

Nordea

# Corporate Payments Service

Payments from Latvia, Lithuania and  
Estonia, example appendix

March 2018



# Content

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<b>1 Background</b> .....	<b>2</b>
<b>2 The message structure</b> .....	<b>2</b>
<b>3 Schedules</b> .....	<b>2</b>
<b>4 Examples</b> .....	<b>3</b>
4.1 Latvia .....	3
4.2 Lithuania .....	12
4.3 Estonia.....	20

## 1 Background

The Corporate Payments Service mainly covers payments debited to a company's account in Nordea Bank Finland Plc. Examples of these payments are SEPA credit transfers, SEPA salaries, urgent payments, and foreign currency payments.

In addition to these, it is possible to use the Corporate Payments Service to make payments from accounts in Nordea Estonia, Nordea Latvia and Nordea Lithuania.

For more information: see separate service description Baltic payments [www.nordea.lt](http://www.nordea.lt).

Changes to the descriptions are possible.

## 2 The message structure

The general payment initiation message structure is described in the Corporate Payments Service service description. See also the Federation of Finnish Financial Services' publication "ISO 20022 payments guide" and ISO 20022 documentation.

## 3 Schedules

Nordea processes files sent to file transfer according to the service-specific schedules presented below. Times are Finnish time (EET, East European Time zone).

## 4 Examples

### 4.1 Latvia

#### SEPA payment

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02
pain.001.001.02.xsd">
  <pain.001.001.02>
    <GrpHdr>
      <MsgId>20120907-0000001</MsgId>
      <CreDtTm>2012-09-07T10:30:00</CreDtTm>
      <BtchBookg>>false</BtchBookg>
      <NbOfTxs>5</NbOfTxs>
      <CtrlSum>114200.05</CtrlSum>
      <Grpg>MIXD</Grpg>
      <InitgPty>
        <Nm>Test Company SIA</Nm>
        <Id>
          <OrgId>
            <BkPtyId>87654321</BkPtyId>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
```

<!--

\*\*\*\*\*

#### Payment Information block

\*\*\*\*\*

-->

```
  <PmtInf>
    <PmtInfId>20120907-123456-01</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <ReqdExctnDt>2012-09-07</ReqdExctnDt>
    <Dbtr>
      <Nm>Test Company SIA </Nm>
      <PstlAdr>
        <AdrLine>Ielas nosaukums 14</AdrLine>
        <AdrLine>Pasta indekss, Pilsēta</AdrLine>
        <Ctry>LV</Ctry>
      </PstlAdr>
      <Id>
        <OrgId>
```

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```

                                <BkPtyId>87654321</BkPtyId>
                                </OrgId>
                                </Id>
                                </Dbtr>
                                <DbtrAcct>
                                <Id>
                                <IBAN>LV15NDEA0000080823980</IBAN>
                                </Id>
                                </DbtrAcct>
                                <DbtrAgt>
                                <FinInstnId>
                                <BIC>NDEALV2X</BIC>
                                </FinInstnId>
                                </DbtrAgt>
                                <ChrgBr>SHAR</ChrgBr>

```

<!--

\*\*\*\*\*

### 1. Urgent domestic payment

\*\*\*\*\*

-->

```

<CdtTrfTxInf>
  <PmtId>
    <InstrId>I000001</InstrId>
    <EndToEndId>20120907-E000001</EndToEndId>
  </PmtId>
  <PmtTpInf>
    <SvcLvl>
      <Prtry>URGP</Prtry>
    </SvcLvl>
  </PmtTpInf>
  <Amt>
    <InstdAmt Ccy="LVL">100.01</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>HABALV22</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Creditor Company</Nm>
    <PstlAdr>
      <AdrLine>Ūnijas 35, Rīga,</AdrLine>
      <AdrLine>LV-2010, Latvija</AdrLine>
      <Ctry>LV</Ctry>
    </PstlAdr>
  </Cdtr>

```

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```

</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>LV63HABA0551008843925</IBAN>
  </Id>
</CdtrAcct>
<RmtInf>
  <Ustrd>rēķins Nr. "RF81123453"</Ustrd>
</RmtInf>
</CdtTrfTxInf>

```

<!--

\*\*\*\*\*

## 2. Domestic payment

\*\*\*\*\*

-->

```

<CdtTrfTxInf>
  <PmtId>
    <InstrId>I000002</InstrId>
    <EndToEndId>20120907-E000002</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="LVL">100.01</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>UNLALV2X</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>ABC SIA</Nm>
    <PstlAdr>
      <AdrLine>Ģertrūdes 17, Rīga, LV-1310,
      <Ctry>LV</Ctry>
    </PstlAdr>
    <CtryOfRes>LV</CtryOfRes>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>LV14UNLA0002054469186</IBAN>
    </Id>
  </CdtrAcct>
  <RgltryRptg>
    <RgltryDtIs>
      <Cd>111</Cd>
    </RgltryDtIs>
  </RgltryRptg>

```

Latvija</AdrLine>

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```

        </RgltryDtls>
    </RgltryRptg>
    <RmtInf>
        <Ustrd>Rēķina PK3182194 samaksa</Ustrd>
    </RmtInf>
</CdtTrfTxInf>

<!--
*****
3. Cross-border payment
*****
-->

    <CdtTrfTxInf>
        <PmtId>
            <InstrId>I000003</InstrId>
            <EndToEndId>20120907-E000003</EndToEndId>
        </PmtId>
        <Amt>
            <InstdAmt Ccy="USD">4000.01</InstdAmt>
        </Amt>
        <CdtrAgt>
            <FinInstnId>
                <BIC>BANKUS33</BIC>
            </FinInstnId>
        </CdtrAgt>
        <Cdtr>
            <Nm>Hyatt Central, </Nm>
            <PstlAdr>
                <AdrLine>New York</AdrLine>
                <Ctry>US</Ctry>
            </PstlAdr>
            <CtryOfRes>US</CtryOfRes>
        </Cdtr>
        <CdtrAcct>
            <Id>
                <BBAN>709221684</BBAN>
            </Id>
        </CdtrAcct>
        <RgltryRptg>
            <RgltryDtls>
                <Cd>151</Cd>
            </RgltryDtls>
        </RgltryRptg>
        <RmtInf>
            <Ustrd>Invoices 123 and 321</Ustrd>
        </RmtInf>

```

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```

    </CdtTrfTxInf>
<!--
*****
4. Urgent cross-border payment
*****
-->
    <CdtTrfTxInf>
      <PmtId>
        <InstrId>I000004</InstrId>
        <EndToEndId>20120907-E000004</EndToEndId>
      </PmtId>
      <PmtTpInf>
        <SvcLvl>
          <Prtry>URGP</Prtry>
        </SvcLvl>
      </PmtTpInf>
      <Amt>
        <InstdAmt Ccy="USD">55000.01</InstdAmt>
      </Amt>
      <CdtrAgt>
        <FinInstnId>
          <CmbndId>
            <ClrSysMmbld>
              <Id>USABA11000399</Id>
            </ClrSysMmbld>
            <Nm>BANK OF STATES</Nm>
            <PstlAdr>
              <CtrySubDvsn>MASSACHUSETTS</CtrySubDvsn>
              <Ctry>US</Ctry>
            </PstlAdr>
          </CmbndId>
        </FinInstnId>
      </CdtrAgt>
      <Cdtr>
        <Nm>Ben E. Ficiary</Nm>
        <PstlAdr>
          <AdrLine>Boston</AdrLine>
          <Ctry>US</Ctry>
        </PstlAdr>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <BBAN>123456789</BBAN>
        </Id>
    </CdtTrfTxInf>

```

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```

</CdtrAcct>
<RgltryRptg>
  <RgltryDtls>
    <Cd>151</Cd>
  </RgltryDtls>
</RgltryRptg>
<RmtInf>
  <Ustrd>Invoices 123 and 321</Ustrd>
</RmtInf>
</CdtTrfTxInf>

```

<!--

\*\*\*\*\*

## 5. RUB payment to Russia

\*\*\*\*\*

-->

```

<CdtTrfTxInf> <!--5th payment. RUB payment to Russia -->
  <PmtId>
    <InstrId>I000005</InstrId>
    <EndToEndId>20120907-E000005</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="RUB">55000.01</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <CmbndId>
        <ClrSysMmbld>
          <Id>RUCBC123456789</Id>
        </ClrSysMmbld>
        <Nm>Moscow Bank</Nm>
        <PstlAdr>
          <AdrLine>Main street</AdrLine>
          <AdrLine>Moscow</AdrLine>
          <Ctry>RU</Ctry>
        </PstlAdr>
      </CmbndId>
    </FinInstnId>
  </CdtrAgt>
  <CdtrAgtAcct>
    <Id>
      <PrtryAcct>
        <Id>12345678901234500000</Id>
      </PrtryAcct>
    </Id>
  </CdtrAgtAcct>

```

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```

        <Cdtr>
          <Nm>Company</Nm>
          <PstlAdr>
            <AdrLine>Moscow</AdrLine>
            <Ctry>RU</Ctry>
          </PstlAdr>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <PrtryAcct>
              <Id>12345678901234500000/INN1234567890</Id>
            </PrtryAcct>
          </Id>
        </CdtrAcct>
        <RgltryRptg>
          <RgltryDtls>
            <Cd>151</Cd>
          </RgltryDtls>
        </RgltryRptg>
        <RmtInf>
          <Ustrd>(VO12345) Invoices 123 and 321</Ustrd>
        </RmtInf>
      </CdtTrfTxInf>
    </PmtInf>
  </pain.001.001.02>
</Document>

```

### Salary payment

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02
pain.001.001.02.xsd">
  <pain.001.001.02>
    <GrpHdr>
      <MsgId>20121211-0000001</MsgId>
      <CreDtTm>2012-12-11T10:30:00</CreDtTm>
      <BtchBookg>true</BtchBookg>
      <NbOfTx>2</NbOfTx>
      <CtrlSum>301.02</CtrlSum>
      <Grpg>MIXD</Grpg>
      <InitgPty>

```

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```

        <Nm>Test Company SIA</Nm>
    </InitgPty>
</GrpHdr>
<PmtInf>
    <PmtInfId>20120907-123456-01</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
        <CtgyPurp>SALA</CtgyPurp>
    </PmtTpInf>
    <ReqdExctnDt>2012-09-07</ReqdExctnDt>
    <Dbtr>
        <Nm>Test Company SIA </Nm>
        <PstlAdr>
            <AdrLine>Ielas nosaukums 14</AdrLine>
            <AdrLine>Pasta indeks, Pilsēta</AdrLine>
            <Ctry>LV</Ctry>
        </PstlAdr>
        <Id>
            <Orgld>
                <BkPtyId>87654321</BkPtyId>
            </Orgld>
        </Id>
    </Dbtr>
    <DbtrAcct>
        <Id>
            <IBAN>LV15NDEA0000080823980</IBAN>
        </Id>
    </DbtrAcct>
    <DbtrAgt>
        <FinInstnId>
            <BIC>NDEALV2X</BIC>
        </FinInstnId>
    </DbtrAgt>
    <ChrgBr>SHAR</ChrgBr>
    <CdtTrfTxInf>
        <PmtId>
            <InstrId>I000002</InstrId>
            <EndToEndId>20120907-E000002</EndToEndId>
        </PmtId>
        <Amt>
            <InstdAmt Ccy="LVL">100.01</InstdAmt>
        </Amt>
        <CdtrAgt>
            <FinInstnId>
                <BIC>UNLALV2X</BIC>
            </FinInstnId>
        </CdtrAgt>
    </CdtTrfTxInf>
</PmtInf>
</GrpHdr>

```

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```

        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>Jānis Kalniņš</Nm>
        <Id>
            <PrvtId>
                <SciSctyNb>101112-
12345</SciSctyNb>
            </PrvtId>
        </Id>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <IBAN>LV14UNLA0002054469186</IBAN>
        </Id>
    </CdtrAcct>
    <RmtInf>
        <Ustrd>Alga par 12.2012</Ustrd>
    </RmtInf>
    </CdtTrfTxInf>
    <CdtTrfTxInf>
        <PmtId>
            <InstrId>I0000023</InstrId>
            <EndToEndId>20120907-E000003</EndToEndId>
        </PmtId>
        <Amt>
            <InstdAmt Ccy="LVL">200.01</InstdAmt>
        </Amt>
        <CdtrAgt>
            <FinInstnId>
                <BIC>NDEALV2X</BIC>
            </FinInstnId>
        </CdtrAgt>
        <Cdtr>
            <Id>
                <PrvtId>
                    <SciSctyNb>101112-12345</SciSctyNb>
                </PrvtId>
            </Id>
        </Cdtr>
        <CdtrAcct>
            <Id>
                <IBAN>LV14NDEA0000084469186</IBAN>
            </Id>
        </CdtrAcct>

```

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```

        <RmtInf>
            <Ustrd>Alga par 12.2012</Ustrd>
        </RmtInf>
    </CdtTrfTxInf>
</PmtInf>
</pain.001.001.02>
</Document>

```

## 4.2 Lithuania

### SEPA payment

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02
pain.001.001.02.xsd">
<pain.001.001.02>
    <GrpHdr>
        <MsgId>20130102-0000001</MsgId>
        <CreDtTm>2013-01-02T10:30:00</CreDtTm>
        <BtchBookg>>false</BtchBookg>
        <NbOfTx>2</NbOfTx>
        <CtrlSum>200.03</CtrlSum>
        <Grpg>MIXD</Grpg>
        <InitgPty>
            <Nm>Test Company UAB</Nm>
        </InitgPty>
    </GrpHdr>
<!--
*****
Payment Information block
*****
-->
    <PmtInf>
        <PmtInfId>20120102-123456-01</PmtInfId>
        <PmtMtd>TRF</PmtMtd>
        <ReqdExctnDt>2013-01-02</ReqdExctnDt>
        <Dbtr>
            <Nm>Test Company UAB</Nm>
            <PstlAdr>
                <AdrLine>Didžioji str. 18</AdrLine>
                <AdrLine>Vilnius</AdrLine>
                <Ctry>LT</Ctry>
            </PstlAdr>

```

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```

        <Id>
            <OrgId>
                <BkPtyId>302442270</BkPtyId>
            </OrgId>
        </Id>
    </Dbtr>
    <DbtrAcct>
        <Id>
            <IBAN>LT282140030000260000</IBAN>
        </Id>
    </DbtrAcct>
    <DbtrAgt>
        <FinInstnId>
            <BIC>NDEALT2X</BIC>
        </FinInstnId>
    </DbtrAgt>
    <ChrgBr>SHAR</ChrgBr>

<!--
*****
1. Urgent domestic payment
*****
-->

    <CdtTrfTxInf>
        <PmtId>
            <InstrId>DU0001</InstrId>
            <EndToEndId>20130102-DU0001</EndToEndId>
        </PmtId>
        <PmtTpInf>
            <SvcLvl>
                <Prtry>URGP</Prtry>
            </SvcLvl>
        </PmtTpInf>
        <Amt>
            <InstdAmt Ccy="LTL">100.01</InstdAmt>
        </Amt>
        <CdtrAgt>
            <FinInstnId>
                <BIC>HABALT22</BIC>
            </FinInstnId>
        </CdtrAgt>
        <Cdtr>
            <Nm>Creditor Company UAB</Nm>
            <PstlAdr>
                <AdrLine>Stirny g. 125,</AdrLine>
                <AdrLine>LT-3000, Vilnius</AdrLine>
            </PstlAdr>
        </Cdtr>
    </CdtTrfTxInf>

```

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```

        <Ctry>LT</Ctry>
    </PstlAdr>
</Cdtr>
    <CdtrAcct>
    <Id>
        <IBAN>LT137300010002402000</IBAN>
    </Id>
    </CdtrAcct>
<RmtInf>
    <Ustrd>Payment services No. 1111</Ustrd>
</RmtInf>
</CdtTrfTxInf>

```

<!--

\*\*\*\*\*

## 2. Internal payment

\*\*\*\*\*

-->

```

<CdtTrfTxInf>
    <PmtId>
        <InstrId>I000002</InstrId>
        <EndToEndId>20130102-E000002</EndToEndId>
    </PmtId>
    <Amt>
        <InstdAmt Ccy="LTL">100.02</InstdAmt>
    </Amt>
    <CdtrAgt>
        <FinInstnId>
            <BIC>NDEALT2X</BIC>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>Receiver same bank UAB</Nm>
        <PstlAdr>
            <AdrLine>Didžioji str. 18, Vilnius</AdrLine>
            <Ctry>LT</Ctry>
        </PstlAdr>
        <CtryOfRes>LT</CtryOfRes>
    </Cdtr>
    <CdtrAcct>
    <Id>
        <IBAN>LT282140030000260001</IBAN>
    </Id>
    </CdtrAcct>
<RmtInf>

```

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```
123123</Ustrd>
                                <Ustrd>Transfer to partners for services
                                </RmtInf>
                                </CdtTrfTxInf>
</PmtInf>
  </pain.001.001.02>
    </Document>
```

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Corporate Payment Service  
Payments from Latvia, Lithuania and Estonia,  
example appendix (pain.001.001.02)  
March 2018



## RUP payment

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02 pain.001.001.02.xsd">
  <pain.001.001.02>
    <GrpHdr>
      <MsgId>20130116-0000001-R01</MsgId>
      <CreDtTm>2013-01-16T10:30:00</CreDtTm>
      <BtchBookg>>false</BtchBookg>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>20</CtrlSum>
      <Grpg>MIXD</Grpg>
      <InitgPty>
        <Nm>Test Company UAB</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>20130116-123456-02-R01</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <ReqdExctnDt>2013-01-16</ReqdExctnDt>
      <Dbtr>
        <Nm> Test Company UAB </Nm>
        <PstlAdr>
          <AdrLine>Didzioji 18</AdrLine>
          <AdrLine>LT-3000 Lietuva</AdrLine>
          <Ctry>LT</Ctry>
        </PstlAdr>
        <Id>
          <OrgId>
            <BkPtyId>307402136</BkPtyId>
          </OrgId>
        </Id>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>LT282140030000260000</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>NDEALT2X</BIC>
        </FinInstnId>
      </DbtrAgt>
      <ChrgBr>DEBT</ChrgBr>
    </PmtInf>
  </pain.001.001.02>
</Document>
```

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```

<CdtTrfTxInf>
  <PmtId>
    <InstrId>Instr-H-031212-POHJA-V3-T1-1</InstrId>
    <EndToEndId>E2E-H-031212-POHJA-V3-T1-
1</EndToEndId>

  </PmtId>
  <Amt>
    <InstdAmt Ccy="RUB">20.00</InstdAmt>
  </Amt>
  <ChrgBr>DEBT</ChrgBr>
  <CdtrAgt>
    <FinInstnId>
      <CmbndId>
        <ClrSysMmbld>
          <Id>RUCBC045773603</Id>
        </ClrSysMmbld>
        <Nm>SBERBANK PERMSKOE.</Nm>
        <!-- Russian bank name -->
        <PstlAdr>
          <AdrLine>Middle or Russia</AdrLine>
          <Ctry>RU</Ctry>
        </PstlAdr>
      </CmbndId>
    </FinInstnId>
  </CdtrAgt>
  <CdtrAgtAcct>
    <Id>
      <PrtryAcct>
        <Id>30101810900000000603</Id>
        <!-- Correspondent bank account -->
      </PrtryAcct>
    </Id>
  </CdtrAgtAcct>
  <Cdtr>
    <Nm>GAZPROM</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <PrtryAcct>
        <Id>40702810149090100000/INN5904107000</Id>
      </PrtryAcct>
    </Id>
  </CdtrAcct>

```

Nordea

```

                <RmtInf>
                    <Ustrd> PREPAYMENT TRANSPORT COST INV 123
CONTR 321 RUB 20.00</Ustrd>
                </RmtInf>
            </CdtTrfTxInf>
        </PmtInf>
    </pain.001.001.02>
</Document>

```

#### Salary payment

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02
pain.001.001.02.xsd">
<!--

```

#### 4. Salary payments

```

-->
<pain.001.001.02>
    <GrpHdr>
        <MsgId>20130102-0000001</MsgId>
        <CreDtTm>2013-01-02T10:31:00</CreDtTm>
        <BtchBookg>true</BtchBookg>
        <NbOfTx>2</NbOfTx>
        <CtrlSum>300.04</CtrlSum>
        <Grg>MIXD</Grg>
        <InitgPty>
            <Nm>Test Company UAB</Nm>
        </InitgPty>
    </GrpHdr>
    <PmtInf>
        <PmtInflId>20130102-12345601</PmtInflId>
        <PmtMtd>TRF</PmtMtd>
        <PmtTpInf>
            <CtgyPurp>SALA</CtgyPurp>
        </PmtTpInf>
        <ReqdExctnDt>2013-01-02</ReqdExctnDt>
        <Dbtr>
            <Nm>Test Company UAB </Nm>
            <PstlAdr>
                <AdrLine>Savanorių per. 21 -15</AdrLine>
                <AdrLine>LT-3000, Kaunas</AdrLine>
            </PstlAdr>
        </Dbtr>
    </PmtInf>
</pain.001.001.02>

```

Nordea

```

        <Ctry>LT</Ctry>
    </PstlAdr>
    <Id>
        <OrgId>
            <BkPtyId>307402136</BkPtyId>
        </OrgId>
    </Id>
</Dbtr>
<DbtrAcct>
    <Id>
        <IBAN>LT282140030000260000</IBAN>
    </Id>
</DbtrAcct>
<DbtrAgt>
    <FinInstnId>
        <BIC>NDEALT2X</BIC>
    </FinInstnId>
</DbtrAgt>
<ChrgBr>SHAR</ChrgBr>
<CdtTrfTxInf>
    <PmtId>
        <InstrId>SAL0001</InstrId>
        <EndToEndId>20130102- SAL0001</EndToEndId>
    </PmtId>
    <Amt>
        <InstdAmt Ccy="LTL">100.01</InstdAmt>
    </Amt>
    <CdtrAgt>
        <FinInstnId>
            <BIC>NDEALT2X</BIC>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>Jonas Jonaitis</Nm>
        <Id>
            <PrvtId>
                <ScIscyNb>38012120001</ScIscyNb>
            </PrvtId>
        </Id>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <IBAN>LT282140030000260002</IBAN>
        </Id>
    </CdtrAcct>

```

Nordea

```

        <RmtInf>
            <Ustrd>Alga už 12.2012</Ustrd>
        </RmtInf>
    </CdtTrfTxInf>
    <CdtTrfTxInf>
        <PmtId>
            <InstrId> SAL0002</InstrId>
            <EndToEndId>20130102- SAL0002</EndToEndId>
        </PmtId>
        <Amt>
            <InstdAmt Ccy="LTL">200.01</InstdAmt>
        </Amt>
        <CdtrAgt>
            <FinInstnId>
                <BIC>NDEALT2X</BIC>
            </FinInstnId>
        </CdtrAgt>
        <Cdtr>
            <Nm>Petras Petraitis</Nm>
            <Id>
                <PrvtId>
                    <SciSctyNb>38012120001</SciSctyNb>
                </PrvtId>
            </Id>
        </Cdtr>
        <CdtrAcct>
            <Id>
                <IBAN>LT282140030000260003</IBAN>
            </Id>
        </CdtrAcct>
        <RmtInf>
            <Ustrd>Alga už 12.2012</Ustrd>
        </RmtInf>
    </CdtTrfTxInf>
</PmtInf>
</pain.001.001.02>
</Document>

```

### 4.3 Estonia

#### SEPA payment

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

Nordea

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02 pain.001.001.02.xsd">
```

```
<pain.001.001.02>
```

```
<GrpHdr>
```

```
<MsgId>MSG000001</MsgId>
```

```
<CreDtTm>2013-01-03T15:35:45Z</CreDtTm>
```

```
<NbOfTx>2</NbOfTx>
```

```
<CtrlSum>6.55</CtrlSum>
```

```
<Grpg>MIXD</Grpg>
```

```
<InitgPty>
```

```
<Nm>Test Grupp AS</Nm>
```

```
</InitgPty>
```

```
</GrpHdr>
```

```
<!--
```

```
*****
```

```
Payment Information block
```

```
*****
```

```
-->
```

```
<PmtInf>
```

```
<PmtInfId>TR000001</PmtInfId>
```

```
<PmtMtd>TRF</PmtMtd>
```

```
<ReqdExctnDt>2013-01-03</ReqdExctnDt>
```

```
<Dbtr>
```

```
<Nm>Test Grupp AS</Nm>
```

```
<PstlAdr>
```

```
<AdrLine>Kuuse 6, Tallinn, Eesti</AdrLine>
```

```
<Ctry>EE</Ctry>
```

```
</PstlAdr>
```

```
<Id>
```

```
<OrgId>
```

```
<BkPtyId>12345678</BkPtyId>
```

```
</OrgId>
```

```
</Id>
```

```
</Dbtr>
```

```
<DbtrAcct>
```

```
<Id>
```

```
<IBAN>EE461700017000000022</IBAN>
```

```
</Id>
```

```
</DbtrAcct>
```

```
<DbtrAgt>
```

```
<FinInstnId>
```

```
<BIC>NDEAEE2X</BIC>
```

```
</FinInstnId>
```

```
</DbtrAgt>
```

Nordea

<ChrgBr>SHAR</ChrgBr>

<!--

\*\*\*\*\*

1. Urgent domestic payment

\*\*\*\*\*

-->

```
<CdtTrfTxInf>
  <PmtId>
    <InstrId>PMT000001</InstrId>
    <EndToEndId>NOTPROVIDED</EndToEndId>
  </PmtId>
  <PmtTpInf>
    <SvcLvl>
      <Prtry>URGP</Prtry>
    </SvcLvl>
  </PmtTpInf>
  <Amt>
    <InstdAmt Ccy="EUR">3.83</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>HABAE2X</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Testklient1 AS</Nm>
    <PstlAdr>
      <AdrLine>Palmi 2, Tallinn, Eesti</AdrLine>
      <Ctry>EE</Ctry>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>EE572200001100000022</IBAN>
    </Id>
  </CdtrAcct>
  <RmtInf>
    <Ustrd>Testarve A0000001 tasumine</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
```

<!--

\*\*\*\*\*

2. Domestic payment

\*\*\*\*\*

-->

Nordea

```

<CdtTrfTxInf>
  <PmtId>
    <InstrId>PMT000002</InstrId>
    <EndToEndId>NOTPROVIDED</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">2.72</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>EEUHEE2X</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Testklient2 AS</Nm>
    <PstlAdr>
      <AdrLine>Ketta 8, Tallinn, Eesti</AdrLine>
      <Ctry>EE</Ctry>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>EE511010000000000090</IBAN>
    </Id>
  </CdtrAcct>
  <RmtInf>
    <Ustrd>Testarve A0000002 tasumine</Ustrd>
    <Strd>
      <CdtrRefInf>
        <CdtrRefTp>
          <Cd>SCOR</Cd>
        </CdtrRefTp>
        <CdtrRef>100000000000003</CdtrRef>
      </CdtrRefInf>
    </Strd>
  </RmtInf>
</CdtTrfTxInf>

```

<!--

\*\*\*\*\*

### 3. Cross-border payment

\*\*\*\*\*

-->

```

<CdtTrfTxInf>
  <PmtId>
    <InstrId>I000003</InstrId>

```

Nordea



```

        <EndToEndId>20120907-E000003</EndToEndId>
    </PmtId>
    <Amt>
        <InstdAmt Ccy="USD">4000.01</InstdAmt>
    </Amt>
    <CdtrAgt>
        <FinInstnId>
            <BIC>BANKUS33</BIC>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>Hyatt Central, </Nm>
        <PstlAdr>
            <StrtNm>Madison Avenue</StrtNm>
            <BldgNb>987</BldgNb>
            <PstCd>NY 10022</PstCd>
            <TwnNm>New York</TwnNm>
            <Ctry>US</Ctry>
        </PstlAdr>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <BBAN>709221684</BBAN>
        </Id>
    </CdtrAcct>
    <RmtInf>
        <Ustrd>Invoices 123 and 321</Ustrd>
    </RmtInf>
</CdtTrfTxInf>

```

<!--

\*\*\*\*\*

#### 4. Urgent cross-border payment

\*\*\*\*\*

-->

```

<CdtTrfTxInf>
    <PmtId>
        <InstrId>I000004</InstrId>
        <EndToEndId>20120907-E000004</EndToEndId>
    </PmtId>
    <PmtTpInf>
        <SvcLvl>
            <Prtry>URGP</Prtry>
        </SvcLvl>
    </PmtTpInf>
    <Amt>

```

Nordea

```

                                <InstdAmt Ccy="USD">55000.01</InstdAmt>
                                </Amt>
                                <CdtrAgt>
                                    <FinInstnId>
                                        <CmbndId>
                                            <ClrSysMmbld>

<Id>USABA11000399</Id>

                                </ClrSysMmbld>
                                <Nm>BANK OF STATES</Nm>
                                <PstlAdr>

<CtrySubDvsn>MASSACHUSETTS</CtrySubDvsn>

                                <Ctry>US</Ctry>
                                </PstlAdr>
                                </CmbndId>
                                </FinInstnId>
                                </CdtrAgt>
                                <Cdtr>
                                    <Nm>Ben E. Ficiary</Nm>
                                    <PstlAdr>
                                        <AdrLine>Boston</AdrLine>
                                        <Ctry>US</Ctry>
                                    </PstlAdr>
                                </Cdtr>
                                <CdtrAcct>
                                    <Id>
                                        <BBAN>123456789</BBAN>

                                    </Id>
                                </CdtrAcct>
                                <RmtInf>
                                    <Ustrd>Invoices 123 and 321</Ustrd>
                                </RmtInf>
                                </CdtTrfTxInf>

```

<!--

\*\*\*\*\*

5. RUB payment to Russia

\*\*\*\*\*

-->

```

<CdtTrfTxInf>
    <PmtId>
        <InstrId>I000005</InstrId>
        <EndToEndId>20120907-E000005</EndToEndId>
    </PmtId>

```

Nordea

```

<Amt>
  <InstdAmt Ccy="RUB">55000.01</InstdAmt>
</Amt>
<CdtrAgt>
  <FinInstnId>
    <CmbndId>
      <ClrSysMmbld>
        <Id>RUCBC123456789</Id>
      </ClrSysMmbld>
      <Nm>Moscow Bank</Nm>
      <PstlAdr>
        <AdrLine>Main street</AdrLine>
        <AdrLine>Moscow</AdrLine>
        <Ctry>RU</Ctry>
      </PstlAdr>
    </CmbndId>
  </FinInstnId>
</CdtrAgt>
<CdtrAgtAcct>
  <Id>
    <PrtryAcct>
      <Id>12345678901234500000</Id>
    </PrtryAcct>
  </Id>
</CdtrAgtAcct>
<Cdtr>
  <Nm>Company</Nm>
  <PstlAdr>
    <AdrLine>Moscow</AdrLine>
    <Ctry>RU</Ctry>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <PrtryAcct>
      <Id>12345810901234500000/INN1234567890</Id>
    </PrtryAcct>
  </Id>
</CdtrAcct>
<RgltryRptg>
<RgltryDtIs>
<Cd>151</Cd>
</RgltryDtIs>

```

Nordea

```

        </RgltryRptg>
        <RmtInf>
            <Ustrd>(VO12345) Invoices 123 and 321</Ustrd>
        </RmtInf>
    </CdtTrfTxInf>
</PmtInf>
</pain.001.001.02>
</Document>

```

## Salary payment

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02
pain.001.001.02.xsd">
<pain.001.001.02>
    <GrpHdr>
        <MsgId>MSG000001</MsgId>
        <CreDtTm>2013-01-03T15:44:35Z</CreDtTm>
        <NbOfTx>2</NbOfTx>
        <CtrlSum>301.02</CtrlSum>
        <Grpg>MIXD</Grpg>
        <InitgPty>
            <Nm>Test Grupp AS</Nm>
        </InitgPty>
    </GrpHdr>
    <PmtInf>
        <PmtInfId>TR000001</PmtInfId>
        <PmtMtd>TRF</PmtMtd>
        <PmtTpInf>
            <CtgyPurp>SALA</CtgyPurp>
        </PmtTpInf>
        <ReqdExctnDt>2013-01-03</ReqdExctnDt>
        <Dbtr>
            <Nm>Test Grupp AS</Nm>
            <PstlAdr>
                <AdrLine> Kuuse 6, Tallinn, Eesti </AdrLine>
                <Ctry>EE</Ctry>
            </PstlAdr>
            <Id>
                <OrgId>
                    <BkPtyId>12345678</BkPtyId>
                </OrgId>
            </Id>
        </Dbtr>
    </PmtInf>
</pain.001.001.02>
</Document>

```

Nordea

```

        </Id>
    </Dbtr>
    <DbtrAcct>
        <Id>
            <IBAN>EE461700017000000022</IBAN>
        </Id>
    </DbtrAcct>
    <DbtrAgt>
        <FinInstnId>
            <BIC>NDEALV2X</BIC>
        </FinInstnId>
    </DbtrAgt>
    <ChrgBr>SHAR</ChrgBr>
    <CdtTrfTxInf>
        <PmtId>
            <InstrId> I000001</InstrId>
            <EndToEndId>20130131-E000001</EndToEndId>
        </PmtId>
        <Amt>
            <InstdAmt Ccy="EUR">100.01</InstdAmt>
        </Amt>
        <CdtrAgt>
            <FinInstnId>
                <BIC>NDEAEE2X</BIC>
            </FinInstnId>
        </CdtrAgt>
        <Cdtr>
            <Nm> Test Saaja1</Nm>
            <Id>
                <PrvtId>
                    <SciSctyNb>30101010101</SciSctyNb>
                </PrvtId>
            </Id>
        </Cdtr>
        <CdtrAcct>
            <Id>
                <IBAN>EE301700017000000019</IBAN>
            </Id>
        </CdtrAcct>
        <RmtInf>
            <Ustrd> Palk 01.2013</Ustrd>
        </RmtInf>
    </CdtTrfTxInf>
</CdtTrfTxInf>
    <PmtId>

```

Nordea

```

        <InstrId> I0000002</InstrId>
        <EndToEndId>20130131-E000002</EndToEndId>
    </PmtId>
    <Amt>
        <InstdAmt Ccy="EUR">200.01</InstdAmt>
    </Amt>
    <CdtrAgt>
        <FinInstnId>
            <BIC>HABAE2X</BIC>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm> Test Saaja2</Nm>
        <Id>
            <PrvtId>
                <ScIscyNb>302020202</ScIscyNb>
            </PrvtId>
        </Id>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <IBAN>EE942200001100000035</IBAN>
        </Id>
    </CdtrAcct>
    <RmtInf>
        <Ustrd> Puhkus 01.01.2013-15.01.2013</Ustrd>
    </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</pain.001.001.02>
</Document>

```