	CUT OFF PROCESSING RULES	DebtorAccount/ currency	Instructed amount currency	Charge Bearer	Creditor Account/value	CreditorAgent/bic CreditorAgent/identification/code	CreditorAccount/ country
CROSS BORDER NORMAL **Individual/ Corporate**	**CET 1630** *-At SHB correspondent bank 2 days after SHB execution day* *-EUR within EEA 1 day, SEK within SE 1 day, other EEA currencies within EEA normally 2 days - at beneficiary banks disposal after SHB execution day*	-If other than **SEK**, must be same as *instructed Amountcurrency*	According to Handelsbanken's supported currencies.	**-SHAR, CRED OR DEBT** **-SHAR** mandatory within **EEA**	**-IBAN** or **BBAN** **-IBAN** mandatory to all EUR countries, UK and some countries according to national law.	-Either or only when **BBAN** in *creditor Account/value* -*CreditorAgent/identification/code* can only be applicable when *CreditorAccount/country* is: AU, CA, HK, CN, RU, ZA or US. -Both fields mandatory if *creditorAccount/ country* is CN *-If creditorAccount/country is US, creditorAgent/identification/code* is the mandatory	If creditorAgent/bic, must be same as in position 5 and 6 **If** *creditorAgent/identification/code* AU - AU CA - CC HK - HK CN - CN RU - RU ZA – ZA FW- US
CROSS BORDER EXPRESS **Individual/ Corporates**	**CET 1630** *-At beneficiary banks disposal 1 day after SHB execution day* *-Except EEA currencies within EEA at beneficiary disposal 1 day after SHB execution day*	-If other than **SEK**, must be same as *instructed Amountcurrency*	According to Handelsbanken's supported currencies.	**-SHAR, CRED OR DEBT** **-SHAR** mandatory to all EUR countries and UK	**-IBAN** or **BBAN** **-IBAN** mandatory to all EUR countries, UK and some countries according to national law.	-Only when **BBAN** in creditorAccount/value -Both fields mandatory if *creditorAccount/country is CN*	If creditorAgent/bic, must be same as in position 5 and 6 **If** creditorAgent/identification/code AU -AU CA -CC HK -HK CN -CN RU -RU ZA –ZA FW-US

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	CUT OFF PROCESSING RULES	Debtor Account/ currency	Instructed amount currency	Charge Bearer	Creditor Account/value	Creditor Agent/bic Creditor Agent/identification/code	Creditor Account/ country
EU payment/ SEPA **Individual**	CET 1630 *-Within EEA at bene-ficiary banks disposal 1 after SHB execution day* *To MC, SM and CH at beneficiary banks disposal 2 after SHB execution day*	-SEK or EUR	-EUR or SEK	-SHAR	IBAN	-N/A when **IBAN** in creditorAccount/value	-Must be same as 2 first characters in creditorAc-count/value
SEPA **Corporate** **Currency EUR SHAR, IBAN SEPA-compli-ant beneficiary bank**	CET1630 *-Within EEA at bene-ficiary banks disposal 1 after SHB execution day* *-To MC, SM and CH at beneficiary banks disposal 2 after SHB execution day*	-SEK or EUR	-EUR	-SHAR	-IBAN	-N/A when **IBAN** in creditorAccount/value	-Must be same as 2 first characters in creditorAc-count/value -Must be same as 2 first characters in creditorAc-count/value
NORDIC CUSTOMER PAYMENT **Individual/ Corporate** **Payment with-in account in Handelsbanken Sweden, Nor-way, Denmark or Finland**	**CET 1130 INDIVIDUALS** -At beneficiarys ac-count same day **CET 1530 CORPORATE** -At beneficiarys account 1 day after SHB execution day	-If other than **SEK**, must be same as *insttructed Amountcurrency*	According to Handelsbanken's supported currencies.	-SHAR	-Only **IBAN** in Handelsbanken Sweden, Norway, Denmark or Finland	-N/A when **IBAN** in *creditorAccount/value*	-Must be same as 2 first characters in creditorAc-count/value -Must be same as 2 first characters in *creditorAc-count/value*

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