Danske Bank Message Implementation Guide
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Supported payment types and examples

Danske Bank Guideline to payments in ISO 20022 XML format (pain.001.001.03)

This document describes how to distinguish between the variety of payments supported by Danske Bank using ISO 20022 XML CustomerCreditTransferInitiation (pain.001.001.03) based on Common Global Implementation Market Practice (CGI-MP) recommendations and the various country specific usage

The table below only serves to distinguish between the several types of payments supported by Danske Bank. In addition to the tags mentioned other required tags must be filled in too.

For a full list of supported tags please see the document "Danske Bank MIG - ISO 20022 XML CustomerCreditTransferInitiation (pain.001.001.03)"

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Change log

Version	Date	Change
1.0	05.10.2012	Document created
1.1	19.12.2012	Various typos are corrected.
		Tags listed for all cheque or cash payment types now include 2.79 Cdtr name and address.
		All Norwegian sample files updated to comply with BSK implementation guide.
		Tag 2.80:1.1.6 Prty is removed from 'Norwegian account transfer – KID reference'.
		'Norwegian account transfer – invoice' added.
		Tag 2.61 DlvrTo is removed from 'Norwegian cash payment'.
		All Finnish sample files updated.
		Tags listed in 'Finnish account transfer – structured message' have changed (2.106 Issr has been removed and 2.104 Cd has been added).
		"OCR" is removed from 'Finnish account transfer – OCR reference' and 'Finnish express account transfer – OCR reference'.
		Example of 'Finnish account transfer – multiple occurrences of structured message' added.
		'Finnish account transfer – tax message' changed to 'Finnish account transfer – supplementary tax payment' and tags changed (2.123 Cd, 2.126 Ref and 2.129 AddtlRmtInf have been removed and 2.99 Ustrd including text has been added).
		'Finnish account transfer – Repetitive payment' changed to 'Repetitive payment using Danske Bank Rep. payments register (Cross border)' and tag 2.87 Cd added.
		"(Only Denmark)" added to 'Foreign cheque - Cheque to be collected in branch'.
		"address" added to 'Foreign cheque - Cheque to be sent to beneficiary'.

		All Transfer from account abroad sample files updated.
		Example file for 'Foreign account transfer - SEPA transfer' added.
		'Financial/treasury transfers - Capital payment (only Finland)' sample file updated.
1.2	27.01.2013	"Only one occurrence of KID reference supported" is removed from 'Norwegian account transfer – KID reference'.
		"Only one occurrence of invoice supported" is removed from 'Norwegian account transfer – invoice'. "Danske Bank supports multiple occurrences of structured message. If both 2.123 Cd, 2.126 Ref, 2.104 Cd, 2.107 Nb are filled in in one structured message then 2.123 Cd and 2.126 Ref will be ignored. Please see example of multiple occurrences of KID reference and invoice, including use of 2.104 Cd for credit notes and use of 2.109 RfrdDocAmt" is added to Norwegian account transfer – KID reference and invoice.
1.3	16.09.2013	"2.88 <Prtry> Short message for creditor (Max. 18 char)" is replaced by "2.99 <Ustrd> Unstructured advice for creditor (Max. 140 char)" in Irish account transfer – External payment, Irish account transfer – Internal payment and Irish account transfer – EFTS payment. Sample files are updated accordingly.
1.4	06.11.2013	In 2013 there will be some changes in the clearing of Danish account transfers. **18th August 2013**: Phasing out: • Danish account transfer: Immediate advice, letter to beneficiary **6th November 2013**: Phasing out: • Danish account transfer: Short-form advice, entry text on account statement • Danish account transfer: Long-form advice, enclosed with next account statement Introducing: • Danish account transfer: Standard transfer (night clearing) • Danish account transfer: Same-day transfer (day clearing)

		If you continue to use the phased out payment types after August 18th and November 6th 2013, Danske Bank will not reject the payments but simply transform them into 'Standard transfers' with short form and/or long form advice.
1.5	27.10.2014	21st November a new Danish account transfer Express and two new references are introduced. The following Danish payment types including sample files are added: • Standard transfer with RF Creditor reference • Same-day transfer with RF Creditor reference • Express transfer with advice • Express transfer with RF Creditor reference 'EasyAccount' replaced with 'NemKonto' EFTS payment type and example are removed from Irish payment types
1.6	08.12.2014	2.80 CdtrAcct updated for domestic Finnish payment types to require IBAN for creditor account for SEPA payments. Sample files are updated accordingly.
1.7	31.03.2015	Danish cheque, Norwegian cash payment, Swedish cash payment and account transfer – long-form advice updated to specify PstCd details Removed Long-form advice Bankgiro transfers as this is not supported. Removed CdtrAgt from Danish Cheque example.
1.8	07.07.2016	Additional info updated for payment type 'Transfer from account abroad (MT101)'
1.9	11.07.2016	Additional info updated for payment types • 'Danish Salary' • 'Norwegian Salary' • 'Swedish Salary' • 'Finnish Salary'
2.0	18.10.2016	Additional info updated for Norway and Swedan foreign transfers. Removed 'Swedish PlusGiro sweeping transfer'description and example as this is not supported.

2.1	13.11.2016	Introduction of MobilePay Payout in Denmark. Removed 'Danish cheque' description and example due to phasing out of Danish cheques after 31.10.2016. Added example for Polish account transfer using BIC on CdtrAgt.
2.3	03.11.2016	Removed Additional Text under Polish express account transfer.
2.4	15.12.2016	Removed German check as this is not supported.
2.5	13.01.2017	Added a link to example on an Estonian reference payment under Foreign payment types. Additional info is updated for Norwegian account transfer.
2.6	14.02.2018	Removed references to Polish ZUS payments due to phasing out
2.7	24.05.2018	Introduction of Split payments for Poland.
2.8	11.03.2019	Additional info updated regarding Regulatory Reporting in Sweden and Norway when requesting a Foreign Account Transfer. Added an example of Swedish Bankgiro Transfer with long-form advice Added info about Neutral disposal date/Neutral date of availability regarding salery payments in Finland Removed information about MobilePay Payout as the payment type is no longer available
2.9	07.10.2019	SEPA Instant possibility in domestic Finnish account transfer added
3.0	17.10.2019	<LclInstrm> <Prtry>CII</Prtry></LclInstrm> is removed from foreign cheque sample files
3.1	25.02.2021	Nordic Salary and Nordic Credit Transfer added under Swedish payment types and examples
3.2	15.03.2021	Nordic Salary and Nordic Credit Transfer moved to a separate section
3.3	01.07.2021	Removed Finnish account transfer with structured advice and Supplementary tax payments Added Finnish SEPA Instant account transfer with Reference Added example on Foreign SEPA Instant account transfer

		Additional info for Norwegian account transfer has been updated
3.4	07.02.2022	Removed Foreign cheque to be collected in a Danske Bank branch. Removed support for German payments
3.5	22.02.2022	Nordic Salary updated
3.6	20.04.2022	All examples have been reviewed and updated
3.7	10.10.2022	Additional info added for Swedish Bankgiro transfer with OCR Added Swedish account transfer with structured advice Added Swedish Bankgiro transfer with structured advice
3.8	30.12.2022	Minor updates done
3.9	18.04.2023	Examples reviewed.
4.0	02.05.2023	Disclaimer inserted for 'P27 Nordic Credit Transfer (In SEK and from Swedish accounts only)
4.1	06.09.2023	Now, Swedish salary payments get confidential by default and all text related to using CONF for Swedish salary payments is removed
4.2	11.10.2023	Note about Swedish salary and Pension payments being confidential by default is added
4.3	15.12.2023	Nordic Salary and Nordic Credit Transfer are removed
4.4	08.07.2024	Additional info updated for Transfer from abroad and Swedish salary CdtrAgt removed under Danish Inpayment form examples Added Foreign transfer – ordinary without ClrSysMbId

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Danish payment types						
Danish account transfer	Standard transfer with advice	2.2 2.88 2.99	<PmtMtd> <Prtry> <Ustrd>	'TRF' Short message for creditor (Max. 20 char) Unstructured advice for creditor (Max. 1435 char)	link	End-to-end reference can be used in Danish account transfers and will be sent to beneficiary
	Standard transfer with RF Creditor reference	2.2 2.123 2.125 2.126	<PmtMtd> <Cd> <Cd> <Ref>	'TRF' 'SCOR' 'ISO' RF Creditor reference (ISO 11649) (Max. 25 char)	link	
	Same-day transfer with advice	2.2 2.12/2.37 2.88 2.99	<PmtMtd> <Cd> <Prtry> <Ustrd>	'TRF' 'SDCL' Short message for creditor (Max. 20 char) Unstructured advice for creditor (Max. 1435 char)	link	
	Same-day transfer with RF Creditor reference	2.2 2.12/2.37 2.123 2.125 2.126	<PmtMtd> <Cd> <Cd> <Cd> <Ref>	'TRF' 'SDCL' 'SCOR' 'ISO' RF Creditor reference (ISO 11649) (Max. 25 char)	link	

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Payment type		Special usage of tags			Example file	Additional Info
Danish account transfer	Express Transfer with advice	2.2 2.9/2.34 2.12/2.37 2.88 2.99	\<PmtMtd> \<Cd> \<Cd> \<Prty> \<Ustrd>	'TRF' 'URGP' 'SDCL' Short message for creditor (Max. 20 char) Unstructured advice for creditor (Max. 1435 char)	link	
	Express Transfer with RF Creditor reference	2.2 2.9/2.34 2.12/2.37 2.123 2.125 2.126	\<PmtMtd> \<Cd> \<Cd> \<Cd> \<Cd> \<Ref>	'TRF' 'URGP' 'SDCL' 'SCOR' 'ISO' RF Creditor reference (ISO 11649) (Max. 25 char)	link	
Danish inpayment form	Type 01	2.2 2.80:1.1.3 2.80:1.1.6 2.99 2.123 2.126	\<PmtMtd> \<Id> \<Prtry> \<Ustrd> \<Cd> \<Ref>	'TRF' Danish GIRO Number 7-8 digits 'OCR' Unstructured advice for creditor (Max. 945 char) 'SCOR' '01/'	link	
	Type 04	2.2 2.80:1.1.3 2.80:1.1.6 2.123 2.126	\<PmtMtd> \<Id> \<Prtry> \<Cd> \<Ref>	'TRF' Danish GIRO Number 7-8 digits 'OCR' 'SCOR' '04/NNNNNNNN' (NNNNNNNNN is max. 16 char)	link	

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Danish inpayment form	Type 15	2.2 2.80:1.1.3 2.80:1.1.6 2.123 2.126	<PmtMtd> <Id> <Prtry> <Cd> <Ref>	'TRF' Danish GIRO Number 7-8 digits 'OCR' 'SCOR' '15/NNNNNNNNN' (NNNNNNNNN is max. 16 char)	link	
	Type 41	2.2 2.80:1.1.3 2.80:1.1.6 2.99 2.123 2.126	PmtMtd> <Id> <Prtry> <Ustrd> <Cd> <Ref>	'TRF' Danish GIRO Number 7-8 digits 'OCR' Unstructured advice for creditor (Max. 945 char) 'SCOR' '41/NNNNNNNNN' (NNNNNNNNN is max. 10 char)	link	
	Type 71	2.2 2.80:1.1.3 2.80:1.1.6 2.123 2.126	<PmtMtd> <Id> <Prtry> <Cd> <Ref>	'TRF' Creditor Number 7-8 digits 'OCR' 'SCOR' '71/NNNNNNNNN' (NNNNNNNNN is max. 15 char)	link	
	Type 73	2.2 2.80:1.1.3 2.80:1.1.6 2.99 2.123 2.126	<PmtMtd> <Id> <Prtry> <Ustrd> <Cd> <Ref>	'TRF' Creditor Number 7-8 digits 'OCR' Unstructured advice for creditor (Max. 1435 char) 'SCOR' '73/'	link	

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Danish inpayment form	Type 75	2.2 2.80:1.1.3 2.80:1.1.6 2.99 2.123 2.126	<PmtMtd> <Id> <Prtry> <Ustrd> <Cd> <Ref>	'TRF' Creditor Number 7-8 digits 'OCR' Unstructured advice for creditor (Max. 1435 char) 'SCOR' '75/NNNNNNNNN' (NNNNNNNNN is max. 16 char)	link	
Danish salary		2.2 2.15 / 2.40	<PmtMtd> <Cd>	'TRF' 'SALA'	link	Danish account transfer with restricted advice "Lønoverførsel" (=Salary) to the creditor. Transfer to accounts within Danske Bank is for disposal the next banking day (neutral disposal/neutral date of availability). Salary payment can be confidential – please see example
NemKonto payment	NemKonto payment (CPR)	2.2 2.80:1.1.3 2.80:1.1.6	<PmtMtd> <Id> <Prtry>	2.2 = 'TRF' Social security number (CPR) 'NNNNNNNNNN' 'NKC'	link	Danish account transfer using a private or business ID as beneficiary's "account number".

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Payment type		Special usage of tags			Example file	Additional Info
NemKonto payment	NemKonto payment (CVR)	2.2 2.80:1.1.3 2.80:1.1.6	<PmtMtd> <Id> <Prtry>	'TRF' Central business registration number (CVR) 'NNNNNNNN' 'NKV'	link	See Danish account transfers for supported advice.
	NemKonto payment (CVR with P-unit number)	2.2 2.80:1.1.3 2.80:1.1.6	<PmtMtd> <Id> <Prtry>	'TRF' Central business registration number (CVR with P-unit number) 'NNNNNNNN/NNNNNNNNNN' 'NKP'	link	For more information about NemKonto transfers please see information on Danske Bank's website.
	NemKonto payment (CVR with SE number)	2.2 2.80:1.1.3 2.80:1.1.6	<PmtMtd> <Id> <Prtry>	'TRF' Central business registration number (CVR with SE number) 'NNNNNNNN/NNNNNNNN' 'NKR'	link	
	NemKonto payment (SE number)	2.2 2.80:1.1.3 2.80:1.1.6	<PmtMtd> <Id> <Prtry>	'TRF' SE number 'NNNNNNNN' 'NKS'	link	

Payment type		Special usage of tags			Example file	Additional Info
Norwegian payment types						
Norwegian salary		2.2 2.15 / 2.40	\<PmtMtd> \<Cd>	'TRF' 'SALA'	link	Salary payment can be confidential – please see example
Norwegian account transfer	Short-form advice	2.2 2.88	\<PmtMtd> \<Prtry>	'TRF' Short message for creditor (Max. 27 char)	link	
	Long-form advice	2.2 2.88 2.99	\<PmtMtd> \<Prtry> \<Ustrd>	'TRF' Short message for creditor (Max. 27 char) Unstructured advice for creditor (Max. 1750 char)	link	

Payment type		Special usage of tags			Example file	Additional Info
Norwegian account transfer	KID reference	2.2 2.123 2.126	\<PmtMtd\> \<Cd\> \<Ref\>	'TRF' 'SCOR' KID reference (Max. 25 char)	link	If both 2.123 Cd, 2.126 Ref, 2.104 Cd, 2.107 Nb are filled in in one structured message then 2.107 Nb will be ignored
	Invoice	2.2 2.104 2.107 2.108	\<PmtMtd\> \<Cd\> \<Nb\> \<RltdDt\>	'TRF' 'CINV' Invoice number Invoice date	link	Please see example of multiple occurrences of KID reference and invoice, including use of 2.104 Cd for credit notes and use of 2.109 RfrdDocAmt
Norwegian cash payment		2.2 2.79 2.99	\<PmtMtd\> \<Cdtr\> \<Ustrd\>	'CHK' Name and address (PstCd (4 char) and TwnNm in structured form) Unstructured advice for creditor (Max. 1750 char)	link	PstCd must be valid

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Swedish payment types						
Swedish salary (		2.2 2.15 / 2.40 2.20:1.1.3 2.20:1.1.6	\<PmtMtd> \<Cd> \<Id> \<Prtry>	'TRF' 'SALA' If debtor account is BANKGIRO BANKGIRO number 'BGNR'	link	Swedish account transfer with restricted advice "Lön" (=Salary) to the creditor. Swedish Salary and Pension payments become confidential by default. Due to current domestic payment infrastructure, requested execution date for salaries is the date when the receiver gets the funds on his account. Funds are debited a banking day before requested execution date..

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Payment type		Special usage of tags			Example file	Additional Info
Swedish account transfer	Short-form advice	2.2 2.88	\<PmtMtd\> \<Prtry\>	'TRF' Short message for creditor (Max. 12 char)	link	For transfers between own or intra-group accounts in the bank, 20 characters are available.
	Long-form advice	2.2 2.88 2.79 2.99	\<PmtMtd\> \<Prtry\> \<Cdtr\> \<Ustrd\>	'TRF' Short message for creditor (Max. 20 char) **or** Name and address (PstCd (5 char) and TwnNm in structured form) **and** Unstructured advice for creditor (Max. 525 char)	link	If both 2.88 \<Prtry\> and 2.99 \<Ustrd\> are filled in then 2.88 \<Prtry\> is ignored PstCd must be valid
	Structured advice (converted in to Long-form advice of max 525 char)	2.2 2.104 2.107 2.112 2.119	\<PmtMtd\> \<Cd\> \<Nb\> \<CdtNoteAmt\> or \<RmtAmt\>	'TRF' 'CINV' or 'CREN' Invoice number or Credit note number Credit note amount or Invoice amount	link	Please see Appendix K for more details
Swedish cash payment		2.2 2.61 / 2.79 2.99	\<PmtMtd\> \<DlvrTo\>or \<Cdtr\> \<Ustrd\>	'CHK' Name and address (PstCd (5 char) and TwnNm in structured form) Unstructured advice for creditor (Max. 525 char)	link	PstCd must be valid

Payment type		Special usage of tags			Example file	Additional Info
Swedish Bankgiro Transfer	Text reference	2.2 2.80:1.1.3 2.80:1.1.6 2.88	\<PmtMtd> \<Id> \<Prtry> \<Prtry>	'TRF' BankGiro number 7-8 digits 'BGNR' Short message for creditor (Max. 25 char)	link	
	OCR reference	2.2 2.80:1.1.3 2.80:1.1.6 2.123 2.126	\<PmtMtd> \<Id> \<Prtry> \<Cd> \<Ref>	'TRF' BankGiro number 7-8 digits 'BGNR' 'SCOR' OCR reference (25 char)	link	Only one OCR reference per payment
	Long-form advice	2.2 2.80:1.1.3 2.80:1.1.6 2.99	\<PmtMtd> \<Id> \<Prtry> \<Ustrd>	'TRF' BankGiro number 7-8 digits 'BGNR' Unstructured advice for creditor (Max. 525 char)	link	
	Structured advice (converted in to Long-form advice of max 525 char)	2.2 2.80:1.1.3 2.80:1.1.6 2.104 2.107 2.112 2.119	\<PmtMtd> \<Id> \<Prtry> \<Cd> \<Nb> \<CdtNoteAmt> or \<RmtAmt>	'TRF' BankGiro number 7-8 digits 'BGNR' 'CINV' or 'CREN' Invoice number or Credit note number Credit note amount or Invoice amount	link	Please see Appendix K for more details

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Payment type		Special usage of tags			Example file	Additional Info
Swedish PlusGiro transfer	Text reference	2.2 2.80:1.1.3 2.80:1.1.5 2.88	<PmtMtd> <Id> <Cd> <Prtry>	'TRF' PlusGiro number 2-8 digits 'BBAN' Short message for creditor (Max. 25 char)	link	
	Long-form advice	2.2 2.80:1.1.3 2.80:1.1.5 2.99	<PmtMtd> <Id> <Cd> <Ustrd>	'TRF' PlusGiro number 2-8 digits 'BBAN' Unstructured advice for creditor (Max. 10 x 35 char)	link	
	OCR reference	2.2 2.80:1.1.3 2.80:1.1.5 2.123 2.126	<PmtMtd> <Id> <Cd> <Cd> <Ref>	'TRF' PlusGiro number 2-8 digits 'BBAN' 'SCOR' OCR reference (25 char)	link	

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Finnish payment types						
Finnish salary		2.2 2.15 / 2.40 2.80:1.1.1 2.87	<PmtMtd> <Cd> <IBAN> <Cd>	'TRF' 'SALA' Creditor account in IBAN format Purpose code	link	Transfer to accounts within Danske Bank is for disposal the next banking day (neutral disposal/neutral date of availability). Salary payment can be confidential – please see example
Finnish SEPA account transfer	Unstructured message	2.2 2.80:1.1.1 2.99	<PmtMtd> <IBAN> <Ustrd>	'TRF' Creditor account in IBAN format Unstructured advice for creditor (Max. 140 char)	link	
	Reference	2.2 2.80:1.1.1 2.123 2.126	<PmtMtd> <IBAN> <Cd> <Ref>	'TRF' Creditor account in IBAN format 'SCOR' Reference (max. 20 char or ISO reference max. 21 char)	link	Danske Bank support 2-999 occurrences of structured message. Please see example of multiple occurrences of structured message Please see note concerning KATESIIRTO

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Finnish account transfer	Money order	2.2 2.79 2.80:1.1.1 2.99	\<PmtMtd\> \<Cdtr\> \<Id\> \<Ustrd\>	'TRF' Name and address (PstCd and TwnNm in structured form) 'FI7489999999999999' Unstructured advice for creditor (Max. 140 char)	link	
	Repetitive payment using Danske Bank Rep. payments register (Cross border)	2.2 2.15 / 2.40 2.43 2.77:6.1.1 2.80:1.1.1 2.87	\<PmtMtd\> \<Cd\> \<InstdAmt\> \<BIC\> \<Id\> \<Cd\>	'TRF' 'SALA' 'EUR' 'DABAFIHH' 'FIxx811111xxxxxxxx' Purpose code	link	'xxxxxxxx' constitutes a code that will be mapped internally to an account number. The value must be agreed with the Bank beforehand.
Finnish express account transfer	Unstructured message	2.2 2.9 / 2.34 2.80:1.1.1 2.99	\<PmtMtd\> \<Cd\> \<Id\> \<Ustrd\>	'TRF' 'URGP' Creditor account in IBAN format Unstructured advice for creditor (Max. 140 char)	link	
	Reference	2.2 2.9 / 2.34 2.80:1.1.1 2.123 2.126	\<PmtMtd\> \<Cd\> \<Id\> \<Cd\> \<Ref\>	'TRF' 'URGP' Creditor account in IBAN format 'SCOR' Reference (max. 20 char or ISO reference max. 21 char)	link	

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Finnish SEPA Instant account transfer	Unstructured message	2.2 2.80:1.1.1 2.12 / 2.37 2.99	\<PmtMtd> \<IBAN> \<Cd> \<Ustrd>	'TRF' Creditor account in IBAN format 'INST' Unstructured advice for creditor (Max 140 char)	link	Special rules apply to SEPA Instant. Please refer to Appendix J in the Appendix to the Danske Bank Message Implementation Guide. Available remittance optione are the same as in ordinary SEPA Credit transfers
	Reference	2.2 2.80:1.1.1 2.12 / 2.37 2.123 2.126	\<PmtMtd> \<IBAN> \<Cd> \<Cd> \<Ref>	'TRF' Creditor account in IBAN format 'INST' 'SCOR' Reference (max. 20 char or ISO reference max. 21 char)	link	

Payment type		Special usage of tags			Example file	Additional Info
English payment types						
English account transfer	Faster payment	2.2 2.88	<PmtMtd> <Prtry>	'TRF' Short message for creditor (Max. 18 char)	link	
	CHAPS payment	2.2 2.9 / 2.34 2.99	<PmtMtd> <Cd> <Ustrd>	'TRF' 'URGP' Unstructured advice for creditor (Max. 140 char)	link	For transfers between own or intra-group accounts in the bank, only 18 characters are available.
	Internal payment	2.2 2.15 / 2.40 2.88	<PmtMtd> <Cd> <Prtry>	'TRF' 'INTC' Short message for creditor (Max. 18 char)	link	Intracompany payment
	Indirect BACS	2.2 2.19:9.1.16 2.88	<PmtMtd> <Id> <Prtry>	'TRF' BACS ID - 6 digits Short message for creditor (Max. 18 char)	link	

Payment type		Special usage of tags			Example file	Additional Info
Irish payment types						
Irish account transfer	External payment	2.2 2.99	\<PmtMtd> \<Ustrd>	'TRF' Unstructured advice for creditor (Max. 140 char)	link	
	Same day domestic payment	2.2 2.9 / 2.34 2.99	\<PmtMtd> \<Cd> \<Ustrd>	'TRF' 'URGP' Unstructured advice for creditor (Max. 140 char)	link	
	Internal payment	2.2 2.15 / 2.40 2.99	\<PmtMtd> \<Cd> \<Ustrd>	'TRF' 'INTC' Unstructured advice for creditor (Max. 140 char)	link	Intracompany payment

Payment type		Special usage of tags			Example file	Additional Info
Polish payment types						
Polish account transfer	Payment with details	2.2 2.77:6.1.4 2.77:6.1.6 2.99	\<PmtMtd> \<Cd> \<MmbId> \<Ustrd>	'TRF' 'PLKNR' BankIdentifier – 8 digits Unstructured advice for creditor (Max. 140 char)	link	
	Payment without details	2.2 2.77:6.1.4 2.77:6.1.6	\<PmtMtd> \<Cd> \<MmbId>	'TRF' 'PLKNR' BankIdentifier – 8 digits	link	
	US - tax	2.2 2.15 / 2.40 2.77:6.1.4 2.77:6.1.6 2.99	\<PmtMtd> \<Cd> \<Cd> \<MmbId> \<Ustrd>	'TRF' 'TAXS' 'PLKNR' BankIdentifier – 8 digits See note	link	
Polish express account transfer	Payment with details	2.2 2.9 / 2.34 2.77:6.1.4 2.77:6.1.6 2.99	\<PmtMtd> \<Cd> \<Cd> \<MmbId> \<Ustrd>	'TRF' 'URGP' 'PLKNR' BankIdentifier – 8 digits Unstructured advice for creditor (Max. 140 char)	link	
Polish express account transfer	Payment without details	2.2 2.9 / 2.34 2.77:6.1.4 2.77:6.1.6	\<PmtMtd> \<Cd> \<Cd> \<MmbId>	'TRF' 'URGP' 'PLKNR' BankIdentifier – 8 digits	link	

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Payment type		Special usage of tags			Example file	Additional Info
Polish account transfer – Split	Payment with details	2.2 2.16 2.77:6.1.4 2.77:6.1.6 2.99	<PmtMtd> <Prtry> <Cd> <MmbId> <Ustrd>	'TRF' 'SPLT' 'PLKNR' BankIdentifier – 8 digits /VAT/213,00/IDC/1111111111/INV/FV-201701/TXT/free text See note	link	
Polish express account transfer – Split	Payment with details	2.2 2.16 2.9 / 2.34 2.77:6.1.4 2.77:6.1.6 2.99	<PmtMtd> <Prtry> <Cd> <Cd> <MmbId> <Ustrd>	'TRF' 'SPLT' 'URGP' 'PLKNR' BankIdentifier – 8 digits /VAT/213,00/IDC/1111111111/INV/FV-201701/TXT/free text See note	link	

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Payment type		Special usage of tags			Example file	Additional Info
Foreign payment types						
Foreign cheque	Cheque to be sent to account holder	2.2 2.59 2.61/ 2.79	\<PmtMtd\> \<Cd\> \<DlvrTo\>or/ \<Cdtr\>	'CHK' 'MLDB' Name and country code of receiver must be specified.	link	For instructing a crossed cheque, state 'CROSSED' in 2.66 \<FrmsCd\>
	Cheque to be sent to beneficiary	2.2 2.59 2.61/ 2.79	\<PmtMtd\> \<Cd\> \<DlvrTo\> or \<Cdtr\>	'CHK' 'MLCD' Name, address and country code of receiver must be specified.	link	

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Payment type		Special usage of tags			Example file	Additional Info
Transfer from account abroad (MT101)	Transfer to own account	2.2 2.15 / 2.40 2.21:6.1.1 2.99	\<PmtMtd> \<Cd> \<BIC> \<Ustrd>	'TRF' 'INTC' BIC of debtor agent Unstructured advice for creditor (Max. 1x140 char)	link	These payment types can be used for initiating transfers from accounts held with foreign banks.
	Regular transfer	2.2 2.21:6.1.1 2.99	\<PmtMtd> \<BIC> \<Ustrd>	'TRF' BIC of debtor agent Unstructured advice for creditor (Max. 1x140 char)	link	The following tags under \<Strd> can be used too: 2.107\<Nb> 2.108\<RltdDt> 2.126\<Ref>
	Urgent transfer	2.2 2.9 / 2.34 2.21:6.1.1 2.99	\<PmtMtd> \<Cd> \<BIC> \<Ustrd>	'TRF' 'URGP' BIC of debtor agent Unstructured advice for creditor (Max. 1x140 char)	link	\<Ustrd> will overwrite \<Strd> if both tags are used.
	Domestic salary transfer	2.2 2.15 / 2.40 2.21:6.1.1 2.99	\<PmtMtd> \<Cd> \<BIC> \<Ustrd>	'TRF' 'SALA' BIC of debtor agent Unstructured advice for creditor (Max. 1x140 char)	link	
	Domestic cheque	2.2 2.21:6.1.1 2.79 2.99	\<PmtMtd> \<BIC> \<Cdtr> \<Ustrd>	'CHK' BIC of debtor agent Name and address Unstructured advice for creditor (Max. 1x140 char)	link	

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Payment type		Special usage of tags			Example file	Additional Info
Transfer from account abroad (MT101)	Foreign cheque	2.2 2.21:6.1.1 2.59 2.79 2.99	\<PmtMtd> \<BIC> \<Cd> \<Cdtr> \<Ustrd>	'CHK' BIC of debtor agent 'MLCD' Name and address Unstructured advice for creditor (Max. 1x140 char)	link	
Foreign account transfer	Ordinary transfer	2.2 2.99	\<PmtMtd> \<Ustrd>	'TRF' Unstructured advice for creditor (Max 140 char)	link	Special rules apply to regulatory reporting in Norway and Sweden. Please refer to Appendix I in the Appendix to the Danske Bank Message Implementation Guide
	Express transfer	2.2 2.9 / 2.34 2.99	\<PmtMtd> \<Cd> \<Ustrd>	'TRF' 'URGP' Unstructured advice for creditor (Max 140 char)	link	
	Group transfer	2.2 2.15 / 2.40 2.99	\<PmtMtd> \<Cd> \<Ustrd>	'TRF' 'INTC' Unstructured advice for creditor (Max 140 char)	link	
	SEPA transfer				link	Please refer to Appendix J for more information about domestic and foreign SEPA Instant account transfers
	SEPA Instant transfer				link	

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Payment type		Special usage of tags			Example file	Additional Info
Financial/treasury transfers	Nationalbank transfer (only Denmark)	2.2 2.9 / 2.34 2.85 2.99	<PmtMtd> <Cd> <InstrForDbtrAgt> <Ustrd>	'TRF' 'URGP' 'NATIONALBANK OVERFØRSEL' Unstructured advice for creditor (Max 140 char)	link	Special rules apply to this payment type. Please contact Support Direct.
	Riksbank transfer (only Sweden)	2.2 2.9 / 2.34 2.85 2.99	<PmtMtd> <Cd> <InstrForDbtrAgt> <Ustrd>	'TRF' 'URGP' 'RIKSBANK BETALING' Unstructured advice for creditor (Max 140 char)	link	Special rules apply to this payment type. Please contact Support Direct.
Financial/treasury transfers	Capital payment (only Finland)	2.2 2.9 / 2.34 2.99	<PmtMtd> <Cd> <Ustrd>	'TRF' 'SDVA' Unstructured advice for creditor (Max 140 char)	link	Special rules apply to this payment type. Please contact Support Direct.
	Financial payment (all countries)	2.15 / 2.40 2.43 2.71 2.77 2.78 2.79 2.99	<Cd> <InstdAmt Ccy> <IntrmyAgt1> <CdtrAgt> <CdtrAgtAcct> <Cdtr> <Ustrd>	'CORT' or 'TREA' Currency of instructed amount Name and BIC of correspondent bank Name and BIC of creditor agent Creditor agent account in correspondent bank Name of creditor Unstructured advice for creditor (Max. 140 char)	link	Special rules apply to this payment type. Please contact Support Direct.

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Notes

CategoryPurpose	These CategoryPurpose code are supported in 2.15 / 2.40 <Cd>: CORT – Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction INTC - Transaction is an intra-company payment, i.e. a payment between two companies belonging to the same group PENS- Transaction is the payment of pension SALA - Transaction is the payment of salaries SECU - Transaction is the payment of securities SSBE - Transaction is a social security benefit, ie payment made by a government to support individuals SUPP - Transaction is related to a payment to a supplier TAXS - Transaction is the payment of taxes TREA - Transaction is related to treasury operations. E.g. financial contract settlement
Polish US tax payment	Unstructured remittance information must be formatted this way (4 occurrences of 2.99 Ustrd) :

Field	Status	Format	Code	Data	Occurrence no. (Ustrd)
Type of supplementary identity document	M	1 a	/TI/	Type of supplementary identity document can have one of following values: N – NIP P – Pesel R – Regon 1 – Identity card 2 – Passport.	1

	Supplementary identity doc.	M	14 a		Supplementary identity document. Right-adjusted filled with blanks up to 14 characters	1
	Period covered by the payment	M	7 a	/OKR/	Format: YYQXXXXX Where Q is a qualifier, that gives meaning to the next four characters (X) M = Month (01 – 12), e.g. 95M09 P = Half year (01 – 02), e.g. 96P01 R = (empty) e.g. 97R K = Quarter (01 – 04) e.g. 98K03 D = Decade and month (01 – 03 and 01 – 12) e.g. 99D0211 (Decade is a period of 10 days in a month)	2
	Symbol of the form or reason of payment	M	6 a	/SFP/	Code supplied by public authority	3
		O	21 a	/TXT/	Additional details in free format	4
KATESIIRTO (only Finland)	A "Speed-up" agreement on a Finnish account can be avoided by entering the word KATESIIRTO in 2.99 Ustrd.					

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\<Ustrd\> tag usage:
The \<Ustrd\> tag for split payments <u>should be</u> as follows:

Field	Subfield	Mandatory (M)/Optional (O)	Description	Format
\<Ustrd\>	/VAT/	M	VAT amount, which is part of the full amount of the payment. Comma as decimal separator.	Max of 10n,2n
\<Ustrd\>	/IDC/	M	Identification number of sellers (identification number of payment beneficiary	Max of 14x
\<Ustrd\>	/INV/	M	Invoice detail	Max of 35x
\<Ustrd\>	/TXT/	O	Free Text	Max of 33x

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File Examples

Denmark – sample files

Danish account transfer - Standard transfer with advice

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2009-02-17T12:49:35</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initiating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DK0630003258186230</IBAN>
    </Id>
    <Ccy>DKK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADKKK</BIC>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
```

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```
        <InstrId>DK acc. trf. Standard transfer</InstrId>
        <EndToEndId>EndToEndId</EndToEndId>
      </PmtId>
      <Amt>
       <InstdAmt Ccy="DKK">1.00</InstdAmt>
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABADKKK</BIC>
        <PstlAdr>
         <Ctry>DK</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DK</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>30013258186214</Id>
         <SchmeNm>
          <Cd>BBAN</Cd>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <Purp>
       <Prtry>20 char short advice</Prtry>
      </Purp>
      <RmtInf>
       <Ustrd>LIN 1.........................END</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Danish account transfer - Standard transfer with RF Creditor reference

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2014-10-21T12:49:35</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2014-11-20</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>DK0630003258186230</IBAN>
     </Id>
     <Ccy>DKK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABADKKK</BIC>
      <PstlAdr>
       <Ctry>DK</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>DK acc. trf. Standard transfer</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

```
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABADKKK</BIC>
        <PstlAdr>
         <Ctry>DK</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DK</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>30013258186214</Id>
         <SchmeNm>
          <Cd>BBAN</Cd>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Strd>
        <CdtrRefInf>
         <Tp>
          <CdOrPrtry>
           <Cd>SCOR</Cd>
          </CdOrPrtry>
          <Issr>ISO</Issr>
         </Tp>
         <Ref>RF98582382430498609861517</Ref>
        </CdtrRefInf>
       </Strd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

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Danish account transfer – Same-day transfer with advice

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>813270</MsgId>
    <CreDtTm>2009-02-17T12:49:35</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
     <LclInstrm>
      <Cd>SDCL</Cd>
     </LclInstrm>
    </PmtTpInf>
    <ReqdExctnDt>2013-12-17</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>DK0630003258186230</IBAN>
     </Id>
     <Ccy>DKK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABADKKK</BIC>
      <PstlAdr>
       <Ctry>DK</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>DK acc.trf. Same-day transfer</InstrId>
      <EndToEndId>1-813270</EndToEndId>
```

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```xml
      </PmtId>
      <Amt>
       <InstdAmt Ccy="DKK">1.00</InstdAmt>
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABADKKK</BIC>
        <PstlAdr>
         <Ctry>DK</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DK</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>30013258186214</Id>
         <SchmeNm>
          <Cd>BBAN</Cd>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <Purp>
       <Prtry>20 char short advice</Prtry>
      </Purp>
      <RmtInf>
       <Ustrd>LIN 1.........................END</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
  </Document>
```

Danish account transfer – Same-day transfer with RF Creditor reference

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2014-10-21T12:49:35</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
     <LclInstrm>
      <Cd>SDCL</Cd>
     </LclInstrm>
    </PmtTpInf>
    <ReqdExctnDt>2014-11-20</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>DK0630003258186230</IBAN>
     </Id>
     <Ccy>DKK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABADKKK</BIC>
      <PstlAdr>
       <Ctry>DK</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>DK acc. trf. Same-day transfer</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
```

```
      </PmtId>
      <Amt>
       <InstdAmt Ccy="DKK">1.00</InstdAmt>
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABADKKK</BIC>
        <PstlAdr>
         <Ctry>DK</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DK</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>30013258186214</Id>
         <SchmeNm>
          <Cd>BBAN</Cd>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Strd>
        <CdtrRefInf>
         <Tp>
          <CdOrPrtry>
           <Cd>SCOR</Cd>
          </CdOrPrtry>
          <Issr>ISO</Issr>
         </Tp>
         <Ref>RF98582382430498609861517</Ref>
        </CdtrRefInf>
       </Strd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
  </Document>
```

Danish account transfer – Express transfer with advice

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2014-10-21T12:49:35</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>URGP</Cd>
     </SvcLvl>
     <LclInstrm>
      <Cd>SDCL</Cd>
     </LclInstrm>
    </PmtTpInf>
    <ReqdExctnDt>2014-11-20</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>DK0630003258186230</IBAN>
     </Id>
     <Ccy>DKK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABADKKK</BIC>
      <PstlAdr>
       <Ctry>DK</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>DK acc. trf. Express transfer</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
```

```
          </PmtId>
          <Amt>
           <InstdAmt Ccy="DKK">1.00</InstdAmt>
          </Amt>
          <CdtrAgt>
           <FinInstnId>
            <BIC>DABADKKK</BIC>
            <PstlAdr>
             <Ctry>DK</Ctry>
            </PstlAdr>
           </FinInstnId>
          </CdtrAgt>
          <Cdtr>
           <Nm>Creditor</Nm>
           <PstlAdr>
            <Ctry>DK</Ctry>
           </PstlAdr>
          </Cdtr>
          <CdtrAcct>
           <Id>
            <Othr>
             <Id>30013258186214</Id>
             <SchmeNm>
              <Cd>BBAN</Cd>
             </SchmeNm>
            </Othr>
           </Id>
          </CdtrAcct>
          <Purp>
           <Prtry>20 char short advice</Prtry>
          </Purp>
          <RmtInf>
           <Ustrd>LIN 1.........................END</Ustrd>
          </RmtInf>
         </CdtTrfTxInf>
        </PmtInf>
       </CstmrCdtTrfInitn>
      </Document>
```

Danish account transfer – Express transfer with RF Creditor reference

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2014-10-21T12:49:35</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>URGP</Cd>
     </SvcLvl>
     <LclInstrm>
      <Cd>SDCL</Cd>
     </LclInstrm>
    </PmtTpInf>
    <ReqdExctnDt>2014-11-20</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>DK0630003258186230</IBAN>
     </Id>
     <Ccy>DKK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABADKKK</BIC>
      <PstlAdr>
       <Ctry>DK</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>DK acc. trf. Express transfer</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
```

```
    </PmtId>
    <Amt>
     <InstdAmt Ccy="DKK">1.00</InstdAmt>
    </Amt>
    <CdtrAgt>
     <FinInstnId>
      <BIC>DABADKKK</BIC>
      <PstlAdr>
       <Ctry>DK</Ctry>
      </PstlAdr>
     </FinInstnId>
    </CdtrAgt>
    <Cdtr>
     <Nm>Creditor</Nm>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </Cdtr>
    <CdtrAcct>
     <Id>
      <Othr>
       <Id>30013258186214</Id>
       <SchmeNm>
        <Cd>BBAN</Cd>
       </SchmeNm>
      </Othr>
     </Id>
    </CdtrAcct>
    <RmtInf>
     <Strd>
      <CdtrRefInf>
       <Tp>
        <CdOrPrtry>
         <Cd>SCOR</Cd>
        </CdOrPrtry>
        <Issr>ISO</Issr>
       </Tp>
       <Ref>RF98582382430498609861517</Ref>
      </CdtrRefInf>
     </Strd>
    </RmtInf>
   </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Danish inpayment form - Type 01

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2009-02-17T12:49:35</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-06-19</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>DK0630003258186230</IBAN>
     </Id>
     <Ccy>DKK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABADKKK</BIC>
      <PstlAdr>
       <Ctry>DK</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>DK inpayment form IK01</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

```xml
      </Amt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DK</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>1234567</Id>
         <SchmeNm>
          <Prtry>OCR</Prtry>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Ustrd>IK01 LIN 1.....................END</Ustrd>
       <Strd>
        <CdtrRefInf>
         <Tp>
          <CdOrPrtry>
           <Cd>SCOR</Cd>
          </CdOrPrtry>
         </Tp>
         <Ref>01/</Ref>
        </CdtrRefInf>
       </Strd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

![Danske Bank]

Danske Bank Message Implementation Guide
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Danish inpayment form - Type 04

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2009-02-17T12:49:35</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-06-19</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>DK0630003258186230</IBAN>
     </Id>
     <Ccy>DKK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABADKKK</BIC>
      <PstlAdr>
       <Ctry>DK</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>DK inpayment form IK04</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

```xml
    </Amt>
    <Cdtr>
     <Nm>Creditor</Nm>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </Cdtr>
    <CdtrAcct>
     <Id>
      <Othr>
       <Id>1234567</Id>
       <SchmeNm>
        <Prtry>OCR</Prtry>
       </SchmeNm>
      </Othr>
     </Id>
    </CdtrAcct>
    <RmtInf>
     <Strd>
      <CdtrRefInf>
       <Tp>
        <CdOrPrtry>
         <Cd>SCOR</Cd>
        </CdOrPrtry>
       </Tp>
       <Ref>04/1234567890123456</Ref>
      </CdtrRefInf>
     </Strd>
    </RmtInf>
   </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Danish inpayment form - Type 15

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2009-02-17T12:49:35</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-06-19</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>DK0630003258186230</IBAN>
     </Id>
     <Ccy>DKK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABADKKK</BIC>
      <PstlAdr>
       <Ctry>DK</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>DK inpayment form IK15</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

```xml
        </Amt>
        <Cdtr>
         <Nm>Creditor</Nm>
         <PstlAdr>
          <Ctry>DK</Ctry>
         </PstlAdr>
        </Cdtr>
        <CdtrAcct>
         <Id>
          <Othr>
           <Id>1234567</Id>
           <SchmeNm>
            <Prtry>OCR</Prtry>
           </SchmeNm>
          </Othr>
         </Id>
        </CdtrAcct>
        <RmtInf>
         <Strd>
          <CdtrRefInf>
           <Tp>
            <CdOrPrtry>
             <Cd>SCOR</Cd>
            </CdOrPrtry>
           </Tp>
           <Ref>15/1234567890123456</Ref>
          </CdtrRefInf>
         </Strd>
        </RmtInf>
       </CdtTrfTxInf>
      </PmtInf>
     </CstmrCdtTrfInitn>
    </Document>
```

Danish inpayment form - Type 41

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2009-02-17T12:49:35</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-06-19</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>DK0630003258186230</IBAN>
     </Id>
     <Ccy>DKK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABADKKK</BIC>
      <PstlAdr>
       <Ctry>DK</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>DK inpayment form IK41</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

```
      </Amt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DK</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>1234567</Id>
         <SchmeNm>
          <Prtry>OCR</Prtry>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Ustrd>IK41 LIN 1.....................END</Ustrd>
        <Strd>
         <CdtrRefInf>
          <Tp>
           <CdOrPrtry>
            <Cd>SCOR</Cd>
           </CdOrPrtry>
          </Tp>
          <Ref>41/1234567890</Ref>
         </CdtrRefInf>
        </Strd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
  </Document>
```

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Danish inpayment form - Type 71

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2009-02-17T12:49:35</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-06-19</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>DK0630003258186230</IBAN>
     </Id>
     <Ccy>DKK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABADKKK</BIC>
      <PstlAdr>
       <Ctry>DK</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>DK inpayment form IK71</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

```
      </Amt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DK</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>12345678</Id>
         <SchmeNm>
          <Prtry>OCR</Prtry>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Strd>
        <CdtrRefInf>
         <Tp>
          <CdOrPrtry>
           <Cd>SCOR</Cd>
          </CdOrPrtry>
         </Tp>
         <Ref>71/123456789012345</Ref>
        </CdtrRefInf>
       </Strd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
  </Document>
```

Danish inpayment form - Type 73

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2009-02-17T12:49:35</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-06-19</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>DK0630003258186230</IBAN>
     </Id>
     <Ccy>DKK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABADKKK</BIC>
      <PstlAdr>
       <Ctry>DK</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>DK inpayment form IK73</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

```
      </Amt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DK</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>12345678</Id>
         <SchmeNm>
          <Prtry>OCR</Prtry>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Ustrd>IK73 LIN 1.....................END</Ustrd>
       <Strd>
        <CdtrRefInf>
         <Tp>
          <CdOrPrtry>
           <Cd>SCOR</Cd>
          </CdOrPrtry>
         </Tp>
         <Ref>73/</Ref>
        </CdtrRefInf>
       </Strd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
  </Document>
```

Danish inpayment form - Type 75

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2009-02-17T12:49:35</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-06-19</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>DK0630003258186230</IBAN>
     </Id>
     <Ccy>DKK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABADKKK</BIC>
      <PstlAdr>
       <Ctry>DK</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>DK inpayment form IK75</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

```
    </Amt>
    <Cdtr>
     <Nm>Creditor</Nm>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </Cdtr>
    <CdtrAcct>
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      <Othr>
       <Id>12345678</Id>
       <SchmeNm>
        <Prtry>OCR</Prtry>
       </SchmeNm>
      </Othr>
     </Id>
    </CdtrAcct>
    <RmtInf>
     <Ustrd>IK75 LIN 1.....................END</Ustrd>
     <Strd>
      <CdtrRefInf>
       <Tp>
        <CdOrPrtry>
         <Cd>SCOR</Cd>
        </CdOrPrtry>
       </Tp>
       <Ref>75/1234567890123456</Ref>
      </CdtrRefInf>
     </Strd>
    </RmtInf>
   </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Danske Bank Message Implementation Guide
Common Global Implementation Market Practice (CGI-MP)
Supported payment types and examples

Danish salary

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2009-02-17T12:49:35</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
     <CtgyPurp>
      <Cd>SALA</Cd>
     </CtgyPurp>
    </PmtTpInf>
    <ReqdExctnDt>2012-06-19</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>DK0630003258186230</IBAN>
     </Id>
     <Ccy>DKK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABADKKK</BIC>
      <PstlAdr>
       <Ctry>DK</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>DK salary payment</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
```

```xml
      </PmtId>
      <Amt>
       <InstdAmt Ccy="DKK">1.00</InstdAmt>
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABADKKK</BIC>
        <PstlAdr>
         <Ctry>DK</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DK</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
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        <Othr>
         <Id>30013258186214</Id>
         <SchmeNm>
          <Cd>BBAN</Cd>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
  </Document>
```

Danish salary – confidential

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2009-02-17T12:49:35</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initiating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
    <CtgyPurp>
     <Prtry>CONF</Prtry>
    </CtgyPurp>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DK0630003258186230</IBAN>
    </Id>
    <Ccy>DKK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADKKK</BIC>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>DK salary payment</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
```

```
    </PmtId>
   <PmtTpInf>
    <CtgyPurp>
     <Cd>SALA</Cd>
    </CtgyPurp>
   </PmtTpInf>
    <Amt>
     <InstdAmt Ccy="DKK">1.00</InstdAmt>
    </Amt>
    <CdtrAgt>
     <FinInstnId>
      <BIC>DABADKKK</BIC>
      <PstlAdr>
       <Ctry>DK</Ctry>
      </PstlAdr>
     </FinInstnId>
    </CdtrAgt>
    <Cdtr>
     <Nm>Creditor</Nm>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </Cdtr>
    <CdtrAcct>
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      <Othr>
       <Id>30013258186214</Id>
       <SchmeNm>
        <Cd>BBAN</Cd>
       </SchmeNm>
      </Othr>
     </Id>
    </CdtrAcct>
   </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

NemKonto - CPR

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2009-02-17T12:49:35</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initiating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DK0630003258186230</IBAN>
    </Id>
    <Ccy>DKK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADKKK</BIC>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>DK NemKonto payment for CPR number</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

```
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABADKKK</BIC>
        <PstlAdr>
         <Ctry>DK</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DK</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>1234567890</Id>
         <SchmeNm>
          <Prtry>NKC</Prtry>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <Purp>
       <Prtry>20 char short advice</Prtry>
      </Purp>
      <RmtInf>
       <Ustrd>Unstructured remittance information</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
  </Document>
```

NemKonto - CVR

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2009-02-17T12:49:35</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-06-19</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>DK0630003258186230</IBAN>
     </Id>
     <Ccy>DKK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABADKKK</BIC>
      <PstlAdr>
       <Ctry>DK</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>DK NemKonto payment for CVR number</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

```
        </Amt>
        <CdtrAgt>
         <FinInstnId>
          <BIC>DABADKKK</BIC>
          <PstlAdr>
           <Ctry>DK</Ctry>
          </PstlAdr>
         </FinInstnId>
        </CdtrAgt>
        <Cdtr>
         <Nm>Creditor</Nm>
         <PstlAdr>
          <Ctry>DK</Ctry>
         </PstlAdr>
        </Cdtr>
        <CdtrAcct>
         <Id>
          <Othr>
           <Id>12345678</Id>
           <SchmeNm>
            <Prtry>NKV</Prtry>
           </SchmeNm>
          </Othr>
         </Id>
        </CdtrAcct>
        <Purp>
         <Prtry>20 char short advice</Prtry>
        </Purp>
        <RmtInf>
         <Ustrd>Unstructured remittance information</Ustrd>
        </RmtInf>
       </CdtTrfTxInf>
      </PmtInf>
     </CstmrCdtTrfInitn>
    </Document>
```

NemKonto - CVR with P-unit number

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2009-02-17T12:49:35</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-06-19</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>DK0630003258186230</IBAN>
     </Id>
     <Ccy>DKK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABADKKK</BIC>
      <PstlAdr>
       <Ctry>DK</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>DK NemKonto pmt. CVR/P-unit number</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

```
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABADKKK</BIC>
        <PstlAdr>
         <Ctry>DK</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DK</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>12345678/1234567890</Id>
         <SchmeNm>
          <Prtry>NKP</Prtry>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <Purp>
       <Prtry>20 char short advice</Prtry>
      </Purp>
      <RmtInf>
       <Ustrd>Unstructured remittance information</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
  </Document>
```

NemKonto - CVR with SE number

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2009-02-17T12:49:35</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-06-19</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>DK0630003258186230</IBAN>
     </Id>
     <Ccy>DKK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABADKKK</BIC>
      <PstlAdr>
       <Ctry>DK</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>DK NemKonto pmt. for CVR/SE number</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

```
    </Amt>
    <CdtrAgt>
     <FinInstnId>
      <BIC>DABADKKK</BIC>
      <PstlAdr>
       <Ctry>DK</Ctry>
      </PstlAdr>
     </FinInstnId>
    </CdtrAgt>
    <Cdtr>
     <Nm>Creditor</Nm>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </Cdtr>
    <CdtrAcct>
     <Id>
      <Othr>
       <Id>12345678/12345678</Id>
       <SchmeNm>
        <Prtry>NKR</Prtry>
       </SchmeNm>
      </Othr>
     </Id>
    </CdtrAcct>
    <Purp>
     <Prtry>20 char short advice</Prtry>
    </Purp>
    <RmtInf>
     <Ustrd>Unstructured remittance information</Ustrd>
    </RmtInf>
   </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

NemKonto - SE number

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2009-02-17T12:49:35</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initiating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DK0630003258186230</IBAN>
    </Id>
    <Ccy>DKK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADKKK</BIC>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>DK NemKonto payment for SE number</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

```
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABADKKK</BIC>
        <PstlAdr>
         <Ctry>DK</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DK</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>12345678</Id>
         <SchmeNm>
          <Prtry>NKS</Prtry>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <Purp>
       <Prtry>20 char short advice</Prtry>
      </Purp>
      <RmtInf>
       <Ustrd>Unstructured remittance information</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
  </Document>
```

![Danske Bank logo]

Danske Bank Message Implementation Guide
Common Global Implementation Market Practice (CGI-MP)
Supported payment types and examples

Norway – sample files

Norwegian salary

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
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  <GrpHdr>
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   <CreDtTm>2011-05-11T10:30:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Nm>Corporate X</Nm>
    <Id>
     <OrgId>
      <Othr>
       <Id>987654321</Id>
       <SchmeNm>
        <Cd>CUST</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
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     <Cd>NURG</Cd>
    </SvcLvl>
    <CtgyPurp>
     <Cd>SALA</Cd>
    </CtgyPurp>
   </PmtTpInf>
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   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>NO</Ctry>
    </PstlAdr>
    <Id>
     <OrgId>
      <Othr>
       <Id>987654321</Id>
       <SchmeNm>
        <Cd>CUST</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </Dbtr>
   <DbtrAcct>
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    </Id>
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     </DbtrAcct>
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       <PstlAdr>
        <Ctry>NO</Ctry>
       </PstlAdr>
      </FinInstnId>
     </DbtrAgt>
     <CdtTrfTxInf>
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       <EndToEndId>EndToEndId</EndToEndId>
      </PmtId>
      <Amt>
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      </Amt>
      <CdtrAgt>
       <FinInstnId>
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        <PstlAdr>
         <TwnNm>Trondheim</TwnNm>
         <Ctry>NO</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <PstCd>7012</PstCd>
        <TwnNm>Trondheim</TwnNm>
        <Ctry>NO</Ctry>
        <AdrLine>Søndregate 13-15</AdrLine>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <IBAN>NO5197600000091</IBAN>
       </Id>
      </CdtrAcct>
     </CdtTrfTxInf>
    </PmtInf>
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</Document>
```

Norwegian salary - confidential

```xml
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<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2011-05-11T10:30:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Nm>Corporate X</Nm>
    <Id>
     <OrgId>
      <Othr>
       <Id>987654321</Id>
       <SchmeNm>
        <Cd>CUST</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
    <CtgyPurp>
     <Prtry>CONF</Prtry>
    </CtgyPurp>
   </PmtTpInf>
   <ReqdExctnDt>2012-12-17</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>NO</Ctry>
    </PstlAdr>
    <Id>
     <OrgId>
      <Othr>
       <Id>987654321</Id>
       <SchmeNm>
        <Cd>CUST</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>NO6197600000105</IBAN>
    </Id>
    <Ccy>NOK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
```

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        <Ctry>NO</Ctry>
       </PstlAdr>
      </FinInstnId>
     </DbtrAgt>
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       <EndToEndId>EndToEndId</EndToEndId>
      </PmtId>
     <PmtTpInf>
      <CtgyPurp>
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      </CtgyPurp>
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      <Amt>
       <InstdAmt Ccy="NOK">1.00</InstdAmt>
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABANO22</BIC>
        <PstlAdr>
         <TwnNm>Trondheim</TwnNm>
         <Ctry>NO</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <PstCd>7012</PstCd>
        <TwnNm>Trondheim</TwnNm>
        <Ctry>NO</Ctry>
        <AdrLine>Søndregate 13-15</AdrLine>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <IBAN>NO5197600000091</IBAN>
       </Id>
      </CdtrAcct>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
  </Document>
```

Norwegian account transfer – short-form advice

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
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   <CreDtTm>2011-05-11T10:30:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Nm>Corporate X</Nm>
    <Id>
     <OrgId>
      <Othr>
       <Id>987654321</Id>
       <SchmeNm>
        <Cd>CUST</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-12-17</ReqdExctnDt>
   <Dbtr>
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    <PstlAdr>
     <Ctry>NO</Ctry>
    </PstlAdr>
    <Id>
     <OrgId>
      <Othr>
       <Id>987654321</Id>
       <SchmeNm>
        <Cd>CUST</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>NO6197600000105</IBAN>
    </Id>
    <Ccy>NOK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABANO22</BIC>
```

```
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     <Ctry>NO</Ctry>
    </PstlAdr>
   </FinInstnId>
  </DbtrAgt>
  <CdtTrfTxInf>
   <PmtId>
    <InstrId>NO account trf. with short advice</InstrId>
    <EndToEndId>EndToEndId</EndToEndId>
   </PmtId>
   <Amt>
    <InstdAmt Ccy="NOK">1.00</InstdAmt>
   </Amt>
   <CdtrAgt>
    <FinInstnId>
     <BIC>DABANO22</BIC>
     <PstlAdr>
      <TwnNm>Trondheim</TwnNm>
      <Ctry>NO</Ctry>
     </PstlAdr>
    </FinInstnId>
   </CdtrAgt>
   <Cdtr>
    <Nm>Creditor</Nm>
    <PstlAdr>
     <PstCd>7012</PstCd>
     <TwnNm>Trondheim</TwnNm>
     <Ctry>NO</Ctry>
     <AdrLine>Søndregate 13-15</AdrLine>
    </PstlAdr>
   </Cdtr>
   <CdtrAcct>
    <Id>
     <IBAN>NO5197600000091</IBAN>
    </Id>
   </CdtrAcct>
   <Purp>
    <Prtry>27 char beneficiary ref END</Prtry>
   </Purp>
  </CdtTrfTxInf>
 </PmtInf>
</CstmrCdtTrfInitn>
</Document>
```

Norwegian account transfer – long-form advice

```xml
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<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2011-05-11T10:30:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Nm>Corporate X</Nm>
     <Id>
      <OrgId>
       <Othr>
        <Id>987654321</Id>
        <SchmeNm>
         <Cd>CUST</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
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     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-12-17</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>NO</Ctry>
     </PstlAdr>
     <Id>
      <OrgId>
       <Othr>
        <Id>987654321</Id>
        <SchmeNm>
         <Cd>CUST</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>NO6197600000105</IBAN>
     </Id>
     <Ccy>NOK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABANO22</BIC>
      <PstlAdr>
```

Version 4.4 – 08.07.2024

```xml
      <Ctry>NO</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>NO account trf. with long advice</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="NOK">1.00</InstdAmt>
    </Amt>
    <CdtrAgt>
     <FinInstnId>
      <BIC>DABANO22</BIC>
      <PstlAdr>
       <TwnNm>Trondheim</TwnNm>
       <Ctry>NO</Ctry>
      </PstlAdr>
     </FinInstnId>
    </CdtrAgt>
    <Cdtr>
     <Nm>Creditor</Nm>
     <PstlAdr>
      <PstCd>7012</PstCd>
      <TwnNm>Trondheim</TwnNm>
      <Ctry>NO</Ctry>
      <AdrLine>Søndregate 13-15</AdrLine>
     </PstlAdr>
    </Cdtr>
    <CdtrAcct>
     <Id>
      <Othr>
       <Id>97600000091</Id>
       <SchmeNm>
        <Cd>BBAN</Cd>
       </SchmeNm>
      </Othr>
     </Id>
    </CdtrAcct>
    <Purp>
     <Prtry>27 char beneficiary ref END</Prtry>
    </Purp>
    <RmtInf>
     <Ustrd>Unstructured remittance information</Ustrd>
    </RmtInf>
   </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
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Danske Bank Message Implementation Guide
Common Global Implementation Market Practice (CGI-MP)
Supported payment types and examples

Norwegian account transfer - KID reference

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
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      <OrgId>
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        <SchmeNm>
         <Cd>CUST</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
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    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-12-17</ReqdExctnDt>
    <Dbtr>
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     <PstlAdr>
      <Ctry>NO</Ctry>
     </PstlAdr>
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      <OrgId>
       <Othr>
        <Id>987654321</Id>
        <SchmeNm>
         <Cd>CUST</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </Dbtr>
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    </DbtrAcct>
    <DbtrAgt>
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      <PstlAdr>
```

Version 4.4 – 08.07.2024

```xml
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      </PstlAdr>
    </FinInstnId>
  </DbtrAgt>
  <CdtTrfTxInf>
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    </PmtId>
    <Amt>
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    </Amt>
    <CdtrAgt>
      <FinInstnId>
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        <PstlAdr>
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          <Ctry>NO</Ctry>
        </PstlAdr>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
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      <PstlAdr>
        <PstCd>7012</PstCd>
        <TwnNm>Trondheim</TwnNm>
        <Ctry>NO</Ctry>
        <AdrLine>Søndregate 13-15</AdrLine>
      </PstlAdr>
    </Cdtr>
    <CdtrAcct>
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        <Othr>
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          <SchmeNm>
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          </SchmeNm>
        </Othr>
      </Id>
    </CdtrAcct>
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      <Strd>
        <CdtrRefInf>
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            </CdOrPrtry>
          </Tp>
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        </CdtrRefInf>
      </Strd>
    </RmtInf>
  </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Norwegian account transfer – invoice

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
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    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Nm>Corporate X</Nm>
     <Id>
      <OrgId>
       <Othr>
        <Id>987654321</Id>
        <SchmeNm>
         <Cd>CUST</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
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    <PmtTpInf>
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      <Cd>NURG</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-12-17</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>NO</Ctry>
     </PstlAdr>
     <Id>
      <OrgId>
       <Othr>
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        <SchmeNm>
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        </SchmeNm>
       </Othr>
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    <DbtrAcct>
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      <Othr>
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       <SchmeNm>
        <Cd>BBAN</Cd>
       </SchmeNm>
      </Othr>
     </Id>
     <Ccy>NOK</Ccy>
```

```xml
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    <DbtrAgt>
     <FinInstnId>
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      <PstlAdr>
       <Ctry>NO</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
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     </PmtId>
     <Amt>
      <InstdAmt Ccy="NOK">1.00</InstdAmt>
     </Amt>
     <CdtrAgt>
      <FinInstnId>
       <BIC>DABANO22</BIC>
       <PstlAdr>
        <TwnNm>Trondheim</TwnNm>
        <Ctry>NO</Ctry>
       </PstlAdr>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
       <PstCd>7012</PstCd>
       <TwnNm>Trondheim</TwnNm>
       <Ctry>NO</Ctry>
       <AdrLine>Søndregate 13-15</AdrLine>
      </PstlAdr>
     </Cdtr>
     <CdtrAcct>
      <Id>
       <Othr>
        <Id>97600000091</Id>
        <SchmeNm>
         <Cd>BBAN</Cd>
        </SchmeNm>
       </Othr>
      </Id>
     </CdtrAcct>
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       <RfrdDocInf>
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          <Cd>CINV</Cd>
         </CdOrPrtry>
        </Tp>
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        <RltdDt>2012-11-14</RltdDt>
       </RfrdDocInf>
      </Strd>
     </RmtInf>
    </CdtTrfTxInf>
```

```
   </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Norwegian account transfer with subspecifications

```xml
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xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
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    <CreDtTm>2011-05-11T10:30:00</CreDtTm>
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    <InitgPty>
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     <Id>
      <OrgId>
       <Othr>
        <Id>987654321</Id>
        <SchmeNm>
         <Cd>CUST</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
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    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
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     </SvcLvl>
    </PmtTpInf>
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    <Dbtr>
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     <PstlAdr>
      <Ctry>NO</Ctry>
     </PstlAdr>
     <Id>
      <OrgId>
       <Othr>
        <Id>987654321</Id>
        <SchmeNm>
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        </SchmeNm>
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     </Id>
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    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABANO22</BIC>
      <PstlAdr>
```

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   </PstlAdr>
  </FinInstnId>
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  </PmtId>
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  </Amt>
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     <Ctry>NO</Ctry>
    </PstlAdr>
   </FinInstnId>
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  <Cdtr>
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   <PstlAdr>
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    <Ctry>NO</Ctry>
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   </PstlAdr>
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  <CdtrAcct>
   <Id>
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    </RfrdDocAmt>
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        </RfrdDocInf>
        <RfrdDocAmt>
         <CdtNoteAmt Ccy="NOK">1.03</CdtNoteAmt>
        </RfrdDocAmt>
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        </RfrdDocAmt>
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     <CdtTrfTxInf>
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        <BIC>DABANO22</BIC>
        <PstlAdr>
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   <Cdtr>
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     <PstCd>7012</PstCd>
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     <Ctry>NO</Ctry>
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   <CdtrAcct>
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    </Id>
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    <Strd>
     <RfrdDocInf>
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        <Cd>CREN</Cd>
       </CdOrPrtry>
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     </RfrdDocInf>
     <RfrdDocAmt>
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     </RfrdDocAmt>
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      </Tp>
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     </CdtrRefInf>
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      <Tp>
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      </Tp>
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     <RfrdDocAmt>
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     </RfrdDocAmt>
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       </CdOrPrtry>
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       </RfrdDocInf>
       <RfrdDocAmt>
        <CdtNoteAmt Ccy="NOK">1.07</CdtNoteAmt>
       </RfrdDocAmt>
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       </RfrdDocInf>
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        <RmtdAmt Ccy="NOK">1.08</RmtdAmt>
       </RfrdDocAmt>
      </Strd>
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    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
 </Document>
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Norwegian cash payment

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2011-05-11T10:30:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Nm>Corporate X</Nm>
     <Id>
      <OrgId>
       <Othr>
        <Id>987654321</Id>
        <SchmeNm>
         <Cd>CUST</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>CHK</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-12-17</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>NO</Ctry>
     </PstlAdr>
     <Id>
      <OrgId>
       <Othr>
        <Id>987654321</Id>
        <SchmeNm>
         <Cd>CUST</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>NO6197600000105</IBAN>
     </Id>
     <Ccy>NOK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABANO22</BIC>
      <PstlAdr>
```

```
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     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>NO cash payment</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="NOK">1.00</InstdAmt>
    </Amt>
    <ChqInstr>
     <ChqTp>BCHQ</ChqTp>
    </ChqInstr>
    <Cdtr>
     <Nm>Creditor</Nm>
     <PstlAdr>
      <PstCd>7012</PstCd>
      <TwnNm>Trondheim</TwnNm>
      <Ctry>NO</Ctry>
      <AdrLine>Søndregate 13-15</AdrLine>
     </PstlAdr>
    </Cdtr>
    <RmtInf>
     <Ustrd>Unstructured remittance information</Ustrd>
    </RmtInf>
   </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Sweden – sample files

Swedish salary

```xml
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<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2011-05-11T10:30:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
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    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
     <CtgyPurp>
      <Cd>SALA</Cd>
     </CtgyPurp>
    </PmtTpInf>
    <ReqdExctnDt>2012-09-17</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>SE</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <Othr>
       <Id>12200115199</Id>
       <SchmeNm>
        <Cd>BBAN</Cd>
       </SchmeNm>
      </Othr>
     </Id>
     <Ccy>SEK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABASESX</BIC>
      <PstlAdr>
```

```
        <Ctry>SE</Ctry>
       </PstlAdr>
      </FinInstnId>
     </DbtrAgt>
     <CdtTrfTxInf>
      <PmtId>
       <InstrId>SE salary transfer</InstrId>
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      </PmtId>
      <Amt>
       <InstdAmt Ccy="SEK">1.00</InstdAmt>
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABASESX</BIC>
        <PstlAdr>
         <Ctry>SE</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <PstCd>10392</PstCd>
        <TwnNm>Stockholm</TwnNm>
        <Ctry>SE</Ctry>
        <AdrLine>Norrmalmstorg 1</AdrLine>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>12345678901</Id>
         <SchmeNm>
          <Cd>BBAN</Cd>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
  </Document>
```

Swedish account transfer – short-form advice

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
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   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initiating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-26</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>SE</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <Othr>
      <Id>12200115199</Id>
      <SchmeNm>
       <Cd>BBAN</Cd>
      </SchmeNm>
     </Othr>
    </Id>
    <Ccy>SEK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABASESX</BIC>
     <PstlAdr>
      <Ctry>SE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
```

```
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    <EndToEndId>EndToEndId</EndToEndId>
  </PmtId>
  <Amt>
   <InstdAmt Ccy="SEK">1.00</InstdAmt>
  </Amt>
  <CdtrAgt>
   <FinInstnId>
    <BIC>DABASESX</BIC>
    <PstlAdr>
     <Ctry>SE</Ctry>
    </PstlAdr>
   </FinInstnId>
  </CdtrAgt>
  <Cdtr>
   <Nm>Creditor</Nm>
   <PstlAdr>
    <Ctry>SE</Ctry>
   </PstlAdr>
  </Cdtr>
  <CdtrAcct>
   <Id>
    <Othr>
     <Id>12345678901</Id>
     <SchmeNm>
      <Cd>BBAN</Cd>
     </SchmeNm>
    </Othr>
   </Id>
  </CdtrAcct>
  <Purp>
   <Prtry>Short advice</Prtry>
  </Purp>
 </CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>
```

Swedish account transfer – long-form advice

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
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    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
    </PmtTpInf>
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    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>SE</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
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      </Othr>
     </Id>
     <Ccy>SEK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABASESX</BIC>
      <PstlAdr>
       <Ctry>SE</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
```

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      <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
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    </Amt>
    <CdtrAgt>
     <FinInstnId>
      <BIC>DABASESX</BIC>
      <PstlAdr>
       <Ctry>SE</Ctry>
      </PstlAdr>
     </FinInstnId>
    </CdtrAgt>
    <Cdtr>
     <Nm>Creditor</Nm>
     <PstlAdr>
      <PstCd>10392</PstCd>
      <TwnNm>Stockholm</TwnNm>
      <Ctry>SE</Ctry>
      <AdrLine>Norrmalmstorg 1</AdrLine>
     </PstlAdr>
    </Cdtr>
    <CdtrAcct>
     <Id>
      <Othr>
       <Id>12345678901</Id>
       <SchmeNm>
        <Cd>BBAN</Cd>
       </SchmeNm>
      </Othr>
     </Id>
    </CdtrAcct>
    <RmtInf>
     <Ustrd>Ustrd ......................line 1</Ustrd>
    </RmtInf>
   </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Swedish account transfer with structured advice

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>096919</MsgId>
   <CreDtTm>2019-10-10T10:30:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2022-10-10</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>SE</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <Othr>
      <Id>12200115199</Id>
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      </SchmeNm>
     </Othr>
    </Id>
    <Ccy>SEK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABASESX</BIC>
     <PstlAdr>
      <Ctry>SE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
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   </Amt>
   <CdtrAgt>
    <FinInstnId>
     <BIC>DABASESX</BIC>
     <PstlAdr>
      <Ctry>SE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </CdtrAgt>
   <Cdtr>
    <Nm>Creditor</Nm>
    <PstlAdr>
     <StrtNm>Street Name</StrtNm>
     <BldgNb>1</BldgNb>
     <PstCd>10392</PstCd>
     <TwnNm>Stockholm</TwnNm>
    </PstlAdr>
   </Cdtr>
   <CdtrAcct>
    <Id>
     <Othr>
      <Id>12345678901</Id>
      <SchmeNm>
       <Prtry>BBAN</Prtry>
      </SchmeNm>
     </Othr>
    </Id>
   </CdtrAcct>
   <RmtInf>
    <Strd>
     <RfrdDocInf>
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       <CdOrPrtry>
        <Cd>CINV</Cd>
       </CdOrPrtry>
      </Tp>
      <Nb>178001</Nb>
     </RfrdDocInf>
     <RfrdDocAmt>
      <RmtdAmt Ccy="SEK">10</RmtdAmt>
     </RfrdDocAmt>
    </Strd>
    <Strd>
     <RfrdDocInf>
      <Tp>
       <CdOrPrtry>
        <Cd>CINV</Cd>
       </CdOrPrtry>
      </Tp>
      <Nb>178001</Nb>
     </RfrdDocInf>
     <RfrdDocAmt>
      <RmtdAmt Ccy="SEK">20</RmtdAmt>
     </RfrdDocAmt>
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      <Strd>
       <RfrdDocInf>
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          <Cd>CREN</Cd>
         </CdOrPrtry>
        </Tp>
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       </RfrdDocInf>
       <RfrdDocAmt>
        <CdtNoteAmt Ccy="SEK">17</CdtNoteAmt>
       </RfrdDocAmt>
      </Strd>
     </RmtInf>
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
 </Document>
```

Swedish cash payment

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2011-05-11T10:30:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>CHK</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-09-17</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>SE</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <Othr>
       <Id>12200115199</Id>
       <SchmeNm>
        <Cd>BBAN</Cd>
       </SchmeNm>
      </Othr>
     </Id>
     <Ccy>SEK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABASESX</BIC>
      <PstlAdr>
       <Ctry>SE</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
```

```
   <InstrId>SE cash payment</InstrId>
   <EndToEndId>EndToEndId</EndToEndId>
  </PmtId>
  <Amt>
   <InstdAmt Ccy="SEK">1.00</InstdAmt>
  </Amt>
  <CdtrAgt>
   <FinInstnId>
    <BIC>DABASESX</BIC>
    <PstlAdr>
     <Ctry>SE</Ctry>
    </PstlAdr>
   </FinInstnId>
  </CdtrAgt>
  <Cdtr>
   <Nm>Creditor</Nm>
   <PstlAdr>
    <PstCd>10392</PstCd>
    <TwnNm>Stockholm</TwnNm>
    <Ctry>SE</Ctry>
    <AdrLine>Norrmalmstorg 1</AdrLine>
   </PstlAdr>
  </Cdtr>
  <RmtInf>
   <Ustrd>Ustrd ......................line 1</Ustrd>
   <Ustrd>Ustrd ......................line 2</Ustrd>
   <Ustrd>Ustrd ......................line 3</Ustrd>
   <Ustrd>Ustrd ......................line 4</Ustrd>
   <Ustrd>Ustrd ......................line 5</Ustrd>
   <Ustrd>Ustrd ......................line 6</Ustrd>
   <Ustrd>Ustrd ......................line 7</Ustrd>
   <Ustrd>Ustrd ......................line 8</Ustrd>
   <Ustrd>Ustrd ......................line 9</Ustrd>
   <Ustrd>Ustrd ....................line 10</Ustrd>
   <Ustrd>Ustrd ....................line 11</Ustrd>
   <Ustrd>Ustrd ....................line 12</Ustrd>
   <Ustrd>Ustrd ....................line 13</Ustrd>
   <Ustrd>Ustrd ....................line 14</Ustrd>
   <Ustrd>Ustrd ........END..........line 15</Ustrd>
  </RmtInf>
 </CdtTrfTxInf>
 </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Swedish Bankgiro payment - text reference

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2011-05-11T10:30:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-09-17</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>SE</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <Othr>
       <Id>12200115199</Id>
       <SchmeNm>
        <Cd>BBAN</Cd>
       </SchmeNm>
      </Othr>
     </Id>
     <Ccy>SEK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABASESX</BIC>
      <PstlAdr>
       <Ctry>SE</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
```

```
     <InstrId>SE BankGiro text reference</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="SEK">1.00</InstdAmt>
    </Amt>
    <CdtrAgt>
     <FinInstnId>
      <BIC>DABASESX</BIC>
      <PstlAdr>
       <Ctry>SE</Ctry>
      </PstlAdr>
     </FinInstnId>
    </CdtrAgt>
    <Cdtr>
     <Nm>Creditor</Nm>
     <PstlAdr>
      <PstCd>10392</PstCd>
      <TwnNm>Stockholm</TwnNm>
      <Ctry>SE</Ctry>
      <AdrLine>Norrmalmstorg 1</AdrLine>
     </PstlAdr>
    </Cdtr>
    <CdtrAcct>
     <Id>
      <Othr>
       <Id>12345678</Id>
       <SchmeNm>
        <Prtry>BGNR</Prtry>
       </SchmeNm>
      </Othr>
     </Id>
    </CdtrAcct>
    <Purp>
     <Prtry>Short message</Prtry>
    </Purp>
   </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Swedish Bankgiro payment - OCR reference

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2011-05-11T10:30:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-09-17</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>SE</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <Othr>
       <Id>12200115199</Id>
       <SchmeNm>
        <Cd>BBAN</Cd>
       </SchmeNm>
      </Othr>
     </Id>
     <Ccy>SEK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABASESX</BIC>
      <PstlAdr>
       <Ctry>SE</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
```

```
     <InstrId>SE BankGiro OCR reference</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="SEK">1.00</InstdAmt>
    </Amt>
    <CdtrAgt>
     <FinInstnId>
      <BIC>DABASESX</BIC>
      <PstlAdr>
       <Ctry>SE</Ctry>
      </PstlAdr>
     </FinInstnId>
    </CdtrAgt>
    <Cdtr>
     <Nm>Creditor</Nm>
     <PstlAdr>
      <PstCd>10392</PstCd>
      <TwnNm>Stockholm</TwnNm>
      <Ctry>SE</Ctry>
      <AdrLine>Norrmalmstorg 1</AdrLine>
     </PstlAdr>
    </Cdtr>
    <CdtrAcct>
     <Id>
      <Othr>
       <Id>12345678</Id>
       <SchmeNm>
        <Prtry>BGNR</Prtry>
       </SchmeNm>
      </Othr>
     </Id>
    </CdtrAcct>
    <RmtInf>
     <Strd>
      <CdtrRefInf>
       <Tp>
        <CdOrPrtry>
         <Cd>SCOR</Cd>
        </CdOrPrtry>
       </Tp>
       <Ref>123456789</Ref>
      </CdtrRefInf>
     </Strd>
    </RmtInf>
   </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Swedish Bankgiro payment - long-form advice

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2011-05-11T10:30:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initiating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-09-17</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>SE</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <Othr>
      <Id>12200115199</Id>
      <SchmeNm>
       <Cd>BBAN</Cd>
      </SchmeNm>
     </Othr>
    </Id>
    <Ccy>SEK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABASESX</BIC>
     <PstlAdr>
      <Ctry>SE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
```

```
   <InstrId>SE BankGiro long advice</InstrId>
   <EndToEndId>EndToEndId</EndToEndId>
  </PmtId>
  <Amt>
   <InstdAmt Ccy="SEK">1.00</InstdAmt>
  </Amt>
  <CdtrAgt>
   <FinInstnId>
    <BIC>DABASESX</BIC>
    <PstlAdr>
     <Ctry>SE</Ctry>
    </PstlAdr>
   </FinInstnId>
  </CdtrAgt>
  <Cdtr>
   <Nm>Creditor</Nm>
   <PstlAdr>
    <PstCd>10392</PstCd>
    <TwnNm>Stockholm</TwnNm>
    <Ctry>SE</Ctry>
    <AdrLine>Norrmalmstorg 1</AdrLine>
   </PstlAdr>
  </Cdtr>
  <CdtrAcct>
   <Id>
    <Othr>
     <Id>12345678</Id>
     <SchmeNm>
      <Prtry>BGNR</Prtry>
     </SchmeNm>
    </Othr>
   </Id>
  </CdtrAcct>
  <RmtInf>
   <Ustrd>Ustrd ......................line 1</Ustrd>
   <Ustrd>Ustrd ......................line 2</Ustrd>
   <Ustrd>Ustrd ......................line 3</Ustrd>
   <Ustrd>Ustrd ......................line 4</Ustrd>
   <Ustrd>Ustrd ......................line 5</Ustrd>
   <Ustrd>Ustrd ......................line 6</Ustrd>
   <Ustrd>Ustrd ......................line 7</Ustrd>
   <Ustrd>Ustrd ......................line 8</Ustrd>
   <Ustrd>Ustrd ......................line 9</Ustrd>
   <Ustrd>Ustrd ....................line 10</Ustrd>
   <Ustrd>Ustrd ....................line 11</Ustrd>
   <Ustrd>Ustrd ....................line 12</Ustrd>
   <Ustrd>Ustrd ....................line 13</Ustrd>
   <Ustrd>Ustrd ....................line 14</Ustrd>
   <Ustrd>Ustrd ........END...........line 15</Ustrd>
  </RmtInf>
 </CdtTrfTxInf>
 </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Swedish Bankgiro payment with structured advice

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>954029</MsgId>
    <CreDtTm>2022-10-10T10:30:00</CreDtTm>
    <NbOfTxs>3</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId5</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2022-10-10</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>SE</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <Othr>
       <Id>12200115199</Id>
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        <Prtry>BBAN</Prtry>
       </SchmeNm>
      </Othr>
     </Id>
     <Ccy>SEK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABASESX</BIC>
      <PstlAdr>
       <Ctry>SE</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
```

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```
     <InstrId>SE Bankgiro strd advice</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="SEK">13</InstdAmt>
    </Amt>
    <CdtrAgt>
     <FinInstnId>
      <BIC>DABASESX</BIC>
      <PstlAdr>
       <Ctry>SE</Ctry>
      </PstlAdr>
     </FinInstnId>
    </CdtrAgt>
    <Cdtr>
     <Nm>Creditor</Nm>
     <PstlAdr>
      <StrtNm>Street Name</StrtNm>
      <BldgNb>1</BldgNb>
      <PstCd>10392</PstCd>
      <TwnNm>Stockholm</TwnNm>
     </PstlAdr>
    </Cdtr>
    <CdtrAcct>
     <Id>
      <Othr>
       <Id>12345678</Id>
       <SchmeNm>
        <Prtry>BGNR</Prtry>
       </SchmeNm>
      </Othr>
     </Id>
    </CdtrAcct>
    <RmtInf>
     <Strd>
      <RfrdDocInf>
       <Tp>
        <CdOrPrtry>
         <Cd>CINV</Cd>
        </CdOrPrtry>
       </Tp>
       <Nb>178001</Nb>
      </RfrdDocInf>
      <RfrdDocAmt>
       <RmtdAmt Ccy="SEK">10</RmtdAmt>
      </RfrdDocAmt>
     </Strd>
     <Strd>
      <RfrdDocInf>
       <Tp>
        <CdOrPrtry>
         <Cd>CINV</Cd>
        </CdOrPrtry>
       </Tp>
       <Nb>178001</Nb>
      </RfrdDocInf>
      <RfrdDocAmt>
       <RmtdAmt Ccy="SEK">20</RmtdAmt>
      </RfrdDocAmt>
```

```
      </Strd>
      <Strd>
       <RfrdDocInf>
        <Tp>
         <CdOrPrtry>
          <Cd>CREN</Cd>
         </CdOrPrtry>
        </Tp>
        <Nb>178001</Nb>
       </RfrdDocInf>
       <RfrdDocAmt>
        <CdtNoteAmt Ccy="SEK">17</CdtNoteAmt>
       </RfrdDocAmt>
      </Strd>
     </RmtInf>
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
 </Document>
```

Swedish Plusgiro payment - text reference

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2011-05-11T10:30:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-09-17</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>SE</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <Othr>
       <Id>12200115199</Id>
       <SchmeNm>
        <Cd>BBAN</Cd>
       </SchmeNm>
      </Othr>
     </Id>
     <Ccy>SEK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABASESX</BIC>
      <PstlAdr>
       <Ctry>SE</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
```

```
        <InstrId>SE PlusGiro text reference</InstrId>
        <EndToEndId>EndToEndId</EndToEndId>
      </PmtId>
      <Amt>
       <InstdAmt Ccy="SEK">1.00</InstdAmt>
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABASESX</BIC>
        <PstlAdr>
         <Ctry>SE</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <PstCd>10392</PstCd>
        <TwnNm>Stockholm</TwnNm>
        <Ctry>SE</Ctry>
        <AdrLine>Norrmalmstorg 1</AdrLine>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>12345678</Id>
         <SchmeNm>
          <Cd>BBAN</Cd>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <Purp>
       <Prtry>Short message</Prtry>
      </Purp>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
  </Document>
```

Swedish Plusgiro payment - long-form advice

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2011-05-11T10:30:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-09-17</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>SE</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <Othr>
       <Id>12200115199</Id>
       <SchmeNm>
        <Cd>BBAN</Cd>
       </SchmeNm>
      </Othr>
     </Id>
     <Ccy>SEK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABASESX</BIC>
      <PstlAdr>
       <Ctry>SE</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
```

```xml
    <InstrId>SE PlusGiro long form</InstrId>
    <EndToEndId>EndToEndId</EndToEndId>
   </PmtId>
   <Amt>
    <InstdAmt Ccy="SEK">1.00</InstdAmt>
   </Amt>
   <CdtrAgt>
    <FinInstnId>
     <BIC>DABASESX</BIC>
     <PstlAdr>
      <Ctry>SE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </CdtrAgt>
   <Cdtr>
    <Nm>Creditor</Nm>
    <PstlAdr>
     <PstCd>10392</PstCd>
     <TwnNm>Stockholm</TwnNm>
     <Ctry>SE</Ctry>
     <AdrLine>Norrmalmstorg 1</AdrLine>
    </PstlAdr>
   </Cdtr>
   <CdtrAcct>
    <Id>
     <Othr>
      <Id>12345678</Id>
      <SchmeNm>
       <Cd>BBAN</Cd>
      </SchmeNm>
     </Othr>
    </Id>
   </CdtrAcct>
   <RmtInf>
    <Ustrd>Ustrd ......................line 1</Ustrd>
    <Ustrd>Ustrd ......................line 2</Ustrd>
    <Ustrd>Ustrd ......................line 3</Ustrd>
    <Ustrd>Ustrd ......................line 4</Ustrd>
    <Ustrd>Ustrd ......................line 5</Ustrd>
    <Ustrd>Ustrd ......................line 6</Ustrd>
    <Ustrd>Ustrd ......................line 7</Ustrd>
    <Ustrd>Ustrd ......................line 8</Ustrd>
    <Ustrd>Ustrd ......................line 9</Ustrd>
    <Ustrd>Ustrd .........END..........line 10</Ustrd>
   </RmtInf>
  </CdtTrfTxInf>
 </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Swedish Plusgiro payment - OCR reference

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2011-05-11T10:30:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-09-17</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>SE</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <Othr>
       <Id>12200115199</Id>
       <SchmeNm>
        <Cd>BBAN</Cd>
       </SchmeNm>
      </Othr>
     </Id>
     <Ccy>SEK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABASESX</BIC>
      <PstlAdr>
       <Ctry>SE</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
```

```
      <InstrId>SE PlusGiro OCR reference</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
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    </Amt>
    <CdtrAgt>
     <FinInstnId>
      <BIC>DABASESX</BIC>
      <PstlAdr>
       <Ctry>SE</Ctry>
      </PstlAdr>
     </FinInstnId>
    </CdtrAgt>
    <Cdtr>
     <Nm>Creditor</Nm>
     <PstlAdr>
      <PstCd>10392</PstCd>
      <TwnNm>Stockholm</TwnNm>
      <Ctry>SE</Ctry>
      <AdrLine>Norrmalmstorg 1</AdrLine>
     </PstlAdr>
    </Cdtr>
    <CdtrAcct>
     <Id>
      <Othr>
       <Id>12345678</Id>
       <SchmeNm>
        <Cd>BBAN</Cd>
       </SchmeNm>
      </Othr>
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    </CdtrAcct>
    <RmtInf>
     <Strd>
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        <CdOrPrtry>
         <Cd>SCOR</Cd>
        </CdOrPrtry>
       </Tp>
       <Ref>1234567</Ref>
      </CdtrRefInf>
     </Strd>
    </RmtInf>
   </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Danske Bank Message Implementation Guide
Common Global Implementation Market Practice (CGI-MP)
Supported payment types and examples

Finland – sample files

Finnish salary

```xml
<?xml version="1.0" encoding="UTF-8"?>
<Document xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>20121105-MSGID9</MsgId>
   <CreDtTm>2012-06-01T09:30:47Z</CreDtTm>
   <NbOfTxs>2</NbOfTxs>
   <InitgPty>
    <Nm>InitgPty Name</Nm>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>20121105-PMTINF9</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <BtchBookg>true</BtchBookg>
   <PmtTpInf>
    <SvcLvl>
     <Cd>SEPA</Cd>
    </SvcLvl>
    <CtgyPurp>
     <Cd>SALA</Cd>
    </CtgyPurp>
   </PmtTpInf>
   <ReqdExctnDt>2012-11-05</ReqdExctnDt>
   <Dbtr>
    <Nm>Maksaja Oy</Nm>
    <Id>
     <OrgId>
      <Othr>
       <Id>12345678</Id>
       <Issr>YTJ</Issr>
      </Othr>
     </OrgId>
    </Id>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>FI9881234567890123</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAFIHH</BIC>
    </FinInstnId>
   </DbtrAgt>
   <UltmtDbtr>
    <Nm>Ultimate Maksaja Oy</Nm>
   </UltmtDbtr>
   <ChrgBr>SLEV</ChrgBr>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>Tapahtuman yksilöintitieto</InstrId>
```

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    </PmtId>
    <Amt>
        <InstdAmt Ccy="EUR">2448.50</InstdAmt>
    </Amt>
    <CdtrAgt>
        <FinInstnId>
            <BIC>DABAFIHH</BIC>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>Pekka Palkansaaja</Nm>
        <PstlAdr>
            <Ctry>FI</Ctry>
            <AdrLine>Katu 8 A</AdrLine>
            <AdrLine>00550 Helsinki</AdrLine>
        </PstlAdr>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <IBAN>FI9881234501234567</IBAN>
        </Id>
    </CdtrAcct>
    <Purp>
        <Cd>SALA</Cd>
    </Purp>
    <RmtInf>
        <Ustrd>Palkka ajalta 2.-31.5.2012</Ustrd>
    </RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
    <PmtId>
        <InstrId>Tapahtuman  yksilöintitieto</InstrId>
        <EndToEndId>20121105-EndToEnd12</EndToEndId>
    </PmtId>
    <Amt>
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    </Amt>
    <CdtrAgt>
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            <BIC>DABAFIHH</BIC>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>Agent Company</Nm>
        <PstlAdr>
            <Ctry>FI</Ctry>
            <AdrLine>Helsinki</AdrLine>
        </PstlAdr>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <IBAN>FI9881234567890123</IBAN>
        </Id>
    </CdtrAcct>
    <UltmtCdtr>
        <Nm>Eino Eläkkeensaaja</Nm>
        <PstlAdr>
            <Ctry>FI</Ctry>
```

```
      <AdrLine>Katu 2 C 41</AdrLine>
      <AdrLine>00440 Helsinki</AdrLine>
     </PstlAdr>
     <Id>
      <PrvtId>
       <Othr>
        <Id>111233-0000</Id>
        <SchmeNm>
         <Cd>SOSE</Cd>
        </SchmeNm>
       </Othr>
      </PrvtId>
     </Id>
    </UltmtCdtr>
    <Purp>
     <Cd>PENS</Cd>
    </Purp>
    <RmtInf>
     <Ustrd>Eläke lokakuu 2012</Ustrd>
    </RmtInf>
   </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Finnish salary - confidential

```xml
<?xml version="1.0" encoding="UTF-8"?>
<Document xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>20121105-MSGID9</MsgId>
    <CreDtTm>2012-06-01T09:30:47Z</CreDtTm>
    <NbOfTxs>2</NbOfTxs>
    <InitgPty>
     <Nm>InitgPty Name</Nm>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>20121105-PMTINF9</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <BtchBookg>true</BtchBookg>
    <PmtTpInf>
     <SvcLvl>
      <Cd>SEPA</Cd>
     </SvcLvl>
     <CtgyPurp>
      <Prtry>CONF</Prtry>
     </CtgyPurp>
    </PmtTpInf>
    <ReqdExctnDt>2012-11-05</ReqdExctnDt>
    <Dbtr>
     <Nm>Maksaja Oy</Nm>
     <Id>
      <OrgId>
       <Othr>
        <Id>12345678</Id>
        <Issr>YTJ</Issr>
       </Othr>
      </OrgId>
     </Id>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>FI9881234567890123</IBAN>
     </Id>
     <Ccy>EUR</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABAFIHH</BIC>
     </FinInstnId>
    </DbtrAgt>
    <UltmtDbtr>
     <Nm>Ultimate Maksaja Oy</Nm>
    </UltmtDbtr>
    <ChrgBr>SLEV</ChrgBr>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>Tapahtuman yksilöintitieto</InstrId>
      <EndToEndId>20121105-EndToEnd11</EndToEndId>
     </PmtId>
    <PmtTpInf>
```

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     <Cd>SALA</Cd>
    </CtgyPurp>
   </PmtTpInf>
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   </Amt>
   <CdtrAgt>
    <FinInstnId>
     <BIC>DABAFIHH</BIC>
    </FinInstnId>
   </CdtrAgt>
   <Cdtr>
    <Nm>Pekka Palkansaaja</Nm>
    <PstlAdr>
     <Ctry>FI</Ctry>
     <AdrLine>Katu 8 A</AdrLine>
     <AdrLine>00550 Helsinki</AdrLine>
    </PstlAdr>
   </Cdtr>
   <CdtrAcct>
    <Id>
     <IBAN>FI9881234501234567</IBAN>
    </Id>
   </CdtrAcct>
   <Purp>
    <Cd>SALA</Cd>
   </Purp>
   <RmtInf>
    <Ustrd>Palkka ajalta 2.-31.5.2012</Ustrd>
   </RmtInf>
  </CdtTrfTxInf>
  <CdtTrfTxInf>
   <PmtId>
    <InstrId>Tapahtuman  yksilöintitieto</InstrId>
    <EndToEndId>20121105-EndToEnd12</EndToEndId>
   </PmtId>
   <PmtTpInf>
    <CtgyPurp>
     <Cd>SALA</Cd>
    </CtgyPurp>
   </PmtTpInf>
   <Amt>
    <InstdAmt Ccy="EUR">1000.00</InstdAmt>
   </Amt>
   <CdtrAgt>
    <FinInstnId>
     <BIC>DABAFIHH</BIC>
    </FinInstnId>
   </CdtrAgt>
   <Cdtr>
    <Nm>Agent Company</Nm>
    <PstlAdr>
     <Ctry>FI</Ctry>
     <AdrLine>Helsinki</AdrLine>
    </PstlAdr>
   </Cdtr>
   <CdtrAcct>
    <Id>
```

```
      <IBAN>FI9881234567890123</IBAN>
     </Id>
    </CdtrAcct>
    <UltmtCdtr>
     <Nm>Eino Eläkkeensaaja</Nm>
     <PstlAdr>
      <Ctry>FI</Ctry>
      <AdrLine>Katu 2 C 41</AdrLine>
      <AdrLine>00440 Helsinki</AdrLine>
     </PstlAdr>
     <Id>
      <PrvtId>
       <Othr>
        <Id>111233-0000</Id>
        <SchmeNm>
         <Cd>SOSE</Cd>
        </SchmeNm>
       </Othr>
      </PrvtId>
     </Id>
    </UltmtCdtr>
    <Purp>
     <Cd>PENS</Cd>
    </Purp>
    <RmtInf>
     <Ustrd>Eläke lokakuu 2012</Ustrd>
    </RmtInf>
   </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Finnish SEPA account transfer - unstructured message

```xml
<?xml version="1.0" encoding="UTF-8"?>
<Document xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>20121105-MSGID5</MsgId>
    <CreDtTm>2012-06-01T09:30:47Z</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Nm>InitgPty Name</Nm>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>20121105-PMTINF5</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <BtchBookg>true</BtchBookg>
    <PmtTpInf>
     <SvcLvl>
      <Cd>SEPA</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-11-05</ReqdExctnDt>
    <Dbtr>
     <Nm>Maksaja Oy</Nm>
     <Id>
      <OrgId>
       <Othr>
        <Id>12345678</Id>
        <Issr>YTJ</Issr>
       </Othr>
      </OrgId>
     </Id>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>FI9881234567890123</IBAN>
     </Id>
     <Ccy>EUR</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABAFIHH</BIC>
     </FinInstnId>
    </DbtrAgt>
    <ChrgBr>SLEV</ChrgBr>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>Tapahtuman yksilöintitieto1</InstrId>
      <EndToEndId>20121105-EndToEnd7</EndToEndId>
     </PmtId>
     <Amt>
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     </Amt>
     <CdtrAgt>
      <FinInstnId>
       <BIC>DABAFIHH</BIC>
      </FinInstnId>
```

```
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        <Cdtr>
         <Nm>Saaja Oy</Nm>
         <PstlAdr>
          <Ctry>FI</Ctry>
          <AdrLine>Katu 3</AdrLine>
          <AdrLine>00440 Hki</AdrLine>
         </PstlAdr>
        </Cdtr>
        <CdtrAcct>
         <Id>
          <IBAN>FI9881234501234567</IBAN>
         </Id>
        </CdtrAcct>
        <RmtInf>
         <Ustrd>Invoice no 12345</Ustrd>
        </RmtInf>
       </CdtTrfTxInf>
      </PmtInf>
     </CstmrCdtTrfInitn>
   </Document>
```

Finnish SEPA account transfer - reference

```xml
<?xml version="1.0" encoding="UTF-8"?>
<Document xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>20121105-MSGID3</MsgId>
    <CreDtTm>2012-06-01T09:30:47Z</CreDtTm>
    <NbOfTxs>2</NbOfTxs>
    <InitgPty>
     <Nm>InitgPty Name</Nm>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>20121105-PMTINF3</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <BtchBookg>true</BtchBookg>
    <PmtTpInf>
     <SvcLvl>
      <Cd>SEPA</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-11-05</ReqdExctnDt>
    <Dbtr>
     <Nm>Maksaja Oy</Nm>
     <Id>
      <OrgId>
       <Othr>
        <Id>12345678</Id>
        <Issr>YTJ</Issr>
       </Othr>
      </OrgId>
     </Id>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>FI9881234567890123</IBAN>
     </Id>
     <Ccy>EUR</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABAFIHH</BIC>
     </FinInstnId>
    </DbtrAgt>
    <ChrgBr>SLEV</ChrgBr>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>Tapahtuman  yksilöintitieto1</InstrId>
      <EndToEndId>20121105-EndToEnd4</EndToEndId>
     </PmtId>
     <Amt>
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     </Amt>
     <CdtrAgt>
      <FinInstnId>
       <BIC>DABAFIHH</BIC>
      </FinInstnId>
```

```
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    <Cdtr>
     <Nm>Saaja Oy</Nm>
     <PstlAdr>
      <Ctry>FI</Ctry>
      <AdrLine>Katu 3</AdrLine>
      <AdrLine>00440 Hki</AdrLine>
     </PstlAdr>
    </Cdtr>
    <CdtrAcct>
     <Id>
      <IBAN>FI9881234501234567</IBAN>
     </Id>
    </CdtrAcct>
    <RmtInf>
     <Strd>
      <CdtrRefInf>
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        <CdOrPrtry>
         <Cd>SCOR</Cd>
        </CdOrPrtry>
       </Tp>
       <Ref>123453</Ref>
      </CdtrRefInf>
     </Strd>
    </RmtInf>
   </CdtTrfTxInf>
   <CdtTrfTxInf>
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    </PmtId>
    <Amt>
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    </Amt>
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      <BIC>DABAFIHH</BIC>
     </FinInstnId>
    </CdtrAgt>
    <Cdtr>
     <Nm>Saaja Oy</Nm>
     <PstlAdr>
      <Ctry>FI</Ctry>
      <AdrLine>Katu 3</AdrLine>
      <AdrLine>00440 Hki</AdrLine>
     </PstlAdr>
    </Cdtr>
    <CdtrAcct>
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    </CdtrAcct>
    <RmtInf>
     <Strd>
      <CdtrRefInf>
       <Tp>
        <CdOrPrtry>
         <Cd>SCOR</Cd>
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          </Tp>
          <Ref>RF81123453</Ref>
        </CdtrRefInf>
      </Strd>
    </RmtInf>
  </CdtTrfTxInf>
 </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Finnish account transfer – multiple occurrences of structured message

```xml
<?xml version="1.0" encoding="UTF-8"?>
<Document xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>20121105-MSGID1</MsgId>
    <CreDtTm>2012-09-17T09:30:47Z</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Nm>InitgPty Name</Nm>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>20121105-PMTINF1</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <BtchBookg>true</BtchBookg>
    <PmtTpInf>
     <SvcLvl>
      <Cd>SEPA</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-11-05</ReqdExctnDt>
    <Dbtr>
     <Nm>Maksaja Oy</Nm>
     <Id>
      <OrgId>
       <Othr>
        <Id>12345678</Id>
        <Issr>YTJ</Issr>
       </Othr>
      </OrgId>
     </Id>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>FI9881234567890123</IBAN>
     </Id>
     <Ccy>EUR</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABAFIHH</BIC>
     </FinInstnId>
    </DbtrAgt>
    <UltmtDbtr>
     <Nm>Ultimate Maksaja Oy</Nm>
    </UltmtDbtr>
    <ChrgBr>SLEV</ChrgBr>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>Tapahtuman yksilöintitieto</InstrId>
      <EndToEndId>20121105-EndToEnd1</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="EUR">20.00</InstdAmt>
     </Amt>
     <CdtrAgt>
```

```
 <FinInstnId>
  <BIC>DABAFIHH</BIC>
 </FinInstnId>
</CdtrAgt>
<Cdtr>
 <Nm>Saaja Oy</Nm>
</Cdtr>
<CdtrAcct>
 <Id>
  <IBAN>FI9881234501234567</IBAN>
 </Id>
</CdtrAcct>
<RmtInf>
 <Ustrd>Free format information regarding bundling</Ustrd>
 <Strd>
  <RfrdDocInf>
   <Tp>
    <CdOrPrtry>
     <Cd>CREN</Cd>
    </CdOrPrtry>
   </Tp>
   <Nb>Invoice 12345</Nb>
   <RltdDt>2012-06-11</RltdDt>
  </RfrdDocInf>
  <RfrdDocAmt>
   <CdtNoteAmt Ccy="EUR">5.00</CdtNoteAmt>
  </RfrdDocAmt>
 </Strd>
 <Strd>
  <RfrdDocInf>
   <Tp>
    <CdOrPrtry>
     <Cd>CINV</Cd>
    </CdOrPrtry>
   </Tp>
   <Nb>Invoice 23456</Nb>
   <RltdDt>2012-06-15</RltdDt>
  </RfrdDocInf>
  <RfrdDocAmt>
   <RmtdAmt Ccy="EUR">15.00</RmtdAmt>
  </RfrdDocAmt>
 </Strd>
 <Strd>
  <RfrdDocInf>
   <Tp>
    <CdOrPrtry>
     <Cd>CREN</Cd>
    </CdOrPrtry>
   </Tp>
  </RfrdDocInf>
  <RfrdDocAmt>
   <CdtNoteAmt Ccy="EUR">10.00</CdtNoteAmt>
  </RfrdDocAmt>
  <CdtrRefInf>
   <Tp>
    <CdOrPrtry>
     <Cd>SCOR</Cd>
    </CdOrPrtry>
    <Issr>ISO</Issr>
```

```
        </Tp>
        <Ref>RF23256320</Ref>
       </CdtrRefInf>
      </Strd>
      <Strd>
       <RfrdDocInf>
        <Tp>
         <CdOrPrtry>
          <Cd>CINV</Cd>
         </CdOrPrtry>
        </Tp>
       </RfrdDocInf>
       <RfrdDocAmt>
        <RmtdAmt Ccy="EUR">20.00</RmtdAmt>
       </RfrdDocAmt>
       <CdtrRefInf>
        <Tp>
         <CdOrPrtry>
          <Cd>SCOR</Cd>
         </CdOrPrtry>
         <Issr>ISO</Issr>
        </Tp>
        <Ref>RF60256333</Ref>
       </CdtrRefInf>
      </Strd>
     </RmtInf>
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Finnish account transfer - money order

```xml
<?xml version="1.0" encoding="UTF-8"?>
<Document xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>20121105-MSGID2</MsgId>
    <CreDtTm>2012-06-01T09:30:47Z</CreDtTm>
    <NbOfTxs>2</NbOfTxs>
    <InitgPty>
     <Nm>InitgPty Name</Nm>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>20121105-PMTINF2</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <BtchBookg>true</BtchBookg>
    <ReqdExctnDt>2012-11-05</ReqdExctnDt>
    <Dbtr>
     <Nm>Maksaja Oy</Nm>
     <Id>
      <OrgId>
       <Othr>
        <Id>12345678</Id>
        <Issr>YTJ</Issr>
       </Othr>
      </OrgId>
     </Id>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>FI9881234567890123</IBAN>
     </Id>
     <Ccy>EUR</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABAFIHH</BIC>
     </FinInstnId>
    </DbtrAgt>
    <ChrgBr>SLEV</ChrgBr>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>Tapahtuman yksilöintitieto</InstrId>
      <EndToEndId>20121105-EndToEnd2</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="EUR">25.00</InstdAmt>
     </Amt>
     <CdtrAgt>
      <FinInstnId>
       <BIC>DABAFIHH</BIC>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Sami Saaja</Nm>
      <PstlAdr>
       <PstCd>00100</PstCd>
```

```
        <TwnNm>HELSINKI</TwnNm>
        <Ctry>FI</Ctry>
        <AdrLine>Katu 14 A 6</AdrLine>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
       <IBAN>FI7489999999999999</IBAN>
        </Id>
      </CdtrAcct>
      <RmtInf>
       <Ustrd>Vapaa viesti saajalle</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
     <CdtTrfTxInf>
      <PmtId>
       <InstrId>Tapahtuman  yksilöintitieto</InstrId>
       <EndToEndId>20121105-EndToEnd3</EndToEndId>
      </PmtId>
      <Amt>
       <InstdAmt Ccy="EUR">15.00</InstdAmt>
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABAFIHH</BIC>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Salla Saaja</Nm>
       <PstlAdr>
        <PstCd>33100</PstCd>
        <TwnNm>TAMPERE</TwnNm>
        <Ctry>FI</Ctry>
        <AdrLine>Katu 14 A 6</AdrLine>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <IBAN>FI7489999999999999</IBAN>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Ustrd>Vapaa viesti saajalle</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

Finnish account transfer - Repetitive payment using Danske Bank Rep. payments register (Cross border)

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>20121105-MSGID10</MsgId>
   <CreDtTm>2012-06-01T09:30:47Z</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Nm>InitgPty Name</Nm>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>20121105-PMTINF10</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <BtchBookg>true</BtchBookg>
   <PmtTpInf>
    <SvcLvl>
     <Cd>SEPA</Cd>
    </SvcLvl>
    <CtgyPurp>
     <Cd>SALA</Cd>
    </CtgyPurp>
   </PmtTpInf>
   <ReqdExctnDt>2012-11-05</ReqdExctnDt>
   <Dbtr>
    <Nm>Eläkemaksaja Oy</Nm>
    <Id>
     <OrgId>
      <Othr>
       <Id>12345678</Id>
       <Issr>YTJ</Issr>
      </Othr>
     </OrgId>
    </Id>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>FI9881234567890123</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAFIHH</BIC>
    </FinInstnId>
   </DbtrAgt>
   <ChrgBr>SLEV</ChrgBr>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>Tapahtuman  yksilöintitieto</InstrId>
     <EndToEndId>20121105-EndToEnd13</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="EUR">2448.50</InstdAmt>
    </Amt>
```

```xml
        <CdtrAgt>
         <FinInstnId>
          <BIC>DABAFIHH</BIC>
         </FinInstnId>
        </CdtrAgt>
        <Cdtr>
         <Nm>Pekka Pension</Nm>
         <PstlAdr>
          <Ctry>AU</Ctry>
          <AdrLine>Harbour Avenue 123</AdrLine>
          <AdrLine>1234 Sydney</AdrLine>
         </PstlAdr>
         <Id>
          <PrvtId>
           <Othr>
            <Id>112233-0000</Id>
            <SchmeNm>
             <Cd>SOSE</Cd>
            </SchmeNm>
           </Othr>
          </PrvtId>
         </Id>
        </Cdtr>
        <CdtrAcct>
         <Id>
         <IBAN>FIxx811111xxxxxxxx</IBAN>
         </Id>
        </CdtrAcct>
        <Purp>
         <Cd>PENS</Cd>
        </Purp>
       </CdtTrfTxInf>
      </PmtInf>
     </CstmrCdtTrfInitn>
    </Document>
```

![Danske Bank logo]

Danske Bank Message Implementation Guide
Common Global Implementation Market Practice (CGI-MP)
Supported payment types and examples

Finnish express account transfer - unstructured message

```xml
<?xml version="1.0" encoding="UTF-8"?>
<Document xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>20121105-MSGID8</MsgId>
    <CreDtTm>2012-10-17T09:30:47Z</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Nm>InitgPty Name</Nm>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>20121105-PMTINF8</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <BtchBookg>true</BtchBookg>
    <PmtTpInf>
     <SvcLvl>
      <Cd>URGP</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-11-05</ReqdExctnDt>
    <Dbtr>
     <Nm>Maksaja Oy</Nm>
     <Id>
      <OrgId>
       <Othr>
        <Id>12345678</Id>
        <Issr>YTJ</Issr>
       </Othr>
      </OrgId>
     </Id>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>FI9881234567890123</IBAN>
     </Id>
     <Ccy>EUR</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABAFIHH</BIC>
     </FinInstnId>
    </DbtrAgt>
    <ChrgBr>SLEV</ChrgBr>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>Tapahtuman yksilöintitieto</InstrId>
      <EndToEndId>20121105-EndToEnd10</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="EUR">5000.00</InstdAmt>
     </Amt>
     <CdtrAgt>
      <FinInstnId>
       <BIC>OKOYFIHH</BIC>
      </FinInstnId>
```

```
    </CdtrAgt>
    <Cdtr>
     <Nm>Saaja</Nm>
     <PstlAdr>
      <Ctry>FI</Ctry>
      <AdrLine>Katu 8</AdrLine>
      <AdrLine>00380 HELSINKI</AdrLine>
     </PstlAdr>
    </Cdtr>
    <CdtrAcct>
     <Id>
      <IBAN>FI2512345678901234</IBAN>
     </Id>
    </CdtrAcct>
    <RmtInf>
     <Ustrd>Viesti saajalle</Ustrd>
    </RmtInf>
   </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Finnish express account transfer - reference

```xml
<?xml version="1.0" encoding="UTF-8"?>
<Document xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>20121105-MSGID7</MsgId>
    <CreDtTm>2012-10-17T09:30:47Z</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Nm>InitgPty Name</Nm>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>20121105-PMTINF7</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <BtchBookg>true</BtchBookg>
    <PmtTpInf>
     <SvcLvl>
      <Cd>URGP</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-11-05</ReqdExctnDt>
    <Dbtr>
     <Nm>Maksaja Oy</Nm>
     <Id>
      <OrgId>
       <Othr>
        <Id>12345678</Id>
        <Issr>YTJ</Issr>
       </Othr>
      </OrgId>
     </Id>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>FI9881234567890123</IBAN>
     </Id>
     <Ccy>EUR</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABAFIHH</BIC>
     </FinInstnId>
    </DbtrAgt>
    <ChrgBr>SLEV</ChrgBr>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>Tapahtuman  yksilöintitieto</InstrId>
      <EndToEndId>20121105-EndToEnd9</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="EUR">5000.00</InstdAmt>
     </Amt>
     <CdtrAgt>
      <FinInstnId>
       <BIC>OKOYFIHH</BIC>
      </FinInstnId>
```

```
    </CdtrAgt>
    <Cdtr>
     <Nm>Saaja</Nm>
     <PstlAdr>
      <Ctry>FI</Ctry>
      <AdrLine>Katu 8</AdrLine>
      <AdrLine>00380 HELSINKI</AdrLine>
     </PstlAdr>
    </Cdtr>
    <CdtrAcct>
     <Id>
      <IBAN>FI2512345678901234</IBAN>
     </Id>
    </CdtrAcct>
    <RmtInf>
     <Strd>
      <CdtrRefInf>
       <Tp>
        <CdOrPrtry>
         <Cd>SCOR</Cd>
        </CdOrPrtry>
       </Tp>
       <Ref>123453</Ref>
      </CdtrRefInf>
     </Strd>
    </RmtInf>
   </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Finnish SEPA Instant account transfer

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId-1b-a1</MsgId>
    <CreDtTm>2019-10-07T09:30:47+01:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Nm>InitgPty Name</Nm>
     <Id>
      <OrgId>
       <Othr>
        <Id>12345678</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>SEPA</Cd>
     </SvcLvl>
     <LclInstrm>
      <Cd>INST</Cd>
     </LclInstrm>
    </PmtTpInf>
    <ReqdExctnDt>2019-10-07</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor name</Nm>
     <PstlAdr>
      <Ctry>FI</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>FI9881234567890123</IBAN>
     </Id>
     <Ccy>EUR</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABAFIHH</BIC>
      <PstlAdr>
       <Ctry>FI</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>SEPA Instant trf.</InstrId>
```

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```
      <EndToEndId>EndToEndId-1b-asflk9Or</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="EUR">5.00</InstdAmt>
     </Amt>
     <ChrgBr>SLEV</ChrgBr>
     <CdtrAgt>
      <FinInstnId>
       <BIC>OKOYFIHH</BIC>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
       <Ctry>FI</Ctry>
       <AdrLine>AdrLine 1</AdrLine>
       <AdrLine>AdrLine 2</AdrLine>
      </PstlAdr>
     </Cdtr>
     <CdtrAcct>
      <Id>
       <IBAN>FI2512345678901234</IBAN>
      </Id>
      <Ccy>EUR</Ccy>
     </CdtrAcct>
     <RmtInf>
      <Ustrd>Unstructured remittance information of 140 char
length.................................................................END</Ustrd>
     </RmtInf>
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
 </Document>
```

Finnish SEPA Instant account transfer with Reference

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>011664</MsgId>
    <CreDtTm>2021-06-30T10:30:47</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Nm>InitgPty Name</Nm>
     <Id>
      <OrgId>
       <Othr>
        <Id>12345678</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>SEPA</Cd>
     </SvcLvl>
     <LclInstrm>
      <Cd>INST</Cd>
     </LclInstrm>
    </PmtTpInf>
    <ReqdExctnDt>2021-06-30</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor name</Nm>
     <PstlAdr>
      <Ctry>FI</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>FI9881234567890123</IBAN>
     </Id>
     <Ccy>EUR</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABAFIHH</BIC>
      <PstlAdr>
       <Ctry>FI</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>SEPA Instant Reference</InstrId>
```

```
      <EndToEndId>1-011664</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="EUR">5.00</InstdAmt>
    </Amt>
    <ChrgBr>SLEV</ChrgBr>
    <CdtrAgt>
     <FinInstnId>
      <BIC>OKOYFIHH</BIC>
     </FinInstnId>
    </CdtrAgt>
    <Cdtr>
     <Nm>Creditor</Nm>
     <PstlAdr>
      <Ctry>FI</Ctry>
      <AdrLine>AdrLine 1</AdrLine>
      <AdrLine>AdrLine 2</AdrLine>
     </PstlAdr>
    </Cdtr>
    <CdtrAcct>
     <Id>
      <IBAN>FI2512345678901234</IBAN>
     </Id>
     <Ccy>EUR</Ccy>
    </CdtrAcct>
    <RmtInf>
     <Strd>
      <CdtrRefInf>
       <Tp>
        <CdOrPrtry>
         <Cd>SCOR</Cd>
        </CdOrPrtry>
        <Issr>ISO</Issr>
       </Tp>
       <Ref>RF40123456789012345678901</Ref>
      </CdtrRefInf>
     </Strd>
    </RmtInf>
   </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

![Danske Bank]

Danske Bank Message Implementation Guide
Common Global Implementation Market Practice (CGI-MP)
Supported payment types and examples

Great Britain – sample files

English account transfer - Faster payment

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initiating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>GB</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>GB89DABA95012141352105</IBAN>
    </Id>
    <Ccy>GBP</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAGB2L</BIC>
     <PstlAdr>
      <Ctry>GB</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>GB faster payment</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
```

```
        </PmtId>
        <Amt>
         <InstdAmt Ccy="GBP">1.00</InstdAmt>
        </Amt>
        <CdtrAgt>
         <FinInstnId>
          <BIC>BARCGB2102A</BIC>
          <PstlAdr>
           <Ctry>GB</Ctry>
          </PstlAdr>
         </FinInstnId>
        </CdtrAgt>
        <Cdtr>
         <Nm>Creditor</Nm>
         <PstlAdr>
          <Ctry>GB</Ctry>
         </PstlAdr>
        </Cdtr>
        <CdtrAcct>
         <Id>
          <Othr>
           <Id>20337012345678</Id>
           <SchmeNm>
            <Cd>BBAN</Cd>
           </SchmeNm>
          </Othr>
         </Id>
        </CdtrAcct>
        <Purp>
         <Prtry>18 char benef. ref</Prtry>
        </Purp>
       </CdtTrfTxInf>
      </PmtInf>
     </CstmrCdtTrfInitn>
    </Document>
```

![Danske Bank]

Danske Bank Message Implementation Guide
Common Global Implementation Market Practice (CGI-MP)
Supported payment types and examples

English account transfer - CHAPS payment

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
    <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>URGP</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-06-19</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>GB</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>GB89DABA95012141352105</IBAN>
     </Id>
     <Ccy>GBP</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABAGB2L</BIC>
      <PstlAdr>
       <Ctry>GB</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>GB transfer (urgent)</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="GBP">1.00</InstdAmt>
```

```
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>BARCGB2102A</BIC>
        <PstlAdr>
         <Ctry>GB</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>GB</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>20337012345678</Id>
         <SchmeNm>
          <Cd>BBAN</Cd>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Ustrd>Unstructured remittance information of 140 char
length...........................................................................END</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
  </Document>
```

English account transfer - Internal payment

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
     <CtgyPurp>
      <Cd>INTC</Cd>
     </CtgyPurp>
    </PmtTpInf>
    <ReqdExctnDt>2012-06-19</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>GB</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>GB89DABA95012141352105</IBAN>
     </Id>
     <Ccy>GBP</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABAGB2L</BIC>
      <PstlAdr>
       <Ctry>GB</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>GB trf. (internal)</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
```

```
    </PmtId>
    <Amt>
     <InstdAmt Ccy="GBP">1.00</InstdAmt>
    </Amt>
    <CdtrAgt>
     <FinInstnId>
      <BIC>DABAGB2L</BIC>
      <PstlAdr>
       <Ctry>GB</Ctry>
      </PstlAdr>
     </FinInstnId>
    </CdtrAgt>
    <Cdtr>
     <Nm>Creditor</Nm>
     <PstlAdr>
      <Ctry>GB</Ctry>
     </PstlAdr>
    </Cdtr>
    <CdtrAcct>
     <Id>
      <Othr>
       <Id>95012112345678</Id>
       <SchmeNm>
        <Cd>BBAN</Cd>
       </SchmeNm>
      </Othr>
     </Id>
    </CdtrAcct>
    <Purp>
     <Prtry>18 char benef. ref</Prtry>
    </Purp>
   </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

English account transfer - Indirect BACS

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initiating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>GB</Ctry>
    </PstlAdr>
    <Id>
     <OrgId>
      <Othr>
       <Id>999999</Id>
      </Othr>
     </OrgId>
    </Id>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>GB72DABA30128193018476</IBAN>
    </Id>
    <Ccy>GBP</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAGB2L</BIC>
     <PstlAdr>
      <Ctry>GB</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
```

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```
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>GB trf. (BACS)</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="GBP">1.00</InstdAmt>
     </Amt>
     <CdtrAgt>
      <FinInstnId>
       <BIC>DABAGB2L</BIC>
       <PstlAdr>
        <Ctry>GB</Ctry>
       </PstlAdr>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
       <Ctry>GB</Ctry>
      </PstlAdr>
     </Cdtr>
     <CdtrAcct>
      <Id>
       <Othr>
        <Id>95012112345678</Id>
        <SchmeNm>
         <Cd>BBAN</Cd>
        </SchmeNm>
       </Othr>
      </Id>
     </CdtrAcct>
     <Purp>
      <Prtry>18 char benef. ref</Prtry>
     </Purp>
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Ireland – sample files

Irish account transfer - External payment

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initiating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-25</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>IE</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>IE07DABA12345612345678</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAIE2D</BIC>
     <PstlAdr>
      <Ctry>IE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>IE trf. (external)</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
```

```xml
      </PmtId>
      <Amt>
       <InstdAmt Ccy="EUR">1.00</InstdAmt>
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>AIBKIE2D</BIC>
        <PstlAdr>
         <Ctry>IE</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>IE</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>12345612345678</Id>
         <SchmeNm>
          <Cd>BBAN</Cd>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Ustrd>Unstructured remittance information of 140 char
length.................................................................END</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Irish account transfer - Same day domestic payment

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>URGP</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-06-25</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>IE</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>IE07DABA12345612345678</IBAN>
     </Id>
     <Ccy>EUR</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABAIE2D</BIC>
      <PstlAdr>
       <Ctry>IE</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>IE trf. (urgent)</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="EUR">1.00</InstdAmt>
```

```
        </Amt>
        <CdtrAgt>
         <FinInstnId>
          <BIC>AIBKIE2D</BIC>
         </FinInstnId>
        </CdtrAgt>
        <Cdtr>
         <Nm>Creditor</Nm>
         <PstlAdr>
          <Ctry>IE</Ctry>
         </PstlAdr>
        </Cdtr>
        <CdtrAcct>
         <Id>
          <Othr>
           <Id>12345612345678</Id>
           <SchmeNm>
            <Cd>BBAN</Cd>
           </SchmeNm>
          </Othr>
         </Id>
        </CdtrAcct>
        <RmtInf>
         <Ustrd>Unstructured remittance information of 140 char
length...............................................................................END</Ustrd>
        </RmtInf>
       </CdtTrfTxInf>
      </PmtInf>
     </CstmrCdtTrfInitn>
    </Document>
```

Irish account transfer - Internal payment

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initiating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
    <CtgyPurp>
     <Cd>INTC</Cd>
    </CtgyPurp>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-25</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>IE</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <Othr>
      <Id>IE07DABA12345612345678</Id>
     </Othr>
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAIE2D</BIC>
     <PstlAdr>
      <Ctry>IE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
```

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```
      <InstrId>IE trf. (internal)</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="EUR">1.00</InstdAmt>
     </Amt>
     <CdtrAgt>
      <FinInstnId>
       <BIC>DABAIE2D</BIC>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
       <Ctry>IE</Ctry>
      </PstlAdr>
     </Cdtr>
     <CdtrAcct>
      <Id>
       <IBAN>IE82DABA12345612345678</IBAN>
      </Id>
     </CdtrAcct>
     <RmtInf>
      <Ustrd>Unstructured remittance information of 140 char
length........................................................................END</Ustrd>
     </RmtInf>
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Poland – sample files

Polish account transfer - with details (PLKNR on CdtrAgt)

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initiating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-20</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>PL</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>PL01234567890123456789012345</IBAN>
    </Id>
    <Ccy>PLN</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAPLPW</BIC>
     <PstlAdr>
      <Ctry>PL</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>PL acc. trf. with text (regular)</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
```

```
      </PmtId>
      <Amt>
       <InstdAmt Ccy="PLN">1.00</InstdAmt>
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <ClrSysMmbId>
         <ClrSysId>
          <Cd>PLKNR</Cd>
         </ClrSysId>
         <MmbId>12345678</MmbId>
        </ClrSysMmbId>
        <PstlAdr>
         <Ctry>PL</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>PL</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <IBAN>PL12345678901234567890123456</IBAN>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Ustrd>This holds a 140 char Unstructured advice..............................................................................The 140 char advice
ends here</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
  </Document>
```

Polish account transfer - with details (BIC on CdtrAgt)

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2016-11-04T09:30:47+01:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-06-20</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>PL</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>PL01234567890123456789012345</IBAN>
     </Id>
     <Ccy>PLN</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABAPLPW</BIC>
      <PstlAdr>
       <Ctry>PL</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>PL acc. trf. without text (regular)</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
```

```
    <InstdAmt Ccy="PLN">1.00</InstdAmt>
   </Amt>
   <CdtrAgt>
    <FinInstnId>
     <BIC>DABAPLPW</BIC>
    </FinInstnId>
   </CdtrAgt>
   <Cdtr>
    <Nm>Creditor</Nm>
    <PstlAdr>
     <Ctry>PL</Ctry>
    </PstlAdr>
   </Cdtr>
   <CdtrAcct>
    <Id>
     <IBAN>PL12345678901234567890123456</IBAN>
    </Id>
   </CdtrAcct>
  </CdtTrfTxInf>
 </PmtInf>
</CstmrCdtTrfInitn>
</Document>
```

Polish account transfer - without details

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initiating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-20</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>PL</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>PL012345678901234567890123456789012345</IBAN>
    </Id>
    <Ccy>PLN</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAPLPW</BIC>
     <PstlAdr>
      <Ctry>PL</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>PL acc. trf. without text (regular)</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
```

```
  <InstdAmt Ccy="PLN">1.00</InstdAmt>
 </Amt>
 <CdtrAgt>
  <FinInstnId>
   <ClrSysMmbId>
    <ClrSysId>
     <Cd>PLKNR</Cd>
    </ClrSysId>
    <MmbId>12345678</MmbId>
   </ClrSysMmbId>
   <PstlAdr>
    <Ctry>PL</Ctry>
   </PstlAdr>
  </FinInstnId>
 </CdtrAgt>
 <Cdtr>
  <Nm>Creditor</Nm>
  <PstlAdr>
   <Ctry>PL</Ctry>
  </PstlAdr>
 </Cdtr>
 <CdtrAcct>
  <Id>
   <IBAN>PL12345678901234567890123456</IBAN>
  </Id>
 </CdtrAcct>
 </CdtTrfTxInf>
 </PmtInf>
</CstmrCdtTrfInitn>
</Document>
```

Polish account transfer - US tax

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
     <CtgyPurp>
      <Cd>TAXS</Cd>
     </CtgyPurp>
    </PmtTpInf>
    <ReqdExctnDt>2012-06-20</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>PL</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>PL01234567890123456789012345</IBAN>
     </Id>
     <Ccy>PLN</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABAPLPW</BIC>
      <PstlAdr>
       <Ctry>PL</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <UltmtDbtr>
     <Nm>Ultimate Debtor</Nm>
     <PstlAdr>
      <AdrLine>AdrLine1</AdrLine>
```

```
      <AdrLine>AdrLine1</AdrLine>
     </PstlAdr>
    </UltmtDbtr>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>PL acc. trf. TAX</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="PLN">1.00</InstdAmt>
     </Amt>
     <CdtrAgt>
      <FinInstnId>
       <ClrSysMmbId>
        <ClrSysId>
         <Cd>PLKNR</Cd>
        </ClrSysId>
        <MmbId>12345678</MmbId>
       </ClrSysMmbId>
       <PstlAdr>
        <Ctry>PL</Ctry>
       </PstlAdr>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
       <Ctry>PL</Ctry>
      </PstlAdr>
     </Cdtr>
     <CdtrAcct>
      <Id>
       <Othr>
        <Id>012345678901234567890112345</Id>
        <SchmeNm>
         <Cd>BBAN</Cd>
        </SchmeNm>
       </Othr>
      </Id>
     </CdtrAcct>
     <RmtInf>
      <Ustrd>/TI/N5471027863</Ustrd>
      <Ustrd>/OKR/03D0312</Ustrd>
      <Ustrd>/SFP/PIT-5</Ustrd>
      <Ustrd>/TXT/FREETEXT</Ustrd>
     </RmtInf>
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Polish express account transfer - with details

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>URGP</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-06-20</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>PL</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>PL01234567890123456789012345</IBAN>
     </Id>
     <Ccy>PLN</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABAPLPW</BIC>
      <PstlAdr>
       <Ctry>PL</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>PL acc. trf. with text (urgent)</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="PLN">1.00</InstdAmt>
```

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```xml
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <ClrSysMmbId>
         <ClrSysId>
          <Cd>PLKNR</Cd>
         </ClrSysId>
         <MmbId>12345678</MmbId>
        </ClrSysMmbId>
        <PstlAdr>
         <Ctry>PL</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>PL</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <IBAN>PL12345678901234567890123456</IBAN>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Ustrd>This holds a 140 char Unstructured advice………………………………………………………The 140 char advice
ends here</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
  </Document>
```

Polish express account transfer - without details

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>URGP</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-06-20</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>PL</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>PL01234567890123456789012345</IBAN>
     </Id>
     <Ccy>PLN</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABAPLPW</BIC>
      <PstlAdr>
       <Ctry>PL</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>PL acc. trf. without text (urgent)</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="PLN">1.00</InstdAmt>
```

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```
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <ClrSysMmbId>
         <ClrSysId>
          <Cd>PLKNR</Cd>
         </ClrSysId>
         <MmbId>12345678</MmbId>
        </ClrSysMmbId>
        <PstlAdr>
         <Ctry>PL</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>PL</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <IBAN>PL12345678901234567890123456</IBAN>
       </Id>
      </CdtrAcct>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
  </Document>
```

Polish account transfer – Split

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>10043572405201801</MsgId>
    <CreDtTm>2018-02-22T08:32:31</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
      <Id>
       <OrgId>
        <Othr>
          <Id> Initiating Party Id </Id>
          <SchmeNm>
           <Cd>BANK</Cd>
          </SchmeNm>
        </Othr>
       </OrgId>
      </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>10043577271231</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
       <Cd>NURG</Cd>
     </SvcLvl>
     <CtgyPurp>
       <Prtry>SPLT</Prtry>
     </CtgyPurp>
    </PmtTpInf>
    <ReqdExctnDt>2018-05-24</ReqdExctnDt>
    <Dbtr>
     <Nm>NameofParty</Nm>
     <PstlAdr>
       <Ctry>PL</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
       <IBAN>PL12345678900000001234567890</IBAN>
     </Id>
     <Ccy>PLN</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
       <BIC>DABAPLPW</BIC>
       <PstlAdr>
        <Ctry>PL</Ctry>
       </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
       <InstrId>01-PL100083005363</InstrId>
       <EndToEndId>PL2405201801TEST</EndToEndId>
```

```
    </PmtId>
    <Amt>
     <InstdAmt Ccy="PLN">3.62</InstdAmt>
    </Amt>
    <CdtrAgt>
     <FinInstnId>
      <ClrSysMmbId>
       <ClrSysId>
        <Cd>PLKNR</Cd>
       </ClrSysId>
       <MmbId>11402004</MmbId>
      </ClrSysMmbId>
      <PstlAdr>
       <Ctry>PL</Ctry>
      </PstlAdr>
     </FinInstnId>
    </CdtrAgt>
    <Cdtr>
     <Nm>NameofCustomer</Nm>
     <PstlAdr>
      <Ctry>PL</Ctry>
     </PstlAdr>
    </Cdtr>
    <CdtrAcct>
     <Id>
      <IBAN>PL12345678900000009876543210</IBAN>
     </Id>
     <Nm>Name</Nm>
    </CdtrAcct>
    <RmtInf>
     <Ustrd>/VAT/1,32/IDC/87568757578/INV/98589/TXT/986986986</Ustrd>
    </RmtInf>
   </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Polish express account transfer – Split

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
   <GrpHdr>
     <MsgId>10043572405201801</MsgId>
     <CreDtTm>2018-02-22T08:32:31</CreDtTm>
     <NbOfTxs>1</NbOfTxs>
     <InitgPty>
       <Id>
         <OrgId>
           <Othr>
             <Id> Initiating Party Id </Id>
             <SchmeNm>
               <Cd>BANK</Cd>
             </SchmeNm>
           </Othr>
         </OrgId>
       </Id>
     </InitgPty>
   </GrpHdr>
   <PmtInf>
     <PmtInfId>10043577271231</PmtInfId>
     <PmtMtd>TRF</PmtMtd>
     <PmtTpInf>
      <SvcLvl>
        <Cd>URGP</Cd>
      </SvcLvl>
      <CtgyPurp>
        <Prtry>SPLT</Prtry>
      </CtgyPurp>
     </PmtTpInf>
     <ReqdExctnDt>2018-05-24</ReqdExctnDt>
     <Dbtr>
      <Nm>NameofParty</Nm>
      <PstlAdr>
        <Ctry>PL</Ctry>
      </PstlAdr>
     </Dbtr>
     <DbtrAcct>
      <Id>
        <IBAN>PL12345678900000001234567890</IBAN>
      </Id>
      <Ccy>PLN</Ccy>
     </DbtrAcct>
     <DbtrAgt>
      <FinInstnId>
        <BIC>DABAPLPW</BIC>
        <PstlAdr>
          <Ctry>PL</Ctry>
        </PstlAdr>
      </FinInstnId>
     </DbtrAgt>
     <CdtTrfTxInf>
      <PmtId>
        <InstrId>01-PL100083005363</InstrId>
        <EndToEndId>PL2405201801TEST</EndToEndId>
```

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```
        </PmtId>
        <Amt>
          <InstdAmt Ccy="PLN">3.62</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <ClrSysMmbId>
              <ClrSysId>
                <Cd>PLKNR</Cd>
              </ClrSysId>
              <MmbId>11402004</MmbId>
            </ClrSysMmbId>
            <PstlAdr>
              <Ctry>PL</Ctry>
            </PstlAdr>
          </FinInstnId>
        </CdtrAgt>
        <Cdtr>
          <Nm>NameofCustomer</Nm>
          <PstlAdr>
            <Ctry>PL</Ctry>
          </PstlAdr>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <IBAN>PL12345678900000009876543210</IBAN>
          </Id>
          <Nm>Name</Nm>
        </CdtrAcct>
        <RmtInf>
          <Ustrd>/VAT/1,32/IDC/87568757578/INV/98589/TXT/986986986</Ustrd>
        </RmtInf>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Foreign payment types – sample files

Foreign cheque - to be sent to account holder

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initiating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>CHK</PmtMtd>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DK0630003258186230</IBAN>
    </Id>
    <Ccy>DKK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADKKK</BIC>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>Crossed cross border cheque</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="EUR">1.00</InstdAmt>
    </Amt>
    <ChrgBr>CRED</ChrgBr>
```

```
        <ChqInstr>
         <ChqTp>BCHQ</ChqTp>
         <DlvryMtd>
          <Cd>MLDB</Cd>
         </DlvryMtd>
         <FrmsCd>CROSSED</FrmsCd>
        </ChqInstr>
        <Cdtr>
         <Nm>Creditor</Nm>
         <PstlAdr>
          <Ctry>DE</Ctry>
          <AdrLine>AdrLine1</AdrLine>
          <AdrLine>AdrLine2</AdrLine>
         </PstlAdr>
        </Cdtr>
       </CdtTrfTxInf>
      </PmtInf>
     </CstmrCdtTrfInitn>
    </Document>
```

Foreign cheque - to be sent to beneficiary

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>CHK</PmtMtd>
    <ReqdExctnDt>2012-06-19</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>DK0630003258186230</IBAN>
     </Id>
     <Ccy>DKK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABADKKK</BIC>
      <PstlAdr>
       <Ctry>DK</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>Cross border chq - sent to creditor</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="EUR">1.00</InstdAmt>
     </Amt>
     <ChrgBr>CRED</ChrgBr>
     <ChqInstr>
      <ChqTp>BCHQ</ChqTp>
      <DlvryMtd>
```

```
      <Cd>MLCD</Cd>
     </DlvryMtd>
    </ChqInstr>
    <Cdtr>
     <Nm>Creditor</Nm>
     <PstlAdr>
      <Ctry>DE</Ctry>
      <AdrLine>AdrLine1</AdrLine>
      <AdrLine>AdrLine2</AdrLine>
     </PstlAdr>
    </Cdtr>
   </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Transfer from account abroad - transfer to own account

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
     <CtgyPurp>
      <Cd>INTC</Cd>
     </CtgyPurp>
    </PmtTpInf>
    <ReqdExctnDt>2012-06-25</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>DE</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>DE89370400440532013087</IBAN>
     </Id>
     <Ccy>EUR</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>COBADEFF</BIC>
      <PstlAdr>
       <Ctry>DE</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>MTA Domestic group transfer</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
```

```
    </PmtId>
    <Amt>
     <InstdAmt Ccy="USD">1.00</InstdAmt>
    </Amt>
    <ChrgBr>CRED</ChrgBr>
    <CdtrAgt>
     <FinInstnId>
      <BIC>COBADEFF</BIC>
      <PstlAdr>
       <Ctry>DE</Ctry>
      </PstlAdr>
     </FinInstnId>
    </CdtrAgt>
    <Cdtr>
     <Nm>Creditor</Nm>
     <PstlAdr>
      <Ctry>DE</Ctry>
     </PstlAdr>
    </Cdtr>
    <CdtrAcct>
     <Id>
      <IBAN>DE89370400440532013088</IBAN>
     </Id>
    </CdtrAcct>
    <RmtInf>
     <Ustrd>Unstructured remittance information of 140 char
length...........................................................................END</Ustrd>
    </RmtInf>
   </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Transfer from account abroad - regular transfer

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initiating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-25</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DE</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DE89370400440532013087</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>COBADEFF</BIC>
     <PstlAdr>
      <Ctry>DE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>MTA Domestic acc. trf. (regular)</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="USD">1.00</InstdAmt>
```

```
      </Amt>
      <ChrgBr>CRED</ChrgBr>
      <CdtrAgt>
       <FinInstnId>
        <BIC>COBADEFF</BIC>
        <PstlAdr>
         <Ctry>DE</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DE</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <IBAN>DE89370400440532013088</IBAN>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Ustrd>Unstructured remittance information of 140 char
length............................................................................END</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

Transfer from account abroad - urgent transfer

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>URGP</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-06-25</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor Name</Nm>
     <PstlAdr>
      <Ctry>DE</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>DE89370400440532013087</IBAN>
     </Id>
     <Ccy>EUR</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>COBADEFF</BIC>
      <PstlAdr>
       <Ctry>DE</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>MTA Domestic acc. trf. (urgent)</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="USD">1.00</InstdAmt>
```

```
      </Amt>
      <ChrgBr>CRED</ChrgBr>
      <CdtrAgt>
       <FinInstnId>
        <BIC>COBADEFF</BIC>
        <PstlAdr>
         <Ctry>DE</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DE</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <IBAN>DE89370400440532013088</IBAN>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Ustrd>Unstructured remittance information of 140 char
length.............................................................................END</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
  </Document>
```

Transfer from account abroad - domestic salary transfer

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
     <CtgyPurp>
      <Cd>SALA</Cd>
     </CtgyPurp>
    </PmtTpInf>
    <ReqdExctnDt>2012-06-25</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>DE</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>DE89370400440532013087</IBAN>
     </Id>
     <Ccy>EUR</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>COBADEFF</BIC>
      <PstlAdr>
       <Ctry>DE</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>MTA Domestic salary transfer</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
```

```
    </PmtId>
    <Amt>
     <InstdAmt Ccy="USD">1.00</InstdAmt>
    </Amt>
    <ChrgBr>CRED</ChrgBr>
    <CdtrAgt>
     <FinInstnId>
      <BIC>COBADEFF</BIC>
      <PstlAdr>
       <Ctry>DE</Ctry>
      </PstlAdr>
     </FinInstnId>
    </CdtrAgt>
    <Cdtr>
     <Nm>Creditor</Nm>
     <PstlAdr>
      <Ctry>DE</Ctry>
     </PstlAdr>
    </Cdtr>
    <CdtrAcct>
     <Id>
      <IBAN>DE89370400440532013088</IBAN>
     </Id>
    </CdtrAcct>
    <RmtInf>
     <Ustrd>Unstructured remittance information of 140 char
length.............................................................................END</Ustrd>
    </RmtInf>
   </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Transfer from account abroad - domestic cheque

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>CHK</PmtMtd>
    <ReqdExctnDt>2012-06-25</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>DE</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>DE89370400440532013087</IBAN>
     </Id>
     <Ccy>EUR</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>COBADEFF</BIC>
      <PstlAdr>
       <Ctry>DE</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>MTA Domestic cheque</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="EUR">1.00</InstdAmt>
     </Amt>
     <ChrgBr>CRED</ChrgBr>
     <ChqInstr>
      <ChqTp>BCHQ</ChqTp>
      <DlvryMtd>
```

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```
      <Cd>MLCD</Cd>
    </DlvryMtd>
  </ChqInstr>
  <Cdtr>
   <Nm>Creditor</Nm>
   <PstlAdr>
    <Ctry>DE</Ctry>
    <AdrLine>AdrLine1</AdrLine>
    <AdrLine>AdrLine2</AdrLine>
   </PstlAdr>
  </Cdtr>
  <RmtInf>
    <Ustrd>Unstructured remittance information of 140 char
length..............................................................................END</Ustrd>
   </RmtInf>
  </CdtTrfTxInf>
 </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Transfer from account abroad - foreign cheque

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>CHK</PmtMtd>
    <ReqdExctnDt>2012-06-25</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>DE</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>DE89370400440532013087</IBAN>
     </Id>
     <Ccy>EUR</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>COBADEFF</BIC>
      <PstlAdr>
       <Ctry>DE</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>MTA Cross border cheque</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="USD">1.00</InstdAmt>
     </Amt>
     <ChrgBr>CRED</ChrgBr>
     <ChqInstr>
      <ChqTp>BCHQ</ChqTp>
      <DlvryMtd>
```

```
     <Cd>MLCD</Cd>
    </DlvryMtd>
   </ChqInstr>
   <Cdtr>
    <Nm>Creditor</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
     <AdrLine>AdrLine1</AdrLine>
     <AdrLine>AdrLine2</AdrLine>
    </PstlAdr>
   </Cdtr>
   <RmtInf>
    <Ustrd>Unstructured remittance information of 140 char
length.................................................................................END</Ustrd>
   </RmtInf>
  </CdtTrfTxInf>
 </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Foreign account transfer - ordinary transfer

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>308866</MsgId>
    <CreDtTm>2021-06-30T09:30:47</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2021-06-30</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor Name</Nm>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>DK0630003258186230</IBAN>
     </Id>
     <Ccy>DKK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABADKKK</BIC>
      <PstlAdr>
       <Ctry>DK</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>Ordinary cross border transfer</InstrId>
      <EndToEndId>1-308866</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="SEK">1.00</InstdAmt>
```

```
    </Amt>
    <ChrgBr>SHAR</ChrgBr>
    <CdtrAgt>
     <FinInstnId>
      <BIC>DABASESX</BIC>
      <PstlAdr>
       <Ctry>SE</Ctry>
      </PstlAdr>
     </FinInstnId>
    </CdtrAgt>
    <Cdtr>
     <Nm>Creditor</Nm>
     <PstlAdr>
      <Ctry>SE</Ctry>
      <AdrLine>AdrLine 1</AdrLine>
      <AdrLine>AdrLine 2</AdrLine>
     </PstlAdr>
    </Cdtr>
    <CdtrAcct>
     <Id>
      <IBAN>SE1234567890123456789012</IBAN>
     </Id>
    </CdtrAcct>
    <RmtInf>
     <Ustrd>Unstructured remittance information of 140 char
length............................................................................END</Ustrd>
    </RmtInf>
   </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Foreign account transfer - ordinary transfer with ClrSysMbId

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>308866</MsgId>
    <CreDtTm>2021-06-30T09:30:47</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2021-06-30</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor Name</Nm>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>DK0630003258186230</IBAN>
     </Id>
     <Ccy>DKK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABADKKK</BIC>
      <PstlAdr>
       <Ctry>DK</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>Ordinary cross border transfer</InstrId>
      <EndToEndId>1-308866</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="USD">1.00</InstdAmt>
```

```xml
      </Amt>
      <ChrgBr>SHAR</ChrgBr>
      <CdtrAgt>
       <FinInstnId>
        <BIC>BOFAUS3N</BIC>
        <ClrSysMmbId>
         <ClrSysId>
          <Cd>USPID</Cd>
         </ClrSysId>
         <MmbId>1234</MmbId>
        </ClrSysMmbId>
        <PstlAdr>
         <Ctry>US</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>US</Ctry>
        <AdrLine>AdrLine 1</AdrLine>
        <AdrLine>AdrLine 2</AdrLine>
       </PstlAdr>
      </Cdtr>
       <CdtrAcct>
       <Id>
        <Othr>
         <Id>123654789654123</Id>
         <SchmeNm>
          <Cd>BBAN</Cd>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Ustrd>Unstructured remittance information of 140 char
length..............................................................................END</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
 </Document>
```

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Foreign account transfer - SEPA transfer

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId-1b-ælf8uy12h3</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Nm>InitgPty Name</Nm>
    <Id>
     <OrgId>
      <Othr>
       <Id>12345678</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>SEPA</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-12-17</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor name</Nm>
    <PstlAdr>
     <Ctry>FI</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>FI9881234567890123</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAFIHH</BIC>
     <PstlAdr>
      <Ctry>FI</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>SEPA cross border trf.</InstrId>
     <EndToEndId>EndToEndId-1b-asflk83r</EndToEndId>
    </PmtId>
    <Amt>
```

```
      <InstdAmt Ccy="EUR">1.00</InstdAmt>
    </Amt>
    <ChrgBr>SLEV</ChrgBr>
    <CdtrAgt>
     <FinInstnId>
      <BIC>COBADEFF</BIC>
      <Nm>Commerzbank AG</Nm>
      <PstlAdr>
       <Ctry>DE</Ctry>
      </PstlAdr>
     </FinInstnId>
    </CdtrAgt>
    <Cdtr>
     <Nm>Creditor</Nm>
     <PstlAdr>
      <Ctry>DE</Ctry>
      <AdrLine>AdrLine 1</AdrLine>
      <AdrLine>AdrLine 2</AdrLine>
     </PstlAdr>
    </Cdtr>
    <CdtrAcct>
     <Id>
      <IBAN>DE89370400440532013087</IBAN>
     </Id>
     <Ccy>EUR</Ccy>
    </CdtrAcct>
    <UltmtCdtr>
     <Nm>Ultimate creditor</Nm>
     <PstlAdr>
      <Ctry>DE</Ctry>
      <AdrLine>AdrLine 1</AdrLine>
      <AdrLine>AdrLine 2</AdrLine>
     </PstlAdr>
    </UltmtCdtr>
    <RmtInf>
     <Ustrd>Unstructured remittance information of 140 char
length...............................................................................END</Ustrd>
    </RmtInf>
   </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

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Foreign account transfer - SEPA Instant transfer

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId-1b-ælf8uy12h3</MsgId>
   <CreDtTm>2021-06-30T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Nm>InitgPty Name</Nm>
    <Id>
     <OrgId>
      <Othr>
       <Id>12345678</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>SEPA</Cd>
    </SvcLvl>
    <LclInstrm>
     <Cd>INST</Cd>
    </LclInstrm>
   </PmtTpInf>
   <ReqdExctnDt>2021-06-30</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor name</Nm>
    <PstlAdr>
     <Ctry>FI</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>FI9881234567890123</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAFIHH</BIC>
     <PstlAdr>
      <Ctry>FI</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>SEPA Instant foreign trf.</InstrId>
```

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```
        <EndToEndId>EndToEndId-1b-asflk83r</EndToEndId>
      </PmtId>
      <Amt>
       <InstdAmt Ccy="EUR">1.00</InstdAmt>
      </Amt>
      <ChrgBr>SLEV</ChrgBr>
      <CdtrAgt>
       <FinInstnId>
        <BIC>COBADEFF</BIC>
        <Nm>Commerzbank AG</Nm>
        <PstlAdr>
         <Ctry>DE</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DE</Ctry>
        <AdrLine>AdrLine 1</AdrLine>
        <AdrLine>AdrLine 2</AdrLine>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <IBAN>DE89370400440532013087</IBAN>
       </Id>
       <Ccy>EUR</Ccy>
      </CdtrAcct>
      <UltmtCdtr>
       <Nm>Ultimate creditor</Nm>
       <PstlAdr>
        <Ctry>DE</Ctry>
        <AdrLine>AdrLine 1</AdrLine>
        <AdrLine>AdrLine 2</AdrLine>
       </PstlAdr>
      </UltmtCdtr>
      <RmtInf>
       <Ustrd>Unstructured remittance information of 140 char
length.................................................................................END</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

Foreign account transfer - express transfer

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>URGP</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-06-19</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor Name</Nm>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>DK0630003258186230</IBAN>
     </Id>
     <Ccy>DKK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABADKKK</BIC>
      <PstlAdr>
       <Ctry>DK</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>Express cross border transfer</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

```
    </Amt>
    <ChrgBr>SHAR</ChrgBr>
    <CdtrAgt>
     <FinInstnId>
      <BIC>DABASESX</BIC>
      <PstlAdr>
       <Ctry>SE</Ctry>
      </PstlAdr>
     </FinInstnId>
    </CdtrAgt>
    <Cdtr>
     <Nm>Creditor</Nm>
     <PstlAdr>
      <Ctry>SE</Ctry>
     </PstlAdr>
    </Cdtr>
    <CdtrAcct>
     <Id>
      <IBAN>SE12345678901234567789012</IBAN>
     </Id>
    </CdtrAcct>
    <RmtInf>
     <Ustrd>Unstructured remittance information of 140 char
length..............................................................................END</Ustrd>
    </RmtInf>
   </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Foreign account transfer - group transfer

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>NURG</Cd>
     </SvcLvl>
     <CtgyPurp>
      <Cd>INTC</Cd>
     </CtgyPurp>
    </PmtTpInf>
    <ReqdExctnDt>2012-06-19</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>DK0630003258186230</IBAN>
     </Id>
     <Ccy>DKK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABADKKK</BIC>
      <PstlAdr>
       <Ctry>DK</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>Cross border group transfer</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
```

```
    </PmtId>
    <Amt>
     <InstdAmt Ccy="DKK">1.00</InstdAmt>
    </Amt>
    <ChrgBr>SHAR</ChrgBr>
    <CdtrAgt>
     <FinInstnId>
      <BIC>DABASESX</BIC>
      <PstlAdr>
       <Ctry>SE</Ctry>
      </PstlAdr>
     </FinInstnId>
    </CdtrAgt>
    <Cdtr>
     <Nm>Creditor</Nm>
     <PstlAdr>
      <Ctry>SE</Ctry>
     </PstlAdr>
    </Cdtr>
    <CdtrAcct>
     <Id>
      <IBAN>SE1234567890123456789012</IBAN>
     </Id>
    </CdtrAcct>
    <RmtInf>
     <Ustrd>Unstructured remittance information of 140 char
length................................................................................END</Ustrd>
    </RmtInf>
   </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Foreign account transfer - Nationalbank transfer (only Denmark)

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>URGP</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-06-19</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>DK0630003258186230</IBAN>
     </Id>
     <Ccy>DKK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABADKKK</BIC>
      <PstlAdr>
       <Ctry>DK</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>Danish National Bank transfer</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

```xml
        </Amt>
        <ChrgBr>SHAR</ChrgBr>
        <CdtrAgt>
         <FinInstnId>
          <BIC>NDEADKKK</BIC>
          <PstlAdr>
           <Ctry>DK</Ctry>
          </PstlAdr>
         </FinInstnId>
        </CdtrAgt>
        <Cdtr>
         <Nm>Creditor</Nm>
         <PstlAdr>
          <Ctry>DK</Ctry>
         </PstlAdr>
        </Cdtr>
        <CdtrAcct>
         <Id>
          <IBAN>DK1234567890123456</IBAN>
         </Id>
        </CdtrAcct>
        <InstrForDbtrAgt>NATIONALBANK OVERFØRSEL</InstrForDbtrAgt>
        <RmtInf>
         <Ustrd>Unstructured remittance information</Ustrd>
        </RmtInf>
       </CdtTrfTxInf>
      </PmtInf>
     </CstmrCdtTrfInitn>
    </Document>
```

Foreign account transfer - Riksbank transfer (only Sweden)

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>URGP</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-06-19</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>SE</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>SE3312000000012200115199</IBAN>
     </Id>
     <Ccy>SEK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABASESX</BIC>
      <PstlAdr>
       <Ctry>SE</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>Swedish Riksbank transfer</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="SEK">1.00</InstdAmt>
```

```xml
      </Amt>
      <ChrgBr>SHAR</ChrgBr>
      <CdtrAgt>
       <FinInstnId>
        <BIC>ESSESESS</BIC>
        <PstlAdr>
         <Ctry>SE</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>SE</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <IBAN>SE12345678901234567890123456789012</IBAN>
       </Id>
      </CdtrAcct>
      <InstrForDbtrAgt>RIKSBANK BETALING</InstrForDbtrAgt>
      <RmtInf>
       <Ustrd>Unstructured remittance information</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
  </Document>
```

![Danske Bank logo]

Danske Bank Message Implementation Guide
Common Global Implementation Market Practice (CGI-MP)
Supported payment types and examples

Foreign account transfer - capital payment (only Finland)

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>20121105-MSGID2</MsgId>
    <CreDtTm>2012-06-01T09:30:47Z</CreDtTm>
    <NbOfTxs>2</NbOfTxs>
    <InitgPty>
     <Nm>InitgPty Name</Nm>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>20121105-PMTINF2</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <SvcLvl>
      <Cd>SDVA</Cd>
     </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2012-11-05</ReqdExctnDt>
    <Dbtr>
     <Nm>Maksaja Oy</Nm>
     <Id>
      <OrgId>
       <Othr>
        <Id>12345678</Id>
        <Issr>YTJ</Issr>
       </Othr>
      </OrgId>
     </Id>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>FI9881234567890123</IBAN>
     </Id>
     <Ccy>EUR</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABAFIHH</BIC>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>Finnish capital payment</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="EUR">1.00</InstdAmt>
     </Amt>
     <ChrgBr>SHAR</ChrgBr>
     <CdtrAgt>
      <FinInstnId>
       <BIC>DABAFIHH</BIC>
       <PstlAdr>
```

```
      <Ctry>FI</Ctry>
     </PstlAdr>
    </FinInstnId>
   </CdtrAgt>
   <Cdtr>
    <Nm>Creditor</Nm>
    <PstlAdr>
     <Ctry>FI</Ctry>
    </PstlAdr>
   </Cdtr>
   <CdtrAcct>
    <Id>
     <IBAN>FI6934499400001701</IBAN>
    </Id>
   </CdtrAcct>
   <RmtInf>
    <Ustrd>Unstructured remittance information of 140 char
length................................................................END</Ustrd>
   </RmtInf>
  </CdtTrfTxInf>
 </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Foreign account transfer - financial payment

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MsgId</MsgId>
    <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
     <Id>
      <OrgId>
       <Othr>
        <Id>Initiating Party Id</Id>
        <SchmeNm>
         <Cd>BANK</Cd>
        </SchmeNm>
       </Othr>
      </OrgId>
     </Id>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>PmtInfId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
     <CtgyPurp>
      <Cd>CORT</Cd>
     </CtgyPurp>
    </PmtTpInf>
    <ReqdExctnDt>2012-06-19</ReqdExctnDt>
    <Dbtr>
     <Nm>Debtor</Nm>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </Dbtr>
    <DbtrAcct>
     <Id>
      <IBAN>DK0630003258186230</IBAN>
     </Id>
     <Ccy>DKK</Ccy>
    </DbtrAcct>
    <DbtrAgt>
     <FinInstnId>
      <BIC>DABADKKK</BIC>
      <PstlAdr>
       <Ctry>DK</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>Financial payment</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="SEK">1.00</InstdAmt>
```

```
      </Amt>
      <ChrgBr>SHAR</ChrgBr>
      <IntrmyAgt1>
       <FinInstnId>
        <BIC>NDEASESS</BIC>
        <Nm>Nordea Bank AB Stockholm</Nm>
        <PstlAdr>
         <Ctry>SE</Ctry>
        </PstlAdr>
       </FinInstnId>
      </IntrmyAgt1>
      <CdtrAgt>
       <FinInstnId>
        <BIC>NDEAFIHH</BIC>
        <Nm>Nordea Bank Finland Plc, Helsinki</Nm>
        <PstlAdr>
         <Ctry>FI</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <CdtrAgtAcct>
       <Id>
        <IBAN>SE1234567890123456789012</IBAN>
       </Id>
      </CdtrAgtAcct>
      <Cdtr>
       <Nm>Nordea Bank Finland Plc, Helsinki</Nm>
       <PstlAdr>
        <Ctry>FI</Ctry>
       </PstlAdr>
      </Cdtr>
      <RmtInf>
       <Ustrd>Unstructured remittance information</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
  </Document>
```