

## Business Transaction

# PAYMENT ORDER

Rev 2003-04-15

**Swedish Bankers' Association**  
**Svenska Bankföreningen**

## 1. Functional Definition

A Payment Order contains both information intended for the *financial institutions* involved in the payment as well as information directed to the *beneficiary*.

The Payment Order contains all the information the financial institution needs to execute a payment. A Payment Order gives the financial institution an instruction to transfer a specified amount in a specified currency from a specified sender account to a specified receiving account. The Multiple Payment Order makes it possible to transfer several such orders in the same message.

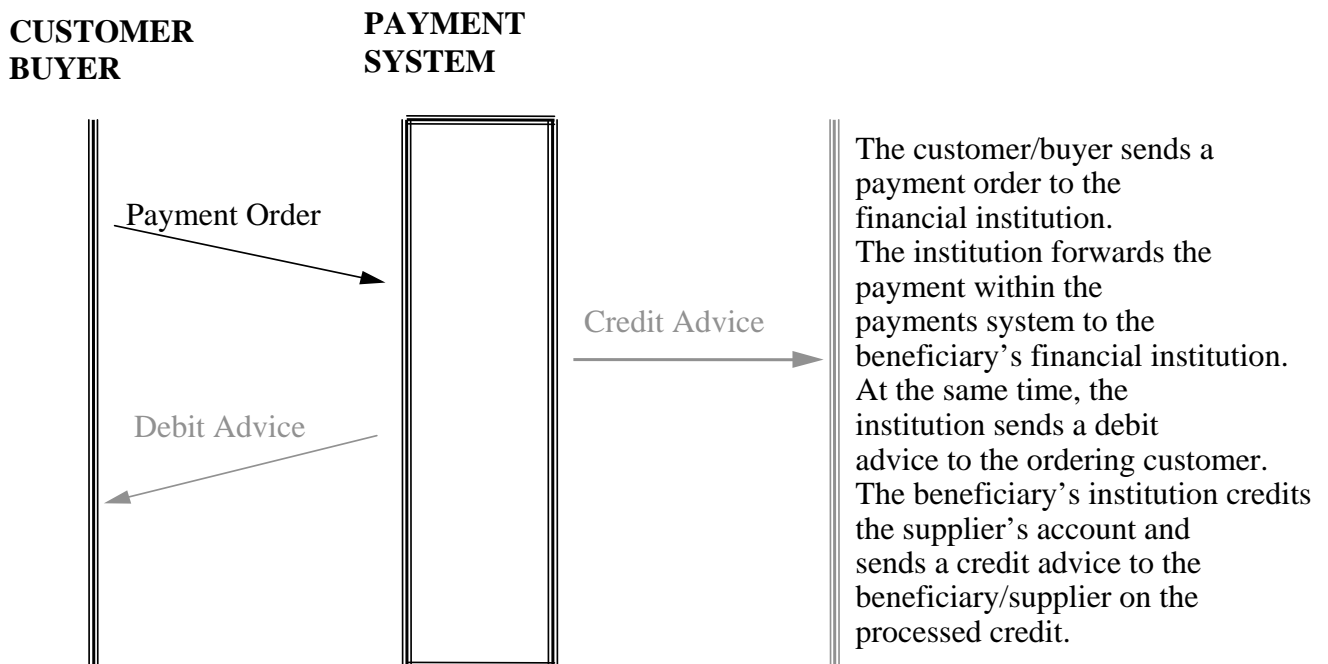
The Payment Order may contain information which allows the beneficiary to match incoming payments against, for example, claims in the accounts receivable system.

A Payment Order can refer to one or more invoices and credit notes, or other reasons for payment.

A Payment Order is a business transaction to a financial institution through which an ordering customer (buyer) executes *a payment*.

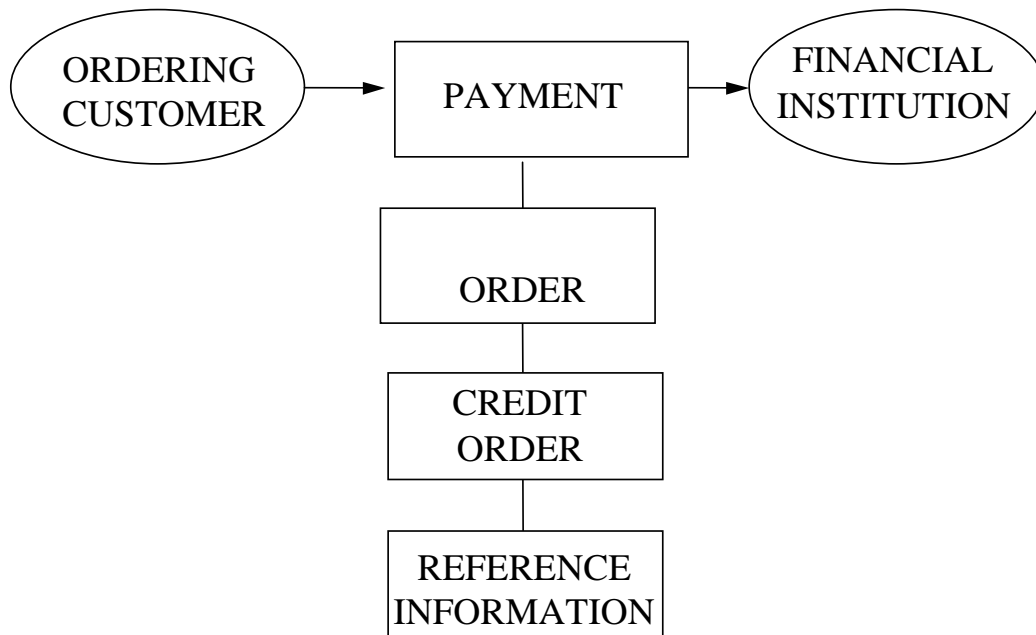
## 2. Scope

The Payment Order Message Implementation subset is intended for use within Sweden. The business transaction *Payment Order* is described in this document with reference to its use, function, structure, implementation and contents. All further information sent to the financial institution without prior bilateral agreement will not be considered.



### 3. Structure

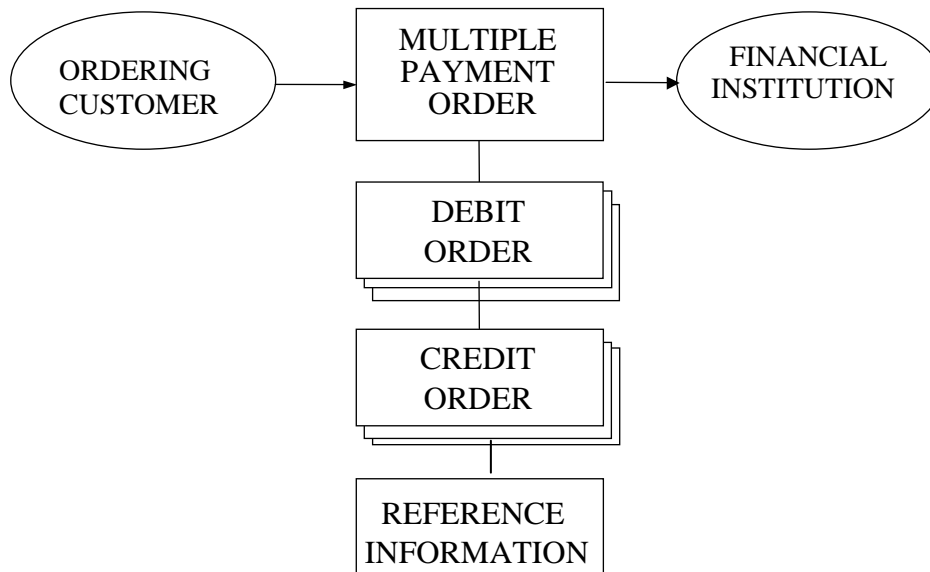
The business transaction *Payment Order* can logically be divided into the following groups of information:



*Logical structure for a Payment Order. The structure is hierarchical and should be interpreted from left to right and from top to bottom.*

The *Payment Order* consists of a *debit order* together with a *credit order*. Every credit order can have a block of reference information attached to it.

Several such debit orders can be grouped together in one transaction, and each of these debit orders can consist of several credit orders. This makes the business transaction a *Multiple Payment Order*.



*Logical structure for a Multiple Payment Order. The structure is hierarchical and should be interpreted from left to right and from top to bottom.*

A **multiple payment order** may, accordingly, include one or more debit orders, and for every debit order, one or more credit orders. References containing the reason for payment can be attached to each credit order.

The **debit order** contains the information a financial institution needs in order to execute the debit side of the payment. It includes details on:

- The debit side parties: ordering customer, payor (debit account owner), account servicing financial institution
- Debit account
- Transaction information concerning the debit side - payment date, total amounts, account currency

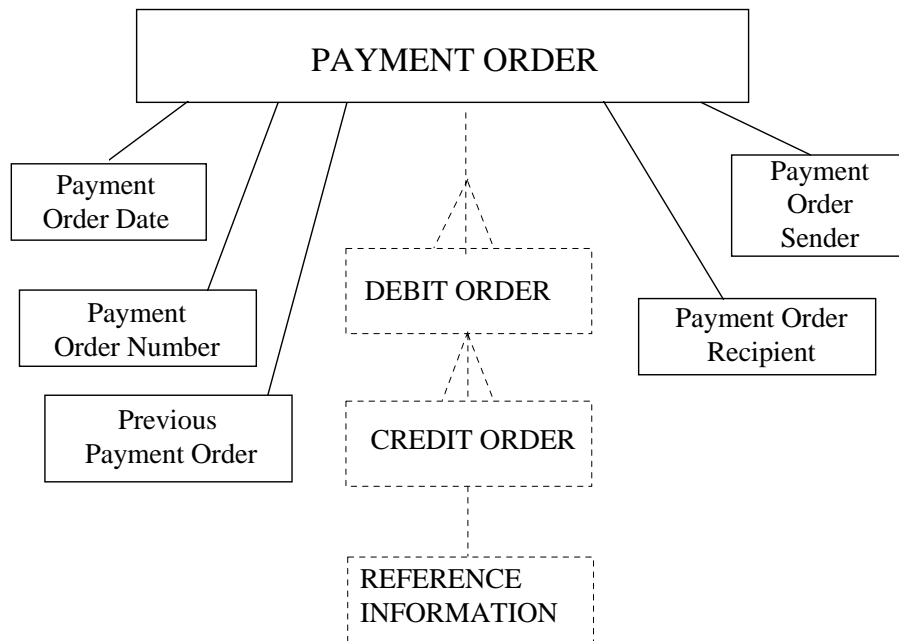
The **credit order** contains the information an intermediary financial institution needs in order to execute the credit side of the payment. It includes details on:

- The credit side parties: beneficiary, payee (credit account owner), account servicing financial institution
- Credit account
- Transaction information concerning the credit side: payment amount, payment currency

**Reference information** contains information about the reason for payment (e.g. invoice number), directed from the ordering customer to the beneficiary. The information may be structured or unstructured. The Swedish Bankers Association recommends that structured information be used, since it is a prerequisite for automatic data processing. **Structured reference information** may include, for example, reference numbers for the invoices and credit notes to which the payment refers. Unstructured reference information contains information in free text format from the ordering customer to the beneficiary. The reference information reaches the beneficiary via a credit advice or similar message.

### 3.1 Payment Order

The *payment order* group contains the following information;



*Payment order date* is the date on which the multiple payment order was created.

*Payment order number* is a unique verification number which identifies this payment order. This number is used for reporting purposes by the financial institution and for enquiries.

*Previous payment order* contains information about reference number and date for a previous payment order. Only used in the event of re-transmission, duplicates etc.

*Payment Order Sender* identifies the party sending the order.

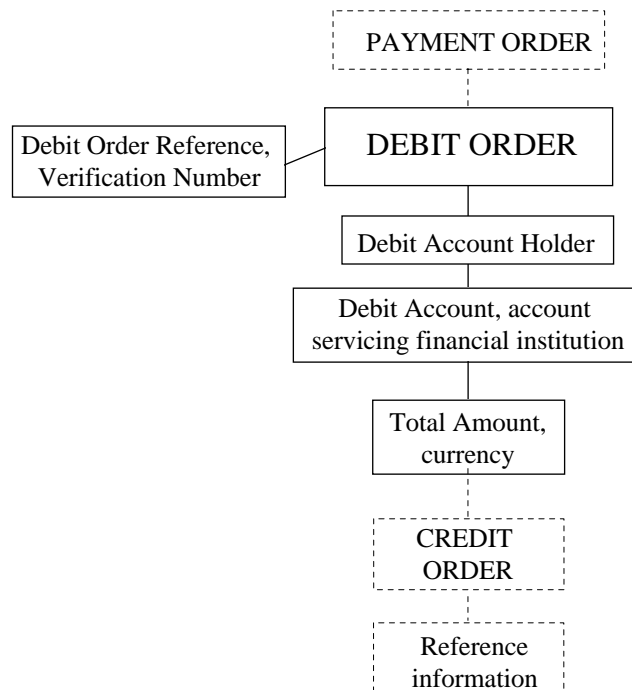
*Payment Order Recipient* identifies the party receiving the order.

These parties are only used in special implementations and should not be used without the prior agreement of the financial institution.

*Debit Order* and *Credit Order* (see below).

### 3.2 Debit Order

The *Debit Order* group contains the following information:



Every *debit order* must have a unique *verification number, debit order reference number*, which is allocated by the ordering customer. This number should be unique to the customer, and for the period the law prescribes (c.f. the provisions of the Accounting Act on verification numbers). The number is reported back to the customer by the financial institution when advising on executed payments and can, consequently, be used for automatic reconciliation of accounts and subsidiary ledgers. It can also be used in the event of enquiries.

*Debit account holder* refers to the identification of the ordering customer of the payment and the debit account holder. The debit account holder and the ordering customer are normally the same party, and in such cases are identified by account number and identification. Sometimes, however, the ordering customer may be a party other than the debit account holder, and must in that case be identified separately by name and address. In such cases, the debit account holder is identified through the account number and identification (see credit order).

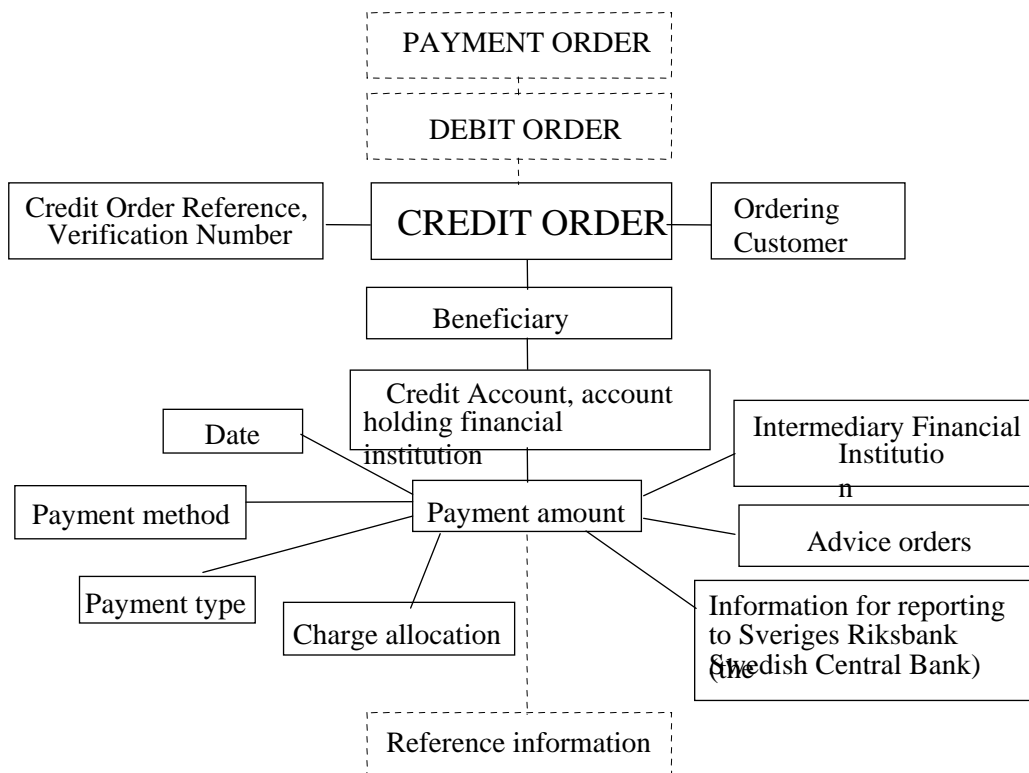
*Debit account and account servicing financial institution.* Every debit order must contain information about which account is to be debited for the order, as well as information on the account servicing financial institution. Account servicing financial institution is identified in coded form.

*Total amount and currency.* In multiple payment orders, the debit order should contain information on the total amount to be debited (i.e. the sum of the credit orders). The amount may be stated either in the currency of the account or, if the credit orders are in another currency, the payment currency. An individual debit order can only include credit orders in the same payment currency. It also includes information on any forward agreements, dates and exchange rates.

*Credit order and reference information* (see below).

### 3.3 Credit Order

The *credit order* group contains the following information:



Each *credit order* must have a unique *verification number*, a *credit order reference*, which is allocated by the ordering customer. This number is reported back to the customer by the financial institution when advising an executed payment. It can also be used in the event of enquiries.

The *ordering customer* is sometimes a party other than the debit account holder and must, in this event, be identified separately in coded form or by name and address. This information is forwarded to the beneficiary.

*Beneficiary* refers to the identification of the recipient of the payment. The *beneficiary* is normally identified through name and address. A coded identification is used when available and when comprehended by the *beneficiary's* financial institution.

To facilitate and speed up the processing of payments, the credit order should contain information about *credit account* and *account servicing financial institution*. The account servicing financial institution is normally identified in coded form. When the account number and the name do not correspond, the account number is the information indicated.

*Payment amount* contains information on the amount to be paid to the recipient. The amount can be stated either in the payment currency, or as the equivalent amount in another currency.

*Date* contains information on the requested payment date, or any requested due date. The requested payment date is the date on which the ordering customer requires the financial institution to execute the payment. In a multiple payment order, the requested payment date is indicated generically for all credit orders within a debit order. The due date makes it possible

for the ordering customer to specify a date on which the payment should either be available to the beneficiary's financial institution or the beneficiary's account. This must be discussed with the financial institution before it is put in practice as the financial institution cannot always guarantee that the payment is actually available to beneficiary on the specified date, since it is a matter between the beneficiary and the beneficiary's financial institution. The Swedish Bankers Association recommends that the requested payment date is used.

*Payment method* includes information on how the credit order is to be processed at the ordering customer's financial institution, as well as how the funds are to be transferred to and made available to beneficiary (i.e. credited on the account, cheque, cash, etc.).

*Payment type or business type* contains coded information from the ordering customer to the beneficiary, regarding the nature of the underlying business type, e.g. payment for services or goods. In a multiple payment order, this must be indicated generically for several credit orders. This then becomes a sorting criterion for subsequent credit orders.

Charge allocation indicates how the charges are to be allocated between the ordering customer and beneficiary. If no information is given, it is assumed that any charges will be allocated between the ordering customer and beneficiary, so that each of them pays their own charges. In a multiple payment order, this can either be stated generically for all credit orders, or individually per credit order. Where the generic option is used, the charge allocation code becomes a sorting criterion for the subsequent credit orders. The Swedish Bankers Association recommends that this is stated individually per credit order.

For payments less than 50 000 EUR, or the equivalent amount in another currency, within the EES region, a generic charges allocation code is required.

*Information for reporting to the Central Bank.* This group includes information on the nature of the business transaction which results in the payment. RSV, Riksskatteverket, collects this information for statistical purposes.

*Advice instructions* contains instructions on how the parties involved in the payment process are to be advised. They specify which party should execute the advice, which party is the recipient and relevant contact information, such as telephone or telefax numbers.

*Reference information* (see below).

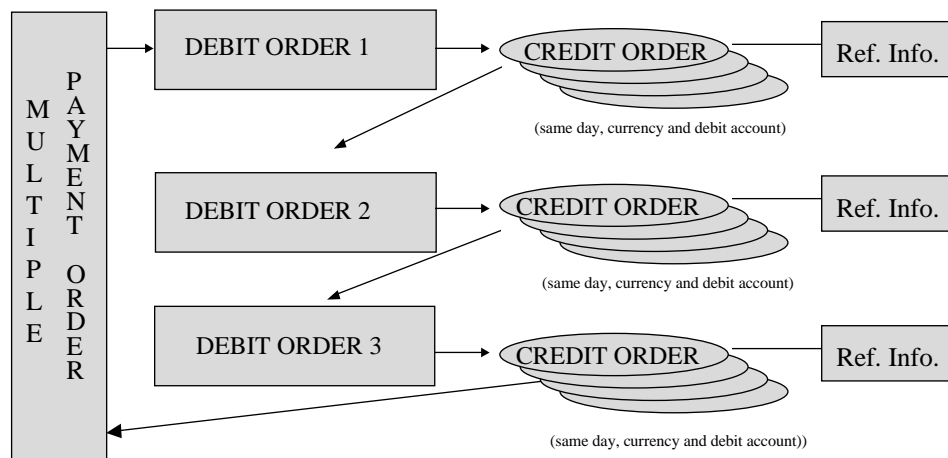
### **3.4 Reference Information**

*Reference information* includes customer-to-customer related information on the reason for payment. The financial institution does not process this information, but solely forwards it through the financial institution system to the recipient; it will therefore not be described here in detail.

The structured part contains information on invoice numbers, any adjustments, article numbers, number of articles and prices. The reference information can also be given in unstructured form (free text), but cannot then be automatically processed by the recipient. Unstructured information can either be given individually for every credit order, or generically for a group of credit orders. This group of credit orders must, accordingly, have identical reference information. The Swedish Bankers Association recommends that structured reference information be used.



### 3.5 Structure of the Multiple Payment Order



The ordering customer usually creates a Credit Order that covers all invoices and credit notes with the same beneficiary, the same payment date and the same currency. The credit order is given an identification, which constitutes a common reference for the invoices and credit notes to which the payment refers. The individual invoice and credit note reference (invoice number) is provided in that part of the credit order labelled 'reference information'. The credit order can contain up to 9,999 such references.

Credit orders are grouped in the debit order on the basis of the number of the account to be debited, payment date and currency. That means credit orders included in one debit order must be in the same currency, have the same payment date and be debited to the same account. In the case of a forward exchange agreement, the orders will also be sorted on this basis.

With a multiple payment order, several such debit orders can be submitted at the same time. A multiple order can contain 9,999 Debit Orders, and every Debit Order can in turn contain 9,999 Credit Orders.

## 4. Business Terms, Contents

The following pages specify the detailed contents and occurrence of business terms and groups of terms within the framework of the above structure. Definitions and descriptions of individual business terms are given in a separate *Term Directory*, using the specified identification number (e.g. A001).

In order to improve readability, related business terms have been grouped into *groups of terms*, each of these has been allocated an explanatory heading. A group of terms with special significance for a business transaction must always carry an allocated value, while others are conditional and their use is therefore related to the various conditions that apply to the implementation of the business transaction in each individual case.

Conditions for the occurrence of business terms or groups of terms can be as follows:

- M (mandatory)
- R (required)
- D (dependent)
- A (advised)
- O (optional)

*'Mandatory'* means that the business term must be specified under all circumstances.

*'Required'* means that the term must be specified from a business point of view, but the data element is not mandatory in the currently selected syntax, UN/EDIFACT.

*'Dependent'* means that the business term has to be specified but according to certain rules.

*'Advised'* means that use is recommended since it facilitates processing, but it is not mandatory.

*'Optional'* means that it is up to the party creating the order whether to use the business term or not. Thus, the information does not have to be specified.

This means that the conditions need to be agreed by the parties before being applied in practice. The conditions are reported where appropriate. Experience shows that the goal should be for the recipient of a message to be fully aware in advance of the detailed conditions for the use of both groups of terms and individual Business Terms. This can be specified in an appendix to the EDI agreement between the parties to the transaction (Interchange Agreement, IA).

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## 5. Business Transaction Payment Order

### 5.1 Payment Order **M**

#### 5.1.1. Identifications and references **M**

<i>A001</i>	<i>Payment order, number</i>	<i>R</i>
<i>B001</i>	<i>Payment order, date</i>	<i>R</i>
<i>A027</i>	<i>Message function, code</i>	<i>R</i>

<i>A029</i>	<i>Previous payment order, number</i>	<i>D</i>
<i>B028</i>	<i>Previous payment order, date</i>	<i>D</i>

#### 5.1.2 Parties **O**

<i>C059</i>	<i>Order sender, identification</i>	<i>O</i>
<i>C060</i>	<i>Order recipient, identification</i>	<i>O</i>

## 5.2 Debit Order M

### 5.2.1 Identifications and references M

*A017 Debit order reference, verification number* M

### 5.2.2 Parties, accounts M

In a debit order, the debit account holder and debit account must be identified.

#### Debit account holder R

It is usual for the debit account holder to be identified when the account is identified. In these cases, the debit account holder is identified through the debit account number and identification:

*C016 Debit account holder's identification* O

In the majority of cases, the debit account holder and ordering customer are the same party. In these cases, the ordering customer is identified through debit account number and name.

If the ordering customer is different to the debit account holder, the ordering customer is to be identified in the credit order (5.3 below).

#### Debit account M

*C008 Debit account* R

*E049 Account currency* O

#### Debit account holder's financial institution M

To identify an account in a financial institution in Sweden, the financial institution branch number (clearing number) is used. To identify an account in a financial institution abroad, an IBAN (International Bank Account Number) and/or a SWIFT address is used.

*C027 Debit account servicing financial institution, institution branch number* D

*C028 Debit account servicing financial institution, SWIFT address* D

*C107 Institution branch number type, code* D

*C108 Institution branch number type, code list responsible agency* D

*C134 Ordering customer's financial institution, country* D

**5.2.3 Total amount and currency****M**

The payment amount in a payment order can be expressed in three different ways:

- **As an amount in the payment currency, when this is identical to the account currency**

The following business terms are applicable:

<i>E047</i>	<i>Total amount in payment currency</i>	<i>M</i>
<i>E002</i>	<i>Payment currency</i>	<i>M</i>

- **As an amount in the payment currency (a currency other than the debit account currency)**

The following business terms are applicable:

<i>E047</i>	<i>Total amount in payment currency</i>	<i>M</i>
<i>E002</i>	<i>Payment currency</i>	<i>M</i>
<i>E050</i>	<i>Debit currency</i>	<i>O</i>
<i>E051</i>	<i>Credit currency</i>	<i>O</i>
<i>E052</i>	<i>Exchange rate, base</i>	<i>O</i>
<i>E015</i>	<i>Exchange rate</i>	<i>O</i>

The financial institution is bound to the exchange rate only if the rate originates from a separate foreign exchange contract. The contract number and date of the foreign exchange contract should be stated in that case. See below under Contract number.

<i>B018</i>	<i>Exchange rate, date</i>	<i>O</i>
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- **As an equivalent amount**

That is, the equivalent amount is paid, in the payment currency, of an amount in the currency of the debit account. The exact payment amount is not known, but is calculated from an amount in the debit account currency

The following business terms are applicable:

<i>E048</i>	<i>Total amount as equivalent amount</i>	<i>M</i>
<i>E011</i>	<i>Currency of equivalent amount</i>	<i>M</i>
<i>E050</i>	<i>Debit currency</i>	<i>M</i>
<i>E051</i>	<i>Credit currency</i>	<i>M</i>
<i>E052</i>	<i>Exchange rate, base</i>	<i>O</i>
<i>E015</i>	<i>Exchange rate</i>	<i>O</i>

The exchange rate is only binding on the financial institution if the rate originates from a separate foreign exchange contract. The contract number and date of the foreign exchange contract should be stated in that case. See below under Contract number.

<i>B018</i>	<i>Exchange rate, date</i>	<i>O</i>
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**Contract number** **D**

Used only where the order is to be executed against a separate foreign exchange contract, e.g. a forward agreement. If the exchange rate is stated, the contract number of the foreign exchange contract must be specified.

*D004 Contract number M*

**5.3 Credit Order****5.3.1 Identifications and references** **R**

*A018 Customer reference number, verification number M*

*A025 Reference to remittance advice, number D*

*A039 Customer to customer payment reference, number D*

**5.3.2 Parties, accounts** **M****Beneficiary** **M**

The beneficiary is identified through name/address.

*C035 Beneficiary's name D*

*C036 Beneficiary's box/street address D*

*C037 Beneficiary's postcode D*

*C038 Beneficiary's postal address D*

*C039 Beneficiary's country code D*

*C083 Beneficiary's province/county/state D*

Sometimes a coded identification may be used, but only if the beneficiary's financial institution can understand the code.

*C034 Beneficiary's identification D*

**Payee** **D**

The credit account holder is identified through name/address.

*C070 Payee's name D*

*C071 Payee's box/street address D*

*C072 Payee's postcode D*

*C073 Payee's postal address D*

*C074 Payee's country code D*

*C075 Payee's province/county/state D*

Sometimes a coded identification may be used, but only if the payee's financial institution can understand the code.

*C058 Payee's identification D*

**Beneficiary's financial institution** **D**

Used when the beneficiary's financial institution is known, but the account number is not available. Only for international payments.

*C049 Beneficiary's financial institution, SWIFT address D*

*C048 Beneficiary's institution branch number O*

*C107 Institution branch number type, code O*

*C108 Institution branch number type, code list responsible agency O*

**Credit account****A**

Where possible, the credit account number should be indicated since it facilitates and speeds up the processing of the payment.

<i>C040</i>	<i>Credit account</i>	<i>A</i>
<i>E049</i>	<i>Account currency</i>	<i>O</i>

The account currency can usually be deduced from the account number. Where this is not possible, the currency can be specified.

**Credit account holder's financial institution****M**

Identification of the credit account servicing financial institution. To identify accounts in a Swedish financial institution, the financial institution branch number (clearing number) is indicated. To identify accounts in a financial institution abroad, an IBAN (International Bank Account Number) and/or a SWIFT address is used. If the SWIFT address is not available, the financial institution's name, town and country are used.

<i>C067</i>	<i>Credit account servicing financial institution, SWIFT address</i>	<i>D</i>
<i>C066</i>	<i>Credit account servicing financial institution, institution branch number</i>	<i>D</i>
<i>C107</i>	<i>Institution branch number type, code</i>	<i>D</i>
<i>C108</i>	<i>Institution branch number type, code list responsible agency</i>	<i>D</i>
<i>C068</i>	<i>Account servicing financial institution, name</i>	<i>D</i>
<i>C069</i>	<i>Account servicing financial institution, town</i>	<i>D</i>
<i>C122</i>	<i>Account servicing financial institution, country</i>	<i>D</i>

**Ordering Customer****D**

In the majority of cases, the debit account holder and the ordering customer are the same party. In such cases, the ordering customer is identified by debit account number and identification. This can be indicated either for each payment order or generally for all payment orders. Where the ordering customer is a party other than the debit account holder, the ordering customer must be identified separately. In the first instance, the customer number is used. If the ordering customer does not have a customer number in the debit account servicing financial institution, the ordering customer is identified by name and address.

<i>C001</i>	<i>Ordering customer's identification</i>	<i>A</i>
<i>C002</i>	<i>Ordering customer's name</i>	<i>D</i>
<i>C003</i>	<i>Ordering customer's box/street address</i>	<i>D</i>
<i>C004</i>	<i>Ordering customer's postcode</i>	<i>D</i>
<i>C005</i>	<i>Ordering customer's postal address</i>	<i>D</i>
<i>C089</i>	<i>Ordering customer's province/county/state</i>	<i>D</i>
<i>C006</i>	<i>Ordering customer's country code</i>	<i>D</i>

**Payor****D**

Additional information related to the debit account holder (Payor).

<i>C016</i>	<i>Payor's customer number</i>	<i>O</i>
<i>C017</i>	<i>Payor's name</i>	<i>O</i>
<i>C018</i>	<i>Payor's box/street address</i>	<i>O</i>
<i>C019</i>	<i>Payor's postcode</i>	<i>O</i>

<i>C020 Payor's postal address</i>	<i>O</i>
<i>C021 Payor's country code</i>	<i>O</i>
<i>C022 Payor's province/county/state</i>	<i>O</i>

**Intermediary bank****D**

Used when the ordering customer requires payment to be routed via this financial institution. Solely for international payments. The intermediary bank is identified, where possible, by a SWIFT address.

<i>C031 Intermediary bank SWIFT address</i>	<i>D</i>
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**5.3.3 Amount and Currency****M**

<i>E001 Payment amount</i> <i>(used when the payment is to be made in this currency)</i>	<i>D</i>
<i>E054 Payment amount as equivalent amount</i> <i>(used when the payment amount is expressed as an equivalent amount in a currency other than the payment currency)</i>	<i>D</i>
<i>E002 Payment currency</i>	<i>D</i>
<i>E011 Currency of equivalent amount</i>	<i>D</i>

**5.3.4 Payment method****O**

<i>D005 Payment terms, code</i>	<i>D</i>
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Used only when payment terms other than normal payment are to be used.

<i>D006 Payment method, code</i>	<i>D</i>
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Used only if a payment method other than "onto account" is to be used.

<i>D021 Payment channel, code</i>	<i>D</i>
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Used only with the prior agreement of the financial institution

**5.3.5 Date****O**

<i>B002 Requested execution date</i>	<i>M</i>
<i>B016 Beneficiary's banks due date</i>	<i>O</i>
<i>B017 Payment due date</i>	<i>O</i>

The latter two dates are normally not guaranteed by the financial institution, and can therefore only be requested.

**5.3.6 Transaction type****O**

This includes information on the type of payment referred to, e.g. domestic or international, and the reason for payment (purchase of goods, rent, etc.). It is also possible to indicate whether payment is taking place internally within a company or group of companies. The information is intended for the beneficiary and is forwarded by the financial institution.

<i>D002 Payment type, code</i>	<i>O</i>
<i>D001 Geographical environment, code</i>	<i>O</i>
<i>D003 Intra-group payment, code</i>	<i>O</i>
<i>D020 Underlying business type, code</i>	<i>O</i>



**5.3.7 Charges****D**

Used only with international payments to indicate the allocation of charges. The allocation of charges can be specified either for each individual credit order, or generically for all credit orders. The charge allocation code then becomes a sorting criterion. For payments less than 50 000 EUR, or the equivalent amount in another currency, within the EES region, a generic charges allocation code is required.

<i>D007</i>	<i>Charge allocation, code</i>	<i>D</i>
<i>D024</i>	<i>Generic charge allocation, code</i>	<i>D</i>
<i>C050</i>	<i>Charge account, account number</i>	<i>D</i>

Used if the account to be debited is other than that to which payment is to be debited.

<i>C051</i>	<i>Charge account, institution branch number</i>	<i>D</i>
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Must be specified when another account for charges is specified.

<i>E049</i>	<i>Account currency</i>	<i>O</i>
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The account currency is usually established from the account number. Where this is not possible, the account currency is indicated separately.

**5.3.8 Advising****O**

Advices are, when used, normally issued in connection with international payments. For Swedish payments, an advice can only be issued in paper form to the beneficiary in connection with a payment onto account. An advice covers orders from the ordering customer to the beneficiary's financial institutions or a party appointed by the beneficiary. Swedish payment orders may contain one advice order, while international payment orders may contain up to three advice orders.

**Advice orders 1**

<i>C052</i>	<i>Party enacting advice 1, code</i>	<i>M</i>
<i>C053</i>	<i>Recipient of advice 1, code</i>	<i>R</i>
<i>C054</i>	<i>Advice method 1, code</i>	<i>O</i>
<i>C085</i>	<i>Advice information 1, free text</i>	<i>O</i>
<i>F013</i>	<i>Text, language</i>	<i>O</i>

**Advice orders 2**

<i>C055</i>	<i>Party enacting advice 2, code</i>	<i>O</i>
<i>C056</i>	<i>Recipient of advice 2, code</i>	<i>O</i>
<i>C057</i>	<i>Advice method 2, code</i>	<i>O</i>
<i>C086</i>	<i>Advice information 2, free text</i>	<i>O</i>
<i>F013</i>	<i>Text, language</i>	<i>O</i>

**Advice orders 3**

<i>C080</i>	<i>Party enacting advice 3, code</i>	<i>O</i>
<i>C081</i>	<i>Recipient of advice 3, code</i>	<i>O</i>
<i>C082</i>	<i>Advice method 3, code</i>	<i>O</i>
<i>C087</i>	<i>Advice information 3, free text</i>	<i>O</i>
<i>F013</i>	<i>Text, language</i>	<i>O</i>

<b>Parties and contact information, advice</b>	<b>O</b>
C043 Beneficiary's contact person or department	O
C044 Beneficiary's telephone number	O
C045 Beneficiary's telefax number	O
C046 Beneficiary's telex number	O
C047 Beneficiary's e-mail address	O

### 5.3.9 Central bank reporting **D**

The ordering customer provides data to the financial institution for reporting to RSV, Riksskatteverket, if the Credit Order relates to an international payment and if the payment amount exceeds the prevailing reporting amount limit.

D008 Central bank code	D
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## 5.4 Contents of Reference Information **O**

**The following section concerns proposals for term structure for Reference Information.**

Reference information includes information on the reason for payment, e.g. invoice number. The information is only intended for the beneficiary. The information is not processed by the financial institution or institutions which the information passes through before it reaches the beneficiary in the form of a credit advice. The ordering customer and the beneficiary should therefore come to an agreement on the information which needs to be supplied with the payment order (within the framework of the EDIFACT standard). This assumes, however, that the reference information in the Payment Order can be sent all the way to the beneficiary. When a Payment Order includes reference information, there are three different ways in which the reference information can reach the recipient:

- EDIFACT up to and including the Beneficiary
- EDIFACT up to and including the Beneficiary's financial institution
- EDIFACT up to and including the Ordering Customer's financial institution

The reference information can be given in two principally different ways, structured or unstructured. If the reference information is given in a structured way, it contains, among other things, the information described under the heading Structured Reference Information. The entire group of information described there can be repeated up to 9,999 times in a Credit Advice. If the reference information is stated in an unstructured way, i.e. as free text, there can only be one reference per Credit Advice. However, a reference comprises 5 x 70 characters. The Swedish Bankers Association recommends that Structured Reference Information be used, because it makes automatic processing of the information possible such as reconciliation of accounts receivable.

### 5.4.1 Information contents **M**

D022 Payment reference, contents and format	M
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### 5.4.2 Total reference amount **O**

F001 Control amount	O
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**5.4.3. Structured reference information****A**

<i>F003</i>	<i>Document number</i>	<i>O</i>
<i>F004</i>	<i>Document type</i>	<i>O</i>
<i>F005</i>	<i>Document date</i>	<i>O</i>
<i>F006</i>	<i>Document date, format</i>	<i>O</i>
<i>F007</i>	<i>Document amount</i>	<i>O</i>
<i>F008</i>	<i>Document currency</i>	<i>O</i>
<i>F009</i>	<i>Amount type, code</i>	<i>O</i>
<i>F010</i>	<i>Other reference number</i>	<i>O</i>
<i>F011</i>	<i>Type of reference number</i>	<i>O</i>

**5.4.4. Unstructured reference information****O**

<i>F012</i>	<i>Reference information, free text</i>	<i>O</i>
<i>F013</i>	<i>Text, language</i>	<i>O</i>

## 6. Examples

### 6.1 Swedish Payments

The company Skruv & Mutter AB, with account 9999-731296109, in Ebbaröds Bank is paying its supplier Småspik & Kamaxlar HB an amount of SEK 17400.

Småspik & Kamaxlar HB has an account in Stjärnbanken, but makes use of its giro number 9483-7261 for customer payments. The payment refers to three invoices with numbers 1357 for SEK 7,365, 1499 for SEK 3,419 and 1501 for SEK 10,743. At the same time, a credit invoice, number 873 for SEK 4,127, is used.

At the same time Skruv & Mutter AB pay its suppliers of office material, Papper & Gem, giro number 7382-9668. They pay invoice number 58321 for SEK 3,785.

The following business terms are needed to execute this payment:

Bus. term	Name	Conditions	Contents
A001	Payment order, number	R	Unique reference for the message
B001	Payment order, date	R	Date on which the payment order is created

#### Debit order

##### Identifications and references

A017	Debit order reference, verification number	M	Unique reference for this debit order
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##### Debit account

C008	Debit account	R	731296109
C016	Debit account holder's identification	O	557903-2581
C027	Debit account's financial institution, institution branch number	D	9999

##### Amount

E047	Total amount in payment currency	M	21185
B002	Requested execution date	M	20030417

#### Credit order 1

##### Identifications and references

A018	Customer reference number, verification number	M	Unique reference for this credit order
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##### Parties

C035	Beneficiary's name	D	Småspik & Kamaxlar HB
C036	Beneficiary's box/street address	D	Drivhjulsvägen 27 3
C037	Beneficiary's postcode	D	16873
C038	Beneficiary's postal address	D	Astraby

**Credit account**

C040	Credit account	A	9483-7261
C066	Credit account servicing financial institution, institution branch number	D	9900

**Amount and Currency**

E001	Payment amount	D	17400
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**Reference information****First invoice**

F003	Document number	O	1357
F004	Document type	O	380
F005	Document date	O	20030227
F006	Document date, format	O	102
F007	Document amount	O	7365
F009	Amount type, code	O	9

**Second invoice**

F003	Document number	O	1499
F004	Document type	O	380
F005	Document date	O	20030228
F006	Document date, format	O	102
F007	Document amount	O	3419
F009	Amount type, code	O	9

**Third invoice**

F003	Document number	O	1501
F004	Document type	O	380
F005	Document date	O	20030228
F006	Document date, format	O	102
F007	Document amount	O	10734
F009	Amount type, code	O	9

**Credit note**

F003	Document number	O	873
F004	Document type	O	381
F005	Document date	O	20030227
F006	Document date, format	O	102
F007	Document amount	O	4127
F009	Amount type, code	O	9

F001	Control amount	O	17400
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**Credit order 2****Identifications and references**

A018	Customer reference number, verification number	M	Unique reference for this credit order
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**Parties, accounts**

C035	Beneficiary's name	D	Papper & Gem
C036	Beneficiary's box/street address	D	Bindaregatan 9
C037	Beneficiary's postcode	D	10378
C038	Beneficiary's postal address	D	SCOTCHBY

**Credit account**

C040	Credit account	A	7382-9668
C066	Credit account servicing financial institution, institution branch number	D	9900

**Amount and Currency**

E001	Payment amount	D	3785
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**Reference information**

F003	Document number	O	58321
F004	Document type	O	380
F005	Document date	O	20030227
F006	Document date, format	O	102
F007	Document amount	O	3785
F009	Amount type, code	O	9

F001	Control amount	O	3785
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**6.2 International Payments**

The company Skruv & Mutter AB is paying two American suppliers. Skruv & Mutter AB will use the USD account 7482-294473622, account owner Verkstads AB, 5561234-9999

Arrowhead and Sons, 5 Stellar Avenue, Uppspring Falls, WISCONSIN 10023, USA  
 Invoice number 987654 Amount USD 345 Invoice date 25 April 2003  
 The company has account number 234-56783455-23 in Interstellar Bank.

Shoestring Incorporated, 600 Park Ave, New York City, NY 20015, USA  
 Invoice number 9685324 Amount USD 3,245 Invoice date 25 April 2003  
 The company has account number 8920-4638290120 in Big Apple Bank.

The beneficiary's financial institution will advise the recipient of the payment.

The following Business Terms are needed to execute these payments:

Bus. term	Name	Conditions	Contents
A001	Payment order, number	M	Unique reference for the message
B001	Payment order, date	M	Date on which the payment order is created

**Debit order***Identifications and references*

A017	Debit order reference, verification number	M	Unique reference for this debit order
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*Debit account*

C008	Debit account	M	7482294473622
C016	Debit account holder's identification	D	55612349999
C027	Debit account financial institution, institution branch number	D	7482

*Total amount and currency*

E047	Total amount in payment currency	M	3590
E002	Payment currency	M	USD

*Transaction type*

D001	Geographical environment, code	O	IN
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*Payment date*

B002	Requested execution date	M	20030505
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**Credit order 1***Identifications and references*

A018	Customer reference number, verification number	M	Unique reference for this credit order
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*Parties, accounts*

C035	Beneficiary's name	D	Arrowhead and Sons
C036	Beneficiary's box/street address	D	5, Stellar Avenue
C037	Beneficiary's postcode	D	10023
C038	Beneficiary's postal address	D	Uppspring Falls
C039	Beneficiary's country code	D	US
C083	Beneficiary's province/county/state	D	WISCONSIN

*Parties, accounts*

C002	Ordering customer's name	M	Skruv och Mutter AB
C003	Ordering customer's box/street address	D	
C004	Ordering customer's postcode	D	
C005	Ordering customer's postal address	D	
C006	Ordering customer's country code	D	

*Credit account*

C040	Credit account	A	2345678345523
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C067	Credit account servicing financial institution, SWIFT address	D	STELUS33WIS
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**Amount and Currency**

E001	Payment amount	D	345
E051	Credit currency	D	USD

**Payment method**

D005	Payment terms, code	D	80 (code for normal payment)
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**Charges to the financial institutions**

D007	Charge allocation, code	M	14 (code - each party is responsible for its own charges)
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**Central bank report**

D008	Central Bank code	D	11
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**Structured reference information**

F003	Document number	O	987654
F004	Document type	O	380
F005	Document date	O	20030401
F006	Document date, format	O	102
F007	Document amount	O	345
F008	Currency	O	USD
F009	Amount type, code	O	9

**Total reference amount**

F001	Control amount	O	345
F002	Currency of control amount	O	USD

**Credit order 2****Identifications and references**

A018	Customer reference number, verification number	M	Unique reference for this credit order
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**Parties, accounts**

C035	Beneficiary's name	D	Shoestring Incorporated
C036	Beneficiary's box/street address	D	600 Park Ave
C037	Beneficiary's postcode	D	20015
C038	Beneficiary's postal address	D	New York City
C039	Beneficiary's country code	D	US
C083	Beneficiary's province/county/state	D	New York

**Parties, accounts**

C002	Ordering customer's name	M	Skruv och Mutter AB
C003	Ordering customer's box/street address	D	
C004	Ordering customer's postcode	D	
C005	Ordering customer's postal address	D	



C006	Ordering customer's country code	D	
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**Credit account**

C040	Credit account	A	89204638290120
C067	Credit account servicing financial institution, SWIFT address	D	APPLUS33NYC

**Amount and Currency**

E001	Payment amount	D	3245
E051	Credit currency	D	USD

**Payment method**

D005	Payment terms, code	D	80 (code for normal payment)
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**Charges to the financial institutions**

D007	Charge allocation, code	M	14 (code – each party is responsible for its own charges)
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**Advice****Advice 1**

C052	Party enacting advice 1, code	M	3 (Beneficiary's bank)
C053	Recipient of advice 1, code	M	11 (creditor)
C054	Advice method 1, code	M	BF (Advice by e-mail)
C085	Advice information 1, free text	O	Left blank
C043	Beneficiary's contact person or department	O	Left blank
C047	Beneficiary's e-mail address	O	shoestring@ny.com

**Central bank report**

D008	Central bank code	D	11
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**Structured reference information**

F003	Document number	O	9685324
F004	Document type	O	380
F005	Document date	O	20030402
F006	Document date, format	O	102
F007	Document amount	O	3245
F008	Currency	O	USD
F009	Amount type, code	O	9

**Total reference amount**

F001	Control amount	O	3590
F002	Currency of control amount	O	USD