



# Guideline Payment Means

Version 2.0



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## NES Guideline - Payment Means

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### 1 introduction

The Northern European Subset (NES) group was established to enable interoperability of procurement data between users of the Universal Business Language (UBL). UBL is a royalty-free library of XML documents addressing the requirements of electronic procurement and international trade and transportation. Its second version (UBL 2.0) was released as an OASIS standard in December 2006. NES members contributed extensively to the development of this version of the standard.

The focus of NES is to define the specific use of UBL 2.0 electronic procurement documents domestically and between the member countries. The definition covers semantic interoperability within and between all business sectors, public and private.

This guideline is one of a series of documents describing the purpose and use of the business documents that comprise the NES subset of UBL 2.0.

All cardinalities shown in this document represent elements and associations at NES library level; see 'NES Information Model Architecture' for further information.

#### 1.1 purpose

The purpose of this guideline is to specify the use of classes and elements used to specify payment means information.

#### 1.2 summary

- Payment Means communicates information from the Supplier to the Customer about how the Customer, or a third party acting on the Customer's behalf, should make a payment
- more than one Payment Means may be specified and may be linked to Payment Terms
- PaymentMeans.PaymentDueDate is used to specify the due date of an Invoice; if no specific Payment Means is required, the Payment Means Code = "1" (instrument not defined)



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### 2 payment means classes and elements

Payment Means information is described in the Payment Means class.

Payment Means is specified at document level.

Many Payment Means may be specified and may be linked to Payment Terms.

#### 2.1 Payment Means

Payment Means information is described in the Payment Means class.

Associated information is described in:

1. Payer Financial Account
2. Payee Financial Account
3. Credit Account

Payment Means ID

- Payment Means ID is used to differentiate between Payment Means when more than one instance is specified. NES recommends the use of sequential numbers

Payment Means Code

- codes representing manual as well as electronic Payment Means may be used; see 'NES – Code Lists and Identification Schemes'. Using the Payment Means Code, the issuer of the Invoice can distinguish between domestic and international account transfer

PaymentDueDate

- used to specify the due date of an Invoice  
if no specific Payment Means is required the Payment Means Code = "1"  
(instrument not defined)

Payment Channel Code

- Payment Channel Code identifies the payment system to be used. The code can be used to control validation where payment systems require a specific account ID format

Codes that are prefixed with a country code apply domestically; validation for domestic Payment Channels is specified by the relevant country

For international use, the IBAN should be used as follows:

Payment Means Code	31
Payment Channel Code	IBAN
Payee Financial Account ID	as specified by ISO13616:2003
Financial Institution ID	BIC as specified by ISO9362

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### Instruction ID

- a reference provided by the Supplier to be returned with the payment; subsequently used by the Supplier in matching payment to Invoice. This reference may have certain rules for machine-validation

### 2.1.1 Payment Means elements

name	definition	cardinality
ID	the identifier for the Payment Means	0..1
PaymentMeansCode	the Payment Means expressed as a code	1
PaymentDueDate	the date on which the payment is due for the Payment Means	0..1
PaymentChannelCode	a code specifying the payment channel associated with the Payment Means; used to identify the appropriate method to validate account information	0..1
InstructionID	an identifier allocated by the Supplier to be stated with the payment (so the Supplier can readily identify the payment when received)	0..1
InstructionNote	free text payment instructions	0..1
PaymentID	the Supplier's identifier for the payment	0..1
<i>PayeeFinancialAccount</i>	an association to Payee Financial Account	0..1
<i>PayerFinancialAccount</i>	an association to Payer Financial Account	0..1

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### 2.2 Payee Financial Account ID

#### Financial Account ID

- the format of the Payee Financial Account ID is specified by the Payment Channel Code (see above).

If the Payment Channel Code is IBAN, the Payee Financial Account ID should be the full IBAN. However if the Payment Channel Code is domestic e.g. SE:BANKGIRO, the Payee Financial Account ID should, in this instance, be the Swedish bankgiro account number.

#### Currency Code

specifies the currency of the Payee Financial Account.

Note; if the account currency differs from the Invoice currency and the Supplier requires to be paid in the former, Payment Currency Code in the Invoice must be used; this construct does not apply to Basic Invoice.

See 'NES Guideline - Exchange Rate & Currency' for further information.

#### 2.2.1 Payee Financial Account elements

name	definition	cardinality
ID	the account number	1
AccountTypeCode	a code expressing the type of account	0..1
CurrencyCode	the currency in which the account is held expressed as a code	0..1
PaymentNote	a free text note applying to payment to this account	0..n
<i>FinancialInstitutionBranch</i>	an association to Branch	0..1

### 2.3 Financial Institution Branch

#### 2.3.1 Financial Institution Branch elements

name	definition	cardinality
ID	the identifier for the Branch e.g. the FW number for transfers to the USA	0..1
<i>FinancialInstitution</i>	An association to Financial Institution	0..1



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### 2.4 Financial Institution

Financial Institution ID

- NES recommends use of the 8 character Bank Identification Code (BIC). For payment through the SWIFT payment system this code is required.

#### 2.4.1 Financial Institution elements

name	definition	cardinality
ID	the identifier for the Financial Institution	1
Name	the name of Financial Institution	0..1

## 3 examples

### 3.1 domestic account transfer

An Invoice is raised with due date of 1<sup>st</sup> January 2007.

The Supplier requests the Customer to use the domestic bank transfer system to make payment into Icelandic Bank Account Number 123456 held at Branch 001.

The Supplier requests the Customer to include the reference A12345 with the payment.

Account Type Code is 26, an Icelandic Current Account that is held in Euros.

```
<cac:PaymentMeans>
  <cbc:PaymentMeansCode>31</cbc:PaymentMeansCode>
  <cbc:PaymentDueDate>2007-01-01</cbc:PaymentDueDate>
  <cbc:PaymentChannelCode>IS:BANK</cbc:PaymentChannelCode>
  <cbc:InstructionID>A12345</cbc:InstructionID>
  <cac:PayeeFinancialAccount>
    <cbc:ID>123456</cbc:ID>
    <cbc:AccountTypeCode>26</cbc:AccountTypeCode>
    <cbc:CurrencyCode>EUR</cbc:CurrencyCode>
    <cac:FinancialInstitutionBranch>
      <cbc:ID>001</cbc:ID>
    </cac:FinancialInstitutionBranch>
  </cac:PayeeFinancialAccount>
</cac:PaymentMeans>
```



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### 3.2 international account transfer

A Supplier requests a Customer to pay an Invoice into an account with the IBAN number IS000001261234560101901239.

The BIC number for the financial institution is SEISISRE.

The financial institution name is Central Bank of Iceland.

```
<cac:PaymentMeans>
  <cbc:PaymentMeansCode>31</cbc:PaymentMeansCode>
  <cbc:PaymentDueDate>2007-01-01</cbc:PaymentDueDate>
  <cbc:PaymentChannelCode>IBAN</cbc:PaymentChannelCode>
  <cbc:InstructionID>A12345</cbc:InstructionID>
  <cac:PayeeFinancialAccount>
    <cbc:ID>IS000001261234560101901239</cbc:ID>
    <cbc:CurrencyCode>EUR</cbc:CurrencyCode>
    <cac:FinancialInstitutionBranch>
      <cbc:ID>SEISISRE</cbc:ID>
      <cbc:Name>Central bank of Iceland</cbc:Name>
    </cac:FinancialInstitutionBranch>
  </cac:PayeeFinancialAccount>
</cac:PaymentMeans>
```