GlobalOn-Line

Intra-group transfer

SWIFT MT101 format

Version 1.5.5

Publishing date 1 July 2025

Handelsbanken

Table of contents

Handelsbanken

1   Introduction

Handelsbanken's implementation guidelines will describe the contents of GlobalOn-Line Intra-group transfer 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 a more detailed specification for each country.

It is currently possible to make Intra-group transfer via GlobalOn-Line in Handelsbanken

- Great Britain

- Luxembourg

- Netherlands

- Norway

- Sweden

- USA

Besides Handelsbanken this could also be made to/from accounts held with other banks. The service is based on the fact that we have an agreement with the bank in point in order to handle these services. Today we have agreements with approximately 60 different banks covering just above 40 different countries. The geographical coverage could be extended if the need should arise.

All component services within outgoing payments must have a separate agreement with the Bank.

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, then the entire section will be rejected.

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 GlobalOn-Line Intra-group transfers can be obtained from your local branch office.

Handelsbanken

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
1.5.5	2025-07-01	Following countries with accounts in Handelsbanken has been removed: FI
1.5.4	2023-11-13	Following countries with accounts in Handelsbanken has been removed: DE, DK, FR
1.5.3	2020-10-26	Following countries with accounts in Handelsbanken has been removed: CN, EE, HK, LV, LT, PL, SG
1.5.2	2017-12-13	Minor changes and updates.
1.5.1	2016-06-30	Minor changes and updates.
1.5.0 Published	2009-11-20	New country – Possible to order Intra-group transfers from account in Handelsbanken Lithuania.
1.4.0 Published	2009-02-05	New countries – Possible to order Intra-group transfers from account in Handelsbanken China and Latvia.
1.3.0 Published	2009-01-15	New version management – New version number 1.3.0. Changes according to above guidelines.
0.1.3 Published	2008-04-10	New country – Possible to order Intra-group transfers from account in Handelsbanken Poland.
2007 June	2007 June	New country – Possible to order Intra-group transfers from account in Handelsbanken France
2007 March	2007 March	New country – Possible to order Intra-group transfers from account in Handelsbanken Estonia
Older versions		Please contact your local branch if you have questions concerning older versions.

Handelsbanken

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 sequence 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

Handelsbanken

Set-up guidelines

2.1.1   SEQUENCE A

Status	Tag	Field name	Content/ Options	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 '//'.
O	21R	Customer Specified Reference	16x	Always 'NOLI'
N	28D	Message Index / Total	5n/5n	Accepted but not acted upon.
O	50L	Instructing Party	35x	Sender, if other than the ordering customer
M	50H	Ordering Customer	/34x 4*35x	Line 1: /Account to be debited for all subsequent transactions in sequence B. Line 2: Customer identity in Handelsbanken, Business organisation/SHB number. See country specific information.
M	52A	Account Servicing Institution	4!a2!a2!c [3!c]	BIC of the bank servicing the customer's account to be debited, e.g. HANDNOKK See country specific information .
N	51A	Sending Institution		Not used.
M	30	Requested Execution Date	6!n	Execution date. The date on which all subsequent transactions in sequence B should be initiated by the executing bank For Intra-group transfers this field is regarded as Value Date in combination with INTC in Tag 23E The date on which the receiving institution will receive value of the amount The value date cannot be more than 30 calendar days ahead of time from the day the file is sent to the bank For Intra-group transfers from an account held in another bank no check is made of cut-off time.
N	25	Authorisation	35x	Not used

Handelsbanken

2.1.2 SEQUENCE B

Status	Tag	Field name	Content/ Options	Definition / Usage rules
M	21	Transaction Reference	16x	This field specifies the unambiguous reference for the individual transaction contained in a particular occurrence of sequence B. Must not start or end with a slash '/' or contain two consecutive slashes '//'. This reference is the senders own reference and will not be forwarded to beneficiary.
O	21F	F/X Deal Reference	16x	Only used from accounts in Handelsbanken GB, NL, NO and US Other banks, according to agreement Must not start or end with a slash '/' or contain two consecutive slashes '//'. **N.B**. If used, both field 21F and field 36 must be specified.
R	23E	Instruction Code	4a[/30x]	Method for payment **INTC** = Intra-company payment When tag is not used (blank), the payment is handled as a non-urgent payment.
M	32B	Currency/Transaction Amount	3!a15d	Currency and amount of the subsequent transfer See country specific information.
N	50L	Instructing Party	35x	Not used in Sequence B
N	50H	Ordering Customer	/34x 4*35x	Not used in Sequence B
N	52A	Account Servicing Institution		Not used in Sequence B
N	56A	Intermediary		Not used
R	57A	Account With Institution	Option A: 4!a2!a2!c [3!c]	Beneficiary bank identification, BIC Eg: 57A HANDNOKK
M	59	Beneficiary	[/34x] 4*35x	Beneficiary's account number preceeded by slash "/" Name and adress – Accepted but not acted upon. Beneficary name and address will be set by Handelsbanken.
R	70	Remittance Information	4*35x maximum	Reference, message to the beneficiary Max 2x35 characters See country specific information.

Handelsbanken

Status	Tag	Field name	Content/ Options	Definition / Usage rules
N	77B	Regulatory Reporting	3*35x	Beneficiary country code is mandatory for all transfers.
				Payment/Currency register/Central bank code is mandatory for transfers from accounts in Handelsbanken 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 Luxembourg and 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
N	71A	Details of Charges	3a	Accepted but not acted upon
N	25A	Charges Account	/34x	Not used
O	36	Exchange Rate	12d	Only used from accounts in Handelsbanken GB, NL, NO and US
				Other banks, according to agreement
				N.B. If used, both field 21F and field 36 must be specified.

Handelsbanken

3   Country specific information for Intra-group transfer via GlobalOn-Line

Accounts

Account number to be used both on debit and credit side, must be written in the same way as in the Power of Attorney. Otherwise the payment will be rejected or treated as a cross-border payment.

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.

3.1.1   ACCOUNT STRUCTURE IN HANDELSBANKEN

Country	Country code	IBAN – International Bank Account number	BBAN – Traditional Account number
Great Britain	GB	22 characters	8 digits
Luxembourg	LU	20 characters	8 digits
Netherlands	NL	18 characters	10 digits
Norway	NO	15 characters	11 digits incl clearing number
Sweden	SE	24 characters	8 or 9 digits excl clearing number
USA	US	Not available	8 digits

Status	Tag	Field name	Content/ Options	Definition / Usage rules
M	50H	Ordering Customer	/34x 4*35x	Line 1: /Account to be debited for all subsequent transactions in sequence B Line 2: Customer identity in Handelsbanken, Business organisation/ SHB number.

3.1.2   ACCOUNT STRUCTURE IN OTHER BANKS

Country	Country code	IBAN – International Bank Account no structure	BBAN – Traditional Account number structure in Handelsbanken
Austria	AT	20 characters	max 11 digits
Belgium	BE	16 characters	12 digits
Cyprus	CY	28 characters	max 34 characters
Czech Republic	CZ	24 characters	max 34 characters
Denmark	DK	18 characters	min 6 - max 14 characters
Estonia	EE	20 characters	max 34 characters
Finland	FI	18 characters	min 8 - max 14 characters
France	FR	27 characters	23 characters (Bank code 5 digits, Branch number 5 digits, Account number 11 characters, Check digits 2)
Germany	DE	22 characters	min 4 - max 10 digits
Great Britain	GB	22 characters	max 34 characters
Hungary	HU	28 characters	max 34 characters
Iceland	IS	26 characters	max 34 characters
Ireland	IE	22 characters	8 - 9 digits
Italy	IT	27 characters	If the account number starts with a letter, the account number must consist of at least 14 and at most 23 characters. (Check character 1 letter, Bank code 5 digits, Branch number 5 digits, Account number at most 12 characters). If the account number does not start with a letter, the account number must consist of at least 10 and at most 22 characters. (Bank code 5 digits, Branch number 5 digits, Account number at most 12 characters).
Latvia	LV	21 characters	max 34 characters
Lithuania	LT	20 characters	max 34 characters
Luxembourg	LU	20 characters	max 34 characters
Malta	MT	31 characters	max 34 characters
Netherlands	NL	18 characters	min 2 - max 10 characters
Norway	NO	15 characters	11 digits, including check digit
Poland	PL	28 characters	max 34 characters
Portugal	PT	25 characters	21 digits (Bank code 4 digits, Branch number 4 digits, Account number 11 digits, Check digits 2)
Slovakia	SK	24 characters	max 34 characters
Slovenia	SI	19 characters	max 34 characters

Handelsbanken

Country	Country code	IBAN – International Bank Account no structure	BBAN – Traditional Account number structure in Handelsbanken
Spain	ES	24 characters	20 digits (Bankcode 4 digits, Branch no. 4 digits, Controll digit 2, Account no. 10 digits)
Sweden	SE	24 characters	min 9 - max 14 digits incl clearing no. (For Saving banks (Sparbanken), only the first four digits of the clearing no. are entered).
Switzerland	CH	21 characters	max 34 characters
USA	US	-------	max 34 characters

For more information concerning account structures please see

http://www.ecbs.org/iban/iban.htm#country

Beneficiary bank

The beneficiary bank is entered with a BIC (SWIFT address), 8 or 11 characters. These should be entered consecutively without spaces, regardless of how they are written on the payment invoice.

SWIFT is the abbreviation of Society for Worldwide Interbank Financial Telecommunication and is a communications network used by most of the banks in the world for sending each other payment instructions and messages. Each bank linked to SWIFT has a unique address, a so-called **BIC** (Bank Identifier Code).

BIC for Handelsbanken in different countries

Land	BIC
Great Britain	HANDGB22
Netherlands	HANDNL2A
Norway	HANDNOKK
Sweden	HANDSESS
USA	HANDUS33

Status	Tag	Field name	Content/ Options	Definition / Usage rules
M	52A	Account Servicing Institution	4!a2!a2!c[3!c]	BIC of the bank servicing the customer's account to be debited, e.g. HANDDKKK.

Handelsbanken

Execution date/Value date

Could be maximum 30 calender days ahead.

The date will be the date on which the account will be debited. For transfers within Handelsbanken the debit and the receiving date will be the same.

The transfer must be made according to the cut off times for each country. If Handelsbanken receives the order after the specific cut-off time, the transfer will be made the following business day.

When the debit account is held in another bank the execution date will be the date when the account is debited. Handelsbanken could not guarantee that the receiver will have the same valuedate. If the transfer is from an account held in another bank, no check is made of cut-off time.

Status	Tag	Field name	Content/ Options	Definition / Usage rules
M	30	Requested Execution Date	6!n	Execution date

The date on which all subsequent transactions in sequence B should be initiated by the executing bank

For Intra-group transfers this field is regarded as Value Date in combination with INTC in Tag 23E

The date on which the receiving institution will receive value of the amount

The value date cannot be more than 30 calendar days ahead of time from the day the file is sent to the bank

For Intra-group transfers from an account held in another bank no check is made of cut-off time |

Currency/Transaction Amount

The currency should be stated according to ISO standard.

Basic rule:

The currency of the transfer must be in either the currency of the debit account or the credit account.

Exceptions:

1. Transfers between accounts in Handelsbanken must be in the currency of the debit account for the following countries:

   - Sweden - if the currency of the debit account is another than SEK

2. Transfers from accounts in Handelsbanken to other banks must be in the currency of the debit account for the following countries:

   - Luxembourg

   - Norway

   - Sweden - if the currency of the debit account is another than SEK

Handelsbanken

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 2x35 characters.

Status	Tag	Field name	Content/ Options	Definition / Usage rules
O	70	Remittance Information	4*35x	Reference, message to the beneficiary Max 2x35 characters

Payment/Currency register/Central bank code

For certain payment orders, 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 here is the payment/currency register/central bank code for the country where the debit account is held. Reporting for incoming payments must be done separately if necessary.

An obligation to report applies in the following countries:

- Norway
- Sweden

If transfers are initiated from an account held with another bank regulations regarding central bank or similar, reporting may apply. Please contact your local bank for further information regarding the country/payment in point.

Status SHB	Tag	Field name	Content/ Options	Definition / Usage rules

O	77B	Regulatory Reporting	3*35x	Beneficiary country code is mandatory for all transfers
				
				Payment/Currency register/Central bank code is mandatory for transfers from accounts in Handelsbanken NO and SE, in excess of country unique amount limits
				
				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 Luxembourg and Norway. All together 19 characters can be used.

Handelsbanken

				Norway - Additional information is mandatory: /CODE/Country code Norway//Additional information. E.g. /26/NO//RENT

3.1.3 NORWAY

Currency register code

Each separate transfer 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 http://www.toll.no/default.aspx?id=3&epslanguage=EN and the Norwegian currency register law http://www.lovdata.no/info/lawdata.html for further information.

As a complement to the currency register code the reason for the transfer 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, refering to portfolio investment
53	Purchase/sale of direvatives, referring to portfolio investment
71	Life assurance/pension
79	Other finance investments
81	Salary
82	Inheritance, gift etc.

3.1.4 SWEDEN

Payment code

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

Handelsbanken

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/download/18.1cf57160116817b976680002010/37321.pdf bilaga 1.

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, amrket 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).

Handelsbanken

4 Examples

Sweden

Intra-group transfer between accounts in Handelsbanken Sweden

Explanation	Format
Sender's reference	:20:FILEREF1
Customer Specified Reference	:21R:NOLI
Ordering customer	:50H:/SE1160000000000123456789 5565785937
Account servicing institution	:52A:HANDSESS
Requested execution date	:30:231031
Transaction reference	:21:TRANSREF1
Instruction Code	:23E:INTC
Currency/transaction amount	:32B:SEK100,
Account with institution	:57A:HANDSESS
Beneficiary	:59: SE1160000000000987654321
Remittance information	:70:6544
Regulatory reporting	:77B://SE