CREMUL

Message Implementation Guide

UN/EDIFACT Katalog D.96A

Version 2.13

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Change log

Chapter	Utført av	Change
	Morten Holter	First english version

Content

1 Introduction

1.1 About the document

This document is a translation of the Norwegian documentation of the Cremul Message Implementation Guide UN/EDIFACT Catalog D.96A. In the event of any discrepancies between the two versions, the Norwegian one will be regarded as the master version.

1.2 Scope

Standardized use of EDIFACT payment messages covers the need for routines and information exchange between buyer / seller and their respective financial institutions. A payment order generates a receipt to Debtor, messages to the Creditors financial institution and consequently a receipt to the Creditor.
This Implementation Guide will cover the latter (Cremul)

The involved messages are illustrated in the figure below:
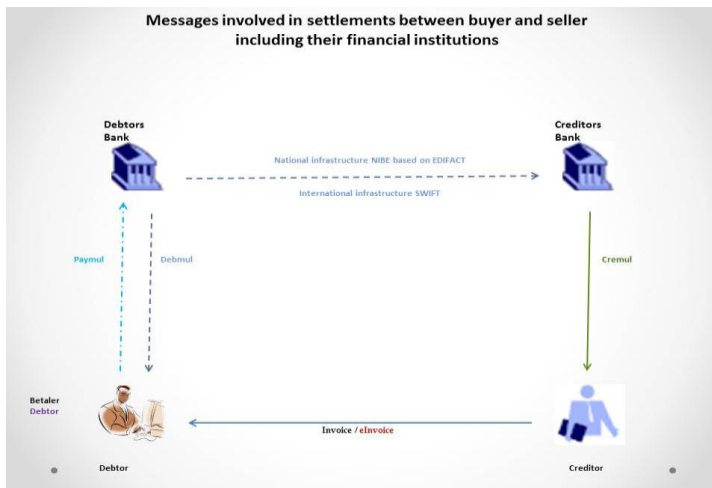
1.3 Functional definition for CREMUL

A Multiple Credit Advice message is sent by an Account Servicing Financial Institution to the Account Owner or to a third party, which has agreed bilaterally in advance, that its account (s) has been or will be credited for specified amount (s) on the date (s) indicated, in settlement of the referenced business transaction (s).

BSK is responsible publisher of this documentation.

2 REFERENCES

This IG is based on the following documents

* Message Implementation Guideline CREMUL - Multiple Credit Advice.
  Based on catalog D.96A.

UN/EDIFACT Draft Directory D.96A

Content:

        TRMD   - Message catalog (CREMUL)
        TRSD   - Segment catalog
        TRCD   - Compositt catalog
        TRED   - Data element catalog
        TRCL   - Code list (D.96A og D.97A)

3 Quality Assurance

The document has gone through internal quality controll. Any errors or discreppensies identified may be reported to BSK (post@bsk.no).

4 Principles

A CREMUL may cover the financial settlement of one or more commercial trade transactions, such as:

- invoices, credit notes, debit notes, etc. It is not intended for use in securities trading.
- Several credit accounts, value dates, entry dates and currencies may be specified.

Norwegian banks offer Extended credit confirmation (Bank advice) only, no preadvice.

4.1 Identification of parties

With the exeption of segment 17, the banks customer id number (organisation number in the "Enhetsregister") must be used to identify the parties. (to be provided in NAD-segmentet, DE C082/3039).

5 Notation

This chapter describes how the message description (Chapter 7) is set up. Including how a segment is described, with explanation of recurrent words and phrases.

The terms message description and implementasjonsguide (IG) are used interchangeably in the documentation, but has the same meaning; A precise description of how to use segments and data elements in a message type.

The Segment groups and segments are described in the IG as shown below

5.1 Identifikasjon og beskrivelse av Nivå, Segmentgrupper og Segmenter

Level	Segment-group	Segment name	Element number	Data Element	M/C	Use in IG	Format	Content, Rules and Comments	Segment Description	Level and Segment group Description

Level:
CREMUL message is structured in three levels; A, B og C.

Level A contains data related to the whole message and is contained in Segment Group 1 through Segment Group 3 and the Heading and tale sections.

Level B contains data from the credit side (one credit account, one currency, one execution date) data which applies to all the dependent C levels, and is contained in Segment groups 4 - 7.

Level C contains mainly data related to the debit side, and this data is considered as unique for each payment transaction and is contained in Segment Group 10 through Segment Group 27.

The structure of the message is designed to allow several B levels, each B level being followed by its related C levels.

Segment-group: is used to identify the different Segment groups. The Classification including number of repetitions is placed in parentheses after the name of the segment group. If the IG's use of the Segment Group differ from the standard, it is indicated in the column Use in IG.

Segment-name: Segments that make up the group are listed in the table. Segments that can be used according to the IG, is specified for each feature. Segments used, are further specified in detail in the segment table and generally in the segment descriptor. The Classification including number of repetitions is placed in parentheses after the name of the segment.

Element-number: refers to the element-code in UN/CEFACT Code List . Composite elements starts with a C, followed by 3 digits. Other elements have 4 digit codes.

Data Element: Set of data elements building up a segment

M/C: Classification defining whether the element is Mandatory or Conditional

Use in IG: is filled out if the rules for the IG differs from standard classification

Format: Defines whether it's a string, or a numeric field, and number of characters available

Content, Rules and Comments: Describes the rules for the use of the element in this specific segment. If the use in this IG differs from the standard use, then this is stated here.

Segment Description: describes the requirements for the specific segment. It includes one or more examples of the use of the segment.

Level and Segment-group Description: describes the requirements for the specific level and Segment-group.

5.2 Classification

ClassificationClassification is a description technique to specify whether a segment group, a segment or data element must be included in the message (M-mandatory-required), or may be omitted (C-conditional-optional).

In the column "M/C" the classification is shown according to the international EDIFACT standards where only the codes M – mandatory or C-conditional can be used.

In "Bruk i IG" the requirements are listed as set forth in BSK Paymul MIG. These ratings can be used in this column:

KODE	TERMINILOGI	DEFINISJON
M	Mandatory	Required in EDIFACT Standard
R	Required	Conditional in EDIFACT Standard, but Required in BSK MIG
BD	Bilateral Dependent	Dependent on the excange agreement customer/bank
C	Conditional	Specific requirements must be met.
A	Adviced	Recomended even though not required
NU	Not Used	Self explanatory

Together with the classification of groups/segments there is also a number that indicates the maximum number of times the group or segment can repeat in the message.

6 Message overview

6.1 Messagediagram functiononen

Message diagrams presented on the next pages are in accordance with the BSK MIG. Segments not used in the Norwegian Multiple Credit Advice Message are not shown, or described.

Diagram 1 (Level A)

	UNH	BGM	DTM				UNT
0	M 1	M 1	M 1				M 1

				SG.1	SG.3	See D2	
1				C 2	C 3		CNT
				RFF	NAD		C 5
				M 1	M 1		

				DTM			
2				C 1			

Diagram 2 (Level B)

See D1

	SG 4
1	M 9999
	LIN
	M 1

	DTM	BUS	MOA	SG .5	SG.6	See D3
2	C 2	C 1	M 2	M 1	M 1	
				RFF	FII	
				M 1	M 1	

	DTM
3	C 1

Diagram 3 (Level C)

See D2

	SG. 10
2	M 9999
	SEQ
	M 1

	DTM	FII	SG.11	SG.13	SG.14	SG.15	See D4
3	C 2	M 2	C 5	M 4	C 3	C 3	
			RFF	MOA	NAD	INP	
			M 1	M 1	M 1	M 1	

			CUX	RFF		FTX
4			C 1	C 1		C 1

Diagram 4 (Level C)

```
                          ┌──────────┐
                          │  See     │
                          │  D3      │
                          └────┬─────┘
                               │
        ┌──────────────────────┴──────────────────────────────┐
   ┌─────────┐                                            ┌──────────┐
   │  SG.17  │                                            │  See     │
   ├────┬────┤                                            │  D5      │
   │ C  │ 5  │                                            └──────────┘
   ├────┴────┤
   │   FCA   │
   ├────┬────┤
   │ M  │ 1  │
   └────┬────┘
        │
   ┌────┴─────┐
┌────────┐  ┌─────────┐
│  MOA   │  │  SG.18  │
├────┬───┤  ├────┬────┤
│ C  │ 1 │  │ C  │ 3  │
└────┴───┘  ├────┴────┤
            │   ALC   │
            ├────┬────┤
            │ M  │ 1  │
            └────┬────┘
                 │
            ┌─────────┐
            │   MOA   │
            ├────┬────┤
            │ C  │ 1  │
            └────┴────┘
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Diagram 5 (Nivå C)

```
              ┌──────────┐
              │  See     │
              │  D4      │
              └────┬─────┘
              ┌─────────┐
              │  SG.20  │
              ├────┬────┤
              │ C  │ 1  │
              ├────┴────┤
              │   PRC   │
              ├────┬────┤
              │ M  │ 1  │
              └────┬────┘
     ┌────────────┼──────────────────────────────────┐
┌────────┐   ┌─────────┐                         ┌─────────┐
│  FTX   │   │  SG.21  │                         │  SG.27  │
├────┬───┤   ├────┬────┤                         ├────┬────┤
│ C  │ 5 │   │ C  │9999│                         │ C  │ 1  │
└────┴───┘   ├────┴────┤                         ├────┴────┤
             │   DOC   │                         │   GIS   │
             ├────┬────┤                         ├────┬────┤
             │ M  │ 1  │                         │ M  │ 1  │
             └────┬────┘                         └────┴────┘
      ┌───────────┼───────────┐
 ┌─────────┐ ┌─────────┐ ┌─────────┐
 │   MOA   │ │   DTM   │ │   RFF   │
 ├────┬────┤ ├────┬────┤ ├────┬────┤
 │ C  │ 5  │ │ C  │ 5  │ │ C  │ 5  │
 └────┴────┘ └────┴────┘ └────┴────┘
```

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7   DESCRIPTION OF LEVELS, SEGMENT-GROUPS and SEGMENTS

This table describes all the Levels, segment-groups and segments that make up the message in detail. For each level, segment-group and segment are features and explanations of the use, as well as what data elements and code values that are included. Multi payment order-message consists of 3 sections: level A, level B and level C.

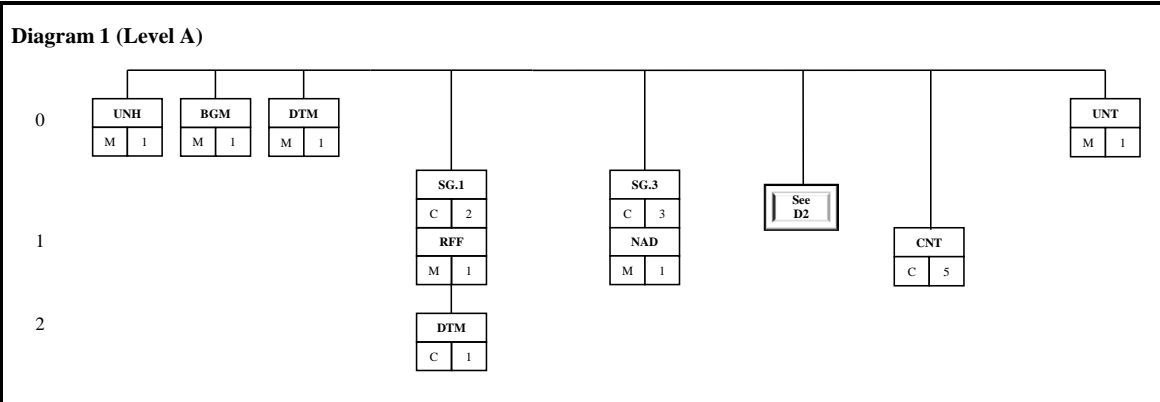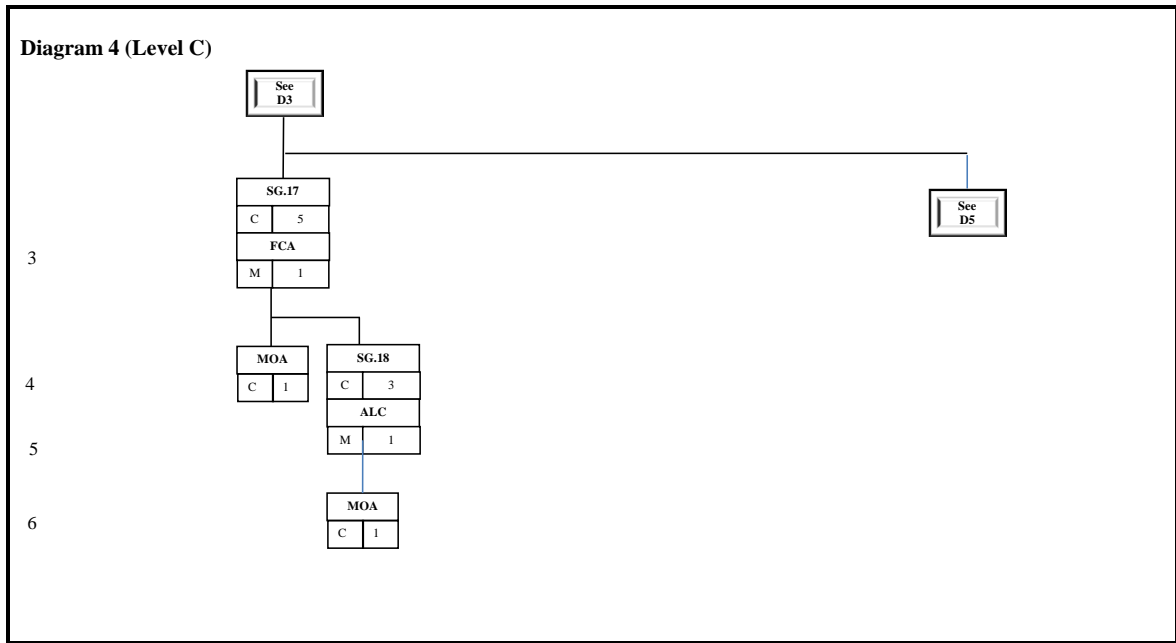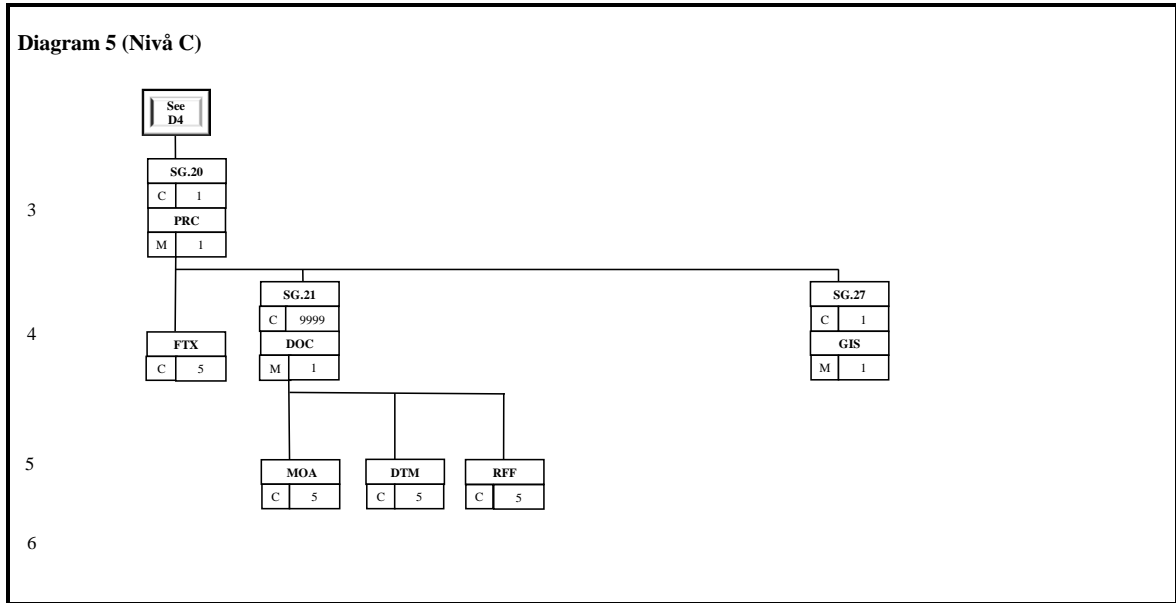| Level	Segment-group	Segment-Name	Element Number	Data Element	M/C	Use in IG	Format	Content, Rules and Comments	Segment Description	Level and Segment-group Description
Level A		A.0 UNH - Message header (Mandatory, 1)	0062	Message reference number	M		an..14	Numeric in ascending order i.e. 1, 2,3 etc. Uniquely identifies the message's position in the Exchange Starting with 1 in each Exchange	A service segment starting and uniquely identifying a message.based on UN/EDIFACT-catalog D96A	**Level A,** level contains data related to the whole message and is contained in Segment Group 1 through Segment Group3, and the Tale section.
			S009	MESSAGE IDENTIFIER	M				**Example** UNH+1+CREMUL:D:96A:UN:BSK' (Message is the first in the interchange, and it is a CREMUL-message, specified in UN/EDIFACT-catalog D.96A, and in accordance with the BSK IG)	
			0065	Message type identifier	M		an..6	"CREMUL"		
			0052	Message type version number	M		an..3	"D"		
			0054	Message type release number	M		an..3	"96A"		
			0051	Controlling agency	M		an..2	"UN"		
			0057	Association assigned code	C	BD	an..6	"BSK"		
			0068	Common access reference	C	NU	an..35			
			S010	STATUS OF THE TRANSFER	C	NU				
			0070	Sequence message transfer number	M		n..2			
			0073	First/last sequence message transfer indication	C		a1			
Level A		A.0 BGM - Beginning of message (Mandatory, 1)	C002	DOCUMENT/MESSAGE NAME	C				Senders uniquely identification of the CREMUL message. By use of the ascending message number given in data element 1004. If sender has reason to believe that the receiver has not received a previously sent message, then the message can be retransmitted, or a duplicate can be produced. This is regulated in the agreement between the parties.	
			1001	Document/message name, coded	C	BD	an..3	455 –Extended credit advice		
			1131	Code list qualifier	C	NU	an..3			
			3055	Code list responsible agency, coded	C	NU	an..3			
			1000	Document/message name	C	NU	an..35			
			1004	Document/message number	C	R	an..35	Numerically in ascending order Uniquely id-number identifies the message.	**Example** BGM+455+123456' (Message containing extended credit advice, has the unique id-number 123456.	
			1225	Message function, coded	C	BD	an..3	Code 7 is used if this is a a duplicate of a previous sendt message.		
			4343	Response type, coded	C	NU	an..3			
		A.0 DTM - Date/time/period (Mandatory, 1)	C507	DATE/TIME/PERIOD	M				Specified once to define the date when a document/message is issued.	
			2005	Date/time/period qualifier	M		an..3	137 – Document/message date/time		
			2380	Date/time/period	C	R	an..35	Date when the message is issued	**Example** DTM+137:20101213:102' (Message is dated December 13th 2010)	
			2379	Date/time/period format qualifier	C	R	an..3	Code 102 – YYYYMMDD Code 203 – YYYYMMDDHHMM		

Level	Segment-group	Segment-Name	Element Number	Data Element	M/C	Use in IG	Format	Content, Rules and Comments	Segment Description	Level and Segment-group Description
Level A	Segment group 1 (Conditional, 2)	A.1 RFF-Reference (Mandatory, 1)	C506	REFERENCE	M	BD			Specifying the reference of the previously-sent message.	**Segment group 1** A group of segments identifying a previously-sent CREMUL-message
			1153	Reference qualifier	M		an..3	ACW – Reference number to previous message	Segment to be used only when there has been issued a duplicate of a previous message. (Normaly Norwegian banks never do this)	Segment group used only when there has been issued a duplicate of a previous message. (Normally Norwegian banks never do this). Use is Bank Dependent.
			1154	Reference number	C	R	an..35	Specifies reference number of the previously sent (original) message.		*Normal procedure for Norwegian Banks is to send a copy of the previously sent file.*
			1156	Line number	C	NU	an..6		**Example**	
			4000	Reference version number	C	NU	an..35		RFF+ACW+123455' (Original message had reference number 123455)	
		A.1 DTM - Date/time/period (Conditional, 1)	C507	DATE/TIME/PERIOD	M	BD			Identifying the creation date/time of the referenced message.	
			2005	Date/time/period qualifier	M		an..3	171 – Reference date/time		
			2380	Date/time/period	C	R	n..35	Date when the original message was issued.	**Example**	
			2379	Date/time/period format qualifier	C	R	an..3	Code 102 – YYYYMMDD Code 203 – YYYYMMDDHHMM	DTM+171:20101102:102' (Original message sent November 2nd 2010)	
Level A	Segment group 3 (Conditional, 3)	A.3 NAD - Name and address (Mandatory, 1)	3035	Party qualifier	M	R	an..3	MR - Message recipient	Specifying the names and addresses of the message recipient associated with the multiple credit advice. Used only when the creditor and the receiver of the file is not the same.	**Segment group 3** **A group of segments specifying the receiver of the message (related to the whole message)**
			C082	PARTY IDENTIFICATION DETAILS	C					
			3039	Party id identification	M	R	an..35	Message recipient's agreement - id with the bank (i.e. organisation number)		
			1131	Code list qualifier	C	NU	an..3			
			3055	Code list responsible agency, coded	C	NU	an..3			
			C058	NAME AND ADDRESS	C	NU			**Example**	
			3124	Name and address line	M		an..35		NAD+MR+72013984' (Message recipient has the organisation number 72013984)	
			3124	Name and address line	C		an..35			
			3124	Name and address line	C		an..35			
			3124	Name and address line	C		an..35			
			3124	Name and address line	C		an..35			
			C080	PARTY NAME	C	NU				
			3036	Party name	M		an..35			
			3036	Party name	C		an..35			
			3036	Party name	C		an..35			
			3036	Party name	C		an..35			
			3036	Party name	C		an..35			
			3045	Party name format, coded	C		an..3			
			C059	STREET	C	NU				
			3042	Street and number/P.O. Box	M		an..35			
			3042	Street and number/P.O. Box	C		an..35			
			3042	Street and number/P.O. Box	C		an..35			
			3164	City name	C	NU	an..35			
			3229	Country sub-entity identification	C	NU	an..9			
			3251	Postcode identification	C	NU	an..9			
			3207	Country, coded	C	NU	an..3			

Level	Segment-group	Segment-Name	Element Number	Data Element	M/C	Use in IG	Format	Content, Rules and Comments	Segment Description	Level and Segment-group Description
Level B	**Segment group 4 (Mandatory, 9999)**	**B.4 LIN - Line item (Mandatory, 1)**	1082	Line item number	C	R	n..6	Sequential ascending order i.e. 1, 2,3 etc	Specifies each Level B (credit posting on the account)	**Level B** Contains data from the credit side (one credit account, one currency, one execution date) and data which applies to all further details on underlying C level(s) and is contained in Segment Group 4 through Segment Group 6. If any of the data is changed, a new Level B is generated.
			1229	*Action request/notification, coded*	*C*	*NU*	*an..3*			
			C212	*ITEM NUMBER IDENTIFICATION*	*C*	*NU*			**Example** LIN+1' (This is the first Line on Level B (credit posting on the account)	
			7140	*Item number*	*C*		*an..35*			
			7143	*Item number type, coded*	*C*		*an..3*			**Segment Group 4** Contains information related to the credit side of the transaction, i.e. date and reference number.
			1131	*Code list qualifier*	*C*		*an..3*			
			3055	*Code list responsible agency, coded*	*C*		*an..3*			
			5495	*Sub-line indicator, coded*	*C*	*NU*	*an..3*			*Each instance corresponds to either one or several credit transaction(s) on C level.*
			C829	*SUB-LINE INFORMATION*	*C*	*NU*				
			5495	*Sub-line indicator, coded*	*C*		*an..3*			
			1082	*Line item number*	*C*		*n..6*			
			1222	*Configuration level*	*C*	*NU*	*n..2*			
			7083	*Configuration, coded*	*C*	*NU*	*an..3*			
Level B		**B.4 DTM - Date/time/period (Conditional, 2)**	C507	DATE/TIME/PERIOD	M				Specifying the posting- or the value date on the transaction.	
			2005	Date/time/period qualifier	M		an..3	202 – Posting date 209 - Value date		
			2380	Date/time/period	C	R	an..35		**Example** DTM+209:20101229:102' (Value date is December 29th 2010).	
			2379	Date/time/period format qualifier	C	R	an..3	Code 102 – YYYYMMDD Code 203 – YYYYMMDDHHMM		

Level	Segment-group	Segment-Name	Element Number	Data Element	M/C	Use in IG	Format	Content, Rules and Comments	Segment Description	Level and Segment-group Description
Level B	Segment group 4 (Mandatory, 9999)	B.4 BUS - Business function (Conditional, 1)	C521	BUSINESS FUNCTION	C	NU			Identifying certain characteristics of the credits stored as individual transactions in level C, such as the bank operation, i.e., the method of transferring the funds, in order to sort the dependent credits according to their category.	**Segment Group 4** Contains information related to the credit side of the transaction, i.e. date and reference number.
			4027	Business function qualifier	M		an..3			
			4025	Business function, coded	M		an..3			*Each instance corresponds to either one or several credit transaction(s) on C level.*
			1131	Code list qualifier	C		an..3			
			3055	Code list responsible agency, coded	C		an..3			
			4022	Business description	C		an..70			
			3279	Geographic environment, coded	C	R	an..3	DO - Domestic IN – International		
									Example BUS++DO' (Credittransaction is related to domestic credits in underlying C level.)	

			4487	Type of financial transaction, coded	C	BD	an..3	13 – Correction
								    Used when the interbank transaction (NIBE) is marked with correction code:
								    01 - manually handled correction
								    03 - automated correction
								24 - New correct transaction.
								    Used when the interbank transaction (NIBE) is marked with correction code:		

			C551	BANK OPERATION	C			The Bank can indicate what it regards the transaction to be related to. Use of this element, excludes use of element on underlying C level.		
			4383	Bank operation, coded	M		an..3	Code list see chapter 8.2		
			1131	Code list qualifier	C		an..3	25 – Bank identification Used if the code in DE4383 is not part of the code list chapter 8.2		
			3055	Code list responsible agency, coded	C		an..3	124 – NO, Norwegian Bankers Ass. Specifies who is responsible for the code list		
			4463	Intra-company payment, coded	C	NU	an..3			
Level B		B.4 MOA - Monetary amount (Mandatory, 2)	C516	MONETARY AMOUNT	M				Specifying the amount posted to the account, equals the total amount of all credits stored as individual transactions in level C	
			5025	Monetary amount type qualifier	M	R	an..3	60 - Final (posted) amount		
			5004	Monetary amount	C	R	n..18			
			6345	Currency, coded	C	R	an..3	*ISO 4217- three letter currency code*	**Example** MOA+60:724384,37' (Posted amount is 724384,37 Norwegian kroner)	
			6343	Currency qualifier	C	NU	an..3			
			4405	Status, coded	C	NU	an..3			

Level	Segment-group	Segment-Name	Element Number	Data Element	M/C	Use in IG	Format	Content, Rules and Comments	Segment Description	Level and Segment-group Description
Level B	Segment group 5 (Mandatory, 3)	B.5 RFF - Reference (Mandatory, 1)	C506	REFERENCE	M				Specifying reference numbers for the payments involved in the transaction (MOA segment 4) **Example** RFF+ACK+7389471289' (Bank Reference number is 7389471289)	**Segment Group 5** A segment group containing references related to the payments, as well as relevant dates.
			1153	Reference qualifier	M	R	an..3	ACK - Bank reference (Cross reference issued by financial institution.) CT - Contract number (Contract-id Nets)		
			1154	Reference number	C	R	an..35			
			1156	Line number	C	NU	an..6			
			4000	Reference version number	C	NU	an..35			
		B.5 DTM - Date/time/period (Conditional, 1)	C507	DATE/TIME/PERIOD	M				Specifying the date and time related to the reference specified in the previous segment **Example** DTM+171:20101102:102' (Original sent November 2nd 2010)	
			2005	Date/time/period qualifier	M	R	an..3	171 - Reference date/time		
			2380	Date/time/period	C	R	n..35			
			2379	Date/time/period format qualifier	C	R	an..3	Code 102 – YYYYMMDD Code 203 – YYYYMMDDHHMM		
Level B	Segment group 6 (Mandatory, 1)	B.6 FII - Financial institution information (Mandatory, 1)	3035	Party qualifier	M	R	an..3	BF - Beneficiary's bank	A segment identifying the benificiary's account holder number and if applicable, the name of the account.. **Example** FII+BF+12711212345' (Benificiary's account holder numbe is 1271 12 12345)	**Segment Group 6** A group of segments identifying the account that has been credited.
			C078	ACCOUNT IDENTIFICATION	C					
			3194	Account holder number	C	R	an..35			
			3192	Account holder name	C	C	an..35			
			3192	Account holder name	C	C	an..35			
			6345	Currency, coded	C	NU	an..3			
			C088	INSTITUTION IDENTIFICATION	C	NU				
			3433	Institution name identification	C		an..11			
			1131	Code list qualifier	C		an..3			
			3055	Code list responsible agency, coded	C		an..3			
			3434	Institution branch number	C		an..17			
			1131	Code list qualifier	C		an..3			
			3055	Code list responsible agency, coded	C		an..3			
			3432	Institution name	C		an..70			
			3436	Institution branch place	C		an..70			
			3207	Country, coded	C	NU	an..3			

Level	Segment-group	Segment-Name	Element Number	Data Element	M/C	Use in IG	Format	Content, Rules and Comments	Segment Description	Level and Segment-group Description
Level C	Segment group 10 (Mandatory, 9999)	C.10 SEQ - Sequence details (Mandatory, 1)	*1245*	*Status indicator, coded*	*C*	*NU*	*an..3*		A segment identifying the beginning of the specification of individual transactions (C level) by a sequential number	*Level C* Information provided on this level (C), contains details of each individual transaction
			C286	SEQUENCE INFORMATION	C					
			1050	Sequence number	M	R	an..6	Sequencialyt 1,2,3, and on. Must be an unbroken line.	**Example** SEQ++1' (This is the first credit transaction)	
			1159	*Sequence number source, coded*	*C*	*NU*	*an..3*			*Segment Group 10* A segment group providing details regarding the individual transactions, such as dates, amount, account and references.
			1131	*Code list qualifier*	*C*	*NU*	*an..3*			
			3055	*Code list responsible agency, coded*	*C*	*NU*	*an..3*			
		C.10 DTM - Date/time/period (Conditional, 3)	C507	DATE/TIME/PERIOD	M				A segment specifying value dates and other dates passed on from a preceding payment order.	
			2005	Date/time/period qualifier	M	R	an..3	Valid codes 9 - Processing date/time 193 – Execution date (when payment was executed on payers account 202 – Posting date 203 – Execution date/time, requested 209 – Value date	**Example** DTM+193:20101229:102' Execution date is December 29th 2010).	
			2380	Date/time/period	C	R	an..35	Dato		
			2379	Date/time/period format qualifier	C	R	an..3	102 – YYYYMMDD 203 - YYYYMMDDHHMM		
Level C		C.10 FII - Financial institution information (Mandatory, 2)	3035	Party qualifier	M	R	an..3	OR – Ordered bank I2 – Beneficiarys Financial Institution's Intermediary bank (Identified with name and/or BIC)	A segment identifying the financial institutions and relevant account number associated with the transaction. If, for some reason, information related to account or financial institution are missing, the segment will still be reported, since it is mandatory. It will then be reported as: FII+OR' or FII+I2'	
			C078	ACCOUNT IDENTIFICATION	C	C			**Example** FII+OR+:AMERICAN CORPORATION:NY+BANKUS33:25:5:4562:25:19::534 34TH ST+US' (Payer is AMERICAN CORPORATION in New York. It'ds Financial Institution is identified by ISO BIC-kode: BANKUS33:25:5. The Institutions branch is, 4562, 534 34TH ST. Country is USA)	
			3194	Account holder number	C		an..35			
			3192	Account holder name	C		an..35			
			3192	Account holder name	C		an..35			
			6345	Currency, coded	C		an..3	ISO 4217		
			C088	INSTITUTION IDENTIFICATION	C			Used for incoming cross border payment, DE3433, 1131 and 3055		
			3433	Institution name identification	C		an..11	SWIFT address		
			1131	Code list qualifier	C		an..3	25 – Bank identificationCodeliste with SWIFT addresses		
			3055	Code list responsible agency, coded	C		an..3	5 – ISO		
			3434	Institution branch number	C	N	an..17			
			1131	Code list qualifier	C	N	an..3			
			3055	Code list responsible agency, coded	C	N	an..3			
			3432	Institution name	C		an..70			
			3436	Institution branch place	C		an..70			
			3207	Country, coded	C	R	an..3	ISO 3166		

Level	Segment-group	Segment-Name	Element Number	Data Element	M/C	Use in IG	Format	Content, Rules and Comments	Segment Description	Level and Segment-group Description
Level C	Segment group 11 (Conditional, 5)	C.11 RFF - Reference (Conditional, 1)	C506	REFERENCE	M				A segment identifying references or other messages or transactions related to this transaction .	**Segment Group 11** A group of segments containing references related to the transactions such as, bank references, customer to customer references and references from intermediary banks.
			1153	Reference qualifier	M	R	an..3	ACD - Additional reference number ACK - Bank reference AEK - Payment order number AFO - Betalingsmottakers referanse AGN - Reference number quoted on statement AHK - Payer's reference number RA - Remittance advice number ABO - Originator's reference *For reference qualifier linked to SEPA DD see chap. 8.4*	**Example** RFF+ACK+12346090' (Bank reference is 12346090)	
			1154	Reference number	C	R	an..35	Unique reference number		
			1156	*Line number*	C	NU	an..6			
			4000	*Reference version number*	C	NU	an..35			
Level C	Segment group 13 (Mandatory, 4)	C.13 MOA - Monetary amount (Mandatory, 1)	C516	MONETARY AMOUNT	M				Specifying the amount of the individual transaction..	**Segment Group 13** A group of segments identifying the monetary amounts and, if necessary, the currencies, exchange rate and date for the amount of the transaction.
			5025	Monetary amount type qualifier	M	R	an..3	36 – Converted amount (see CUX) 60 – Final (posted) amount 98 – Original amount 119 – Received amount 143 - Transfer amount	**Example** The four different codevalues in C516/5025 is used to specify the amount in the credittransaction. Original amount, code 98. Monetary amount i.e USD 10.000. Received amount code 119, (The amount is what the bank received). Monetary amount i.e. USD 9.950. Converted amount code 36, is the amount in NOK. Monetary amount i.e. NOK 55.900. Posted amount code 60, is the amount credited the account. Monetary amount i.e. NOK 55.900. MOA+98:10000:USD' (Original amount is USD 10000)	
			5004	Monetary amount	C	R	n..18	If decimals are given, they are seperated with comma and with 2 digits'.		
			6345	Currency, coded	C	R	an..3	ISO 4217- three letter currency code		
			6343	*Currency qualifier*	C	NU	an..3			
			4405	*Status, coded*	C	NU	an..3			
		C.13 CUX - Currencies (Conditional , 1)	C504	CURRENCY DETAILS	C				To specify currencies used in the transaction and relevant details for the rate of exchange.	
			6347	Currency details qualifier	M	R	an..3	2 - Reference currency		
			6345	Currency, coded	C	R	an..3	*ISO 4217- three letter currency code*		
			6343	*Currency qualifier*	C	NU	an..3			
			6348	*Currency rate base*	C	NU	n..4		Segment is used together with the previous MOA segment.	
			C504	CURRENCY DETAILS	C					
			6347	Currency details qualifier	M	R	an..3	3 – Target currency		
			6345	Currency, coded	C	R	an..3	*ISO 4217- three letter currency code*		
			6343	*Currency qualifier*	C	NU	an..3		**Example**	
			6348	*Currency rate base*	C	NU	n..4		CUX+2:EUR+3:USD+0,715' (The reference currency is EU, while the currency of the amount credited is USD. Exchange rate is 0,715 EUR for 1 USD)	
			5402	Rate of exchange	C	R	n..12			
			6341	*Currency market exchange, coded*	C	NU	an..3			
		C.13 RFF - Reference (Conditional, 1)	C506	REFERENCE	M	BD			Specifying a reference to a FX contract for the exhange rate in the previous CUX.	
			1153	Reference qualifier	M	R	an..3	FX - Foreign exchange contract number		
			1154	Reference number	C	R	an..35	Reference number identifying a foreign exchange contract	**Example** RFF+FX+TK1234' (FX contract TK1234)	
			1156	*Line number*	C	NU	an..6			
			4000	*Reference version number*	C	NU	an..35			

Level	Segment-group	Segment-Name	Element Number	Data Element	M/C	Use in IG	Format	Content, Rules and Comments	Segment Description	Level and Segment-group Description
Level C	Segment group 14 (Conditional, 3)	C.14 NAD - Name and address (Mandatory, 1)	3035	Party qualifier	M	R	an..3	PL – Payor Identifies the debit party when other than the ordering customer (for banking purposes). BE - Beneficiary OY - Ordering customer Identifies the originator of the instruction (normaly the accountholder)	To specify the name/address and their related function, Each transaction is required as a minimum to identify the debtor, and if information available, the beneficiary. Either by giving the accountholder name in the FII-Segment in Group 10, and/or by giving the name in this segment. Example NAD+PL+++Ola Nordmann+Innersvingen 1+OSLO++0202' (Payor is Ola Nordmann with the address: Innersvingen 1, 0202 OSLO)	Segment Group 14 Identifies the originator of the payment (normally the accountholder), and the Beneficiary if the information is available.
			C082	PARTY IDENTIFICATION DETAILS	C					
			3039	Party id identification	M	R	an..35	The party's customer number might be stated here, must be in accordance with the accountnumber given in FII-segment Group 10.		
			1131	Code list qualifier	C	NU	an..3			
			3055	Code list responsible agency, coded	C	NU	an..3			
			C058	NAME AND ADDRESS	C					
			3124	Name and address line	M	R	an..35	Name and address in an unstructured form. To be used when the payment is received with information in an unstructured form.		
			3124	Name and address line	C	C	an..35			
			3124	Name and address line	C	BD	an..35			
			3124	Name and address line	C	D	an..35			
			3124	Name and address line	C	D	an..35			
			C080	PARTY NAME	C					
			3036	Party name	M	R	an..35	The Party's name in a structured form.		
			3036	Party name	C	C	an..35			
			3036	Party name	C	C	an..35			
			3036	Party name	C	NU	an..35			
			3036	Party name	C	NU	an..35			
			3045	Party name format, coded	C	NU	an..3			
Level C			C059	STREET	C					
			3042	Street and number/P.O. Box	M		an..35			
			3042	Street and number/P.O. Box	C	C	an..35			
			3042	Street and number/P.O. Box	C	C	an..35			
			3164	City name	C	C	an..35			
			3229	Country sub-entity identification	C	NU	an..9			
			3251	Postcode identification	C	C	an..9			
			3207	Country, coded	C	O	an..3	ISO 3166 landCode		

Level	Segment-group	Segment-Name	Element Number	Data Element	M/C	Use in IG	Format	Content, Rules and Comments	Segment Description	Level and Segment-group Description
Level C	SEGMENT GRUPPE 15 (Conditional ,3)	C.15 INP – Parties to instruction (Mandatory, 1)	C849	PARTIES TO INSTRUCTION	M			Identifies action required, and whom to inform	To specify parties to an instruction and where relevant, the instruction. Segment is used to provide information stated in an Account Statement.	Segment Group 15

Gives information specifying parties to an instruction, whom to inform, and the advise itself. |
			3301	*Party enacting instruction identification*	M	R	an..17	BF – Beneficiary's bank		
			3285	*Recipient of the instruction identification*	C	NU	an..17			
			C522	INSTRUCTION	C			1 – Action required		
			4403	Instruction qualifier	M	R	an..3	2 – Party instructions		
			4401	Instruction, coded	C	R	an..3	AD – Advise	Example INP+BF+2:SI'	
			1131	Code list qualifier	C	NU	an..3	SI – Information in Account Statement		
			3055	Code list responsible agency, coded	C	NU	an..3			
			C850	STATUS OF INSTRUCTION	C	NU				
			4405	Status, coded	M		an..3			
			3036	Party name	C		an..35			
Level C		C.15 FTX - Free text (Conditional, 1)	4451	TEXT SUBJECT QUALIFIER	M	R	an..3	AAG - Party instructions Indicates that the segment contains instructions to be passed on to the identified party.	To provide free form text information. related to INP	
			4453	TEXT FUNCTION, CODED	C	NU	an..3		Example FTX+AAG+++ (Payment is related to….).	
			C107	TEXT REFERENCE	C	NU				
			4441	Free text, coded	M		an..3			
			1131	Code list qualifier	C		an..3			
			3055	Code list responsible agency, coded	C		an..3			
			C108	TEXT LITERAL	C					
			4440	Free text	M	R	an..70	Spesifikasjon av informasjon i fri tekst. Formidles til kundens kontoutskrift		
			4440	Free text	C	NU	an..70			
			4440	Free text	C	NU	an..70			
			4440	Free text	C	NU	an..70			
			4440	Free text	C	NU	an..70			
			3453	LANGUAGE, CODED	C	NU	an..3			

Level	Segment-group	Segment-Name	Element Number	Data Element	M/C	Use in IG	Format	Content, Rules and Comments	Segment Description	Level and Segment-group Description
Level C	Segment group 17 (Conditional, 5)	C.17 FCA - Financial charges allocation (Mandatory, 1)	4471	Settlement, coded	M		BD an..3	13 – All charges borne by payee 14 – Each pay own cost 15 – All charges borne by payor	Specifies which party/parties will bear the charges associated with the transaction. Gives possibility to define charge account different from the account specified in the FII-segment in the Group 6. Use must be clarified with the individual bank. If there is a different account number stated in C878, the amount of the corresponding MOA segment is not included in the Group 13 MOA, but will appear as a separate transaction on the specified account. If no other account number is stated in C878, the amount of the corresponding MOA segment is included in the Group 13 MOA. Example FCA+15' (All charges borne by payor)	Segment Group 17 Segment Group contains details of all charges related to a specific transaction. It can also contain information about the party/parties that is responsible for the fees and which account will be debited. Group 7 and Group 17excludes each other mutually. That is if Group 17 and 18 appears, Group 7 will not be used.
			C878	CHARGE/ALLOWANCE ACCOUNT	C					
			3434	Institution branch number	M	C	an..17	i.e. sorting code		
			1131	Code list qualifier	C	C	an..3	Identification of a code list		
			3055	Code list responsible agency, coded	C	C	an..3	Code identifying the agency responsible for a code list		
			3194	Account holder number	C	C	an..35			
Level C		C.17 MOA - Monetary amount (Conditional, 2)	C516	MONETARY AMOUNT	M	BD			Contains charges related to a specific account (specified in the FCA segment) or to the account specified in the FII segment in Group 6. If decimals are given, they are seperated with comma, and up to 2 digits. Currency will only be given if other than NOK. Frequency of debiting charges to be agreed with the bank. Example MOA+131:11234,30::4' (Total charges/allowances, is NOK 11234,30, and deducted from the credit transaction).	
			5025	Monetary amount type qualifier	M	R	an..3	23 – Charge amount 25 – Charge/allowance basis(The amount specified is the basis for calculation of charges/ allowance.) 131 – Total charges/allowances (The amount specified is the total of all charges/ allowances)		
			5004	Monetary amount	C	R	n..18	Amount		
			6345	Currency, coded	C	C	an..3	ISO 4217- three letter CurrencyCode		
			6343	Currency qualifier	C	NU	an..3			
			4405	Status, coded	C	R	an..3	4 – Final (booked amount) 9 – Information, The amount is quoted for information only, it is not part of the charges to be deducted or added.		

Level	Segment-group	Segment-Name	Element Number	Data Element	M/C	Use in IG	Format	Content, Rules and Comments	Segment Description	Level and Segment-group Description
Level C	Segment group 18 (Conditional, 20)	C.18 ALC - Allowance or charge (Mandatory, 1)	5463	Allowance or charge qualifier	M	R	an..3	C - Charge	Identifies charges related to the amount in Group 13 MOA-segment, calculation based on the original amount, or on the base amount. Use to be clarified with the bank.	Segment Group 18 Identifies charge details.
			C552	ALLOWANCE/CHARGE INFORMATION	C					
			_1230_	_Allowance or charge number_	_C_	_NU_	_an..35_			
			5189	Charge/allowance description, coded	C	R	an..3	1 – Handling commission (Fee for the processing of documentary credit, collection and payment which are charged to the customer). 30 – Bank charges 33 – Phone fee 34 – Postage fee 35 – SWIFT fee	Example ALC+C+:1'	
			_4471_	_Settlement, coded_	_C_	_NU_	_an..3_			
			_1227_	_Calculation sequence indicator, coded_	_C_	_NU_	_an..3_			
			_C214_	_SPECIAL SERVICES IDENTIFICATION_	_C_	_NU_				
			_7161_	_Special services, coded_	_C_		_an..3_			
			_1131_	_Code list qualifier_	_C_		_an..3_			
			_3055_	_Code list responsible agency, coded_	_C_		_an..3_			
			_7160_	_Special service_	_C_		_an..35_			
Level C		C.18 MOA - Monetary amount (Conditional, 2)	C516	MONETARY AMOUNT	M				Specifies the amount of each charge	
			5025	Monetary amount type qualifier	M	R	an..3	23 – Charge amount	If decimals are given, they are separated with comma and with up to 2 digits'.. Currency must be stated if other than NOK..	
			5004	Monetary amount	C	R	n..18	Amount		
			6345	Currency, coded	C	C	an..3	_ISO 4217- three letter CurrencyCode)_	Example	
			_6343_	_Currency qualifier_	_C_	_NU_	_an..3_		MOA+23:234,30::7' (Charge amount is 234,30, and is deducted from the credit transaction.)	
			4405	Status, coded	C	R	an..3	7 – Fixed (The amount quoted is a fixed tariff.) 9 – Information 18 – Free of charge		

Level	Segment-group	Segment-Name	Element Number	Data Element	M/C	Use in IG	Format	Content, Rules and Comments	Segment Description	Level and Segment-group Description
Level C	Segment group 20 - (Conditional, 1)	C.20 PRC - Process identification (Mandatory, 1)	C242	PROCESS TYPE AND DESCRIPTION	M			States whether the following information is in a structured or an unstructured format. Structured information is recommended. Use of unstructured information (free text) prevents automatic reconciliation.	Segment is used as a trigger for Group 20/21.	Segment Group 20 Used with Group 21 and 27 to provide creditor with information from debtor in a structured or an unstructured form.
			7187	Process type identification	M	R	an..17	Valid codes: 11 – Processing of unstructured information (Information given in one or more FTX-segments) 8 – Processing of structured information (Information given in a structured form in the underlying Group 21)	Example PRC+8' (Information is given in a structured form in he underlying Group 21.)	
			1131	Code list qualifier	C	NU	an..3			
			3055	Code list responsible agency, coded	C	NU	an..3			
			7186	Process type	C	NU	an..35			
			7186	Process type	C	NU	an..35			
Level C		C.20 FTX - Free text (Conditional, 5)	4451	Text subject qualifier	M		an..3	PMD - Payment detail/remittance information	To provide free form or coded text information.	
			4453	Text function, coded	C	NU	an..3			
			C107	TEXT REFERENCE	C	NU				
			4441	Free text, coded	M		an..3			
			1131	Code list qualifier	C		an..3		Example FTX+PMD+++Betalingen gjelder fakturaene 1234, 2346 og 6232' (The free text states that the payment is related to invoices 1234, 2346 and 6232)	
			3055	Code list responsible agency, coded	C		an..3			
			C108	TEXT LITERAL	C					
			4440	Free text	M		an..70	Information from debtor related to the payment		
			4440	Free text	C	O	an..70			
			4440	Free text	C	O	an..70			
			4440	Free text	C	O	an..70			
			4440	Free text	C	O	an..70			
			3453	Language, coded	C	NU	an..3			

Level	Segment-group	Segment-Name	Element Number	Data Element	M/C	Use in IG	Format	Content, Rules and Comments	Segment Description	Level and Segment-group Description
Level C	Segment group 21 (Conditional, 9999)	C.21 DOC- Document/message details (Mandatory, 1)	C002	DOCUMENT/MESSAGE NAME	M				To identify documents, either printed, electronically transferred, or referenced as specified in message description, including, where relevant, the identification of the type of transaction that will result from this message. .	Segment Group 21 Used to identify documents with reference to the payment in a structured form.
			1001	Document/message name, coded	C	R	an..3	380 – Commercial invoice 381 - Credit note 998 – Credit note with Creditor Reference (KID) 999 – Commercial invoice with Creditor Reference (KID)		NOTE: MOA-segment is required if any of the following codes in DOC C002-1001 is used: 380, 381, 383, 998 or 999.
			1131	Code list qualifier	C	BD	an..3		Example DOC+380+6128793' (with reference to invoice with the invoice number 6128793)	
			3055	Code list responsible agency, coded	C	BD	an..3			Use of Group 21, needs to be terminated by Segment Group 27.
			1000	Document/message name	C	BD	an..35			
			C503	DOCUMENT/MESSAGE DETAILS	C					
			1004	Document/message number	C	R	an..35	i.e. invoice number or KID		
			1373	Document/message status, coded	C	NU	an..3			
			1366	Document/message source	C	NU	an..35			
			3453	Language, coded	C	NU	an..3			
			3153	Communication channel identifier,	C	NU	an..3			
			1220	Number of copies of document req.	C	NU	n..2			
			1218	Number of originals of document req.	C	NU	n..2			
		C.21 MOA - Monetary amount (Conditional, 5)	C516	MONETARY AMOUNT	M				Used to identify the amount given in the reference document.	
			5025	Monetary amount type qualifier	M	R	an..3	9 – Amount due/amount to be paid 12 – Amount remitted	If decimals are given, they are separated with comma and with up to 2 digits'.	
			5004	Monetary amount	C	R	n..18	Amount		
			6345	Currency, coded	C	NU	an..3		Example MOA+12:11234,30' (Remitted amount is 11234,30)	
			6343	Currency qualifier	C	NU	an..3			
			4405	Status, coded	C	NU	an..3			
Level C		C.21 DTM – Date/time/period (Conditional, 5)	C507	DATE/TIME/PERIOD	M				This segment can be used to provide the date when the reference document was produced.	
			2005	Date/time/period qualifier	M	R	an..3	137 – Document/message date/time 138 – Payment date 171 – Reference date (Date the reference document were produced)	Example DTM+171:20101229:102' (The reference document date is 29. December 2010).	
			2380	Date/time/period	C	R	an..35	Dato		
			2379	Date/time/period format qualifier	C	R	an..3	102 –CCYYMMDD		
		C.21 RFF - Reference (Conditional, 5)	C506	REFERENCE	M				To specify extra reference related to the Reference Document and reference to amount adjustments.	
			1153	Reference qualifier	M	R	an..3	AAK – Despatch advice number AEL – Delivery number (transport) CO – Buyers order number CT – Contract number IT – Internal customer number	Example RFF+IT:233215' (With reference to the internal customer number at the creditor)	
			1154	Reference number	C	R	an..35			
			1156	Line number	C	NU	an..6			
			4000	Reference version number	C	NU	an..35			
Level C	Segment group 27 (Conditional, 1)	C.27 GIS - General indicator (Mandatory, 1)	C529	PROCESSING INDICATOR	M				To terminate Group 21	Segment Group 27 Segment Groupn terminerer Segment Group 20 med underliggebnde gruppe for informasjonsangivelse. .
			7365	Processing indicator, coded	M	R	an..3	37 –Complete information	Example GIS+37' (This completes the structured information).	
			1131	Code list qualifier	C	NU	an..3			Hvorvidt gruppen skal bbenyttes for å terminere informasjon når kun gruppe 20 benyttes, avtales med den enkelte bank.
			3055	Code list responsible agency, coded	C	NU	an..3			
			7187	Process type identification	C	NU	an..17			

Level	Segment-group	Segment-Name	Element Number	Data Element	M/C	Use in IG	Format	Content, Rules and Comments	Segment Description	Level and Segment-group Description
Level A, Tale Section		A.0 CNT - Control total (Conditional, 5)	C270	CONTROL	M				Segmentet inneholder kontrolldata, og indikerer slutten på sekvensen av nivå B. Det benyttes for å angi (og kontrollere) antallet transaksjoner. Summen i DE 6066 er identisk med totalt antall nivå B (antall LIN-segmenter, gr. 4). Bruk av segmentet må avtales mellom den enkelte kunde og betalingsinstitusjonen. Example CNT+LI:19' (Totalt antall nivå B er 19)	Level A, etter detaljseksjonen Informasjon som er angitt på dette Levelet av meldingen gjelder generelt for hele multi-kreditbekreftelsen.
			6069	Control qualifier	M	R	an..3	LI – Totalt antall nivå B		
			6066	Control value	M	R	n..18	Antall		
			6411	*Measure unit qualifier*	C	NU	an..3			
		A.0 UNT - Message trailer (Mandatory, 1)	74	Number of segments in a message	M	R	n..6	Totalt antall segmenter inklusive UNH og UNT segmentene	7.54.2 Segmentbeskrivelse Et servicesegment som avslutter en melding, og angir det totale antall segmenter i meldingen samt meldingsreferansenummeret. 7.54.4 Example UNT+234+1' (Det er 234 segmenter i denne meldingen, som er nr. 1 i utvekslingen)	
			62	Message reference number	M		an..14	Meldingsreferansenummer (samme ref.nr som angitt i UNH/0062).		

8. Code description - qualifier

8.1 Date qualifier
DATE/TIME/PERIOD (C507)
Date/time/period qualifier (2005)

Valid codes:

Code	Name	Definition
9	Payment date	Date/time of processing in clearing central
137	Document/message date/time	Date/time when a document/message is issued. This may include authentication
138	Payment date	Date on which an amount due is made available to the creditor, in accordance with the terms of payment
171	Reference date/time	Date/time on which the reference was issued
193	Execution date	The date when ordered bank initiated the transaction
202	Posting date	The date when an entry is posted to an account.
203	Execution date/time, requested.	The date/time on which the ordered bank is requested to initiate the payment order, as specified by the originator (e.g. the date of the debit).
209	Value date	Date on which the funds are at the disposal of the beneficiary or cease to be at the disposal of the ordering customer.

8.2 The Bank service of qualifiers
BANK OPERATION (C551)
Bank operation, coded -4383

Valid codes:

Code	Name	Definition
ADV	Payment in advance	
BGI	Bankgiro	
BKD	Bank Draft	
BKT	Bank Internal Transaction	
CAS	Cash Management Transfer	
CHI	Cheque International	
CHN	Cheque National	
COC	Commercial Credit	
COM	Commission	
CPP	Cash Payment by Post	
CUX	Buying or selling of Foreign Notes	
DIV	Dividend	
FEX	Foreign Exchange	
GDS	Purchase and Sale of Goods	
GVT	Government Payment	
INS	Insurance Premium	
INT	Interest	
LIF	Licence Fees	
LOA	Loan	
LOR	Loan Repayment	
PEN	Pension	
REN	Rent	
SAL	Salary	
SCV	Purchase and Sale of Services	
SSB	Social Security Benefit	

Code	Name	Definition
TAX	Tax Payment	
VAT	Value Added Tax Payment	
ZZZ	Mutually Defined	

Local codes

Code	Name	Definition
230	Total amount valid KID	
231	Total amount KID with error	
232	AutoGiro credit transaction	
233	Electronic payment with or without free text.	
234	Giro payment.	
240	Structured payment information	
SDD	SEPA Direct Debit Collection	
SDR	SEPA Direct Debit return/refusal	
SDV	Sepa Direct Debit reversal	

8.3 Business functions

Business function, coded -4025

Valid codes:

Code	Name	Definition
ADV	Advance Payment	
CAS	Cash Management Transfer	
COC	Commercial credit	
COM	Dividend	
DIV	Dividend	
FEX	Foreign exchange	
GDS	Purchase and sale of goods	
GVT	Government payment	
INS	Insurance Premium	
INT	Interest	
LIF	License fees	
LOA	Loan	
LOR	Loan repayment	
PEN	Pension	
REN	Rent	
SAL	Salary	
SCV	Purchase and sale of services	
SSB	Social Security Benefit	
TAX	Tax Payment	
VAT	Value Added Tax Payment	
ZZZ	Mutually Defined	

8.4 Reference qualifier
REFERENCE (C506)
Reference qualifier -1153

Valid codes:

Code	Name	Definition
AAK	Despatch advice number	
ABO	Originator's reference	
ACD	Additional reference number	Reference number provided in addition to another given reference
ACK	Bank reference	Cross reference issued by financial institution.
ACW	Reference number to previous message	Reference number assigned to the message which was previously issued (e.g. in the case of a cancellation, the primary reference of the message to be cancelled will be quoted in this element).
ACX	Banker's acceptance	Reference number for banker's acceptance issued by the accepting financial institution.
AEK	Payment order number	
AEL	Delivery number (transport)	
AFO	Beneficiary's reference	Reference of the beneficiary.
AGN	Reference number quoted on statement	Reference number quoted on the statement sent to the beneficiary for information purposes.
AHK	Payer's reference number	Reference number of the party who pays.
AII	Bank's common transaction reference number	Bank's reference number allocated by the bank to different underlying individual transactions
CO	Buyers order number	
CT	Contract number	Avtale-ID with Nets
FX	Foreign exchange contract number	Reference number identifying a foreign exchange contract
IT	Internal customer number	Number assigned by a seller, supplier etc. to identify a customer within his enterprise.
IV	Invoice number	Reference number assigned by the seller to a Commercial Invoice
RA	Remittance advice number	
MDI	Reference on Mandate, used in SDD Collection, Reversal and Return/Refund	Created by Finansrådet, Danmark
CSI	Reference scheme, used in SDD Collection	Reference to scheme used for credit transactions related to SEPA Direct Debit. Created by Finansrådet, Danmark
AXX	Reference id on credit transactions related to SDD Collection	
AFS	Reference id on credit transactions related to SDD Reversal, Return og Refund	

8.5 Monetary amount type qualifier
MONETARY AMOUNT (C516)
Monetary amount type qualifier -5025

Valid codes:

Code	Name	Definition
9	Amount due/amount payable	
12	Amount remitted	
23	Charge amount	
25	Charge/allowance basis	The amount specified is the basis for calculation of charges/allowance
36	Converted amount	
60	Final (posted) amount	The amount posted to an account, finally, after charges/allowances.
98	Original amount	
119	Received amount	
131	Total charges/allowances	The amount specified is the total of all charges/allowances
143	Transfer amount	The amount which has been transferred from buyer to the sellers bank
346	Total credit	Total amount posted on level C

9   Example

Here is an example of an EDIFACT CREMUL message based on an ordinary Norwegian Multiple Credit Advice Message, described in this IG.

We want to stress that this example does not include all types of transactions, or use of all alternative code use. For that we refer to chapter DESCRIPTION OF LEVELS, SEGMENT-GROUPS and SEGMENTS.

Account examples are fictional and not in accordance with the rules for creating Norwegian bank accounts.

File start	UNA:+.? ' UNB+UNOC:1+00810506482+00900831941+990512:1423+1293++++0'	
Message start	UNH+1294+CREMUL:D:96A:UN:BSK' BGM+455+245' DTM+137:**20110111**:102' NAD+MR+00900831941'	
sgr4 sgr4 sgr4 sgr4 sgr5 sgr6	LIN+1' DTM+202:**20110111**:102' BUS++DO' MOA+60:**14637**:NOK' RFF+ACK:00412107263' FII+BF+**70580500043**'	Electronic payment with unstructured information to the recipient.
sgr10 sgr10 sgr11 sgr11 sgr13 sgr14 sgr20 sgr20	SEQ++1' FII+OR+**82001234567**' RFF+AEK:8803609752' RFF+ACD:*90000000' MOA+143:**14637**:NOK' NAD+PL+++**NSB BA PERSONTRAFIKK ØST**+**ØKONOMIKONTORET 5 ETG**+**OSLO**++**0048**' PRC+11' FTX+PMD+++**VÅR REF DERES REF BELØP 42224 170:14.637,00**'	
sgr4 sgr4 sgr4 sgr4 sgr5 sgr6	LIN+2' DTM+202:**20110111**:102' BUS++DO' MOA+60:**15000**:NOK' RFF+ACK:00412108142' FII+BF+**70580500043**'	Electronic payment with structured reference to invoice number
sgr10 sgr10 sgr11 sgr11 sgr13 sgr14 sgr20 sgr21 sgr27	SEQ++1' FII+OR+**15502345678**' RFF+AEK:8803609752' RFF+ACD:*90000000' MOA+143:**15000**:NOK' NAD+PL+++**ARA DAMPSKIPSSELSKAP POSTBOKS 1235**+**HALDEN**++**1750**' PRC+8' DOC+380+**6128793**' GIS+37'	
sgr4 sgr4 sgr4 sgr4 sgr5 sgr6	LIN+3' DTM+202:**20110111**:102' BUS++DO++234' MOA+346:**6740,40**:NOK' RFF+ACK:00412511745' FII+BF+**70580500043**'	
sgr10 sgr10 sgr10 sgr11 sgr11 sgr13	SEQ++1' DTM+193:**20110110**:102' FII+OR+**24403456789**' RFF+AEK:6206632921' RFF+ACD:*93139354' MOA+143:**4126,65**:NOK'	Giro payments
sgr10 sgr10 sgr10 sgr11 sgr11 sgr13	SEQ++2' DTM+193:**20110110**:102' FII+OR+**60397654321**' RFF+AEK:6206632595' RFF+ACD:*97454800' MOA+143:**2613,75**'	
sgr4 sgr4 sgr4 sgr4 sgr5 sgr6	LIN+4' DTM+202:**20110111**:102' BUS++IN' MOA+349:**522,75**:NOK' RFF+ACK:00412907270' FII+BF+**70580557943**'	Payments from abroad in NOK
sgr10 sgr10 sgr10	SEQ++1' DTM+193:**20110110**:102' FII+OR+**60450512160**'	

sgr11	RFF+AEK:55667788992006082300100003224401B'
sgr13	MOA+143:**522,75**:NOK'
sgr14	NAD+OY+**TEST AB OSLOVEGEN 944**+**STRØMSTAD**++**45230**+**SE**'
sgr20	PRC+11'
sgr20	FTX+PMD+++**Faktura 2312811**'

sgr4	LIN+5'	
sgr4	DTM+202:**20110111**:102'	
sgr4	DTM+209:**20110110**:102'	
sgr4	BUS++IN'	
sgr4	MOA+60:**4223,57**:NOK'	
sgr5	RFF+ACK:3825-0003034800'	
sgr6	FII+BF+**86010617849**'	
sgr10	SEQ++1'	Payments from abroad with currency exchange
sgr10	FII+I2+:::**USD**+::::::**ROMANIAN COMMERCIAL BANK** **5, REGINA ELISABETA BLVD.**:**BUCHAREST**'	
sgr11	RFF+ACD:3825-0003034800'	
sgr13	MOA+60:**4223,57**:NOK'	
sgr13	MOA+36:**4323,57**:NOK'	
sgr13	CUX+2:**USD**+3:**NOK**+**6,2615**'	
sgr13	MOA+98:**714**:USD'	
sgr13	MOA+119:**690,5**:USD'	
sgr14	NAD+BE+C360346OCP062106+/NO6086010617849:FOKUS BANK AS:N-6517 KRISTIANSUND:NORWAY'	
sgr14	NAD+PL+++RO07RNCB0256043355890002:SC TEST LT SA:STR.PORTULUI NR.8TULCEAROMANIA'	
sgr17	FCA+13'	
sgr18	MOA+23:**100**:NOK'	
sgr20	PRC+11'	
sgr20	FTX+PMD+++/RFB/B750778/OBI/INVOICE NO 2813588:/09.03.20'	

sgr4	LIN+6'	
sgr4	DTM+202:**20110111**:102'	
sgr4	BUS++DO++230'	
sgr4	MOA+349:**10073,75**:NOK'	
sgr5	RFF+ACK:00412907832'	
sgr6	FII+BF+**86010617849**'	
sgr10	SEQ++1'	
sgr10	DTM+202:**20060823**:102'	
sgr10	FII+OR'	
sgr11	RFF+ACK:55667788992006082300100002000002B'	
sgr13	MOA+98:**2373,4**:NOK'	
sgr20	PRC+8'	
sgr21	DOC+999+**01650505**'	
sgr21	MOA+9:**2373,4**:NOK'	
sgr27	GIS+37'	
sgr10	SEQ++2'	
sgr10	DTM+202:**20060823**:102'	
sgr10	FII+OR'	Payments with structured information identifying the payment using KID
sgr11	RFF+ACK:55667788992006082300100002000002B'	
sgr13	MOA+98:**2500**:NOK'	
sgr20	PRC+8'	
sgr21	DOC+999+**01652206**'	
sgr21	MOA+9:**2500**:NOK'	
sgr27	GIS+37'	
sgr10	SEQ++3'	
sgr10	DTM+202:**20060823**:102'	
sgr10	FII+OR'	
sgr11	RFF+ACK:55667788992006082300100002000002B'	
sgr13	MOA+98:**3200,35**:NOK'	
sgr20	PRC+8'	
sgr21	DOC+999+**01652206**'	
sgr21	MOA+9:**3200**,35:NOK'	
sgr27	GIS+37'	
sgr10	SEQ++4'	
sgr10	DTM+202:**20060823**:102'	
sgr10	FII+OR'	
sgr11	RFF+ACK:55667788992006082300100002000002B'	
sgr13	MOA+128:**2000**:NOK'	
sgr20	PRC+8'	
sgr21	DOC+999+**01652354**'	
sgr21	MOA+9:**2000**:NOK'	

sgr27	GIS+37'
Message end	CNT+LI:6' UNT+130+1294
File end	UNZ+1+1293