

Nordea Bank  
Implementation Guideline  
for

# CREMUL

Multiple Credit Advice Message  
UN/EDIFACT directory D.96A

Version 2.5

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## 1. Introduction

The purpose of this documentation is to define how information related to transactions in a multiple credit advice message should be exchanged electronically between Nordea Bank and the Customer.

## 2. References

This chapter contains references to documents relevant for this IG:

- [1] UN/EDIFACT directory D.96A. UN/ECE, March 1996. UNTDID, UN/ECE Geneva, 19951117
- [2] UN/EDIFACT standard message, multiple credit advice message - CREMUL, dated 1995.11.23, based on UN/EDIFACT UNTDID D.96A.
- [3] Norsk veiledning i bruk av EDIFACT, version 2.0, with addendum. Norsk EDIPRO 1991 (Norwegian language only).

### 2.1 Precedence rules

In case of conflict between the UN/EDIFACT message description for CREMUL and this document, the following precedent rules applies:

- 1. UN/EDIFACT standard message, multiple credit advice message - CREMUL [2]
- 2. Implementation Guideline for CREMUL, Multiple Credit Advice Message [this document], implying that the message description will overrule the IG in case of conflict.

## 3. Multiple Credit Advice Message - area of use

As defined by this IG the main function of the CREMUL - Multiple Credit Advice Message, is as follows:

*A Multiple Credit Advice Message is sent by Nordea to the customer, who has agreed bilaterally in advance, that their account (s) has been or will be credited for specified amount(s) on the date(s) indicated, in settlement of the referenced business transaction(s).*

### 3.1 Principles for use

The scope of implementing the CREMUL message between Nordea and the customer is to receive all credit transactions processed in the bank with one value date and one posting date.

The credit transactions will be delivered in the following transaction groups:

1. Total amount with valid KID on level B and underlying single transactions on level C
2. Total amount with invalid KID on level B and underlying single transactions on level C
3. Total amount with AutoGiro on level B and underlying single transactions on level C
4. Total amount with electronic payments on level B and underlying single transactions on level C
5. Total amount with Giro notes on level B and underlying single transactions on level C
6. Transactions with different types of structured information(invoice, credit note etc)
7. Single bank internal transactions (same amount on level B and C)
8. Single Cash Management transactions (same amount on level B and C)

The transaction groups are stated in the BUS (Business function) segment in Group 4.

Transaction groups 1-6 cover all credit transactions cleared by BBS for the beneficiary. If the number of single transactions in a group exceed 9999, a new group will be created.

Transaction group 7-8 cover all credit transactions cleared in Nordea for the beneficiary.

Booking (posting) will be made on the total amounts (level B). Booked amounts on the credit account will be identical to the amount stated in the MOA (monetary amount) segment in Group 4 with qualifier 60 (final posted amount).

## 4. Segment table

The segment table below, list all segment groups and segments that are included in the CREMUL message. Segments and groups that are used according to this IG, are listed using the bold attribute. Other segments and groups (in normal writing) are not to be used.

0010	<b>UNH Message header</b>	<b>M</b>	<b>1</b>	
0020	<b>BGM Beginning of message</b>	<b>M</b>	<b>1</b>	
0030	<b>DTM Date/time/period</b>	<b>C</b>	<b>1</b>	
0040	BUS Business function	C	1	
0050	----- Segment group 1 -----	C	2-----	
0060	RFF Reference	M	1	
0070	DTM Date/time/period	C	1-----+	
0080	----- Segment group 2 -----	C	5-----+	
0090	FII Financial institution information	M	1	
0100	CTA Contact information	C	1	
0110	COM Communication contact	C	5-----+	
<b>0120</b>	<b>----- Segment group 3 -----</b>	<b>C</b>	<b>3-----+</b>	
<b>0130</b>	<b>NAD Name and address</b>	<b>M</b>	<b>1</b>	
0140	CTA Contact information	C	1	
0150	COM Communication contact	C	5-----+	
0160	----- Segment group 4 -----	<b>M</b>	<b>9999-----+</b>	
0170	<b>LIN Line item</b>	<b>M</b>	<b>1</b>	
0180	<b>DTM Date/time/period</b>	<b>C</b>	<b>2</b>	
0190	<b>BUS Business function</b>	<b>C</b>	<b>1</b>	
0200	<b>MOA Monetary amount</b>	<b>M</b>	<b>2</b>	
0210	----- Segment group 5 -----	<b>M</b>	<b>3-----+</b>	
0220	<b>RFF Reference</b>	<b>M</b>	<b>1</b>	
0230	<b>DTM Date/time/period</b>	<b>C</b>	<b>1-----+</b>	
0240	----- Segment group 6 -----	<b>M</b>	<b>1-----+</b>	
0250	<b>FII Financial institution information</b>	<b>M</b>	<b>1</b>	
0260	CTA Contact information	C	1	
0270	COM Communication contact	C	5-----+	
0280	----- Segment group 7 -----	<b>C</b>	<b>5-----+</b>	
0290	<b>FCA Financial charges allocation</b>	<b>M</b>	<b>1</b>	
0300	<b>MOA Monetary amount</b>	<b>C</b>	<b>2</b>	
0310	----- Segment group 8 -----	C	6-----+	
0320	ALC Allowance or charge	M	1	
0330	PCD Percentage details	C	1	
0340	MOA Monetary amount	C	2	
0350	CUX Currencies	C	1	
0360	DTM Date/time/period	C	1	
0370	----- Segment group 9 -----	C	5-----+	
0380	TAX Duty/tax/fee details	M	1	
0390	MOA Monetary amount	C	2	
0400	CUX Currencies	C	1	
0410	DTM Date/time/period	C	1-----+++	
0420	----- Segment group 10 -----	<b>M</b>	<b>9999-----+</b>	
0430	<b>SEQ Sequence details</b>	<b>M</b>	<b>1</b>	
0440	<b>DTM Date/time/period</b>	<b>C</b>	<b>3</b>	
0450	BUS Business function	C	1	

0460	<b>FII Financial institution information</b>	<b>M</b>	<b>2</b>	
0470	----- Segment group 11 -----	<b>C</b>	<b>5</b>	-----+
0480	<b>RFF Reference</b>	<b>M</b>	<b>1</b>	
0490	DTM Date/time/period	C	1	-----+
0500	----- Segment group 12 -----	C	1	-----+
0510	PAI Payment instructions	M	1	
0520	FTX Free text	C	1	-----+
0530	----- Segment group 13 -----	<b>M</b>	<b>4</b>	-----+
0540	<b>MOA Monetary amount</b>	<b>M</b>	<b>1</b>	
0550	<b>CUX Currencies</b>	<b>C</b>	<b>1</b>	
0560	DTM Date/time/period	C	2	
0570	<b>RFF Reference</b>	<b>C</b>	<b>1</b>	-----+
0580	----- Segment group 14 -----	<b>C</b>	<b>3</b>	-----+
0590	<b>NAD Name and address</b>	<b>M</b>	<b>1</b>	
0600	CTA Contact information	C	1	
0610	COM Communication contact	C	5	-----+
0620	----- Segment group 15 -----	<b>C</b>	<b>3</b>	-----+
0630	<b>INP Parties to instruction</b>	<b>M</b>	<b>1</b>	
0640	<b>FTX Free text</b>	<b>C</b>	<b>1</b>	
0650	DTM Date/time/period	C	1	-----+
0660	----- Segment group 16 -----	C	10	-----+
0670	GIS General indicator	M	1	
0680	MOA Monetary amount	C	1	
0690	LOC Place/location identification	C	2	
0700	NAD Name and address	C	1	
0710	RCS Requirements and conditions	C	1	
0720	FTX Free text	C	10	-----+
0730	----- Segment group 17 -----	C	5	-----+
0740	FCA Financial charges allocation	M	1	
0750	MOA Monetary amount	C	2	
0760	----- Segment group 18 -----	C	20	-----+
0770	ALC Allowance or charge	M	1	
0780	PCD Percentage details	C	1	
0790	MOA Monetary amount	C	2	
0800	CUX Currencies	C	1	
0810	DTM Date/time/period	C	2	
0820	----- Segment group 19 -----	C	5	-----+
0830	TAX Duty/tax/fee details	M	1	
0840	MOA Monetary amount	C	2	
0850	CUX Currencies	C	1	
0860	DTM Date/time/period	C	1	-----+++
0870	----- Segment group 20 -----	<b>C</b>	<b>1</b>	-----+
0880	<b>PRC Process identification</b>	<b>M</b>	<b>1</b>	
0890	<b>FTX Free text</b>	<b>C</b>	<b>5</b>	
0900	----- Segment group 21 -----	<b>C</b>	<b>9999</b>	-----+
0910	<b>DOC Document/message details</b>	<b>M</b>	<b>1</b>	
0920	<b>MOA Monetary amount</b>	<b>C</b>	<b>5</b>	
0930	<b>DTM Date/time/period</b>	<b>C</b>	<b>5</b>	
0940	<b>RFF Reference</b>	<b>C</b>	<b>5</b>	
0950	<b>NAD Name and address</b>	<b>C</b>	<b>2</b>	

0960	----- Segment group 22 -----	C	5-----+	
0970	CUX Currencies	M	1	
0980	DTM Date/time/period	C	1-----+	
0990	----- Segment group 23 -----	C	100-----+	
1000	AJT Adjustment details	M	1	
1010	MOA Monetary amount	C	1	
1020	RFF Reference	C	1-----+	
<b>1030</b>	<b>FTX Free text</b>	<b>C</b>	<b>5</b>	<b>    </b>
1040	----- Segment group 24 -----	C	9999-----+	
1050	DLI Document line identification	M	1	
1060	MOA Monetary amount	C	5	
1070	PIA Additional product id	C	5	
1080	DTM Date/time/period	C	5	
1090	----- Segment group 25 -----	C	5-----+	
1100	CUX Currencies	M	1	
1110	DTM Date/time/period	C	1-----+	
1120	----- Segment group 26 -----	C	10-----+	
1130	AJT Adjustment details	M	1	
1140	MOA Monetary amount	C	1	
1150	RFF Reference	C	1	
1160	FTX Free text	C	5-----+	
<b>1170</b>	<b>----- Segment group 27 -----</b>	<b>C</b>	<b>1-----+</b>	<b>    </b>
<b>1180</b>	<b>GIS General indicator</b>	<b>M</b>	<b>1</b>	<b>    </b>
1190	MOA Monetary amount	C	5-----+	
<b>1200</b>	<b>CNT Control total</b>	<b>C</b>	<b>5</b>	
1210	----- Segment group 28 -----	C	5-----+	
1220	AUT Authentication result	M	1	
1230	DTM Date/time/period	C	1-----+	
<b>1240</b>	<b>UNT Message trailer</b>	<b>M</b>	<b>1</b>	

## Notations to the segment table

- *Pos* Position number on the item (Segment group or segment) in the message.
- *Tag* Segment tag
- *Name:* Segment name or segment group number, according to the message definition.
- *S* Segment or segment group status, according to the message definition.
- *Rept* The maximum number of repeats for a segment or a segment group, according to message definition.



## 5. Specification of segments and segment groups

### LEVEL A

#### UNH Message header (M 1)

**Function:** A service segment starting and uniquely identifying a message. The message type code for the Multiple Credit Advice Message is CREMUL.

**Note:** Multiple Credit Advice Messages conforming to this document must contain the following data in segment UNH, composite S009: Data element 0065=CREMUL, 0052=D, 0054=96A, 0051=UN.

	Tag:	Name:	Status:	Repr:	Use:	Description
010	0062	MESSAGE REFERENCE NUMBER	M	an..14	M	(Number of each CREMUL in the interchange)
020	S009	MESSAGE IDENTIFIER	M		M	
	0065	Message type identifier	M	an..6	M	CREMUL
	0052	Message version number	M	an..3	M	D
	0054	Message release number	M	an..3	M	96A
	0051	Controlling agency	M	an..2	M	UN
	0057	Association assigned code	C	an..6	N	
030	0068	COMMON ACCESS REFERENCE	C	an..35	N	
040	S010	STATUS OF THE TRANSFER	C		N	
	0070	Sequence of transfers	M	n..2	N	
	0073	First/last sequence message transfer indication	C	a1	N	

**Example:** UNH+1+CREMUL:D:96A:UN'

## BGM Beginning of message (M 1)

**Function:** A segment by means of which the sender must uniquely identify the CREMUL message using its type and number and its function.

	Tag:	Name:	Status:	Repr:	Use:	Description
010	C002	DOCUMENT/MESSAGE NAME	C		C	
	1001	Document/message name, coded	C	an..3	C	455 (Extended credit advice - multiple credit advice)
	1131	Code list qualifier	C	an..3	N	
	3055	Code list responsible agency, coded	C	an..3	N	
	1000	Document/message name	C	an..35	N	
020	1004	DOCUMENT/MESSAGE NUMBER	C	an..35	M	(A unique reference for the message)
030	1225	MESSAGE FUNCTION, CODED	C	an..3	N	
040	4343	RESPONSE TYPE, CODED	C	an..3	N	

**Example:** BGM+455+1'

## DTM Date/time/period (C 1)

**Function:** A segment specifying the date and, if required, the time when the message was created.

	Tag:	Name:	Status:	Repr:	Use:	Description
010	C507	DATE/TIME/PERIOD	M		M	
	2005	Date/time/period qualifier	M	an..3	M	137 (Document/message date/time)
	2380	Date/time/period	C	an..35	M	(Date)
	2379	Date/time/period format qualifier	C	an..3	M	102 (CCYYMMDD)

**Example:** DTM+137:19970303:102'

## Segment group 3 (C3)

**Function:** A group of segments identifying the name and address of non-financial parties involved in the message, their function and their contacts.

Gr/Sgm	Name:	Status:	Repr:	Use:	Description
NAD	Name and address	M	1	M	

## NAD Name and address (M1)

**Function:** A segment identifying the names and addresses of the parties associated with the exchange of the message, in coded or uncoded form, and their function.

	Tag:	Name:	Status:	Repr:	Use:	Description
010	3035	PARTY QUALIFIER	M	an..3	M	MR (Beneficiary)
020	C082	PARTY IDENTIFICATION DETAILS	C			
	3039	Party id. Identification	M	an..35	M	Beneficiary's organisation number
	1131	Code list qualifier	C	an..3	N	
	3055	Code list responsible agency, coded	C	an..3	N	
030	C058	NAME AND ADDRESS	C		N	
	3124	Name and address line	M	an..35	N	
	3124	Name and address line	C	an..35	N	
	3124	Name and address line	C	an..35	N	
	3124	Name and address line	C	an..35	N	
	3124	Name and address line	C	an..35	N	
040	C080	PARTY NAME	C		N	
	3036	Party name	M	an..35	N	
	3036	Party name	C	an..35	N	
	3036	Party name	C	an..35	N	
	3036	Party name	C	an..35	N	
	3036	Party name	C	an..35	N	
	3045	Party name format, coded	C	an..3	N	
050	C059	STREET	C		N	
	3042	Street and number/p.o. box	M	an..35	N	
	3042	Street and number/p.o. box	C	an..35	N	
	3042	Street and number/p.o. box	C	an..35	N	
	3042	Street and number/p.o. box	C	an..35	N	
060	3164	CITY NAME	C	an..35	N	
070	3229	COUNTRY SUB-ENTITY IDENTIFICATION	C	an..9	N	
080	3251	POSTCODE IDENTIFICATION	C	an..9	N	
090	3207	COUNTRY, CODED	C	an..3	N	

**Example:** NAD+MR+00987654321'

## LEVEL B

### Segment group 4 (M 9999)

**Function:** A group of segments containing information details, which are relevant to all transactions, specified in the message.

Gr/Sgm	Name:	Status:	Repr:	Use:	Description
LIN	Line item	M	1	M	
DTM	Date/time/period	C	2	M	
BUS	Business function	C	1	M	
MOA	Monetary amount	M	2	M	

### LIN Line item (M 1)

**Function:** A segment identifying the line item by a current line number.

	Tag:	Name:	Status:	Repr:	Use:	Description
010	1082	LINE ITEM NUMBER	C	n..6	M	(Sequential number)
020	1229	ACTION REQUEST/NOTIFICATION, CODED	C	an..3	N	
030	C212	ITEM NUMBER IDENTIFICATION	C		N	
	7140	Item number	C	an..35	N	
	7143	Item number type, coded	C	an..3	N	
	1131	Code list qualifier	C	an..3	N	
	3055	Code list responsible agency, coded	C	an..3	N	
040	C829	SUB-LINE INFORMATION	C		N	
	5495	Sub-line indicator, coded	C	an..3	N	
	1082	Line item number	C	n..6	N	
050	1222	CONFIGURATION LEVEL	C	n..2	N	
060	7083	CONFIGURATION, CODED	C	an..3	N	

**Example:** LIN+1'

## *DTM Date/time/period (C 2)*

**Function:** A segment specifying value date and other dates passed on from a preceding payment order.

**Use:** The posting date is the date the amount is posted in the bank, and the value date is the date from which interests are calculated.

	Tag:	Name:	Status:	Repr:	Use:	Description
010	C507	DATE/TIME/PERIOD	M		M	
	2005	Date/time/period qualifier	M	an..3	M	202 (Posting date) 209 (Value date)
	2380	Date/time/period	C	an..35	M	(Date)
	2379	Date/time/period format qualifier	C	an..3	M	102 (CCYYMMDD)

**Example:** DTM+202:19990304:102'  
DTM+209:19990305:102'

## *BUS Business function (C 1)*

**Function:** A segment identifying certain characteristics of the credits reported as individual transactions in level C, such as the bank operation, i.e., the method of transferring the funds, in order to sort the dependent credits according to their category.

	Tag:	Name:	Status:	Repr:	Use:	Description
010	C521	BUSINESS FUNCTION	C		N	
	4027	Business function qualifier	M	an..3	N	
	4025	Business function, coded	M	an..3	N	
	1131	Code list qualifier	C	an..3	N	
	3055	Code list responsible agency, coded	C	an..3	N	
	4022	Business description	C	an..70	N	
020	3279	GEOGRAPHIC ENVIRONMENT, CODED	C	an..3	M	DO (Domestic) IN (International)
030	4487	TYPE OF FINANCIAL TRANSACTION, CODED	C	an..3	N	
040	C551	BANK OPERATION	C		M	
	4383	Bank operation, coded	M	an..3	M	230 (Total amount valid KID) 231 (Total amount invalid KID) 232 (Total amount AutoGiro) 233 (Total amount electronic payments) 234 (Total amount Giro notes) 240 (see note) CAS (Cash Management transactions) BKT ( Bank internal transactions )
	1131	Code list qualifier	C	an..3	M	25
	3055	Code list responsible agency, coded	C	an..3	M	124 (Responsible: Bankenes Standardiseringskontor)
050	4463	INTRA-COMPANY PAYMENT, CODED	C	an..3	N	

**Example:** BUS++DO++230:25:124'

**NOTE!** Code 240 in 4383 is used when a payment consists of different types of structured information delivered in segment group 21 (DOC).

*MOA Monetary amount (M 2)*

**Function:** A segment specifying the total amount of *credits* reported as individual transactions in level C.

	Tag:	Name:	Status:	Repr:	Use:	Description
010	C516	MONETARY AMOUNT	M		M	
	5025	Monetary amount type qualifier	M	an..3	M	60 (Final posted amount)
	5004	Monetary amount	C	n..18	M	(Amount)
	6345	Currency, coded	C	an..3	M	(Currency code), The ISO 3-letter currency codes (ISO 4217), is to be used.
	6343	Currency qualifier	C	an..3	N	
	4405	Status, coded	C	an..3	N	

**Example:** MOA+60:200000:NOK'

## Segment group 5 (M 3)

**Function:** A segment group containing references related to the payments, as well as relevant dates.

Gr/Sgm	Name:	Status:	Repr:	Use:	Description
RFF	Reference	M	1	M	
DTM	Date/time/period	C	1	C	

### RFF Reference (M 1)

**Function:** A segment specifying reference numbers for the payments involved in the transaction.

**Use:** The ACK reference will always be stated. The reference will also appear on the statement of account from the bank.

	Tag:	Name:	Status:	Repr:	Use:	Description
010	C506	REFERENCE	M		M	
	1153	Reference qualifier	M	an..3	M	ACK (Bank reference – posted amount) CT (AutoGiro agreement ID)
	1154	Reference number	C	an..35	M	
	1156	Line number	C	an..6	N	
	4000	Reference version number	C	an..35	N	

**Example:** RFF+ACK:00430409720'  
RFF+CT:001005001'

### DTM Date/time/period (C3)

**Function:** A segment specifying the processing dates.

**Use:** This segment will in combination with the RFF segment in Group 5 make a unique reference which can be used for duplicate control purposes.

	Tag:	Name:	Status:	Repr:	Use:	Description
010	C507	DATE/TIME/PERIOD	M		M	
	2005	Date/time/period qualifier	M	an..3	M	171 (Reference date/time)
	2380	Date/time/period	C	an..35	M	(Date)
	2379	Date/time/period format qualifier	C	an..3	M	102 (CCYYMMDD)

**Example:** DTM+171:19990304:102'

## Segment group 6 (M 1)

**Function:** A group of segments identifying the account that has been credited.

Gr/Sgm	Name:	Status:	Repr:	Use:	Description
FII	Financial institution information	M	1	M	

### FII Financial institution information (M 1)

**Function:** A segment identifying the financial institutions and relevant account number associated with the transaction, in coded or uncoded form, and their function.

	Tag:	Name:	Status:	Repr:	Use:	Description
010	3035	PARTY QUALIFIER	M	an..3	M	BF (Beneficiary's bank)
020	C078	ACCOUNT IDENTIFICATION	C		M	
	3194	Account holder number	C	an..35	M	(Bank account number)
	3192	Account holder name	C	an..35	N	
	3192	Account holder name	C	an..35	N	
	6345	Currency, coded	C	an..3	N	

030	C088	INSTITUTION IDENTIFICATION	C		N	
	3433	Institution name identification	C	an..11	N	



	1131	Code list qualifier	C	an..3	N	
	3055	Code list responsible agency, coded	C	an..3	N	
	3434	Institution branch number	C	an..17	N	
	1131	Code list qualifier	C	an..3	N	
	3055	Code list responsible agency, coded	C	an..3	N	
	3432	Institution name	C	an..70	N	
	3436	Institution branch place	C	an..70	N	
040	3207	COUNTRY, CODED	C	an..3	N	

**Example:** FII+BF+60010512345' (Beneficiary bank account number)

## Segment group 7 (C 5)

**Function:** A segment group that is used to give information about the charges related to a transfer.

Gr/Sgm	Name:	Status:	Repr:	Use:	Description
FCA	Financial charges allocation	M	10	M	
MOA	Monetary amount	C	2	C	

### FCA Financial charges allocation (M 1)

**Function:** A segment indicating the party or parties responsible for any charges or allowance associated with the transaction.

	Tag:	Name:	Status:	Repr:	Use:	Description
10	4471	Settlement, coded	M	an..3	M	13 (Charges paid by beneficiary)
20	C878	CHARGE/ALLOWANCE ACCOUNT	C		N	
	3434	Institution branch number	C	an..17	N	
	1131	Code list qualifier	C	an..3	N	
	3055	Code list responsible agency	C	an..3	N	
	3194	Account holder number	C	an..35	N	
	6345	Currency, coded	C	an..3	N	

**Example:** FCA+13'

### MOA Monetary amount (M 1)

**Function:** A segment specifying the amount of the charges.

	Tag:	Name:	Status:	Repr:	Use:	Description
010	C516	MONETARY AMOUNT	M		M	
	5025	Monetary amount type qualifier	M	an..3	M	23 (Charge amount)
	5004	Monetary amount	C	n..18	C	Amount
	6345	Currency, coded	C	an..3	C	Currency code
	6343	Currency qualifier	C	an..3	N	
	4405	Status, coded	C	an..3	C	9 (Information)

**Example:** MOA+23:110::9'

## LEVEL C

### Segment group 10 (M 9999)

**Function:** A segment group providing details regarding the individual transactions, such as dates, financial institutions, account numbers.

**Use:** Note: If the number of transactions (SEQ) exceeds 9999, a new B-level will be created with a unique reference that can be found on the statement of account from the bank.

Gr/Sgm	Name:	Status:	Repr:	Use:	Description
SEQ	Sequence details	M	1	M	
DTM	Date/time/period	C	3	M	
FII	Financial institution information	M	2	M	

### SEQ Sequence details (M 1)

**Function:** A segment identifying the beginning of the specification of individual transactions (C level) by a sequential number.

	Tag:	Name:	Status:	Repr:	Use:	Description
010	1245	STATUS INDICATOR, CODED	C	an..3	N	
020	C286	SEQUENCE INFORMATION	C		M	
	1050	Sequence number	M	an..6	M	(Sequential number)
	1159	Sequence number source, coded	C	an..3	N	
	1131	Code list qualifier	C	an..3	N	
	3055	Code list responsible agency, coded	C	an..3	N	

**Example:** SEQ++1'

### *DTM Date/time/period (C3)*

**Function:** A segment specifying the payor's bank's processing date.

	Tag:	Name:	Status:	Repr:	Use:	Description
010	C507	DATE/TIME/PERIOD	M		M	
	2005	Date/time/period qualifier	M	an..3	M	193 (Execution date. The date when ordered bank initiated the transaction) 203 Settlement date
	2380	Date/time/period	C	an..35	M	(Date)
	2379	Date/time/period format qualifier	C	an..3	M	102 (CCYYMMDD)

**Example:** DTM+193:19970304:102'

### *FII Financial institution information (M 2)*

**Function:** A segment identifying the financial institution and relevant account number associated with the transaction, in coded or uncoded form and their function.

	Tag:	Name:	Status:	Repr:	Use:	Description
010	3035	PARTY QUALIFIER	M	an..3	M	OR (Ordered bank)
020	C078	ACCOUNT IDENTIFICATION	C		C	
	3194	Account holder number	C	an..35	C	Bank account number
	3192	Account holder name	C	an..35	C	Account holder name (if available)
	3192	Account holder name	C	an..35	N	
	6345	Currency, coded	C	an..3	N	
030	C088	INSTITUTION IDENTIFICATION	C		C	
	3433	Institution name identification	C	an..11	C	SWIFT address
	1131	Code list qualifier	C	an..3	N	
	3055	Code list responsible agency, coded	C	an..3	N	
	3434	Institution branch number	C	an..17	N	
	1131	Code list qualifier	C	an..3	N	
	3055	Code list responsible agency, coded	C	an..3	N	
	3432	Institution name	C	an..70	N	
	3436	Institution branch place	C	an..70	N	
040	3207	COUNTRY, CODED	C	an..3	C	Country code

**Example:** FII+OR+60010511111:Ola Nordmann'

## Segment group 11 (C 5)

**Function:** A group of segments containing references of other messages and transactions, with relevant date(s)/time(s).

Gr/Sgm	Name:	Status:	Repr:	Use:	Description
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RFF	Reference	M	1	M	
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## RFF Reference (M1)

**Function:** A segment identifying references of other messages or transactions related to this transaction.

	Tag:	Name:	Status:	Repr:	Use:	Description
010	C506	REFERENCE	M		M	
	1153	Reference qualifier	M	an..3	M	ACD (Bank reference = Archive reference. The Customer should tell the archive reference to the bank if the customer has questions about a specific transaction)  AEK (Payment order number. Bankgiro note number is unique. The number Does not have to be unique when other payment Instruments are used)  AFO (Beneficiary's reference. "Fremmedref" can be given by payer using BBS Direct Remittance Service. The reference does not Have to be unique)  AGN (Payor's reference. The reference can also be given by Beneficiary in a direct debet order "egenref" in AutoGiro)  AHK (Payer's reference number – "Debetref". in AutoGiro)  RA (Remittance advice number)  ABO (SWIFT reference)
	1154	Reference number	C	an..35	M	Reference
	1156	Line number	C	an..6	N	
	4000	Reference version number	C	an..35	N	

**Example:** RFF+ACD:\*94011106'  
RFF+AEK:6011489652'

## Segment group 13(M 4)

**Function:** A group of segments identifying the monetary amounts and, if necessary, the currencies exchange rate and date for the amount of the transaction.

Gr/Sgm	Name:	Status:	Repr:	Use:	Description
MOA	Monetary amount	M	1	M	
CUX	Currencies	C	1	C	

RFF	Reference	C	1	C	
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## MOA Monetary amount (M 1)

**Function:** A segment giving the amount of the individual transaction.

	Tag:	Name:	Status:	Repr:	Use:	Description
010	C516	MONETARY AMOUNT	M		M	
	5025	Monetary amount type qualifier	M	an..3	M	36 (Converted amount) 60 (Final (posted) amount) 98 (Original amount – the original amount to be paid) 119 (Received amount) 143 (Transferred amount)
	5004	Monetary amount	C	n..18	M	Amount
	6345	Currency, coded	C	an..3	C	Currency code
	6343	Currency qualifier	C	an..3	N	
	4405	Status, coded	C	an..3	N	

**Example:** MOA+98:300:USD'

## CUX Currency (C 1)

**Function:** A segment identifying the source currency and the target currency of the transaction, when they are different.

	Tag:	Name:	Status:	Repr:	Use:	Description
010	C504	CURRENCY DETAILS	C		C	
	6347	Currency details qualifier	M	an..3	M	2 (Debit currency )

	6345	Currency, coded	C	an..3	C	Currency code
	6343	Currency qualifier	C	an..3	N	
	6348	Currency rate base	C	n..4	N	
020	C504	CURRENCY DETAILS	C		C	
	6347	Currency details qualifier	M	an..3	M	3 (Credit currency)
	6345	Currency, coded	C	an..3	C	Currency code
	6343	Currency qualifier	C	an..3	N	
	6348	Currency rate base	C	n..4	N	
030	5402	Rate of exchange	C	n..12	C	Rate of exchange
040	6341	Currency market exchange	C	an..3	N	

**Example:** CUX+2:DEM+3:USD+1,75000'

## RFF Reference (C 1)

**Function:** A segment identifying other transactions to which funds associated with the transaction are related, such as a separate foreign exchange deal.

	Tag:	Name:	Status:	Repr:	Use:	Description
010	C506	REFERENCE	M		M	
	1153	Reference qualifier	M	an..3	M	FX (Foreign exchange contract number)
	1154	Reference number	C	an..35	C	Reference number
	1156	Line number	C	an..6	N	
	4000	Reference version number	C	an..35	N	

**Example:** RFF+FX: 665544'

## Segment group 14(C 3)

**Function:** A group of segments identifying the name and address of non-financial parties involved in the message, their function and their contacts.

Gr/Sgm	Name:	Status:	Repr:	Use:	Description
NAD	Name and address	M	1	M	

## NAD Name and address (M 1)

**Function:** A segment identifying the names and addresses of the parties associated with the exchange of the message, in coded or uncoded form, and their function.

	Tag:	Name:	Status:	Repr:	Use:	Description
010	3035	PARTY QUALIFIER	M	an..3	M	BE (Beneficiary – the ultimate recipient of the funds) PL (Payor – identifies the party initiating the payment – when other than the ordering customer)

020	C082	PARTY IDENTIFICATION DETAILS	C		N	
	3039	Party identification	M	an..35	N	
	1131	Code list qualifier	C	an..3	N	
	3055	Code list responsible agency, coded	C	an..3	N	
030	C058	NAME AND ADDRESS	C		C	
	3124	Name and address line	M	an..35	M	Name and address
	3124	Name and address line	C	an..35	C	Name and address
	3124	Name and address line	C	an..35	C	Name and address
	3124	Name and address line	C	an..35	C	Name and address
	3124	Name and address line	C	an..35	C	Name and address
040	C080	PARTY NAME	C		C	
	3036	Party name	M	an..35	M	Name
	3036	Party name	C	an..35	C	Name
	3036	Party name	C	an..35	C	Name
	3036	Party name	C	an..35	N	
	3036	Party name	C	an..35	N	
	3045	Party name format, coded	C	an..3	N	
050	C059	STREET	C		C	
	3042	Street and number/p.o. box	M	an..35	M	Address
	3042	Street and number/p.o. box	C	an..35	C	Address
	3042	Street and number/p.o. box	C	an..35	C	Address
	3042	Street and number/p.o. box	C	an..35	N	
060	3164	CITY NAME	C	an..35	C	City name
070	3229	COUNTRY SUB-ENTITY IDENTIFICATION	C	an..9	N	
080	3251	POSTCODE IDENTIFICATION	C	an..9	C	Post code
090	3207	COUNTRY, CODED	C	an..3	C	Country code

**Example:** NAD+PL+++BEDRIFT AS++STAVANGER++4000'

## Segment group 15(C 3)

**Function:** A segment group that is used to give e.g. information about the payor.

Gr/Sgm	Name:	Status:	Repr:	Use:	Description
INP	Instruction to parties	M	1	M	
FTX	Free text	C	1	C	



## INP Instruction to parties (M 1)

**Function:** The segment is used to identify the party that should execute the instruction and the party that should be contacted, followed by the the instruction in coded form.

**Use:** The segment is used to advise beneficiary with information initiated by payor.  
(for example payor's name, see FTX)

Tag	Name:	Status:	Repr:	Use:	Description
C849	PARTIES TO INSTRUCTION	M		M	
3301	Party enacting instruction identification	M	an..17	M	BF (Beneficiary bank)
3285	Recipient of the instruction identification	C	an..17	C	BE (Beneficiary)
C522	INSTRUCTION	C		C	
4403	Instruction qualifier	M	an..3	M	3 (Passed on)
4401	Instruction, coded	C	an..3	C	SI (Statement information – information ment for statement but only delivered in CREMUL)
1131	Code list qualifier	C	an..3	N	
3055	Code list responsible agency, coded	C	an..3	N	
4400	Instruction	C	an..35	N	
C850	STATUS OF INSTRUCTION	C		N	
4405	Status, coded	M	an..3	N	
3036	Party Name	C	an..35	N	
1229	ACTION REQUEST/NOTIFICATION, CODED	C	an..3	N	

**Example:** INP+BF:BE+3:SI'

## FTX Free text (C 1)

**Function:** A segment providing free text information to beneficiary , e.g. payor's name.

Tag	Name:	Status:	Repr:	Use:	Description
010	4451 TEXT SUBJECT QUALIFIER	M	an..3	M	AAG (Party instructions)
020	4453 TEXT FUNCTION, CODED	C	an..3	N	
030	C107 TEXT REFERENCE	C		N	

	4441	Free text, coded	M	an..3	N	
	1131	Code list qualifier	C	an..3	N	
	3055	Code list responsible agency, coded	C	an..3		
040	C108	TEXT LITERAL	C		M	
	4440	Free text	M	an..70	M	Text
	4440	Free text	C	an..70	N	
	4440	Free text	C	an..70	N	
	4440	Free text	C	an..70	N	
	4440	Free text	C	an..70	N	
050	3453	LANGUAGE, CODED	C	an..3	N	

**Example:** FTX+AAG+++TANDBERG DATA'

## Segment group 16(C 3)

**Function:** A segment group that is used to give information to Norwegian Customs and Excise for statistics and control purposes.

Gr/Sgm	Name:	Status:	Repr:	Use:	Description
GIS	General indicator	M	1	N	
FTX	Free text	C	10	N	

**Note!** This segment group (SG 16) is not used. The GIS and FTX segment will not be presented.

## Segment group 20 (C 1)

**Function:** A group of segments containing the details of payment. The content of these segments is passed through the banking chain from the ordering customer in a PAYMUL to the beneficiary in a CREMUL.

**Use:** The segment group is used together with the segment groups 21-27, and shall always be terminated by segment group 27.

Gr/Sgm	Name	Status	Repr.	Use:	Description
PRC	Process identification	M	1	M	
FTX	Free text	C	5	C	

## PRC Process identification (M 1)

**Function:** A segment identifying the kind of payment details.

	Tag	Name	Status	Repr.	Use	Description
010	C242	PROCESS TYPE AND DESCRIPTION	M		M	
	7187	Process type identification	M	an..17	M	8 11 Processing of structured information Processing of unstructured information
	1131	Code list qualifier	C	an..3	N	
	3055	Code list responsible agency, coded	C	an..3	N	
	7186	Process type	C	an..35	N	
	7186	Process type	C	an..35	N	

**Example:** PRC+11'

## FTX Free text (C 5)

**Function:** A segment providing free text instruction relating to the payment details.

	Tag	Name	Status	Repr:	Use:	Description
010	4451	TEXT SUBJECT QUALIFIER	M	an..3	M	PMD (Payment detail/remittance information)
020	4453	TEXT FUNCTION, CODED	C	an..3	N	
030	C107	TEXT REFERENCE	C		N	
	4441	Free text, coded	M	an..3	N	
	1131	Code list qualifier	C	an..3	N	

	3055	Code list responsible agency, coded	C	an..3	N	
040	C108	TEXT LITERAL	C		M	
	4440	Free text	M	an..70	M	Text
	4440	Free text	C	an..70	C	Text
	4440	Free text	C	an..70	C	Text
	4440	Free text	C	an..70	C	Text
	4440	Free text	C	an..70	C	Text
050	3453	LANGUAGE, CODED	C	an..3	N	

**Example:** FTX+PMD+++faktnr beløp 14208513 50491.4'

## Segment group 21 (C 9999)

**Function:** A group of segments providing details of all documents, e.g., invoices, statements, despatch advices, etc..., to which the payment refers. It includes information on the monetary amounts for each document and date/time when the documents are created.

Gr/Sgm	Name	Status	Repr:	Use:	Description
DOC	Document/message details	M	1	M	
MOA	Monetary amount	C	5	C	
DTM	Date/time/period	C	5	C	
RFF	Reference	C	5	C	Recommended not to be used, and is therefore not described
NAD	Name and adress	C	2	C	Recommended not to be used, and is therefore not described

## DOC Document/message details (M1)

**Function:** A segment identifying the reference document against which payment is being made.

	Tag	Name	Status	Repr:	Use:	Description
010	C002	DOCUMENT/MESSAGE NAME	M		M	
	1001	Document/message name, coded	C	an..3	M	999 (OCR payment) 998 (Credit note with KID) 380 (Commercial invoice) 381 (Credit note)
	1131	Code list qualifier	C	an..3	N	
	3055	Code list responsible agency, coded	C	an..3	N	
	1000	Document/message name	C	an..35	N	

020	C503	DOCUMENT/MESSAGE DETAILS	C		M	
	1004	Document/message number	C	an..35	C	Customer identification
	1373	Document/message status, coded	C	an..3	N	
	1366	Document/message source	C	an..35	N	
	3453	Language, coded	C	an..3	N	
030	3153	COMMUNICATION CHANNEL IDENTIFIER, CODED	C	an..3	N	
040	1220	NUMBER OF COPIES OF DOCUMENT REQUIRED	C	n..2	N	
050	1218	NUMBER OF ORIGINALS OF DOCUMENT REQUIRED	C	n..2	N	

**Example:** DOC+999+92874592'

## MOA Monetary amount (C 5)

**Function:** A segment indicating total amounts for control purposes.

**Use:** One or two codes may be stated.

	Tag	Name	Status	Repr:	Use:	Description
010	C516	MONETARY AMOUNT	M		M	
	5025	Monetary amount type qualifier	M	an..3	M	9 (Amount due/amount payable) 12 (Amount remitted)
	5004	Monetary amount	C	n..18	M	Amount
	6345	Currency, coded	C	an..3	C	
	6343	Currency qualifier	C	an..3	N	
	4405	Status, coded	C	an..3	N	

**Example:** MOA+12:150000,67'

## DTM Date/time/period (C 5)

**Function:** A segment specifying the date the reference documents are created.

	Tag	Name	Status	Repr:	Use:	Description
010	C507	DATE/TIME/PERIOD	M		M	
	2005	Date/time/period qualifier	M	an..3	M	171 (Reference date documents created invoice date) 138 (Payment date) 137 (Document/message date/time)
	2380	Date/time/period	C	an..35	M	(Date)
	2379	Date/time/period format qualifier	C	an..3	M	102 (CCYYMMDD)

**Example:** DTM+171:19970303:102' (Invoice date)  
DTM+138:19970303:102' (Payment date)

## Segment group 23 (C 1)

**Function:** The segment group is recommended not in use and is therefore not described.

**Note!** The FTX-segment following the group can be used to deliver some additional information about the payment.

Gr/Sgm	Name	Status	Repr:	Use:	Description
AJT	ADJUSTMENT DETAILS	M	1	N	
MOA	MONETARY AMOUNT	M/C	1	N	
RFF	REFERENCE	C	1	N	

FTX	FREE TEXT	C	5		
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## FTX Free text (C 5)

**Function:** A segment providing an extra free text.

Tag	Name	Status	Repr.	Use	Description
4451	TEXT SUBJECT QUALIFIER	M	an..3	M	ABO
4453	TEXT FUNCTION, CODED	C	an..3	N	
C107	TEXT REFERENCE	C		N	
4441	Free text, coded	M	an..3	N	
1131	Code list qualifier	C	an..3	N	
3055	Code list responsible agency, coded	C	an..3	N	
C108	TEXT LITERAL	C		M	

	4440	Free text	M	an..70	M	Text
	4440	Free text	C	an..70	C	Text
	4440	Free text	C	an..70	C	Text
	4440	Free text	C	an..70	C	Text
	4440	Free text	C	an..70	C	Text
050	3453	LANGUAGE, CODED	C	an..3	N	

**Example:** FTX+ABO+++Invoice specifies payment per. 30 days – 2 % reduction'

## Segment group 27 (C 1)

**Function:** A group of segments indicating the end of the details of payment and specifying hash total amounts for control purposes.

**Use:** The segment group terminates segment group 20 in CREMUL together with segment group 21-26. The segment group must be stated if PRC - 7187 = 8, and the DOC segment is filled out.

Gr/Sgm	Name	Status	Repr.	Use	Description
GIS	General indicator	M	1	M	
MOA	Monetary amount	C	5	C	Recommended not to be used, and is therefore not described

## GIS General indicator (M 1)

**Function:** A segment identifying the end of the details of payment.

	Tag	Name	Status	Repr.	Use	Description
010	C529	PROCESSING INDICATOR	M		M	
	7365	Processing indicator, coded	M	an..3	M	37 (Complete information)
	1131	Code list qualifier	C	an..3	N	
	3055	Code list responsible agency, coded	C	an..3	N	
	7187	Process type identification	C	an..17	N	

**Example:** GIS+37'

## LEVEL A, AFTER DETAIL SECTION

### ***CNT Control total (C 5)***

**Function:** A segment identifying the end of level B and the total number of LIN - segments in group 4.

	Tag:	Name:	Status:	Not.:	Cl.	Description
010	C270	CONTROL	M		M	
	6069	Control qualifier, coded	M	an..3	M	LI
	6066	Control value	M	n..18	M	(Total number of LIN – segments)
	6411	Measure unit qualifier	C	an..3	N	

**Example:** CNT+LI:5'



## **UNT Message trailer (M 1)**

**Function:** A service segment ending a message, giving the total number of segments in the message and the control reference number of the message.

**Usage:** This segment is used to verify a correctly transmitted message.

	<b>Tag:</b>	<b>Name:</b>	<b>Status:</b>	<b>Not.:</b>	<b>Cl.</b>	<b>Description</b>
010	0074	NUMBER OF SEGMENTS IN THE MESSAGE	M	n..6	M	The total number of segments in the message
020	0062	MESSAGE REFERENCE NUMBER	M	an..6	M	Message reference number

**Example:** UNT+25+1'