



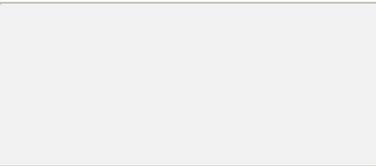
Innbetaling Total Implementeringsguide

MARTS 2021

Index	Element	XML Tag	Occurrence	Type	Use InIG	Definition	BSK Rules	Mastercard Payment services Usage
	Document	Document		Document				
	Document +Bank To Customer Debit Credit Notification V02	BkTo CstmrDbt Cdt	1..1	BankToCustomerDebitCreditNotificationV02		The Bank-to-Customer Debit Credit Notification message is sent by the account servicer to an account owner or to a party authorised by the account owner to receive the message. It can be used to inform the account owner, or authorised party, of single or multiple debit and or credit entries reported to the account.		The Nets camt.054 service is based on the contents of the Egiro service for credit notifications and on Dirrem accounting data for the Debit part.
1.0	Document +Bank To Customer Debit Credit Notification V02 ++Group Header	GrpHdr	1..1	GroupHeader42	M	Common information for the message.		
1.1	Document +Bank To Customer Debit Credit Notification V02 ++Group Header +++Message Identification	MsgId	1..1	Max35Text	M	Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message. Usage: The account servicing institution has to make sure that MessageIdentification is unique per account owner for a pre-agreed period.	Unique for each customer	Unique reference for each camt.054 message received from Nets
1.2	Document +Bank To Customer Debit Credit Notification V02 ++Group Header +++Creation Date Time	CreDtTm	1..1	ISODatetime	M	Date and time at which the message was created.	Recommendation that this be expressed using UTC designator [Z], with or without offset.	Creation time for report, with offset

1.3	Document +Bank To Customer Debit Credit Notification V02 ++Group Header +++Message Recipient	MsgRcpt	1..1	PartyIdentification32	R	Party authorised by the account owner to receive information about movements on the account. Usage: MessageRecipient should only be identified when different from the account owner.	
1.4	Document +Bank To Customer Debit Credit Notification V02 ++Group Header +++Message Recipient ++++Name	Nm	0..1	Max140Text	BD	Name by which a party is known and which is usually used to identify that party.	Name of the receiving customer-unit-id if available
1.16	Document +Bank To Customer Debit Credit Notification V02 ++Group Header +++Message Recipient ++++Identification	Id	1..1	Party6Choice	R	Unique and unambiguous identification of a party.	
1.17	Document +Bank To Customer Debit Credit Notification V02 ++Group Header +++Message Recipient ++++Identification +++++Organisation Identification	OrgId	1..1	OrganisationIdentification4	M	Unique and unambiguous way to identify an organisation.	
1.18	Document +Bank To Customer Debit Credit Notification V02 ++Group Header +++Message Recipient ++++Identification +++++Organisation Identification	BICOrBEI	0..1	AnyBICIdentifier	C	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".	Identifies the BIC of the Message Recipient, if available

+++++BICOr BEI



1. 19	Document +Bank To Customer Debit Credit Notification V02 ++Group Header +++Message Recipient ++++Identification +++++Organisation Identification ++++++Other	Othr	0..n	GenericOrganis ationIdentificati on1	C	Unique identification of an organisation, as assigned by an institution, using an identification scheme.	
1. 20	Document +Bank To Customer Debit Credit Notification V02 ++Group Header +++Message Recipient ++++Identification +++++Organisation Identification ++++++Other +++++++Identification	Id	1..1	Max35Text	M	Identification assigned by an institution.	Customer unit id assigned to the receiver by Nets
1. 21	Document +Bank To Customer Debit Credit Notification V02 ++Group Header +++Message Recipient ++++Identification +++++Organisation Identification ++++++Other +++++++Scheme Name	SchmeN m	0..1	OrganisationIden tificationScheme Name1C	BD	Name of the identification scheme.	

1. 22	Document +Bank To Customer Debit Credit Notification V02 ++Group Header +++Message Recipient ++++Identification +++++Organisation Identification +++++Other +++++++Scheme Name +++++++Code	Cd	1..1	ExternalOrganisa tionIdentificatio n1Code	M	Name of the identification scheme, in a coded form as published in an external list.	<p>PAIN and CAMT messages do not cover the banks and their customers need for a unified way of identifying parties, when routing different messages to and from. Norway wants to introduce what we regard as a logical use of codes identifying the parties in a message exchange, across message types, and a uniform use of GroupHeader .</p> <p>Party/Other/Code CUST = Debtor/Creditor relates to Main-Agreement with the financial Institution BANK = Debtor/Creditor relates to a Sub-level Agreement under the main agreement (bilateral agreement customer/Bank) i.e special service or related to subsidiary's or divisions.</p>	Always CUST from Nets
1. 46	Document +Bank To Customer Debit Credit Notification V02 ++Group Header +++Message Pagination	MsgPgnt n	0..1	Pagination	BD	<p>Set of elements used to provide details on the page number of the message.</p> <p>Usage: The pagination of the message is only allowed when agreed between the parties.</p>	<p>When message pagination is used, the message must contain only one report / statement / notification. Please, see separate XML-sample for rule validation. There is no recommended solution proposed for handling an Entry that is bigger than a file size constraints between</p>	Not used

							customer, bank and the channel being used. In this case it is recommended that it be handled on communications level (e.g. multiple compressed files).	
1.47	Document +Bank To Customer Debit Credit Notification V02 ++Group Header +++Message Pagination ++++Page Number	PgNb	1..1	Max5Numeric Text	M	Page number.5		
1.48	Document +Bank To Customer Debit Credit Notification V02 ++Group Header +++Message Pagination ++++Last Page Indicator	LastPgInd	1..1	YesNoIndicator	M	Indicates the last page.		
2.0	Document +Bank To Customer Debit Credit Notification V02 ++Notification	Ntfctn	1..n	Account Notification2	M	Notifies debit and credit entries for the account.		Starts account statement for an account (Similar to UNH in Cremul, but for a single account)
2.1	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Identification	Id	1..1	Max35Text	M	Unique identification, as assigned by the account servicer, to unambiguously identify the account notification.		Unique identifier for the notification (alpha-numeric) I.e. 1608161-1
2.4	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Creation Date Time	CreDtTm	1..1	ISODatetime	M		Recommendation that this be expressed using UTC designator [Z], with or without offset.	Creation time in Nets with offset I.e. 2016-08-16T13:00:00+02:00
2.8	Document +Bank To Customer Debit Credit Notification V02 ++Notification	CpyDplctln	0..1	CopyDuplicate 1Code	BD	Indicates whether the document is a copy, a duplicate, or a duplicate of a copy.		COPY if the message is ordered outside regular reporting.

	+++Copy Duplicate Indicator							I.e. copy order by Nets Customer Service
2.1 2	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Account	Acct	1..1	CashAccount20	M	Unambiguous identification of the account to which credit and debit entries are made.		Agreement account for the notification
2.1 3	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Account ++++Identification	Id	1..1	AccountIdentification4Choice	M	Unique and unambiguous identification for the account between the account owner and the account servicer.	Either <IBAN> or <Othr> must be populated	
2.1 4	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Account ++++Identification +++++IBAN	IBAN	1..1	IBAN2007Identifier	M	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.		Used when reporting from other payment services (Nets Dirrem) If the original payment was sent to Nets using IBAN. Payments from NICS will never be reported with IBAN.
2.1 5	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Account ++++Identification +++++Other	Othr	1..1	GenericAccountIdentification1	M	Unique identification of an account, as assigned by the account servicer, using an identification scheme.		

2.1 6	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Account ++++Identification +++++Other ++++++Identification	Id	1..1	Max34Text	M	Identification assigned by an institution.		Customer account number (BBAN)
2.1 7	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Account ++++Identification +++++Other ++++++Scheme Name	SchmeNm	0..1	AccountSchemeName1Choice	BD	Name of the identification scheme		
2.1 8	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Account ++++Identification +++++Other ++++++Scheme Name ++++++Code	Cd	1..1	ExternalAccountIdentification1Code	M	Name of the identification scheme, in a coded form as published in an external list.	BBAN (Default)	BBAN
2.2 4	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Account ++++Currency	Ccy	1..1	ActiveOrHistoricCurrencyCode	R	Identification of the currency in which the account is held.		NOK
2.2 5	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Account ++++Name	Nm	0..1	Max70Text	BD	Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.		

Usage: The account name is

different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

2.2 6	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Account ++++Owner	Ownr	0..1	PartyIdentificati on32	BD	Party that legally owns the account.	Owner of the agreement account
2.2 7	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Account ++++Owner +++++Name	Nm	0..1	Max140Text	BD	Name by which a party is known and which is usually used to identify that party.	Name of the agreement holder in Nets if available
2.3 9	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Account ++++Owner +++++Identification	Id	0..1	Party6Choice	BD	Unique and unambiguous identification of a party.	
2.4 0	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Account ++++Owner +++++Identification +++++Organisation Identification	OrgId	1..1	OrganisationIde ntification4	M	Unique and unambiguous way to identify an organisation.	

2.4 2	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Account ++++Owner +++++Identification ++++++Organisation Identification +++++++Other	Othr	1..n	GenericOrganis ationIdentificati on1	R	Unique identification of an organisation, as assigned by an institution, using an identification scheme.		
2. 43	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Account ++++Owner +++++Identification ++++++Organisation Identification +++++++Other +++++++Identification	Id	1..1	Max35Text	M	Identification assigned by an institution.	ORGANISATION NUMBER Social Security number for personal company	Organisation number
2. 69	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Account ++++Servicer	Svcr	1..1	BranchAndFinanc ialInstitutionIden tificatio	R	Party that manages the account on behalf of the account owner, that is manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account.	Provide BIC only	Account servicer for the agreement account
2. 70	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Account ++++Servicer +++++Financial Institution Identification	FinInstnl d	1..1	Financial Institution Identification7	M	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.		

2. 71	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Account ++++Servicer +++++Financial Institution Identification ++++++BIC	BIC	1..1	BICIdentifier	R	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".	BIC of the agreement accounts bank (If unavailable we will output UNKNOWNX here)
2. 10 9	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Related Account	RltdAcct	0..1	CashAccount16	BD	Identifies the parent account of the account for which the notification has been issued.	Not used
2. 11 0	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Related Account ++++Identification	Id	1..1	Account Identification 4Choice	M	Unique and unambiguous identification for the account between the account owner and the account servicer.	
2. 11 1	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Related Account ++++Identification +++++IBAN	IBAN	1..1	IBAN2007 Identifier	M	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.	
2. 11 2	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Related Account	Othr	1..1	GenericAccount Identification1	M	Unique identification of an account, as assigned by the account servicer, using an identification scheme.	

++++Identification
+++++Other

2.	Document	Id	1..1	Max34Text	M	Identification assigned by an institution.
11	+Bank To Customer Debit					
3	Credit Notification V02					
	++Notification					
	+++Related Account					
	++++Identification					
	+++++Other					
	++++++Identification					

2.11 4	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Related Account ++++Identification +++++Other ++++++Scheme Name	SchmeN m	0..1	AccountScheme Name1Choice	BD	Name of the identification scheme	
2.11 5	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Related Account ++++Identification +++++Other ++++++Scheme Name +++++++Code	Cd	1..1	ExternalAccoun tIdentification1 Code	M	Name of the identification scheme, in a coded form as published in an external list.	
2.12 1	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Related Account ++++Currency	Ccy	1..1	ActiveOrHistoric CurrencyCode	R	Identification of the currency in which the account is held. Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account.	
3.0	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry	Ntry	1..n	ReportEntry2	R	Set of elements used to specify an entry in the debit credit notification. Usage: At least one reference must be provided to identify the entry and its underlying transaction(s).	A payment entry, this matches the batch booking or assignment levels.

								(Similar to a LIN in Cremul)
3.1	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Reference	NtryRef	1..1	Max35Text	R	Unique reference for the entry.	Unique pr transaction within one notification	Unique alpha-numeric sequence within a notification I.e. 1608161-1-1
3.2	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Amount	Amt	1..1	ActiveOrHistoric CurrencyAndAmount	M	Amount of money in the cash entry.	Amount in the currency of the account reported. Note: This amount can be Zero.	Total booked amount I.e. the amount on the account statement
3.3		Ccy		ActiveOrHistoric CurrencyCode		A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".		NOK
3.4	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Credit Debit Indicator	CdtDbtInd	1..1	CreditDebitCode	M	Indicates whether the entry is a credit or a debit entry.	Recommendation: treat as credit for Zero amount, unless the coding scheme treats it otherwise e.g. BAI may also designate it as a debit.	CRDT = Incoming payments (Egiro, Autogiro) DBIT = Outgoing payments (Dirrem)

3.5	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Reversal Indicator	RvslInd	0..1	TrueFalse Indicator	C	Indicates whether or not the entry is the result of a reversal. Usage: This element should only be present if the entry is the result of a reversal. Mif the CreditDebitIndicator is CRDT and ReversalIndicator is Yes, the original operation was a debit entry. If the CreditDebitIndicator is DBIT and ReversalIndicator is Yes, the original operation was a credit entry.	Value is TRUE or FALSE. Should only be shown if TRUE. Reversal indicator must not be used for Return transactions.	Not used
-----	---	---------	------	------------------------	---	--	--	----------

3.6	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Status	Sts	1..1	EntryStatus2Code	M	Status of an entry on the books of the account servicer.	Booked for End of Cycle statement: Valid code: BOOK = Booked is required.	BOOK
3.7	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Booking Date	BookgDt	1..1	DateAndDateTimeChoice	R	Date and time when an entry is posted to an account on the account servicer's books. Usage: Booking date is the expected booking date, unless the status is booked, in which case it is the actual booking date.	All reported entries are booked	NICS Settlement date
3.8	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Booking Date +++++Date	Dt	1..1	ISODate	M	Specified date.		
3.10	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Value Date	ValDt	1..1	DateAndDateTimeChoice	R	Date and time at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry. Usage: If entry status is pending and value date is present, then the value date refers to an expected/requested value date. For entries subject to availability/float and for	We only show booked entries, so the above mentioned situations will not occur.	Always same as Booking Date

which availability information is provided, the value date must not be used. In this case the availability component identifies the number of availability days.

3.11	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Value Date ++++Date	Dt	1..1	ISODate	M	Specified date.		
3.13	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Account Servicer Reference	AcctSvcr Ref	1..1	Max35Text	R	Unique reference as assigned by the account servicing institution to unambiguously identify the entry.	When the same booked entry is reported in both the camt.052 or camt.054, the Account Service reference must be the same as reported in camt.053.	Batch booking reference (Sumpost-id) (LevelB RFF+ACK in Cremul) Will match the RFF+AEK on the capital transaction in Finpay.
3.21	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Bank Transaction Code	BkTxCd	1..1	BankTransaction CodeStructure4	M	Set of elements used to fully identify the type of underlying transaction resulting in an entry.	Domain and/or proprietary may be provided. At least one must be provided.	
3.22	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Bank Transaction Code ++++Domain	Domn	0..1	BankTransaction CodeStructure5	C	Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format. Usage: If a specific family or sub-family code cannot be	Recommendation suggested that standard BTC are used as first priority	

						provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided.	
3.23	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Bank Transaction Code +++++Domain ++++++Code	Cd	1..1	ExternalBankTr ansactionDomai n1Code	M	Specifies the business area of the underlying transaction.	PMNT - Payments

3.24	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Bank Transaction Code +++++Domain ++++++Family	Fmly	1..1	BankTransactio n CodeStructure6	M	Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.	
3.25	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Bank Transaction Code +++++Domain ++++++Family +++++++Code	Cd	1..1	ExternalBank Transaction Family1Code	M	Specifies the family within a domain.	One of: RCDT - Received credit transfer IDDT - Issued direct debit (Autogiro) ICDT - Issued credit transfers (Dirrem/pain.001) CCRD - Credit card payments (Sofie)
3.26	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Bank Transaction Code +++++Domain ++++++Family +++++++Sub Family Code	SubFmly Cd	1..1	ExternalBank TransactionSub Family1Code	M	Specifies the sub-product family within a specific family.	Credit: PMDD - Autogiro VCOM - Generic credit POSP - Point of Sale (Sofie) Debit: SALA - payroll (Dirrem) DMCT - generic domestic credit transfer (Dirrem) TTLS - tax services (Dirrem) ** More types for debit will

								come here
3.27	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Bank Transaction Code +++++Proprietary	Prtry	0..1	ProprietaryBankT ransactionCodeS tructure	C	Bank transaction code in a proprietary form, as defined by the issuer.	For bank or community specific transaction coding. When BTC isn't specific enough.	Not used
3.28	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Bank Transaction Code +++++Proprietary ++++++Code	Cd	1..1	Max35Text	M	Proprietary bank transaction code to identify the underlying transaction.	Code format is depending on the issuer. It may be a composite code. Bank individual codes	For Credit entries we will provide information here regarding the type of entry Similar to the categories used for Cremul/Egiro 230 - KID 232 - Autogiro 233 - Reminder 234 - Blankett 240 - Structured Sofie Batch payments will have the name of the card type here (BANKAXEPT, VISA, MASTERCARD etc)
3.29	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Bank Transaction Code	Issr	1..1	Max35Text	R	Identification of the issuer of the proprietary bank transaction code.	Bank name	

+++++Proprietary
 ++++++Issuer

4.0	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details	NtryDtls	1..n	EntryDetails1	R	Set of elements used to provide details on the entry.	This provides a breakdown of the transaction details when the entry is 'batched'. If the entry is not batched and transaction details are to be reported, then transaction details must only occur once.	Holds the underlying transaction details
4.1	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Batch	Btch	0..1	BatchInformatio n2	C	Set of elements used to provide details on batched transactions.		Used by Sofie to report debits and credits within a CCRD entry

4.2	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Batch ++++++Message Identification	MsgId	0..1	Max35Text	C	Point to point reference, as assigned by the sending party, to unambiguously identify the batch of transactions.	
4.3	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Batch ++++++Payment Information Identification	PmtInflId	0..1	Max35Text	C	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.	
4.4	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Batch ++++++Credit Debit Indicator	CdtDbtInd	0..1	CreditDebitCode	C	Indicates whether the transaction details in this Entry Details are Credit or Debit.	Used when reporting payments from Sofie Batch. Where returns, refunds and reversals will be treated as debits.
4.8	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details	TxDtls	1..n	EntryTransaction 2	R	Set of elements used to provide information on the underlying transaction(s).	Transaction details (A SEQ / LevelC in Cremul)
4.9	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details	Refs	1..1	TransactionRefer ences2	R	Set of elements used to provide the identification of the underlying transaction.	

+++++Transaction Details
+++++References

4.1 0	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details +++++References +++++Message Identification	Msgld	0..1	Max35Text	C	Point to point reference, as assigned by the instructing party of the underlying message.	Dirrem: Original message id from pain.001 Sofie Batch: The session id
4.1 1	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details +++++References +++++Account Servicer Reference	AcctSvcrR ef	0.1	Max35Text	C	Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction.	Bank-/Archive Reference used in to NICS (RFF+ACD in Cremul)
4.1 2	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details +++++References +++++Payment Information Identification	PmtInflId	0..1	Max35Text	C	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.	Level C RFF+AEK if present in Cremul for credits (Subject to change, see InstrId) Provided payment- information-id from pain.001 for debits

4.1	Document	InstrId	0..1	Max35Text	C	<p>Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction.</p> <p>Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.</p>	<p>Customer debit reference (RFF+AEK)</p> <p>Provided instruction-id from pain.001 for debits Creditor agreement id for Autogiro/VPH</p>
3	+Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++References +++++++Instruction Identification						
4.1	Document	EndToEnd Id	0..1	Max35Text	C	<p>Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.</p> <p>Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.</p> <p>Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.</p>	<p>The end-to-end identification must be reported when it is known by the reporting bank. For SEPA the EndToEndId can be 'NOTPROVIDED'.</p> <p>For finpay transactions (in order of priority)</p> <ul style="list-style-type: none"> - Instruction Party Reference (RFF+ABO) - Sepa end-to-end reference (RFF+PQ) - Payers reference (RFF+AGN) <p>End-to-end id from pain.001 for debits Sofie-Batch: BAX-number</p>
4	+Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++References +++++++End To End Identification						

4.1 5	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++References +++++++Transaction Identification	Txid	0..1	Max35Text	C	<p>Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.</p> <p>Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level.</p> <p>Usage: The instructing agent has to make sure that the transaction identification is unique for a pre- agreed period.</p>		
4.1 6	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++References +++++++Mandate Identification	MndtId	0..1	Max35Text	C	<p>Unique identification, as assigned by the creditor, to unambiguously identify the mandate.</p>	For reporting Direct Debits, as appropriate	<p>Payer reference</p> <p>LevelC RFF+AHK in Cremul, used for Autogiro</p>
4.1 7	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++References +++++++Cheque Number	ChqNb	0..1	Max35Text	C	<p>Unique and unambiguous identifier for a cheque as assigned by the agent.</p>		

4.2	Document	AmtDtIs	1..1	AmountAnd Currency Exchange3	R	Set of elements providing detailed information on the original amount. Usage: This component (on transaction level) should be used in case booking is for a single transaction and the original amount is different from the entry amount. It can also be used in case individual original amounts are provided in case of a batch or aggregate booking.	"All Amount Details are in all cases given on the Transaction Details level on single and batch bookings. For consistency purposes Entry/Amount information is repeated at TransactionDetails/Amount Details/TransactionAmount."
2	+Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Amount Details						

4.2 3	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Amount Details +++++++Instructed Amount	InstdAmt	0..1	AmountAndCurr encyExchangeDe tails3	C	Identifies the amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party and provides currency exchange information in case the instructed amount and/or currency is/are different from the entry amount and/or currency.	"Used for original amount in original currency and is the gross value (i.e. prior to application of charges) in same currency situations.
4.2 4	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Amount Details +++++++Instructed Amount +++++++Amount	Amt	1..1	ActiveOrHistoric CurrencyAndAm ount	M	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.	
4.2 5		Ccy		ActiveOrHistoric CurrencyCode		A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".	
4.2 6	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Amount Details +++++++Instructed Amount +++++++Currency	CcyXchg	0..1	CurrencyExchang e5	C	Set of elements used to provide details on the currency exchange.	

Exchange						
4.2 7	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Amount Details +++++++Instructed Amount +++++++Currency Exchange +++++++Source Currency	SrcCcy	1..1	ActiveOrHistoric CurrencyCode	M	Currency from which an amount is to be converted in a currency conversion.
4.2 8	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Amount Details +++++++Instructed Amount +++++++Currency Exchange +++++++Target Currency	TrgtCcy	1..1	ActiveOrHistoric CurrencyCode	R	Currency into which an amount is to be converted in a currency conversion.
4.2 9	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Amount Details +++++++Instructed Amount +++++++Currency Exchange	UnitCcy	0..1	ActiveOrHistoric CurrencyCode	C	Currency in which the rate of exchange is expressed in a currency exchange. In the example 1GBP = xxxCUR, the unit currency is GBP.

	+++++++Unit Currency					
4.3 0	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details +++++Amount Details +++++Instructed Amount +++++Currency Exchange +++++Exchange Rate	XchgRate	1..1	BaseOneRate	M	Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency. Usage: ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency (ExchangeRate = UnitCurrency/QuotedCurrency).
4.3 1	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details +++++Amount Details +++++Instructed Amount +++++Currency Exchange +++++Contract Identification	CtrctId	0..1	Max35Text	BD	Unique identification to unambiguously identify the foreign exchange contract.

4.3 2	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Amount Details +++++++Instructed Amount +++++++Currency Exchange +++++++Quotation Date	QtnDt	0..1	ISODateTime	BD	Date and time at which an exchange rate is quoted.		
4.3 3	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Amount Details +++++++Transaction Amount	TxAmt	1..1	AmountAndCur rencyExchange Details3	R	Amount of the underlying transaction.	"EPC Mandated for SEPA payments. Recommendation: This amount is to be used for matching and aggregation purpose and it is used in all cases when AmountDetails structure is used. It is always in the currency of the account reported and the Entry Amount and populated in all Transaction Details– cases when AmountDetails structure is used. It is the net amount of the underlying transaction including charges expressed in the currency of the posting account. This will apply both Single Bookings and Batch Bookings with underlying transactions. This amount indicates the value that has been debited from or credited to reported bank account	Settled amount for the single transaction (LevelC MOA+60 in Cremul)

						(booked or posted amount). Note: this information may be duplicate with Entry/Amount if the single booking is in the same currency as reported account currency is."	
4.3 4	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Amount Details +++++++Transaction Amount +++++++Amount	Amt	1..1	ActiveOrHistoric CurrencyAndA mount	M	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.	
4.3 5		Ccy		ActiveOrHistoric CurrencyCode		A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".	NOK (No foreign payments at present)

4.3 6	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Amount Details +++++++Transaction Amount +++++++Currency Exchange	CcyXchg	0..1	CurrencyExchange5	C	Set of elements used to provide details on the currency exchange.	
4.3 7	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Amount Details +++++++Transaction Amount +++++++Currency Exchange +++++++Source Currency	SrcCcy	1..1	ActiveOrHistoric CurrencyCode	M	Currency from which an amount is to be converted in a currency conversion.	
4.3 8	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Amount Details +++++++Transaction Amount +++++++Currency Exchange +++++++Target	TrgtCcy	1..1	ActiveOrHistoric CurrencyCode	R	Currency into which an amount is to be converted in a currency conversion.	

Currency

4.3 9	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Amount Details +++++++Transaction Amount +++++++Currency Exchange +++++++Unit Currency	UnitCcy	0..1	ActiveOrHistoric CurrencyCode	C	Currency in which the rate of exchange is expressed in a currency exchange. In the example 1GBP = xxxCUR, the unit currency is GBP.
4.4 0	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Amount Details +++++++Transaction Amount +++++++Currency Exchange +++++++Exchange Rate	XchgRate	1..1	BaseOneRate	M	Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency. Usage: ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency (ExchangeRate = UnitCurrency/QuotedCurrency).

4.4 1	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Amount Details ++++++Transaction Amount ++++++Currency Exchange ++++++Contract Identification	CtrctId	0..1	Max35Text	BD	Unique identification to unambiguously identify the foreign exchange contract.	
4.4 2	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Amount Details ++++++Transaction Amount ++++++Currency Exchange ++++++Quotation Date	QtnDt	0..1	ISODatetime	BD	Date and time at which an exchange rate is quoted.	
4.4 3	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Amount Details ++++++Counter Value Amount	CntrVal Amt	0..1	AmountAndCurrencyExchangeDetails3	C	Set of elements used to provide the countervalue amount and currency exchange information. Usage: This can be either the counter amount quoted in an FX deal, or the result of the currency information applied to an instructed amount, before deduction of charges.	Counter Value is used for currency conversion reporting. It is used and available only in currency exchange cases. In Debit entries the CounterValueAmount reports the result amount converted from the InstructedAmount with FX information at TransactionAmount. In Credit entries the CounterValueAmount

							reports the result amount converted from the Interbank Settlement Amount with FX information at TransactionAmount. CounterValueAmount does not have the basic FX information as it is reported only with TransactionAmount.
4.4 4	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Amount Details +++++++Counter Value Amount +++++++Amount	Amt	1..1	ActiveOrHistoric CurrencyAndAmount	M	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.	
4.4 5		Ccy		ActiveOrHistoric CurrencyCode		A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".	
4.6 3	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Amount Details +++++++Proprietary	PrtryAmt	0..n	AmountAndCur rencyExchange Details4	C	Set of elements used to provide information on the original amount and currency exchange.	This value can be used by the bank for additional amount reporting on community or bank-specific purposes.

Amount							
4.6	Document	1..1	Max35Text	M	Specifies the type of amount.	"Values:	
4	+Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Amount Details +++++++Proprietary Amount +++++++Type	Tp				IBS = Interbank settlement amount AOS = additional counter- value information for some banking communities"	
4.6	Document	1..1	ActiveOrHistoric CurrencyAndA mount	M	Amount of money to be exchanged against another amount of money in the counter currency.		
5	+Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Amount Details +++++++Proprietary Amount +++++++Amount	Amt					
4.6			ActiveOrHistoric CurrencyCode		A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".		
6							
		Ccy					

4.6 7	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Amount Details +++++++Proprietary Amount +++++++Currency Exchange	CcyXchg	0..1	Currency Exchange5	C	Set of elements used to provide details on the currency exchange.	
4.6 8	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Amount Details +++++++Proprietary Amount +++++++Currency Exchange +++++++Source Currency	SrcCcy	1..1	ActiveOrHistoric CurrencyCode	M	Currency from which an amount is to be converted in a currency conversion.	
4.6 9	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Amount Details +++++++Proprietary Amount +++++++Currency Exchange +++++++Target	TrgtCcy	1..1	ActiveOrHistoric CurrencyCode	R	Currency into which an amount is to be converted in a currency conversion.	

Currency

4.7 0	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Amount Details +++++++Proprietary Amount +++++++Currency Exchange +++++++Unit Currency	UnitCcy	0..1	ActiveOrHistoric CurrencyCode	C	Currency in which the rate of exchange is expressed in a currency exchange. In the example 1GBP = xxxCUR, the unit currency is GBP.
4.7 1	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Amount Details +++++++Proprietary Amount +++++++Currency Exchange +++++++Exchange Rate	XchgRate	1..1	BaseOneRate	M	Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency. Usage: ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency (ExchangeRate = UnitCurrency/QuotedCurrency).

4.7	Document	CtrctId	0..1	Max35Text	C	Unique identification to unambiguously identify the foreign exchange contract.		
2	+Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Amount Details +++++++Proprietary Amount +++++++Currency Exchange +++++++Contract Identification							
4.7	Document	QtnDt	0..1	ISODatetime	C	Date and time at which an exchange rate is quoted.		
3	+Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Amount Details +++++++Proprietary Amount +++++++Currency Exchange +++++++Quotation Date							
4.9	Document	Chrgs	0..n	ChargesInformation6	BD	Provides information on the charges included in the entry amount.	Total of all Charges and Taxes applied to the transaction	Not used
0	+Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details +++++Charges					Usage: This component (on transaction level) can be used in case the booking is for a single transaction, and charges are included in the entry amount. It can also be used in case individual charge amounts are applied to individual transactions in		

case of a batch or aggregate amount booking.

4.9 3	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Charges +++++++Amount	Amt	1..1	ActiveOrHistoric CurrencyAndA mount	M	Transaction charges to be paid by the charge bearer.
4.9 4		Ccy		ActiveOrHistoric CurrencyCode		A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
4.9 6	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Charges +++++++Type	Tp	1..1	ChargeType2 Choice	R	Specifies the type of charge.
4.9 7	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details	Cd	1..1	ChargeType1 Code	M	Charge type, in a coded form.

+++++Transaction Details
 +++++Charges
 +++++Type
 +++++Code

4.1 02	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details +++++Charges +++++Bearer	Br	1..1	ChargeBearer Type1Code	R	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	"Valid codes: CRED DEBT SHAR	
4.1 82	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details +++++Related Parties	RltdPties	0..1	TransactionPart y2	C	Set of elements used to identify the parties related to the underlying transaction.		
4.2 26	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details +++++Related Parties +++++Debtor	Dbtr	0..1	PartyIdentificati on32	C	Party that owes an amount of money to the (ultimate) creditor.	For outward payments, report if different from account owner. For inward payments, report where available. In instances where the ReversalIndicator <RvslInd> is TRUE, the Creditor and Debtor must be the same as the Creditor and Debtor of the original entry. EPC mandated for SEPA Payment - For SEPA inward payments, it is expected that the Debtor info would be provided by	Debtor name and address if present LevelC NAD+PL in Cremul

the Debtor Agent and hence would be reported.

4.2 27	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties +++++++Debtor +++++++Name	Nm	1..1	Max140Text	R	Name by which a party is known and which is usually used to identify that party.
4.2 28	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties +++++++Debtor +++++++Postal Address	PstlAdr	0..1	PostalAddress6	C	Information that locates and identifies a specific address, as defined by postal services.
4.2 32	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties +++++++Debtor +++++++Postal Address +++++++Street Name	StrtNm	0..1	Max70Text	C	Name of a street or thoroughfare.

4.2 34	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties +++++++Debtor +++++++Postal Address +++++++Post Code	PstCd	0..1	Max16Text	C	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.	
4.2 35	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties +++++++Debtor +++++++Postal Address +++++++Town Name	TwnNm	0..1	Max35Text	C	Name of a built-up area, with defined boundaries, and a local government.	
4.2 37	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties +++++++Debtor +++++++Postal Address +++++++Country	Ctry	0..1	CountryCode	C	Nation with its own government.	
4.2 38	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details	AdrLine	0..7	Max70Text	C	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.	

+++++Transaction Details
 ++++++Related Parties
 ++++++Debtor
 ++++++Postal Address
 ++++++Address Line

4.2 39	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details +++++Related Parties +++++Debtor +++++Identification	Id	0..1	Party6Choice	C	Unique and unambiguous identification of a party.	Only used if debtor has a BIC identifier
4.2 40	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details +++++Related Parties +++++Debtor +++++Identification +++++Organisation Identification	OrgId	1..1	OrganisationIde ntification4	M	Unique and unambiguous way to identify an organisation.	
4.2 41	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details +++++Related Parties +++++Debtor +++++Identification +++++Organisation	BICOrBEI	0..1	AnyBICIdentifier	C	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".	

Identification

+++++++BICOr BEI

4.2 69	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties +++++++Debtor Account	DbtrAcct	0..1	CashAccount16	C	Unambiguous identification of the account of the debtor.	For inward payment, Report where available. Conditional on the country regulatory requirement. Recommendation: If IBAN is available populate in IBAN tag, else populate Other. EPC mandated for SEPA Payment	Debtor account (BBAN) Level C FII+OR in Cremul Note for Autogiro this will not be present as the debtor is identified by the Mandateld
4.2 70	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties +++++++Debtor Account +++++++Identification	Id	1..1	AccountIdentification4Choice	M	Unique and unambiguous identification for the account between the account owner and the account servicer.	Either IBAN or use Other - > ID BBAN Bank dependent contact your bank	
4.2 71	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties +++++++Debtor Account +++++++Identification +++++++IBAN	IBAN	1..1	IBAN2007Identifier	M	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version	Used when reporting debits from Dirrem if the original payment	

1997-10-01, or later
revisions.

4.2 72	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties +++++++Debtor Account +++++++Identification +++++++Other	Othr	1..1	GenericAccount Identification1	M	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
4.2 73	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties +++++++Debtor Account +++++++Identification +++++++Other +++++++Identification	Id	1..1	Max34Text	M	Identification assigned by an institution.
4.2 74	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties +++++++Debtor Account +++++++Identification	SchmeN m	1..1	AccountScheme Name1Choice	R	Name of the identification scheme

+++++Other
+++++Scheme
Name

4.2 75	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details +++++Related Parties +++++Debtor Account +++++Identification +++++Other +++++Scheme Name +++++Code	Cd	1..1	ExternalAccountIdentification1 Code	M	Name of the identification scheme, in a coded form as published in an external list.	BBAN
4.2 83	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details +++++Related Parties +++++Ultimate Debtor	UltmtDbt r	0..1	Party Identification32	BD	Ultimate party that owes an amount of money to the (ultimate) creditor.	EPC mandated for SEPA Payment. In instances where the ReversalIndicator <RvslInd> is TRUE, the Ultimate Creditor and Ultimate Debtor must be the same as the Ultimate Creditor and Ultimate Debtor of the original entry. "
4.2 84	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details	Nm	1..1	Max140Text	R	Name by which a party is known and which is usually used to identify that party.	

++++++Related Parties
++++++Ultimate Debtor
++++++Name

4.2 85	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties ++++++Ultimate Debtor ++++++Postal Address	PstlAdr	0..1	PostalAddress6	C	Information that locates and identifies a specific address, as defined by postal services.
4.2 89	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties ++++++Ultimate Debtor ++++++Postal Address ++++++Street Name	StrtNm	0..1	Max70Text	C	Name of a street or thoroughfare.
4.2 91	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties ++++++Ultimate Debtor ++++++Postal Address ++++++Post Code	PstCd	0..1	Max16Text	C	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.

4.2 92	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties +++++++Ultimate Debtor +++++++Postal Address +++++++Town Name	TwnNm	0..1	Max35Text	C	Name of a built-up area, with defined boundaries, and a local government.		
4.2 94	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties +++++++Ultimate Debtor +++++++Postal Address +++++++Country	Ctry	0..1	CountryCode	C	Nation with its own government.		
4.2 95	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties +++++++Ultimate Debtor +++++++Postal Address +++++++Address Line	AdrLine	0..7	Max70Text	C	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.		
4.3 26	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details	Cdtr	0..1	PartyIdentificati on32	C	Party to which an amount of money is due.	"For outward payment, report where available. In instances where the ReversalIndicator <RvslInd> is TRUE, the Creditor and Debtor must	Creditor name and address if present LevelC NAD+BE in Cremul

	+++++Transaction Details +++++Related Parties +++++Creditor					be the same as the Creditor and Debtor of the original entry. EPC mandated for SEPA Payment "	
4.3 27	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details +++++Related Parties +++++Creditor +++++Name	Nm	1..1	Max140Text	R	Name by which a party is known and which is usually used to identify that party.	
4.3 28	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details +++++Related Parties +++++Creditor +++++Postal Address	PstlAdr	0..1	PostalAddress6	C	Information that locates and identifies a specific address, as defined by postal services.	
4.3 32	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details +++++Related Parties +++++Creditor +++++Postal Address +++++Street Name	StrtNm	0..1	Max70Text	C	Name of a street or thoroughfare.	

4.3 34	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties +++++++Creditor +++++++Postal Address +++++++Post Code	PstCd	0..1	Max16Text	C	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.	
4.3 35	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties +++++++Creditor +++++++Postal Address +++++++Town Name	TwnNm	0..1	Max35Text	C	Name of a built-up area, with defined boundaries, and a local government.	
4.3 37	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties +++++++Creditor +++++++Postal Address +++++++Country	Ctry	0..1	CountryCode	C	Nation with its own government.	
4.3 38	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details	AdrLine	0..7	Max70Text	C	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.	

	++++Transaction Details +++++Related Parties +++++Creditor +++++Postal Address +++++Address Line						
4.3 39	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details +++++Related Parties +++++Creditor +++++Identification	Id	0..1	Party6Choice	C	Unique and unambiguous identification of a party.	
4.3 40	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details +++++Related Parties +++++Creditor +++++Identification +++++Organisation Identification	OrgId	1..1	OrganisationIde ntification4	M	Unique and unambiguous way to identify an organisation.	
4.3 41	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details +++++Related Parties	BICOrBEI	1..1	AnyBICIdentifier	M	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".	

	++++++Creditor ++++++Identification ++++++Organisation Identification ++++++BICOr BEI							
4.3 69	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details ++++Transaction Details ++++Related Parties ++++Creditor Account	CdtrAcct	0..1	CashAccount16	C	Unambiguous identification of the account of the creditor to which a credit entry has been posted as a result of the payment transaction.	For outward, payment, Report where available. Recommendation: If IBAN is available populate IBAN tag, else populate Other. EPC mandated for SEPA Payment	Creditor account for Issued Credit Transfers May not be present if the transaction is an address money order (anvisning) Always BBAN if present
4.370	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details ++++Transaction Details ++++Related Parties ++++Creditor Account ++++Identification	Id	1..1	AccountIdentificati on4Choice	M	Unique and unambiguous identification for the account between the account owner and the account servicer.	Either IBAN or Other Id SchemeName Cd	
4.371	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details ++++Transaction Details ++++Related Parties ++++Creditor Account ++++Identification ++++IBAN	IBAN	1..1	IBAN2007Identifier	M	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.		

4.372	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties +++++++Creditor Account +++++++Identification +++++++Other	Othr	1..1	GenericAccountIde M ntification1	Unique identification of an account, as assigned by the account servicer, using an identification scheme.	
4.373	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties +++++++Creditor Account +++++++Identification +++++++Other +++++++Identification	Id	1..1	Max34Text M	Identification assigned by an institution.	
4.374	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties +++++++Creditor Account +++++++Identification +++++++Other +++++++Scheme Name	SchmeNm	1..1	AccountSchemeNa R me1Choice	Name of the identification scheme	

4.375	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties +++++++Creditor Account +++++++Identification +++++++Other +++++++Scheme Name +++++++Code	Cd	1..1	ExternalAccountIde M ntification1Code		Name of the identification scheme, in a coded form as published in an external list.	BBAN	
4.383	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties +++++++Ultimate Creditor	UltmtCdtr	0..1	PartyIdentification C 32		Ultimate party to which an amount of money is due.	EPC Mandated for SEPA Payments. In instances where the ReversalIndicator <RvslInd> is TRUE, the Ultimate Creditor and Ultimate Debtor must be the same as the Ultimate Creditor and Ultimate Debtor of the original entry.	
4.384	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties +++++++Ultimate Creditor +++++++Name	Nm	1..1	Max140Text	R	Name by which a party is known and which is usually used to identify that party.		
4.385	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details	PstlAdr	0..1	PostalAddress6	C	Information that locates and identifies a specific address, as defined by postal services.		

++++++Related Parties
++++++Ultimate Creditor
++++++Postal Address

4.389	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties ++++++Ultimate Creditor ++++++Postal Address ++++++Street Name	StrtNm	0..1	Max70Text	C	Name of a street or thoroughfare.
4.391	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties ++++++Ultimate Creditor ++++++Postal Address ++++++Post Code	PstCd	0..1	Max16Text	C	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
4.3 92	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties ++++++Ultimate Creditor ++++++Postal Address ++++++Town Name	TwnNm	0..1	Max35Text	C	Name of a built-up area, with defined boundaries, and a local government.

4.3 94	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties +++++++Ultimate Creditor +++++++Postal Address +++++++Country	Ctry	0..1	CountryCode	C	Nation with its own government.
4.3 95	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Parties +++++++Ultimate Creditor +++++++Postal Address +++++++Address Line	AdrLine	0..7	Max70Text	C	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.
4.5 14	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Agents	RltdAgts	0..1	TransactionAgents2	C	Set of elements used to identify the agents related to the underlying transaction.
4.5 15	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Agents +++++++Debtor Agent	DbtrAgt	0..1	BranchAndFinancialInstitutionIdentification	C	Financial institution servicing an account for the debtor.

4.5 16	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Agents +++++++Debtor Agent +++++++Financial Institution Identification	FinInstnId	1..1	FinancialInstituti onIdentification7	M	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
4.5 17	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Agents +++++++Debtor Agent +++++++Financial Institution Identification +++++++BIC	BIC	1..1	BICIdentifier	R	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
4.5 55	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Agents +++++++Creditor Agent	CdtrAgt	0..1	BranchAndFinanc ialInstitutionIden tificatio	C	Financial institution servicing an account for the creditor.
4.5 56	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Agents	FinInstnl d	1..1	FinancialInstitut ionIdentificatio n7	M	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

++++++Creditor Agent
 ++++++Financial
 Institution Identification

4.5 57	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details +++++Related Agents ++++++Creditor Agent ++++++Financial Institution Identification ++++++BIC	BIC	0..1	BICIdentifier	C	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".	If present on creditor account
4.5 58	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details +++++Related Agents ++++++Creditor Agent ++++++Financial Institution Identification ++++++Clearing System Member Identification	ClrSysM mbld	0..1	ClearingSystem MemberIdentifi cation2	C	Information used to identify a member within a clearing system.	
4.5 59	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details	ClrSysId	0..1	ClearingSystemI dentification2C hoice	C	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.	

	+++++Related Agents +++++Creditor Agent +++++Financial Institution Identification +++++Clearing System Member Identification +++++Clearing System Identification					
4.5 60	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details ++++Transaction Details +++++Related Agents +++++Creditor Agent +++++Financial Institution Identification +++++Clearing System Member Identification +++++Clearing System Identification +++++Code	Cd	1..1	ExternalClearing SystemIdentifica tion1Cod	M	Identification of a clearing system, in a coded form as published in an external list.
4.5 62	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details ++++Transaction Details +++++Related Agents +++++Creditor Agent +++++Financial Institution Identification +++++Clearing System Member Identification	Mmbld	1..1	Max35Text	M	Identification of a member of a clearing system.

+++++++Member
Identification

4.5 63	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details +++++Related Agents +++++Creditor Agent +++++Financial Institution Identification +++++Name	Nm	0..1	Max140Text	C	Name by which an agent is known and which is usually used to identify that agent.
4.5 95	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details +++++Related Agents +++++Intermediary Agent 1	IntrmyAg t1	0..1	BranchAndFinanc ialInstitutionIden tificatio	C	Agent between the debtor's agent and the creditor's agent. Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2.
4.5 96	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details +++++Related Agents	FinInstnl d	1..1	FinancialInstitut ionIdentificatio n7	M	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

	++++++Intermediary Agent 1 ++++++Financial Institution Identification					
4.5 97	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Related Agents ++++++Intermediary Agent 1 ++++++Financial Institution Identification ++++++BIC	BIC	1..1	BICIdentifier	R	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
4.9 17	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Purpose	Purp	0..1		C	
4.9 18	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Purpose ++++++Code	Cd	1..1			

4.9 19	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Purpose +++++++Proprietary	Prtry	1..1	Max35Text				Text to account statement (FTX+AAG in Finpay)
4.9 37	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Remittance Information	RmtInf	0..1	RemittanceInfor mation5	C	Structured information that enables the matching, i.e., reconciliation, of a payment with the items that the payment is intended to settle, such as commercial invoices in an account receivable system.	For inward SEPA transaction it is recommended to report, when available. Remittanceinformation can either be unstructured or structured, not both	
4.9 38	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Remittance Information +++++++Unstructured	Ustrd	0..n	Max140Text	C	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.		Message for beneficiary Each line will be 80 characters (CDATA), Maximum combined length is 1750 characters. Similar to LevelC FTX+PMD in Cremul
4.9 39	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Remittance Information +++++++Structured	Strd	0..n	StructuredRemi ttanceInformati on7	C	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.		

4.9 40	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Remittance Information +++++++Structured +++++++Referred Document Information	RfrdDocl nf	0..n	ReferredDocum entInformation 3	C	Set of elements used to identify the documents referred to in the remittance information.	Invoice and credit note
4.9 41	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Remittance Information +++++++Structured +++++++Referred Document Information +++++++Type	Tp	1..1	ReferredDocum entType2	R	Specifies the type of referred document.	
4.9 42	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Remittance Information +++++++Structured +++++++Referred Document Information +++++++Type +++++++Code Or	CdOrPrtr y	1..1	ReferredDocum entType1Choice	M	Provides the type details of the referred document.	

Proprietary								
4.9	Document	Cd	1..1	DocumentType 5Code	M	Document type in a coded form.	Valid Codes: CINV CREN	CINV - Commercial Invoice (DOC+380) CREN - Credit note (DOC+381/998)
43	+Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Remittance Information +++++++Structured +++++++Referred Document Information +++++++Type +++++++Code Or Proprietary +++++++Code							
4.9	Document	Nb	1..1	Max35Text	R	Unique and unambiguous identification of the referred document.		Reference value from DOC+380, DOC+381 or RFF+IV
46	+Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Remittance Information +++++++Structured +++++++Referred Document Information +++++++Number							

4.9 47	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Remittance Information +++++++Structured +++++++Referred Document Information +++++++Related Date	RltdDt	0..1	ISODate	C	Date associated with the referred document.	Document date (LevelD DTM+171 in Cremul)
4.9 48	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Remittance Information +++++++Structured +++++++Referred Document Amount	RfrdDocAmt	0..1	RemittanceAmount1	C	Set of elements used to provide details on the amounts of the referred document.	
4.9 49	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Remittance Information +++++++Structured +++++++Referred Document Amount +++++++Due Payable Amount	DuePyblAmt	0..1	ActiveOrHistoricCurrencyAndAmount	C	Amount specified is the exact amount due and payable to the creditor.	LevelD MOA+9 in Cremul (if present for the transaction)

4.9 50		Ccy		ActiveOrHistoric CurrencyCode		A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".	NOK
4.9 53	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details +++++Remittance Information +++++Structured +++++Referred Document Amount +++++Credit Note Amount	CdtNote Amt	0..1	ActiveOrHistoric CurrencyAndA mount	C	Amount specified for the referred document is the amount of a credit note.	Credit note amount LevelD MOA+12 in Cremul when type is DOC+381/998
4.9 54		Ccy		ActiveOrHistoric CurrencyCode		A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".	NOK
4.9 63	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details	RmtdAmt	0..1	ActiveOrHistoric CurrencyAndA mount	C	Amount of money remitted for the referred document.	Amount LevelD MOA+12 in Cremul when type is DOC+999/380

+++++Transaction Details							
+++++Remittance Information							
+++++Structured							
+++++Referred Document Amount							
+++++Remitted Amount							
4.9 64		Ccy		ActiveOrHistoric CurrencyCode		A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".	NOK
4.9 65	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details +++++Remittance Information +++++Structured +++++Creditor Reference Information	CdtrRefIn f	0..1	Creditor Reference Information2	C	Reference information provided by the creditor to allow the identification of the underlying documents.	For remittance creditor reference information, in instances where the CreditorReferenceType Code is SCOR (Structured Communication Reference) and the CreditorReference is structured in accordance with ISO 11649, The issuer should be specified with the text 'ISO' Used for Creditor issued structured reference information such as "Kunde Identifikasjon" (KID) or ISO11649

4.9 66	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Remittance Information +++++++Structured +++++++Creditor Reference Information +++++++Type	Tp	1..1	Creditor Reference Type2	R	Specifies the type of creditor reference.	
4.9 67	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Remittance Information +++++++Structured +++++++Creditor Reference Information +++++++Type +++++++Code Or Proprietary	CdOrPrtr y	1..1	Creditor Reference Type1Choice	M	Coded or proprietary format creditor reference type.	
4.9 68	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Remittance Information +++++++Structured +++++++Creditor	Cd	1..1	DocumentType 3Code	M	Type of creditor reference, in a coded form.	SCOR = KID

Reference Information

+++++Type

+++++Code Or

Proprietary

+++++Code

4.9 70	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details +++++Remittance Information +++++Structured +++++Creditor Reference Information +++++Type +++++Issuer	Issr	0..1	Max35Text	C	Entity that assigns the credit reference type.	ISO if ISO11649	
4.9 71	Document +Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details +++++Remittance Information +++++Structured +++++Creditor Reference Information +++++Reference	Ref	1..1	Max35Text	R	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money. If the business context requires the use of a creditor reference or a payment remit identification, and only	KID ISO11649	Structured reference (KID) 25 characters max

one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.

4.1	Document	AddtlRmtl	0..3	Max140Text	C	Additional information, in free text form, to complement the structured remittance information.	
05	+Bank To Customer Debit	nf					
8	Credit Notification V02						
	++Notification						
	+++Entry						
	++++Entry Details						
	+++++Transaction Details						
	++++++Remittance Information						
	+++++++Structured						
	+++++++Additional Remittance Information						
4.1	Document	RltdDts	0..1	TransactionDates	C	Set of elements used to identify the dates related to the underlying transactions.	
05	+Bank To Customer Debit			2			
9	Credit Notification V02						
	++Notification						
	+++Entry						
	++++Entry Details						
	+++++Transaction Details						
	++++++Related Dates						
4.1	Document	IntrBkSttl	0..1	ISODate	C	Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.	Settlement date
06	+Bank To Customer Debit	mDt					
3	Credit Notification V02						
	++Notification						
	+++Entry						
	++++Entry Details						
	+++++Transaction Details						
	++++++Related Dates						
	+++++++Interbank						

Settlement Date						
Document	AddlTxInf	0..1	Max500Text	C	Further details of the transaction	Text to account statement (FTX+AAG in Finpay)
+Bank To Customer Debit Credit Notification V02 ++Notification +++Entry ++++Entry Details +++++Transaction Details ++++++Additional Transaction Information						



©2021 Mastercard. Mastercard is a registered trademark, and the circles design is a trademark, of Mastercard International Incorporated.