl>
        <!--Unique payment cancellation Payment Information identification-->
        <PmtCxlId>CA02-00000002-01</PmtCxlId>
        <!--Original Credit level identification -->
        <OrgnlPmtInfId>NO01-000000101_01</OrgnlPmtInfId>
        <!--Transaction information-->
        <TxInf>
          <!--Original Instruction Identification-->
          <OrgnlInstrId>NO01-000000101_0101</OrgnlInstrId>
          <!--Cancellation reason - CUST Requested by Customer-->
          <CxlRsnInf>
            <Rsn>
              <Cd>CUST</Cd>
            </Rsn>
          </CxlRsnInf>
          <!--Original transaction reference-->
          <OrgnlTxRef>
            <Amt>
              <InstdAmt Ccy="DKK">1.0</InstdAmt>
            </Amt>
          </OrgnlTxRef>
        </TxInf>
      </OrgnlPmtInfAndCxl>
    </Undrylg>
  </CstmrPmtCxlReq>
</Document>

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    <OrgId>
      <Othr>
        <Id>10987</Id>
        <SchmeNm>
          <Prtry>BSno</Prtry>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</CdtrSchmeld>
<PmtTplnf>
  <SvcLvl>
    <Cd>NURG</Cd>
  </SvcLvl>
  <LclInstrm>
    <Cd>CORE</Cd>
  </LclInstrm>
</PmtTplnf>
<!--Agreement number-->
<MndtRltdInf>
  <MndtId>123456789</MndtId>
</MndtRltdInf>
<!--Creditor Agent-->
<CdtrAgt>
  <FinInstnId>
    <BIC>NDEADKKK</BIC>
    <PstlAdr>
      <Ctry>DK</Ctry>
    </PstlAdr>
  </FinInstnId>
</CdtrAgt>
<!--Creditor Account-->
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  <Id>
    <Othr>
      <Id>12345678901</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</CdtrAcct>
</OrgnlTxRef>
</Txlnf>
</OrgnlPmtlnfAndCxl>
</Undrlyg>
</CstmrPmtCxlReq>
</Document>
```

1.6 Denmark – Acceptance of cancellation of direct debit

Message is similar for the other countries as well. Creditor Agent varies per country.

```
<?xml version="1.0"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.029.001.03">
  <RslnOfInvstgtn>
    <Assgnmt>
      <Id>XML4509201504161511424</Id>
      <Assgnr>
        <Agt>
          <FinInstnId>
            <Othr>
              <Id>NORDEAPROD</Id>
              <SchmeNm>
                <Cd>BANK</Cd>
              </SchmeNm>
            </Othr>
          </FinInstnId>
        </Agt>
      </Assgnr>
      <Assgne>
        <Pty>
          <Id>
            <OrgId>
              <Othr>
                <Id>CDTBOLAGET</Id>
                <SchmeNm>
                  <Cd>CUST</Cd>
                </SchmeNm>
              </Othr>
            </OrgId>
          </Id>
        </Pty>
      </Assgne>
      <CreDtTm>2015-04-16T13:11:41Z</CreDtTm>
    </Assgnmt>
    <Sts>
      <Conf>INFO</Conf>
    </Sts>
    <CxlDtls>
      <OrgnPmtInfAndSts>
        <OrgnPmtInfCxlId>CA02-00000002-01</OrgnPmtInfCxlId>
        <OrgnPmtInfId>NOTPROVIDED</OrgnPmtInfId>
        <OrgnlGrpInf>
          <OrgnlMsgId> CA03-0000000201</OrgnlMsgId>
          <OrgnlMsgNmId>camt.055.001.01</OrgnlMsgNmId>
        </OrgnlGrpInf>
        <TxInfAndSts>
          <OrgnlInstrId>DK01-000000101-0101-IID</OrgnlInstrId>
          <TxCxlSts>ACCR</TxCxlSts>
          <OrgnlTxRef>
```

```
<CdtrAgt>  
  <FinInstnId>  
    <BIC>NDEADKKK</BIC>  
    <PstlAdr>  
      <Ctry>DK</Ctry>  
    </PstlAdr>  
  </FinInstnId>  
</CdtrAgt>  
</OrgnITxRef>  
</TxInfAndSts>  
</OrgnPmtInfAndSts>  
</CxDtls>  
</RsltOfInvstgtn>  
</Document>
```

1.7 Denmark – Rejection of cancellation of direct debit

Message is similar for the other countries as well. Creditor Agent varies per country.

```
<?xml version="1.0"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.029.001.03">
  <RsltOfInvstgtn>
    <Assgnmt>
      <Id>XML4509201504161512385</Id>
      <Assgnr>
        <Agt>
          <FinInstnId>
            <Othr>
              <Id>NORDEAPROD</Id>
              <SchmeNm>
                <Cd>BANK</Cd>
              </SchmeNm>
            </Othr>
          </FinInstnId>
        </Agt>
      </Assgnr>
      <Assgne>
        <Pty>
          <Id>
            <Orgld>
              <Othr>
                <Id>CDTBOLAGET</Id>
                <SchmeNm>
                  <Cd>CUST</Cd>
                </SchmeNm>
              </Othr>
            </Orgld>
          </Id>
        </Pty>
      </Assgne>
      <CreDtTm>2015-04-16T13:12:38Z</CreDtTm>
    </Assgnmt>
    <Sts>
      <Conf>INFO</Conf>
    </Sts>
    <CxlDtls>
      <OrgnPmtInfAndSts>
        <OrgnPmtInfCxlId>CA02-00000002-01</OrgnPmtInfCxlId>
        <OrgnPmtInfId>NOTPROVIDED</OrgnPmtInfId>
        <OrgnlGrpInf>
          <OrgnlMsgld>CA03-0000000201</OrgnlMsgld>
          <OrgnlMsgNmId>camt.055.001.01</OrgnlMsgNmId>
        </OrgnlGrpInf>
        <TxInfAndSts>
          <OrgnlInstrId>DK01-000000101-0101-IID</OrgnlInstrId>
          <TxCxlSts>RJCR</TxCxlSts>
          <CxlStsRsnInf>
            <Rsn>
```

```

    <Prtry>NARR</Prtry>
  </Rsn>
  <AddtlInf>123456 CANCELLATION REJECTION REASON</AddtlInf>
</CxlStsRsnInf>
<OrgnlTxRef>
  <CdtrAgt>
    <FinInstnId>
      <BIC>NDEADKKK</BIC>
      <PstlAdr>
        <Ctry>DK</Ctry>
      </PstlAdr>
    </FinInstnId>
  </CdtrAgt>
</OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CxlDtIs>
</RsltnOfInvstgtn>
</Document>

```

1.8 Denmark – Two new mandates Betalingservice

Two new mandates using pain.009.001.03 version supporting multiple mandates. **Note!** The Creditor and the direct debit service must be the same in one message.

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.009.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation=
"urn:iso:std:iso:20022:tech:xsd:pain.009.001.03 pain.009.001.03.xsd">
  <MndtInItNReq>
    <GrpHdr>
      <MsgId>MDT 2015-03-25_DK_03_New_R01</MsgId>
      <CreDtTm>2015-03-25T09:15:00</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <!--First mandate-->
    <Mndt>
      <MndtReqId>NOTPROVIDED</MndtReqId>
      <Tp>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>CORE</Cd>
        </LclInstrm>
      </Tp>
      <Ocrncs>
        <SeqTp>RCUR</SeqTp>
        <Drtn>
          <FrDt>2015-04-01</FrDt>
        </Drtn>
      </Ocrncs>
      <CdrSchmeld>
        <!--Creditor number-->
        <Id>
          <OrgId>
            <Othr>
              <Id>12345678</Id>
              <SchmeNm>
                <Prtry>BSno</Prtry>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </CdrSchmeld>
    </Mndt>
  </MndtInItNReq>
</Document>
```

```

<!--Debtor Group Number-->
<Othr>
  <Id>00310</Id>
  <SchmeNm>
    <Prtry>DebtorGroupNo</Prtry>
  </SchmeNm>
</Othr>
</Orgld>
</Id>
</CdtrSchmeld>
<Cdtr>
  <Nm>Name</Nm>
  <PstlAdr>
    <Ctry>DK</Ctry>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <!-- Creditor's account number -->
      <Id>21001234567890</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BICFI>NDEADKKK</BICFI>
    <PstlAdr>
      <Ctry>DK</Ctry>
    </PstlAdr>
  </FinInstnId>
</CdtrAgt>
<Dbtr>
  <!-- Name and address will be ignored -->
  <Nm>Debtor Name</Nm>
  <PstlAdr>
    <StrtNm>StreetName</StrtNm>
    <BldgNb>95</BldgNb>
    <PstCd>9876</PstCd>
    <TwnNm>Town Name</TwnNm>
    <Ctry>DK</Ctry>
  </PstlAdr>
  <Id>
    <!-- Debtors Id with the Creditor -->
    <PrvtId>
      <Othr>
        <Id>12345678912345</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    <!-- Debtors Official private Id-->

```

```

        <Othr>
          <Id>0606111234</Id>
          <SchmeNm>
            <Cd>SOSE</Cd>
          </SchmeNm>
        </Othr>
      </PrvtId>
    </Id>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>2143112233445</Id>
        <SchmeNm>
          <Cd>BBAN</Cd>
        </SchmeNm>
      </Othr>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <PstlAdr>
        <Ctry>DK</Ctry>
      </PstlAdr>
      <Othr>
        <Id>NOTPROVIDED</Id>
      </Othr>
    </FinInstnId>
  </DbtrAgt>
</Mndt>
<!--Second mandate – same Creditor same service-->
<Mndt>
  <MndtReqId>NOTPROVIDED</MndtReqId>
  <Tp>
    <SvcLvl>
      <Cd>NURG</Cd>
    </SvcLvl>
    <LclInstrm>
      <Cd>CORE</Cd>
    </LclInstrm>
  </Tp>
  <Ocrncs>
    <SeqTp>RCUR</SeqTp>
    <Drtn>
      <FrDt>2015-04-01</FrDt>
    </Drtn>
  </Ocrncs>
  <CdrSchmeld>
    <!--Creditor number-->
    <Id>
      <OrgId>
        <Othr>
          <Id>12345678</Id>
          <SchmeNm>
            <Prtry>BSno</Prtry>

```



```
        </SchmeNm>
    </Othr>
    <!-- Debtor Group Number -->
    <Othr>
        <Id>00310</Id>
        <SchmeNm>
            <Prtry>DebtorGroupNo</Prtry>
        </SchmeNm>
    </Othr>
</Orgld>
</Id>
</CdtrSchmeld>
<Cdtr>
    <Nm>Name</Nm>
    <PstlAdr>
        <Ctry>DK</Ctry>
    </PstlAdr>
</Cdtr>
<CdtrAcct>
    <Id>
        <Othr>
            <!-- Creditor's account number -->
            <Id>21001234567890</Id>
            <SchmeNm>
                <Cd>BBAN</Cd>
            </SchmeNm>
        </Othr>
    </Id>
</CdtrAcct>
<CdtrAgt>
    <FinInstnId>
        <BICFI>NDEADKKK</BICFI>
        <PstlAdr>
            <Ctry>DK</Ctry>
        </PstlAdr>
    </FinInstnId>
</CdtrAgt>
<Dbtr>
    <!-- Name and address will be ignored -->
    <Nm>Debtor Name</Nm>
    <PstlAdr>
        <StrtNm>StreetName</StrtNm>
        <BldgNb>95</BldgNb>
        <PstCd>9876</PstCd>
        <TwnNm>Town Name</TwnNm>
        <Ctry>DK</Ctry>
    </PstlAdr>
    <Id>
        <!-- Debtors Id with the Creditor -->
        <PrvtId>
            <Othr>
                <Id>11223344556677</Id>
                <SchmeNm>
                    <Cd>CUST</Cd>
                </SchmeNm>
            </Othr>
        </PrvtId>
    </Id>

```

```
</Othr>
<!-- Debtors Official private Id-->
<Othr>
  <Id>0202111234</Id>
  <SchmeNm>
    <Cd>SOSE</Cd>
  </SchmeNm>
</Othr>
</PrvtId>
</Id>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>2143113344556</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <PstlAdr>
      <Ctry>DK</Ctry>
    </PstlAdr>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
</Mndt>
</MndtInitnReq>
</Document>
```

1.9 Denmark – Two new mandates LeverandørService

Two new mandates using pain.009.001.03 version supporting multiple mandates. **Note!** The Creditor and the direct debit service must be the same in one message.

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.009.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.009.001.03 pain.009.001.03.xsd">
  <MndtInItNReq>
    <GrpHdr>
      <MsgId>MDT 2015-03-25_DK_04_New_R03</MsgId>
      <CreDtTm>2015-03-25T09:15:00</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <Mndt>
      <MndtReqId>NOTPROVIDED</MndtReqId>
      <Tp>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>B2B</Cd>
        </LclInstrm>
      </Tp>
      <Ocrncs>
        <SeqTp>RCUR</SeqTp>
        <Drtn>
          <FrDt>2015-04-01</FrDt>
        </Drtn>
      </Ocrncs>
      <CtrSchmeld>
        <!--Creditor number-->
        <Id>
          <OrgId>
            <Othr>
              <Id>12345</Id>
              <SchmeNm>
                <Prtry>CreditorNo</Prtry>
              </SchmeNm>
            </Othr>
          </OrgId>
```

```
</Id>
</CdtrSchmeld>
<Cdtr>
  <!-- Will be ignored -->
  <Nm>Name</Nm>
  <PstlAdr>
    <Ctry>DK</Ctry>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>DK0021001234567890</IBAN>
  </Id>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BICFI>NDEADKKK</BICFI>
    <PstlAdr>
      <Ctry>DK</Ctry>
    </PstlAdr>
  </FinInstnId>
</CdtrAgt>
<Dbtr>
  <Nm>Debtor Name</Nm>
  <PstlAdr>
    <StrtNm>StreetName</StrtNm>
    <BldgNb>95</BldgNb>
    <PstCd>9876</PstCd>
    <TwnNm>Town Name</TwnNm>
    <Ctry>DK</Ctry>
  </PstlAdr>
  <Id>
    <!-- Debtors Id with the Creditor -->
    <OrgId>
      <Othr>
        <Id>12345678912345</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    <!-- Debtors Official Id -->
    <Othr>
      <Id>12345678</Id>
      <SchmeNm>
        <Cd>TXID</Cd>
      </SchmeNm>
    </Othr>
  </OrgId>
</Id>
</Dbtr>
```

```

<DbtrAcct>
  <Id>
    <IBAN>DK992143112233445</IBAN>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <PstlAdr>
      <Ctry>DK</Ctry>
    </PstlAdr>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
</Mndt>
<!--Second mandate – same Creditor same service-->
<Mndt>
  <MndtReqId>NOTPROVIDED</MndtReqId>
  <Tp>
    <SvcLvl>
      <Cd>NURG</Cd>
    </SvcLvl>
    <LclInstrm>
      <Cd>B2B</Cd>
    </LclInstrm>
  </Tp>
  <Ocrncs>
    <SeqTp>RCUR</SeqTp>
    <Drtn>
      <FrDt>2015-04-01</FrDt>
    </Drtn>
  </Ocrncs>
  <CdtrSchmeld>
    <!--Creditor number-->
    <Id>
      <OrgId>
        <Othr>
          <Id>12345</Id>
          <SchmeNm>
            <Prtry>CreditorNo</Prtry>
          </SchmeNm>
        </Othr>
      </OrgId>
    </Id>
  </CdtrSchmeld>
  <Cdtr>
    <!-- Will be ignored -->
    <Nm>Name</Nm>
    <PstlAdr>
      <Ctry>DK</Ctry>
    </PstlAdr>
  </Cdtr>
</CdtrAcct>
  <Id>

```

```

    <IBAN>DK0021001234567890</IBAN>
  </Id>
</CdrAcct>
<CdrAgt>
  <FinInstnId>
    <BICFI>NDEADKKK</BICFI>
    <PstlAdr>
      <Ctry>DK</Ctry>
    </PstlAdr>
  </FinInstnId>
</CdrAgt>
<Dbtr>
  <Nm>Debtor Name</Nm>
  <PstlAdr>
    <StrtNm>StreetName</StrtNm>
    <BldgNb>95</BldgNb>
    <PstCd>9876</PstCd>
    <TwnNm>Town Name</TwnNm>
    <Ctry>DK</Ctry>
  </PstlAdr>
  <Id>
    <!-- Debtors Id with the Creditor -->
    <OrgId>
      <Othr>
        <Id>12345678912345</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    <!-- Debtors Official Id -->
    <Othr>
      <Id>12345678</Id>
      <SchmeNm>
        <Cd>TXID</Cd>
      </SchmeNm>
    </Othr>
    </OrgId>
  </Id>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>2143224466887</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <PstlAdr>
      <Ctry>DK</Ctry>
    </PstlAdr>
  <Othr>

```

```
<Id>NOTPROVIDED</Id>  
</Othr>  
</FinInstnId>  
</DbtrAgt>  
</Mndt>  
</MndtInitnReq>  
</Document>
```

1.10 Denmark – Cancel two mandates Betalingservice

Cancel of two mandates using pain.011.001.03 version supporting multiple mandate cancellations. **Note!** The Creditor and the direct debit service must be the same in one message.

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.011.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.011.001.03 pain.011.001.03.xsd">
  <MndtCxlReq>
    <GrpHdr>
      <MsgId>MDT 2015-03-25_DK_07_Can_R01</MsgId>
      <CreDtTm>2015-03-25T09:15:00</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <UndrlygCxlDtls>
      <CxlRsn>
        <Rsn>
          <!--Cancellation/amendment requested by the creditor-->
          <Cd>MD17</Cd>
        </Rsn>
      </CxlRsn>
      <OrgnlMndt>
        <OrgnlMndt>
          <!--Agreement number -->
          <MndtId>123456789</MndtId>
          <Tp>
            <SvcLvl>
              <Cd>NURG</Cd>
            </SvcLvl>
            <LclInstrm>
              <Cd>CORE</Cd>
            </LclInstrm>
          </Tp>
          <Ocrncs>
            <SeqTp>RCUR</SeqTp>
            <Frqcy>MNTH</Frqcy>
            <Drtn>
              <FrDt>2015-04-01</FrDt>
              <ToDt>2015-04-01</ToDt>
            </Drtn>
          </Ocrncs>
        </OrgnlMndt>
      </OrgnlMndt>
    </UndrlygCxlDtls>
  </MndtCxlReq>
</Document>
```



```
</Ocrncs>
<CdtrSchmeld>
  <!--Creditor number -->
  <Id>
    <OrgId>
      <Othr>
        <Id>12345678</Id>
        <SchmeNm>
          <Prtry>BSno</Prtry>
        </SchmeNm>
      </Othr>
    <!--Debtor group number -->
    <Othr>
      <Id>12345</Id>
      <SchmeNm>
        <Prtry>DebtorGroupNo</Prtry>
      </SchmeNm>
    </Othr>
  </OrgId>
</Id>
</CdtrSchmeld>
<Cdtr>
  <Nm>Name</Nm>
  <PstlAdr>
    <Ctry>DK</Ctry>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <!-- Creditor's account number mandatory -->
      <Id>21001166220533</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BICFI>NDEADKKK</BICFI>
    <PstlAdr>
      <Ctry>DK</Ctry>
    </PstlAdr>
  </FinInstnId>
</CdtrAgt>
<Dbtr>
  <!-- Name and address will be ignored -->
  <Nm>Debtor Name</Nm>
  <PstlAdr>
    <StrtNm>StreetName</StrtNm>
    <BldgNb>95</BldgNb>
    <PstCd>9876</PstCd>
    <TwnNm>Town Name</TwnNm>
    <Ctry>DK</Ctry>
```

```
</PstlAdr>
<Id>
  <!-- Debtors payer number - Debtor's Id with Creditor -->
  <PrvtId>
    <Othr>
      <Id>123456789012345</Id>
      <SchmeNm>
        <Cd>CUST</Cd>
      </SchmeNm>
    </Othr>
    <!--Debtor's official Id -->
    <Othr>
      <Id>0033774433</Id>
      <SchmeNm>
        <Cd>SOSE</Cd>
      </SchmeNm>
    </Othr>
  </PrvtId>
</Id>
</Dbtr>
<!--Debtor's account -->
<DbtrAcct>
  <Id>
    <Othr>
      <Id>3100310031113</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <PstlAdr>
      <Ctry>DK</Ctry>
    </PstlAdr>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
</OrgnlMndt>
</UndrlygCxlDtls>
<!--Second cancellation-->
<UndrlygCxlDtls>
  <CxlRsn>
    <Rsn>
      <!--Cancellation/amendment requested by the creditor-->
      <Cd>MD17</Cd>
    </Rsn>
  </CxlRsn>
</OrgnlMndt>
<OrgnlMndt>
  <!--Agreement number -->
```

```
<MndtId>987654321</MndtId>
<Tp>
  <SvcLvl>
    <Cd>NURG</Cd>
  </SvcLvl>
  <LclInstrm>
    <Cd>CORE</Cd>
  </LclInstrm>
</Tp>
<Ocrncs>
  <SeqTp>RCUR</SeqTp>
  <Frqcy>MNTH</Frqcy>
  <Drtn>
    <FrDt>2015-04-01</FrDt>
    <ToDt>2015-04-01</ToDt>
  </Drtn>
</Ocrncs>
<CdtrSchmeld>
  <!--Creditor number -->
  <Id>
    <OrgId>
      <Othr>
        <Id>12345678</Id>
        <SchmeNm>
          <Prtry>BSno</Prtry>
        </SchmeNm>
      </Othr>
      <!--Debtor group number -->
      <Othr>
        <Id>12345</Id>
        <SchmeNm>
          <Prtry>DebtorGroupNo</Prtry>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</CdtrSchmeld>
<Cdtr>
  <Nm>Name</Nm>
  <PstlAdr>
    <Ctry>DK</Ctry>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <!-- Creditor's account number mandatory -->
      <Id>21001166220533</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</CdtrAcct>
<CdtrAgt>
```

```

<FinInstnId>
  <BICFI>NDEADKKK</BICFI>
  <PstlAdr>
    <Ctry>DK</Ctry>
  </PstlAdr>
</FinInstnId>
</CdtrAgt>
<Dbtr>
  <!-- Name and address will be ignored -->
  <Nm>Debtor Name</Nm>
  <PstlAdr>
    <StrtNm>StreetName</StrtNm>
    <BldgNb>95</BldgNb>
    <PstCd>9876</PstCd>
    <TwnNm>Town Name</TwnNm>
    <Ctry>DK</Ctry>
  </PstlAdr>
  <Id>
    <!-- Debtors payer number - Debtor's Id with Creditor -->
    <PrvtId>
      <Othr>
        <Id>987654321012345</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
      <!-- Debtor's official Id -->
      <Othr>
        <Id>0044885544</Id>
        <SchmeNm>
          <Cd>SOSE</Cd>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</Dbtr>
<!-- Debtor's account -->
<DbtrAcct>
  <Id>
    <Othr>
      <Id>4100410041114</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
  <PstlAdr>
    <Ctry>DK</Ctry>
  </PstlAdr>
  <Othr>
    <Id>NOTPROVIDED</Id>
  </Othr>

```

```
</FinInstnId>  
</DbtrAgt>  
</OrgnMndt>  
</OrgnMndt>  
</UndrlygCxlDtIs>  
</MndtCxlReq>  
</Document>
```

1.11 Denmark – Cancel two mandates LeverandørService

Cancel of two mandates using pain.011.001.03 version supporting multiple mandate cancellations. **Note!** The Creditor and the direct debit service must be the same in one message.

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.011.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.011.001.03 pain.011.001.03.xsd">
  <MndtCxlReq>
    <GrpHdr>
      <MsgId>MDT 2015-03-25_DK_08_Can_R01</MsgId>
      <CreDtTm>2015-03-25T09:15:00</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <UndrlygCxlDtls>
      <CxlRsn>
        <Rsn>
          <!--Cancellation/amendment requested by the creditor-->
          <Cd>MD17</Cd>
        </Rsn>
      </CxlRsn>
      <OrgnlMndt>
        <OrgnlMndt>
          <!--Will be ignored-->
          <MndtId>NOTPROVIDED</MndtId>
          <Tp>
            <SvcLvl>
              <Cd>NURG</Cd>
            </SvcLvl>
            <LclInstrm>
              <Cd>B2B</Cd>
            </LclInstrm>
          </Tp>
          <Ocrncs>
            <SeqTp>RCUR</SeqTp>
            <Frqcy>MNTH</Frqcy>
            <Drtn>
              <FrDt>2015-04-01</FrDt>
              <ToDt>2015-04-01</ToDt>
            </Drtn>
          </Ocrncs>
        </OrgnlMndt>
      </OrgnlMndt>
    </UndrlygCxlDtls>
  </MndtCxlReq>
</Document>
```

```
</Ocrncs>
<CdtrSchmeld>
  <!-- Creditor number -->
  <Id>
    <OrgId>
      <Othr>
        <Id>23145</Id>
        <SchmeNm>
          <Prtry>CreditorNo</Prtry>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</CdtrSchmeld>
<Cdtr>
  <Nm>Name</Nm>
  <PstlAdr>
    <Ctry>DK</Ctry>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <!-- Creditor's account number mandatory -->
    <IBAN>FI9921001166220533</IBAN>
  </Id>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BICFI>NDEADKKK</BICFI>
    <PstlAdr>
      <Ctry>DK</Ctry>
    </PstlAdr>
  </FinInstnId>
</CdtrAgt>
<Dbtr>
  <!-- Name and address will be ignored -->
  <Nm>Debtor Name</Nm>
  <PstlAdr>
    <StrtNm>StreetName</StrtNm>
    <BldgNb>95</BldgNb>
    <PstCd>9876</PstCd>
    <TwnNm>Town Name</TwnNm>
    <Ctry>DK</Ctry>
  </PstlAdr>
  <Id>
    <!-- Debtors payer number - Debtor's Id with Creditor -->
    <OrgId>
      <Othr>
        <Id>1122334</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    <!-- Debtor's official Id Nets number -->
    <Othr>
```

```

        <Id>33778888</Id>
        <SchmeNm>
          <Cd>TXID</Cd>
        </SchmeNm>
      </Othr>
    </Orgld>
  </ld>
</Dbtr>
<!--Debtor's account -->
<DbtrAcct>
  <Id>
    <Othr>
      <Id>3100310031113</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>NOTPROVIDED</BIC>
    <PstlAdr>
      <Ctry>DK</Ctry>
    </PstlAdr>
  </FinInstnId>
</DbtrAgt>
</OrgnlMndt>
</OrgnlMndt>
</UndrlygCxlDtls>
<!--Second cancellation-->
<UndrlygCxlDtls>
  <CxlRsn>
    <Rsn>
      <!--Cancellation/amendment requested by the creditor-->
      <Cd>MD17</Cd>
    </Rsn>
  </CxlRsn>
  <OrgnlMndt>
    <OrgnlMndt>
      <!--Will be ignored-->
      <MndtId>NOTPROVIDED</MndtId>
    </OrgnlMndt>
    <Tp>
      <SvcLvl>
        <Cd>NURG</Cd>
      </SvcLvl>
      <LclInstrm>
        <Cd>B2B</Cd>
      </LclInstrm>
    </Tp>
    <Ocrncs>
      <SeqTp>RCUR</SeqTp>
      <Frqcy>MNTH</Frqcy>
      <Drtn>
        <FrDt>2015-04-01</FrDt>
      </Drtn>
    </Ocrncs>
  </UndrlygCxlDtls>
</OrgnlMndt>
</OrgnlMndt>
</UndrlygCxlDtls>

```



```
<ToDt>2015-04-01</ToDt>
</Drtn>
</Ocrncs>
<CdtrSchmeld>
  <!-- Creditor number -->
  <Id>
    <OrgId>
      <Othr>
        <Id>23145</Id>
        <SchmeNm>
          <Prtry>CreditorNo</Prtry>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</CdtrSchmeld>
<Cdtr>
  <Nm>Name</Nm>
  <PstlAdr>
    <Ctry>DK</Ctry>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <!-- Creditor's account number mandatory -->
    <IBAN>FI9921001166220533</IBAN>
  </Id>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BICFI>NDEADKKK</BICFI>
    <PstlAdr>
      <Ctry>DK</Ctry>
    </PstlAdr>
  </FinInstnId>
</CdtrAgt>
<Dbtr>
  <!-- Name and address will be ignored -->
  <Nm>Debtor Name</Nm>
  <PstlAdr>
    <StrtNm>StreetName</StrtNm>
    <BldgNb>95</BldgNb>
    <PstCd>9876</PstCd>
    <TwnNm>Town Name</TwnNm>
    <Ctry>DK</Ctry>
  </PstlAdr>
  <Id>
    <!-- Debtors payer number - Debtor's Id with Creditor -->
    <OrgId>
      <Othr>
        <Id>4433221</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</Dbtr>
```

```
<!--Debtor's official Id Nets number -->
<Othr>
  <Id>22667777</Id>
  <SchmeNm>
    <Cd>TXID</Cd>
  </SchmeNm>
</Othr>
</Orgld>
</Id>
</Dbtr>
<!--Debtor's account -->
<DbtrAcct>
  <Id>
    <Othr>
      <Id>4100410041114</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>NOTPROVIDED</BIC>
    <PstlAdr>
      <Ctry>DK</Ctry>
    </PstlAdr>
  </FinInstnId>
</DbtrAgt>
</OrgnIMndt>
</OrgnIMndt>
</UndrlygCxlDtls>
</MndtCxlReq>
</Document>
```

1.12 Denmark – Mandate acceptance and mandate list

Example of acceptance of new mandate and cancellation of mandate, and list of open mandates using mandate acceptance report message.

```
<?xml version="1.0"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.012.001.03">
  <MndtAcptncRpt>
    <GrpHdr>
      <MsgId>XML450920150326135202653</MsgId>
      <CreDtTm>2015-03-26T12:52:02Z</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>NORDEATEST</Id>
              <SchmeNm>
                <Cd>BANK</Cd>
              </SchmeNm>
            </Othr>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <!--Acceptance of new mandate LS-->
    <UndrlygAcptncDtIs>
      <OrgnlMsgInf>
        <MsgId>NOTPROVIDED</MsgId>
        <MsgNmId>pain.009.001.03</MsgNmId>
      </OrgnlMsgInf>
      <AcptncRslt>
        <Acctd>true</Acctd>
      </AcptncRslt>
      <OrgnlMndt>
        <OrgnlMndt>
          <MndtId>NOTPROVIDED</MndtId>
          <Tp>
            <LclInstrm>
              <Cd>B2B</Cd>
            </LclInstrm>
          </Tp>
          <Ocrncs>
            <SeqTp>RCUR</SeqTp>
            <Drtn>
              <FrDt>2017-01-10</FrDt>
            </Drtn>
          </Ocrncs>
          <CtrSchmeld>
            <Id>
```

```

    <OrgId>
      <Othr>
        <Id>12345</Id>
        <SchmeNm>
          <Prtry>CreditorNo</Prtry>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</CdtrSchmeld>
<Cdtr>
  <Nm>Name</Nm>
  <PstlAdr>
    <Ctry>DK</Ctry>
  </PstlAdr>
  <Id>
    <OrgId>
      <Othr>
        <Id>12345</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</Cdtr>
<CdtrAgt>
  <FinInstnId>
    <BICFI>NDEADKKK</BICFI>
    <PstlAdr>
      <Ctry>DK</Ctry>
    </PstlAdr>
  </FinInstnId>
</CdtrAgt>
<Dbtr>
  <Nm>Debtor Name</Nm>
  <PstlAdr>
    <StrtNm>StreetName</StrtNm>
    <BldgNb>95</BldgNb>
    <PstCd>9876</PstCd>
    <TwnNm>Town Name</TwnNm>
    <Ctry>DK</Ctry>
  </PstlAdr>
  <Id>
    <PrvtId>
      <Othr>
        <Id>12345678</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</Dbtr>

```

```
<DbtrAgt>
  <FinInstnId>
    <PstlAdr>
      <Ctry>DK</Ctry>
    </PstlAdr>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
</OrgnlMndt>
</OrgnlMndt>
</UndrlygAcptncDtls>
<!--Acceptance of cancellation of mandates-->
<UndrlygAcptncDtls>
  <OrgnlMsgInf>
    <MsgId>NOTPROVIDED</MsgId>
    <MsgNmId>pain.011.001.03</MsgNmId>
  </OrgnlMsgInf>
  <AcptncRslt>
    <Acctpd>>true</Acctpd>
  </AcptncRslt>
  <OrgnlMndt>
    <OrgnlMndt>
      <MndtId>NOTPROVIDED</MndtId>
      <Tp>
        <LclInstrm>
          <Cd>B2B</Cd>
        </LclInstrm>
      </Tp>
      <Ocrncs>
        <SeqTp>RCUR</SeqTp>
        <Drtn>
          <FrDt>2017-01-09</FrDt>
          <ToDt>2017-01-09</ToDt>
        </Drtn>
      </Ocrncs>
      <CdtrSchmeld>
        <Id>
          <OrgId>
            <Othr>
              <Id>12345</Id>
              <SchmeNm>
                <Prtry>CreditorNo</Prtry>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </CdtrSchmeld>
    </OrgnlMndt>
  </AcptncRslt>
  <Cdtr>
    <Nm>Name</Nm>
    <PstlAdr>
      <Ctry>DK</Ctry>
    </PstlAdr>
    <Id>
```

```

    <OrgId>
      <Othr>
        <Id>12345</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</Cdtr>
<CdtrAgt>
  <FinInstnId>
    <BICFI>NDEADKKK</BICFI>
    <PstlAdr>
      <Ctry>DK</Ctry>
    </PstlAdr>
  </FinInstnId>
</CdtrAgt>
<Dbtr>
  <Nm>Debtor Name</Nm>
  <PstlAdr>
    <StrtNm>StreetName</StrtNm>
    <BldgNb>95</BldgNb>
    <PstCd>9876</PstCd>
    <TwnNm>Town Name</TwnNm>
    <Ctry>DK</Ctry>
  </PstlAdr>
  <Id>
    <PrvtId>
      <Othr>
        <Id>34567890</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</Dbtr>
<DbtrAgt>
  <FinInstnId>
    <PstlAdr>
      <Ctry>DK</Ctry>
    </PstlAdr>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
</OrgnlMndt>
</OrgnlMndt>
</UndrlygAcptncDtls>
<!--List of open mandates-->
<UndrlygAcptncDtls>
  <OrgnlMsgInf>
    <MsgId>NOTPROVIDED</MsgId>
  </OrgnlMsgInf>
</UndrlygAcptncDtls>

```

```
<MsgNmId>Mandate Status List</MsgNmId>
</OrgnMsgInf>
<AcptncRslt>
  <Acptd>true</Acptd>
</AcptncRslt>
<OrgnMndt>
  <OrgnMndt>
    <MndtId>NOTPROVIDED</MndtId>
    <MndtReqId>ON REQUEST</MndtReqId>
    <Tp>
      <LclInstrm>
        <Cd>B2B</Cd>
      </LclInstrm>
    </Tp>
    <Ocrncs>
      <SeqTp>RCUR</SeqTp>
      <Drtn>
        <FrDt>2017-01-10</FrDt>
      </Drtn>
    </Ocrncs>
    <CdtrSchmeld>
      <Id>
        <OrgId>
          <Othr>
            <Id>12345</Id>
            <SchmeNm>
              <Prtry>CreditorNo</Prtry>
            </SchmeNm>
          </Othr>
        </OrgId>
      </Id>
    </CdtrSchmeld>
    <Cdtr>
      <Nm>Name</Nm>
      <PstlAdr>
        <Ctry>DK</Ctry>
      </PstlAdr>
      <Id>
        <OrgId>
          <Othr>
            <Id>12345</Id>
            <SchmeNm>
              <Cd>CUST</Cd>
            </SchmeNm>
          </Othr>
        </OrgId>
      </Id>
    </Cdtr>
    <CdtrAgt>
      <FinInstnId>
        <BICFI>NDEADKKK</BICFI>
      <PstlAdr>
        <Ctry>DK</Ctry>
      </PstlAdr>
    </FinInstnId>
```

```
</CdtrAgt>
<Dbtr>
  <Id>
    <PrvtId>
      <Othr>
        <Id>56789012</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</Dbtr>
<DbtrAgt>
  <FinInstnId>
  <PstlAdr>
    <Ctry>DK</Ctry>
  </PstlAdr>
  <Othr>
    <Id>NOTPROVIDED</Id>
  </Othr>
</FinInstnId>
</DbtrAgt>
</OrgnlMndt>
</OrgnlMndt>
</UndrlygAcptncDtls>
<UndrlygAcptncDtls>
  <OrgnlMsgInf>
    <MsgId>NOTPROVIDED</MsgId>
    <MsgNmId>Mandate Status List</MsgNmId>
  </OrgnlMsgInf>
  <AcptncRslt>
    <Acptcd>true</Acptcd>
  </AcptncRslt>
  <OrgnlMndt>
    <OrgnlMndt>
      <MndtId>NOTPROVIDED</MndtId>
      <MndtReqId>ON REQUEST</MndtReqId>
    <Tp>
      <LclInstrm>
        <Cd>B2B</Cd>
      </LclInstrm>
    </Tp>
    <Ocrncs>
      <SeqTp>RCUR</SeqTp>
      <Drtn>
        <FrDt>2017-01-10</FrDt>
      </Drtn>
    </Ocrncs>
  </OrgnlMndt>
  <CdtrSchmeId>
    <Id>
      <OrgId>
      <Othr>
        <Id>12345</Id>
      </Othr>
    </Id>
  </CdtrSchmeId>
```



```
        <Prtry>CreditorNo</Prtry>
      </SchmeNm>
    </Othr>
  </Orgld>
</Id>
</CdtrSchmeld>
<Cdtr>
  <Nm>Name</Nm>
  <PstlAdr>
    <Ctry>DK</Ctry>
  </PstlAdr>
  <Id>
    <Orgld>
      <Othr>
        <Id>12345</Id>
      </Othr>
      <SchmeNm>
        <Cd>CUST</Cd>
      </SchmeNm>
    </Orgld>
  </Id>
</Cdtr>
<CdtrAgt>
  <FinInstnId>
    <BICFI>NDEADKKK</BICFI>
  <PstlAdr>
    <Ctry>DK</Ctry>
  </PstlAdr>
</FinInstnId>
</CdtrAgt>
<Dbtr>
  <Nm>Debtor Name</Nm>
  <PstlAdr>
    <StrtNm>StreetName</StrtNm>
    <BldgNb>95</BldgNb>
    <PstCd>9876</PstCd>
    <TwnNm>Town Name</TwnNm>
    <Ctry>DK</Ctry>
  </PstlAdr>
  <Id>
    <PrvtId>
      <Othr>
        <Id>78901234</Id>
      </Othr>
      <SchmeNm>
        <Cd>CUST</Cd>
      </SchmeNm>
    </PrvtId>
  </Id>
</Dbtr>
<DbtrAgt>
  <FinInstnId>
    <PstlAdr>
      <Ctry>DK</Ctry>
    </PstlAdr>
```

```
<Othr>  
  <Id>NOTPROVIDED</Id>  
</Othr>  
</FinInstnId>  
</DbtrAgt>  
</OrgnMndt>  
</OrgnMndt>  
</UndrlygAcceptncDtls>  
</MndtAcceptncRpt>  
</Document>
```

1.13 Denmark – Rejection of new or cancellation of mandate

```

<?xml version="1.0"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.012.001.03">
  <MndtAcptncRpt>
    <GrpHdr>
      <MsgId>XML450920150223134530577</MsgId>
      <CreDtTm>2017-01-23T12:45:30Z</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>NORDEATEST</Id>
              <SchmeNm>
                <Cd>BANK</Cd>
              </SchmeNm>
            </Othr>
            <Othr>
              <Id>CTDBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <UndrlygAcptncDtls>
      <AcptncRslt>
        <Acptd>false</Acptd>
        <RjctRsn>
          <Cd>NARR</Cd>
        </RjctRsn>
        <AddtlRjctRsnInf>123456 NARRATIVE TEXT.</AddtlRjctRsnInf>
      </AcptncRslt>
      <OrgnlMndt>
        <OrgnlMndt>
          <MndtId>NOTPROVIDED</MndtId>
          <Tp>
            <LclInstrm>
              <Cd>CORE</Cd>
            </LclInstrm>
          </Tp>
          <CdtrSchmeld>
            <Id>
              <OrgId>
                <Othr>
                  <Id>00011122</Id>
                  <SchmeNm>
                    <Prtry>BSno</Prtry>
                  </SchmeNm>
                </Othr>
              </OrgId>
            </Id>
          </CdtrSchmeld>
        </OrgnlMndt>
      </OrgnlMndt>
    </UndrlygAcptncDtls>
  </MndtAcptncRpt>
</Document>

```

```
        <Id>00100</Id>
        <SchmeNm>
          <Prtry>DebtorGroupNo</Prtry>
        </SchmeNm>
      </Othr>
    </Orgld>
  </Id>
</CdtrSchmeld>
<Cdtr>
  <Nm>Name</Nm>
  <PstlAdr>
    <Ctry>DK</Ctry>
  </PstlAdr>
  <Nm>NOTPROVIDED</Nm>
</Cdtr>
<CdtrAgt>
  <FinInstnId>
    <BICFI>NDEADKKK</BICFI>
    <PstlAdr>
      <Ctry>DK</Ctry>
    </PstlAdr>
  </FinInstnId>
</CdtrAgt>
<Dbtr>
  <Nm>Debtor Name</Nm>
  <PstlAdr>
    <StrtNm>StreetName</StrtNm>
    <BldgNb>95</BldgNb>
    <PstCd>9876</PstCd>
    <TwnNm>Town Name</TwnNm>
    <Ctry>DK</Ctry>
  </PstlAdr>
  <Id>
    <PrvtId>
      <Othr>
        <Id>1122336</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</Dbtr>
<DbtrAgt>
  <FinInstnId>
    <PstlAdr>
      <Ctry>DK</Ctry>
    </PstlAdr>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
</OrgnlMndt>
</OrgnlMndt>
```

```
</UndrlygAccptncDtls>  
</MndtAccptncRpt>  
</Document>
```

2. NORWAY – Direct debits (Avtalegiro through Nets)

2.1 Norway – Direct debit including account number BBAN

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02 pain.008.001.02.xsd">
  <CstmrDrctDbtInitn>
    <GrpHdr>
      <MsgId>NO01-000000101</MsgId>
      <CreDtTm>2015-01-01T07:30:47Z</CreDtTm>
      <NbOfTxes>1</NbOfTxes>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CTDBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>NO01-000000101_01</PmtInfId>
      <PmtMtd>DD</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>CORE</Cd>
        </LclInstrm>
      </PmtTpInf>
      <ReqdColltnDt>2015-01-01</ReqdColltnDt>
      <Cdtr>
        <Nm>Name</Nm>
        <PstlAdr>
          <Ctry>NO</Ctry>
        </PstlAdr>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <Othr>
            <Id>12345678901</Id>
            <SchmeNm>
              <Cd>BBAN</Cd>
            </SchmeNm>
          </Othr>
        </Id>
      </CdtrAcct>
      <CdtrAgt>
```

```
<FinInstnId>
  <BIC>NDEANOKK</BIC>
  <PstlAdr>
    <Ctry>NO</Ctry>
  </PstlAdr>
</FinInstnId>
</CdtrAgt>
<DrctDbtTxInf>
  <PmtId>
    <InstrId>NO01-000000101_0101</InstrId>
    <EndToEndId>NO01-000000101_0101ETE</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="NOK">1.00</InstdAmt>
  <DbtrAgt>
    <FinInstnId>
      <PstlAdr>
        <Ctry>NO</Ctry>
      </PstlAdr>
      <Othr>
        <Id>NOTPROVIDED</Id>
      </Othr>
    </FinInstnId>
  </DbtrAgt>
  <Dbtr>
    <Nm>Debtor Name</Nm>
    <PstlAdr>
      <StrtNm>StreetName</StrtNm>
      <BldgNb>95</BldgNb>
      <PstCd>9876</PstCd>
      <TwnNm>Town Name</TwnNm>
      <Ctry>NO</Ctry>
    </PstlAdr>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>NOTPROVIDED</Id>
      </Othr>
    </Id>
  </DbtrAcct>
  <RmtInf>
    <Strd>
      <CdtrRefInf>
        <Tp>
          <CdOrPrtry>
            <Cd>SCOR</Cd>
          </CdOrPrtry>
        </Tp>
        <Ref>1105060500801101</Ref>
      </CdtrRefInf>
    </Strd>
  </RmtInf>
</DrctDbtTxInf>
</PmtInf>
</CstmrDrctDbtInItN>
```

```
</Document>
```

2.2 Norway – Direct debit including account number IBAN

The example also contains reference number “Fremmedreferense” and unstructured remittance information.

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02 pain.008.001.02.xsd">
  <CstmrDrctDbtInitn>
    <GrpHdr>
      <MsgId>NO02-000000201</MsgId>
      <CreDtTm>2015-01-01T07:30:47Z</CreDtTm>
      <NbOfTxes>1</NbOfTxes>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>NO02-000000201_01</PmtInfId>
      <PmtMtd>DD</PmtMtd>
      <PmtTplInf>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>CORE</Cd>
        </LclInstrm>
      </PmtTplInf>
      <ReqdColltnDt>2015-01-01</ReqdColltnDt>
      <Cdtr>
        <Nm>Name</Nm>
        <PstlAdr>
          <Ctry>NO</Ctry>
        </PstlAdr>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <IBAN>NO9912345678901</IBAN>
        </Id>
      </CdtrAcct>
    </PmtInf>
  </CstmrDrctDbtInitn>
</Document>
```



```
</Id>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BIC>NDEANOKK</BIC>
    <PstlAdr>
      <Ctry>NO</Ctry>
    </PstlAdr>
  </FinInstnId>
</CdtrAgt>
<DrctDbtTxInf>
  <PmtId>
    <InstrId>NO02-000000201_0101</InstrId>
    <EndToEndId>NO02-000000201_0101ETE</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="NOK">2.00</InstdAmt>
  <DbtrAgt>
    <FinInstnId>
      <PstlAdr>
        <Ctry>NO</Ctry>
      </PstlAdr>
      <Othr>
        <Id>NOTPROVIDED</Id>
      </Othr>
    </FinInstnId>
  </DbtrAgt>
  <Dbtr>
    <Nm>Debtor Name</Nm>
    <PstlAdr>
      <StrtNm>StreetName</StrtNm>
      <BldgNb>95</BldgNb>
      <PstCd>9876</PstCd>
      <TwnNm>Town Name</TwnNm>
      <Ctry>NO</Ctry>
    </PstlAdr>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>NOTPROVIDED</Id>
      </Othr>
    </Id>
  </DbtrAcct>
  <RltdRmtInf>
    <RmtId>1234567890</RmtId>
  </RltdRmtInf>
  <RmtInf>
    <Strd>
      <!--Unique Creditor reference KID-->
      <CdtrRefInf>
        <Tp>
          <CdOrPrtry>
            <Cd>SCOR</Cd>
          </CdOrPrtry>
        </Tp>
      </CdtrRefInf>
    </Strd>
  </RmtInf>
</DrctDbtTxInf>
```

```
<Ref>110506050080</Ref>  
</CdtrRefInf>  
</Strd>  
</RmtInf>  
</DrctDbtTxInf>  
</PmtInf>  
</CstmrDrctDbtInittn>  
</Document>
```

2.3 Norway – Cancellation of direct debit

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.055.001.01"
xmlns:xsi="http://www.w3.org/2001/XMLSchemainstance" xmlns:n1="http://www.w3.org/2001/XMLSchema-
instance" n1:schemaLocation="urn:iso:std:iso:20022:tech:xsd:camt.055.001.01 camt.055.001.01.xsd">
  <CstmrPmtCxlReq>
    <Assgnmt>
      <Id>CA02-0000000201</Id>
      <Assgnr>
        <Pty>
          <Id>
            <Orgld>
              <Othr>
                <Id>CDTBOLAGET</Id>
                <SchmeNm>
                  <Cd>CUST</Cd>
                </SchmeNm>
              </Othr>
            </Orgld>
          </Id>
        </Pty>
      </Assgnr>
      <Assgne>
        <Agt>
          <FinInstnId>
            <BIC>NDEASESS</BIC>
          </FinInstnId>
        </Agt>
      </Assgne>
      <CreDtTm>2015-01-01T10:17:32</CreDtTm>
    </Assgnmt>
    <Undrylg>
      <OrgnlPmtInfAndCxl>
        <PmtCxlId>CA02-00000002-01</PmtCxlId>
        <OrgnlPmtInfId>NO01-000000101_01</OrgnlPmtInfId>
        <TxInf>
          <OrgnlInstrId>NO01-000000101_0101</OrgnlInstrId>
          <CxlRsnInf>
            <Rsn>
              <Cd>CUST</Cd>
            </Rsn>
          </CxlRsnInf>
          <OrgnlTxRef>
            <Amt>
              <InstdAmt Ccy="NOK">1.0</InstdAmt>
            </Amt>
            <PmtTplnf>
              <SvcLvl>
                <Cd>NURG</Cd>
              </SvcLvl>
              <LclInstrm>
                <Cd>CORE</Cd>
              </LclInstrm>
            </PmtTplnf>
          </OrgnlTxRef>
        </TxInf>
      </OrgnlPmtInfAndCxl>
    </Undrylg>
  </CstmrPmtCxlReq>
</Document>
```

```

<CdtrAgt>
  <FinInstnId>
    <BIC>NDEANOKK</BIC>
    <PstlAdr>
      <Ctry>NO</Ctry>
    </PstlAdr>
  </FinInstnId>
</CdtrAgt>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>12345678901</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</CdtrAcct>
</OrgnITxRef>
</TxInf>
</OrgnIPmtInfAndCxl>
</Undrlyg>
</CstmrPmtCxlReq>
</Document>

```

2.4 Norway – Acceptance of new mandate

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.012.001.03">
  <MndtAcptncRpt>
    <GrpHdr>
      <MsgId>XML450920140716145713786</MsgId>
      <CreDtTm>2014-07-16T12:57:13Z</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>NORDEATEST</Id>
              <SchmeNm>
                <Cd>BANK</Cd>
              </SchmeNm>
            </Othr>
            <Othr>
              <Id>CTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <UndrlygAcptncDtls>
      <OrgnlMsgInf>
        <MsgId>DEBTORINITIATED</MsgId>
        <MsgNmId>pain.009.001.03</MsgNmId>
      </OrgnlMsgInf>
      <AcptncRslt>
        <Acptd>true</Acptd>
      </AcptncRslt>
      <OrgnlMndt>
        <OrgnlMndt>
          <MndtId>NOTPROVIDED</MndtId>
          <Tp>
            <LclInstrm>
              <Cd>CORE</Cd>
            </LclInstrm>
          </Tp>
          <Cdtr/>
          <CdtrAcct>
            <Id>
              <Othr>
                <Id>60050040033</Id>
                <SchmeNm>
                  <Cd>BBAN</Cd>
                </SchmeNm>
              </Othr>
            </Id>
          </CdtrAcct>
          <CdtrAgt>
```

```
<FinInstnId>
  <BICFI>NDEANOKK</BICFI>
  <PstlAdr>
    <Ctry>NO</Ctry>
  </PstlAdr>
</FinInstnId>
</CdtrAgt>
<Dbtr>
  <Nm>Debtor Name</Nm>
  <PstlAdr>
    <StrtNm>StreetName</StrtNm>
    <BldgNb>95</BldgNb>
    <PstCd>9876</PstCd>
    <TwnNm>Town Name</TwnNm>
    <Ctry>NO</Ctry>
  </PstlAdr>
  <Id>
    <PrvtId>
      <Othr>
        <Id>50000600008000044445241</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</Dbtr>
<DbtrAgt>
  <FinInstnId>
    <PstlAdr>
      <Ctry>NO</Ctry>
    </PstlAdr>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
</OrgnlMndt>
</OrgnlMndt>
</UndrlygAccptncDtls>
</MndtAccptncRpt>
</Document>
```

2.5 Norway – Acceptance of mandate cancellation

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.012.001.03">
  <MndtAcptncRpt>
    <GrpHdr>
      <MsgId>XML450920140716151523788</MsgId>
      <CreDtTm>2014-07-16T13:15:23Z</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>NORDEATEST</Id>
              <SchmeNm>
                <Cd>BANK</Cd>
              </SchmeNm>
            </Othr>
            <Othr>
              <Id>CTDBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <UndrlygAcptncDtls>
      <OrgnlMsgInf>
        <MsgId>DEBTORINITIATED</MsgId>
        <MsgNmId>pain.011.001.03</MsgNmId>
      </OrgnlMsgInf>
      <AcptncRslt>
        <Acptd>true</Acptd>
      </AcptncRslt>
      <OrgnlMndt>
        <OrgnlMndt>
          <MndtId>NOTPROVIDED</MndtId>
          <Tp>
            <LclInstrm>
              <Cd>CORE</Cd>
            </LclInstrm>
          </Tp>
          <Cdtr/>
          <CdtrAcct>
            <Id>
              <Othr>
                <Id>60050040033</Id>
                <SchmeNm>
                  <Cd>BBAN</Cd>
                </SchmeNm>
              </Othr>
            </Id>
          </CdtrAcct>
          <CdtrAgt>
```

```

<FinInstnId>
  <BICFI>NDEANOKK</BICFI>
  <PstlAdr>
    <Ctry>NO</Ctry>
  </PstlAdr>
</FinInstnId>
</CdtrAgt>
<Dbtr>
  <Nm>Debtor Name</Nm>
  <PstlAdr>
    <StrtNm>StreetName</StrtNm>
    <BldgNb>95</BldgNb>
    <PstCd>9876</PstCd>
    <TwnNm>Town Name</TwnNm>
    <Ctry>NO</Ctry>
  </PstlAdr>
  <Id>
    <PrvtId>
      <Othr>
        <Id>500006000044445241</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</Dbtr>
<DbtrAgt>
  <FinInstnId>
    <PstlAdr>
      <Ctry>NO</Ctry>
    </PstlAdr>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
</OrgnlMndt>
</OrgnlMndt>
</UndrlygAccptncDtls>
</MndtAccptncRpt>
</Document>

```


3. SWEDEN – Direct debits (Autogiro through Bankgiro)

3.1 Sweden – Direct debit including payor identification private

```

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02 pain.008.001.02.xsd">
  <CstmrDrctDbtInittn>
    <GrpHdr>
      <MsgId>SE01-000000101</MsgId>
      <CreDtTm>2015-01-01T07:30:47Z</CreDtTm>
      <NbOfTxes>1</NbOfTxes>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CTDBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>SE01-000000101_01</PmtInfId>
      <PmtMtd>DD</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>CORE</Cd>
        </LclInstrm>
      </PmtTpInf>
      <ReqdColltnDt>2015-01-01</ReqdColltnDt>
      <Cdtr/>
      <CdtrAcct>
        <Id>
          <Othr>
            <Id>1231231</Id>
            <SchmeNm>
              <Prtry>BGNR</Prtry>
            </SchmeNm>
          </Othr>
        </Id>
      </CdtrAcct>
      <CdtrAgt>
        <FinInstnId>
          <BIC>NDEASESS</BIC>
          <PstlAdr>
            <Ctry>SE</Ctry>
          </PstlAdr>
        </FinInstnId>
      </CdtrAgt>
    </PmtInf>
  </CstmrDrctDbtInittn>

```

```
</FinInstnId>
</CdtrAgt>
<DrctDbtTxInf>
  <PmtId>
    <InstrId>SE01-000000101_0101</InstrId>
    <EndToEndId>SE01-000000101_0101_ETE</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="SEK">1.0</InstdAmt>
  <DbtrAgt>
    <FinInstnId>
      <PstlAdr>
        <Ctry>SE</Ctry>
      </PstlAdr>
      <Othr>
        <Id>NOTPROVIDED</Id>
      </Othr>
    </FinInstnId>
  </DbtrAgt>
  <Dbtr>
    <Nm>Debtor Name</Nm>
    <PstlAdr>
      <StrtNm>StreetName</StrtNm>
      <BldgNb>95</BldgNb>
      <PstCd>9876</PstCd>
      <TwnNm>Town Name</TwnNm>
      <Ctry>SE</Ctry>
    </PstlAdr>
    <Id>
      <PrvtId>
        <Othr>
          <Id>190001015585</Id>
          <SchmeNm>
            <Cd>CUST</Cd>
          </SchmeNm>
        </Othr>
      </PrvtId>
    </Id>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>NOTPROVIDED</Id>
      </Othr>
    </Id>
  </DbtrAcct>
  <RmtInf>
    <Strd>
      <CdtrRefInf>
        <Tp>
          <CdOrPrtry>
            <Cd>SCOR</Cd>
          </CdOrPrtry>
        </Tp>
        <Ref>1112020201111</Ref>
      </CdtrRefInf>
    </Strd>
  </RmtInf>
</DrctDbtTxInf>
```

```
</Strd>  
</RmtInf>  
</DrctDbtTxInf>  
</PmtInf>  
</CstmrDrctDbtInittn>  
</Document>
```

3.2 Sweden – Direct debit including payor identification corporate

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02 pain.008.001.02.xsd">
  <CstmrDrctDbtInitn>
    <GrpHdr>
      <MsgId>SE02-000000201</MsgId>
      <CreDtTm>2015-01-01T07:30:47Z</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>SE02-000000201_01</PmtInfId>
      <PmtMtd>DD</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>CORE</Cd>
        </LclInstrm>
      </PmtTpInf>
      <ReqdColltnDt>2015-01-01</ReqdColltnDt>
      <Cdtr/>
      <CdtrAcct>
        <Id>
          <Othr>
            <Id>1231231</Id>
            <SchmeNm>
              <Prtry>BGNR</Prtry>
            </SchmeNm>
          </Othr>
        </Id>
      </CdtrAcct>
      <CdtrAgt>
        <FinInstnId>
          <BIC>NDEASESS</BIC>
          <PstlAdr>
            <Ctry>SE</Ctry>
          </PstlAdr>
        </FinInstnId>
      </CdtrAgt>

```

```
<DrctDbtTxInf>
  <PmtId>
    <InstrId>SE02-000000201_0101</InstrId>
    <EndToEndId>SE02-000000201_0101_ETE</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="SEK">2.0</InstdAmt>
  <DbtrAgt>
    <FinInstnId>
      <PstlAdr>
        <Ctry>SE</Ctry>
      </PstlAdr>
      <Othr>
        <Id>NOTPROVIDED</Id>
      </Othr>
    </FinInstnId>
  </DbtrAgt>
  <Dbtr>
    <Nm>Debtor Name</Nm>
    <PstlAdr>
      <StrtNm>StreetName</StrtNm>
      <BldgNb>95</BldgNb>
      <PstCd>9876</PstCd>
      <TwnNm>Town Name</TwnNm>
      <Ctry>SE</Ctry>
    </PstlAdr>
    <Id>
      <OrgId>
        <Othr>
          <Id>005566771234</Id>
          <SchmeNm>
            <Cd>CUST</Cd>
          </SchmeNm>
        </Othr>
      </OrgId>
    </Id>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>NOTPROVIDED</Id>
      </Othr>
    </Id>
  </DbtrAcct>
  <RmtInf>
    <Strd>
      <CdtrRefInf>
        <Tp>
          <CdOrPrtry>
            <Cd>SCOR</Cd>
          </CdOrPrtry>
        </Tp>
        <Ref>222220202222</Ref>
      </CdtrRefInf>
    </Strd>
  </RmtInf>
```

```
</DrctDbtTxInf>  
</PmtInf>  
</CstmrDrctDbtInittn>  
</Document>
```

3.3 Sweden – Direct debit reversal, debtor is a corporate

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.007.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLoca-
tion="urn:iso:std:iso:20022:tech:xsd:pain.007.001.02 pain.007.001.02.xsd">
  <CstmrPmtRvsl>
    <GrpHdr>
      <MsgId>SE06-R00010601</MsgId>
      <CreDtTm>2015-01-01T09:30:47Z</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>0.6</CtrlSum>
      <GrpRvsl>false</GrpRvsl>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <OrgnlGrpInf>
      <OrgnlMsgId>SE06-0000012R2</OrgnlMsgId>
      <OrgnlMsgNmId>pain.008.001.02</OrgnlMsgNmId>
    </OrgnlGrpInf>
    <OrgnlPmtInfAndRvsl>
      <RvslPmtInflId>SE06-R00010601_01</RvslPmtInflId>
      <OrgnlPmtInflId>SE06-R00010601_01_Orig</OrgnlPmtInflId>
      <TxInf>
        <RvslId>SE06-R00010601_0101</RvslId>
        <RvsdInstdAmt Ccy="SEK">0.6</RvsdInstdAmt>
        <RvslRsnInf>
          <Rsn>
            <Cd>MS02</Cd>
          </Rsn>
        </RvslRsnInf>
        <OrgnlTxRef>
          <ReqdColltnDt>2015-01-01</ReqdColltnDt>
        <PmtTpInf>
          <SvcLvl>
            <Cd>NURG</Cd>
          </SvcLvl>
          <LclInstrm>
            <Cd>CORE</Cd>
          </LclInstrm>
        </PmtTpInf>
      </TxInf>
    </OrgnlPmtInfAndRvsl>
  </CstmrPmtRvsl>
</Document>
```

```

<RmtInf>
  <Strd>
    <CdtrRefInf>
      <Tp>
        <CdOrPrtry>
          <Cd>SCOR</Cd>
        </CdOrPrtry>
      </Tp>
      <Ref>6633115113366</Ref>
    </CdtrRefInf>
  </Strd>
</RmtInf>
<Dbtr>
  <Nm>Debtor Name</Nm>
  <PstlAdr>
    <StrtNm>StreetName</StrtNm>
    <BldgNb>95</BldgNb>
    <PstCd>9876</PstCd>
    <TwnNm>Town Name</TwnNm>
    <Ctry>SE</Ctry>
  </PstlAdr>
  <Id>
    <Orgld>
      <Othr>
        <Id>005566771234</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </Orgld>
  </Id>
</Dbtr>
<CdtrAgt>
  <FinInstnId>
    <BIC>NDEASESS</BIC>
    <PstlAdr>
      <Ctry>SE</Ctry>
    </PstlAdr>
  </FinInstnId>
</CdtrAgt>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>1231231</Id>
      <SchmeNm>
        <Prtry>BGNR</Prtry>
      </SchmeNm>
    </Othr>
  </Id>
</CdtrAcct>
</OrgnlTxRef>
</TxInf>
</OrgnlPmtInfAndRvsl>
</CstmrPmtRvsl>
</Document>

```


3.4 Sweden – Direct debit reversal, debtor is a private

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.007.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.007.001.02 pain.007.001.02.xsd">
  <CstmrPmtRvsl>
    <GrpHdr>
      <MsgId>SE07-R00010701</MsgId>
      <CreDtTm>2015-01-01T09:30:47Z</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>7.0</CtrlSum>
      <GrpRvsl>>false</GrpRvsl>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <OrgnlGrpInf>
      <OrgnlMsgId>SE07-R00010701-Orig</OrgnlMsgId>
      <OrgnlMsgNmId>pain.008.001.02</OrgnlMsgNmId>
    </OrgnlGrpInf>
    <OrgnlPmtInfAndRvsl>
      <RvslPmtInfId>SE07-R00010701_01</RvslPmtInfId>
      <OrgnlPmtInfId>SE07-R00010701_01_Orig</OrgnlPmtInfId>
      <TxInf>
        <RvslId>SE07-R00010701_0101</RvslId>
        <OrgnlInstrId>SE07-R00010701_0101</OrgnlInstrId>
        <OrgnlEndToEndId>SE07-R00010701_0101_ETE</OrgnlEndToEndId>
        <RvsdInstdAmt Ccy="SEK">7.0</RvsdInstdAmt>
        <RvslRsnInf>
          <Rsn>
            <Cd>MS02</Cd>
          </Rsn>
        </RvslRsnInf>
        <OrgnlTxRef>
          <ReqdColltnDt>2015-01-01</ReqdColltnDt>
          <PmtTpInf>
            <SvcLvl>
              <Cd>NURG</Cd>
            </SvcLvl>
            <LclInstrm>
              <Cd>CORE</Cd>
            </LclInstrm>
          </PmtTpInf>
          <RmtInf>
            <Strd>

```

```
<CdtrRefInf>
  <Tp>
    <CdOrPrtry>
      <Cd>SCOR</Cd>
    </CdOrPrtry>
  </Tp>
  <Ref>771151177</Ref>
</CdtrRefInf>
</Strd>
</RmtInf>
<Dbtr>
  <Nm>Debtor Name</Nm>
  <PstlAdr>
    <StrtNm>StreetName</StrtNm>
    <BldgNb>95</BldgNb>
    <PstCd>9876</PstCd>
    <TwnNm>Town Name</TwnNm>
    <Ctry>SE</Ctry>
  </PstlAdr>
  <Id>
    <PrvtId>
      <Othr>
        <Id>190001016008</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</Dbtr>
<CdtrAgt>
  <FinInstnId>
    <BIC>NDEASESS</BIC>
    <PstlAdr>
      <Ctry>SE</Ctry>
    </PstlAdr>
  </FinInstnId>
</CdtrAgt>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>1231231</Id>
      <SchmeNm>
        <Prtry>BGNR</Prtry>
      </SchmeNm>
    </Othr>
  </Id>
</CdtrAcct>
</OrgnlTxRef>
</TxInf>
</OrgnlPmtInfAndRvsl>
</CstmrPmtRvsl>
</Document>
```

3.5 Sweden – Cancellation of direct debit

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.055.001.01"
xmlns:xsi="http://www.w3.org/2001/XMLSchemainstance" xmlns:n1="http://www.w3.org/2001/XMLSchema-
instance" n1:schemaLocation="urn:iso:std:iso:20022:tech:xsd:camt.055.001.01 camt.055.001.01.xsd">
  <CstmrPmtCxlReq>
    <Assgnmt>
      <Id>CA01-0000000101</Id>
      <Assgnr>
        <Pty>
          <Id>
            <Orgld>
              <Othr>
                <Id>CDTBOLAGET</Id>
                <SchmeNm>
                  <Cd>CUST</Cd>
                </SchmeNm>
              </Othr>
            </Orgld>
          </Id>
        </Pty>
      </Assgnr>
      <Assgne>
        <Agt>
          <FinInstnId>
            <BIC>NDEASESS</BIC>
          </FinInstnId>
        </Agt>
      </Assgne>
      <CreDtTm>2015-01-01T10:17:32</CreDtTm>
    </Assgnmt>
    <Undrylg>
      <OrgnlPmtInfAndCxl>
        <PmtCxlId>CA01-00000001-01</PmtCxlId>
        <OrgnlPmtInfId>SE01-000000101_01</OrgnlPmtInfId>
        <TxInf>
          <OrgnlInstrId>SE01-000000101_0101</OrgnlInstrId>
          <CxIRsnInf>
            <Rsn>
              <Cd>CUST</Cd>
            </Rsn>
          </CxIRsnInf>
          <OrgnlTxRef>
            <Amt>
              <InstdAmt Ccy="SEK">1.0</InstdAmt>
            </Amt>
            <PmtTpInf>
              <SvcLvl>
                <Cd>NURG</Cd>
              </SvcLvl>
              <LclInstrm>
                <Cd>CORE</Cd>
              </LclInstrm>
            </OrgnlTxRef>
          </TxInf>
        </OrgnlPmtInfAndCxl>
      </Undrylg>
    </CstmrPmtCxlReq>
  </Document>

```

```

</PmtTplInf>
<CdtrAgt>
  <FinInstnId>
    <BIC>NDEASESS</BIC>
    <PstlAdr>
      <Ctry>SE</Ctry>
    </PstlAdr>
  </FinInstnId>
</CdtrAgt>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>1231231</Id>
      <SchmeNm>
        <Prtry>BGNR</Prtry>
      </SchmeNm>
    </Othr>
  </Id>
</CdtrAcct>
</OrgnITxRef>
</TxInf>
</OrgnPmtInfAndCxl>
</Undrlyg>
</CstmrPmtCxlReq>
</Document>

```

3.6 Sweden – New mandate for private person using debit account IBAN

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.009.001.03">
  <MndtInitnReq>
    <GrpHdr>
      <MsgId>MDT 2017-01-03_SE_01_New_R01</MsgId>
      <CreDtTm>2017-01-03T09:15:00</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CTDBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <Mndt>
      <MndtReqId>NOTPROVIDED</MndtReqId>
      <Tp>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>CORE</Cd>
        </LclInstrm>
      </Tp>
      <Ocrncs>
        <SeqTp>RCUR</SeqTp>
      </Ocrncs>
      <Cdtr>
        <Nm>Name</Nm>
        <PstlAdr>
          <Ctry>SE</Ctry>
        </PstlAdr>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <Othr>
            <Id>12345678</Id>
            <SchmeNm>
              <Prtry>BGNR</Prtry>
            </SchmeNm>
          </Othr>
        </Id>
      </CdtrAcct>
      <CdtrAgt>
        <FinInstnId>
          <BICFI>NDEASESS</BICFI>
          <PstlAdr>
            <Ctry>SE</Ctry>
          </PstlAdr>
        </FinInstnId>
      </CdtrAgt>
    </Mndt>
  </MndtInitnReq>
</Document>
```

```
</PstlAdr>
</FinInstnId>
</CdtrAgt>
<Dbtr>
  <Nm>Debtor Name</Nm>
  <PstlAdr>
    <StrtNm>StreetName</StrtNm>
    <BldgNb>95</BldgNb>
    <PstCd>9876</PstCd>
    <TwnNm>Town Name</TwnNm>
    <Ctry>SE</Ctry>
  </PstlAdr>
  <Id>
    <PrvtId>
      <Othr>
        <Id>1234567890</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
      <Othr>
        <Id>195501011234</Id>
        <SchmeNm>
          <Cd>SOSE</Cd>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>SE9960509123456789</IBAN>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <PstlAdr>
      <Ctry>SE</Ctry>
    </PstlAdr>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
</Mndt>
</MndtInitnReq>
</Document>
```

3.7 Sweden – New mandate for a corporate using debit account BBAN

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.009.001.03">
  <MndtInitnReq>
    <GrpHdr>
      <MsgId>MDT 2017-01-03_SE_02_New_R01</MsgId>
      <CreDtTm>2017-01-03T09:15:00</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <Mndt>
      <MndtReqId>NOTPROVIDED</MndtReqId>
      <Tp>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>CORE</Cd>
        </LclInstrm>
      </Tp>
      <Ocrncs>
        <SeqTp>RCUR</SeqTp>
      </Ocrncs>
      <Cdtr>
        <Nm>Name</Nm>
        <PstlAdr>
          <Ctry>SE</Ctry>
        </PstlAdr>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <Othr>
            <Id>12345678</Id>
            <SchmeNm>
              <Prtry>BGNR</Prtry>
            </SchmeNm>
          </Othr>
        </Id>
      </CdtrAcct>
      <CdtrAgt>
        <FinInstnId>
          <BICFI>NDEASESS</BICFI>
          <PstlAdr>
```

```
    <Ctry>SE</Ctry>
  </PstlAdr>
</FinInstnId>
</CdtrAgt>
<Dbtr>
  <Nm>Debtor Name</Nm>
  <PstlAdr>
    <StrtNm>StreetName</StrtNm>
    <BldgNb>95</BldgNb>
    <PstCd>9876</PstCd>
    <TwnNm>Town Name</TwnNm>
    <Ctry>SE</Ctry>
  </PstlAdr>
  <Id>
    <OrgId>
      <Othr>
        <Id>101202303404</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
      <Othr>
        <Id>005566771234</Id>
        <SchmeNm>
          <Cd>TXID</Cd>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>60601123456789</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <PstlAdr>
      <Ctry>SE</Ctry>
    </PstlAdr>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
</Mndt>
</MndtInittReq>
</Document>
```


3.8 Sweden – Two new mandates for a corporate

Two new mandates using pain.009.001.03 version supporting multiple mandates. **Note!** The Creditor's BG-number and the direct debit service must be the same in one message.

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.009.001.03">
  <MndtInItNReq>
    <GrpHdr>
      <MsgId>MDT 2017-01-03_SE_02_New_R01</MsgId>
      <CreDtTm>2017-01-03T09:15:00</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CTDBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <Mndt>
      <MndtReqId>NOTPROVIDED</MndtReqId>
      <Tp>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>CORE</Cd>
        </LclInstrm>
      </Tp>
      <Ocrncs>
        <SeqTp>RCUR</SeqTp>
      </Ocrncs>
      <Ctr>
        <Nm>Name</Nm>
        <PstlAdr>
          <Ctry>SE</Ctry>
        </PstlAdr>
      </Ctr>
      <CtrAcct>
        <Id>
          <Othr>
            <Id>12345678</Id>
            <SchmeNm>
              <Prtry>BGNR</Prtry>
            </SchmeNm>
          </Othr>
        </Id>
      </CtrAcct>
    </Mndt>
  </MndtInItNReq>
</Document>
```

```
<FinInstnId>
  <BICFI>NDEASESS</BICFI>
  <PstlAdr>
    <Ctry>SE</Ctry>
  </PstlAdr>
</FinInstnId>
</CdtrAgt>
<Dbtr>
  <Nm>Payer Company AB</Nm>
  <PstlAdr>
    <StrtNm>Storeplan 11</StrtNm>
    <PstCd>010101</PstCd>
    <TwnNm>STOCKHOLM</TwnNm>
  </PstlAdr>
  <Id>
    <OrgId>
      <Othr>
        <Id>101202303404</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
      <Othr>
        <Id>005566771234</Id>
        <SchmeNm>
          <Cd>TXID</Cd>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>60601123456789</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <PstlAdr>
      <Ctry>SE</Ctry>
    </PstlAdr>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
</Mndt>
<Mndt>
  <MndtReqId>NOTPROVIDED</MndtReqId>
<Tp>
```

```
<SvcLvl>
  <Cd>NURG</Cd>
</SvcLvl>
<LclInstrm>
  <Cd>CORE</Cd>
</LclInstrm>
</Tp>
<Ocrncs>
  <SeqTp>RCUR</SeqTp>
</Ocrncs>
<Cdtr>
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    <Ctry>SE</Ctry>
  </PstlAdr>
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      </SchmeNm>
    </Othr>
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<CdtrAgt>
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    <PstlAdr>
      <Ctry>SE</Ctry>
    </PstlAdr>
  </FinInstnId>
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  <PstlAdr>
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    <BldgNb>95</BldgNb>
    <PstCd>9876</PstCd>
    <TwnNm>Town Name</TwnNm>
    <Ctry>SE</Ctry>
  </PstlAdr>
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        </SchmeNm>
      </Othr>
      <Othr>
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        <SchmeNm>
          <Cd>TXID</Cd>
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</Dbtr>
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```

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        </Othr>
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        </PstlAdr>
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        </Othr>
    </FinInstnId>
</DbtrAgt>
</Mndt>
</MndtInitnReq>
</Document>

```

3.9 Sweden – Acceptance of new mandate and acceptance of cancellation of mandate

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<?xml version="1.0"?>
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    <GrpHdr>
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      <CreDtTm>2017-01-02T13:57:53Z</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>NORDEATEST</Id>
              <SchmeNm>
                <Cd>BANK</Cd>
              </SchmeNm>
            </Othr>
            <Othr>
              <Id>XMLBOLAGET3</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <UndrlygAcptncDtls>
      <OrgnlMsgInf>
        <MsgId>NOTPROVIDED</MsgId>
        <MsgNmId>pain.009.001.03</MsgNmId>
      </OrgnlMsgInf>
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        <Acptd>true</Acptd>
      </AcptncRslt>
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        <OrgnlMndt>
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          <Tp>
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            </LclInstrm>
          </Tp>
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            <Drtn>
              <FrDt>2017-01-02</FrDt>
            </Drtn>
          </Ocrncs>
          <Ctr>
            <Nm>Name</Nm>
            <PstlAdr>
              <Ctry>SE</Ctry>
            </PstlAdr>
          </Ctr>
        </OrgnlMndt>
      </OrgnlMndt>
    </UndrlygAcptncDtls>
  </MndtAcptncRpt>
</Document>

```

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      </SchmeNm>
    </Othr>
  </OrgId>
</Id>
</Cdtr>
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  <Id>
    <Othr>
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      <SchmeNm>
        <Prtry>BGNR</Prtry>
      </SchmeNm>
    </Othr>
  </Id>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BICFI>NDEASESS</BICFI>
    <PstlAdr>
      <Ctry>SE</Ctry>
    </PstlAdr>
  </FinInstnId>
</CdtrAgt>
<Dbtr>
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    <BldgNb>95</BldgNb>
    <PstCd>9876</PstCd>
    <TwnNm>Town Name</TwnNm>
    <Ctry>SE</Ctry>
  </PstlAdr>
  <Id>
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      <Othr>
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        </SchmeNm>
      </Othr>
      <Othr>
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        </SchmeNm>
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```

```

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    </Othr>
  </Id>
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<DbtrAgt>
  <FinInstnId>
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    </PstlAdr>
    <Othr>
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    </Othr>
  </FinInstnId>
</DbtrAgt>
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</OrgnlMndt>
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<UndrlygAcceptncDtls>
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  </OrgnlMsgInf>
  <AcceptncRslt>
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  </AcceptncRslt>
  <OrgnlMndt>
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    </OrgnlMndt>
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      </LclInstrm>
    </Tp>
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        <FrDt>2014-08-15</FrDt>
        <ToDt>2014-08-15</ToDt>
      </Drtn>
    </Ocrncs>
    <Cdtr>
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        <Ctry>SE</Ctry>
      </PstlAdr>
      <Id>
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          <Othr>
            <Id>0001112233</Id>
          </Othr>
        </OrgId>
      </Id>
    </Cdtr>
  </OrgnlMndt>
</UndrlygAcceptncDtls>

```

```

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</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
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      <SchmeNm>
        <Prtry>BGNR</Prtry>
      </SchmeNm>
    </Othr>
  </Id>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
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    <PstlAdr>
      <Ctry>SE</Ctry>
    </PstlAdr>
  </FinInstnId>
</CdtrAgt>
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    <BldgNb>95</BldgNb>
    <PstCd>9876</PstCd>
    <TwnNm>Town Name</TwnNm>
    <Ctry>SE</Ctry>
  </PstlAdr>
  <Id>
    <PrvtId>
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        </SchmeNm>
      </Othr>
      <Othr>
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        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</Dbtr>
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    <Othr>
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    </Othr>
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```



```

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      </PstlAdr>
      <Othr>
        <Id>NOTPROVIDED</Id>
      </Othr>
    </FinInstnId>
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</OrgnIMndt>
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</MndtAcptncRpt>
</Document>

```

3.10 Sweden – Rejection of new mandate and rejection of cancellation of mandate

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    <GrpHdr>
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      <CreDtTm>2017-01-02T14:11:31Z</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>NORDEATEST</Id>
              <SchmeNm>
                <Cd>BANK</Cd>
              </SchmeNm>
            </Othr>
            <Othr>
              <Id>XMLBOLAGET3</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <UndrlygAcptncDtls>
      <OrgnlMsgInf>
        <MsgId>NOTPROVIDED</MsgId>
        <MsgNmId>pain.009.001.03</MsgNmId>
      </OrgnlMsgInf>
      <AcptncRslt>
        <Acptd>>false</Acptd>
        <RjctRsn>
          <Cd>NARR</Cd>
        </RjctRsn>
        <AddtlRjctRsnInf>Invalid clearing code and/or account number</AddtlRjctRsnInf>
      </AcptncRslt>
      <OrgnlMndt>
        <OrgnlMndt>
          <MndtId>NOTPROVIDED</MndtId>
          <Tp>
            <LclInstrm>
              <Cd>CORE</Cd>
            </LclInstrm>
          </Tp>
          <Ocrncs>
            <SeqTp>RCUR</SeqTp>
            <Drtn>
              <FrDt>2014-08-15</FrDt>
            </Drtn>
          </Ocrncs>
          <Cdtr>
```

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</PstlAdr>
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  <OrgId>
    <Othr>
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      <SchmeNm>
        <Cd>CUST</Cd>
      </SchmeNm>
    </Othr>
  </OrgId>
</Id>
</Cdtr>
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  <Id>
    <Othr>
      <Id>0001112233</Id>
      <SchmeNm>
        <Prtry>BGNR</Prtry>
      </SchmeNm>
    </Othr>
  </Id>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BICFI>NDEASESS</BICFI>
    <PstlAdr>
      <Ctry>SE</Ctry>
    </PstlAdr>
  </FinInstnId>
</CdtrAgt>
<Dbtr>
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    <TwnNm>Town Name</TwnNm>
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  </PstlAdr>
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      <Othr>
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        </SchmeNm>
      </Othr>
      <Othr>
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        <SchmeNm>
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        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>

```

```

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    </Id>
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<DbtrAgt>
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    </PstlAdr>
    <Othr>
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    </Othr>
  </FinInstnId>
</DbtrAgt>
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</OrgnIMndt>
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  </OrgnIMsgInf>
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    <Acptd>>false</Acptd>
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      <Cd>NARR</Cd>
    </RjctRsn>
    <AddtlRjctRsnInf>Incorrect bank account- or personal identity number</AddtlRjctRsnInf>
  </AcptncRslt>
  <OrgnIMndt>
    <OrgnIMndt>
      <MndtId>NOTPROVIDED</MndtId>
    </OrgnIMndt>
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        <Cd>CORE</Cd>
      </LclInstrm>
    </Tp>
    <Ocrncs>
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      <Drtn>
        <FrDt>2014-08-15</FrDt>
      </Drtn>
    </Ocrncs>
  </Cdtr>
  <Nm>Name</Nm>

```

```

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    <Othr>
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      <SchmeNm>
        <Cd>CUST</Cd>
      </SchmeNm>
    </Othr>
  </OrgId>
</Id>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>0001112233</Id>
      <SchmeNm>
        <Prtry>BGNR</Prtry>
      </SchmeNm>
    </Othr>
  </Id>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BICFI>NDEASESS</BICFI>
    <PstlAdr>
      <Ctry>SE</Ctry>
    </PstlAdr>
  </FinInstnId>
</CdtrAgt>
<Dbtr>
  <Nm>Debtor Name</Nm>
  <PstlAdr>
    <StrtNm>StreetName</StrtNm>
    <BldgNb>95</BldgNb>
    <PstCd>9876</PstCd>
    <TwnNm>Town Name</TwnNm>
    <Ctry>SE</Ctry>
  </PstlAdr>
  <Id>
    <PrvtId>
      <Othr>
        <Id>196009089999</Id>
        <SchmeNm>
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        </SchmeNm>
      </Othr>
      <Othr>
        <Id>1014444555553</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>

```

```

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  </Id>
</Dbtr>
<DbtrAcct>
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    <Othr>
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      <SchmeNm>
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      </SchmeNm>
    </Othr>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <PstlAdr>
      <Ctry>SE</Ctry>
    </PstlAdr>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
</OrgnlMndt>
</OrgnlMndt>
</UndrlygAcceptncDtls>
</MndtAcceptncRpt>
</Document>

```

3.11 Sweden – Debtor requesting new mandate for the creditor to accept

```
<?xml version="1.0"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.009.001.03">
  <MndtInitnReq>
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      <CreDtTm>2017-01-12T13:52:23Z</CreDtTm>
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          <OrgId>
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              <Id>NORDEATEST</Id>
              <SchmeNm>
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              </SchmeNm>
            </Othr>
            <Othr>
              <Id>XMLBOLAGET3</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <Mndt>
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        <LclInstrm>
          <Cd>CORE</Cd>
        </LclInstrm>
      </Tp>
      <Cdtr>
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        <PstlAdr>
          <Ctry>SE</Ctry>
        </PstlAdr>
        <Id>
          <OrgId>
            <Othr>
              <Id>1234567</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <Othr>
            <Id>1234567</Id>
          </Othr>
        </Id>
      </CdtrAcct>
    </Mndt>
  </MndtInitnReq>
</Document>
```

```
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</Othr>
</Id>
</CdrAcct>
<CdrAgt>
  <FinInstnId>
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    <PstlAdr>
      <Ctry>SE</Ctry>
    </PstlAdr>
  </FinInstnId>
</CdrAgt>
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    <BldgNb>95</BldgNb>
    <PstCd>9876</PstCd>
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        </SchmeNm>
      </Othr>
      <Othr>
        <Id>00123456789</Id>
        <SchmeNm>
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        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>3332011111400000</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <PstlAdr>
      <Ctry>SE</Ctry>
    </PstlAdr>
```



```
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  <Id>NOTPROVIDED</Id>
</Othr>
</FinInstnId>
</DbtrAgt>
<RfrdDoc>
  <Tp>
    <CdOrPrtry>
      <Prtry>INFO</Prtry>
    </CdOrPrtry>
  </Tp>
  <Nb>Detta är ett informationsfält 36 po</Nb>
</RfrdDoc>
</Mndt>
</MndtInitnReq>
</Document>
```

3.12 Sweden – Creditor accepting netbank requested mandates

In the first transaction debtor is a corporate and in the second a private person.

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.012.001.03">
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    <GrpHdr>
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      <CreDtTm>2017-01-09T09:30:47Z</CreDtTm>
      <InitgPty>
        <Id>
          <Orgld>
            <Othr>
              <Id>XMLBOLAGET3</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </Orgld>
        </Id>
      </InitgPty>
    </GrpHdr>
    <UndrlygAcptncDtls>
      <OrgnlMsglnf>
        <Msgld>DEBTORINITIATED</Msgld>
        <MsgNmld>pain.009.001.03</MsgNmld>
      </OrgnlMsglnf>
      <AcptncRslt>
        <Acptd>true</Acptd>
      </AcptncRslt>
      <OrgnlMndt>
        <OrgnlMndt>
          <Mndtld>NOTPROVIDED</Mndtld>
          <Tp>
            <LclInstrm>
              <Cd>CORE</Cd>
            </LclInstrm>
          </Tp>
          <Cdtr>
            <Nm>Name</Nm>
            <PstlAdr>
              <Ctry>SE</Ctry>
            </PstlAdr>
          </Cdtr>
          <CdtrAcct>
            <Id>
              <Othr>
                <Id>1234567</Id>
                <SchmeNm>
                  <Prtry>BGNR</Prtry>
                </SchmeNm>
              </Othr>
            </Id>
          </CdtrAcct>
        </OrgnlMndt>
      </OrgnlMndt>
    </UndrlygAcptncDtls>
  </MndtAcptncRpt>
</Document>
```

```
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</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BICFI>NDEASESS</BICFI>
    <PstlAdr>
      <Ctry>SE</Ctry>
    </PstlAdr>
  </FinInstnId>
</CdtrAgt>
<Dbtr>
  <Nm>Debtor Name</Nm>
  <PstlAdr>
    <StrtNm>StreetName</StrtNm>
    <BldgNb>95</BldgNb>
    <PstCd>9876</PstCd>
    <TwnNm>Town Name</TwnNm>
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      <Othr>
        <Id>8877665544</Id>
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        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</Dbtr>
<DbtrAgt>
  <FinInstnId>
    <PstlAdr>
      <Ctry>SE</Ctry>
    </PstlAdr>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
</OrgnlMndt>
</OrgnlMndt>
</UndrlygAccptncDtls>
<UndrlygAccptncDtls>
  <OrgnlMsgInf>
    <MsgId>DEBTORINITIATED</MsgId>
    <MsgNmId>pain.009.001.03</MsgNmId>
  </OrgnlMsgInf>
  <AccptncRslt>
    <Accptd>true</Accptd>
  </AccptncRslt>
  <OrgnlMndt>
    <OrgnlMndt>
      <MndtId>NOTPROVIDED</MndtId>
    </OrgnlMndt>
  </OrgnlMndt>
</Tp>
```

```
<LclInstrm>
  <Cd>CORE</Cd>
</LclInstrm>
</Tp>
<Cdtr>
  <Nm>Name</Nm>
  <PstlAdr>
    <Ctry>SE</Ctry>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>1234567</Id>
      <SchmeNm>
        <Prtry>BGNR</Prtry>
      </SchmeNm>
    </Othr>
  </Id>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BICFI>NDEASESS</BICFI>
    <PstlAdr>
      <Ctry>SE</Ctry>
    </PstlAdr>
  </FinInstnId>
</CdtrAgt>
<Dbtr>
  <Nm>Debtor Name</Nm>
  <PstlAdr>
    <StrtNm>StreetName</StrtNm>
    <BldgNb>95</BldgNb>
    <PstCd>9876</PstCd>
    <TwnNm>Town Name</TwnNm>
    <Ctry>SE</Ctry>
  </PstlAdr>
  <Id>
    <PrvtId>
      <Othr>
        <Id>1234567890</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
      <Othr>
        <Id>190101010101</Id>
        <SchmeNm>
          <Cd>SOSE</Cd>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</Dbtr>
<DbtrAcct>
```

```

<Id>
  <Othr>
    <Id>56789012345</Id>
    <SchmeNm>
      <Cd>BBAN</Cd>
    </SchmeNm>
  </Othr>
</Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <PstlAdr>
      <Ctry>SE</Ctry>
    </PstlAdr>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
</OrgnlMndt>
</OrgnlMndt>
</UndrlygAccptncDtls>
</MndtAccptncRpt>
</Document>

```

3.13 Sweden – Creditor rejecting netbank requested mandates

In the first transaction debtor is a corporate and in the second a private person.

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.012.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.012.001.03 file:///C:/Temp/XSD/pain.012.001.03.xsd">
  <MndtAcptncRpt>
    <GrpHdr>
      <MsgId>MAR SE13 2012-02-09 R05</MsgId>
      <CreDtTm>2017-01-09T09:30:47Z</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>XMLBOLAGET3</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <UndrlygAcptncDtls>
      <OrgnlMsgInf>
        <MsgId>DEBTORINITIATED</MsgId>
        <MsgNmId>pain.009.001.03</MsgNmId>
      </OrgnlMsgInf>
      <AcptncRslt>
        <Acptd>>false</Acptd>
      </AcptncRslt>
      <OrgnlMndt>
        <OrgnlMndt>
          <MndtId>NOTPROVIDED</MndtId>
          <Tp>
            <LclInstrm>
              <Cd>CORE</Cd>
            </LclInstrm>
          </Tp>
          <Cdtr>
            <Nm>Name</Nm>
            <PstlAdr>
              <Ctry>SE</Ctry>
            </PstlAdr>
          </Cdtr>
          <CdtrAcct>
            <Id>
              <Othr>
                <Id>1234567</Id>
                <SchmeNm>
                  <Prtry>BGNR</Prtry>
                </SchmeNm>
              </Othr>
            </Id>
          </CdtrAcct>
        </OrgnlMndt>
      </OrgnlMndt>
    </UndrlygAcptncDtls>
  </MndtAcptncRpt>
</Document>
```

```
        </SchmeNm>
      </Othr>
    </Id>
  </CdtrAcct>
  <CdtrAgt>
    <FinInstnId>
      <BICFI>NDEASESS</BICFI>
      <PstlAdr>
        <Ctry>SE</Ctry>
      </PstlAdr>
    </FinInstnId>
  </CdtrAgt>
  <Dbtr>
    <Nm>Debtor Name</Nm>
    <PstlAdr>
      <StrtNm>StreetName</StrtNm>
      <BldgNb>95</BldgNb>
      <PstCd>9876</PstCd>
      <TwnNm>Town Name</TwnNm>
      <Ctry>SE</Ctry>
    </PstlAdr>
    <Id>
      <PrvtId>
        <Othr>
          <Id>1234567890</Id>
          <SchmeNm>
            <Cd>CUST</Cd>
          </SchmeNm>
        </Othr>
        <Othr>
          <Id>199911223344</Id>
          <SchmeNm>
            <Cd>SOSE</Cd>
          </SchmeNm>
        </Othr>
      </PrvtId>
    </Id>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>123456789012345</Id>
        <SchmeNm>
          <Cd>BBAN</Cd>
        </SchmeNm>
      </Othr>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <PstlAdr>
        <Ctry>SE</Ctry>
      </PstlAdr>
      <Othr>
        <Id>NOTPROVIDED</Id>
```

```
    </Othr>
  </FinInstnId>
  </DbtrAgt>
  </OrgnlMndt>
</OrgnlMndt>
</UndrlygAcptncDtls>
<UndrlygAcptncDtls>
  <OrgnlMsgInf>
    <MsgId>DEBTORINITIATED</MsgId>
    <MsgNmId>pain.009.001.03</MsgNmId>
  </OrgnlMsgInf>
  <AcptncRslt>
    <Acptd>>false</Acptd>
  </AcptncRslt>
  <OrgnlMndt>
    <OrgnlMndt>
      <MndtId>NOTPROVIDED</MndtId>
    <Tp>
      <LclInstrm>
        <Cd>CORE</Cd>
      </LclInstrm>
    </Tp>
    <Cdtr>
      <Nm>Name</Nm>
      <PstlAdr>
        <Ctry>SE</Ctry>
      </PstlAdr>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <Othr>
          <Id>1234567</Id>
          <SchmeNm>
            <Prtry>BGNR</Prtry>
          </SchmeNm>
        </Othr>
      </Id>
    </CdtrAcct>
    <CdtrAgt>
      <FinInstnId>
        <BICFI>NDEASESS</BICFI>
      <PstlAdr>
        <Ctry>SE</Ctry>
      </PstlAdr>
    </FinInstnId>
  </CdtrAgt>
</Dbtr>
  <Nm>Debtor Name</Nm>
  <PstlAdr>
    <StrtNm>StreetName</StrtNm>
    <BldgNb>95</BldgNb>
    <PstCd>9876</PstCd>
    <TwnNm>Town Name</TwnNm>
    <Ctry>SE</Ctry>
  </PstlAdr>
```



```

<Id>
  <OrgId>
    <Othr>
      <Id>6655443322</Id>
      <SchmeNm>
        <Cd>CUST</Cd>
      </SchmeNm>
    </Othr>
  </OrgId>
</Id>
</Dbtr>
<DbtrAgt>
  <FinInstnId>
    <PstlAdr>
      <Ctry>SE</Ctry>
    </PstlAdr>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
</OrgnlMndt>
</OrgnlMndt>
</UndrlygAccptncDtls>
</MndtAccptncRpt>
</Document>

```

3.14 Sweden – Cancellation of mandate of private person

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.011.001.03">
  <MndtCxlReq>
    <GrpHdr>
      <MsgId>MDT 2017-01-03 SE 011 Pri R01</MsgId>
      <CreDtTm>2017-01-02T09:15:00</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDRBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <UndrlygCxlDtls>
      <CxlRsn>
        <Rsn>
          <Cd>MD17</Cd>
        </Rsn>
      </CxlRsn>
      <OrgnlMndt>
        <OrgnlMndt>
          <MndtId>NOTPROVIDED</MndtId>
          <Tp>
            <SvcLvl>
              <Cd>NURG</Cd>
            </SvcLvl>
            <LclInstrm>
              <Cd>CORE</Cd>
            </LclInstrm>
          </Tp>
          <Cdtr>
            <Nm>Name</Nm>
            <PstlAdr>
              <Ctry>SE</Ctry>
            </PstlAdr>
          </Cdtr>
          <CdtrAcct>
            <Id>
              <Othr>
                <Id>12345670</Id>
                <SchmeNm>
                  <Prtry>BGNR</Prtry>
                </SchmeNm>
              </Othr>
            </Id>
          </CdtrAcct>
        </OrgnlMndt>
      </OrgnlMndt>
    </UndrlygCxlDtls>
  </MndtCxlReq>
</Document>
```

```
<CdtrAgt>
  <FinInstnId>
    <BICFI>NDEASESS</BICFI>
    <PstlAdr>
      <Ctry>SE</Ctry>
    </PstlAdr>
  </FinInstnId>
</CdtrAgt>
<Dbtr>
  <Nm>Debtor Name</Nm>
  <PstlAdr>
    <StrtNm>StreetName</StrtNm>
    <BldgNb>95</BldgNb>
    <PstCd>9876</PstCd>
    <TwnNm>Town Name</TwnNm>
    <Ctry>SE</Ctry>
  </PstlAdr>
  <Id>
    <PrvtId>
      <Othr>
        <Id>1234567890</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</Dbtr>
<DbtrAgt>
  <FinInstnId>
    <BICFI>NOTPROVIDED</BICFI>
    <PstlAdr>
      <Ctry>SE</Ctry>
    </PstlAdr>
  </FinInstnId>
</DbtrAgt>
</OrgnMndt>
</OrgnMndt>
</UndrlygCxlDtIs>
</MndtCxlReq>
</Document>
```

3.15 Sweden – Cancellation of mandate of a corporate

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.011.001.03">
  <MndtCxlReq>
    <GrpHdr>
      <MsgId>MDT 2017-01-03 SE 011 Pri R01</MsgId>
      <CreDtTm>2017-01-02T09:15:00</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDRBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <UndrlygCxlDtls>
      <CxlRsn>
        <Rsn>
          <Cd>MD17</Cd>
        </Rsn>
      </CxlRsn>
      <OrgnlMndt>
        <OrgnlMndt>
          <MndtId>NOTPROVIDED</MndtId>
          <Tp>
            <SvcLvl>
              <Cd>NURG</Cd>
            </SvcLvl>
            <LclInstrm>
              <Cd>CORE</Cd>
            </LclInstrm>
          </Tp>
          <Cdtr>
            <Nm>Name</Nm>
            <PstlAdr>
              <Ctry>SE</Ctry>
            </PstlAdr>
          </Cdtr>
          <CdtrAcct>
            <Id>
              <Othr>
                <Id>12345670</Id>
                <SchmeNm>
                  <Prtry>BGNR</Prtry>
                </SchmeNm>
              </Othr>
            </Id>
          </CdtrAcct>
          <CdtrAgt>

```

```
<FinInstnId>
  <BICFI>NDEASESS</BICFI>
  <PstlAdr>
    <Ctry>SE</Ctry>
  </PstlAdr>
</FinInstnId>
</CdtrAgt>
<Dbtr>
  <Nm>Debtor Name</Nm>
  <PstlAdr>
    <StrtNm>StreetName</StrtNm>
    <BldgNb>95</BldgNb>
    <PstCd>9876</PstCd>
    <TwnNm>Town Name</TwnNm>
    <Ctry>SE</Ctry>
  </PstlAdr>
  <Id>
    <OrgId>
      <Othr>
        <Id>101202303404</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</Dbtr>
<DbtrAgt>
  <FinInstnId>
    <BICFI>NOTPROVIDED</BICFI>
    <PstlAdr>
      <Ctry>SE</Ctry>
    </PstlAdr>
  </FinInstnId>
</DbtrAgt>
</OrgnMndt>
</OrgnMndt>
</UndrlygCxlDtls>
</MndtCxlReq>
</Document>
```

3.16 Sweden – Cancellation of two mandates

Cancellation of two mandates using pain.011.001.03 version supporting multiple mandates. **Note!** The Creditor's BG-number and the direct debit service must be the same in one message.

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.011.001.03">
  <MndtCxlReq>
    <GrpHdr>
      <Msgld>MDT 2017-01-03 SE 011 Pri R01</Msgld>
      <CreDtTm>2017-01-02T09:15:00</CreDtTm>
      <InitgPty>
        <Id>
          <Orgld>
            <Othr>
              <Id>CDRBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </Orgld>
        </Id>
      </InitgPty>
    </GrpHdr>
    <UndrlygCxlDtls>
      <CxlRsn>
        <Rsn>
          <Cd>MD17</Cd>
        </Rsn>
      </CxlRsn>
      <OrgnlMndt>
        <OrgnlMndt>
          <MndtId>NOTPROVIDED</MndtId>
          <Tp>
            <SvcLvl>
              <Cd>NURG</Cd>
            </SvcLvl>
            <LclInstrm>
              <Cd>CORE</Cd>
            </LclInstrm>
          </Tp>
          <Cdtr>
            <Nm>Name</Nm>
            <PstlAdr>
              <Ctry>SE</Ctry>
            </PstlAdr>
          </Cdtr>
          <CdtrAcct>
            <Id>
              <Othr>
                <Id>12345670</Id>
                <SchmeNm>
                  <Prtry>BGNR</Prtry>
                </SchmeNm>
              </Othr>
            </Id>
          </CdtrAcct>
        </OrgnlMndt>
      </OrgnlMndt>
    </UndrlygCxlDtls>
  </MndtCxlReq>
</Document>
```

```

        </Othr>
    </Id>
</CdtrAcct>
<CdtrAgt>
    <FinInstnId>
        <BICFI>NDEASESS</BICFI>
        <PstlAdr>
            <Ctry>SE</Ctry>
        </PstlAdr>
    </FinInstnId>
</CdtrAgt>
<Dbtr>
    <Nm>Customer First</Nm>
    <Id>
        <OrgId>
            <Othr>
                <Id>101202303404</Id>
                <SchmeNm>
                    <Cd>CUST</Cd>
                </SchmeNm>
            </Othr>
        </OrgId>
    </Id>
</Dbtr>
<DbtrAgt>
    <FinInstnId>
        <Othr>
            <Id>NOTPROVIDED</Id>
        </Othr>
    </FinInstnId>
</DbtrAgt>
</OrgnlMndt>
</OrgnlMndt>
</UndrlygCxlDtls>
<UndrlygCxlDtls>
    <CxlRsn>
        <Rsn>
            <Cd>MD17</Cd>
        </Rsn>
    </CxlRsn>
    <OrgnlMndt>
        <OrgnlMndt>
            <MndtId>NOTPROVIDED</MndtId>
        </OrgnlMndt>
        <Tp>
            <SvcLvl>
                <Cd>NURG</Cd>
            </SvcLvl>
            <LclInstrm>
                <Cd>CORE</Cd>
            </LclInstrm>
        </Tp>
    </CxlRsn>
    <Cdtr>
        <Nm>Name</Nm>
        <PstlAdr>
            <Ctry>SE</Ctry>
        </PstlAdr>
    </Cdtr>

```

```
</PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>12345670</Id>
      <SchmeNm>
        <Prtry>BGNR</Prtry>
      </SchmeNm>
    </Othr>
  </Id>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BICFI>NDEASESS</BICFI>
    <PstlAdr>
      <Ctry>SE</Ctry>
    </PstlAdr>
  </FinInstnId>
</CdtrAgt>
<Dbtr>
  <Nm>Debtor Name</Nm>
  <PstlAdr>
    <StrtNm>StreetName</StrtNm>
    <BldgNb>95</BldgNb>
    <PstCd>9876</PstCd>
    <TwnNm>Town Name</TwnNm>
    <Ctry>SE</Ctry>
  </PstlAdr>
  <Id>
    <OrgId>
      <Othr>
        <Id>102104305406</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</Dbtr>
<DbtrAgt>
  <FinInstnId>
    <PstlAdr>
      <Ctry>SE</Ctry>
    </PstlAdr>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
</OrgnlMndt>
</OrgnlMndt>
</UndrlygCxlDtIs>
</MndtCxlReq>
</Document>
```


4. USA – ACH Debit

4.1 USA - Two ACH debits in USD

```
<?xml version="1.0" encoding="UTF-8"?>
<!-- US ACH debit sample XML file -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02 pain.008.001.02.xsd">
  <CstmrDrctDbtInitt>
    <GrpHdr>
      <MsgId>Id created by the customer</MsgId>
      <CreDtTm>2018-06-04T07:30:47Z</CreDtTm>
      <NbOfTx>2</NbOfTx>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <!--Credit side information-->
    <PmtInf>
      <PmtInflId>TC_01_B1</PmtInflId>
      <PmtMtd>DD</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>CCD</Cd>
        </LclInstrm>
        <CtgyPurp>
          <Cd>EPAY</Cd>
        </CtgyPurp>
      </PmtTpInf>
      <ReqdColltnDt>2018-06-04</ReqdColltnDt>
      <Cdtr>
        <Nm>Name</Nm>
        <PstlAdr>
          <Ctry>US</Ctry>
        </PstlAdr>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <Othr>
            <Id>1234567890</Id>
          </Othr>
        </Id>
      </CdtrAcct>
    </PmtInf>
  </CstmrDrctDbtInitt>
</Document>
```

```
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</CctrAcct>
<!--Creditor bank - Nordea NYC - Clearing code to the ACH file-->
<CctrAgt>
  <FinInstnId>
    <BIC>NDEAUS3N</BIC>
    <ClrSysMmbld>
      <ClrSysId>
        <Cd>USABA</Cd>
      </ClrSysId>
      <Mmbld>026010786</Mmbld>
    </ClrSysMmbld>
    <Nm>Nordea New York</Nm>
    <PstlAdr>
      <Ctry>US</Ctry>
    </PstlAdr>
  </FinInstnId>
</CctrAgt>
<ChrgBr>SHAR</ChrgBr>
<!--Direct debit transaction-->
<DrctDbtTxInf>
  <PmtId>
    <InstrId>TC01_B1_C1</InstrId>
    <EndToEndId>TC01_B1_C1</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="USD">2.0</InstdAmt>
  <!--Clearing code of the debtor bank-->
  <DbtrAgt>
    <FinInstnId>
      <ClrSysMmbld>
        <ClrSysId>
          <Cd>USABA</Cd>
        </ClrSysId>
        <Mmbld>123456777</Mmbld>
      </ClrSysMmbld>
      <Nm>Manhattan Bank</Nm>
      <PstlAdr>
        <Ctry>US</Ctry>
      </PstlAdr>
    </FinInstnId>
  </DbtrAgt>
  <Dbtr>
    <Nm>Debtor Name</Nm>
    <PstlAdr>
      <StrtNm>Debtor StreetName</StrtNm>
      <BldgNb>95</BldgNb>
      <PstCd>Pst.Cd 123</PstCd>
      <TwnNm>Debtor Town Name</TwnNm>
      <CtrySubDvsn>NY</CtrySubDvsn>
      <Ctry>US</Ctry>
    </PstlAdr>
  </Dbtr>
```

```
<DbtrAcct>
  <Id>
    <Othr>
      <Id>1234567890</Id>
    </Othr>
  </Id>
  <Tp>
    <Cd>CACC</Cd>
  </Tp>
</DbtrAcct>
<!--Remittance information-->
<RmtInf>
  <Ustrd>ISA*00*NV      *00*NV      *ZZ*NV      *ZZ*NV      *180506*2171222,AD</Ustrd>
</RmtInf>
</DrctDbtTxInf>
<DrctDbtTxInf>
  <PmtId>
    <InstrId>TC01_B1_C2</InstrId>
    <EndToEndId>TC01_B1_C2</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="USD">3.0</InstdAmt>
  <DbtrAgt>
    <FinInstnId>
      <ClrSysMmbld>
        <ClrSysId>
          <Cd>USABA</Cd>
        </ClrSysId>
        <Mmbld>123456777</Mmbld>
      </ClrSysMmbld>
      <Nm>Manhattan Bank</Nm>
      <PstlAdr>
        <Ctry>US</Ctry>
      </PstlAdr>
    </FinInstnId>
  </DbtrAgt>
  <Dbtr>
    <Nm>Debtor Name</Nm>
    <PstlAdr>
      <StrtNm>Debtor StreetName</StrtNm>
      <BldgNb>95</BldgNb>
      <PstCd>Pst.Cd 123</PstCd>
      <TwnNm>Debtor Town Name</TwnNm>
      <CtrySubDvsn>NY</CtrySubDvsn>
      <Ctry>US</Ctry>
    </PstlAdr>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>1234567890</Id>
      </Othr>
    </Id>
    <Tp>
      <Cd>CACC</Cd>
    </Tp>
```

```

</DbtrAcct>
<RmtInf>
  <Strd>
    <!--Creditor reference -->
    <CdtrRefInf>
      <Tp>
        <CdOrPrtry>
          <Cd>SCOR</Cd>
        </CdOrPrtry>
      </Tp>
      <Ref>12345678901234567890</Ref>
    </CdtrRefInf>
  </Strd>
</RmtInf>
</DrctDbtTxInf>
</PmtInf>
</CstmrDrctDbtInitn>
</Document>

```

5. Canada – ACH Debit

5.1 Canada - ACH debits in CAD

```
<?xml version="1.0" encoding="UTF-8"?>
<!-- US ACH debit sample XML file -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLoca-
tion="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02
file:///C:/Temp/XSD/pain.008.001.02.xsd">
  <CstmrDrctDbtInitn>
    <GrpHdr>
      <MsgId>MSG_TC-01_WBIS-1093_2023-02-06_v.01</MsgId>
      <CreDtTm>2023-02-06T09:32:49Z</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>1.98</CtrlSum>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>XMLBOLAGET3</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <!--Credit side information-->
    <PmtInf>
      <PmtInfId>PMT_TC-01_WBIS-1093_2023-02-06_v.01</PmtInfId>
      <PmtMtd>DD</PmtMtd>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>1.98</CtrlSum>
      <PmtTpInf>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>CCD</Cd>
        </LclInstrm>
        <CtgyPurp>
          <Cd>SUPP</Cd>
        </CtgyPurp>
      </PmtTpInf>
      <ReqdColltnDt>2023-02-06</ReqdColltnDt>
      <Cdtr>
        <Nm>Creditor Name</Nm>
        <PstlAdr>
          <StrtNm>StreetName</StrtNm>
          <BldgNb>90</BldgNb>
          <PstCd>N5A8B1</PstCd>
```

```
<TwnNm>TownName</TwnNm>
<CtrySubDvsn>ON</CtrySubDvsn>
<Ctry>CA</Ctry>
</PstlAdr>
<Id>
  <OrgId>
    <Othr>
      <Id>56789012</Id>
      <SchmeNm>
        <Cd>CUST</Cd>
      </SchmeNm>
    </Othr>
  </OrgId>
</Id>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>56789012</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BIC>NDEAUS3N</BIC>
    <ClrSysMmbId>
      <ClrSysId>
        <Cd>CACPA</Cd>
      </ClrSysId>
      <MmbId>026010786</MmbId>
    </ClrSysMmbId>
    <PstlAdr>
      <Ctry>CA</Ctry>
    </PstlAdr>
  </FinInstnId>
</CdtrAgt>
<ChrgBr>SHAR</ChrgBr>
<!--Direct debit transaction-->
<DrctDbtTxInf>
  <PmtId>
    <InstrId>INS_TC-01_WBIS-1093_2023-02-06_v.01</InstrId>
    <EndToEndId>END_TC-01_WBIS-1093_2023-02-06_v.01</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="CAD">1.98</InstdAmt>
  <DbtrAgt>
    <FinInstnId>
      <ClrSysMmbId>
        <ClrSysId>
          <Cd>CACPA</Cd>
        </ClrSysId>
        <MmbId>123456777</MmbId>
```

```
    </ClrSysMmbId>
    <PstlAdr>
      <Ctry>CA</Ctry>
    </PstlAdr>
  </FinInstnId>
</DbtrAgt>
<Dbtr>
  <Nm>Debtor Name</Nm>
  <PstlAdr>
    <StrtNm>StreetName</StrtNm>
    <BldgNb>95</BldgNb>
    <PstCd>N5A98B2</PstCd>
    <TwnNm>TownName</TwnNm>
    <CtrySubDvsn>ON</CtrySubDvsn>
    <Ctry>CA</Ctry>
  </PstlAdr>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>4080703101</Id>
    </Othr>
  </Id>
  <Tp>
    <Cd>CACC</Cd>
  </Tp>
</DbtrAcct>
  <!--No Remittance information supported-->
</DrctDbtTxInf>
</PmtInf>
</CstmrDrctDbtInitn>
</Document>
```