

GlobalOn-Line
Local payments
SWIFT MT101 format

Version 1.9.1
Publishing date 26 October 2020

Table of contents

1	INTRODUCTION.....	4
2	HISTORY	5
3	IMPLEMENTATION GUIDELINES.....	6
3.1	Set-up guidelines	6
3.1.1	SEQUENCE A	6
3.1.2	SEQUENCE B.....	7
4	COUNTRY SPECIFIC INFORMATION FOR LOCAL PAYMENTS VIA GLOBALON-LINE	11
4.1	Denmark.....	11
4.1.1	BANK TRANSFER.....	11
4.1.2	GIRO PAYMENT, FORM TYPE 01	12
4.1.3	GIRO PAYMENT, FORM TYPE 04	13
4.1.4	GIRO PAYMENT, FORM TYPE 15	14
4.1.5	FI PAYMENT, FORM TYPE 71.....	15
4.1.6	FI PAYMENT, FORM TYPE 73.....	16
4.1.7	FI PAYMENT, FORM TYPE 75.....	17
4.1.8	SALARY PAYMENT	18
4.1.9	FINANCIAL PAYMENT.....	19
4.2	Finland.....	20
4.2.1	SEPA CREDIT TRANSFER STRUCTURED	20
4.2.2	SEPA CREDIT TRANSFER	21
4.2.3	SEPA SALARY	22
4.2.4	URGENT PAYMENT (ILGIRO).....	23
4.3	France	24
4.3.1	SEPA CREDIT TRANSFER	24
4.3.2	SEPA CREDIT TRANSFER STRUCTURED	25
4.3.3	SEPA SALARY	26
4.4	Germany	27
4.4.1	SEPA CREDIT TRANSFER	27
4.4.2	SEPA CREDIT TRANSFER STRUCTURED	28
4.4.3	SEPA SALARY	29
4.4.4	EUR EXPRESS PAYMENT	30
4.4.5	FINANCIAL PAYMENT.....	30
4.5	Great Britain	32
4.5.1	BACS PAYMENT.....	32
4.5.2	CHAPS PAYMENT (URGENT GBP).....	33
4.5.3	CHEQUE PAYMENT	34
4.7	Luxembourg	35
4.7.1	SEPA CREDIT TRANSFER	35
4.7.2	SEPA CREDIT TRANSFER STRUCTURED	36
4.7.3	EUR EXPRESS.....	37
4.8	The Netherlands	38
4.8.1	SEPA CREDIT TRANSFER	38
4.8.2	SEPA CREDIT TRANSFER STRUCTURED	39
4.8.3	SEPA SALARY	40
4.8.4	EUR EXPRESS PAYMENT	41
4.9	Norway.....	42

4.9.1	KID AND TAX PAYMENTS	42
4.9.2	PAYMENT WITH MESSAGE	43
4.9.3	CASH PAYMENTS	44
4.9.4	SALARY PAYMENTS	45
4.9.5	FINANCIAL PAYMENT.....	46
4.10	Sweden	47
4.10.1	GIRO PAYMENTS	47
4.10.2	BANKGIRO PAYMENTS WITH OCR REFERENCE	47
4.10.3	BANKGIRO PAYMENT WITH MESSAGE.....	48
4.10.4	PLUSGIRO PAYMENTS WITH OCR REFERENCE.....	49
4.10.5	PLUSGIRO PAYMENT WITH MESSAGE	50
4.10.6	ACCOUNT PAYMENT.....	51
4.10.7	SALARY PAYMENT	52
4.11	USA.....	53
4.11.1	ACH PAYMENT	53
4.11.2	FEDWIRE PAYMENT (URGENT PAYMENT).....	54
5	APPENDICES	55
5.1	Debit account structures	55
5.1.1	ORDERING CUSTOMER ACCOUNTS IN HANDELSBANKEN	55
5.1.2	ORDERING CUSTOMER ACCOUNTS HELD IN OTHER BANKS	55

1 Introduction

Handelsbanken's implementation guidelines will describe the contents of GlobalOn-Line local 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 a more detailed specification for each payment type and country.

It is currently possible to make local payments via GlobalOn-Line in 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.

Local Financial payments can currently be made from accounts in Handelsbanken Denmark, Finland, Germany, Norway and Sweden according to special agreement.

This description is unique for Handelsbanken's services and can therefore only be used in co-operation with Handelsbanken.

For cross-border payments see the Implementation guide SWIFT MT101-format Cross-border payments.

More information about GlobalOn-Line local payments can be obtained from your local branch office.

2 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
1.9.1	2020-10-26	Following countries with accounts in Handelsbanken has been removed: CN, EE, HK, LV, LT, PL, SG
1.9.0	2019-07-01	DE: New payment type for Germany, EUR Express Payment LV: Clarification regarding regulatory reporting PL: New payment type – Split payments
1.8.5	2017-12-13	PL: ZUS payment no longer available
1.8.4	2017-09-07	IBAN can be used as beneficiary account in DK, GB and NO.
1.8.3	2017-07-06	Minor updates and changes
1.8.2	2017-05-19	Minor updates and changes
1.8.1	2016-06-30	Salary payment available for EE, LV and LT. New payment type for NL, EUR Express Payment. Changed version number.
1.7.1 (former 1.5.3)	2013-12-12	New payment types for Estonia and Latvia due to SEPA migration end-date. BIC is optional if Debit or Beneficiary's account number is stated as an IBAN.
1.6.1 (former 1.5.2)	2013-07-10	New payment types for FR, GE, LU and NL due to SEPA migration end-date.
1.5.1	2013-02-22	Updated instructions for Local Salary Payments Finland.
Older versions		Please contact your local branch if you have questions concerning older versions.

3 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

3.1 Set-up guidelines

3.1.1 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	Party which is authorized by the account owner to order all the transactions in the message.

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. See country specific information.
R	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. Optional if Debit account is stated as an IBAN. 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
N	25	Authorisation	35x	Not used

3.1.2 SEQUENCE B

Status	Tag	Field name	Content/O ptions	Definition / Usage rules
M	21	Transaction Reference	16x	This field specifies the senders own unique 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 '//'. If the payment fulfils the requirements of a euro payment within SEPA and if a reference is provided, the reference will be sent to the beneficiary. Otherwise the reference will not be forwarded to the beneficiary.
N	21F	F/X Deal Reference	16x	Not used

Status	Tag	Field name	Content/O ptions	Definition / Usage rules
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 local non-urgent payment.</p> <p>Codes accepted:</p> <p>CHQB = local cash payment (only NO) and local cheque payment (only GB).</p> <p>URGP = urgent local payment local payments (only DE, GB, LU, NL and US).</p> <p>OTHR/SALY = salary (only DE, DK, FI, FR, NL, NO and SE).</p> <p>CORT = Financial payment (only DK, DE, NO and SE) and financial or urgent payment(only FI)</p> <p>See country specific information</p>
M	32B	Currency/Transaction Amount	3!a15d	Currency and amount of the subsequent transfer. Must be the currency of the debit account.
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

Status	Tag	Field name	Content/Options	Definition / Usage rules
R	57A 57C	Account With Institution	<p>Option A:</p> <p>4!a2!a2!c [3!c] or [1!a] [34x]</p> <p>4!a2!a2!c [3!c]</p> <p>Option C:</p> <p>/34x</p>	<p>Beneficiary bank identification</p> <p>BIC or // followed by a two letter national clearing system code and a numeric party identifier (National bank-ID) and a BIC.</p> <p>Eg: 57A HANDNOKK Or 57A://FW123456789 HANDUS33</p> <p>Option A, BIC must be used if Tag 23E = CORT</p> <p>// followed by a two letter national clearing system code and a numeric party identifier (National bank-ID)</p> <p>Eg: 57C://SE5261</p> <p>Exceptions: When Tag 23E = CHQB then Tag 57 is not used</p> <p>Optional if Beneficiary's account number is stated as an IBAN</p> <p>See country specific information</p>
M	59	Beneficiary	[/34x] 4*35x	<p>Beneficiary's account number preceded by slash (/), 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.</p> <p>Full address must be filled in when an advice is to be sent to the beneficiary and/or in combination with Tag 23E = CHQB.</p> <p>See country specific information</p>
R	70	Remittance Information	4*35x	<p>Reference, message to the beneficiary</p> <p>Max 4x35 characters</p> <p>See country specific information. It is important to follow description for each payment type and country.</p>

Status	Tag	Field name	Content/O ptions	Definition / Usage rules
O	77B	Regulatory Reporting	3*35x	Example1: without reporting to the central bank //Beneficiary country code. E.g. //LT Example 2: with reporting to the central bank /CODE/Beneficiary country code. E.g. /111/LV See country specific information
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
N	36	Exchange Rate	12d	Not used

4 Country specific information for local payments via GlobalOn-Line

In this chapter country specific information for local payments through GlobalOn-Line will be described. A business example will be presented for some of the payment types. In all examples ordering customer account appears in Sequence A; single MT101 with single debit account.

4.1 Denmark

Ordering customer account number in a BBAN or IBAN format is mandatory.

4.1.1 BANK TRANSFER

Beneficiary account number can be either in BBAN format (11-14 digits including clearing number) or IBAN format (18 characters).

A message to the beneficiary can be entered with a maximum of 4x35 characters.

Business term/ Payment orders	Tag	Content	Description	Example
Beneficiary, credit account	59	[/34x] 4*35x	Account no. BBAN	/1234567890 Beneficiary name
Remittance Information	70	4*35x	Message, max 4x35 characters	Invoice 123

Example Local non-urgent Bank transfer payment

Explanation	Format
Sender's Reference	:20:FILEREF1
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/1234567890 55657879327
Account Servicing Institution	:52A:HANDDKKK
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Currency/Transaction Amount	:32B:DKK100,
Beneficiary	:59:/1234567890 Beneficiary name
Remittance information	:70:Invoice no 123

4.1.2 GIRO PAYMENT, FORM TYPE 01

Beneficiary account number in a GIRO format is mandatory. Please note that the text “GIRO” must always be entered before the Giro number, stated with 7 or 8 digits.

Message to the beneficiary must always be entered with a maximum of 4x35 characters.

The form type code shall not be filled in.

Business term/ Payment orders	Tag	Content	Description	Example
Beneficiary, credit account,	59	[/34x] 4*35x	Giro account number	/GIRO12345678 Beneficiary name
Remittance Information	70	4*35x	Message, max 4x35 characters	Invoice no 123

Example Local non-urgent GIRO form type 01 payment

Explanation	Format
Sender's Reference	:20:FILEREF2
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/1234567890 55657879327
Account Servicing Institution	:52A:HANDDKKK
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Currency/Transaction Amount	:32B:DKK100,
Beneficiary	:59:/GIRO12345678 Beneficiary name
Remittance information	:70:Invoice no 123

4.1.3 GIRO PAYMENT, FORM TYPE 04

Beneficiary account number in a GIRO format is mandatory. Please note that the text “GIRO” must always be entered before the Giro number, stated with 7 or 8 digits.

In the coded line in the bottom of the payment form you will find the form type code (2 digits = 04), the OCR reference (16 digits) and the GIRO account according to this example:

+04<0000022605308440+6543433<

The OCR reference (structured reference) must always be entered for form type 04. The OCR reference must always begin with the form type code (04). I.e. the reference starting with the form type code, total of 18 digits, must always be entered in the reference field.

Business term/ Payment orders	Tag	Content	Description	Example
Beneficiary, credit account	59	[/34x] 4*35x	Giro account number	/GIRO12345678 Beneficiary name
Remittance Information	70	4*35x	OCR reference from the GIRO form, incl. Form type code '04', 18 digits	040000022605308440

Example Local non-urgent GIRO form type 04 payment

Explanation	Format
Sender's Reference	:20:FILEREF2
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/1234567890 55657879327
Account Servicing Institution	:52A:HANDDKKK
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Currency/Transaction Amount	:32B:DKK100,
Beneficiary	:59:/GIRO12345678 Beneficiary name
Remittance information	:70:040000022605308440

4.1.4 GIRO PAYMENT, FORM TYPE 15

Beneficiary account number in a GIRO format is mandatory. Please note that the text “GIRO” must always be entered before the Giro number, stated with 7 or 8 digits.

In the coded line in the bottom of the payment form you will find the form type code (2 digits = 15), the OCR reference (16 digits) and the GIRO account according to this example:

+15<0000022605308440+6543433<

The OCR reference (structured reference) must always be entered for form type 15. The OCR reference must always begin with the form type code (15). I.e. the reference starting with form type code, total of 18 digits, must always be entered in the reference field.

Business term/ Payment orders	Tag	Content	Description	Example
Beneficiary, credit account	59	[/34x] 4*35x	Giro account number	/GIRO12345678 Beneficiary name
Remittance Information	70	4*35x	OCR reference from the GIRO form, incl. Form type code '15', 18 digits	150000022605308440

Example Local non-urgent GIRO form type 15 payment

Explanation	Format
Sender's Reference	:20:FILEREF2
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/1234567890 55657879327
Account Servicing Institution	:52A:HANDDKKK
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Currency/Transaction Amount	:32B:DKK100,
Beneficiary	:59:/GIRO12345678 Beneficiary name
Remittance information	:70:150000022605308440

4.1.5 FI PAYMENT, FORM TYPE 71

FI creditor number should be used as beneficiary account number. “FI” must be entered before the FI creditor number, stated with 8 digits.

In the coded line in the bottom of the payment form you will find the form type code (2 digits = 71), the OCR reference (15 digits) and the FI creditor number according to this example:

```
+71<000000005308440+81517654<
```

The OCR reference (structured reference) must always be entered for form type 71. The OCR reference must always begin with the form type code (71).

I.e. the reference starting with the form type code, total of 17 digits, must always be entered in the reference field.

Business term/ Payment orders	Tag	Content	Description	Example
Beneficiary, credit account	59	[/34x] 4*35x	FI creditor number	/FI87654321 Beneficiary name
Remittance Information	70	4*35x	OCR reference from the FI form, incl. Form type code ‘71’, 17 digits	71000000005308440

Example Local non-urgent FI form type 71 payment

Explanation	Format
Sender’s Reference	:20:FILEREF3
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/1234567890 55657879327
Account Servicing Institution	:52A:HANDDKKK
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Currency/Transaction Amount	:32B:DKK100,
Beneficiary	:59:/FI87654321 Beneficiary name
Remittance information	:70:71000000005308440

4.1.6 FI PAYMENT, FORM TYPE 73

FI creditor number should be used as beneficiary account number. "FI" must be entered before the FI creditor number, stated with 8 digits.

Message to the beneficiary must always be entered with a maximum of 4x35 characters.

The form type code shall not be filled in.

Business term/ Payment orders	Tag	Content	Description	Example
Beneficiary, credit account	59	[/34x] 4*35x	FI creditor number	/FI87654321 Beneficiary name
Remittance Information	70	4*35x	Message, max 4x35 characters	Invoice no 123

Example Local non-urgent FI form type 73 payment

Explanation	Format
Sender's Reference	:20:FILEREF3
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/1234567890 55657879327
Account Servicing Institution	:52A:HANDDKKK
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Currency/Transaction Amount	:32B:DKK100,
Beneficiary	:59:/FI87654321 Beneficiary name
Remittance information	:70:Invoice no 123

4.1.7 FI PAYMENT, FORM TYPE 75

FI creditor number should be used as beneficiary account number. “FI” must be entered before the FI creditor number, stated with 8 digits.

The OCR reference (structured reference) must always be entered for form type 75. The OCR reference must always begin with the form type code (75).

In the code line in the bottom of the payment form you will find the form type code (2 digits = 75), the OCR reference (16 digits) and the FI creditor number according to this example:

+75<0000000055308440+87654321<

Business term/ Payment orders	Tag	Content	Description	Example
Beneficiary, credit account	59	[/34x] 4*35x	FI creditor number	/FI87654321 Beneficiary name
Remittance Information	70	4*35x	OCR reference from the FI form, incl. Form type code ‘75’, 18 digits	750000000055308440

Example Local non-urgent FI form type 75 payment

Explanation	Format
Sender’s Reference	:20:FILEREF3
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/1234567890 55657879327
Account Servicing Institution	:52A:HANDDKKK
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Currency/Transaction Amount	:32B:DKK100,
Beneficiary	:59:/FI87654321 Beneficiary name
Remittance information	:70:750000000055308440

4.1.8 SALARY PAYMENT

Beneficiary account number can be either in BBAN format (11-14 digits including clearing number) or IBAN format (18 characters).

It is not possible to enter a message to the beneficiary when making a salary payment.

Business term/ Payment orders	Tag	Content	Description	Example
Instruction Code	23E	4a[/30x]	Code for salary payment = OTHR/SALY	OTHR/SALY
Beneficiary, credit account	59	[/34x] 4*35x	Account no. BBAN	/12345678901234 Beneficiary name

Example salary payment

Explanation	Format
Sender's Reference	:20:FILEREF4
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/12345678901234 55657879327
Account Servicing Institution	:52A:HANDDKKK
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Instruction Code	:23E:OTHR/SALY
Currency/Transaction Amount	:32B:DKK100,
Beneficiary	:59:/1234567890 Beneficiary name

4.1.9 FINANCIAL PAYMENT

Beneficiary account number in an IBAN format, 18 characters, is mandatory for Financial payments in Denmark.

A message to the beneficiary could be entered with a maximum of 4x35 characters.

Business term/ Payment orders	Tag	Content	Description	Example
Instruction Code	23E	4a[/30x]	Code for Financial payment = CORT	CORT
Account With Institution	57A	[/1!a] [/34x]	Beneficiary bank identification, BIC	/HANDDKKK
Beneficiary, credit account	59	[/34x] 4*35x	IBAN	/DK3630001234567890 Beneficiary name
Remittance Information	70	4*35x	Message, max 4x35 characters	FX deal ref 782

Example Local Financial payment

Explanation	Format
Sender's Reference	:20:FILEREF5
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/1234567890 3324569876
Account Servicing Institution	:52A:HANDDKKK
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Instruction Code	:23E:CORT
Currency/Transaction Amount	:32B:DKK100,
Account With Institution	:57A:DABADKKK
Beneficiary	:59:/DK3630001234567890 Beneficiary name
Remittance information	:70:FX deal ref 782

4.2 Finland

Ordering customer account number in an IBAN format is mandatory.

Beneficiary account number in an IBAN format is mandatory.

4.2.1 SEPA CREDIT TRANSFER STRUCTURED

It is mandatory to enter a reference. It could either be the local Finnish reference, max 20 digits, or the RF Creditor reference, max 25 digits.

Business term/ Payment orders	Tag	Content	Description	Example
Account With Institution	57A	[/1!a] [/34x]	Beneficiary bank identification, BIC	HANDFIHH
Beneficiary, credit account	59	[/34x] 4*35x	Account number, 18 characters IBAN	/FI0331310000556364 Beneficiary name
Remittance Information	70	4*35x	Local reference, max 20 digits or RF reference, max 25 digits	1983704833 RF781983704833

Example SEPA credit transfer structured

Explanation	Format
Sender's Reference	:20:FILEREF8
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/31313001003805 3324569876
Account Servicing Institution	:52A:HANDFIHH
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Currency/Transaction Amount	:32B:EUR100,
Beneficiary bank identification	:57A:HANDFIHH
Beneficiary	:59:/FI0331310000556364 Beneficiary name
Remittance information	:70:RF781983704833

4.2.2 SEPA CREDIT TRANSFER

A message to the beneficiary can be entered with a maximum of 4x35 characters.

Tax payments should be done as a giro payment with message.

Business term/ Payment orders	Tag	Content	Description	Example
Account With Institution	57A	[/1!a] [/34x]	Beneficiary bank identification, BIC	HANDFIHH
Beneficiary, credit account	59	[/34x] 4*35x	Account number, 18 characters IBAN	/FI0331310000556364 Beneficiary name
Remittance Information	70	4*35x	Message, max 4x35 characters	Invoice no. 123

Example SEPA credit transfer with message

Explanation	Format
Sender's Reference	:20:FILEREF9
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/31313001003805 3324569876
Account Servicing Institution	:52A:HANDFIHH
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Currency/Transaction Amount	:32B:EUR100,
Beneficiary bank identification	:57A:HANDFIHH
Beneficiary	:59:/FI0331310000556364 Beneficiary name
Remittance information	:70:Invoice no. 123

4.2.3 SEPA SALARY

A message to the beneficiary can be entered with a maximum of 4 x 35 characters.

A Finnish identity number shall not be given in this field.

Notice that Requested execution payment date (Tag 30) will be the date when the ordering party's account is debited and not the date when the beneficiaries account is credited.

Business term/ Payment orders	Tag	Content	Description	Example
Instruction Code	23E	4a[/30x]	Code for salary payment = OTHR/SALY	OTHR/SALY
Account With Institution	57A	[/1!a] [/34x]	Beneficiary bank identification, BIC	HANDFIHH
Beneficiary, credit account	59	[/34x] 4*35x	Account number, 18 characters IBAN	/FI0331310000556364 Beneficiary name
Remittance Information	70	4*35x	Message, max 4x35 characters	Salary

Example SEPA Salary

Explanation	Format
Sender's Reference	:20:FILEREF11
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/31313001003805 3324569876
Account Servicing Institution	:52A:HANDFIHH
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Instruction Code	23E:OTHR/SALY
Currency/Transaction Amount	:32B:EUR100,
Beneficiary bank identification	:57A:HANDFIHH
Beneficiary	:59:/FI0331310000556364 Beneficiary name
Remittance information	:70:Salary

4.2.4 URGENT PAYMENT (ILGIRO)

A message to the beneficiary can be entered with maximum of 2 X 35 characters.

Business term/ Payment orders	Tag	Content	Description	Example
Instruction Code	23E	4a[/30x]	Code for Financial payment = CORT	CORT
Account With Institution	57A	[/1!a] [/34x]	Beneficiary bank identification, BIC	HANDFIHH
Beneficiary, credit account	59	[/34x] 4*35x	Account number, 18 characters IBAN	/FI0331310000556364 Beneficiary name
Remittance Information	70	4*35x	Message, max 2x35 characters	FX deal ref 782

Example Urgent payment (Ilgiro)

Explanation	Format
Sender's Reference	:20:FILEREF12
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/31313001003805 3324569876
Account Servicing Institution	:52A:HANDFIHH
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Instruction Code	:23E:CORT
Currency/Transaction Amount	:32B:EUR100,
Account With Institution	57A:HANDFIHH
Beneficiary	:59:/FI0331310000556364 Beneficiary name

4.3 France

Ordering customer account number in an IBAN format is mandatory.

Beneficiary account number in an IBAN format is mandatory.

4.3.1 SEPA CREDIT TRANSFER

A message to the beneficiary can be entered with a maximum of 4x35 characters.

Business term/ Payment orders	Tag	Content	Description	Example
Account With Institution	57A	[/1!a] [/34x]	Beneficiary bank identification, BIC	PSSTFRPP
Beneficiary, credit account	59	[/34x] 4*35x	Account number, IBAN	/FR7614568000010000200119859 Beneficiary name
Remittance Information	70	4*35x	Message, max 4x35 characters	Invoice no. 123

Example SEPA credit transfer with message

Explanation	Format
Sender's Reference	:20:FILEREF9
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/ FR1234568000010000200119859 3324569876
Account Servicing Institution	:52A:HANDFRPP
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Currency/Transaction Amount	:32B:EUR100,
Beneficiary bank identification	:57A:PSSTFRPP
Beneficiary	:59:/FR7614568000010000200119859 Beneficiary name
Remittance information	:70:Invoice no. 123

4.3.2 SEPA CREDIT TRANSFER STRUCTURED

It is mandatory to enter a RF Creditor reference, max 25 characters to the beneficiary.

Business term/ Payment orders	Tag	Content	Description	Example
Account With Institution	57A	[/1!a] [/34x]	Beneficiary bank identification, BIC	PSSTFRPP
Beneficiary, credit account	59	[/34x] 4*35x	Account number, IBAN	/FR7614568000010000200119859 Beneficiary name
Remittance Information	70	4*35x	RF reference, max 25 digits	RF781983704833

Example SEPA credit transfer structured

Explanation	Format
Sender's Reference	:20:FILEREF8
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/ FR1234568000010000200119859 3324569876
Account Servicing Institution	:52A:HANDFRPP
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Currency/Transaction Amount	:32B:EUR100,
Beneficiary bank identification	:57A:PSSTFRPP
Beneficiary	:59:/FR7614568000010000200119859 Beneficiary name
Remittance information	:70:RF781983704833

4.3.3 SEPA SALARY

A message to the beneficiary can be entered with a maximum of 4x35 characters.

Business term/ Payment orders	Tag	Content	Description	Example
Instruction Code	23E	4a[/30x]	Code for salary payment = OTHR/SALY	OTHR/SALY
Account With Institution	57A	[/1!a] [/34x]	Beneficiary bank identification, BIC	PSSTFRPP
Beneficiary, credit account	59	[/34x] 4*35x	Account number, IBAN	/FR761456800001000020 0119859 Beneficiary name
Remittance Information	70	4*35x	Message, max 4x35 characters	Salary

Example SEPA salary

Explanation	Format
Sender's Reference	:20:FILEREF11
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/ FR1234568000010000200119859 3324569876
Account Servicing Institution	:52A:HANDFRPP
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Instruction Code	:23E:OTHR/SALY
Currency/Transaction Amount	:32B:EUR100,
Beneficiary bank identification	:57A:PSSTFRPP
Beneficiary	:59:/FR7614568000010000200119859 Beneficiary name
Remittance information	:70:Salary

4.4 Germany

Ordering customer account number in an IBAN format is mandatory.

Beneficiary account number in an IBAN format is mandatory.

4.4.1 SEPA CREDIT TRANSFER

A message to the beneficiary can be entered with a maximum of 4x35 characters.

Business term/ Payment orders	Tag	Content	Description	Example
Account With Institution	57A	[/1!a] [/34x]	Beneficiary bank identification, BIC	PBNKDEFF
Beneficiary, credit account	59	[/34x] 4*35x	Account number, IBAN	/DE03200100200541414200 Beneficiary name
Remittance Information	70	4*35x	Message, max 4x35 characters	Invoice no. 123

Example SEPA credit transfer with message

Explanation	Format
Sender's Reference	:20:FILEREFF9
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/ 0012345678 3324569876
Account Servicing Institution	:52A:HANDDEFF
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Currency/Transaction Amount	:32B:EUR100,
Beneficiary bank identification	:57A:PBNKDEFF
Beneficiary	:59:/DE03200100200541414200 Beneficiary name
Remittance information	:70:Invoice no. 123

4.4.2 SEPA CREDIT TRANSFER STRUCTURED

It is mandatory to enter a RF Creditor reference, max 25 characters to the beneficiary.

Business term/ Payment orders	Tag	Content	Description	Example
Account With Institution	57A	[/1!a] [/34x]	Beneficiary bank identification, BIC	PBNKDEFF
Beneficiary, credit account	59	[/34x] 4*35x	Account number, IBAN	/DE03200100200541414200 Beneficiary name
Remittance Information	70	4*35x	RF reference, max 25 digits	RF781983704833

Example SEPA credit transfer structured

Explanation	Format
Sender's Reference	:20:FILEREF8
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/ 0012345678 3324569876
Account Servicing Institution	:52A:HANDDEFF
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Currency/Transaction Amount	:32B:EUR100,
Beneficiary bank identification	:57A:PBNKDEFF
Beneficiary	:59:/DE03200100200541414200 Beneficiary name
Remittance information	:70:RF781983704833

4.4.3 SEPA SALARY

A message to the beneficiary can be entered with a maximum of 4x35 characters.

Business term/ Payment orders	Tag	Content	Description	Example
Instruction Code	23E	4a[/30x]	Code for salary payment = OTHR/SALY	OTHR/SALY
Account With Institution	57A	[/1!a] [/34x]	Beneficiary bank identification, BIC	PBNKDEFF
Beneficiary, credit account	59	[/34x] 4*35x	Account number, IBAN	/DE03200100200541414200 Beneficiary name
Remittance Information	70	4*35x	Message, max 4x35 characters	Salary

Example SEPA salary

Explanation	Format
Sender's Reference	:20:FILEREF11
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/ 0012345678 3324569876
Account Servicing Institution	:52A:HANDDEFF
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Instruction Code	23E:OTHR/SALY
Currency/Transaction Amount	:32B:EUR100,
Beneficiary bank identification	:57A:PBNKDEFF
Beneficiary	:59:/DE03200100200541414200 Beneficiary name
Remittance information	:70:Salary

4.4.4 EUR EXPRESS PAYMENT

A message to the beneficiary can be entered with a maximum of 4x35 characters.

Payment can be made to all countries within the SEPA area (the EU, EEA, Monaco, Switzerland).

Business term/ Payment orders	Tag	Content	Description	Example
Instruction Code	23E	4a	Code for EUR express payment = URGP	URGP
Beneficiary, credit account	59	[/34x] 4*35x	Account number, IBAN	DE03200100200541414200
Remittance Information	70	4*35x	Message, max 4x35 characters	Invoice 123

Example EUR Express

Explanation	Format
Sender's Reference	:20:FILEREF23
Customer Specified Reference	:21R:NOLI
Ordering Customer	: 50H:/ 0012345678 3324569876
Account Servicing Institution	:52A: HANDDEFF
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Instruction Code	:23E:URGP
Currency/Transaction Amount	:32B:EUR10000,
Beneficiary	:59:/DE03200100200541414200 Beneficiary name
Remittance information	:70:Invoice 123

4.4.5 FINANCIAL PAYMENT

A message to the beneficiary can be entered with a maximum of 4x27 characters.

Business term/ Payment orders	Tag	Content	Description	Example
Instruction Code	23E	4a[/30x]	Code for Financial payment = CORT	CORT
Account With Institution	57A	[/1!a] [/34x]	Beneficiary bank identification, BIC	HANDDEFF

Beneficiary, credit account	59	[/34x] 4*35x	Account number, BBAN	/1234567890 Beneficiary name
Remittance Information	70	4*35x	Message, max 4x27 characters	FX deal ref 782

Example Financial Payment

Explanation	Format
Sender's Reference	:20:FILEREF15
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/112234567 3324569876
Account Servicing Institution	:52A:HANDDEFF
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Instruction Code	:23E:CORT
Currency/Transaction Amount	:32B:EUR100,
Account With Institution	:57A:HANDDEFF
Beneficiary	:59:/1115088011 Beneficiary name
Remittance information	:70:FX deal 123

4.5 Great Britain

Ordering customer account number can be stated as either BBAN or IBAN.

Please note that a Sort Code consisting of 6 digits is mandatory for all payments. The Sort Code corresponds to the clearing number, and is used to identify the correct bank. Please note that 'SC' must be entered before the Sort Code.

4.5.1 BACS PAYMENT

- The name of the beneficiary should be entered with a maximum of 18 characters when making a BACS payment.
- The beneficiary account can be either in BBAN format (1-8 digits) or IBAN format (22 characters). If the creditor account is stated in BBAN format the Sort Code (6 digits) is mandatory to identify the creditor bank.
- A message to the beneficiary is mandatory, maximum of 18 characters.

Business term/ Payment orders	Tag	Content	Description	Example
Currency/Transaction Amount	32B	3!a15d	Currency and amount of the subsequent transfer. Must be GBP.	GBP100
Account With Institution	57C	//34x	Sort Code of beneficiary bank, 6 digits, starting with '//SC'	//SC334455
Beneficiary, credit account BBAN	59	[/34x] 4*35x	Account no, 1 - 8 digits	/9046090 Beneficiary name
Remittance Information	70	4*35x	Message, max 18 characters	Invoice 123

Example Local non-urgent BACS payment

Explanation	Format
Sender's Reference	:20:FILEREF16
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/81254321 3324569876
Account Servicing Institution	:52A:HANDGB22
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Currency/Transaction Amount	:32B:GBP100,
Account With Institution	:57C://SC334455

Beneficiary	:59:/20461817 Beneficiary name
Remittance information	:70:Invoice 123

4.5.2 CHAPS PAYMENT (URGENT GBP)

- The beneficiary account number must be entered with 1-34 characters.
- The beneficiary bank must always be identified with at Sort Code.
- A message to the beneficiary can be entered with a maximum of 4x35 characters.

Business term/ Payment orders	Tag	Content	Description	Example
Instruction Code	23E	4a	Code for urgent payment = URGP	URGP
Account With Institution	57C	//34x	Sort Code of beneficiary bank, 6 digits, starting with ‘//SC’	//SC334455
Beneficiary, credit account	59	[/34x] 4*35x	Account no, 1 - 34 digits	/9046090 Beneficiary name
Remittance Information	70	4*35x	Message, max 4x35 characters	Invoice 123

Example Local urgent CHAPS payment

Explanation	Format
Sender's Reference	:20:FILEREF17
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/81254321 3324569876
Account Servicing Institution	:52A:HANDGB22
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Instruction Code	:23E:URGP
Currency/Transaction Amount	:32B:GBP100,
Account With Institution	:57C://SC334455
Beneficiary	:59:/20461817 Beneficiary name
Remittance information	:70:Invoice 123

4.5.3 CHEQUE PAYMENT

It is mandatory to enter the beneficiary's full name and address if the payment is made via cheque.

A message to the beneficiary can be entered with a maximum of 4x35 characters.

Business term/ Payment orders	Tag	Content	Description	Example
Instruction Code	23E	4a	Code for cheque payment = CHQB	CHQB
Beneficiary	59	4*35	Full name and address of the beneficiary	Beneficiary name 9 Thomas More Street London, E1W 1GE
Remittance Information	70	4*35x	Message, max 4x35 characters	Invoice 123

Example Cheque payment

Explanation	Format
Sender's Reference	:20:FILEREF18
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/81254321 3324569876
Account Servicing Institution	:52A:HANDGB22
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Instruction Code	23E:CHQB
Currency/Transaction Amount	:32B:GBP100,
Beneficiary	:59:Beneficiary name 9 Thomas More Street London, E1W 1GE
Remittance information	:70:Invoice 123

4.7 Luxembourg

Ordering customer account number in an IBAN format is mandatory.

Beneficiary account number in an IBAN format is mandatory.

4.7.1 SEPA CREDIT TRANSFER

A message to the beneficiary can be entered with a maximum of 4x35 characters.

Business term/ Payment orders	Tag	Content	Description	Example
Account With Institution	57A	[/1!a] [/34x]	Beneficiary bank identification, BIC	CCPLLULL
Beneficiary, credit account	59	[/34x] 4*35x	Account number, IBAN	/LU181111026606280000 Beneficiary name
Remittance Information	70	4*35x	Message, max 4x35 characters	Invoice no. 123

Example SEPA credit transfer with message

Explanation	Format
Sender's Reference	:20:FILEREF9
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/12345678
Account Servicing Institution	:52A:HANDLULB
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Currency/Transaction Amount	:32B:EUR100,
Beneficiary bank identification	:57A: CCPLLULL
Beneficiary	:59:/LU181111026606280000 Beneficiary name
Remittance information	:70:Invoice no. 123

4.7.2 SEPA CREDIT TRANSFER STRUCTURED

It is mandatory to enter a RF Creditor reference, max 25 characters to the beneficiary.

Business term/ Payment orders	Tag	Content	Description	Example
Account With Institution	57A	[/1!a] [/34x]	Beneficiary bank identification, BIC	CCPLLULL
Beneficiary, credit account	59	[/34x] 4*35x	Account number, IBAN	/LU181111026606280000 Beneficiary name
Remittance Information	70	4*35x	RF reference, max 25 digits	RF781983704833

Example SEPA credit transfer structured

Explanation	Format
Sender's Reference	:20:FILEREF8
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/12345678 3324569876
Account Servicing Institution	:52A:HANDLULB
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Currency/Transaction Amount	:32B:EUR100,
Beneficiary bank identification	:57A: CCPLLULL
Beneficiary	:59:/LU181111026606280000 Beneficiary name
Remittance information	:70:RF781983704833

4.7.3 EUR EXPRESS

A message to the beneficiary can be entered with a maximum of 4x35 characters.

Business term/ Payment orders	Tag	Content	Description	Example
Instruction Code	23E	4a	Code for express payment = URGP	URGP
Beneficiary, credit account	59	[/34x] 4*35x	Account number, IBAN	LU272294225205000000
Remittance Information	70	4*35x	Message, max 4x35 characters	Invoice 123

Example EUR Express

Explanation	Format
Sender's Reference	:20:FILEREF23
Customer Specified Reference	:21R:NOLI
Ordering Customer	: 50H:/12345678 55657879327
Account Servicing Institution	:52A:HANDLULB
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Instruction Code	:23E:URGP
Currency/Transaction Amount	:32B:EUR10000,
Beneficiary	:59:/LU272294225205000000 Beneficiary name
Remittance information	:70:Invoice 123

4.8 The Netherlands

Ordering customer account number in an IBAN format is mandatory.

Beneficiary account number in an IBAN format is mandatory.

4.8.1 SEPA CREDIT TRANSFER

A message to the beneficiary can be entered with a maximum of 4x35 characters.

Business term/ Payment orders	Tag	Content	Description	Example
Account With Institution	57A	[/1!a] [/34x]	Beneficiary bank identification, BIC	ABNANL2A
Beneficiary, credit account	59	[/34x] 4*35x	Account number, IBAN	/NL02ABNA0123456789 Beneficiary name
Remittance Information	70	4*35x	Message, max 4x35 characters	Invoice no. 123

Example SEPA credit transfer with message

Explanation	Format
Sender's Reference	:20:FILEREFF9
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/NL00HAND1234567891
Account Servicing Institution	:52A:HANDNL2A
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Currency/Transaction Amount	:32B:EUR100,
Beneficiary bank identification	:57A:ABNANL2A
Beneficiary	:59:/NL02ABNA0123456789 Beneficiary name
Remittance information	:70:Invoice no. 123

4.8.2 SEPA CREDIT TRANSFER STRUCTURED

It is mandatory to enter a reference as message to the beneficiary. It could either be the RF Creditor reference, max 25 characters, or the Acceptgiro 17 reference, max 25 digits.

Acceptgiro in the Netherlands is a payment type where the customer has received an invoice with a payment form.

Type 17 = 17 + reference (7-16 digits)

The reference can be found at the bottom of the payment form in the beginning of the machine-readable coded line (betalingskenmerk), and has the following appearance:

Reference + Ordering customer < Amount + Creditor acc + Form code

8000533222380000 + 0444333839 < 000145391+ 0490707580 + 17

Business term/ Payment orders	Tag	Content	Description	Example
Account With Institution	57A	[/1!a] [/34x]	Beneficiary bank identification, BIC	ABNANL2A
Beneficiary, credit account	59	[/34x] 4*35x	Account number, IBAN	/NL02ABNA0123456789 Beneficiary name
Remittance Information	70	4*35x	RF reference, max 25 digits	RF781983704833

Example SEPA credit transfer structured

Explanation	Format
Sender's Reference	:20:FILEREF8
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/ NL00HAND1234567891 3324569876
Account Servicing Institution	:52A:HANDNL2A
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Currency/Transaction Amount	:32B:EUR100,
Beneficiary bank identification	:57A:ABNANL2A
Beneficiary	:59:/NL02ABNA0123456789 Beneficiary name
Remittance information	:70:RF781983704833

4.8.3 SEPA SALARY

A message to the beneficiary can be entered with a maximum of 4x35 characters.

Business term/ Payment orders	Tag	Content	Description	Example
Instruction Code	23E	4a[/30x]	Code for salary payment = OTHR/SALY	OTHR/SALY
Account With Institution	57A	[/1!a] [/34x]	Beneficiary bank identification, BIC	ABNANL2A
Beneficiary, credit account	59	[/34x] 4*35x	Account number, IBAN	/NL02ABNA0123456789 Beneficiary name
Remittance Information	70	4*35x	Message, max 4x35 characters	Salary

Example SEPA salary

Explanation	Format
Sender's Reference	:20:FILEREFF1
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/ NL00HAND1234567891 3324569876
Account Servicing Institution	:52A:HANDNL2A
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Instruction Code	23E:OTHR/SALY
Currency/Transaction Amount	:32B:EUR100,
Beneficiary bank identification	:57A:ABNANL2A
Beneficiary	:59:/NL02ABNA0123456789 Beneficiary name
Remittance information	:70:Salary

4.8.4 EUR EXPRESS PAYMENT

A message to the beneficiary can be entered with a maximum of 4x35 characters.

Payment can be made to all countries within the SEPA area (the EU, EEA, Monaco, Switzerland).

Business term/ Payment orders	Tag	Content	Description	Example
Instruction Code	23E	4a	Code for EUR express payment = URGP	URGP
Beneficiary, credit account	59	[/34x] 4*35x	Account number, IBAN	LU272294225205000000
Remittance Information	70	4*35x	Message, max 4x35 characters	Invoice 123

Example EUR Express

Explanation	Format
Sender's Reference	:20:FILEREF23
Customer Specified Reference	:21R:NOLI
Ordering Customer	: 50H:/ NL00HAND1234567891 55657879327
Account Servicing Institution	:52A: HANDNL2A
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Instruction Code	:23E:URGP
Currency/Transaction Amount	:32B:EUR10000,
Beneficiary	:59:/LU272294225205000000 Beneficiary name
Remittance information	:70:Invoice 123

4.9 Norway

Ordering customer account number in a BBAN or IBAN format is mandatory.

Beneficiary account can be either in BBAN format (11 digits) or in IBAN format (15 characters).

4.9.1 KID AND TAX PAYMENTS

A KID reference is mandatory and should be stated with a maximum of 25 digits.

Business term/ Payment orders	Tag	Content	Description	Example
Beneficiary, credit account	59	[/34x] 4*35x	Account no.	/76550513072
Remittance Information	70	4*35x	KID reference, max 25 digits.	123456789012

Example Payment with KID

Explanation	Format
Sender's Reference	:20:FILEREF25
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/90460511134 3324566789
Account Servicing Institution	:52A:HANDNOKK
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Currency/Transaction Amount	:32B:NOK100,
Beneficiary	:59:/60030523515 Beneficiary name
Remittance information	:70:123456789012

4.9.2 PAYMENT WITH MESSAGE

The beneficiary's full name and address must be entered.

A message to the beneficiary is mandatory, maximum of 4x35 characters.

Business term/ Payment orders	Tag	Content	Description	Example
Beneficiary, credit account	59	[/34x] 4*35x	Account no. Full name and address of the beneficiary	/76550513072 Beneficiary name Postboks 88 1234 Oslo
Remittance Information	70	4*35x	Message, max 4x35 characters	Invoice 123

Example Payment with message

Explanation	Format
Sender's Reference	:20:FILEREF27
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/90460511134 3324566789
Account Servicing Institution	:52A:HANDNOKK
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Currency/Transaction Amount	:32B:NOK100,
Beneficiary	:59:/60030523515 Beneficiary name Postboks 88 1234 Oslo
Remittance information	:70:Invoice 123

4.9.3 CASH PAYMENTS

It is mandatory to enter the beneficiary's full name and address if the payment is a cash payment. A message to the beneficiary can be entered with maximum 4x35 characters.

Business term/ Payment orders	Tag	Content	Description	Example
Instruction Code	23E	4a	Code for cash payment = CHQB	CHQB
Beneficiary	59	4*35	Full name and address of the beneficiary	Beneficiary name Post boks 88 1234 Oslo
Remittance Information	70	4*35x	Message, max 4x35 characters	Invoice 123

Example Cash payment

Explanation	Format
Sender's Reference	:20:FILEREF28
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/90460511134 3324566789
Account Servicing Institution	:52A:HANDNOKK
Requested Execution Date	:30:030525
Transaction Reference	:21:TRANSREF1
Instruction Code	23E:CHQB
Currency/Transaction Amount	:32B:NOK100,
Beneficiary	:59:Beneficiary name Postboks 88 1234 Oslo
Remittance information	:70:Invoice 123

4.9.4 SALARY PAYMENTS

It is not possible to enter a message to the beneficiary.

Business term/ Payment orders	Tag	Content	Description	Example
Instruction Code	23E	4a[/30x]	Code for salary payment = OTHR/SALY	OTHR/SALY
Beneficiary, credit account	59	[/34x] 4*35x	Account no, always 11 digits incl. clearing no	/76550513072 Beneficiary name

Example Salary payment

Explanation	Format
Sender's Reference	:20:FILEREF29
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/90460511134 3324566789
Account Servicing Institution	:52A:HANDNOKK
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Instruction Code	23E:OTHR/SALY
Currency/Transaction Amount	:32B:NOK100,
Beneficiary	:59:/76550513072 Beneficiary name

4.9.5 FINANCIAL PAYMENT

For financial payment beneficiary account can be either in a BBAN or an IBAN format. If beneficiary account is BBAN, BIC is mandatory and is used to identify the correct beneficiary bank.

A message to the beneficiary can be entered with a maximum of 4x35 characters.

Business term/ Payment orders	Tag	Content	Description	Example
Instruction Code	23E	4a[/30x]	Code for Financial payment = CORT	CORT
Account With Institution	57 A	[/1!a] [/34x]	Beneficiary bank identification, BIC	HANDNOKK
Beneficiary, credit account	59	[/34x] 4*35x	BBAN or IBAN	/12345678901 Beneficiary name
Remittance Information	70	4*35x	Message, max 4x35 characters	FX deal ref 782

Financial payment

Explanation	Format
Sender's Reference	:20:FILEREF30
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/90460511134 3324566789
Account Servicing Institution	:52A:HANDNOKK
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Instruction Code	23E:CORT
Currency/Transaction Amount	:32B:NOK100,
Account With Institution	57A:HANDNOKK
Beneficiary	:59:/76550513072 Beneficiary name
Remittance information	:70:FX deal ref 123

4.10 Sweden

Ordering customer account number can be stated as either BBAN or IBAN.

4.10.1 GIRO PAYMENTS

Domestic vendor payments in Sweden are processed in the two Giro-systems – The Bankgiro and the Plusgiro why beneficiary account for these payments must be stated either as Bankgiro number or Plusgiro number depending on payment type. See below. The Bankgiro number is an alias for a bank account, which can be held in any Swedish bank, Plusgiro number is a bank account in Nordea.

4.10.2 BANKGIRO PAYMENTS WITH OCR REFERENCE

Beneficiary account must be stated as Bankgiro numbers, which consist of 7-8 digits. '9900' must always be entered as clearing number for bankgiro payments.

An OCR reference (structured reference) is mandatory, maximum of 25 digits. It is shown at the bottom of the payment slip in the coded line.

Business term/ Payment orders	Tag	Content	Description	Example
Account With Institution	57C	//34x	Always '//SE9900' for Bankgiro	//SE9900
Beneficiary, credit account	59	[/34x] 4*35x	Bankgiro number, 7-8 digits	/7567888 Beneficiary name
Remittance Information Message to beneficiary are not allowed	70	4*35x	OCR reference, max 25 digits	1234567890000

Example Local non-urgent Bankgiro payment with OCR reference

Explanation	Format
Sender's Reference	:20:FILEREF33
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/123456789 3324569876
Account Servicing Institution	:52A:HANDSESS
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Currency/Transaction Amount	:32B:SEK100,
Account With Institution	:57C://SE9900
Beneficiary	:59:/7654321 Beneficiary name
Remittance information	:70:5434333333454565001

4.10.3 BANKGIRO PAYMENT WITH MESSAGE

Beneficiary account must be stated as Bankgiro number, which consists of 7-8 digits. '9900' must always be entered as clearing number for bankgiro payments.

A message to the beneficiary is mandatory, maximum of 4x35 characters.

Business term/ Payment orders	Tag	Content	Description	Example
Account With Institution	57C	//34x	Always '//SE9900' for Bankgiro	//SE9900
Beneficiary, credit account	59	[/34x] 4*35x	Bankgiro number, 7-8 digits	/7567888 Beneficiary name
Remittance Information	70	4*35x	Message, max 4x35 characters	Invoice 123

Example Bankgiro payment with message

Explanation	Format
Sender's Reference	:20:FILEREF34
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/123456789 3324569876
Account Servicing Institution	:52A:HANDSESS
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Currency/Transaction Amount	:32B:SEK100,
Account With Institution	:57C://SE9900
Beneficiary	:59:/7654321 Beneficiary name
Remittance Information	:70:Invoice 123

4.10.4 PLUSGIRO PAYMENTS WITH OCR REFERENCE

Beneficiary account must be stated as PlusGiro, which consists of 2-10 digits. '9500' must always be entered as clearing number for PlusGiro payments.

An OCR reference (structured reference) is mandatory, maximum of 25 digits. It is shown at the bottom of the payment slip in the coded line.

Business term/ Payment orders	Tag	Content	Description	Example
Account With Institution	57C	//34x	Always '//SE9500' for PlusGiro	//SE9500
Beneficiary, credit account	59	[/34x] 4*35x	PlusGiro number, 2-10 digits	/19506 Beneficiary name
Remittance Information	70	4*35x	OCR reference, max 25 digits	1234567890000

Example PlusGiro payment with OCR reference

Explanation	Format
Sender's Reference	:20:FILEREF35
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/123456789 3324569876
Account Servicing Institution	:52A:HANDSESS
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Currency/Transaction Amount	:32B:SEK100,
Account With Institution	:57C://SE9500
Beneficiary	:59:/19506 Beneficiary name
Remittance Information	:70:1234567890000

4.10.5 PLUSGIRO PAYMENT WITH MESSAGE

Beneficiary account must be stated as PlusGiro number, which consists of 2-10 digits. '9500' must always be entered as clearing number for PlusGiro payments.

A message to the beneficiary can be entered with a maximum of 4x35 characters.

Business term/ Payment orders	Tag	Content	Description	Example
Account With Institution	57C	//34x	Always '//SE9500' for PlusGiro	//SE9500
Beneficiary, credit account	59	[/34x] 4*35x	PlusGiro number, 2-10 digits	/19506 Beneficiary name
Remittance Information	70	4*35x	Message, max 4x35 characters	Invoice 123

Example PlusGiro payment with message

Explanation	Format
Sender's Reference	:20:FILEREF36
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/123456789 3324569876
Account Servicing Institution	:52A:HANDSESS
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Currency/Transaction Amount	:32B:SEK100,
Account With Institution	:57C://SE9500
Beneficiary	:59:/19506 Beneficiary name
Remittance Information	:70:Invoice 123

4.10.6 ACCOUNT PAYMENT

Beneficiary account in a BBAN format, 12 or 13 digits including clearing number (4 digits), is mandatory. The Clearing number (4 digits) is mandatory in tag 57C.

It is not possible to enter a message to the beneficiary.

Business term/ Payment orders	Tag	Content	Description	Example
Account with institution	57C	//34x	Clearing number	/SE5261
Beneficiary, credit account	59	[/34x] 4*35x	Account no	/52610123456 Beneficiary name

Example Local non-urgent Account payment

Explanation	Format
Sender's Reference	:20:FILEREF37
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/123456789 3324569876
Account Servicing Institution	:52A:HANDSESS
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Currency/Transaction Amount	:32B:SEK100,
Account with institution	:57C://SE5261
Beneficiary	:59:/52610123456 Beneficiary name

4.10.7 SALARY PAYMENT

Beneficiary account in a BBAN format, 12 or 13 digits including clearing number (4 digits), is mandatory. The Clearing number (4 digits) is mandatory in tag 57C.

It is not possible to enter a message to the beneficiary.

Business term/ Payment orders	Tag	Content	Description	Example
Account with institution	57C	//34x	Clearing number	/SE5261
Instruction Code	23E	4a[/30x]	Code for salary payment = OTHR/SALY	OTHR/SALY
Beneficiary, credit account	59	[/34x] 4*35x	Account no	/52610123456 Beneficiary name

Example Salary payment

Explanation	Format
Sender's Reference	:20:FILEREF37
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/123456789 3324569876
Account Servicing Institution	:52A:HANDSESS
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Instruction Code	23E:OTHR/SALY
Currency/Transaction Amount	:32B:SEK100,
Account with institution	:57C://SE5261
Beneficiary	:59:/52610123456 Beneficiary name

4.11 USA

Ordering customer account number in a BBAN format is mandatory.

An ABA/FedWire consisting of 9 digits is mandatory. The ABA/FedWire corresponds to the clearing number, and is used to identify the correct beneficiary bank. Please note that 'FW' must be entered before the ABA/FedWire.

4.11.1 ACH PAYMENT

The name of the beneficiary can be entered with a maximum of 22 characters when making an ACH payment.

The beneficiary account must be entered with 1-17 digits.

A message to the beneficiary can be entered with a maximum of 2x35 characters.

Business term/ Payment orders	Tag	Content	Description	Example
Account With Institution	57C	//34x	ABA/FedWire, always 9 digits starting with "FW"	//FW123456789
Beneficiary, credit account	59	[/34x] 4*35x	Account no	/90460513072
Remittance Information	70	4*35x	Message, max 2x35 characters	Invoice 123

Example Local non-urgent ACH payment

Explanation	Format
Sender's Reference	:20:FILEREF39
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/87654321 3324569876
Account Servicing Institution	:52A:HANDUS33
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Currency/Transaction Amount	:32B:USD100,
Account With Institution	:57C://FW987654321
Beneficiary	:59:/204618170 Beneficiary name
Remittance Information	:70:Invoice 123

4.11.2 FEDWIRE PAYMENT (URGENT PAYMENT)

The beneficiary account must be entered with 1-34 digits.

A message to the beneficiary can be entered with a maximum of 4x35 characters.

Business term/ Payment orders	Tag	Content	Description	Example
Instruction Code	23E	4a	Code for urgent payment = URGP	URGP
Account With Institution	57C	//34x	ABA/FedWire, always 9 digits starting with "FW"	//FW123456789
Beneficiary, credit account	59	[/34x] 4*35x	Account no	/90460513072 Beneficiary name
Remittance Information	70	4*35x	Message, max 4x35 characters	Invoice 123

Example Local urgent Fedwire payment

Explanation	Format
Sender's Reference	:20:FILEREF40
Customer Specified Reference	:21R:NOLI
Ordering Customer	:50H:/87654321 3324569876
Account Servicing Institution	:52A:HANDUS33
Requested Execution Date	:30:160613
Transaction Reference	:21:TRANSREF1
Instruction Code	:23e:URGP
Currency/Transaction Amount	:32B:USD100,
Account With Institution	:57C://FW987654321
Beneficiary	:59:/204618170 Beneficiary name
Remittance Information	:70:Invoice 123

5 Appendices

5.1 Debit account structures

5.1.1 ORDERING CUSTOMER ACCOUNTS IN HANDELSBANKEN

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

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.

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.

5.1.2 ORDERING CUSTOMER ACCOUNTS HELD IN OTHER BANKS

Debtor 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.