

## Recommended use of ISO 20022 messages for SpareBank 1

Pain.001

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## Innhold

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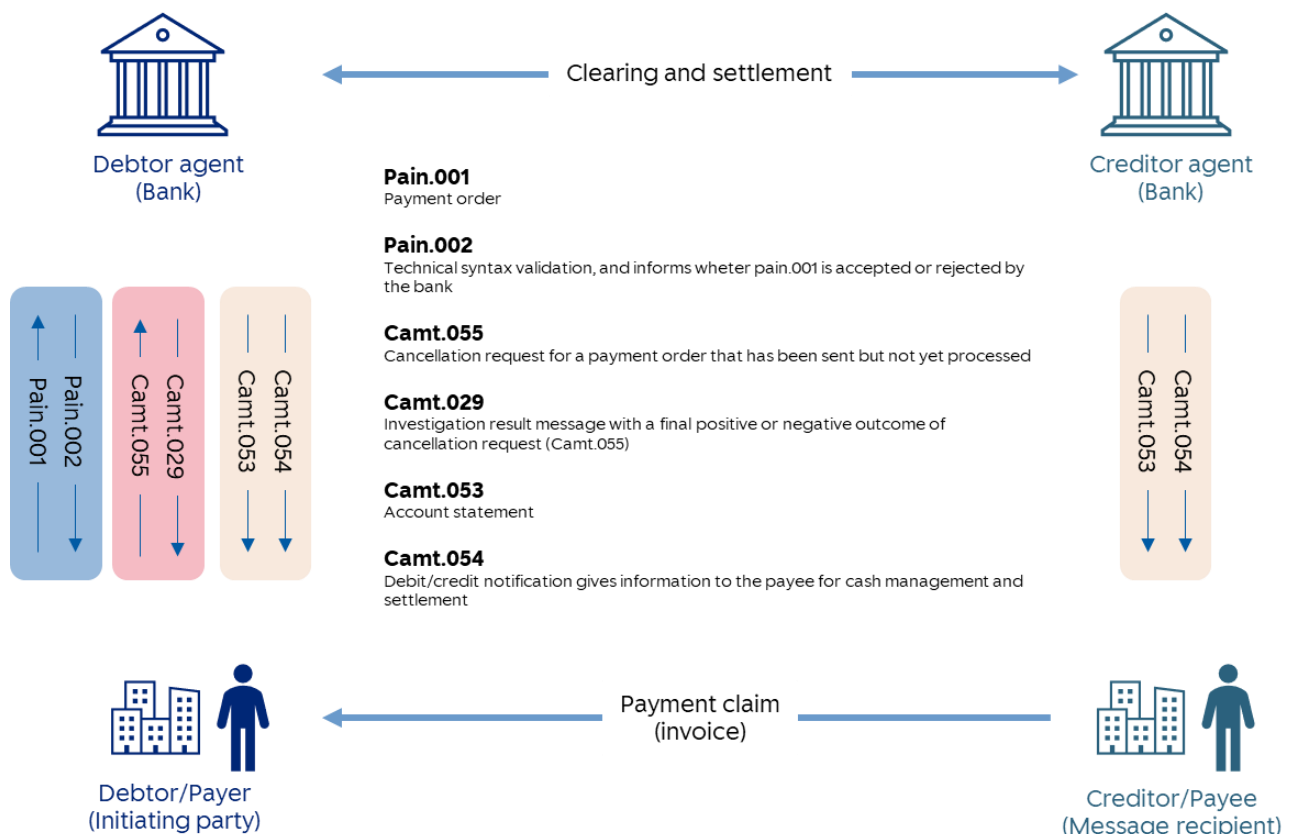
## 1 Introduction

The purpose of this guideline for use of ISO 20022 messages in the Norwegian banking community is to provide ERP-vendors with an overview of the principles and rules for use of the messages. As well as showing the flow of information from message to message, and relationship between tags.

In this version we will be targeting on payments initiated by pain.001.

## 2 SpareBank 1 usages of ISO 20022 XML

### 2.1 Message flows



### 2.2 Validation

#### 2.2.1 Message level

The pain.001 message will be checked against the pain.001.001.03.xsd and pain.001.001.09.xsd schema. If the message does not comply with the schema, the entire message will be rejected. For all messages sent to the bank, the status will be available in SpareBank 1 online banking. A CustomerPaymentStatusReport in pain.002 format can be arranged to support automatic reconciliation.

#### 2.2.2 Transaction level

Single payments will be validated based on the required information for each payment system to process them correctly. If any mandatory data for the specific type of payment is missing or

incorrect, the payment will be rejected, and the reason for rejection will be available in SpareBank 1 online banking. If agreed upon by the bank and the customer, a CustomerPaymentStatusReport (pain.002) will be provided.

## 2.3 Description of columns used in Bits MIG

Heading	Description
ISO Index no	Reference number that points to the related field description in the ISO 20022 Message Definition Report
Element	Refers to the full name of the "Tag Name" in ISO 20022 XML Message definition report and indicates the level of element in the XML structure
XML Tag	A specific name assigned to a Message Item that will appear in the XML Schema and in XML instances that use this Message Item.
Occurrence	<p>Defines the number of times an element can/must occur.</p> <p>[0..1] this element and all underlying elements in the tree (in the XML-schema) is optional and must be presented exactly once  [0..n] this element this element is optional with unlimited repetition  [1..1] this element is mandatory and must be present exactly once  [1..n] this element is mandatory with unlimited repetition</p>
Type	Specifies the type of value to be transferred for that item in the XML notation. There are 7 different Data Type representations that can be used, Code, Text, Rate, Date, Time, Amount, Indicator
UseInIG	<p>Indicates the use of the elements; R, M and C.</p> <p><b>R = Required:</b> This element is not mandatory in the ISO 20022 schema but is required by SpareBank 1. If not applied the message will be rejected.</p> <p><b>M = Mandatory:</b> This element is mandatory in the ISO 20022 schema thus mandatory in SpareBank 1 MIG. If not applied the message will be rejected.</p> <p><b>C = Conditional:</b> The element is defined as conditional in ISO20022 schema and may be required under certain conditions.</p>
Definition	If no text is highlighted or emphasised, ISO2022 standards are applied

## 2.4 Format specification

Please note that it is possible to include additional information in the message beyond what is described in the implementation guide. However, SpareBank 1 will not be able to process any excess information.

### 2.4.1 XML

Standard XML version declaration must explicitly specify that XML v1.0 is being used. ISO 20022 requires UTF-8 character encoding CustomerCreditTransferInitiation and should be used for all payments.

#### **Start with:**

```
<?xml version="1.0" encoding="UTF-8" ?>
```

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
```

#### **and ends with**

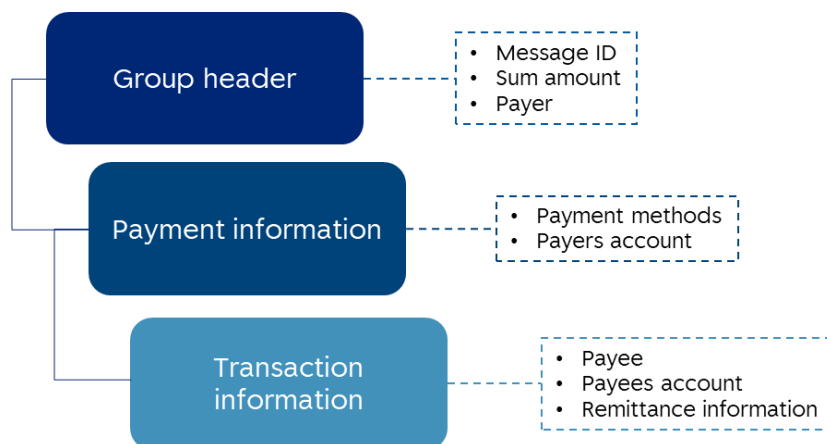
```
</CstmrCdtTrfInitn>
```

```
</Document>
```

### 2.4.2 Message Structure

Structure of the Payment Initiation Message

The payment initiation message consists of three parts: GroupHeader, PaymentInformation, and CreditTransferTransactionInformation. The message may include multiple PaymentInformation sections, each of which can contain one or more CreditTransferTransactionInformation segments.



#### **GroupHeader**

This building block is mandatory, is present once and includes common identifying elements for the entire message, such as MessageIdentification, CreationDateAndTime, and the Grouping indicator.

### PaymentInformation

This block is mandatory and can be repeated. It contains elements related to the debit side of the transaction, including Debtor, DebtorAccount Information, and PaymentMethod.

### CreditTransferTransactionInformation

This section is part of the PaymentInformation block, is mandatory, and can be repeated. It includes details related to the credit side of the transaction, such as Creditor, CreditorAgent, and RemittanceInformation.

The order of elements in the table corresponds to the sequence of elements in the schema. White rows represent Message Items that can contain data, light blue rows indicate Message Items that serve as XML tags, defining the structural position of the data within the XML message.

## 2.5 Party terminology

Party ISO 20022	Synonym	Description
Debtor	Originator Ordering Party	The Party whose account is debited with the payment.
Ultimate Debtor	Originator Reference Party	The Party that originally ordered goods or services and to whom the seller has sent the invoice. Ultimate Debtor is used when the receiver of the invoice is different than the account owner.
Initiating Party	Instructing Party	The Party on the initiative of which the payment data is established. This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor e.g. an agent, Service Bureau or a company's service centre.
Creditor	Beneficiary	The Party whose account is credited with the payment.
Ultimate Creditor	Ultimate Beneficiary Beneficiary Reference Party	The Party which is the ultimate beneficiary of the payment. For example the payment is credited to an account of a financing company, but the ultimate beneficiary is the customer of the financing company.
Debtor agent	Originator's Bank, Payer's Bank	The Bank where the Debtor has its account.
Creditor agent	Beneficiary's Bank, Payee's Bank	The Bank where the Creditor has its account.

## 2.6 General Message Elements Specifications

### 2.6.1 BIC

BIC stands for Bank Identifier Code. It is an internationally recognized code used to uniquely identify a specific bank or financial institution worldwide. BICs are commonly used in international transactions to ensure that funds are sent to the correct bank.

BIC codes are either 8 or 11 characters long and are often referred to as SWIFT codes, as they are standardized by the Society for Worldwide Interbank Financial Telecommunication (SWIFT)

### 2.6.2 BBAN

BBAN stands for Basic Bank Account Number. It is a nationally standardized bank account number used within a country to uniquely identify a specific bank account.

The structure and length of a BBAN are defined by the country-specific standards, and it includes details like the bank code, branch code, and the individual account number. BBAN is essentially a component of the IBAN (International Bank Account Number), which is used for international transactions. The length of a Norwegian BBAN include 11 characters

### 2.6.3 IBAN

IBAN stands for International Bank Account Number. It is an internationally standardized format used to identify specific bank accounts across borders, enabling smooth processing of international payments. In Norway the IBAN-number starts with NO and includes a total of 15 characters.

### 2.6.4 Currency

SpareBank 1 allows for Credit Transfers in several currencies, and it is dependent on which of the SpareBank 1-banks the payment shall be initiated from. Contact the specific bank for information on which currencies are allowed.

### 2.6.5 Cut-off times and execution date

An overview list of these cut-off times can be found in the link below:

<https://www.sparebank1.no/nb/bank/bedrift/kundeservice/bm-nettbank-bedrift/nar-gar-godkjente-betalinger-ut-av-kontoen.html>

The execution date can range from the same day to up to 12 months in the future, depending on the payment type.

## 3 Remittance information

Remittance information is the data sent by the originator to the beneficiary as part of the credit transfer instruction. In the Nordic region and the SEPA area, this information can be provided in either a structured format or an unstructured format. It depends on whether the credit transfer contains structured remittance information or free-text (unstructured) remittance information. These two formats cannot coexist within the same CreditTransferTransactionInformation block, meaning it will always be one or the other.

Due to limitations in various national systems and output formats, the remittance information may be shortened or converted from structured to unstructured when the bank transfers the payment to the beneficiary's bank.

### 3.1 Unstructured

Unstructured remittance information consists of free text provided to the beneficiary.

### 3.2 Structured

Structured remittance information refers to the OCR reference and/or the invoice number/credit note number provided to the beneficiary.

It is not allowed to use the Unstructured Remittance Information element when Structured Remittance Information block is used.

When the structured remittance information is used, 'RfrdDocInf' element group or 'CdtrRefInf' (KID) element group must be used. The 'RfrdDocAmt' element group is to be used in combination with either 'RfrdDocInf' or 'CdtrRefInf' (KID) element group.

Only the codes 'CINV' (Commercial Invoice) and 'CREN' (Credit note) in 'RfrdDocInf'/'Tp'/'Cd' will be recognized. All other values will be processed as Commercial Invoices ('CINV') or Credit Notes ('CREN') depending on the amount type specified in 'RfrdDocAmt' element group.

It is recommended to specify the related amounts, though is mandatory to give the amount (either 'RmtdAmt' or 'CdtNoteAmt' when 'CdtrRefInf' (KID) is used).

The number of KID references for domestic payments should not exceed 9999 occurrences due to limitations in NIBE (the current Norwegian interbank standard). This may vary between banks, and is regulated by the agreement between customer and bank.

If a single Transaction level within a payment order Message contains more than just one KID reference and one or more of the KID references are found to be wrong during validation, the whole Transaction level will be rejected.

If in a single CreditTransfer, several <CdtrRefInf>/<Ref> (KID) exists and if the sum of the amounts given in <RmtdAmt>/<CdtNoteAmt> or <DuePyblAmt>/<CdtNoteAmt> differs from the <InstdAmt>, then the transaction will be rejected and reported in a pain.002.

If more than one KID reference is sent within one transaction, information about which of the KID references that were rejected will be transmitted within the feedback Message.

### 3.3 Local Payments

For local payments in Norway the creditor account must either be a national account number (BBAN) with 11 digits, or in IBAN format with 15 characters.

#### 3.3.1 KID payments

KID and tax payments should be set to following:

Payment Method: **TRF**  
Service Level: **NURG**  
Category Purpose: **SUPP**

For the KID reference it is mandatory with maximum 25 digits and one reference per payment.



Example of KID payment in pain.001	
Payment method	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose	<pre> &lt;SvcLvl&gt;   &lt;Cd&gt;NURG&lt;/Cd&gt; &lt;/SvcLvl&gt; &lt;CtgyPurp&gt;   &lt;Cd&gt;SUPP&lt;/Cd&gt; &lt;/CtgyPurp&gt; </pre>
Creditor account national account number	<pre> &lt;CdtrAcct&gt;   &lt;Id&gt;     &lt;Othr&gt;       &lt;Id&gt;32019999999&lt;/Id&gt;       &lt;SchmeNm&gt;         &lt;Cd&gt;BBAN&lt;/Cd&gt;       &lt;/SchmeNm&gt;     &lt;/Othr&gt;   &lt;/Id&gt; &lt;/CdtrAcct&gt; </pre>
KID reference	<pre> &lt;RmtInf&gt;   &lt;Strd&gt;     &lt;RfrdDocAmt&gt;       &lt;RmtAmt Coy="NOK"&gt;21523.00&lt;/RmtAmt&gt;     &lt;/RfrdDocAmt&gt;     &lt;CdtrRefInf&gt;       &lt;Tp&gt;         &lt;CdOrPrtry&gt;           &lt;Cd&gt;SCOR&lt;/Cd&gt;         &lt;/CdOrPrtry&gt;       &lt;/Tp&gt;       &lt;Ref&gt;00060716470192974616006&lt;/Ref&gt;     &lt;/CdtrRefInf&gt;   &lt;/Strd&gt; &lt;/RmtInf&gt; </pre>

### 3.3.2 Payment with message

Payment with messages payments should be set to following:

Payment Method: **TRF**  
 Service Level: **NURG**  
 Category Purpose: **SUPP**

It is mandatory to include creditor's full name and address, and message to creditor with maximum of 280 characters. Separators, like comma sign, are used between the reference numbers when several invoices are included in one payment

Example in pain.001	
Payment method	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose	<pre> &lt;SvcLvl&gt;   &lt;Cd&gt;NURG&lt;/Cd&gt; &lt;/SvcLvl&gt; &lt;CtgyPurp&gt;   &lt;Cd&gt;SUPP&lt;/Cd&gt; &lt;/CtgyPurp&gt; </pre>

Name of creditor / payee	<pre> &lt;Cdtr&gt;   &lt;Nm&gt;Creditor Name&lt;/Nm&gt;   &lt;PstlAdr&gt;     &lt;StrtNm&gt; Creditor Street Name&lt;/StrtNm&gt;     &lt;PstCd&gt;Creditor PostCode &lt;/PstCd&gt;     &lt;TwnNm&gt; Creditor Town Name&lt;/TwnNm&gt;     &lt;Ctry&gt;Creditor Country&lt;/Ctry&gt;   &lt;/PstlAdr&gt; &lt;/Cdtr&gt; </pre>
Creditor account national account number	<pre> &lt;CdtrAcct&gt;   &lt;Id&gt;     &lt;Othr&gt;       &lt;Id&gt;32019999999&lt;/Id&gt;       &lt;SchmeNm&gt;         &lt;Cd&gt;BBAN&lt;/Cd&gt;       &lt;/SchmeNm&gt;     &lt;/Othr&gt;   &lt;/Id&gt; &lt;/CdtrAcct&gt; </pre>
Message to creditor / payee	<pre> &lt;RmtInf&gt;   &lt;Ustrd&gt;12345,12346,12347&lt;/Ustrd&gt; &lt;/RmtInf&gt; </pre>

### 3.3.3 Salary payment

Salary payments should be set to following:

Payment Method: **TRF**  
Service Level: **NURG**  
Category Purpose: **SUPP**

It is not possible to include a message to the creditor for salary payments.

Example in pain.001	
Payment method	<pre> &lt;PmtMtd&gt;TRF&lt;/PmtMtd&gt; </pre>
Service Level and Category Purpose	<pre> &lt;SvcLvl&gt;   &lt;Cd&gt;NURG&lt;/Cd&gt; &lt;/SvcLvl&gt; &lt;CtgyPurp&gt;   &lt;Cd&gt;SALA&lt;/Cd&gt; &lt;/CtgyPurp&gt; </pre>
Creditor account national account number	<pre> &lt;CdtrAcct&gt;   &lt;Id&gt;     &lt;Othr&gt;       &lt;Id&gt;32019999999&lt;/Id&gt;       &lt;SchmeNm&gt;         &lt;Cd&gt;BBAN&lt;/Cd&gt;       &lt;/SchmeNm&gt;     &lt;/Othr&gt;   &lt;/Id&gt; &lt;/CdtrAcct&gt; </pre>

## 3.4 Cross-border payments

Payments between two Norwegian accounts in a currency other than NOK are processed as cross-border payments.

It is mandatory to include creditors address, including Country Code, and charge bearer for all cross-border payments.

### 3.4.1 Regulatory reporting cross-border payments

The regulatory reporting codes are mandatory for payments exceeding the equivalent of 100,000 NOK.

Code	Description
14	Purchase/sale of goods
26	Rent
29	Other purchase/sale of service
31	Interest
35	Dividend
38	Other return on capital
41	Purchase/sale of real estate and activated options abroad
43	Purchase/sale of shares and units, referring to direct investment
45	Direct investment in other capital
51	Purchase/sale of shares and units, referring to portfolio investment
52	Purchase/sale of bonds and certificates, referring to portfolio investment
53	Purchase/sale of derivatives, referring to portfolio investment
71	Life assurance/pension
79	Other finance investments
81	Salary
82	Inheritance, gift etc.

#### Example

Regulatory reporting ISO Index No. 2.89	<RgltryRptg> <RgltryDtls> <Cd>35</Cd> <Inf>Dividend</Inf>
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