

Message Implementation Guide

pain.001.001.03

CustomerCreditTransferInitiationV03

Version 0.1

This document is a preliminary version of the implementation guide for messages that will be used in the future version of Swedbank's service for file payments according to ISO 20022. The purpose of this document is to give an early view of what the interface of the new service will look like.

Since the content of this document is preliminary, changes are likely to happen. If changes were to be made, they will be published. Although, the ambition is for those changes only to contain smaller adjustments.

The new service will be launched in several iterations, where every iteration will extend the service by adding new payment types as well as other relevant features. This implementation guide will also be extended with every iteration, however it will only entail the elements needed for the payment types that it covers.

Swedbank reserves the right to make changes to and update this document at any time [and without any notice]. When updated, a new version of the document will be published at this website.

Introduction

General

This document provides implementors of file-based integrations towards Swedbank with an in-depth description on how an ISO 20022 message is used by Swedbank. This document should be read together with the ISO 20022 Message Definition Reports (see References) and the applicable guideline published by CGI-MP (see References).

Relation to other standards

The Swedbank use of the ISO 20022 messages conforms to the following market practices and regulatory standards:

- CGI-MP – Common Global Implementation – Market Practice
- EPC – European Payment Council
- NPC – Nordic Payment Council

References

Payments - Maintenance 2009 ISO 20022 Message Definition Report	https://www.iso20022.org/message/mdr/14316/download/11
CGI-MP Guidelines Common Global Implementation – Market Practice	https://www.swift.com/standards/market-practice/common-global-implementation/cgi-mp-document-centre

Character Set

Files sent to Swedbank in ISO 20022 format must be encoded according to UTF-8. For cross-border payments, the content of any element should be limited to the Latin character set to be properly transferred internationally. The Latin character set allows the following characters:

a b c d e f g h i j k l m n o p q r s t u v w x y z
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
0 1 2 3 4 5 6 7 8 9
/ - ? : () . , +
Space

Within the Nordics, the following Nordic national characters are allowed:

å ä æ ö ø
Å Ä Æ Ö Ø

References and Identifiers

Content in element representing references or identifiers must conform to the following rules:

- Content is restricted to the Latin character set
- Content must not start or end with a '/'
- Content must not contain '//s

XML Escape Strings

Symbols not allowed in XML must be replaced in message according to escaping rules:

& replaced with &amp; ;	< replaced with &lt; ;
" replaced with &quot; ;	> replaced with &gt; ;
' replaced with &apos; ;	

Conventions used in this guide

This section describes the structure and content of the Implementation Guideline Section and how they should be used.

Columns

The Implementation Guideline Section is a table with the following headings

Message Element Name	XML tag name with hierarchical level indicated by the number of + characters preceding it.
Type	ISO 20022 data type of the element
Multiplicity	Multiplicity of the element as defined by the ISO 20022 XML Schema
Use	Usage be Swedbank, see section “Swedbank Use of Elements”
Comment	Comments describing conditions, business rules, and other restrictions on the use of an element by Swedbank

Swedbank Use of Elements

In addition to the cardinality defined by the ISO 20022 messages schemas, this document also defines additional constraints or rules on the occurrence of some elements. This is indicated using the following codes:

Code	Description
R	Required by Swedbank or CGI-MP or mandatory according ISO 20022 XML Schema
C	Conditional, with the condition on when the element should be used described in the Comments column
O	Optional, element is not required but will be used according to the description in the Comments column if present
XOR	Mutually exclusive elements, either one or the other but not both must be present.

Elements not used by Swedbank are not presented in the implementation guideline.

Empty Elements

Empty XML elements is not allowed and will result in the rejection of the entire file. Empty elements are defined as:

<Element></Element> or </Element>

Implementation Guideline: pain.001.001.03 CustomerCreditTransferInitiationV03

Message Element	Name		Mult.	Use	Comment
+GrpHdr	GroupHeader	GroupHeader32	[1..1]	R	
++MsgId	MessageIdentification	Max35Text	[1..1]	R	Subject to duplicate control. Must be unique over a period of 90 days. Will be reported in Payment Status Reports (pain.002) and Debit Notifications (camt.054 Debit)
++CreDtTm	CreationDateTime	ISODateTime	[1..1]	R	Must not be more than 30 days before the date when the file is received by Swedbank.
++NbOfTxs	NumberOfTransactions	Max15NumericText	[1..1]	R	Total number of transactions () in the message. Subject to validation. If incorrect, the entire message will be rejected.
++CtrlSum	ControlSum	DecimalNumber	[0..1]	O	Total sum of the amounts (InstructedAmount) in all transactions regardless of currency. Subject to validation if provided. If incorrect, the entire message will be rejected.
++InitgPty	InitiatingParty	PartyIdentification32	[1..1]	R	
+++Nm	Name	Max140Text	[0..1]	O	If provided, Name will be returned in Payment Status Reports.
+++Id	Identification	Party6Choice	[0..1]	R	
++++OrgId	OrganisationIdentification	OrganisationIdentification4	[1..1]	R	Identification of the Originator (creator of the file)
+++++Othr	Other	GenericOrganisationIdentification1	[0..n]	R	
+++++Id	Identification	Max35Text	[1..1]	R	OriginatorId as assigned by Swedbank.
+++++SchmeNm	SchemeName	OrganisationIdentificationSchemeName1Choice	[0..1]	R	
+++++Cd	Code	ExternalOrganisationIdentification1Code	[1..1]	R	Allowed codes BANK - BankPartyIdentification
+PmtInf	PaymentInformation	PaymentInstructionInformation3	[1..n]	R	
++PmtInfId	PaymentInformationIdentification	Max35Text	[1..1]	R	Subject to duplicate control. Must be unique within the message.
++PmtMtd	PaymentMethod	PaymentMethod3Code	[1..1]	R	Allowed codes TRF - CreditTransfer
++BtchBookg	BatchBooking	BatchBookingIndicator	[0..1]	O	Used to request batch booking of all transactions specified under the current PaymentInformation block. If not provided, default value will be applied depending on payment type. NOTE: Special rules will apply depending on payment type.
++NbOfTxs	NumberOfTransactions	Max15NumericText	[0..1]	O	Subject to validation if provided. If incorrect, the current PaymentInformation block will be rejected.
++CtrlSum	ControlSum	DecimalNumber	[0..1]	O	Subject to validation if provided. If incorrect, the current PaymentInformation block will be rejected.
++PmtTpInf	PaymentTypeInformation	PaymentTypeInformation19	[0..1]	R	This element is only allowed on PaymentInformation Level.
+++SvcLvl	ServiceLevel	ServiceLevel8Choice	[0..1]	R	Required in accordance with CGI-MP rules. Accepted but not used.
++++Cd	Code	ExternalServiceLevel1Code	[1..1]	R	Allowed codes NURG - Non-urgent Payment
+++LclInstrm	LocalInstrument	LocalInstrument2Choice	[0..1]	C	
++++Cd	Code	ExternalLocalInstrument1Code	[1..1]	R	Code 'SDCL' is used to request that the beneficiarys account shall be credited as soon as possible for Salary, Pension, or Social Security Benefit payments. See Description of Payment Types. Allowed codes SDCL - SameDayClearing

Message Element	Name		Mult.	Use	Comment
					NOTE: If used with CategoryPurpose other than SALA, PENS, or SSBE the entire PaymentInformation block will be rejected.
+++CtgyPurp	CategoryPurpose	CategoryPurpose1Choice	[0..1]	C	
++++Cd	Code	ExternalCategoryPurpose1Code	[1..1]	R	For Socially Important Payments ('SALA', 'PENS', and 'SSBE'), Purpose code on transaction level may provide additional details regarding the purpose of the payment. See Description of Payment Types. Allowed codes SALA - Salary Payments PENS - Pension Payments SSBE - Social Security/Benefits Payments
++ReqdExctnDt	RequestedExecutionDate	ISODate	[1..1]	R	Cannot be more than 365 days in future. NOTE: For Socially Important Payments ('SALA', 'PENS', and 'SSBE'), special date rules apply. See Description of Payment Types.
++Dbtr	Debtor	PartyIdentification32	[1..1]	R	
+++Nm	Name	Max140Text	[0..1]	R	Required in accordance with CGI-MP rules. Accepted but not used.
+++PstlAdr	PostalAddress	PostalAddress6	[0..1]	R	Required in accordance with CGI-MP rules. Accepted but not used.
++++Ctry	Country	CountryCode	[0..1]	R	Required in accordance with CGI-MP rules. Allowed codes SE - Sweden
++DbtrAcct	DebtorAccount	CashAccount16	[1..1]	R	
+++Id	Identification	AccountIdentification4Choice	[1..1]	R	
++++IBAN	IBAN	IBAN2007Identifier	[1..1]	XOR	IBAN identifier of the Debtor Account
++++Othr	Other	GenericAccountIdentification1	[1..1]	XOR	
+++++Id	Identification	Max34Text	[1..1]	R	BBAN identifier of the Debtor Account including clearing number. For more information, see information on Swedish National Account Identifiers
+++++SchmeNm	SchemeName	AccountSchemeName1Choice	[0..1]	R	
+++++Cd	Code	ExternalAccountIdentification1Code	[1..1]	R	Allowed codes BBAN - Basic Bank Account Number
+++Ccy	Currency	ActiveOrHistoricCurrencyCode	[0..1]	R	Only 'SEK' allowed
++DbtrAgt	DebtorAgent	BranchAndFinancialInstitutionIdentification4	[1..1]	R	
+++FinInstnId	FinancialInstitutionIdentification	FinancialInstitutionIdentification7	[1..1]	R	
++++BIC	BIC	BICIdentifier	[0..1]	R	Allowed values SWEDSESS - Swedbank Sweden
+++++PstlAdr	PostalAddress	PostalAddress6	[0..1]	R	Required in accordance with CGI-MP rules. Accepted but not used.
+++++Ctry	Country	CountryCode	[0..1]	R	Required in accordance with CGI-MP rules. Allowed codes SE - Sweden
++CdtTrfTxInf	CreditTransferTransactionInformation	CreditTransferTransactionInformation10	[1..n]	R	
+++PmtId	PaymentIdentification	PaymentIdentification1	[1..1]	R	
++++InstrId	InstructionIdentification	Max35Text	[0..1]	O	Subject to duplicate control if provided. Must be unique within the message.

Message Element	Name		Mult.	Use	Comment
++++EndToEndId	EndToEndIdentification	Max35Text	[1..1]	R	Subject to duplicate control. The combination of OriginatorId and EndToEndId must be unique over a period of 90 days.
+++Amt	Amount	AmountType3Choice	[1..1]	R	
++++InstdAmt	InstructedAmount	ActiveOrHistoricCurrencyAndAmount	[1..1]	R	Allowed values SEK - Swedish Krona
+++Cdtr	Creditor	PartyIdentification32	[0..1]	R	
++++Nm	Name	Max140Text	[0..1]	R	Required in accordance with CGI-MP rules. Accepted but not used.
++++PstlAdr	PostalAddress	PostalAddress6	[0..1]	R	Required in accordance with CGI-MP rules. Accepted but not used.
++++Ctry	Country	CountryCode	[0..1]	R	Required in accordance with CGI-MP rules. Accepted but not used.
+++CdtrAcct	CreditorAccount	CashAccount16	[0..1]	R	
++++Id	Identification	AccountIdentification4Choice	[1..1]	R	
++++IBAN	IBAN	IBAN2007Identifier	[1..1]	XOR	IBAN identifier of the Creditor Account
++++Othr	Other	GenericAccountIdentification1	[1..1]	XOR	
++++Id	Identification	Max34Text	[1..1]	R	BBAN identifier of the Creditor Account including clearing number. For more information, see information on Swedish National Account Identifiers.
++++SchmeNm	SchemeName	AccountSchemeName1Choice	[0..1]	C	
++++Cd	Code	ExternalAccountIdentification1Code	[1..1]	XOR	Allowed codes BBAN - Basic Bank Account Number
+++Purp	Purpose	Purpose2Choice	[0..1]	C	Used to further describe the purpose of the payment in addition to the Category Purpose of the payment.
++++Cd	Code	ExternalPurpose1Code	[1..1]	R	For allowed combinations of Purpose and CategoryPurpose, see section Salary, Pension, and Social Security Benefit Payments in Sweden. If an invalid combination is used, the contents of this element will be ignored. Allowed codes ALLW - Allowance ALMY - Alimony Payment BENE - Subsidy BECH - Child Benefit COST - Costs Gafa - Government Family Allowance GAHO - Government Housing Allowance HLTC - Home Health Care LIFI - LifeInsurance SSBE - Government General Socially Security Benefits STDY - Study
+++RmtInf	RemittanceInformation	RemittanceInformation5	[0..1]	O	If used with CategoryPurpose containing 'SALA', 'PENS', or 'SSBE' the contents of this element will be ignored.
++++Ustrd	Unstructured	Max140Text	[0..n]	R	NOTE: Due to limitations in the payment clearing infrastructure, content will be truncated to 12 characters.