

### About Svenska Bankföreningen

Svenska Bankföreningen is the financial organisation in Sweden. It is offering general level guidance on how to implement payment in an XML format. More information here: <http://www.swedishbankers.se/web/bf....4003798C2?open>

### Svenska Bankföreningen in XMLdation service

XMLdation offers the following validation service

### Svenska Bankföreningen CTv03 General

Made based on pain.001.001.03 guide found from the website linked above. This guide presents the general layout of elements and describes their usage in SEPA, Crossborder, Money Order and Cheque payments. It is worth noting that this guide does not contain all SEPA rules and most likely not all rules for other payment types, but instead presents common rules in described payment types and scenarios which would cause the payment file to be invalid.