ISO 20022

CustomerCreditTransferInitiation

Pain.001 version 3

Country Specific Information for the future new Swedish payment infrastructure

Version 1.0.1

date 18 December 2025

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1 Introduction

This document describes information of how to initiate local payments with CustomerCreditTransferInitiation pain.001.001.03 (ISO 20022) in the future Swedish payment infrastructure. This description covers the different future payment types and specific rules that will apply. Handelsbanken’s message set-up complies with the international definitions for content and use of an ISO 20022 “CustomerCreditTransferInitiation” Message and Common Global Implementation – Market Practice (CGI-MP).

Since 2024, Bankgirot has been responsible for developing the new Swedish payment infrastructure, which will be based on NPC's regulations (NPC = Nordic Payment Council) and the format standard ISO20022.

All Swedish account transfers and payments will be moved to the new Swedish payment infrastructure according to a transformation plan which is jointly developed by the market and under the responsibility of Bankgirot. According to that plan, the transformation is expected to begin in Q1 2026 with a goal of being fully completed (excluding Autogiro) by the end of 2026.

More information about file management 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
1.0.1	2025-12-18	Updated - Summary changes for local payments in the new payment infrastructure - New dates
1.0.0	2025-09-30	First version of country specific rules for the future new Swedish payment infrastructure

2 Sweden

Debtor account number can be stated either as IBAN format or a national account number (clearing number + account number). Handelsbanken recommend to use IBAN format and to identify Debtor agent with BIC HANDSESS.

Relevant extract with XML-tags and examples;

Debtor account as IBAN and Debtor agent HANDSESS *ISO Index No. 2.20 and 2.21*	<DbtrAcct> <Id> <IBAN>SE1110000000000123456789</IBAN> </Id> </DbtrAcct> <DbtrAgt> <FinInstnId> <BIC>HANDSESS</BIC> </FinInstnId> </DbtrAgt>
Debtor account as national account number and Debtor agent Handelsbanken *ISO Index No. 2.20 and* *2.21*	<DbtrAcct> <Id> <Othr> <Id>123456789</Id> <SchmeNm> <Cd>BBAN</Cd> </SchmeNm> </Othr> </Id> </DbtrAcct> <DbtrAgt> <FinInstnId> <ClrSysMmbId> <ClrSysId> <Cd>SESBA</Cd> </ClrSysId> <MmbId>6001</MmbId> </ClrSysMmbId> </FinInstnId> </DbtrAgt>

2.1 Local payments

The future new Swedish payment infrastructure makes is possible to initiate a local vendor payment to a Bankgiro number, Plusgiro number or an Account number (IBAN or national account number + clearing).

The Bankgiro is an alias for a bank account which can be held in any Swedish bank. The Plusgiro number is a bank account in Nordea.

Notice that Urgent payment is not applicable for SEK payments within Sweden.

2.1.1 SUMMARY CHANGES FOR LOCAL PAYMENTS IN THE NEW PAYMENT INFRASTRUCTURE

Summary regarding changes for local file payments in the new Swedish payment infrastructure:

3rd Mars 2026:

Handelsbanken recommend to adapt to below changes as soon as possible.

- Salary payments
    - Creditor name is mandatory for Salary payments.
- Account payments
    - Creditor name is mandatory for Account payments.
- Intra-group transfers between SEK accounts in Handelsbanken Sweden
    - Must be set with Payment Method TRF, Service Level to NURG and Category Purpose to INTC.

31st May 2026 (estimated*):

- Account payments:
    - Remittance information can be entered using one of the options below:
        - Unstructured reference, maximum 140 characters
        - Structured reference, maximum 35 characters
        - RF-reference . See section 2.1.7 for RF rules
        - Usage of Extended Remittance Information (ERI) will be allowed. Possibility to batch several invoices to the same beneficary in one payment. See section 2.1.13 for detailed ERI rules.
- Payments to Bankgiro- or a Plusgiro number
    - Remittance information
        - Bankgiro- or plusgiro payment with OCR - if the OCR reference is incorrect according to the beneficiary's OCR agreement, Handelsbanken will reject the payment.
        - Only one occurrence of unstructured remittance information is allowed, maximum 140 characters
        - The sum of Amount Values in the ReferredDocumentAmount in a payment must be equal to the InstructedAmount for the payment. If not equal the payment will be rejected.

1st November 2026 (estimated*):

- Payments to Bankgiro- or a Plusgiro number
    - Remittance information:
        - Extended Remittance Information (ERI) – usage of Extended Remittance Information (ERI) makes is possible to batch several invoices to the same beneficary in one payment. See section 2.1.13 for detailed ERI rules.

**Estimated timetable that may change depending on the market's transformation plan*

2.1.2 BANKGIRO PAYMENT WITH STRUCTURED REFERENCE AS OCR REFERENCE

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

Creditor account as Bankgiro number is mandatory, 7-8 digits.

”9900” is mandatory as Clearing System Member Id for Creditor Agent.

One structured OCR reference is mandatory, maximum 35 digits. If the OCR reference is incorrect according to the beneficiary’s OCR agreement, Handelsbanken will reject the payment.

For ERI payments, see 2.1.13.

For Additional Remittance Information, see 2.1.12.

Relevant extract with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.8/2.33 and 2.14/2.39*	<SvcLvl> <Cd>NURG</Cd> </SvcLvl> <CtgyPurp> <Cd>SUPP</Cd> </CtgyPurp>
Creditor agent *ISO Index No. 2.77*	<CdtrAgt> <FinInstnId> <ClrSysMmbId> <ClrSysId> <Cd>SESBA</Cd> </ClrSysId> <MmbId>9900</MmbId> </ClrSysMmbId> </FinInstnId> </CdtrAgt>
Creditor account *ISO Index No. 2.80*	<CdtrAcct> <Id> <Othr> <Id>7567888</Id> <SchmeNm> <Prtry>BGNR</Prtry> </SchmeNm> </Othr> </Id> </CdtrAcct>

OCR reference *ISO Index No. 2.100*	<RmtInf> <Strd> <CdtrRefInf> <Tp> <CdOrPrtry> <Cd>SCOR</Cd> </CdOrPrtry> </Tp> <Ref>1234567890000</Ref> </CdtrRefInf> </Strd> </RmtInf>

2.1.3 BANKGIRO PAYMENT WITH STRUCTURED OR UNSTRUCTURED REFERENCE

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

Creditor account must be stated as Bankgiro number.

”9900” is mandatory as Clearing System Member Id for Creditor Agent.

A message to the creditor is optional, but recommended. It can be stated either as one unstructured, maximum 140 characters, or as one structured remittance information, maximum 35 characters.

For ERI payments, see 2.1.13.

For Additional Remittance Information, see 2.1.12.

Relevant extract with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.8/2.33 and 2.14/2.39*	<SvcLvl> <Cd>NURG</Cd> </SvcLvl> <CtgyPurp> <Cd>SUPP</Cd> </CtgyPurp>
Creditor agent *ISO Index No. 2.77*	<CdtrAgt> <FinInstnId> <ClrSysMmbId> <ClrSysId> <Cd>SESBA</Cd> </ClrSysId> <MmbId>9900</MmbId> </ClrSysMmbId> </FinInstnId> </CdtrAgt>
Creditor account *ISO Index No. 2.80*	<CdtrAcct> <Id> <Othr> <Id>7567888</Id> <SchmeNm> <Prtry>BGNR</Prtry> </SchmeNm> </Othr> </Id> </CdtrAcct>

Unstructured remittance information *ISO Index No. 2.99*	<RmtInf> <Ustrd>Message to Creditor 123,124</Ustrd> </RmtInf>

Structured remittance information *ISO Index No. 2.100*	<RmtInf> <Strd> <RfrdDocInf> <Tp> <CdOrPrtry> <Cd>CINV</Cd> </CdOrPrtry> </Tp> <Nb>12345</Nb> </RfrDocInf> <RfrdDocAmt> <RmtdAmt CCy=”SEK”100</RmtdAmt> </RfrdDocAmt> </Strd> </RmtInf>

2.1.4 PLUSGIRO PAYMENT WITH STRUCTURED REFERENCE AS OCR REFERENCE

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

Creditor account as Plusgiro number is mandatory, 2-10 digits.

Either ”9500” or “9960” is mandatory as Clearing System Member Id for Creditor Agent.

One structured OCR reference is mandatory, maximum 35 digits, one reference per payment. If the OCR reference is incorrect according to the beneficiary’s OCR agreement, Handelsbanken will reject the payment.

For ERI payments, see 2.1.13.

For Additional Remittance Information, see 2.1.12.

Relevant extract with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.8/2.33 and 2.14/2.39*	<SvcLvl> <Cd>NURG</Cd> </SvcLvl> <CtgyPurp> <Cd>SUPP</Cd> </CtgyPurp>
Creditor agent *ISO Index No. 2.77*	<CdtrAgt> <FinInstnId> <ClrSysMmbId> <ClrSysId> <Cd>SESBA</Cd> </ClrSysId> <MmbId>9500</MmbId> </ClrSysMmbId> </FinInstnId> </CdtrAgt>
Creditor account *ISO Index No. 2.80*	<CdtrAcct> <Id> <Othr> <Id>123456789</Id> <SchmeNm> <Cd>BBAN</Cd> </SchmeNm> </Othr> </Id> </CdtrAcct>

OCR reference *ISO Index No. 2.100*	<RmtInf> <Strd> <CdtrRefInf> <Tp> <CdOrPrtry> <Cd>SCOR</Cd> </CdOrPrtry> </Tp> <Ref>1234567890000</Ref> </CdtrRefInf> </Strd>

2.1.5 PLUSGIRO PAYMENTS WITH STRUCTURED OR UNSTRUCTURED REFERENCE

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

Creditor account as Plusgiro number is mandatory, 2-10 digits.

Either ”9500” or “9960” is mandatory as Clearing System Member Id for Creditor Agent.

A message to the creditor is optional but recommended. It can be stated either as one unstructured,maximum 140 characters, or as one structured remittance information, maximum 35 characters.

For ERI payments, see 2.1.13.

For Additional Remittance Information, see 2.1.12.

Relevant extract with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.8/2.33 and 2.14/2.39*	<SvcLvl> <Cd>NURG</Cd> </SvcLvl> <CtgyPurp> <Cd>SUPP</Cd> </CtgyPurp>
Creditor agent *ISO Index No. 2.77*	<CdtrAgt> <FinInstnId> <ClrSysMmbId> <ClrSysId> <Cd>SESBA</Cd> </ClrSysId> <MmbId>9500</MmbId> </ClrSysMmbId> </FinInstnId> </CdtrAgt>
Creditor account *ISO Index No. 2.80*	<CdtrAcct> <Id> <Othr> <Id>123456789</Id> <SchmeNm> <Cd>BBAN</Cd> </SchmeNm> </Othr> </Id> </CdtrAcct>

Unstructured Remittance information *ISO Index No. 2.99*	<RmtInf> <Ustrd>Message to Creditor 123, 124</Ustrd> </RmtInf>

Structured remittance information *ISO Index No. 2.100*	<RmtInf> <Strd> <RfrdDocInf> <Tp> <CdOrPrtry> <Cd>CINV</Cd> </CdOrPrtry> </Tp> <Nb>12345</Nb> </RfrDocInf> <RfrdDocAmt> <RmtdAmt CCy=”SEK”100</RmtdAmt> </RfrdDocAmt> </Strd> </RmtInf>

2.1.6 ACCOUNT PAYMENT WITH STRUCTURED AND/OR UNSTRUCTURED REFERENCE

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

Creditor Account number can be either a national account number (7 -10 digits) or a IBAN (24 characters).

If the Creditor Account is entered as a national account number it is mandatory to enter clearing number (4-5 digits) in Creditor Agent.

If the Creditor Account is entered as IBAN it is optional to use Creditor Agent. If used it should be entered as BIC.

Creditor name is mandatory.

A message to the creditor is optional but recommended. It can be stated either as one unstructured maximum 140 characters, or as one structured remittance information, maximum 35 characters.

For ERI payments, see 2.1.13.

For Additional Remittance Information, see 2.1.12.

Relevant extract with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.8/2.33 and 2.14/2.39*	<SvcLvl> <Cd>NURG</Cd> </SvcLvl> <CtgyPurp> <Cd>SUPP</Cd> </CtgyPurp>
Creditor *ISO Index No. 2.79*	<Cdtr> <Nm>TEST</Nm> </Cdtr>
Creditor agent when creditor account is entered as national account number *ISO Index No. 2.77*	<CdtrAgt> <FinInstnId> <ClrSysMmbId> <ClrSysId> <Cd>SESBA</Cd> </ClrSysId> <MmbId>5325</MmbId> </ClrSysMmbId> </FinInstnId> </CdtrAgt>

Creditor agent when creditor account is entered as IBAN *ISO Index No. 2.77*	<CdtrAgt> <FinInstnId> <BIC>HANDSESS<BIC> </FinInstnId> </CdtrAgt>
Creditor account as national account number *ISO Index No. 2.80*	<CdtrAcct> <Id> <Othr> <Id>123456789</Id> <SchmeNm> <Cd>BBAN</Cd> </SchmeNm> </Othr> </Id> </CdtrAcct>
Creditor account as IBAN *ISO Index No. 2.80*	<CdtrAcct> <Id> <IBAN> SE1110000000000123456789</IBAN> </Id> </CdtrAcct>
Unstructured Remittance information *ISO Index No. 2.99*	<RmtInf> <Ustrd>12345</Ustrd> </RmtInf>
Structured remittance information *ISO Index No. 2.100*	<RmtInf> <Strd> <RfrdDocInf> <Tp> <CdOrPrtry> <Cd>CINV</Cd> </CdOrPrtry> </Tp> <Nb>12345</Nb> </RfrDocInf> <RfrdDocAmt> <RmtdAmt CCy=”SEK”100</RmtdAmt> </RfrdDocAmt> </Strd> </RmtInf>

2.1.7 ACCOUNT PAYMENT WITH STRUCTURED REFERENCE AS RF REFERENCE

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

Creditor Account number must be IBAN (24 characters).

It is optional to use Creditor Agent. If used it should be entered as BIC.

Creditor name is mandatory.

A structured RF reference is mandatory, maximum 35 digits. A RF reference is a type of international payment reference that follows a European standard according to ISO 11649. It is used to identify invoices and payments in a uniform way within the EU and other countries that follow the ISO standard

If the RF reference is incorrect according to the validation rules for RF references, Handelsbanken will reject the payment.

For ERI payments, see 2.1.13.

For Additional Remittance Information, see 2.1.12.

Relevant extract with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.8/2.33 and 2.14/2.39*	<SvcLvl> <Cd>NURG</Cd> </SvcLvl> <CtgyPurp> <Cd>SUPP</Cd> </CtgyPurp>
Creditor *ISO Index No. 2.79*	<Cdtr> <Nm>TEST</Nm> </Cdtr>
Creditor agent when creditor account is entered as IBAN *ISO Index No. 2.77*	<CdtrAgt> <FinInstnId> <BIC>HANDSESS<BIC> </FinInstnId> </CdtrAgt>
Creditor account as IBAN *ISO Index No. 2.80*	<CdtrAcct> <Id> <IBAN> SE1110000000000123456789</IBAN> </Id> </CdtrAcct>

RF reference *ISO Index No. 2.100*	<Strd> <CdtrRefInf> <Tp> <CdOrPrtry> <Cd>SCOR</Cd> </CdOrPrtry> <Issr>ISO</Issr> </Tp> <Ref>RF1234567890000</Ref> </CdtrRefInf> </Strd>

2.1.8 SALARY PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SALA.

Creditor Account number can be either a national account number (7 -10 digits), a national account number incl. clearing number (11-15 digits) or a IBAN (24 characters).

If the Creditor Account is entered as a national account number it is mandatory to enter clearing number (4-5 digits) in Creditor Agent.

If the Creditor Account is entered as a national account number incl. clearing number it is optional to use Creditor Agent. If used, the clearing number in Creditor Agent must be the same as in the Creditor Account.

If the Creditor Account is entered as IBAN it is optional to use Creditor Agent. If used it should be entered as BIC.

Creditor name is mandatory.

Requested Execution Date refers to Creditors' credit date and not the date when the Debtor is debited.

Relevant extract with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.8/2.33 and 2.14/2.39*	<SvcLvl> <Cd>NURG</Cd> </SvcLvl> <CtgyPurp> <Cd>SALA</Cd> </CtgyPurp>
Creditor *ISO Index No. 2.79*	<Cdtr> <Nm>TEST</Nm> </Cdtr>
Creditor agent when creditor account is entered as national account number or as national account incl. clearing number. *ISO Index No. 2.77*	<CdtrAgt> <FinInstnId> <ClrSysMmbId> <ClrSysId> <Cd>SESBA</Cd> </ClrSysId> <MmbId>5325</MmbId> </ClrSysMmbId> </FinInstnId> </CdtrAgt>
Creditor agent when creditor account is entered as IBAN *ISO Index No. 2.77*	<CdtrAgt> <FinInstnId> <BIC>HANDSESS<BIC> </FinInstnId> </CdtrAgt>

Creditor account as national account number *ISO Index No. 2.80*	<CdtrAcct> <Id> <Othr> <Id>123456789</Id> <SchmeNm> <Cd>BBAN</Cd> </SchmeNm> </Othr> </Id> </CdtrAcct>
Creditor account as national account number incl. clearing number *ISO Index No. 2.80*	<CdtrAcct> <Id> <Othr> <Id>5325123456789</Id> <SchmeNm> <Cd>BBAN</Cd> </SchmeNm> </Othr> </Id> </CdtrAcct>
Creditor account as IBAN *ISO Index No. 2.80*	<CdtrAcct> <Id> <IBAN> SE1110000000000123456789</IBAN> </Id> </CdtrAcct>

2.1.9 FINANCIAL PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to CORT.

Creditor Account number can be either a national account number (7 -10 digits) or a IBAN (24 characters).

If the Creditor Account is entered as a national account number it is mandatory to enter clearing number (4-5 digits) in Creditor Agent.

If the Creditor Account is entered as IBAN it is optional to use Creditor Agent. If used it should be entered as BIC.

An unstructured message to the creditor is optional, maximum 140 characters.

For this payment type a special agreement must exist with Handelsbanken.

Relevant extract with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.8/2.33 and 2.14/2.39*	<SvcLvl> <Cd>NURG</Cd> </SvcLvl> <CtgyPurp> <Cd>CORT</Cd> </CtgyPurp>
Creditor agent when creditor account is entered as national account number *ISO Index No. 2.77*	<CdtrAgt> <FinInstnId> <ClrSysMmbId> <ClrSysId> <Cd>SESBA</Cd> </ClrSysId> <MmbId>5325</MmbId> </ClrSysMmbId> </FinInstnId> </CdtrAgt>
Creditor agent when creditor account is entered as IBAN *ISO Index No. 2.77*	<CdtrAgt> <FinInstnId> <BIC>HANDSESS<BIC> </FinInstnId> </CdtrAgt>
Creditor account as national account number *ISO Index No. 2.80*	<CdtrAcct> <Id> <Othr> <Id>123456789</Id> <SchmeNm>

	<Cd>BBAN</Cd> </SchmeNm> </Othr> <Id> </CdtrAcct>
Creditor account as IBAN *ISO Index No. 2.80*	<CdtrAcct> <Id> <IBAN> SE1110000000000123456789</IBAN> </Id> </CdtrAcct>
Message to creditor *ISO Index No. 2.99*	<RmtInf> <Ustrd>12345</Ustrd> </RmtInf>

2.1.10 INTRA-GROUP TRANSFER BETWEEN ACCOUNTS IN HANDELSBANKEN SWEDEN

The transfer can be made between all SEK accounts in Handelsbanken Sweden. The intra-group transfer must be set according to the following;

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to INTC.

Creditor Account number can be either a national account number (8 or 9 digits) or an IBAN (24 characters).

If the Creditor Account is entered as a national account number it is mandatory to enter clearing number (4 digits) in Creditor Agent.

If the Creditor Account is entered as IBAN it is optional to use Creditor Agent. If used it should be entered as BIC, HANDSESS.

A message to the creditor is optional. It can be stated as one unstructured maximum 14 characters

Relevant extract with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.8/2.33 and 2.14/2.39*	<SvcLvl> <Cd>NURG</Cd> </SvcLvl> <CtgyPurp> <Cd>INTC</Cd> </CtgyPurp>
Creditor agent when creditor account is entered as national account number *ISO Index No. 2.77*	<CdtrAgt> <FinInstnId> <ClrSysMmbId> <ClrSysId> <Cd>SESBA</Cd> </ClrSysId> <MmbId>6000</MmbId> </ClrSysMmbId> </FinInstnId> </CdtrAgt>
Creditor agent when creditor account is entered as IBAN *ISO Index No. 2.77*	<CdtrAgt> <FinInstnId> <BIC>HANDSESS<BIC> </FinInstnId> </CdtrAgt>

Creditor account as national account number *ISO Index No. 2.80*	<CdtrAcct> <Id> <Othr> <Id>123456789</Id> <SchmeNm> <Cd>BBAN</Cd> </SchmeNm> </Othr> </Id> </CdtrAcct>
Creditor account as IBAN *ISO Index No. 2.80*	<CdtrAcct> <Id> <IBAN> SE1110000000000123456789</IBAN> </Id> </CdtrAcct>
Message to creditor *ISO Index No. 2.99*	<RmtInf> <Ustrd>12345</Ustrd> </RmtInf>

2.1.11 CASH PAYMENT – NOT APPLICABLE

Please note that this payment type will not be valid in the future NPC rulebook (Nordic Payment Council).

2.1.12 ADDITIONAL REMITTANCE INFORMATION

Additional Remittance Information may contain any information related to a specific structured remittance information which does not fit into the structured elements.

Usage of Additonal Remittance Information in Handelsbanken:

Alternative 1:

- One occurrence of Additional Remittance Information, maximum 140 characters, will be handled by Handelsbanken. Additional ocurrances will be ignored.

Or,

Alternative 2:

- Two occurrence of Additional Remittance Information, maximum 70 characters each, will be forwarded handled by Handelsbanken. Additional ocurrances will be ignored.

As NPC rulebook has limitations in number of characters within the structured remittance information, the reference in Additional remittance info might be shortened by the bank when the payment is sent for execution.

2.1.13 EXTENDED REMITTANCE INFORMATION (ERI)

Usage of Extended Remittance Information (ERI) makes is possible to batch several invoices to the same beneficary in one payment.

The amount of a payment cannot be zero or negative. If the amount is incorrect, the payment will be rejected.

Remittance information;

- One occurrence of unstructured remittance information is mandatory, maximum 140 characters.
- Between 2 and up to 999 occurances of structured remittance information are possible to enter.
    - 2 – 999 occurances of structured CINV
    - 2 – 999 occurances of structured SCOR (OCR or RF)
    - 2 – 999 occurances of structured CREN and CINV or SCOR
- If the OCR/RF reference is incorrect according to validation Handelsbanken will reject the payment.

Referred document amount must be present for each structured reference. All referred document amounts must be in the same currency, SEK.

The sum of Amount Values in the ReferredDocumentAmount in a payment must be equal to the InstructedAmount for the payment. If not equal the payment will be rejected.

Relevant extract with XML-tags and examples;

Remittance Information *ISO Index No. 2.99* Unstructured Remittance information *ISO Index No. 2.99* Structured remittance information *ISO Index No. 2.100*	<RmtInf> <Ustrd>25429725515, 25429725514</Ustrd> <Strd> <RfrdDocInf> <Tp> <CdOrPrtry> <Cd>CINV</Cd> </CdOrPrtry> </Tp> <Nb>25429725515</Nb> </RfrdDocInf> <RfrdDocAmt> <RmtdAmt Ccy="SEK">10.00</RmtdAmt> </RfrdDocAmt> </Strd> <Strd> <RfrdDocInf> <Tp> <CdOrPrtry> <Cd>CREN</Cd> </CdOrPrtry> </Tp> <Nb>25429725514</Nb> </RfrdDocInf> <RfrdDocAmt> <CdtNoteAmt Ccy="SEK">5.00</CdtNoteAmt> </RfrdDocAmt> </Strd> </RmtInf>