

# TERM DIRECTORY

## Version D.96A

Rev 2003-04-15

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

## Revisions – Term Directory

Date	Changes
1999-02-22	New business term, E008 - Original amount
2000-05-10	New business term, C009 - Ordering customer's name and address,unstructured
2000-05-26	New business term, C033 – beneficiary's name and address,unstructured
2003-04-15	<p data-bbox="531 613 1145 645">REVISION ACCORDING TO REVISED MIG'S:</p> <p data-bbox="531 663 1054 694">The following Terms have been revised:</p> <ul style="list-style-type: none"> <li data-bbox="485 712 863 743">○ A008 New business term</li> <li data-bbox="485 761 799 792">○ A009 Deleted codes</li> <li data-bbox="485 810 751 842">○ A018 New name</li> <li data-bbox="485 860 759 891">○ A023 New codes</li> <li data-bbox="485 909 855 940">○ A027 (only codes 7 or 9)</li> <li data-bbox="485 958 735 990">○ A038 New term</li> <li data-bbox="485 1008 1374 1070">○ B001, B003, B004, B007, B011, B020, B025, B027, B029, B031: New formats</li> <li data-bbox="485 1088 1062 1120">○ C Parties: New business terms for Payor</li> <li data-bbox="485 1137 1070 1169">○ C Parties: New business terms for Payee</li> <li data-bbox="485 1187 951 1218">○ C008, C040, C050, New format</li> <li data-bbox="485 1236 1453 1267">○ C052, C053, C054, C055, C056, C057, C080, C081, C082 New codes</li> <li data-bbox="485 1285 823 1317">○ D001 (New code = IS)</li> <li data-bbox="485 1335 1382 1366">○ D005 Please note that these codes are national (Swedish) codes</li> <li data-bbox="485 1384 759 1415">○ D009 New codes</li> <li data-bbox="485 1433 863 1464">○ D010 New Business term</li> <li data-bbox="485 1482 855 1514">○ D020 (New code = SAL)</li> <li data-bbox="485 1532 759 1563">○ D023 New codes</li> <li data-bbox="485 1581 799 1612">○ D025 Deleted codes</li> <li data-bbox="485 1630 759 1662">○ D026 New codes</li> <li data-bbox="485 1680 1222 1711">○ New business terms; E007, E012, E013, E072, E073</li> <li data-bbox="485 1729 1453 1760">○ E024, E058 Please note that these codes are national (Swedish) terms</li> <li data-bbox="485 1778 863 1809">○ E066 New business term</li> <li data-bbox="485 1827 759 1859">○ F004 New codes</li> </ul>
2004-10-08	F004 New code (420)

## General

The Term Directory contains a complete specification of the business terms used in the business transactions. Business transactions refer to the Term Directory.

The specifications listed below are independent of business transactions. Specific regulations and conditions, which only apply only within certain business transactions, are stated there.

The Term Directory is partly based on UNTDED, the United Nations Trade Data Element Directory. Names and descriptions have been taken from there where appropriate.

The business terms are described in the following groups:

<u>GENERAL</u>	<u>3</u>
<u>A. DOCUMENTS, MESSAGES, REFERENCES, IDENTIFICATIONS</u>	<u>5</u>
<u>B. DATES, PERIODS, TIMES</u>	<u>10</u>
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**EXPLANATIONS:****A001 Payment order, number*****Term category and unique id. no.:***

Grouping of business terms in accordance with the list above and a unique number, e.g. A001.

***Term name:***

Name of the business term, e.g. Payment order, number.

***Description:***

Definition of the business term.

Description of the business term's: aim, function, conditions, or how the business term is used in combination with other business terms and, where appropriate, permitted code values.

If a more detailed description is required, further additional description and comments can be added here. This may include what the business term is used for, function or conditions.

***Term format:***

The format which is recommended for use. Most formats are presented as maximum field lengths, which are taken from UNTDED. Certain lengths have been altered to meet the specific requirements of the financial institutions.

The term format is used to define how the business term is to be used.

**Template:**

a	Alphabetic characters.
n	Numeric characters.
an	Alphanumeric characters.
..	Variable term lengths.
..17	Variable term sizes, where "17" indicates the maximum number of characters that can be accommodated in the business term.
..35x5	Five rows, where each row can accommodate a maximum of 35 characters.
an5 (aannn)	Fixed length of 5 alphanumeric characters, interpreted as 2 alphabetic characters to be followed by 3 numeric characters.
n8 (CCYYMMDD)	Fixed length of 8 positive numeric characters, interpreted as a date format: two characters century, two characters year, two characters month and two characters day.
-n..8(2)	A variable numeric number which contains a maximum of 8 characters and both negative and positive numbers, of which two are decimals.

**Two examples:**

an..35	Alphanumeric, variable length, with a maximum of 35 characters.
n12	Numeric, fixed length, 12 characters.

## A. Documents, messages, references, identifications

### **A001 Payment order, number**

Description: Unique number which identifies a payment order. The number is also used as a reference in a debit advice. In the event of any questions concerning the payment order, the payment order number can be used as a reference.

Format: an..35

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### **A005 Debit advice, number**

Description: Identification code number for the debit advice issued by the financial institution. This reference code number must be used in the event of any questions concerning the debit.

Format: an..35

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### **A006 Credit advice, number**

Description: Identification code number for the credit advice issued by the financial institution. This reference code number must be used in the event of any questions concerning the credit.

Format: an..35

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### **A007 Banking status message, reference number**

Description: Unique number which identifies a bank statusreport. In the event of any questions concerning the bank status report, the bank statusreport can be used as a reference.

Format: an..35

---

### **A008 Banking status message type, code**

Description: Code which indicates the banking status message type. One of the following codes must be used:

- 313 Application error message – used for rejections.
- 294 Application acknowledgment and error report – used for accepted transactions with warnings.
- 312 Acknowledgment message – only used for positive acknowledgements with no further explanations

Format: an..3

---

### **A009 Financial statement message type, code**

Description: Code which indicates the financial statement message type. One of the following codes must be used:

- 54 Legal statement of an account- booked items
- 56 Closing statement of an account – includes interest calculation
- 306 Cash pool statement

Format: an..3

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**A012 Financial statement message, number**

Description: Unique number which is assigned allocated by the financial institution, and which is used to identify the specific financial statement message.

Format: an..35

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**A014 Batch number**

Description: The batch number is used when a message, e.g. an account statement, has to be divided into several batches.

Format: an..6

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**A017 Debit order reference, verification number**

Description: The customer's own reference for the debit transaction. The reference is intended for reconciliation purposes, and should be chosen with this in mind.

Format: an..35

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**A018 Customer reference number, verification number**

Description: The customer's own reference for the credit transaction, i.e. the actual payment. The reference is intended for reconciliation purposes, and should be chosen with this in mind.

Format: an..35

---

**A020 Financial statement message number, allocated bilaterally**

Description: Number of this financial statement. The number is allocated within a number series which is agreed between the financial institution and the beneficiary.

Format: an..35

---

**A022 Financial institution verification number**

Description: Unique number which identifies this transaction. Allocated by the financial institution.

Format: an..35

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**A023 Transaction reference, type**

Description: Code which identifies the nature of the transaction, e.g. foreign international payment or cheque.

PQ	Payment Reference Number
ATJ	Receiving bankgiro number
ATK	Sending bankgiro number
ATL	Bank giro reference
CT	Contract Number
ASQ	Fund account number
ADE	Account number
ADC	Loan Number
LC	Letter of Credit Number
ANL	Deposit reference number
CR	Customer Reference Number
AGJ	Single transaction sequential number
AAC	Documentary Credit Number
ACN	Inkassonummer /Advice of collection Number
AIU	Kortnummer /Charge Card Account Number
ACD	Additional reference number
ACE	Related document number
AGZ	Payroll number
CK	Cheque Number
ATO	Converted Post giro number

Format: an..3

**A024 Transaction reference, number**

Description: Reference number for the transaction, e.g. foreign international payment number or cheque number.

Format: an..35

**A025 Reference to remittance information, number**

Description: Reference number for remittance information forwarded separately.

Format: an..35

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**A026 Financial institution order reference, number**

Description: Unique number which identifies this transaction. Allocated by the financial institution.

Format: an..35

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**A027 Message function code**

Description: Code which states whether the message is an original or a duplicate.

7=Duplicate

9=Original

Format: an..3

---

**A028 Previous financial statement message, number**

Description: The number of a previously sent financial statement message. Used when a financial statement message is re-sent.

Format: an..35

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**A029 Previous payment order, number**

Description: The number of a previously sent payment order. Used where a payment order is re-sent.

Format: an..35

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**A030 Previous debit advice, number**

Description: The number of a previously sent debit advice. Used when a debit advice is re-sent.

Format: an..35

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**A031 Previous credit advice, number**

Description: The number of a previously sent credit advice. Used when a credit advice is re-sent.

Format: an..35

---

**A032 Previous banking status message, reference number**

Description: The number of a previously sent banking status message. Used when a banking status message is re-sent.

Format: an..35

---

**A033 Original order, message reference**

Beskrivning: Unique number identifying previous sent message. Used in order to identify e.g. a payment order within its payment order number.

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Format: an..35

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**A034 Original order, debit reference**

*Description:* The customer's own reference for the debit transaction. Used in order to identify a single debit transaction within a previously sent payment order.

Format: an..35

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**A035 Original order, credit reference**

*Description:* The customer's own reference for the credit transaction. Used in order to identify a single credit transaction within a previously sent payment order.

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**A038 Original order, interchange reference**

*Description:* The unique number, UNB0020, of a previously sent interchange. Used in order to identify a previously sent payment order within a previously sent interchange.

Format: an..35

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**A039 Customer to customer payment reference, number**

*Description:* Reference number for customer to customer payment reference.

Format: an..35

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## **B. Dates, periods, times**

### **B001 Payment order, date**

Description: Date on which the payment order was created.

Format: n8, CCYYMMDD  
n12, CCYYMMDDHHMM

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### **B002 Requested execution date**

Description: The requested execution date, i.e. the date the payment order is to be executed. (If no monitoring service is being used, the payment order is executed on the same day as the payment order is received by the party enacting the payment.)

Format: n8, CCYYMMDD

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### **B003 Debit advice, date**

Description: Specifies the date on which the debit advice was generated.

Format: n8, CCYYMMDD  
n12, CCYYMMDDHHMM

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### **B004 Credit advice, date**

Description: Specifies the date on which the credit advice was generated.

Format: n8, CCYYMMDD  
n12, CCYYMMDDHHMM

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### **B005 Value date**

Description: Specifies the value date of the transaction.

Format: n8, CCYYMMDD

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### **B006 Posting date**

Description: The date on which the money was posted to the account.

Format: n8, CCYYMMDD

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### **B007 Financial statement message, date**

Description: The date on which the financial statement message was generated.

Format: n8, CCYYMMDD  
n12, CCYYMMDDHHMM

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**B011 Balance date**

Description: The date of the balance.

Format: n8, CCYYMMDD  
n12, CCYYMMDDHHMM  
an17, CCYYMMDD-CCYYMMDD

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**B016 Beneficiary's banks due date**

Description: The date on which the ordering customer wishes the money to be available for the beneficiary's financial institution. May only be used with the agreement of the financial institution.

Format: n8, CCYYMMDD

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**B017 Payment due date**

Description: The date on which the ordering customer wishes the money to be available for the beneficiary. This date can never be guaranteed by the forwarding financial institution, since it is a business matter between the beneficiary's financial institution and the beneficiary.

Format: n8, CCYYMMDD

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**B018 Reference date**

Description: The date on which the reported rate of exchange was fixed.

Format: n8, CCYYMMDD

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**B019 Contract date**

Description: The date on which the reported foreign currency exchange contract was signed with the financial institution.

Format: n8, CCYYMMDD

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**B020 Original order, date**

Description: Date when the original order was created.

Format: n8, CCYYMMDD  
n12, CCYYMMDDHHMM  
n10, YYMMDDHHMM (used for original interchange date)

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**B025 Banking status message, date**

Description: Date when the banking status message was created.

Format: n8, CCYYMMDD  
n12, CCYYMMDDHHMM

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**B026 Previous banking status message, date**

Description: Date when a previously sent banking status message was created.

Format: n8, CCYYMMDD  
n12, CCYYMMDDHHMM

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**B027 Previous financial statement message, date**

Description: The date on which a previously sent financial statement message was generated.

Format: n8, CCYYMMDD  
n12, CCYYMMDDHHMM

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**B028 Previous payment order, date**

Description: The date on which a previously sent payment order was generated.

Format: n8, CCYYMMDD  
n12, CCYYMMDDHHMM

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**B029 Previous debit advice, date**

Description: The date on which a previously sent debit advice was generated.

Format: n8, CCYYMMDD  
n12, CCYYMMDDHHMM

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**B031 Previous credit advice, date**

Description: The date on which a previously sent credit advice was generated.

Format: n8, CCYYMMDD  
n12, CCYYMMDDHHMM

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## C. Parties, addresses, towns, countries, persons

### **C001      Ordering customer's identification**

Description: Identification of the ordering customer in coded form. Customer number in the financial institution identifies the ordering customer. Corporate identification numbers are often used as customer numbers.

Format: n..17

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### **C002      Ordering customer's name**

Description: The ordering customer's name.

Format: an..35

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### **C003      Ordering customer's box/street address**

Description: The ordering customer's street address or p.o. box address.

Format: an..35

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### **C004      Ordering customer's postcode**

Description: The ordering customer's postcode.

Format: an..9

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### **C005      Ordering customer's postal address**

Description: The ordering customer's postal address (town).

Format: an..25

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### **C006      Ordering customer's country code**

Description: ISO code 3166 for the ordering customer's address country.

Format: an..2

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### **C008      Debit account**

Description: Number of account which is to be debited. Account number is described in accordance with each financial institution's account layout, or as an IBAN (International Bank Account Number)

Format: an..35

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### **C009      Ordering customer's name and address, unstructured**

Description: Ordering customer's name and address, if any, in unstructured form

Format: an..35

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**C011 Ordering customer's contact person or department**

Description: Contact person or department the financial institution can contact regarding the payment order, e.g. in connection with an advice message.

Format: an..35

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**C012 Ordering customer's telephone number**

Description: The ordering customer's telephone number must be stated indicated in the most complete and unambiguous form, including national country and area codes.

Format: an..25

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**C013 Ordering customer's telefax number**

Description: The ordering customer's telefax number must be stated indicated in the most complete and unambiguous form, including national country and area codes.

Format: an..25

---

**C014 Ordering customer's telex number**

Description: The ordering customer's telex number must be stated indicated in the most complete and unambiguous form, including national country and area codes.

Format: an..25

---

**C015 Ordering customer's e-mail address**

Description: The ordering customer's electronic mail address must be stated indicated in the most complete and unambiguous form.

Format: an..25

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**C016 Payor's identification**

Description: The debit account holder's customer number in the financial institution.

Format: n..17

---

**C017 Payor's name**

Description: The debit account holder's name.

Format: an..35

---

**C018 Payor's box/street address**

Description: The debit account holder's street address or p.o. box address.

Format: an..35

---

**C019 Payor's postcode**

Description: The debit account holder's postcode.

Format: an..9

---

**C020 Payor's postal address**

Description: The debit account holder's postal address (town).

Format: an..25

---

**C021 Payor's country code**

Description: ISO code 3166 for the debit account holder's address country.

Format: an..2

---

**C022 Payor's province/county/state**

Description: The debit account holder's province/county/state.

Format: an..9

---

**C023 Payor's name and address, unstructured**

Description: Payor's name and address in unstructured form

Format: an..35

---

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

Description: Identifies the financial institution in coded form. When identifying accounts in a Swedish financial institution, the clearing number is stated.

When identifying accounts in a foreign financial institution, in connection with international payments, the sorting code, etc., is used, if necessary.

Instructions on how this information is to be stated are provided by the individual financial institutions.

Format: an..17

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**C028 Debit account Servicing financial institution, SWIFT address**

Description: Identifies the financial institution in coded form. The financial institution is identified by the SWIFT address (BIC-code) of the institution involved.

Format: an..11

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**C031 Intermediary bank, SWIFT address**

Description: Identifies the intermediary financial institution in coded form. The financial institution is identified by the SWIFT address (BIC-code) of the institution involved.

Format: an..11

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**C033 Beneficiary's name and address, unstructured**

Description: Beneficiary's name and address, if any, in unstructured form

Format: an..35

---

**C034 Beneficiary's identification**

Description: Identifies the beneficiary in coded form. The beneficiary is identified here by customer number in the financial institution. Corporate identification numbers are often used as customer numbers.

Format: an..17

---

**C035 Beneficiary's name**

Description: The beneficiary's name.

Format: an..35

---

**C036 Beneficiary's box/street address**

Description: The beneficiary's street address or p.o. box address.

Format: an..35

---

**C037 Beneficiary's postcode**

Description: The beneficiary's postcode.

Format: an..9

---

**C038 Beneficiary's postal address**

Description: The beneficiary's postal address (town).

Format: an..25

---

**C039 Beneficiary's country code**

Description: ISO code 3166 for the beneficiary's address country.

Format: an..2

---

**C040 Credit account**

Description: Number of the account which is to be credited. The account number is described in accordance with each financial institution's account layout.

Format: an..35

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**C043 Beneficiary's contact person or department**Description: The person or department at the beneficiary to be advised.

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Format: an..35

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**C044 Beneficiary's telephone number**

Description: The beneficiary's telephone number must be stated indicated in the most complete and unambiguous form, including national country and area codes.

Format: an..25

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**C045 Beneficiary's telefax number**

Description: The beneficiary's telefax number must be indicated stated in the most complete and unambiguous form, including country national and area codes.

Format: an..25

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**C046 Beneficiary's telex number**

Description: The beneficiary's telex number must be indicated stated in the most complete and unambiguous form, including country national and area codes.

Format: an..25

---

**C047 Beneficiary's e-mail address**

Description: The beneficiary's electronic mail address must be indicated stated in the most complete and unambiguous form.

Format: an..25

---

**C048 Beneficiary's institution branch number**

Description: Identifies the financial institution in coded form. When identifying accounts in a Swedish financial institution, the clearing number is stated.

When identifying accounts in a foreign financial institution, in connection with international payments, the sorting code, etc., is used, if necessary.

Instructions on how this information is to be stated are provided by the individual financial institutions.

.Format: an..17

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

Description: Identifies financial institution in coded form. The financial institution is identified by the SWIFT address (BIC-code) of the financial institution involved.

Format: an..11

---

**C050 Charge account, account number**

Description: Specifies the account which is to be debited for the charges if it is different from the account to which the actual payment order is to be debited.

Format: an..35

---

**C051 Charge account, institution branch number**

Description: Clearing number of the financial institution branch which handles the charges account. The number must be stated for charges which are to be taken toward a particular account. Obligatory information on charges will be taken from separate accounts which have not been agreed in advance with the financial institution.

Format: an..17

---

**C052 Party enacting advice 1, code**

Description: This specifies which party shall enact the advice. Stated only when advice is to be given manually.

3 = Beneficiary's bank

YC7 = Ordered bank

Format: an..3

---

**C053 Recipient of advice 1, code**

Description: This specifies which party is to be advised. Stated only when advice is to be given manually.

11=creditor

Format: an..3

---

**C054 Advice method 1, code**

Description: This specifies how the advice is to be given.

AD = Advice

AP = Telephone advice

AT = Advice via telex

AJ = Advice via telefax

BF = Advise by mail

Format: an..3

---

**C055 Party enacting advice 2, code**

Description: This specifies which party shall enact the advice. Is stated only when the advice is to be given manually.

3 = Beneficiary's bank

YC7 = Ordered bank

Format: an..3

---

**C056 Recipient of advice 2, code**

Description: This specifies which party is to be advised. Is stated only when the advice is to be given

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manually.  
11=creditor

Format: an..3

---

### **C057 Advice method 2, code**

Description: This specifies how the advice is to be given.

AD = Advice  
AP = Telephone advice  
AT = Advice via telex  
AJ = Advice via telefax  
BF = Advise by mail

Format: an..3

---

### **C058 Payee's identification**

Description: The credit account holder's customer number in the financial institution when the credit account holder is a party other than the beneficiary. The credit account holder's corporate identification number is normally used as identification.

Format: an..17

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### **C059 Order sender, identification**

Description: The identification of the sender of the order, coded. The financial institution is identified by SWIFT code or corporate identification number. Customer number in the financial institution identifies the customer.

Format: an..17

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### **C060 Order recipient, identification**

Description: The identification of the recipient of the order, coded. The financial institution is identified by SWIFT code or corporate identification number. Customer number in the financial institution identifies the customer.

Format: an..17

---

### **C061 Account holder, identification**

Description: The account holder's identification. Identified via customer number in the financial institution.

Format: an..35

---

### **C062 Account holder, name**

Description: The account holder's name.

Format: an..35

---

### **C065 Account number**

Description: The number of the reported account.

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Format: an..35

---

**C066 Credit account servicing financial institution, institution branch number**

Description: Clearing number or sorting code for account servicing financial institution.

Format: an..17

---

**C067 Credit account servicing financial institution, SWIFT address**

Description: Identifies the credit account servicing financial institution in coded form. Is specified by SWIFT address (BIC-code).

Format: an..11

---

**C068 Account servicing financial institution, name**

Description: Name of account servicing financial institution.

Format: an..70

---

**C069 Account servicing financial institution, town**

Description: Town where the account servicing financial institution is situated.

Format: an..35

---

**C070 Payee's name**

Description: The credit account owner's name.

Format: an..35

---

**C071 Payee's box/street address**

Description: The credit account owner's street address or p.o. box address.

Format: an..35

---

**C072 Payee's postcode**

Description: The credit account owner's postcode.

Format: an..9

---

**C073 Payee's postal address**

Description: The credit account owner's postal address (town).

Format: an..25

---

**C074 Payee's country code**

Description: ISO code 3166 for the credit account owner's address country.

---

Format: an..2

---

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

Description: This specifies the credit account holder's province/county/state.

Format: an..9

---

**C076 Payee's name and address, unstructured**

Description: Payee's name and address in unstructured form

Format: an..35

---

**C080 Party enacting advice 3, code**

Description: This specifies which party shall enact the advice. Is stated only when advice is to be given manually.

3 = Beneficiary's bank

YC7 = Ordered bank

Format: an..3

---

**C081 Recipient of advice 3, code**

Description: This specifies which party is to be advised. Is stated only when the advice is to be given manually.

11=creditor

Format: an..3

---

**C082 Advice method 3, code**

Description: This specifies how the advice is to be given.

AD = Advice

AP = Telephone advice

AT = Advice via telex

AJ = Advice via telefax

BF = Advise by mail

Format: an..3

---

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

Description: This specifies the beneficiary's province/county/state.

Format: an..9

---

**C085 Advice information 1, free text**

Description: Additional advice information in free text is given here. Note that the use of free text prevents automatic data processing.

Format: 5x an..70

---

**C086 Advice information 2, free text**

Description: Additional advice information in free text is given here. Note that the use of free text prevents automatic data processing.

Format: 5x an..70

---

**C087 Advice information 3, free text**

Description: Additional advice information in free text is given here. Note that the use of free text prevents automatic data processing.

Format: 5x an..70

---

**C089 Ordering customer's province/county/state**

Description: The ordering customer's province/county/state.

Format: an..9

---

**C090 Financial Statement message, recipient**

Description: Identifies the recipient of the financial statement message. The recipient is identified in coded form.

Format: an..35

---

**C095 Status message sender, identification**

Description: Identifies the sender of the banking status message. The sender is identified by SWIFT address.

Format: an..11

---

**C097 Banking status message recipient, identification**

Description: Identifies the recipient of a banking status message. The recipient is identified in coded form.

Format: an..35

---

**C107 Institution branch number type, code**

Description: Identifies the type of financial institution branch number used.

Format: an..3

---

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

Description: Identifies the organisation responsible for the list of codes for the type of financial institution branch number.

Format: an..3

---

**C112 Advice sender, identification**

Description: Identifies the sender of the advice.

Format: an..11

---

**C113 Advice recipient, identification**

Description: Identifies the recipient of the advice.

Format: an..35

---

**C114 Financial Statement message sender, SWIFT address**

Description: Identifies the sender of the financial statement message. The sender is identified by SWIFT address.

Format: an..11

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**C116 Account servicing financial institution, SWIFT address**

Description: Identifies the account servicing financial institution in coded form. Is specified by SWIFT address (BIC-code).

Format: an..11

---

**C118 Account servicing financial institution, institution branch number**

Description: Identifies the financial institution in coded form. To identify accounts in a Swedish financial institution, the clearing number is stated.

To identify accounts in a foreign financial institution, in connection with international payments, the sorting code, etc., is used, if necessary.

Instructions on how this information is to be stated are provided by the individual financial institutions.

Format: an..17

---

**C119 Sub-account level, number**

Description: Identifies a sub-account level within a cash-pool account. Note that any balances and transactions on a sub-account do not reflect a claim/debt against the financial institution, but against the top account holder.

Format: an..35

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**C120 Top account number**

Description: Identifies the top account number in a common/central account.

Format: an..35

---

**C121 Sub-account transaction, number**

Description: Identifies a sub-account transaction within a central account. Note that any balances and transactions on a sub-account do not reflect a claim/debt against the financial

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institution, but against the top account holder.

Format: an..35

---

**C122 Account servicing financial institution, country**

Description: Identifies the country of the account servicing financial institution. Stated in coded form.

Format: an..3

---

**C128 Financial statement message sender, financial institution branch number**

Description: Identifies the sender of a financial statement message by financial institution branch number (clearing number). Used when the account is held in a domestic financial institution.

Format: an..17

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**C130 Ordering customer's financial institution, SWIFT address**

Description: Identifies the financial institution in coded form. The financial institution is identified by the SWIFT address (BIC-code) of the financial institution involved.

Format: an..11

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**C131 Ordering customer's institution branch number**

Description: Identifies the financial institution in coded form. When identifying accounts in a Swedish financial institution, the clearing number is stated.

When identifying accounts in a foreign financial institution, in connection with international payments, the sorting code etc. is used, if necessary.

Instructions on how this information is to be stated are provided by the individual financial institutions.

Format: an..17

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**C132 Ordering customer's financial institution, name**

Description: Name in free text of the party enacting advice for the ordering customer.

Format: an..35

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**C133 Ordering customer's financial institution, town**

Description: The town where the account servicing financial institution branch is situated.

Format: an..35

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

Description: The country where the account servicing financial institution branch is situated.

Format: an..35

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## D. Conditions, clauses, instructions, contracts, agreements

### D001 Geographical environment, code

Description: Specifies whether the payment is a domestic or international payment.

DO=Domestic payment

IN=International payment

IS=European ( European Union - ECBS Payments)

Format: an..3

---

### D002 Payment type, code

Description: Describes whether the payment refers to a normal payment or a document payment.  
Used if the payment refers to a document payment.

1=Payment (default)

4=Document payment

Format: an..3

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### D003 Intra-group payment, code

Description: Specifies whether a payment takes place within a group of companies or not. If this data element is omitted, it means that the payment is not internal to a company or group.

1= Intra-group

Format: an..3

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### D004 Contract number

Description: Number of the currency foreign exchange contract which the currency conversion translation is to follow. This data element may only be used if a reference to a foreign exchange currency contract is to be given.

Format: an..35

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### D005 Payment terms, code

Description: The terms which specify the manner in which the payment is to be forwarded.

Please note! These codes are set nationally.
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The conditions for these different services may vary between banks.
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If the code is omitted, this means normal payment

80 = Normal payment in accordance with the individual financial institution rules

81 = Express payment according to the individual financial institution. Only international payments

82 = Group payment in accordance with the individual financial institution rules

83 = Cheque payment

84 = Letter of credit payment

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85 = Collection payment

86 = Netting payment

87 = Salaries

88 = Eurogiro

94 = Urgent Giro in accordance with the rules of Postgirot Bank AB

Format: an..3

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### **D006 Payment method, code**

Description: Specifies the method through which the payment to the beneficiary will be made. Where this data element is used, one of the following codes must be specified. The absence of this data element means that the payment has been credited to account or giro.

8 = Hold at disposal. Used with international payments.

20 = Cheque payment. Financial institutionBank cheque issued by the beneficiary's financial institution and sent to the beneficiary (refers relates to foreign international payments).

23 = Cash payment. Used only with domestic payments. If this code is used, name and address information which identifies the beneficiary must be included.

Format: an..3

---

### **D007 Charge allocation, code**

Description: Identifies the party who is responsible for the payment of charges:

13 = All charges are paid by the beneficiary

14 = Each party is responsible for its own costs

15 = All charges are paid by the ordering customer

If this information is omitted, it means that each party is responsible for its own charges.

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.

Format: an..3

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### **D008 Centralbank code**

Description: Code in accordance with the Sveriges Riksbank code list.

Format: an..3

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### **D009 Type of charges, code**

Description: Specifies the charge. The following codes can be used in connection with payments (see below).

1 = Handling commission (Fee for the processing of documentary credit,

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collection and payment which are charged to the customer.)

- 6 = Advising commission
- 16 = Negotiation commission
- 30 = Bank charges – charges taken out by other financial institutions involved in the transaction
- 31 = Bank charges information
- 32 = Courier Fee
- 34 = Postage Fee
- 36 = Telex Fee
- 49 = Interest
- 55 = Transfer charges
- 58 = Foreign exchange charges
- 61 = Fax advice

Format: an..3

---

## D020 Underlying business type, code

Description: Identifies the underlying business type. The information is of the customer-to-customer type. Here are some examples of possible codes:

ADV	Payment in advance
CAS	Cash Management Transfer
FEX	Foreign currency transaction, exchange contract
GDS	Purchase and sale of goods
INS	Insurance premium
INT	Interest
LOA	Loan
NET	Netting
REN	Rent
ROY	Royalties
SAL	Salary Payment
SCV	Purchase and sale of services
TAX	Tax payment
VAT	VAT payment

Format: an..3

---

## D021 Payment channel, code

Description: Identifies the route the ordering customer wishes the payments to take. The code is used only in very special cases. The financial institution normally decides the most suitable route.

- 4 = Telex

5 = SWIFT

8 = Fedwire

Format: an..3

**D022 Payment reference, contents and format**

Description: The code identifies whether the subsequent reference information is structured or unstructured and, if both occur, whether the structured and unstructured information is identical or not.

8 = Processing of structured information - only the DOC segment group must follow.

9 = Processing of identical information in structured and unstructured form - the DOC segment group and FTX segment must follow.

10 = Processing of different information in structured and unstructured form - the DOC segment group and FTX segment must follow.

11 = Processing of unstructured information - only the FTX segment must follow.

Format: an..17

**D023 Financial institution transaction type, code**

Description: Identifies the type of financial institution transaction to which this transaction refers, e.g. foreign payment, cheque, and salary payment.

FGI	Free format giro
CON	Cash concentration
AAW	Incoming bankgiro
CUX	Currencies
AAG	Incoming corporate direct debit
AAB	Incoming international payment
AAC	Outgoing international payment
AAU	Mortgage loan
AAE	Incoming OCR (Optical Character Recognition) payment
BKD	Bank draft
AAH	Incoming paper-based payment
AAD	Tax payment
UGI	Urgent giro
RGI	Reference giro
AAT	Promissory note loan
PAC	Payment card
S033	Card settlements
AAF	Incoming retail direct debit
BKI	Bank initiated
CHG	Charges

COM	Commission
INT	Interest
MSC	Miscellaneous
REC	Returned cheques
RET	Returned items
SEC	Securities
LOK	Lockbox
VDA	Value date adjustment
CLR	Clearing
CPP	Cash payment by post
CHI	Cheque international
CHN	Cheque national
PGI	Postgiro
RTR	Returned transfers
LOC	Letter of credit
WDL	Withdrawal cash operation
DEP	Deposit cash operation
FEX	Foreign exchange
COL	Collection
DDT	Direct debit
STO	Standing order
TRF	Transfer
TCK	Traveller's cheque
POS	Point of sale
CAL	Cash letter
ABX	Automated bills of exchange
BEX	Bills of exchange
BGI	Bankgiro
AAA	Transfer according to bilaterally agreed standards
AAM	Domestic bond market
AAN	International bond market
AAK	Domestic money market
AAL	Foreign money market
AAO	Funds
AAS	Long foreign credits
AAV	Salary

AAR	Short foreign credits
AAJ	Safe deposit box
AAQ	Guarantee
AAP	Safe custody
AAI	Zero-balancing transaction
ZZZ	Mutually defined

Format: an..3

## D024 Generic charges allocation, code

Description: Identifies the party who is responsible for the payment of charges when this is the same for all credit orders in a debit order:

- 13 = All charges are paid by the beneficiary
- 14 = Each party is responsible for its own expenditure
- 15 = All charges are paid by the ordering customer

If this information is omitted, it means that each party is responsible for its own charges.

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.

Format: an..3

## D025 Status accepted orders, code

Description: Specifies the reason, in coded form, as to why the financial institution sends the status information concerning a previously sent order. The order is accepted by the financial institution:

1	Message content accepted
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Format: an..3

## D026 Error reason rejected orders, code

Description: Specifies the reason, in coded form, as to why the financial institution has rejected a previously sent order:

2 = Message content rejected with comment	85 = Party identification not known
12 = Sender not allowed the message type	86 = Beneficiary unknown
13 = Message type not supported	87 = Beneficiary's bank unknown
46 = beneficiary's account number unknown	98 = Individual transaction over credit limit
47 = Ordering customer's account number unknown	99 = Cumulative transactions exceed credit limit
48 = Correspondent bank not possible	100 = Transaction exceeds default credit limit
49 = Execution date not possible	106 = Invalid account number
50 = Value date not possible	107 = Transaction duplicates previous transaction
51 = Currency code not possible	108 = Transaction out of time limits
52 = Invalid decimal number	109 = Invalid and/or incomplete name and address
61 = Transaction reason non reportable	110 = No name and address specified
72 = Beneficiary's financial information incorrect	111 = No communication number specified

73 = Charge(s) details not correct	112 = Bank branch number and/or details invalid
74 = Date(s) not correct	115 = Totals for transaction do not match details
75 = Currency details incorrect	117 = Method of payment invalid
76 = Monetary amount incorrect	119 = Ordering customer's message control value invalid
80 = Unjustified charges at beneficiary's side	121 = Beneficiary's account frozen by legal authorities
82 = Beneficiary's account closed	125 = Unauthorized message version
84 = Transaction rejected due to insufficient funds	

Format: an..3

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## **E. Amounts, charges, percentages**

### **E001 Payment amount**

Description: The amount to which the payment order refers, i.e. amount to pay.

Format: n..18

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### **E002 Payment currency**

Description: The currency in which the payment order is to be executed. Stated in coded form (ISO 4217).

Format: an..3

---

### **E004 Charge currency**

Description: Specifies the currency in which the charge amount has been stated. Stated in coded form (ISO 4217).

Format: an..3

---

### **E005 Converted amount**

Description: The amount in currency which has been converted, and actually credited to the account.

Format: n..18

---

### **E007 Amount credited**

Description: The amount which has been credited to the beneficiary's account or paid in another way.

Format: n..18

---

### **E008 Original amount**

Beskrivning: The original amount of the payment order

Format: n..18

---

### **E010 Currency of converted amount**

Description: The currency in which the amount is stated. Stated in coded form (ISO 4217).

Format: an..3

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### **E011 Currency of equivalent amount**

Description: The currency in which the amount is stated. Stated in coded form (ISO 4217).

Format: an..3

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**E012      Currency of amount credited**

Description: The currency in which the amount is stated. Stated in coded form (ISO 4217).

Format: an..3

---

**E013      Currency of original amount**

Description: The currency in which the amount is stated. Stated in coded form (ISO 4217).

Format: an..3

---

**E015      Exchange rate**

Description: Specifies the exchange rate used. If the exchange rate originates in a forward agreement and the forward agreement number is to be reported, this must also be stated.

Format: n..12

---

**E017      Amount debited**

Description: Amount after any charges.

Format: n..18

---

**E018      Currency of amount debited**

Description: The currency in which the amount is stated. Stated in coded form (ISO 4217).

Format: an..3

---

**E023      Opening balance**

Description: This specifies the opening balance.

Format: n..18

---

**E024      Opening value date balance**

Please note! This term is set nationally

Description: This specifies the opening value date balance.

Format: n..18

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**E026      Accrued debit interest, amount**

Description: This specifies the total of accrued debit interest.

Format: n..18

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**E029      Accrued credit interest, amount**

Description: This specifies the total of accrued credit interest.

Format: n..18

---

**E046 Charge amount status, code**

Description: This specifies whether information on charges is provided only for information, i.e. the charges are debited separately in accordance with a bilateral agreement.

7 = Fixed, i.e. the charges are debited in connection with the transaction

9 = For information, i.e. the amount is charged separately but is provided here for information

Format: an..3

---

**E047 Total amount in payment currency**

Description: Total payment amount in payment currency. The total of part amounts in the credit orders within a debit order.

Format: n..18

---

**E048 Total amount as equivalent amount**

Description: Total payment amount as an equivalent amount in another currency. The total of part amounts in the credit orders within a debit order.

Format: n..18

---

**E049 Account currency**

Description: Identifies the currency of an account. Stated in coded form (ISO 4217).

Format: an..3

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**E050 Debit currency**

Description: The currency in which the debit is to be executed, i.e. the debit account currency. Stated in coded form (ISO 4217).

Format: an..3

---

**E051 Credit currency**

Description: The currency in which the credit is to be executed, i.e. the credit account currency. Stated in coded form (ISO 4217).

Format: an..3

---

**E052 Exchange rate, base**

Description: Identifies the base used in stating the exchange rate, i.e. whether the rate is given per 1, 10, 100 or 1000 units of the currency.

Format: n..4

---

**E054 Payment amount as equivalent amount**

Description: The payment amount as an equivalent amount in another currency.

Format: n..18

---

**E057 Closing balance**

Description: This specifies the closing balance.

Format: n..18

---

**E058 Closing value date balance**

Please note! This term is set nationally

Description: This specifies the closing value date balance.

Format: n..18

---

**E059 Interim opening balance**

Description: This specifies an interim opening balance. Used in the event that an account reportstatement message contains so many transactions that it must be split into several groups.

Format: n..18

---

**E060 Interim closing balance**

Description: This specifies an interim closing balance. Used in the event that an account reportstatement message contains so many transactions that it must be split into several groups.

Format: n..18

---

**E061 Total amount deposits**

Description: The total of all deposits during a given period.

Format: n..18

---

**E062 Total amount withdrawals**

Description: The total of all withdrawals during a given period.

Format: n..18

---

**E063 Amount entered**

Description: This specifies the amount entered inbooked to the account.

Format: n..18

---

**E065 Total amount of charges, debited**

Description: The total of all charges. The amount is debited in connection with the transaction

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underlying the charges. In the event of a payment, for example, the amount that has been deducted or added to the debited/credited amount.

Format: n..18

---

**E066 Balance to be confirmed for audit reasons**

Description: This specifies a balance for audit reasons

Format: n..18

---

**E071 Total amount of charges, debited separately**

Description: The total amount of charges. The amount is debited separately for the transaction underlying the charges.

Format: n..18

---

**E072 Transferred amount**

Description: The amount actually transferred to the counterparty.

Format: n..18

---

**E073 Currency of transferred amount**

Description: The currency in which the transferred amount is stated . Stated in coded form (ISO 4217).

Format: an..3

---

**E074 Total amount of charges, individual order**

Description: The total of all charges for an individual order

Format: n..18

---

**E075 Amount of charges, individual order, certain type of charges**

Description: The amount of charges for a certain specific type of charge for an individual order. For example, advice fees.

Format: n..18

---

**E076 Amount Currency**

Description: Currency for the stated amount.

Format: an..3

---

## F. Reference information

**F001 Control amount**

Description: Totalling of several part amounts for control purposes.

Format: n..18

---

**F003 Document number**

Description: Number of the document referred to.

Format: an..35

---

**F004 Document type**

Description: Coded identification of the document type.

380 = Commercial invoice

381 = Credit invoice

322 = OCR (optical character reading) payment

383 = Debit note

389 = Self billed invoice

420 = OCR (optical character reading) payment credit note

Format: an..3

---

**F005 Document date**

Description: The date on which the document referred to was generated.

Format: an..35

---

**F006 Document date, format**

Description: Code which identifies the format in which the document date was stated.

Format: an..3

---

**F007 Document amount**

Description: Amount for the specified document.

Format: n..18

---

**F008 Document currency**

Description: Currency in which the document was stated. Stated in coded form (ISO 4217).

Format: an..3

---

**F009 Amount type, code**

Description: Coded identification of the amount type.

Format: an..3

---

**F010 Other reference number**

Description: Other reference number.

Format: an..35

---

**F011 Type of reference number**

Description: Coded identification of type of reference number.

Format: an..3

---

**F012 Reference information, free text**

Description: Reference information in the form of free text.

Format: an..5x70

---

**F013 Text, language**

Description: Identifies the language in which the free text is written. ISO639-1988 must be used.

Format: an..3

---