

An excerpt from the Corporate Payments Service, example appendix, October 2009:

The files sent to to Nordea must be in in UTF-8 format, using only the characters included in ISO-8859-15. File Box reception makes no character conversion.

Special characters, including the Scandinavian characters å, ä and ö, are not allowed in identification elements(MessageId, PaymentInformationId, InstructionId, and EndtoEndId).

Special characters in cross-border SEPA credit transfers will be replaced by “-”. If Nordea forwards a cross-border payment to a beneficiary’s bank or an intermediary bank via the SWIFT network, the nonpermitted SWIFT characters will be replaced by “_”. Scandinavian characters in cross-border payments will be converted as follows: “å” and “ä” replaced by “a”, “ö” replaced by “o”. The replaced characters are in elements payer, beneficiary, remittance information and identifications.