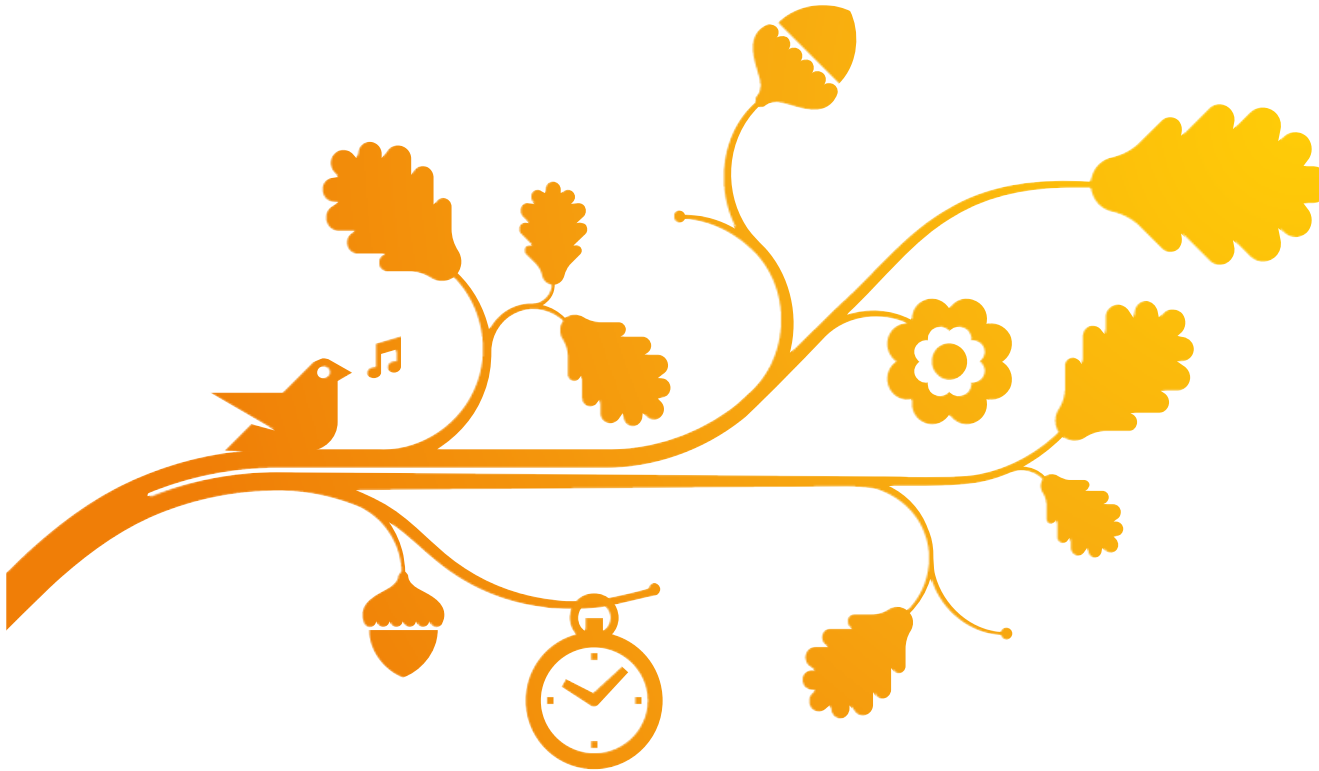


## Swedbank Sweden's MIG Credit Transfer and Payment Status (pain.001, pain.002)



## Introduction

This document describes the usage on a set of ISO20022 messages. The main target systems on the corporate customer side are the General Ledger, the Accounts Payables and the Account Receivables.

This Message Implementation Guide complies with the international definitions for content and use of ISO20022 messages and Common Global Implementation Market Practice (CGI-MP) recommendations.

## Related documents

The ISO20022 Message Definition Report (MDR) and XML schema:

[http://www.iso20022.org/message\\_archive.page#PaymentsInitiation3](http://www.iso20022.org/message_archive.page#PaymentsInitiation3)

[http://www.iso20022.org/message\\_archive.page#Bank2CustomerCashManagement](http://www.iso20022.org/message_archive.page#Bank2CustomerCashManagement)

The External Code List, which provides the standard values for message code elements:

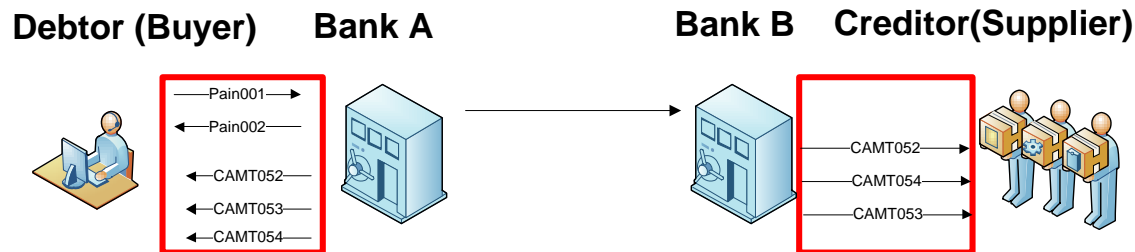
[www.iso20022.org/external\\_code\\_list.page](http://www.iso20022.org/external_code_list.page)

## ChangeLog

<b>Revision</b>	<b>Activity</b>	<b>Amendments</b>
15.01.01	Published	
15.01.02	Textual changes	2.12, 2.88, 3.10, 3.25, 2.129, 9.1.14, 9.1.15
15.02.01	Changes in Creditor/Ult Creditor PrivateIdentification	9.1.22 DateAnd PlaceOfBirth changed to Not used

## Scenarios

The purpose of this section is to basically describe the entire chain of electronic information exchange between the Debtor, the Debtor's Agent, the Creditor's Agent and the Creditor.



1. The Debtor sends a CreditTransferInitiation (pain.001) to the Debtor Agent.
2. The Debtor Agent validates the message and sends a PaymentStatusReport (pain.002) reporting if the file is accepted or rejected.
3. The information included in every single payment is validated against each payment system and the Debtor Agent sends a PaymentStatusReport (pain.002) reporting rejected payments to the Debtor, if any.
4. The payments are processed between Debtor Agent and Creditor Agent on the agreed execution date.
5. If any of the payments are rejected on the execution day, the Debtor Agent sends a PaymentStatusReport (pain.002) reporting rejected payments to the Debtor.
6. Debtor Agent sends a Debit Notification report (camt.054) to the Debtor reporting executed payments.
7. Creditor Agent sends a Credit Notification report (camt.054) to the Creditor reporting incoming payments
8. If agreed between the customer and the bank, Debtor Agent and/or Creditor Agent sends, end of day, an Account Statement (camt053) to the Debtor and/or Creditor.

If agreed between the customer and the bank an intra-day AccountReport (camt.052) can be send to the Debtor and/or Creditor. An agreed schedule has to be set up to define the sending time intervals during a bank operating day.

## Character set

The UTF-8 character encoding standard is the required to be used in the ISO20022 messages with the limitation to the characters included in ISO-8859-1.

The Latin character set, commonly used in international communication, should be used for cross border payments. It contains the following characters:

a b c d e f g h i j k l m n o p q r s t u v w x y z

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

0 1 2 3 4 5 6 7 8 9

/ - ? : ( ) . , ' +

Space

For Swedish domestic payments it is also allowed to use: å Å ä Ä ö Ö

## Format specification

The message consists of two parts: Group Header and Payment Information.

### Group Header

This block is mandatory and presented only once and it contains elements such as Message Identification, Creation Date and Time and Initiating Party.

### Payment information

This block is repetitive and it contains elements related to the debit side of the transaction, such as Debtor, Debtor Account, Payment Type Information and Requested Execution Date and also one or several Credit Transfer Transaction Information parts which contain elements related to the credit side of the transaction, such as Creditor, Creditor Agent and Remittance Information.

The message is described in a table. Below is the explanation of each column of the table:

<b><i>Index</i></b>	Refers to the corresponding description in the ISO 20022 XML Message Definition Report. <a href="http://www.iso20022.org">www.iso20022.org</a>
<b><i>Occurrences</i></b>	Indicates whether an element is mandatory or optional and how many repetitions are allowed for the element. [1..1] – shows that element is mandatory and can be presented only once [1..n] - shows that element is mandatory and can be presented 1 to n times [0..1] – shows that element is optional and can be presented only once [0..n] – shows that element is optional and can be presented 0 to n times {Or...Or} – indicates that only one of several elements may be presented
<b><i>Swedbank</i></b>	Indicates if Swedbank's implementation differs from ISO20022 schema, i.e. if a tag is marked as optional in schema it can be mandatory in Swedbank, in order to be able to fulfill the payment.
<b><i>Message Item</i></b>	Element name used in ISO20022 XML Message Definition Report. The element name start with the message items structural level indicated by number of +-signs. Group Header and Payment Information starts with one +.
<b><i>XML Tag</i></b>	Short name identifying an element within an XML message element name used in ISO20022 XML Message Definition Report.
<b><i>Comments</i></b>	Swedbank's comments and business rules for the respective Message element.

## General rules

### **BBAN as debtor**

Please note that BBAN should be used as debtor account.

### **Execution date/value date**

Execution date/value date could be between same day and up to 12 months in the future depending on the type of payment. This means that Swedbank monitor payments with a future payment date.

Rules for payment initiation before execution date/value date for each payment type:

### **Cut off times**

A payment or a transfer must be made according to the cut-off times for each currency. If Swedbank receives the payment order after the specific cut-off time, the transfer will be made on the following business day. Special rules are applied for Financial payments.

**pain.001.001.03**

Index	Occurrences	Swedbank	Message Item	XML tag	Swedbank's Comments
			Customer Credit Transfer Initiation	<CstmrCdtTrfInittn>	
1.0	[1..1]		<b>+GroupHeader</b>	<GrpHdr>	
1.1	[1..1]		++MessageIdentification	<MsgId>	Unique Id created by initiating party.  This Id will be stored for 90 days and will be used for duplicate control. Will be returned in status report and debit notification
1.2	[1..1]		++CreationDateTime	<CreDtTm>	ISO DateTime
1.6	[1..1]		++NumberOfTransaction	<NbOfTxs>	Swedbank checks the given value with the total number of transactions in the entire message. If incorrect entire message will be rejected
1.7	[0..1]		++ControlSum	<CtrlSum>	If given, Swedbank checks the given value with the total amount of all individual transactions in the entire message. If incorrect entire message will be rejected
1.8	[1..1]		++InitiatingParty	<InitgPty>	
9.1.12	[0..1]	R	+++Identification	<Id>	



9.1.13	{Or	[1..1]	++++OrganisationIdentification	<Orgld>	
9.1.15	[0..n]	[1..1]	+++++Other	<Othr>	Only one occurrence is allowed.
9.1.16	[1..1]		++++++Identification	<ld>	This ID corresponds to the agreement ID of the Payment file agreement. Swedbank agreement ID format: nnnnnnnnnnnnAnnn (E.g. 123456789123B001)
9.1.17	[0..1]		++++++SchemeName	<SchmeNm>	
9.1.18	[1..1]		+++++++Code	<Cd>	Only "BANK" could be used
2.0	[1..n]		<b>+PaymentInformation</b>	<PmtInf>	Applies to the debit side of the transaction. At the PmtInf-level all transactions must have - same debtor id - same debit account - same requested execution date
2.1	[1..1]		++PaymentInformationIdentification	<PmtInfId>	Required to be unique within the message. Will be returned in status report and debit notification. Issued by initiating party
2.2	[1..1]		++PaymentMethod	<PmtMtd>	Accepted codes: "TRF" or "CHK" Other valid code value will be set to "TRF"
2.3	[0..1]		++BatchBooking	<BtchBookg>	Batch booking is used to request and not order a possible batch booking. SE: Bankgiro payments will always be lump booked. International payments will always be single booked.

2.4	[0..1]		++NumberOfTransactions	<NbOfTxs>	Checked if given and is recommended to be set by the customer. If incorrect, PmtInf block will be rejected
2.5	[0..1]		++ControlSum	<CtrlSum>	Checked if given. If incorrect, PmtInf block will be rejected
2.6	[0..1]		++PaymentTypeInformation	<PmtTpInf>	Required at either PaymentInformation or CreditTransferTransactionInformation level. Payment Type Information is recommended to be used on the Payment Information level instead of the Credit Transfer Transaction Information level (2.31). Both levels usage is not allowed according to ISO standard rules.
2.8	[0..1]		+++ServiceLevel	<SvcLvl>	
2.9	{Or		++++Code	<Cd>	Valid values: - "NURG" as default value - "SEPA" SEPA Credit Transfer [EUR] - "URGP" for urgent payments - "SDVA" same day value payments
2.10	Or}		++++Proprietary	<Prtry>	Not used
2.11	[0..1]		+++LocalInstrument	<LclInstrm>	
2.12	{Or		++++Code	<Cd>	"IN" for cross border payments.
2.13	Or}		++++Proprietary	<Prtry>	Not used
2.14	[0..1]		+++CategoryPurpose	<CtgyPurp>	

2.15	{Or		++++Code	<Cd>	Following codes can be used: - "SUPP" as default value - "CORT" or "TREA" for express payment initiation. - "INTC" for intra-company payment initiation
2.16	Or}		++++Proprietary	<Prtry>	Not used
2.17	[1..1]		++RequestedExecutionDate	<ReqdExctnDt>	Cannot be more than 365 days in future or 15 days in the past. For international financial payments and financial payments in SEK dates in the past is not allowed. For financial payments in SEK future dates are not allowed. ISO Date.
2.19	[1..1]		++Debtor	<Dbtr>	
9.1.0	[0..1]	R	+++Name	<Nm>	Required according to CGI-MP rules. Accepted but not used. The Debtor's name will be taken from Swedbank's customer database and this value might be sent to the Beneficiary Bank dependent on payment type.
9.1.1	[0..1]	R	+++PostalAddress	<PstlAdr>	Required according to CGI-MP rules. Accepted but not used. The Debtor's postal address will be taken from Swedbank's customer database.
9.1.10	[0..1]	R	++++Country	<Ctry>	Required according to CGI-MP rules.  ISO Country Code

2.20	[1..1]		++DebtorAccount	<DbtrAcct>	
1.1.0	[1..1]		+++Identification	<Id>	
1.1.1	[1..1] {Or		++++IBAN	<IBAN>	Not used
1.1.2	[1..1] Or}		++++Other	<Othr>	
1.1.3	[1..1]		+++++Identification	<Id>	<p>BBAN format for Swedbank and Saving banks:</p> <p>When clearing number begins with "8" 8CCCCznnnnnnnnn (always 15 digits) (C=5 digit clearing number n=account number z= fill with zeroes (0) up to 15 digits)</p> <p>When clearing number begins with "7" 7CCcnnnnnnn (always 11 digits) (C=4 digit clearing number n=account number)</p> <p>Bankgiro number nnnnnnnn (7 or 8 digit number)</p>
1.1.4	[0..1]	R	+++++SchemeName	<SchmeNm>	
1.1.5	{Or		+++++Code	<Cd>	Only "BBAN" allowed (Account number)
1.1.6	Or}		+++++Proprietary	<Prtry>	Only "BGNR" allowed (Bankgiro number)
1.1.11	[0..1]	R	+++Currency	<Ccy>	<p>Required according to CGI-MP rules.</p> <p>Accepted but ignored.</p>

2.21	[1..1]		++DebtorAgent	<DbtrAgt>	Only BIC is allowed
6.1.0	[1..1]		+++FinancialInstitutionIdentification	<FinInstnId>	
6.1.1	[0..1]	R	++++BIC	<BIC>	SE: "SWEDSESS"
6.1.8	[0..1]	R	++++PostalAddress	<PstlAdr>	Required according to CGI-MP rules. Accepted but ignored.
6.1.17	[0..1]	R	+++++ Country	<Ctry>	Required according to CGI-MP rules. Accepted but ignored.
2.23	[0..1]		++UltimateDebtor	<UltmtDbtr>	Only used in SEPA CT and other international payments. Should be used exclusively at the payment or transaction level, according to ISO standard rules.
9.1.0	[0..1]		+++Name	<Nm>	SEPA CT: Name max 70 characters passed on to creditor bank.  Ultimate Debtor Name (35 characters) is also delivered within the Remittance information for international payments.
9.1.1	[0..1]		+++PostalAddress	<PstlAdr>	Not used
9.1.12	[0..1]		+++Identification	<Id>	
9.1.13	{Or		++++OrganisationIdentification	<OrgId>	Either "BIC" or "BEI" or one occurrence of "Other" is allowed.
9.1.14	[0..1]	{{Or	+++++BICOrBEI	<BICOrBEI>	

9.1.15	[0..n]	Or}} [0..1]	+++++Other	<Othr>	
9.1.16	[1..1]		++++++Identification	<Id>	
9.1.17	[0..1]		++++++SchemeName	<SchmeNm>	
9.1.18	{{Or		+++++++Code	<Cd>	Available codes in SEPA CTs that are used and delivered to the creditor bank: "BANK" , "CUST", "DUNS", "EMPL", "GS1G", "TXID"
9.1.19	Or}}		+++++++Proprietary	<Prtry>	Not used
9.1.21	Or}		++++PrivateIdentification	<PrvtId>	Not used
2.24	[0..1]		++ChargeBearer	<ChrgBr>	Conditional based on payment transaction. Strongly recommended to use at this PmtInf level. Should be used exclusively at the payment or transaction level, according to ISO standard rules  SEPA CT: Only ""SLEV"" is allowed.  Other payment types: "SHAR", "CRED", "DEBT". "CRED" will be set to "SHAR" automatically by the bank. If missing, will be treated as SHAR For domestic payments SHAR is default.
2.27	[1..n]		<b>++CreditTransferTransactionInformation</b>	<CdtTrfTxInf>	
2.28	[1..1]		+++PaymentIdentification	<PmtId>	

2.29	[0..1]		++++InstructionIdentification	<InstrId>	Recommended to be unique within the message. The value is not passed on to the beneficiary. Returned in status report and debit notification
2.30	[1..1]		++++EndToEndIdentification	<EndToEndId>	Required to be unique. This Id will be stored for 90 days and will be used for duplicate control. Will be returned in status report and debit notification  SEPA CT: The value is forwarded to the beneficiary.
2.31	[0..1]		+++PaymentTypeInformation	<PmtTpInf>	Required at either PmtInf orCdtTrfTxInf level. Recommended usage is at PmtInf level. Should be used exclusively at the payment or transaction level, according to ISO standard rules.
2.33	[0..1]		++++ServiceLevel	<SvcLvl>	
2.34	{Or		+++++Code	<Cd>	Valid values: - "NURG" as default value - "SEPA" SEPA Credit Transfer [EUR] - "URGP" for urgent payments - "SDVA" same day value payments
2.35	Or}		+++++Proprietary	<Prtry>	Not used
2.36	[0..1]		++++LocalInstrument	<LclInstrm>	
2.37	{Or		+++++Code	<Cd>	"IN" for cross border payments.
2.38	Or}		+++++Proprietary	<Prtry>	Not used

2.39	[0..1]		++++CategoryPurpose	<CtgyPurp>	
2.40	{Or		+++++Code	<Cd>	Following codes can be used: - "SUPP" as default value. - "CORT" or "TREA" for express payment initiation. - "INTC" for intra-company payment initiation
2.41	Or}		++++Proprietary	<Prtry>	Not used
2.42	[1..1]		+++Amount	<Amt>	
2.43	{Or		++++InstructedAmount	<InstdAmt Ccy="AAA">	SEPA CT: Amount must be a value between 0.01 to 999999999.99.
2.44	Or}		++++EquivalentAmount	<EqvtAmt>	Not used
2.51	[0..1]		+++ChargeBearer	<ChrgBr>	Conditional based on payment transaction. Should be used exclusively at the payment or transaction level. Strongly recommended to use at this PmtInf level. Both levels usage is not allowed according to ISO standard rules.  SEPA CT: ""SLEV"" Other payment types: "SHAR", "CRED", "DEBT". "CRED" will be set to "SHAR" automatically by the bank. If missing, will be treated as SHAR For domestic payments SHAR is default.
2.52	[0..1]		+++ChequeInstruction	<ChqInstr>	
2.53	[0..1]		++++ChequeType	<ChqTp>	Valid value "BCHQ" for cheque payments and money orders.



2.70	[0..1]		+++UltimateDebtor	<UltmtDbtr>	Only used in SEPA CT and other international payments. Should be used exclusively at the payment or transaction level, according to ISO standard rules.
9.1.0	[0..1]		++++Name	<Nm>	SEPA CT: Name max 70 characters passed on to creditor bank. Ultimate Debtor Name (35 characters) is also delivered within the Remittance information for international payments.
9.1.1	[0..1]		++++PostalAddress	<PstlAdr>	Not used
9.1.12	[0..1]		++++Identification	<Id>	SEPA CT
9.1.13	{Or		+++++OrganisationIdentification	<Orgld>	Either "BIC" or "BEI" or one occurrence of "Other" is allowed.
9.1.14	[0..1]	{{Or	++++++BICOrBEI	<BICOrBEI>	
9.1.15	[0..n]	Or}} [0..1]	++++++Other	<Othr>	
9.1.16	[1..1]		++++++Identification	<Id>	
9.1.17	[0..1]		++++++SchemeName	<SchmeNm>	
9.1.18	{{Or		++++++Code	<Cd>	Available codes in SEPA CTs that are used and delivered to the creditor bank: "BANK" , "CUST", "DUNS", "EMPL", "GS1G", "TXID"
9.1.19	Or}}		++++++Proprietary	<Prtry>	Not used
9.1.21	Or}		+++++PrivateIdentification	<Prvtld>	Not used

2.71	[0..1]		+++IntermediaryAgent1	<IntrmyAgt1>	Used to indicate correspondent bank of Creditor Agent. Only valid for International Payments, when: Service Level: "SDVA" and Category purpose: "CORT" or "TREA".
6.1.0	[1..1]		++++FinancialInstitutionIdentification	<FinInstnId>	
6.1.1	[0..1]	R	+++++BIC	<BIC>	
2.77	[0..1]		+++CreditorAgent	<CdtrAgt>	Not used when payment method is CHK
6.1.0	[1..1]		++++FinancialInstitutionIdentification	<FinInstnId>	
6.1.1	[0..1]	{Or	+++++BIC	<BIC>	
6.1.2	[0..1]	Or}	+++++ClearingSystemMemberIdentification	<ClrSysMmbld>	
6.1.3	[0..1]	R	++++++ClearingSystemIdentification	<ClrSysId>	
6.1.4	[1..1]		+++++++Code	<Cd>	SESBA (SE) USABA (US Fedwire) CACPA (CA)
6.1.6	[1..1]		+++++++MemberIdentification	<Mmbld>	Clearing number/National Bank-Id Usage in SE domestic credit transfers via Bankgiro: – "9900"= Creditor with BanGiro number – "9960"= Creditor with PlusGiro number – "nnnn"= Creditor Agents Clearing number – "8nnnn"= Clearing nr in Swedbank & Saving banks starting with 8 shall be given with 5 digits.
6.1.8	[0..1]		+++++PostalAddress	<PstlAdr>	Required according to CGI-MP rules.
6.1.17	[0..1]		+++++++ Country	<Ctry>	Required according to CGI-MP rules. ISO country code

2.79	[0..1]	R	+++Creditor	<Cdtr>	<p>Required according to CGI-MP rules.</p> <p>Sweden BG: Creditor is mandatory for payment to money order and for payment to account with advice. For payment to account with advice it is required to state code "POST" in 2.93 Remittance Location Method.</p> <p>When Remittance Location Method is used for payment to money order or for payment to account with advice, then name, street name, town name and post code, within Sweden, are all mandatory.</p>
9.1.0	[0..1]	R	++++Name	<Nm>	<p>Required according to CGI-MP rules. Only 70 characters allowed.</p> <p>SE-BG: 35 characters.</p>
9.1.1	[0..1]	R	++++ PostalAddress	<PstlAdr>	
9.1.5	[0..1]		+++++StreetName	<StrtNm>	SE-BG: 35 characters.
9.1.6	[0..1]		+++++BuildingNumber	<BldgNb>	SE-BG: Not used, information to be stated in Street Name
9.1.7	[0..1]		+++++PostCode	<PstCd>	SE-BG: 5 characters.
9.1.8	[0..1]		+++++TownName	<TwnNm>	SE-BG: 35 characters.
9.1.9	[0..1]		+++++CountrySubDivision	<CtrySubDvsn>	Not used
9.1.10	[0..1]	R	+++++Country	<Ctry>	Required according to CGI-MP rules.

9.1.11	[0..7]		+++++AddressLine	<AdrLine>	SE-BG: 35 characters. Usage, to state C/O address
9.1.12	[0..1]		+++++Identification	<Id>	Only used for SEPA CT
9.1.13	{Or		+++++OrganisationIdentification	<Orgld>	Either "BIC" or "BEI" or one occurrence of "Other" is allowed.
9.1.14	[0..1]	{{Or	+++++++BICOrBEI	<BICOrBEI>	
9.1.15	[0..n]	Or}} [0..1]	+++++++Other	<Othr>	Only one occurrence allowed
9.1.16	[1..1]		+++++++Identification	<Id>	
9.1.17	[0..1]		+++++++SchemeName	<SchmeNm>	
9.1.18	{{Or		+++++++Code	<Cd>	Available codes in SEPA CTs that are used and delivered to the creditor bank: "BANK" , "CUST", "DUNS", "EMPL", "GS1G", "TXID"
9.1.19	Or}}		+++++++Proprietary	<Prtry>	Not used
9.1.21	Or}		+++++PrivateIdentification	<Prvtld>	
9.1.22	[0..1]		+++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	Not used
9.1.27	[0..n]	[0..1]	+++++++Other	<Othr>	Only one occurrence allowed
9.1.28	[1..1]		+++++++Identification	<Id>	
9.1.29	[0..1]		+++++++SchemeName	<SchmeNm>	

9.1.30	{{Or		+++++++Code	<Cd>	Available codes in SEPA CTs that are used and delivered to the creditor bank:  "ARNU", "CCPT", "CUST", "DRLC", "EMPL", "NIDN", "SOSE", "TXID"
9.1.31	Or}}		+++++++Proprietary	<Prtry>	Not used
2.80	[0..1]		+++CreditorAccount	<CdtrAcct>	Not allowed when payment method "CHK"
1.1.0	[1..1]		++++Identification	<Id>	
1.1.1	{Or		+++++IBAN	<IBAN>	SEPA CT: IBAN mandatory  If Creditor Agent BIC is used to identify a Swedish bank then IBAN is mandatory
1.1.2	Or}		+++++Other	<Othr>	
1.1.3	[1..1]		+++++Identification	<Id>	Usage in SE domestic credit transfers via Bankgiro:  Account number including clearing number. Clearing number must also be stated under Creditor Agent

					<p>BBAN format for Swedbank and Saving banks:</p> <p>When clearing number begins with “8” 8CCCCznnnnnnnnn (always 15 digits) (C=5 digit clearing number n=account number z= fill with zeroes (0) up to 15 digits)</p> <p>When clearing number begins with “7” 7CCnnnnnnn (always 11 digits) (C=4 digit clearing number n=account number)</p> <p>Bankgiro number nnnnnnnn (7 or 8 digit number)</p>
1.1.4	[0..1]	R	+++++SchemeName	<SchmeNm>	
1.1.5	[1..1] {Or		+++++Code	<Cd>	Only “BBAN” allowed, also used for Plusgiro accounts.
1.1.6	[1..1] Or}		+++++Proprietary	<Prtry>	Only “BGNR” allowed (Bankgiro number)
2.81	[0..1]		+++UltimateCreditor	<UltmtCdtr>	Is delivered only in case of SEPA CTs
9.1.0	[0..1]		++++Name	<Nm>	Required according to CGI-MP rules. Only 70 characters allowed.
9.1.1	[0..1]		++++ PostalAddress	<PstlAdr>	Not used
9.1.12	[0..1]		++++Identification	<Id>	

9.1.13	{Or		+++++OrganisationIdentification	<Orgld>	Either "BIC" or "BEI" or one occurrence of "Other" is allowed.
9.1.14	[0..1]	{{Or	+++++++BICOrBEI	<BICOrBEI>	
9.1.15	[0..n]	Or}} [0..1]	+++++++Other	<Othr>	Only one occurrence allowed
9.1.16	[1..1]		+++++++Identification	<ld>	
9.1.17	[0..1]		+++++++SchemeName	<SchmeNm>	
9.1.18	{{Or		+++++++Code	<Cd>	Available codes in SEPA CTs that are used and delivered to the creditor bank: "BANK" , "CUST", "DUNS", "EMPL", "GS1G", "TXID"
9.1.19	Or}}		+++++++Proprietary	<Prtry>	Not used
9.1.21	Or}		+++++PrivateIdentification	<Prvtld>	
9.1.22	[0..1]		+++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	Not used
9.1.27	[0..n]	[0..1]	+++++++Other	<Othr>	Only one occurrence allowed
9.1.28	[1..1]		+++++++Identification	<ld>	
9.1.29	[0..1]		+++++++SchemeName	<SchmeNm>	
9.1.30	{{Or		+++++++Code	<Cd>	
9.1.31	Or}}		+++++++Proprietary	<Prtry>	
2.86	[0..1]		+++Purpose	<Purp>	Is delivered only in case of SEPA CTs

2.87	{Or		++++Code	<Cd>	
2.88	Or}		++++Proprietary	<Prtry>	Not used in SEPA CT
2.89	[0..10]	[0..1]	+++RegulatoryReporting	<RgltryRptg>	Information about declaration of payments.  Sweden: Required for international payments above a counter value of 150.000 SEK.
11.1.4	[0..1]	R	++++Details	<Dtls>	
11.1.8	[0..1]	R	+++++Code	<Cd>	
2.91	[0..10]		+++RelatedRemittanceInformation	<RltdRmtInf>	SE: Required for Payment to account with Advice
2.93	[0..1]		++++RemittanceLocationMethod	<RmtLctnMtd>	Only "POST" to be used.
2.98	[0..1]		+++RemittanceInformation	<RmtInf>	
2.99	[0..1]	{Or	++++Unstructured	<Ustrd>	
2.100	[0..n]	Or}	++++Structured	<Strd>	Usage rule: One Structured instance per Invoice, Credit Note or Creditor reference
2.101	[0..n]		+++++ReferredDocumentInformation	<RfrdDocInf>	
2.102	[0..1]		+++++Type	<Tp>	
2.103	[1..1]		+++++++CodeOrProprietary	<CdOrPrtry>	
2.104	[1..1] {Or	R	+++++++Code	<Cd>	CINV (Invoice) or CREN (Credit Note)



2.105	[1..1] Or}		+++++++Proprietary	<Prtry>	Not Used
2.107	[0..1]	R	+++++Number	<Nb>	Invoice number or Credit Note number
2.109	[0..1]		+++++ReferredDocumentAmount	<RfrdDocAmt>	SE: Required for Bankgiro payments
2.112	[0..1]	{Or	+++++CreditNoteAmount	<CdtNoteAmt Ccy="AAA">	Refers to CREN (Credit Note) or SCOR. Considered as negative amount
2.119	[0..1]	Or}	+++++RemittedAmount	<RmtdAmt Ccy="AAA">	Refers to CINV (Invoice) or SCOR.
2.120	[0..1]		+++++CreditorReference Information	<CdtrRefInf>	
2.121	[0..1]		+++++Type	<Tp>	
2.122	[1..1]		+++++++CodeOrProprietary	<CdOrPrtry>	
2.123	[1..1] {Or	R	+++++++Code	<Cd>	Only ""SCOR " to be used
2.124	[1..1] Or}		+++++++Proprietary	<Prtry>	Not Used
2.125	[0..1]		+++++++Issuer	<Issr>	"ISO" if ISO 11649 International Creditors Reference is used.
2.126	[0..1]	R	+++++Reference	<Ref>	If Creditor Reference Information is used, Reference must be included.
2.129	[0..3]		+++++AdditionalRemittanceInformation	<AddtRmtInf>	Only used for BG/PG info records.

**pain.002.001.03**

Index	Occurrences	Swedbank	Message Item	XML tag	Comments
	[1..1]		<b>Customer Payment Status Report</b>	<CstmrPmtStsRpt>	
1.0	[1..1]		<b>+GroupHeader</b>	<GrpHdr>	
1.1	[1..1]		++MessageIdentification	<MsgId>	Unique ID stated by Swedbank
1.2	[1..1]		++CreationDateTime	<CreDtTm>	Stated by Swedbank ISO DateTime
1.3	[1..1]		++InitiatingParty	<InitgPty>	
9.1.12	[0..1]	R	+++Identification	<Id>	
9.1.13	[1..1]		++++OrganisationIdentification	<OrgId>	
9.1.14	[1..1] {Or		+++++BICOrBEI	<BICOrBEI>	Always "SWEDSESS"
2.0	[1..1]		+OriginalGroupInformationAndStatus	<OrgnlGrpInfAndSts>	
2.1	[1..1]		++ OriginalMessageIdentification	<OrgnlMsgId>	Referencing the message id in the pain.001 (1.1 <MsgId>)
2.2	[1..1]		++OriginalMessageNameIdentification	<OrgnlMsgNmId>	Always "pain.001.001.03"
2.6	[0..1]		++GroupStatus	<GrpSts>	Used Codes: "ACTC": Accepted Technical Validation. "RJCT": Rejected

2.7	[0..n]		++StatusReasonInformation	<StsRsnInf>	
2.9	[0..1]		+++Reason	<Rsn>	
2.10	[1..1] {Or		++++Code	<Cd>	Reason code from External Code Table, if message is rejected. Referring to www.ISO20022.org
2.11	Or}		++++Proprietary	<Prtry>	Not used
2.12	[0..n]		+++AdditionalInformation	<AddtlInf>	Narrative text to the code stated in 2.10.
3.0	[0..n]		+OriginalPaymentInformationAndStatus	<OrgnlPmtInfAndSts>	
3.1	[1..1]		++OriginalPaymentInformationIdentification	<OrgnlPmtInfId>	Referencing the message id in the pain.001 (2.1<PmtInfId>)
3.4	[0..1]		++PaymentInformationStatus	<PmtInfSts>	"RJCT" for reject of the whole PmtInf section
3.5	[0..n]		++StatusReasonInformation	<StsRsnInf>	
3.7	[0..1]		+++Reason	<Rsn>	
3.8	[1..1] {Or		++++Code	<Cd>	Reason code from External Code Table. Referring to www.ISO20022.org
3.10	[0..1]		+++AdditionalInformation	<AddtlInf>	Narrative text to the code stated in 3.8
3.15	[0..n]		++TransactionInformationAndStatus	<TxInfAndSts>	
3.17	[0..1]		+++OriginalInstructionIdentification	<OrgnlInstrId>	Referencing the instruction id in the pain.001 (2.29 <InstrId>)

3.18	[0..1]	R	+++OriginalEndToEndIdentification	<OrgnlEndToEndId>	Referencing the End to End Id in the pain.001 (2.30 <EndToEndId>)
3.19	[0..1]		+++TransactionStatus	<TxSts>	"RJCT" for reject of the individual Credit Transfer Transaction
3.20	[0..n]		+++StatusReasonInformation	<StsRsnInf>	
3.22	[0..1]		++++Reason	<Rsn>	
3.23	[1..1] {Or		+++++Code	<Cd>	Reason code from External Code Table. Referring to <a href="http://www.ISO20022.org">www.ISO20022.org</a>
3.25	[0..n]		+++++AdditionalInformation	<AddtlInf>	Narrative text to the code stated in 3.23