

Corporate eGateway

Examples per payment type - pain.001.001.03

Non-Nordic countries

Version: 2.3
Date: 2024-12-11

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Please note:

As GroupHeader <GrpHdr> is identical for all payment types, the examples show only the PaymentInformation <PmtInf>.

Example of GroupHeader:

```
<GrpHdr>
<MsgId>100789</MsgId>
<CreDtTm>2013-08-30T14:56:33</CreDtTm>
<NbOfTx>1</NbOfTx>
<InitgPty><Id><OrgId><Othr><Id>ACMETEST</Id>
<SchmeNm><Cd>CUST</Cd></SchmeNm>
</Othr></OrgId></Id>
</InitgPty>
</GrpHdr>
```

Example for different Address types – Structured, Unstructured and Combined:

(These rules applies to Debtor, Ultimate Debtor, Creditor, Ultimate Creditor)

(Note: Unstructured address information can only be used for SEPA credit transfers and International payments (from all countries), and for domestic payments in Great Britain. Only 2 occurrences may be used)

Structured address:

```
<Cdtr>
<Nm>Oil Company A/S</Nm>
<PstlAdr><StrtNm>Main Street</StrtNm><BldgNb>111</BldgNb><PstCd>0900</PstCd>
<TwnNm>Copenhagen</TwnNm><Ctry>DK</Ctry></PstlAdr>
</Cdtr>
```

Unstructured address:

```
<Cdtr>
<Nm>Oil Company A/S</Nm>
<PstlAdr><Ctry>DK</Ctry><AdrLine>Main Street 333</AdrLine>
<AdrLine>0900 Copenhagen</AdrLine></PstlAdr>
</Cdtr>
```

Combined address:

```
<Cdtr>
<Nm>Oil Company A/S</Nm>
<PstlAdr><PstCd>0900</PstCd><TwnNm>Copenhagen</TwnNm><Ctry>DK</Ctry>
<AdrLine>Main Street 222</AdrLine></PstlAdr>
</Cdtr>
```

1. GREAT BRITAIN - Domestic payments

1.1 Great Britain – BACS payment including free text remittance info (low value)

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2013-11-08</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>GB</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><IBAN>GB85NDEA1800030574</IBAN></Id><Ccy>GBP</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEAGB2L</BIC><PstlAdr><Ctry>GB</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="GBP">500.55</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>HSBCGB2L</BIC><PstlAdr><Ctry>GB</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>Lipton Ltd</Nm><PstlAdr><Ctry>GB</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><IBAN>GB12HSBC12341578901234</IBAN></Id></CdtrAcct>
<RmtInf><Ustrd>Invoice 01-9281</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

1.2 Great Britain – BACS payment including free text remittance info and a beneficiary bank branch code instead of a BIC (low value)

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2013-11-08</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>GB</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><IBAN>GB85NDEA1800030574</IBAN></Id><Ccy>GBP</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEAGB2L</BIC><PstlAdr><Ctry>GB</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="GBP">5000.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><ClrSysMmbld><ClrSysId><Cd>GBDSC</Cd></ClrSysId><Mmbld>123456</Mmbld>
</ClrSysMmbld><Nm>HSBC</Nm><PstlAdr><Ctry>GB</Ctry></PstlAdr></FinInstnId></CdtrAgt>
<Cdtr><Nm>Lipton Ltd</Nm><PstlAdr><Ctry>GB</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><IBAN>GB12HSBC12341578901234</IBAN></Id></CdtrAcct>
</CdtrAcct>
<RmtInf><Ustrd>Invoice 01-9281</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

1.3 Great Britain – CHAPS payment including free text remittance info (high value)

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>SDVA</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2013-11-08</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>GB</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><IBAN>GB85NDEA1800030574</IBAN></Id><Ccy>GBP</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEAGB2L</BIC><PstlAdr><Ctry>GB</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="GBP">50068.87</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>MIDLGB2105G</BIC><PstlAdr><Ctry>GB</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>Lipton Ltd</Nm><PstlAdr><Ctry>GB</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><IBAN>GB12HSBC12341578901234</IBAN></Id></CdtrAcct>
<RmtInf><Ustrd>Invoice 01-928, 2013-08-30</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

1.4 Great Britain – Faster payment including free text remittance info (real-time / low value)

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2013-05-27</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>GB</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><IBAN>GB85NDEA1800030574</IBAN></Id><Ccy>GBP</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEAGB2L</BIC><PstlAdr><Ctry>GB</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<PmtTpInf><SvcLvl><Cd>URNS</Cd></SvcLvl></PmtTpInf>
<Amt><InstdAmt Ccy="GBP">50068.87</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>MIDLGB2105G</BIC><PstlAdr><Ctry>GB</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>Lipton Ltd</Nm><PstlAdr><Ctry>GB</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><IBAN>GB12HSBC12341578901234</IBAN></Id></CdtrAcct>
<RmtInf><Ustrd>Invoice 01-992, 2013-05-10</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

1.5 Great Britain – Intercompany payment including free text remittance info (high value)

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>SDVA</Cd></SvcLvl><CtgyPurp><Cd>INTC</Cd></CtgyPurp></PmtTpInf>
<ReqdExctnDt>2013-11-08</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>GB</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><IBAN>GB85NDEA1800030574</IBAN></Id><Ccy>GBP</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEAGB2L</BIC><PstlAdr><Ctry>GB</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="GBP">25500.55</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>NDEAGB2L</BIC><PstlAdr><Ctry>GB</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>Acme Transit</Nm><PstlAdr><Ctry>GB</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><IBAN>GB69NDEA12341578901234</IBAN></Id></CdtrAcct>
<RmtInf><Ustrd>Invoice 01-928, 2013-08-30</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

2. USA / CANADA - Domestic payments

2.1 USA / Canada – ACH payment (credit transfer type CCD) (low value)

The 9 digit ABA-number for USA and 8 digit ABA-number for Canada – must be stated under “<CdtrAgt>” in “<Mmbld>”

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl><CtgyPurp><Cd>SUPP</Cd></CtgyPurp></PmtTpInf>
<ReqdExctnDt>2013-11-08</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>12345678890</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>CAD</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEAUS3N</BIC><PstlAdr><Ctry>CA</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="CAD">500.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><ClrSysMmbld><ClrSysId><Cd>CACPA</Cd></ClrSysId>
<Mmbld>00123642</Mmbld></ClrSysMmbld><Nm>CA Bank</Nm><PstlAdr><Ctry>CA</Ctry></PstlAdr>
</FinInstnId></CdtrAgt>
<Cdtr><Nm>Name of Creditor</Nm><PstlAdr><StrtNm>Street Name</StrtNm>
<BldgNb>321</BldgNb><PstCd>2100</PstCd><TwnNm>Town Name</TwnNm>
<CtrySubDvsn>ON</CtrySubDvsn><Ctry>CA</Ctry></PstlAdr>
<Id><OrgId><Othr><Id>654321</Id><SchmeNm><Cd>CUST</Cd></SchmeNm>
</Othr></OrgId></Id></Cdtr>
<CdtrAcct><Id><Othr><Id>1019088</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id><Tp>
<Cd>CACC</Cd></Tp></CdtrAcct>
</CdtTrfTxInf>
</PmtInf>
```

Note:

Canada: Salary (SALA), pension (PENS) and tax payments (TAXS) can be initiated by reporting SALA, PENS or TAXS in <CategoryPurpose> element instead of SUPP.

2.2 USA – ACH payment including free text remittance info (credit transfer type CCD+) (low value)

The 9 digit ABA-number for USA – must be stated under “<CdtrAgt>” in “<Mmbld>”

Maksimum 1 TAG of the “<Ustrd>”

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2013-11-08</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>12345678890</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>USD</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEAUS3N</BIC><PstlAdr><Ctry>US</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="USD">6000.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><ClrSysMmbld><ClrSysId><Cd>USABA</Cd></ClrSysId>
<Mmbld>043000096</Mmbld></ClrSysMmbld><Nm>US Bank</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr>
</FinInstnId></CdtrAgt>
<Cdtr><Nm>Name of Creditor</Nm><PstlAdr><StrtNm>Street Name</StrtNm>
<BldgNb>321</BldgNb><PstCd>2100</PstCd><TwnNm>Town Name</TwnNm>
<CtrySubDvsn>NY</CtrySubDvsn><Ctry>US</Ctry></PstlAdr>
<Id><OrgId><Othr><Id>654321</Id><SchmeNm><Cd>CUST</Cd></SchmeNm>
</Othr></OrgId></Id></Cdtr>
<CdtrAcct><Id><Othr><Id>6030703622</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id><Tp>
<Cd>CACC</Cd></Tp></CdtrAcct>
<RmtInf><Ustrd>Invoice 01-928, 2011-11-05, 6000.00 USD</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```


2.3 USA – ACH payment including CTX-structure placed in free text remittance info (credit transfer type CTX, using “RMR-segmentation”) (low value)

The 9 digit ABA-number for USA – must be stated under “<CdtrAgt>” in “<Mmbld>”

Minimum 2 times of the TAG “<Ustrd>”

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLv><Cd>NURG</Cd></SvcLv></PmtTpInf>
<ReqdExctnDt>2013-11-08</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>12345678890</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>USD</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEAUS3N</BIC><PstlAdr><Ctry>US</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstAmt Ccy="USD">9472.00</InstAmt></Amt>
<CdtrAgt><FinInstnId><ClrSysMmbld><ClrSysId><Cd>USABA</Cd></ClrSysId>
<Mmbld>043000096</Mmbld></ClrSysMmbld><Nm>US Bank</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr>
</FinInstnId></CdtrAgt>
<Cdtr><Nm>Name of Creditor</Nm><PstlAdr><StrtNm>Street Name</StrtNm>
<BldgNb>321</BldgNb><PstCd>2100</PstCd><TwnNm>Town Name</TwnNm>
<CtrySubDvsn>NY</CtrySubDvsn><Ctry>US</Ctry></PstlAdr>
<Id><OrgId><Othr><Id>654321</Id><SchmeNm><Cd>CUST</Cd></SchmeNm>
</Othr></OrgId></Id></Cdtr>
<CdtrAcct><Id><Othr><Id>6030703622</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id><Tp>
<Cd>CACC</Cd></Tp></CdtrAcct>
<RmtInf>
<Ustrd>RMR*IV*APLU104423877**3209.00*3209.00*0.00\</Ustrd>
<Ustrd>RMR*IV*OOLU2604869460**1190.00*1190.00*0.00\</Ustrd>
<Ustrd>RMR*IV*IMP9E2430**235.00*235.00*0.00\</Ustrd>
<Ustrd>RMR*IV*MSCUZD895802**95.00*95.00*0.00\</Ustrd>
<Ustrd>RMR*IV*ONEYTY8NM9121900**4743.00*4743.00*0.00\</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

2.4 USA – Same day ACH payment (low value)

Note: This payment type is only available in US
(You can include free text remittance info see example 2.1 – 2.3)

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl><LclInstrm><Cd>SDCL</Cd></LclInstrm></PmtTpInf>
<CtgyPurp><Cd>SUPP</Cd></CtgyPurp></PmtTpInf>
<ReqdExctnDt>2024-12-11</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>12345678890</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>USD</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEAUS3N</BIC><PstlAdr><Ctry>US</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="USD">6000.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><ClrSysMmbld><ClrSysId><Cd>USABA</Cd></ClrSysId>
<Mmbld>043000096</Mmbld></ClrSysMmbld><Nm>US Bank</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr>
</FinInstnId></CdtrAgt>
<Cdtr><Nm>PanAm Inc.</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>6030703622</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id><Tp>
<Cd>CACC</Cd></Tp></CdtrAcct>
</CdtTrfTxInf>
</PmtInf>
```

2.5 USA / Canada – Cheque payment – With Unstructured Remittance Information (low value)

```
<PmtInf>
<PmtInfId>123450000001</PmtInfId>
<PmtMtd>CHK</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2014-06-11</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>12345678890</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>USD</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEAUS3N</BIC><PstlAdr><Ctry>US</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><InstrId>INSTR-2014-06-11_01a</InstrId><EndToEndId>END-2014-06-11_01a</EndToEndId>
</PmtId>
<Amt><InstdAmt Ccy="USD">100.00</InstdAmt></Amt>
<ChqInstr>
<ChqTp>CCHQ</ChqTp><ChqNb>11111111</ChqNb></ChqInstr>
<Cdtr><Nm>NAME OF CREDITOR</Nm><PstlAdr>
<StrtNm>STREETNAME-Creditor</StrtNm><BldgNb>222</BldgNb><PstCd>33333-123</PstCd>
<TwnNm>CREDITOR_TOWN</TwnNm><CtrySubDvsn>NY</CtrySubDvsn><Ctry>US</Ctry></PstlAdr>
</Cdtr>
<RmtInf><Ustrd>Invoice 01-928, 2011-11-05, 6000.00 USD</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

2.6 USA / Canada – Cheque payment – With Structured Remittance Information and c/o address + long StreetName (low value)

```
<PmtInf>
<PmtInfId>123450000001</PmtInfId>
<PmtMtd>CHK</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2014-06-11</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>12345678890</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>USD</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEAUS3N</BIC><PstlAdr><Ctry>US</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><InstrId>INSTR-2018-01-10_01a</InstrId><EndToEndId>END-2018-01-10_01a</EndToEndId>
</PmtId>
<Amt><InstdAmt Ccy="USD">660.00</InstdAmt></Amt>
<ChqInstr><ChqTp>CCHQ</ChqTp><ChqNb>11111111</ChqNb></ChqInstr>
<Cdr><Nm>Mr. George Wincent Hamilton c/o Manhattan Shopping Center</Nm><PstlAdr>
<StrtNm>(The book store at 21st floor) E 51st Street Pedestrian Crossing</StrtNm>
<BldgNb>21</BldgNb><PstCd>33333-123</PstCd><TwnNm>CREDITOR_TOWN</TwnNm>
<CtrySubDvsn>NY</CtrySubDvsn><Ctry>US</Ctry></PstlAdr></Cdr>
<RmtInf>
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<CdtNoteAmt Ccy="USD">70.00</CdtNoteAmt></RfrdDocAmt></Strd>
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<RltdDt>2017-12-20</RltdDt></RfrdDocInf><RfrdDocAmt>
<CdtNoteAmt Ccy="USD">80.00</CdtNoteAmt></RfrdDocAmt></Strd>
<Strd><RfrdDocInf><Tp><CdOrPrtry><Cd>CINV</Cd></CdOrPrtry></Tp><Nb>128473</Nb>
<RltdDt>2018-01-10</RltdDt></RfrdDocInf><RfrdDocAmt><RmtdAmtCcy="USD">900.00</RmtdAmt>
</RfrdDocAmt></Strd>
<Strd><RfrdDocInf><Tp><CdOrPrtry><Cd>CREN</Cd></CdOrPrtry></Tp><Nb>94384</Nb>
<RltdDt>2017-12-11</RltdDt></RfrdDocInf><RfrdDocAmt>
<CdtNoteAmt Ccy="USD">90.00</CdtNoteAmt></RfrdDocAmt></Strd>
</RmtInf></CdtTrfTxInf>
</PmtInf>
```

2.7 USA / Canada – Cheque payment including VCHR / Voucher number (low value)

```
<PmtInf>
<PmtInfId>123450000001</PmtInfId>
<PmtMtd>CHK</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2014-06-11</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>12345678890</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>USD</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEAUS3N</BIC><PstlAdr><Ctry>US</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><InstrId>INSTR-2014-06-11_01a</InstrId><EndToEndId>END-2014-06-11_01a</EndToEndId>
</PmtId>
<Amt><InstdAmt Ccy="USD">100.00</InstdAmt></Amt>
<ChqInstr>
<ChqTp>CCHQ</ChqTp><ChqNb>11111111</ChqNb></ChqInstr>
<Cdtr><Nm>NAME OF CREDITOR</Nm><PstlAdr>
<StrtNm>STREETNAME-Creditor</StrtNm><BldgNb>222</BldgNb><PstCd>33333-123</PstCd>
<TwnNm>CREDITOR_TOWN</TwnNm><CtrySubDvsn>NY</CtrySubDvsn><Ctry>US</Ctry></PstlAdr>
</Cdtr>
<RmtInf><Strd><RfrdDocInf><Tp><CdOrPrtry><Cd>CINV</Cd></CdOrPrtry></Tp><Nb>11111</Nb>
<RltdDt>2014-06-11</RltdDt></RfrdDocInf><RfrdDocInf><Tp><CdOrPrtry><Cd>VCHR</Cd>
</CdOrPrtry></Tp><Nb>002222</Nb></RfrdDocInf><RfrdDocAmt>
<RmtdAmt Ccy="USD">100</RmtdAmt></RfrdDocAmt></Strd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

2.8 USA / Canada – Cheque payment including PUOR / Purchase order number (low value)

```
<PmtInf>
<PmtInfId>123450000001</PmtInfId>
<PmtMtd>CHK</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2014-06-11</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>12345678890</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>USD</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEAUS3N</BIC><PstlAdr><Ctry>US</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
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</PmtId>
<Amt><InstdAmt Ccy="USD">100.00</InstdAmt></Amt>
<ChqInstr>
<ChqTp>CCHQ</ChqTp><ChqNb>11111111</ChqNb></ChqInstr>
<Cdtr><Nm>NAME OF CREDITOR</Nm><PstlAdr>
<StrtNm>STREETNAME-Creditor</StrtNm><BldgNb>222</BldgNb><PstCd>33333-123</PstCd>
<TwnNm>CREDITOR_TOWN</TwnNm><CtrySubDvsn>NY</CtrySubDvsn><Ctry>US</Ctry></PstlAdr>
</Cdtr>
<RmtInf><Strd><RfrdDocInf><Tp><CdOrPrtry><Cd>CINV</Cd></CdOrPrtry></Tp><Nb>11111</Nb>
<RltdDt>2014-06-11</RltdDt></RfrdDocInf><CdtrRefInf><Tp><CdOrPrtry><Cd>PUOR</Cd>
</CdOrPrtry></Tp><Ref>0033333</Ref></CdtrRefInf></Strd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
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2.9 USA / Canada – Wire payment including free text remittance info (high value)

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>SDVA</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2013-11-08</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>12345678890</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>USD</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEAUS3N</BIC><PstlAdr><Ctry>US</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="USD">60000.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>CTZIUS33XXX</Cd><PstlAdr><Ctry>US</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>NAME OF CREDITOR</Nm><PstlAdr>
<StrtNm>STREETNAME-Creditor</StrtNm><BldgNb>222</BldgNb><PstCd>33333-123</PstCd>
<TwnNm>CREDITOR_TOWN</TwnNm><CtrySubDvsn>NY</CtrySubDvsn><Ctry>US</Ctry></PstlAdr>
</Cdtr>
<CdtrAcct><Id><Othr><Id>6030703622</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id><Tp>
<Cd>CACC</Cd></Tp></CdtrAcct>
<RmtInf><Ustrd>Invoice 01-928, 2011-11-05, 60000.00 USD</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

3. International (cross border) payments

3.1 Ordinary cross border payment including free text remittance info and regulatory reporting (low value)

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl><LclInstrm><Cd>IN</Cd></LclInstrm></PmtTpInf>
<ReqdExctnDt>2013-11-08</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>LT</Ctry></PstlAdr><Id><OrgId><Othr><Id>102030405</Id>
<SchmeNm><Cd>CUST</Cd></SchmeNm></Othr></OrgId></Id></Dbtr>
<DbtrAcct><Id><IBAN> >DK6120000810494433</IBAN></Id><Ccy>USD</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><Ctry>DK</Ctry></PstlAdr></FinInstnId></DbtrAgt>
<ChrgBr>DEBT</ChrgBr>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
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<Cdtr><Nm>Tool Company Inc</Nm><PstlAdr><Ctry>US</Ctry><AdrLine>5 High Street</AdrLine>
<AdrLine>NY-12121 Brown Town</AdrLine></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>930487614</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
<RgltryRptg><Dtls><Ctry>US</Ctry><Cd>114</Cd></Dtls></RgltryRptg>
<RmtInf><Ustrd>Invoice 01-928, 2011-11-05, 6000.00 USD</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```


3.2 Ordinary cross border payment including free text remittance info and a beneficiary bank branch code instead of a BIC (low value)

```
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<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl><LclInstrm><Cd>IN</Cd></LclInstrm></PmtTpInf>
<ReqdExctnDt>2013-11-08</ReqdExctnDt>
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<SchmeNm><Cd>CUST</Cd></SchmeNm></Othr></OrgId></Id></Dbtr>
<DbtrAcct><Id><IBAN>DK6120000810494433</IBAN></Id><Ccy>USD</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></Fin-
InstnId></DbtrAgt>
<ChrgBr>SHAR</ChrgBr>

<CdtTrfTxInf>
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<Mmbld>021000089</Mmbld></ClrSysMmbld><Nm>Citibank</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr>
</FinInstnId></CdtrAgt>
<Cdtr><Nm>US Company</Nm><PstlAdr><Ctry>US</Ctry>
<AdrLine>5 High Street</AdrLine><AdrLine>12121 Brown Town</AdrLine></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>930487614</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
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</CdtTrfTxInf>
</PmtInf>
```

3.3 Ordinary cross border payment (SEPA) including free text remittance info (low value)

```
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<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl><LclInstrm><Cd>IN</Cd></LclInstrm></PmtTpInf>
<ReqdExctnDt>2013-11-08</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>40550206</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>EUR</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>
<ChrgBr>SHAR</ChrgBr>

<CdtTrfTxInf>
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<CdtrAgt><FinInstnId><BIC>BYLADEMM</BIC><PstlAdr><Ctry>DE</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>Otto Klein AG</Nm><PstlAdr><Ctry>DE</Ctry>
<AdrLine>Schillerstrasse 15, Talsenke</AdrLine>
<AdrLine>49123 Wuppertal</AdrLine></PstlAdr></Cdtr>
<CdtrAcct><Id><IBAN>DE42765518612120071010</IBAN></Id></CdtrAcct>
<RmtInf><Ustrd>Invoice 01-928, 2011-11-05, 6000.00 EUR</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

3.4 Express payment (high value)

```
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<PmtTpInf><SvcLvl><Cd>URGP</Cd></SvcLvl><LclInstrm><Cd>IN</Cd></LclInstrm>
<CtgyPurp><Cd>SUPP</Cd></CtgyPurp></PmtTpInf>
<ReqdExctnDt>2013-11-08</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>LT</Ctry></PstlAdr><Id><OrgId><Othr><Id>102030405</Id>
<SchmeNm><Cd>CUST</Cd></SchmeNm></Othr></OrgId></Id></Dbtr>
<DbtrAcct><Id><IBAN> DK6120000810494433</IBAN></Id><Ccy>USD</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></Fin-
InstnId></DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="USD">60000.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>CITIUS33</BIC><PstlAdr><Ctry>US</Ctry></PstlAdr></FinInstnId></CdtrAgt>
<Cdtr>
<Nm>Tool Company Inc</Nm><PstlAdr><Ctry>US</Ctry>
<AdrLine>5 High Street</AdrLine>
<AdrLine>12121 Brown Town</AdrLine></PstlAdr>
</Cdtr>
<CdtrAcct><Id><Othr><Id>930487614</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf><Ustrd>Invoice 01-928, 2011-11-05, 60000.00 USD</Ustrd></RmtInf>
</CdtTrfTxInf></PmtInf>
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3.5 Same day value payment (high value)

```
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<CtgyPurp><Cd>SUPP</Cd></CtgyPurp></PmtTpInf>
<ReqdExctnDt>2013-08-30</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>LT</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><IBAN> DK6120000810494433</IBAN></Id><Ccy>EUR</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr>
</FinInstnId></DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="EUR">600000.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>BYLADEMM</BIC><PstlAdr><Ctry>DE</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>Otto Klein AG</Nm><PstlAdr><Ctry>DE</Ctry>
<AdrLine>Schillerstrasse 15, Talsenke</AdrLine>
<AdrLine>49123 Wuppertal</AdrLine></PstlAdr>
</Cdtr>
<CdtrAcct><Id><IBAN>DE42765518612120071010</IBAN></Id></CdtrAcct>
<RmtInf><Ustrd>Invoice 01-928, 2013-07-31, 600000.00 EUR</Ustrd></RmtInf>
</CdtTrfTxInf></PmtInf>
```

3.6 Intercompany payment (high value)

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<PmtInf>
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<Cd>INTC</Cd></CtgyPurp></PmtTpInf>
<ReqdExctnDt>2013-11-08</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>LT</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><IBAN> DK6120000810494433</IBAN></Id><Ccy>EUR</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></Fin-
InstnId></DbtrAgt>

<CdtTrfTxInf>
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<CdtrAgt><FinInstnId><BIC>NDEAFIHH</BIC><PstlAdr><Ctry>FI</Ctry></PstlAdr></FinInstnId></CdtrAgt>
<Cdtr><Nm>ACME Mobil</Nm><PstlAdr><Ctry>FI</Ctry>
<AdrLine>Mannerheimintie10</AdrLine>
<AdrLine>Helsinki</AdrLine></PstlAdr>
</Cdtr>
<CdtrAcct><Id><IBAN>FI632950180002058</IBAN></Id></CdtrAcct>
<RmtInf><Ustrd>ACME group transfer, 1000000.00 EUR</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
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4. Change log

4.1 Changes from version 2.2 (2022-10-24) to version 2.3 (2024-12-11)

Headline	Change and comments
Chapter 2	New payment type Same day ACH added for country US (example 2.4) Re-order example 2.1 – 2.3
Chapter 3	Removed Payment to International Money Order (cheque) which is not possible anymore