Simplified global communication

ISO 20022 is a global, flexible format that is used in the financial sector. The format facilitates a simple, standardised exchange of information worldwide.

Who is this service for?

The ISO 20022 can be used for all types of payments and currencies. It is used for SEPA payments within Europe and is the format to be used in the new planned Nordic Payments Platform.

How ISO 20022 works

A global standard

ISO 20022 is a global file format. The financial messages included in the format have been drawn up by the Common Global Implementation initiative (CGI) to ease the implementation of the standard between companies and banks and to increase its acceptance.

Uniform, structured communication

ISO 20022 makes it possible for a company to reduce the number of file formats used for communicating with banks. It also facilitates a structured method of conveying more payment information between banks and other counterparties. Using ISO 20022, your company's payment procedures can be simplified, will become more uniform and be processed with full STP. As a result of these improvements, the need for manual procedures and administration will also be reduced.

Message types

Handelsbanken supports the following ISO 20022 message types (based on CGI's recommendations):

- **Pain.001, versions 2 and 3 – Payment orders**
  Payment orders which include all types of payments and currencies in countries where Handelsbanken has operations. Pain.001 messages can be validated at handelsbanken.se/testafil

- **Pain.002, version 2 och 3 – Status report payments**
  Pain.002 reports the status of payment files sent to the Bank and the status of each payment transaction in the file. The pain.002 report is created and sent as soon as the Bank has received and validated a pain.001 message. A status report on transaction level can also be sent on the execution date if any of the payments are rejected.

- **Camt.053, version 2 – Account statement**
  Account statement with information on balances and booked transactions.

- **Camt.053 extended, version 2 – Extended account statement**
  Account statement with information on balances and booked transactions and detailed remittance information regarding payments.

- **Camt.054, version 2 – Debit advice**
  Debit advice for outgoing payments. Contains all information from the payment order.

- **Camt.054, version 2 – Credit advice**
  Credit advice containing information about incoming payments. It currently exists for the Bank's operations in Denmark, Finland, Norway and Sweden.

- **Camt.054, version 2 – Both credit and debit advices SEPA Direct Debit (SDD)**
  SEPA Direct Debit in euro. This is an overall advice for SDD credits and debits (such as rejected and returned SDD transactions).

- **Pain.008, version 2 – SEPA Direct Debit (SDD)**
  SEPA Direct Debit in euro. Handelsbanken supports SDD Core and SDD B2B, both as creditor bank and debtor bank. This service is available in Europe.

Handelsbanken – a global bank

We offer the opportunity to receive information and execute payments from accounts with Handelsbanken and other banks all over the world. We have a nationwide branch network in our six home markets: Denmark, Finland, the Netherlands, Norway, the UK and Sweden. Outside our home markets we have branches in Luxembourg/France/ Spain and the USA, which support our customers.

Handelsbanken