

Cross-border payments

SWIFT MT101 format

Version 1.7.0

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1 Introduction

Handelsbanken implementation guidelines will describe the contents of cross-border payments based on SWIFT MT101-format. In the first part of the document you will find a description of the format. After the format description you will find country specific information.

It is currently possible to make cross-border payments from Handelsbanken

Denmark	Great Britain	Sweden
Finland	Luxembourg	USA
France	Netherlands	Other banks
Germany	Norway	

Payments can also be made from accounts held with other banks. The service is based on Handelsbanken having an agreement with the account holding bank in order to execute payments. Please contact your debtor agent for information regarding how to state your debtor account.

All component services within outgoing payments must have a separate agreement with Handelsbanken. Generally, it is important that the records are in the order described below. If the records are in a different order or if a mandatory record is missing, the entire section will be rejected.

The SWIFT MT101-format doesn't as standard handle credit notes. There is no field/Tag for describing this. An invoice must be manually netted against a credit note, with the net amount in Seq B, Tag 32B being sent to the beneficiary. Invoice and credit note references can be entered in Tag 70.

This description is unique for Handelsbanken's services and can therefore only be used in co-operation with Handelsbanken. The contents of the SWIFT MT101-format are adjusted to Handelsbanken's services. More information about cross-border payments can be obtained from your local branch office.

1.1 History

At Handelsbanken, changes to version numbers are made according to the following guidelines. The original version is 1.0.0.

- The last digit is changed when the format descriptions are changed, for example text clarifications and examples.
- The second digit is changed if minor changes are made to the format such as new countries or changes in the payment type.
- The first digit is changed (thus becoming a completely new version) if the format changes mean that the customer will have to make adaptations in order to continue using the service. In this case, all customers affected are informed of the new version and what the changes involve.

Version	Date	Description
1.7.0	2020-10-26	Following countries with accounts in Handelsbanken has been removed: CN, EE, HK, LV, LT, PL, SG
1.6.9	2017-12-13	New rules for allocation of fees within EU/EES according to PSD2 regulation, see 3.6
1.6.8	2016-12-12	GB: National bank ID not allowed for beneficiary bank
1.6.7	2016-06-30	New codes for payments to beneficiaries in Mainland China
1.6.6	2014-04-22	Cheque is no longer available as payment type from Luxembourg
1.6.5	2013-12-12	BIC is optional if Debit or Beneficiary's account number is stated as an IBAN.
1.6.4	2013-06-11	New payment types (Financial/IntraCompany) available for Lithuania, Latvia and Estonia. Update due to changes in country specific information regarding Luxembourg (Central bank code not used and req. execution date regarded as value date for Financial/IntraCompany payments).
1.6.3	2012-11-22	Update due to changes in country specific information regarding China.
1.6.2	2011-12-13	Update due to PSD and instruction code "URGP". New use of Instructing Party and Ordering Customer.
1.6.1	2010-10-07	Clarification – Instruction code "URGP" should not be used for debit accounts Handelsbanken CN, HK, SG, US and GB.
1.6.0	2009-11-20	New countries - Possible to order payments from debit accounts in Handelsbanken Lithuania. Details of Charges - updated information due to PSD
1.5.0	2009-05-07	Beneficiary account number is mandatory for financial and intra-company cross-border payments.
1.4.0	2009-02-05	New countries - Possible to order payments from account in Handelsbanken China, Estonia and Latvia.
1.3.0	2009-01-15	New version management. Changes according to guidelines.
0.1.3	2008-02-04	SEPA (Single Euro Payment Area) – connection new reference fields to the SWIFT MT101 format.
0.1.2	2007-12-13	New country- possible to order cross-border payments from Handelsbanken France. Payment code/Central bank reports - updated information

2006 November	2006-11-01	Possible to order payments from account in Other banks
Older versions		Please contact your local branch if you have questions concerning older versions.

2 Implementation guidelines

Sequence A contains general information and is a single occurrence mandatory sequence and contains information to be applied to all individual transactions detailed in sequence B.

A file sent to Handelsbanken can contain several sequences A. I.e. the file starts with one sequence A and is followed by one or more sequence B, which are going to be debited the account number stated in the first sequence A. Then comes a new sequence A followed by one or more sequence B, which are going to be debited the account number stated in the second sequence A etc.

Status:

M = Mandatory

N = Not used

O = Optional

R = Required (under certain conditions)

Explanations:

a = alphabetic letters

c = alphabetic letters and digits

d = amount, must contain one digit and comma','. Maximum length includes the decimal comma.

n = digits, ex. 2n → up to 2 digits

x = character

! = always..!, ex 3!a → always 3 letters

/ = slash followed by an account number

[] = subfield, i.e. optional

Execution date

Execution date can be stated for a maximum of 12 months ahead.

Execution date can be exceeded with a maximum of 20 days. Then the payment will be executed the following business day. If execution date is exceeded with more than 20 days the payment will be rejected.

2.1 Set-up guidelines

2.1.1 SEQUENCE A

Status	Tag	Field name	Content	Definition / Usage rules
M	20	Sender's Reference	16x	Must be unique for each message (or chain of messages) and must not start or end with a slash '/' or contain two consecutive slashes '//'
N	21R	Customer Specified Reference	16x	Not used
O	28D	Message Index / Total	5n/5n	Accepted but not acted upon

Status	Tag	Field name	Content	Definition / Usage rules
O	50L	Instructing Party	35x	<p>Party which is authorized by the account owner to order all the transactions in the message.</p> <p>If stated Customer identity in Handelsbanken, Business organization/SHB number, this Party will be displayed as Instructing Party in Handelsbanken online corporate banking.</p> <p>If stated name and the payment fulfil the requirements for a EUR payment within Europe (SEPA), name will be forwarded to the beneficiary as Originator Reference Party.</p>
R	50H	Ordering Customer	/34x 4*35x	<p>Line 1: /Account to be debited for all subsequent transactions in sequence B.</p> <p>Line 2: Account owner's customer identity in Handelsbanken, Business organisation/SHB number.</p> <p>See country specific information</p>
R	52A	Account Servicing Institution	4!a2!a2!c [3!c]	<p>BIC of the bank servicing the customer's account to be debited, e.g. HANDDKKK.</p> <p>Optional if Debit account is stated as an IBAN.</p> <p>See country specific information.</p>
N	51A	Sending Institution		Not used.
M	30	Requested Execution Date	6!n	<p>Execution date.</p> <p>The date on which all subsequent transactions in sequence B should be initiated by the executing bank.</p> <p>Exception: In combination with INTC or CORT in Tag 23E this field is regarded as value date, the date on which the receiving institution will receive value of the amount. Handelsbanken will automatically set the execution date to the date we receive the file and make the validation for the cut off time according to this information. The value date cannot be more than 7 calendar days ahead of time from the day the file is sent to the bank.</p> <p>Great Britain and USA: If the method of payment is Normal (only USA), Financial payment or Intra Company payment this is the value date. If the method of payment is Cheque, this will be the execution date. The bank will automatically set the execution date to the date we receive the file and make the validation for the cut off time according to this information.</p>
N	25	Authorisation	35x	Not used

2.1.2 SEQUENCE B

Status	Tag	Field name	Content	Definition / Usage rules
M	21	Transaction Reference	16x	<p>This field specifies the unambiguous reference for the individual transaction contained in a particular occurrence of sequence B.</p> <p>Must not start or end with a slash '/' or contain two consecutive slashes '//'. The reference will be sent to the beneficiary, if the payment fulfils the requirements of a euro payment within SEPA (Single Euro Payment Area). Otherwise the reference is the senders own reference and will not be forwarded to the beneficiary.</p>
O	21F	F/X Deal Reference	16x	<p>F/X Deal Reference could be used from accounts in Handelsbanken DE, DK, FI, FR, GB, NL, NO and US.</p> <p>Other banks, according to agreement.</p> <p>Must not start or end with a slash '/' or contain two consecutive slashes '//'. N.B. If used, both Tag 21F and Tag 36 must be specified.</p>
R	23E	Instruction Code	4a[/30x]	<p>Method of payment.</p> <p>Tag to be stated only when code is used. When tag is not used (blank) the payment is handled as a cross-border normal payment.</p> <p>Codes accepted:</p> <p>CHQB = Cross-border cheque payment (only used for debit accounts in Handelsbanken GB and SE)</p> <p>URGP = Urgent cross-border payment (not used for debit accounts in Handelsbanken US and GB and not applicable for EUR payments within the EU/EEA when debit accounts are in Handelsbanken SE or for SEK payments within Sweden)</p> <p>INTC = Intra-company cross-border payment (not used for debit accounts in Handelsbanken NL)</p> <p>CORT = Financial cross-border payment (not used for debit accounts in Handelsbanken NL)</p> <p>OTHR/EKON = Economy cross-border payment (only for debit accounts in Handelsbanken DK)</p>
M	32B	Currency/Transaction Amount	3!a15d	Currency and amount of the subsequent transfer.
N	50L	Instructing Party	35x	Not used in Sequence B

Status	Tag	Field name	Content	Definition / Usage rules
N	50H	Ordering Customer	/34 4*35x	Only to be used in Handelsbanken SE Line 1: Account to be debited for all subsequent transactions in sequence B Line 2: Account owner's customer identity in Handelsbanken, Business organization/SHB number.
N	52A	Account Servicing Institution		Not used in Sequence B
O	56A	Intermediary	A	Receivers correspondent specified with a BIC. N.B. In Handelsbanken, intermediary bank is only allowed if Tag 23E = INTC or CORT. Other banks, according to agreement If used, Tag 57a is mandatory.
R	57a	Account With Institution		Beneficiary bank, identification. Exceptions: When Tag 23E = CHQB, Tag 57 is not allowed BIC is optional if Beneficiary's account number is stated as an IBAN. BIC is not optional if Tag 56A is used. Option A: BIC or // followed by a two letter clearing national system code and a numeric party identifier (National bank ID) and a BIC. E.g.: 57A:HANDNOKK Or 57A://FW123456789 HANDUS33 Or Option C: // followed by a two letter clearing national system code and a numeric party identifier (National bank ID). E.g.: 57C://FW123456789 /34x See country specific information

Status	Tag	Field name	Content	Definition / Usage rules
M	59	Beneficiary	[/34x] 4*35x	Beneficiary's account number preceded by slash "/" (IBAN is preferred), name and address. Fill in the name and address starting on the first line. If you leave intermediate lines with no text, you must fill these lines with empty spaces, otherwise the whole file will be rejected. If the payment is in euro and the payment is within EU, EES or Switzerland the account number must be an IBAN but we also recommend to use IBAN to all countries that adopted IBAN as a standard. Beneficiary account number is not allowed in Tag 59 if Tag 23E = CHQB
O	70	Remittance Information	4*35x	Reference/message to the beneficiary. Max 4x35 characters. See country specific information.
M	77B	Regulatory Reporting	3*35x	Beneficiary country code is mandatory for all cross-border payments. Payment/Currency register/Central bank code is mandatory for cross-border payments from accounts in Handelsbanken FR, NO and SE. See country specific information. Example 1: without reporting to the central bank //Beneficiary country code. E.g. //DE Example 2: with reporting to the central bank /CODE/Beneficiary country code. E.g. /101/DE Example 3: with reporting to the central bank including additional information. Additional information is only used in Norway. All together 19 characters can be used. Norway - Additional information is mandatory: /CODE/Country code Norway//Additional information. E.g. /26/NO//RENT
N	33B	Currency/Original Ordered Amount	3!a15d	Not used
M	71A	Details of Charges	3a	SHA = Each party pays its fees, this is the normal case BEN = The beneficiary pays all fees OUR = The ordering party pays all fees Exception: Cross-border payments from Handelsbanken US will always be treated as OUR Exception 2: For payments within EU/EES only SHA can be used according to PSD2 regulation. See country specific information.
N	25A	Charges Account	/34x	Not used

Status	Tag	Field name	Content	Definition / Usage rules
O	36	Exchange Rate	12d	Only used from accounts in Handelsbanken DE, DK, FI, FR, GB, NL, NO and US Other banks, according to agreement. N.B. If used, both Tag 21F and Tag 36 must be specified.

3 Country specific information for Cross-border payments

3.1 Debit Account and Debit account servicing institution

3.1.1 DEBIT ACCOUNT SERVICING INSTITUTION - HANDELSBANKEN

Country	Country code	BIC	IBAN – International Bank Account number	BBAN – Traditional Account number
Denmark	DK	HANDDKKK	18 characters	11 digits incl clearing number
Finland	FI	HANDFIHH	18 characters	14 digits incl clearing number
France	FR	HANDFRPP	27 characters	23 digits
Germany	DE	HANDDEFF	22 characters	10 digits
Great Britain	GB	HANDGB22	22 characters	8 digits
Luxembourg	LU	HANDLULB	20 characters	8 digits
Netherlands	NL	HANDNL2A	18 characters	10 digits
Norway	NO	HANDNOKK	15 characters	11 digits incl clearing number
Sweden	SE	HANDSESS	24 characters	8 or 9 digits incl clearing number
USA	US	HANDUS33	Not available	8 digits

3.1.2 DEBIT ACCONT HELD IN OTHER BANKS

Debit accounts held in other banks could be either an international bank account number, IBAN, or a traditional bank account number, BBAN. This must be stated according to agreement with the bank in point.

3.2 Beneficiary account and Beneficiary's bank

3.2.1 BENEFICIARY ACCOUNT

Beneficiary account is to be identified as IBAN where available. Please note that IBAN is mandatory for payments in EUR within EU, EEA and Switzerland. In some countries IBAN cannot be used, why beneficiary account must be identified as BBAN.

When Beneficiary Account is identified as IBAN NationalBankID/Clearing number is to be not used.

See <http://www.ecbs.org/iban/iban.htm#country> for further information about how IBAN and BBAN are stated in different countries.

3.2.2 BENEFICIARY'S BANK

Beneficiary bank is to be identified preferably with BIC, and when requested, NationalBankID. It is optional to identify the Bank if beneficiary account is stated as IBAN.

In some countries the beneficiary bank may not have a BIC of its own. In these cases, a National bank Id can be specified and must be entered with no spaces and start with a two letter clearing national system code, see table below.

Country	Length of ID	Description
Australia	AU + 6 digits	Australian Bank State Branch Code (BSB)
Canada	CC + 9 digits	Canadian Payments Association Payment Routing
China	CN + 12 digits	CNAPS code
Hong Kong	HK + 6 digits	Hong Kong National Clearing Code (CHATS)
Russia	RU + 9 digits	Russian Central Bank Identification Code
South Africa	SC + 6 digits	Sort Code
USA	FW + 9 digits	ABA/Fed Wire Routing Number

3.3 Reference/Message to the beneficiary

This is a free field where the remitter can enter an invoice number, a customer number and other references as well as information that may be needed by the beneficiary. Maximum 4 X 35 characters.

3.3.1 MESSAGE TO BENEFICIARIES IN CHINA

For payments in CNY offshore to beneficiaries in Mainland China the first line in the message to the beneficiary must contain one of the following codes:

- /CGODDR/ - indicating cross-border goods trade
- /CSTRDR/ - indicating cross-border service trade
- /CCTFDR/ - indicating cross-border capital transfer
- /CCDNDR/ - indicating charity donation
- /COCADR/ - indicating other current account transactions

3.4 EUR payments within Europe (SEPA Credit Transfer)

It is not possible to choose to make this type of payment; the bank will automatically classify the payment as a EUR payment within Europe (SEPA Credit Transfer) if following requirements are fulfilled.

- Currency must be EUR (no limits for the amount)
- Payment has to be within EU, EEA, Switzerland and Monaco.
- Beneficiary's account identification must be an IBAN
- Beneficiary Bank must be a SEPA Credit Transfer participant
- Normal payment.
- The Allocation of fees must be set to SHA; Each party pays its fees

3.5 Payment-/Currency register-/Central bank code

For certain payment orders from debit accounts in below countries, a report must be made to the central bank or similar. Handelsbanken provides instructions as how reporting of this kind is to be carried out. It is the customer's responsibility to ensure that the instructions are followed on every payment. The reporting must be according to the rules in the country where the debit account is held.

Note that the code you report is the payment-/currency register-/central bank code for the country where the debit account is held.

If payments are initiated from accounts held with other banks, reporting may apply. Please contact your local bank for further information.

3.5.1 FRANCE

A central bank code must be entered for non-SEPA cross-border payments exceeding a counter value in EUR stipulated by the Banque de France. A list of the most frequently used central banks codes is shown below. For more information and a complete list of payment codes, please see

<https://www.banque-france.fr/economie-et-statistiques/espace-declarants/reglementation-de-la-balance-des-paiements-et-de-la-position-exterieure/recueil-des-modalites-declaratives-a-lattention-des-declarants-directs-generaux/collecte-des-flux-mensuels-c80.html?key=1-7>

Code	Description
150	International trading
213	Travelling expense Sea
223	Travelling expense Air
233	Travelling expense Train
240	Travelling expense Other
250	Insurance premiums
261	Royalties for licences and patents
263	IT services
293	Dividend
294	Loan interest
312	Salary and bonuses
314	Pensions
350	Telecommunications (Internet)
351	Advertising
353	Rent
380	Unilateral Transfer
420	Loan > 1 yr intra-group
428	Loan > 1 yr
520	Loan < 1 yr
526	Foreign investment

3.5.2 NORWAY

Each separate payment through a Norwegian bank to a beneficiary domiciled outside Norway or to a bank outside Norway (in foreign currency or Norwegian kroner) must be reported to Toll og Avgiftsdirektoratet (TOD) by the intermediary bank.

A list of the currency register codes is given below. We refer to the Norwegian customs and the Norwegian currency register law for further information.

<http://www.toll.no/default.aspx?id=3&epslanguage=EN>

<http://www.lovdatabank.no/info/lawdata.html>

As a complement to the currency register code the reason for the payment must be written in full.

Code	Description
14	Purchase/sale of goods
26	Rent
29	Other purchase/sale of service
31	Interest
35	Dividend
38	Other return on capital
41	Purchase/sale of real estate and activated options abroad
43	Purchase/sale of shares and units, referring to direct investment
45	Direct investment in other capital
51	Purchase/sale of shares and units, referring to portfolio investment
52	Purchase/sale of bonds and certificates, referring to portfolio investment
53	Purchase/sale of derivatives, referring to portfolio investment
71	Life assurance/pension
79	Other finance investments
81	Salary
82	Inheritance, gift etc.

3.5.3 SWEDEN

Each individual payment via a Swedish bank to a beneficiary domiciled outside Sweden (in a foreign currency or in Swedish kronor) that exceeds a counter value stipulated by the National Tax Board (Riksskatteverket) must be reported to the tax board by the intermediary bank.

A list of the most frequently used payment codes is given below. For more information and a complete list of payment codes please see <http://www.skatteverket.se/> and the brochure "Kontrolluppgifter, – ränta, utdelning m.m." (SKV 373).

Code	Description
101	Imports/exports of goods
122	Goods that have not passed the Swedish border; purchase of goods abroad with a view to selling them.
130	Freight of goods imported to Sweden
131	Freight of goods exported from Sweden
173	Storage, shipping, transit, port, and terminal costs, etc.
223	Other travel expenses (expenditure for hotels, courses, conferences, etc.)
331	Fees and commission on bank-, broker and management services etc.
410	Computing services (hardware and software consultancy and implementation, data processing, etc.)
423	Royalties and licence fees for the use of proprietary rights.
440	Advertising, market research and public opinion polls
442	Architectural, engineering and other technical services
462	Other services
473	Commission related to the intermediation of goods
560	Other transfers (damages, alimony, membership, fees, and gifts incl. taxes, etc.)
601	In Sweden (foreign owner). Loan to/from foreign owner.
603	Outside Sweden (Swedish owner). Loan to/from foreign subsidiary/group company.
683	Loan to party outside Sweden (asset). Loan to party outside Sweden/amortisation of loan to party outside Sweden.
793	Other capital transactions.
940	Conversion outside Sweden of an amount that has been taken from Sweden, converted and then brought into Sweden again. (For conversion abroad in connection with other payments, the code for the underlying transaction is used).

3.6 Allocation of Charges within EU/EEA

According to National implementation of the PSD2 regulation (Payment Service Directive), it is from the beginning of January 2018 no longer be possible to use OUR/BEN for cost sharing in cross border payments within EU/EEA, regardless of currency with or without exchange. The allocation code in Sequence B tag 71A should then be set to SHA.

The adoption of the PSD2 regulation in local law will be made at different dates in the European countries during 2018, please contact your local branch for more information. If the debit account of the cross border payment is in a country where PSD2 has entered into force, only the cost sharing SHA is allowed. For file

transfers, Handelsbanken will automatically convert the cost sharing to SHA if OUR/BEN has been used, in accordance with the regulation

3.7 Payments in CNY offshore to Mainland China

For payments in CNY offshore to Mainland China, National bank Id together with BIC is mandatory.

4 Examples

4.1 Denmark

Normal cross-border payment from Denmark to Sweden.

Explanation	Format
Sender's reference	:20:FILREFDK
Ordering customer	:50H:/DK0708900001002151 5565785937
Account servicing institution	:52A:HANDDKKK
Requested execution date	:30:170905
Transaction reference	:21:TRANSREFDK
Currency/transaction amount	:32B:DKK100,
Account with institution	:57A:HANDESS
Beneficiary	:59:/SE9860000000000235192252 BENEFICIARY NAME BENEFICIARY ROAD 1 111 11 STOCKHOLM, SWEDEN
Remittance information	:70:INVOICE NO:123
Regulatory reporting	:77B://SE
Details of charges	:71A:SHA

4.2 Finland

Normal cross-border payment from Finland to Denmark.

Explanation	Format
Sender's reference	:20:FILREFFI
Ordering customer	:50H:/FI753131301003805 5565785937
Account servicing institution	:52A:HANDFIHH
Requested execution date	:30:170905
Transaction reference	:21:TRANSREFFI
Currency/transaction amount	:32B:EUR100,
Account with institution	:57A:HANDDKKK
Beneficiary	:59:/DK0708900001002151 BENEFICIARY NAME BENEFICIARY ROAD 11256 COPENHAGEN, DENMARK
Remittance information	:70:INVOICE NO: 123
Regulatory reporting	:77B://DK
Details of charges	:71A:SHA

4.3 France

Urgent cross-border payment from France to Finland.

Explanation	Format
Sender's reference	:20:FILREF FR
Ordering customer	:50H:/FR76300040080400111585566 5565785937
Account servicing institution	:52A:BNPAFRPP
Requested execution date	:30:170905
Transaction reference	:21:TRANSREF FR
Instruction code	:23e:URGP
Currency/transaction amount	:32B:EUR100,
Account with institution	:57A:HANDFIHH
Beneficiary	:59:/FI753131301003805 BENEFICIARY NAME BENEFICIARY ROAD 1 00100 HELSINKI, FINLAND
Remittance information	:70:INVOICE NO: 123
Regulatory reporting	:77B://FI
Details of charges	:71A:SHA

4.4 Germany

Intra-Company cross-border payment from Germany to Great Britain.

Explanation	Format
Sender's reference	:20:FILEREF3
Ordering customer	:50H:/DE22514206000011158003 5565785937
Account servicing institution	:52A:HANDDEFF
Requested execution date	:30:170905
Transaction reference	:21:TRANSREF1
Instruction code	:23E:INTC
Currency/transaction amount	:32B:EUR100,
Account with institution	:57A:HANDGB22
Beneficiary	:59:/GB11223344556677889911 BENEFICIARY NAME BENEFICIARY RD 3 LONDON, GREAT BRITAIN
Remittance information	:70:INVOICE NO: 123
Regulatory reporting	:77B://GB
Details of charges	:71A:SHA

4.5 Great Britain

Cheque payment ordered from Great Britain to beneficiary in Sweden.

Explanation	Format
Sender's reference	:20:FILREF GB
Ordering customer	:50H:/GB91HAND40516292046940 5565785937
Account servicing institution	:52A:HANDGB22
Requested execution date	:30:170905
Transaction reference	:21:TRANSREF GB
Instruction code	:23E:CHQB
Currency/transaction amount	:32B:GBP100,
Beneficiary	:59:BENEFICIARY NAME BENEFICIARY ROAD 1 111 11 STOCKHOLM, SWEDEN
Remittance information	:70:INVOICE NO: 123
Regulatory reporting	:77B://SE
Details of charges	:71A:SHA

4.6 Luxembourg

Normal cross-border payment from Luxembourg to Sweden.

Explanation	Format
Sender's reference	:20:FILREFLU
Ordering customer	:50H:/LU462294240001000000 5565785937
Account servicing institution	:52A:HANDLULB
Requested execution date	:30:1750905
Transaction reference	:21:TRANSREFLU
Currency/transaction amount	:32B:EUR100,
Account with institution	:57A:HANDSESS
Beneficiary	:59:/SE9860000000000235192252 BENEFICIARY NAME BENEFICIARY ROAD 1 111 11 STOCKHOLM, SWEDEN
Remittance information	:70:INVOICE NO:123
Details of charges	:71A:SHA

4.7 The Netherlands

Normal cross-border payment from the Netherlands to Sweden.

Explanation	Format
Sender's reference	:20:FILREFNL
Ordering customer	:50H:/NL58HAND0718128982 5565785937
Account servicing institution	:52A:HANDNL2A
Requested execution date	:30:170905
Transaction reference	:21:TRANSREFNL
Currency/transaction amount	:32B:EUR100,
Account with institution	:57A:HANDSESS
Beneficiary	:59:/SE9860000000000235192252 BENEFICIARY NAME BENEFICIARY ROAD 1 111 11 STOCKHOLM, SWEDEN
Remittance information	:70:INVOICE NO:123
Regulatory reporting	:77B://SE
Details of charges	:71A:SHA

4.8 Norway

Normal cross-border payment from Norway to the USA.

Reporting will be made to Toll og Avgiftsdirektoratet with additional information.

Explanation	Format
Sender's reference	:20:FILEREF6
Ordering customer	:50H:/NO3190412245937 5565785937
Account servicing institution	:52A:HANDNOKK
Requested execution date	:30:170905
Transaction reference	:21:TRANSREF3
Currency/transaction amount	:32B:USD20000,
Account with institution	:57C://FW026005050
Beneficiary	:59:/90460519 BENEFICIARY BENEFICIARY RD 3 SAN MATEO CA, USA
Remittance information	:70:INVOICE NO: 10023
Regulatory reporting	:77B:/26/NO//RENT
Details of charges	:71A:SHA

4.9 Sweden

Normal cross-border payment from Sweden to Germany.

No reporting will be made to the central bank.

Explanation	Format
Sender's reference	:20:FILEREF1
Ordering customer	:50H:/SE9860000000000235192252 5565785937
Account servicing institution	:52A:HANDSESS
Requested execution date	:30:170905
Transaction reference	:21:TRANSREF
Currency/transaction amount	:32B:EUR100,
Account with institution	:57A:DEUTDEFF
Beneficiary	:59:/DE89370400440532013000 BENEFICIARY BENEFICIARY STRASSE 3 FRANKFURT; GERMANY
Remittance information	:70:INVOICE NO: 6544
Regulatory reporting	:77B://DE
Details of charges	:71A:SHA

Urgent cross-border payment from Sweden to Germany.

Reporting will be made to the central bank.

Explanation	Format
Sender's reference	:20:FILEREF2
Ordering customer	:50H:/SE9860000000000235192252 5565785937
Account servicing institution	:52A:HANDSESS
Requested execution date	:30:170905
Transaction reference	:21:TRANSREF1
Instruction code	:23E:URGP
Currency/transaction amount	:32B:USD100000,
Account with institution	:57A:DEUTDEFF
Beneficiary	:59:/DE89370400440532013000 BENEFICIARY BENEFICIARY STRASSE 3 FRANKFURT; GERMANY
Remittance information	:70:INVOICE NO: 6544
Regulatory reporting	:77B:/101/DE
Details of charges	:71A:SHA

Financial cross-border payment from Sweden to Norway.

Beneficiary account number is not entered.

Explanation	Format
Sender's reference	:20:FILERE5
Ordering customer	:50H:/SE986000000000235192252 5565785937
Account servicing institution	:52A:HANDESS
Requested execution date	:30:170905
Transaction reference	:21:TRANSREF2
Instruction code	:23E:CORT
Currency/transaction amount	:32B:USD200000,
Receiver's Correspondent	:56A:CHASUS33
Account with institution	:57A:DNBANOKK
Beneficiary	:59:BENEFICIARY NAME BENEFICIARY VEJ 3 OSLO, NORWAY
Remittance information	:70:INVOICE NO: 1266
Regulatory reporting	:77B:/101/NO
Details of charges	:71A:SHA

4.10 USA

Cross-border payment from the USA to Sweden.

Explanation	Format
Sender's reference	:20:FILERE4
Ordering customer	:50H:/11223344 5565785937
Account servicing institution	:52A:HANDUS33
Requested execution date	:30:170905
Transaction reference	:21:TRANSREF1
Currency/transaction amount	:32B:USD100,
Account with institution	:57A:HANDESS
Beneficiary	:59:/SE986000000000235192252 BENEFICIARY NAME BENEFICIARY VÄG 3 111 11 STOCKHOLM SWEDEN
Remittance information	:70:INVOICE NO: 1234
Regulatory reporting	:77B://SE
Details of charges	:71A:SHA