DNB

DNB Newsletter

Payment format changes

In this newsletter, you'll find information about changes in payment formats and DNB's Message Implementation Guidelines (MIGs) in ISO20022 XML format that may be relevant to technical resources in your company. Some of these changes affect all customers that use an enterprise resource planning (ERP) system, while others only apply to customers that make international payments. We're starting off with some information about two services that we plan to remove from our range of products.

Direct referral service will be discontinued in 2026

The direct referral service will be discontinued in all Norwegian banks with a deadline of 31 October 2026.

We recommend system suppliers who still have customers that use the service, to consider how they can support their customers in the transition to alternative payment solutions.

Read more about the discontinuation here:
(Direct referrals are terminated | Payments | Everyday banking | Business from A to Z – DNB)

Transition to XML format for agreements for incoming payments

DNB encourages all system suppliers to use the XML format Camt.054c for agreements for incoming payments. This ensures structured information about all incoming payments and facilitates automated bookkeeping and efficient reconciliation.

Cremul (also known as eGiro) for DNB customers will be phased out with a deadline of 30 June 2026, and system suppliers still using it must ensure they're making progress in the transition to new and more modern solutions.

Note: The Mastercard Payments Services OCR format will still be available, but it doesn't offer a full automatic update of companies' systems.

We've published information for customers about this transition that you can read here:

DNB is introducing an important change for companies – DNB Nyheter (DNB News, in Norwegian only)

DNB is phasing out old formats

From 30 June 2026, DNB will, via the corporate online bank and DNB FileGateway, only provide account information in ISO20022 XML format. This applies to accounts in Norway, Denmark, Finland, Germany, the UK and the US.

For Sweden, separate deadlines apply up until the end of 2025, due to the transition to a new Swedish clearing. The following formats will no longer be used:

- Account information (accounts in NOK)
  – Old internal DNB formats: TBWK, TBRK, TBNK
  – New format: Camt.053

- Account information (foreign accounts)
  – Old format: TBUK (internal DNB format), MT940
  – New format: Camt.053

- Account information, intraday
  – Old format(s): MT941, MT942
  – New format: Camt.052 (scheduled for delivery in 2026)

Read more here:
Help with ERP and integrations | Help and advice | Business from A to Z – DNB

ISO20022 XML: new and changed messages – 2019 version

In line with new requirements, rules and legislation, a new version of the currently used messages has been introduced, in the payment format ISO20022 XML. DNB will support both new (2019) and existing (2009) versions, and no end date has been set for the messages used today.

The most important changes are in the Pain.001 file (2019):

Payment Identification **(PmtId)** has been given a new sub-element.

UETR – Unique End-to-End Transaction Reference. This is an element that can follow the payment and be used to keep track of where the payment is while it's making its way to the payment recipient. As we're in the process of building a new solution for international payments, this functionality is not quite in place yet. In the meantime, you can of course use the current solution in the online bank to track international payments. Here, we generate a tracker ID that follows all international payments (not SEPA). You can find this by looking up the relevant payment and selecting Tracking information.

The following fields have been removed:

BICOrBEI and **BIC**, referring to a bank or company with its own BIC/BEI

These have been replaced by:

- **AnyBIC, BICFI** and **LEI**. AnyBIC is used to identify an organisation;
- BICFI is used to identify a bank;
- LEI is used to identify a legal company.

The address elements have been given several sub-elements in order to satisfy the requirements for structured addresses.

The new elements are:

- Building Name**(BldgNm)**
- Floor**(Flr)**
- Post Box**(PstBx)**
- Room**(Room)**
- Town Location Name**(TwnLctnNm)**
- District Name**(DstrctNm)**

ReqdExctnDt has been changed and now has two options:

- Date(Dt)
- Date Time**(DtTm)** (Time is not in use so far)

The following messages are now available in the 2019 version:

Existing version from 2009	Version from 2019
Payments Initiation • Pain.001.001.03 • Pain.002.001.03	Payments Initiation • Pain.001.001.09 • Pain.002.001.10
Bank – to – Customer Cash Management • Camt.053.001.02 • Camt.054.001.02	Bank – to – Customer Cash Management • Camt.053.001.08 • Camt.054.001.08
Exception and Investigations • Camt.029.001.03 • Camt.055.001.01	Exception and Investigations • Camt.029.001.09 • Camt.055.001.08

We're in the process of updating our format descriptions (MIG), so for now, please contact us by email on **tci@dnb.no** if you'd like more information about the 2019 version.

Structured/hybrid addresses for international payments

An increasing number of countries are requiring fully structured information about the addresses of the sender and recipient of international payments. As a result, the rules for the exchange of messages between banks will also be updated. For customers, this will mean new requirements for the address information that follows international payments. Specifically, this will mean that the address information for the sender and receiver must be submitted in a structured format, and the minimum requirement is that 'town/city' and 'country' must be submitted in separate fields. The requirements enter into force on 1 November 2026 and apply to SEPA payments and ordinary international payments. Domestic payments will not be affected by the new requirements.

Fully structured means that all address elements must be submitted in separate fields in Pain.001 (ISO 20022 XML file format).

Example of a structured address:

<Cdtr>

<Nm>John Smith</Nm>

<PstlAdr>

<StrtNm>Hoogstraat</StrtNm>

<BldgNb>6</BldgNb>

<BldgNm>Premium Tower</BldgNm>

<Flr>18</Flr>

<PstCd>1000</PstCd>

<TwnNm>Brussels</TwnNm>

<Ctry>BE</Ctry>

</PstlAdr>

<Cdtr>

Hybrid means that 'town/city' and 'country' must be submitted in separate fields, while the remaining address information can be submitted in an unstructured format in Address fields 1 and 2, as they can today.

Example of a hybrid address:

<Cdtr>

<Nm>JOHN SMITH</Nm>

<PstlAdr>

<PstCd>1000</PstCd>

<TwnNm>BRUSSELS</TwnNm>

<Ctry>BE</Ctry>

<AdrLine>HOOGSTRAAT 6, 18th floor</AdrLine>

</PstlAdr>

</Cdtr>

As an ERP supplier, you'll naturally want to know how DNB will validate this.

- For payments made in the online bank, all fields will be open, but only the 'town/city' and 'country' fields will be required.
- For payments submitted in a payment file, we check for structured address elements. If one or more fields are missing, we check that the fields for 'town/city' and 'country' are in place, which is the minimum requirement. If these fields are in place, we'll forward the remaining address information in an unstructured format. If the 'town/city' and 'country' fields are missing, we'll reject the payment, and you'll receive a pain.002 in return, notifying you that mandatory address elements are missing.

See also information taken from the Payment Market Practice Group and Swift:

It will be possible to use the new hybrid option from November 2025, opening a one-year 'grace period' until the removal of the fully unstructured option in November 2026.

Formatting options	Until November 2025	Between November 2025 and November 2026	From November 2026 onwards
Fully unstructured	Authorised	Authorised	Not authorised anymore
Fully structured	Authorised	Authorised	Authorised
Hybrid	Not available	Authorised	Authorised

Information about the creditor's/recipient's bank

The requirement for including address information when transitioning to ISO20022 XML for payments between banks apply both to the creditor's and the recipient's bank.

The alternative, and our preferred option, is the Swift code/BIC of the recipient's bank. If not stated, the requirement is that the name of the creditor's/recipient's bank must be provided, in addition to the full address (see the rules on structured address above).

Purpose of Payment (POP) code

A number of countries now require information about the purpose of a payment. For the payer, this means that a code describing the purpose of the payment must be entered, and this code must follow the payment when it's submitted in the Pain.001 file.

POP code can currently be used in the tag <InstrForCdtrAgt><InstrInf>.

Example:

<InstrForCdtrAgt>

<InstrInf>/POP/ACM</InstrInf>

</InstrForCdtrAgt>

If POP codes are required in the creditor's country, and the customer hasn't provided a POP code in Pain.001, we'll add a standard code relating to for the recipient country.

Last but not least …

Don't hesitate to contact us if you have any questions or need assistance in the transition process.

You can reach us by email on **tci@dnb.no**. Please put 'Newsletter from DNB 2025' in the subject field.

If there are others who would like to receive this kind of information directly, or anyone who wants to unsubscribe from 'Newsletter from DNB', please send an email about this to Ann-Karin Berg on **ann-karin.berg@dnb.no**