News from Skandiabanken Open Banking

2026-03-19 – Upcoming Changes to SEK Batch – Action Required for Compliance

Information for Users of Skandiabanken Open Banking APIs.

In our previous communication sent in January, it was communicated that changes related to the SEK Batch were planned. We are now able to provide further details regarding what these updates entail for Third Party Providers (TPPs).

The new SEK Batch clearing will adopt ISO 20022 message standards, aligned with the Nordic Payment Council (NPC) schemes and Swedish sector-specific agreements. This change is a key step toward creating better conditions for innovation and the development of new payment products and services. Once the migration is complete, the new infrastructure will fully replace the current BG clearing.

What This Means for You

Payment Initiation Services (PIS)

For domestic transfers and recurring domestic transfers, the following changes will apply:

- **Creditor Name**
  A creditor name (name of the recipient) must be provided in the field creditorName. This requirement is mandatory. It will be possible to provide up to 70 characters.

- **Text to recipient**
  The text to the recipient must be submitted in a remittanceInformationUnstructured field. It will be possible to provide up to 70 characters. This will be a replacement of the current remittanceInformationStructuredArray.

New properties for PIS and Get Payment Information

- creditorName
- remittanceInformationUnstructured

Alias Payments (BG/PG) and cross border payments

For BG/PG alias payments and cross border payments, the following update applies:

- **Text to recipient**
  The text to recipient must be submitted in a remittanceInformationUnstructured field. It will be possible to provide up to 140 characters.

Account Information Services (AIS)

AIS will include the new properties, as stated above. Please see the technical documentation for further information.

Because the changes introduced by SEK Batch will be breaking changes, we are releasing new versions of two existing APIs: Account Information Service (V3) and Payment Initiation Service (V4). To make this transition as smooth as possible for our API consumers, we will migrate all existing subscribers from the old versions to the new ones. This means that when you are ready to start testing, no additional onboarding will be required.

Timeline
Milestone 1: Test environment (mock[*]) will be available from mid-March
Milestone 2: Scheduled release mid-June
Milestone 3: V2 (AIS) and V3 (PIS) will be shut down end of August 2026
Milestone 4: Support for RF-payments with IBAN and transfers with IBAN during fall 2026 (further information will be provided)

If you have any questions, please do not hesitate to contact us.

Best regards,
Skandiabanken Team Open Banking

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[*] *We will provide mock responses to enable your testing activities. Please note that these mocks are isolated per service, which means end-to-end scenarios - such as completing a payment and then viewing it on an account statement - will not behave as in the final integrated solution. This setup is intended to support functional testing, but it will not fully reflect complete production flows.*