



# ISO 20022 STP Guidelines and Non-STP error codes

This ISO 20022 Payments Formatting Guide is based on CBPR+. Information is applicable to SEB Nordic BIC codes (ESSEDKKK, ESSEFIHX, ESSENOKX and ESSESESS).

For further information please refer to the current Swift user handbook.

## PACS.008 FI TO FI CUSTOMER CREDIT TRANSFER

XML Message Item Name / Path	XML Tag	SEB Formatting Standards
SettlementInformation SettlementMethod	<SttlmMtd>	<p>One of the following codes must be used:</p> <ul style="list-style-type: none"> <li>– <b>INDA</b> - Settlement is done by Instructed Agent (an account held with SEB to be debited)</li> <li>– <b>INGA</b> - Settlement is done by the Instructing Agent</li> <li>– <b>COVE</b> - Settlement is done through a Cover Payment (via Reimbursement Agent/-s)</li> <li>– <b>CLRG</b> – Settlement is done through Clearing system, If &lt;CLRG&gt;, then &lt;ClrChan&gt; is RTGS</li> </ul>
SettlementInformation SettlementAccount	<SttlmAcct>	<p>This field is required when Settlement method code is INDA if either:</p> <ul style="list-style-type: none"> <li>• If Instructing Agent holds several account relationships, then Settlement Account must be stated</li> <li>• If Instructing Agent BIC11 doesn't hold direct account relationship, then Settlement Account must be stated</li> </ul> <p>If required: Settlement Account ID, &lt;SttlmAcct&gt;&lt;Id&gt;, sub element is to be used. Quote the account number of the account to be debited. Either IBAN or Other to be used. If you intend to settle a payment from an account to which you are not the account owner, you are required to have a debit authority from the account holder prior to initiating any payment. Absence of such authorization will result in delays in processing or rejection of your payment.</p>
SettlementInformation InstructingReimbursementAgent InstructedReimbursementAgent ThirdReimbursementAgent	<InstgRmbrsmntAgt> <InstdRmbrsmntAgt> <ThrdRmbrsmntAgt>	<p>For STP purposes, use the BICFI code for Reimbursement Agent/-s</p>
PreviousInstructingAgent1 PreviousInstructingAgent2 PreviousInstructingAgent3	<PrvsInstgAgt1> <PrvsInstgAgt2> <PrvsInstgAgt3>	<p>For STP purposes, use the BICFI code for Previous Instructing Agent/-s</p>
Debtor	<Dbtr>	<p>Debtor customer full name and address must always be present.</p>
DebtorAccount	<DbtrAcct>	<p>Debtor customer account number must be either IBAN or Other.</p>
DebtorAgent	<DbtrAgt>	<p>For STP purposes, use the BICFI code for Debtor Agent</p>
CreditorAgent	<CdtrAgt>	<p>For STP purposes, use the BICFI code for Creditor Agent</p>
CreditorAgentAccount	<CdtrAgtAcct>	<p>The field is required when Creditor Agent Account is in SEB books only when</p> <ul style="list-style-type: none"> <li>• Creditor Agent holds several account relationships, then Creditor Agent Account must be stated</li> <li>• Creditor Agent BIC11 doesn't hold direct account relationship, then Creditor Agent Account must be stated.</li> </ul> <p>Either IBAN or Other to be used.</p>

XML Message Item Name / Path	XML Tag	SEB Formatting Standards
Creditor	<Cdtr>	Creditor customer full name and address must always be present.
CreditorAccount	<CdtrAcct>	Creditor customer account number must be either IBAN or Other.
RemittanceInformation	<RmtInf>	<p>Related Remittance Information (&lt;RltdRmtInf&gt;) or Unstructured Remittance information (&lt;Ustrd&gt;) can be used, can't both be present.</p> <p>Structured Remittance information is not supported yet.</p>
InstructionForCreditorAgent	<InstrForCdtrAgt>	Usage of these elements can prevent STP
InstructionForNextAgent	<InstrForNxtAgt>	

## PACS.009 (CORE AND COV) FINANCIAL INSTITUTION CREDIT TRANSFER

XML Message Item Name / Path	XML Tag	SEB Formatting Standards
SettlementInformation SettlementMethod	<SttlmMtd>	One of the following codes must be used: – <b>INDA</b> - Settlement is done by Instructed Agent (an account held with SEB to be debited) – <b>INGA</b> - Settlement is done by the Instructing Agent – <b>CLRG</b> – Settlement is done through Clearing system, If <CLRG>, then <ClrChan> is RTGS
SettlementInformation SettlementAccount	<SttlmAcct>	This field is required when Settlement method code is INDA if either: • If Instructing Agent holds several account relationships, then Settlement Account must be stated • If Instructing Agent BIC11 doesn't hold direct account relationship, then Settlement Account must be stated If required: Settlement Account ID, <SttlmAcct><Id>, sub element is to be used. Quote the account number of the account to be debited. Either IBAN or Other to be used. If you intend to settle a payment from an account to which you are not the account owner, you are required to have a debit authority from the account holder prior to initiating any payment. Absence of such authorization will result in delays in processing or rejection of your payment.
SettlementInformation InstructingReimbursementAgent InstructedReimbursementAgent ThirdReimbursementAgent	<InstgRmbrsmntAgt> <InstdRmbrsmntAgt> <ThrdRmbrsmntAgt>	For STP purposes, use the BICFI code for Reimbursement Agent/-s
PreviousInstructingAgent1 PreviousInstructingAgent2 PreviousInstructingAgent3	<PrvsInstgAgt1> <PrvsInstgAgt2> <PrvsInstgAgt3>	For STP purposes, use the BICFI code for Previous Instructing Agent/-s
Debtor	<Dbtr>	For STP purposes, use the BICFI code for Debtor
DebtorAccount	<DbtrAcct>	Debtor customer account number must be either IBAN or Other.
DebtorAgent	<DbtrAgt>	For STP purposes, use the BICFI code for Debtor Agent
CreditorAgent	<CdtrAgt>	For STP purposes, use the BICFI code for Creditor Agent
CreditorAgentAccount	<CdtrAgtAcct>	The field is required when Creditor Agent Account is in SEB books only when • Creditor Agent holds several account relationships, then Creditor Agent Account must be stated • Creditor Agent BIC11 doesn't hold direct account relationship, then Creditor Agent Account must be stated. Either IBAN or Other to be used.

XML Message Item Name / Path	XML Tag	SEB Formatting Standards
Creditor	<Cdtr>	For STP purposes, use the BICFI code for Creditor
CreditorAccount	<CdtrAcct>	The field is required when Creditor Account is in SEB books only when <ul style="list-style-type: none"> <li>Creditor holds several account relationships, then Creditor Account must be stated</li> <li>Creditor BIC11 doesn't hold direct account relationship, then Creditor Account must be stated. Either IBAN or Other to be used.</li> </ul>
RemittanceInformation	<RmtInf>	Unstructured Remittance information (<Ustrd>) can be used
InstructionForCreditorAgent	<InstrForCdtrAgt>	Usage of these elements can prevent STP
InstructionForNextAgent	<InstrForNxtAgt>	

Note: pacs.009 COV

Where your payment message is a pacs.009 COV, because of an underlying customer credit transfer, please refer to the pacs.008 formatting guidelines.

**Non-STP Error codes****PACS.008 FI TO FI CUSTOMER CREDIT TRANSFER**

<b>Non-STP code</b>	<b>Code description</b>	<b>MX tag</b>
102	No BICFI stated for Debtor Agent	<i>DbtrAgt/FinInstnId/BICFI</i>
103	No BICFI stated for Instructing Reimbursement Agent	<i>InstgRmbrsmntAgt/FinInstnId/BICFI</i>
104	Invalid/incorrectly formatted account number stated for Settlement Account	<i>SttlmAcct/Id/IBAN or SttlmAcct/Id/Othr</i>
105	No BICFI stated for Instructed Reimbursement Agent	<i>InstdRmbrsmntAgt/FinInstnId/BICFI</i>
106	No BICFI stated for Third Reimbursement Agent	<i>ThrdRmbrsmntAgt/FinInstnId/BICFI</i>
107	No BICFI stated for Intermediary Agent 1	<i>IntrmyAgt1/FinInstnId/BICFI</i>
108	No BICFI stated for Creditor Agent	<i>CdtrAgt/FinInstnId/BICFI</i>
109	Invalid/incorrectly formatted account number stated for Creditor Agent Account	<i>CdtrAgtAcct/Id/IBAN or CdtrAgtAcct/Id/Othr</i>
110	Invalid/incorrectly formatted account number stated for Creditor Account	<i>CdtrAcct/Id/IBAN</i>
111	Invalid/incorrectly formatted account number stated for Creditor Account	<i>CdtrAcct/Id/Othr</i>
112	Invalid code provided in InstrForNxtAgt	<i>InstrForNxtAgt</i>

**PACS.009 (CORE AND COV) FINANCIAL INSTITUTION CREDIT TRANSFER**

<b>Non-STP code</b>	<b>Code description</b>	<b>MX tag</b>
201	No BICFI stated for Debtor	<i>Dbtr/FinInstnId/BICFI</i>
202	No BICFI stated for Instructing Reimbursement Agent	<i>InstgRmbrsmntAgt/FinInstnId/BICFI</i>
203	Invalid/incorrectly formatted account number stated for Settlement Account	<i>SttlmAcct/Id/IBAN or SttlmAcct/Id/Othr</i>
204	No BICFI stated for Instructed Reimbursement Agent	<i>InstdRmbrsmntAgt/FinInstnId/BICFI</i>
205	No BICFI stated for Intermediary Agent 1	<i>IntrmyAgt1/FinInstnId/BICFI</i>
206	No BICFI stated for Creditor Agent	<i>CdtrAgt/FinInstnId/BICFI</i>
207	Invalid/incorrectly formatted account number stated for Creditor Agent Account	<i>CdtrAgtAcct/Id/IBAN or CdtrAgtAcct/Id/Othr</i>
208	No BICFI stated for Creditor	<i>Cdtr/FinInstnId/BICFI</i>
209	Invalid/incorrectly formatted account number stated for Creditor Account	<i>CdtrAcct/Id/IBAN or CdtrAcct/Id/Othr</i>
210	Invalid code provided in Information For Next Agent and/or Unstructured Remittance Information	<i>InstrForNxtAgt and/or RmtInf/Ustrd</i>