

Danske Bank
EDI Message Specification

Direct Debit Message
(EDIFACT D.96A - DIRDEB)

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1 INTRODUCTION

This specification provides the definition of the Direct Debit message (DIRDEB) to be used in Electronic Data Interchange (EDI).

These guidelines are broad. To see how the message should look with particular message types, see EDI Message Examples.

2 SCOPE

2.1 Functional Definition

A Direct Debit message is sent by the Creditor to the Creditor's Bank, instructing it to claim specified amount(s) from the Debtor(s) and to credit the amount(s) to an account specified in the message, which the Creditor's Bank services for the Creditor in settlement of the referenced transactions.

Throughout this document, the term 'Creditor' refers to either a Beneficiary or a Payee, likewise the term 'Debtor' refers to either a Ordered Customer or a Payor.

Prior to the Direct Debit procedure, some agreement(s) would usually have been concluded

- agreement between the Creditor and his Bank (mainly to specify the conditions of credit and the kind of direct debit).
- agreement between the Debtor and the Debtor's Bank (pre-authorization) or between the Debtor and the Creditor.

2.2 Field of Application

This message may be applied for both national and international settlements, but it is based on national rules for the debit side. National Direct Debits can be made in Denmark, Sweden, Norway, Northern Ireland, Republic of Ireland, Germany, Poland and Finland.

Within the scope of the Direct Debit message it is possible to claim (collect) an amount from the Debtor in several ways (channels)

- by automatic Direct Debit through local debiting systems with or without advice to Debtor.
- by a traditional paper based invoice with a giro form (OCR reference) with advice to Debtor
- by an e-invoicing service (electronic bill presentment)

The following Direct Debit systems are supported:

- BetalingsService and LeverandørService in Denmark
- Autogiro Privat in Sweden
- AvtaleGiro and AutoGiro in Norway

- Direct Debit in Poland
- Lastschrift in Germany (Abbuchungsauftrag)
- Lastschrift in Germany (Einzugsermächtigung)
- Direct Debit in United Kingdom
- Direct Debit in Republic of Ireland
- Direct Debit in Finland

The following e-invoicing services are supported:

- eFaktura in Norway
- e-giro in Sweden

2.3 Principles

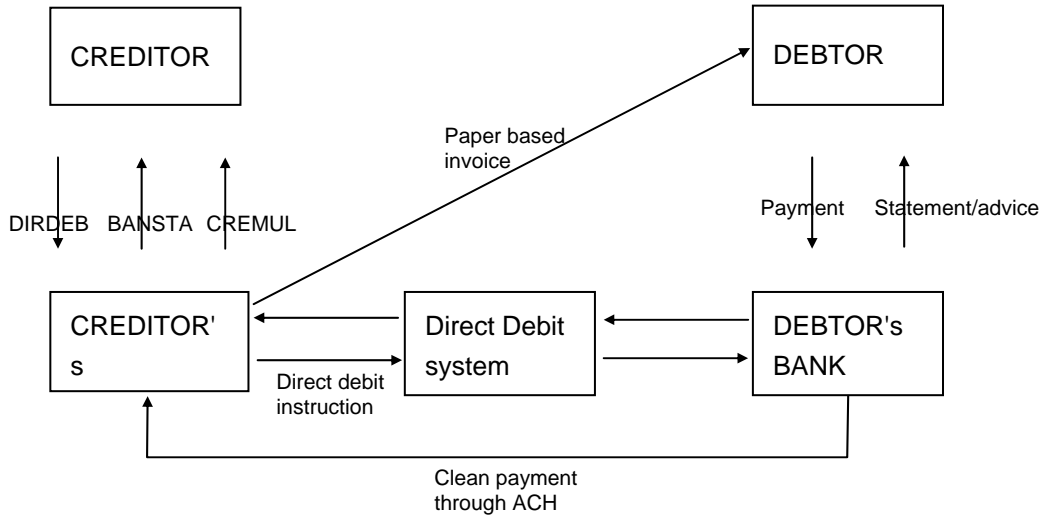
- A Direct Debit message may cover the financial settlement of one or more commercial trade transactions.
- Several credit accounts, channels, execution dates and currencies may be specified.
- The only way to modify a Direct Debit message is to cancel the whole message or part thereof (e.g. by the use of the FINCAN message). In that respect, one to many transactions could be cancelled within the message, avoiding being obliged to cancel the whole message. The cancellation is dependent upon the processing of the message.
- As an acknowledgement of receipt the Creditor can receive a CONTRL as acknowledgement.
- For automatic reconciliation purposes the payments processed will be listed in a Multiple Credit Advice (CREMUL) with reference numbers, if any. If any Direct Debits are rejected, these will be listed in the Bank Status message (BANSTA) sent by the bank to the customer. BANSTA will only be sent if ordered in the DIRDEB.
- Duplicate checking is possible through rejection of previously received technical references; for the debit entry (CR3). This reference is optional and its absence will inhibit this check.

2.4 Rejections

- The whole interchange will be rejected if there is an error that affects the whole interchange e.g. syntax, header or trailer errors.
- An error at the application level on the credit side (level B) will affect all the C's which will be rejected.
- Individual debits will be rejected at the application level e.g. if the account number is incorrect.

2.5 Relation to other messages

The following messages are sent between the involved parties dependent on the type claim (collection).



All initial messages are acknowledged by the recipient using the CONTRL message.

3 MESSAGE DEFINITION

3.1 EDIFACT structure

An EDIFACT interchange can hold one or more messages. To be able to separate data in logical levels within the interchange a set of service segments are used. Service segments all have "UN" as the first two characters in their name.

UNA: Specification of syntax separators.
 UNB and UNZ: Start and termination of interchange.
 UNH and UNT: Start and termination on message.

Data segments contain business information in code or free text. A message is build from data segments, which all together constitute the contents of the message. The Branching Diagram defines which segments a message is constituted of and the order in which they appear.

3.2 Data Segment Clarification

This section should be read in conjunction with the Segment Specification, which indicate mandatory, conditional and repeating requirements of segments, composite data elements and simple elements.

The following semantic principles applying to the message are intended to facilitate the understanding of the message:

The Direct debit message is structured in three levels: A, B, and C.

- A level contains data related to the whole message and is contained in Segment Group 1 through Segment Group 3 and the Heading section.
- B level contains data from the credit side (one credit account, one currency, one execution date) and data which applies to all further details of C level(s) and is contained in Segment Group 4 through Segment Group 10.
- C level contains mainly data related to the debit side, and this data is considered as unique for each debit transaction and is contained in Segment Group 11 through Segment Group 23.
- The structure of the message is designed to allow several B levels, each B level being followed by its related C levels. The last level C segment is followed by the termination part of level A.

4 SEGMENT SPECIFICATION

4.1 Explanation

The Segment Table contains the following columns:

Tag	Name	S	Format	Description
-----	------	---	--------	-------------

Column 1 Gives the UN/EDIFACT tag number of the composite data element or simple element.

Column 2 Gives the name of the composite data element or simple element.

Column 3 Status indicator. Indicates whether the field (in the Danish interpretation) is:
 M = Mandatory, i.e. the field is defined as 'must be used' .
 C = Conditional, i.e. the field is defined as conditional.
 N = Not used, i.e. no business requirement for the field has been identified.

Column 4 Indicates the format and maximum length of the field:
 a = alphabetic
 n = numeric
 .. = variable length up to the number
 absence of .. = fixed length of the number

Column 5 Gives description of business interpretation and possible codes or values to be used in the field when used with Danske Bank.

4.2 Segment Tables

The rest of this section describes each of the segments in this message.

UNA	C 1	Level A	UNA
Syntax information			

Description A service segment defining the characters used as delimiters and indicators in the rest of the interchange.

Tag	Name	S	Format	Description
UNA				
	Composite data element separator	M	an1	Defines separator between each data element within a composite data element. Colon (:) is recommended.
	Data element separator	M	an1	Defines separator between data elements and composite data elements. Plus (+) is recommended.
	Decimal notation	M	an1	Comma (,) is recommended.
	Escape character	M	an1	Cancels the value or meaning of the following character. Question mark (?) is recommended.
	Reserved	M	an1	Blank.
	Segment terminator	M	an1	Specifies the end of a segment. Apostrophe (') is recommended.

Example: UNA:+,?'

UNB	M 1	UNB
Interchange header		

Description: Segment identifying the interchange, character set, sender and receiver.

Tag	Name	S	Format	Description
UNB				
S001	Syntax identifier	M		Character set specification.
0001	Syntax identifier	M	a4	UNOC = 8 bit ASCII character set containing special danish characters
0002	Syntax version number	M	n1	Character set specification. 3 = ISO 9735, 1991-version.
S002	Interchange sender	M		Sender identification.
0004	Sender identification	M	an..35	Agreed.
0007	Identification qualifier, coded	C	an..4	Sender identification type. 14 = EAN number. ZZ = Mutually agreed.
0008	Internal sub-address	C	an..14	Not used.
S003	Interchange recipient	M		
0010	Recipient identification	M	an..35	Receiver identification. Danske Bank is identified by the relevant network operators as: 5790000243440 = Danske Bank's EAN number. DKDDB.DDB004 = Danske Bank's identification on IBM GN.
0007	Identification qualifier, coded	C	an..4	Sender identification type. 14 = EAN number. ZZ = Mutually agreed.
0014	Internal sub address	C	an..14	Not used.
S004	Time for creation of segment	M		
0017	Segment creation date	M	n6	Format YYMMDD.
0019	Segment creation time	M	n4	Format TTMM.
0020	Interchange reference number	M	an..14	Unique reference number for each sender in a 3 month period.

S005	Recipients reference/password	C		Identification used for access in receivers system.
0022	Receivers reference/password	M	an..14	User number provided by the Bank. This number represents the user — that is, the operator. The number allows the user to access the Bank's systems.
0025	Receivers reference/password, coded	C	an2	Z1 = User number.
0026	Application reference	C	an..14	Application reference. DBTS96A = For using the 96.A directory.
0029	Priority	C	a1	Not used.
0031	Request for acknowledgement	C	n1	Request for an EDIFACT syntax acknowledgement (CONTRL). 1 = Acknowledgment is requested. 0 or blank = Acknowledgment is not requested.
0032	Interchange agreement, identification	C	an..35	Agreement number provided for Danske Bank Collection Service.
0035	Test indicator	C	n1	Specifies that the interchange is a test and that the debits included should not be booked. The validation will be carried out. 1 = Test.

Example: UNB+UNOC:3+TEST:ZZ+5790000243440:14+030129:1036+1747+123456:Z1+DBTS96A++1+271114'

UNH	M	1	Level A	UNH
Message header				

Description A service segment starting the message, uniquely identifying the message and specifying the message type and version The message type code for the Direct Debit message is DIRDEB.

Tag	Name	S	Format	Description
UNH				
0062	Message reference number	M	an..14	Identification of the message by a unique reference number. Data element 0062 in the UNT segment must have the same value.
S009	Message identifier	M		Specification of message type being sent, followed by the version and release number.
0065	Message type identifier	M	an..6	Identification of the EDIFACT message type. DIRDEB = Direct debit
0052	Message type version	M	an..3	Identification of the EDIFACT message version. D = Directory
0054	Message type release	M	an..3	Identification of the release number 96A = Release 96 A
0051	Controlling agency	M	an..2	Specification of responsible agency. UN = United Nations
0057	Association assigned code	C	an..6	Not used
0068	Common access reference	C	an..35	Not used
S010	Status of the transfer	C		This composite element is not used.
0070	Sequence message transfer number	M	an..2	
0073	First/last sequence message transfer indication	C	a1	

Example: UNH+1+DIRDEB:D:96A:UN'

BGM	M 1	Level A	BGM
Beginning of message			

Description A service segment used to indicate the type and function of a message and to transmit the identifying number of the entire message.

Tag	Name	S	Format	Description
BGM				
C002	Document/message name	C		Identification of the type of document/message by code or name.
1001	Document/message name, coded	C	an..3	Document/message identifier expressed in code. 447 = Collection order.
1131	Code list qualifier	C	an..3	Not used.
3055	Code list responsible agency, coded	C	an..3	Not used.
1000	Document/message name	C	an..35	Not used.
1004	Document/message number	C	an..35	Unique identification of the message.
1225	Message function, coded	C	an..3	Code indicating the function of the message. 9 = Original.
4343	Response type, coded	C	an..3	Code specifying the type of acknowledgement required or transmitted. AT = BANSTA (positive and negative status). AB = Negative status message (BANSTA). AP1 = Positive status message (BANSTA).

Example: BGM+447+15423+9+AT'

DTM	M 1	Level A	DTM
Date/time/period			

Description: A segment specifying the date and if required the time when the message is created.

Tag	Name	S	Format	Description
DTM				
C507	Date/time/period	M		Date and/or time, or period relevant to the specified date/time/period type.
2005	Date/time/period qualifier	M	an..3	Code giving specific meaning to a date, time or period. 137 = Message date/time.
2380	Date/time/period	C	an..35	The value of a date, a date and time, a time or a period in a format as specified in DE/2379.
2379	Date/time/period format qualifier	C	an..3	Specification of the format in DE/2380. 102 = CCYYMMDD 203 = CCYYMMDDHHMM

Example: DTM+137:20030129:102'

BUS	C 1	Level A	BUS
Business function			

Description: A segment providing information related to the processing and purpose of the message.

This segment is not used.

Tag	Name	S	Format	Description
BUS				
C521	Business function	C		
4027	Business function qualifier	M	an..3	
4025	Business function, coded	M	an..3	
1131	Code list qualifier	C	an..3	
3055	Code list responsible agency, coded	C	an..3	
4022	Business description	C	an..70	
3279	Geographic area, coded	C	an..3	
4487	Type of financial transaction, coded	C	an..3	
C551	Bank operation	C		
4383	Bank operation, coded	M	an..3	
1131	Code list qualifier	C	an..3	
3055	Code list responsible agency, coded	C	an..3	
4463	Intra-company payment, coded	C	an..3	

Example:

SG4	M	9999
LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11		
<p>This segment group contains information regarding the credit side of the transaction and details which are pertinent to all Direct Debits specified within the group. Certain details may be provided either in this segment group or in segment group 11, but not in both.</p> <p>This group defines certain criteria for the transactions within the group: credit account, date, currency of amount have to be the same.</p> <p>Segment group 10 is not used.</p>		

LIN	M	1	Level B	LIN
Line item				

Description This segment identifies a line item uniquely within the message by a current line number.

Tag	Name	S	Format	Description
LIN				
1082	Line item number	C	n..6	Application generated number of the count of lines in a direct debit. This number starts with 1 in ascending order.
1229	Action request/notification, coded	C	an..3	Not used.
C212	Item number identification	C		This composite element is not used.
7140	Item number	C	an..35	
7143	Item number type, coded	C	an..3	
1131	Code list qualifier	C	an..3	
3055	Code list responsible agency, coded	C	an..3	
C829	Sub-line information	C		This composite element is not used.
5495	Sub-line indicator, coded	C	an..3	
1082	Line item number	C	n..6	
1222	Configuration level	C	n..2	Not used.
7083	Configuration, coded	C	an..3	Not used.

Example: LIN+1'

SG4	M	9999
LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11		

DTM	C	1	Level B	DTM
Date/time/period				

Description A segment specifying the date at which the order is requested to be executed or acted upon.

Tag	Name	S	Format	Description
DTM				
C507	Date/time/period	M		
2005	Date/time/period qualifier	M	an..3	Code giving specific meaning to a date, time or period. 203 = Execution date/time, requested. EKN = Requested execution day or following banking day.
2380	Date/time/period	C	an..35	The value of a date, a date and time, a time or a period in a format as specified in DE/2379.
2379	Date/time/period format qualifier	C	an..3	Specification of the format in DE/2380. 102 = CCYYMMDD

Example: DTM+203:20030129:102'

SG4	M	9999
LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11		

RFF	C	2	RFF
Reference			

Description: A segment specifying the reference of each single credit amount on the credit side of the transaction.

This segment is not used.

Tag	Name	S	Format	Description
RFF				
C506	Reference	M		
1153	Reference qualifier	M	an..3	
1154	Reference number	C	an..35	
1156	Line number	C	an..6	
4000	Reference version number	C	an..35	

Example:

SG4	M	9999	
LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11			

BUS	C	1	Level B	BUS
Business function				

Description: A segment providing information related to the processing and purpose of the message.

Tag	Name	S	Format	Description
BUS				
C521	Business function	C		This composite element is not used.
4027	Business function qualifier	M	an..3	
4025	Business function, coded	M	an..3	
1131	Code list qualifier	C	an..3	
3055	Code list responsible agency, coded	C	an..3	
4022	Business description	C	an..70	
3279	Geographic area, coded	C	an..3	Describes the geographic area for the message. DO = Domestic, including Danish, Swedish, Norwegian, Finnish, German, Polish, Irish.
4487	Type of financial transaction, coded	C	an..3	1 = Clean payment
C551	Bank operation	C		This composite element is not used.
4383	Bank operation, coded	M	an..3	
1131	Code list qualifier	C	an..3	
3055	Code list responsible agency, coded	C	an..3	
4463	Intra-company payment, coded	C	an..3	Not used.

Example: BUS++DO'

SG4	M	9999
LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11		

FCA	C	1	Level B	FCA
Financial charges allocation				

Description A segment specifying the method for allocation of charges and allowances and identifying the creditor's account to which charges should be directed where it is different from the principal account.

This segment constitutes a default specification and is mutually exclusive with the FCA segment in segment group 11 at detail level.

Tag	Name	S	Format	Description
FCA				
4471	Settlement, coded	M	an..3	Indication of how allowances or charges are to be settled. 13 = All charges borne by creditor (originator of DIRDEB).
C878	Charge/allowance account	C		This composite element is not used.
3434	Institution branch number	M	an..17	
1131	Code list qualifier	C	an..3	
3055	Code list responsible agency, coded	C	an..3	
3194	Account holder number	C	an..35	
6345	Currency, coded	C	an..3	

Example: FCA+13'

SG4	M	9999
LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11		

SG5	M	1
MOA-CUX-DTM-RFF		

MOA	M	1	Level B	MOA
Monetary amount				

Description A segment specifying the total amount and the currency to be collected.

Tag	Name	S	Format	Description
MOA				
C516	Monetary amount	M		
5025	Monetary amount type qualifier	M	an..3	Indication of type of amount. 9 = Amount payable
5004	Monetary amount	M	n..18	Number of monetary units. Decimal notation can be used.
6345	Currency, coded	C	an..3	Identification of the monetary unit involved in the transaction. ISO 4217 three alpha code.
6343	Currency qualifier	C	an..3	Not used.
4405	Status, coded	C	an..3	Not used.

Example: MOA+9:5000,00:DKK'

SG4	M	9999
LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11		

SG5	M	1
MOA-CUX-DTM-RFF		

CUX	C	1	Level B	CUX
Currencies				

Description A segment specifying the source currency and the target currency when they are different.

This segment is not used.

Tag	Name	S	Format	Description
CUX				
C504	Currency details	C		
6347	Currency detail qualifier	M	an..3	
6345	Currency, coded	C	an..3	
6343	Currency qualifier	C	an..3	
6348	Currency rate base	C	n..4	
C504	Currency details	C		
6347	Currency detail qualifier	M	an..3	
6345	Currency, coded	C	an..3	
6343	Currency qualifier	C	an..3	
6348	Currency rate base	C	n..4	
5402	Rate of exchange	C	n..12	
6341	Currency market exchange, coded	C	an..3	

Example:

SG4	M	9999
LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11		

SG5	
MOA-CUX-DTM-RFF	

DTM	C	1	Level B	DTM
Date/time/period				

Description A segment specifying the date of the exchange rate.

This segment is not used.

Tag	Name	S	Format	Description
DTM				
C507	Date/time/period	M		
2005	Date/time/period qualifier	M	an..3	
2380	Date/time/period	C	an..35	
2379	Date/time/period format qualifier	C	an..3	

Example:

SG4	M	9999
LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11		

SG5	M	1
MOA-CUX-DTM-RFF		

RFF	C	1	Level B	RFF
Reference				

Description A segment identifying other transactions to which funds associated with the direct debit are related such as separate foreign exchange deal.

This segment is not used.

Tag	Name	S	Format	Description
RFF				
C506	Reference	M		
1153	Reference qualifier	M	an..3	
1154	Reference number	C	an..35	
1156	Line number	C	an..6	
4000	Reference version number	C	an..35	

Example:

SG4	M	9999
LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11		

SG6	M	1
FII-CTA-COM		
This segment group contains information about the banking account number.		
The segments CTA and COM is not used since the information is already known.		

FII	M	1	Level B	FII
Financial institution information				

Description A segment identifying the financial institution and the credit account associated with the transaction.

Tag	Name	S	Format	Description
FII				
3035	Party qualifier	M	an..3	Code giving specific meaning to a party. BF = Beneficiary's bank.
C078	Account identification	M	an..35	Identification of an account holder by account number.
3194	Account holder number	M	an..35	Account number that includes national bank/branch sort code or IBAN-number should be placed in this DE. See Note. When the instruction code in the PAI-segment is C24, C25, C26, C27, C28, C29, C30 or C31 the element must contain the BACS/EFTS code followed by the 14 digit account number. When the instruction code in the PAI-segment is C32 the element must contain the 9 digit service code followed by the 14 digit account number.
3192	Account holder name	C	an..35	Not used.
3192	Account holder name	C	an..35	Not used.
6345	Currency, coded	C	an..3	The ISO 4217 account currency code.

C088	Institution identification	C		This composite element is not used.
3433	Institution name identification	C	an..11	
1131	Code list qualifier	C	an..3	
3055	Code list responsible agency, coded	C	an..3	
3434	Institution branch number	C	an..17	
1131	Code list qualifier	C	an..3	
3055	Code list responsible agency, coded	C	an..3	
3432	Institution name	C	an..70	
3436	Institution branch place	C	an..70	
3207	Country, coded	C	an..3	Identification of the country. Use ISO 3166 two alpha country code.

Example: FII+BF+3258186214'

SG4	M	9999
LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11		

SG7	C	3
NAD-CTA-COM		
A group of segments identifying the creditor.		

NAD	M	1	Level B	NAD
Name and address				

Description A segment identifying the name and address of the non-financial institutions associated with the credit side of the transaction.

Tag	Name	S	Format	Description
NAD				
3035	Party qualifier	M	an..3	BE = Beneficiary.
C082	Party identification details	C		Identification of a transaction party by code.
3039	Party id. identification	M	an..35	Code identifying a party involved in a transaction. Collection Service creditor identification, assigned by the Bank.
1131	Code list qualifier	D	an..3	160 = Party identification(creditor number)
3055	Code list responsible agency, coded	C	an..3	ZZZ = Mutually defined.
C058	Name and address	C		This composite element is not used.
3124	Name and address line	M	an..35	
3124	Name and address line	C	an..35	
3124	Name and address line	C	an..35	
3124	Name and address line	C	an..35	
3124	Name and address line	C	an..35	
C080	Party name	C		The rest of the segment is a structured specification of the address.
3036	Party name	M	an..35	The name of creditor sent.
3036	Party name	C	an..35	Not used.

3036	Party name	C	an..35	Not used,
3036	Party name	C	an..35	Not used.
3036	Party name	C	an..35	Not used.
3045	Party name format, coded	N	an..3	Not used.
C059	Street	C		This composite element is not used.
3042	Street and number/P.O. box	M	an..35	
3042	Street and number/P.O. box	C	an..35	
3042	Street and number/P.O. box	C	an..35	
3042	Street and number/P.O. box	C	an..35	
3164	City name	C	an..35	Not used.
3229	Country sub-entity identification	N	an..9	Not used.
3251	Postcode identification	C	an..9	Not used.
3207	Country, coded	D	an..3	Not used.

Example: NAD+BE+3154782045:160++Your Company Name'

SG4	M	9999
LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11		

SG8	C	1
INP-FTX-DTM		

INP	M	1	Level B	INP
Parties to instruction				

Description A segment identifying the party originating the instruction and the parties to be contacted. It specifies an instruction in coded form.

Tag	Name	S	Format	Description
INP				
C849	Parties to instruction	M		
3301	Party enacting instruction identification	M	an..17	3 = Beneficiary's bank
3285	Recipient of the instruction identification	M	an..17	3 = Beneficiary's bank
C522	Instruction	C		
4403	Instruction qualifier	M	an..3	1 = Instructions require action on behalf of the beneficiary.
4401	Instruction, coded	M	an..3	Code specifying the requested action for the party carrying out the instruction. Alternative to collections via automatic debit systems. C06 = In payment form Denmark. C11 = In payment form Norway. C15 = In payment form Sweden. C20 = In payment form Finland.
1131	Code list qualifier	C	an..3	Not used.
3055	Codelist responsible agency, coded	C	an..3	Not used.
4400	Instruction	C	an..35	Not used.

C850	Status of instruction	C		This composite element is not used.
4405	Status, coded	M	an..3	
3036	Party name	C	an..35	
1229	Action request/notification, coded	C	an..3	Not used.

Example: INP+3+1:C11'

SG4	M	9999
LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11		

SG8	C	1
INP-FTX-DTM		

FTX	C	1	Level B	FTX
Free text				

Description A segment providing free text instruction relating to the associated INP segment.

This segment is not used.

Tag	Name	S	Format	Description
FTX				
4451	Text subject qualifier	M	an..3	
4453	Text function, coded	C	an..3	
C107	Text reference	C		
4441	Free text, coded	M	an..3	
1131	Code list qualifier	C	an..3	
3055	Code list responsible agency, coded	C	an..3	
C108	text literal	C		
4440	Free text	M	an..70	
4440	Free text	C	an..70	
4440	Free text	C	an..70	
4440	Free text	C	an..70	
4440	Free text	C	an..70	
3453	Language, coded	C	an..3	

Example:

SG4	M	9999
LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11		

SG8	C	1
INP-FTX-DTM		

DTM	C	1	Level B	DTM
Date/time/period				

Description A segment specifying the date.

This segment is not used.

Tag	Name	S	Format	Description
DTM				
C507	Date/time/period	M		
2005	Date/time/period qualifier	M	an..3	
2380	Date/time/period	C	an..35	
2379	Date/time/period format qualifier	C	an..3	

Example:

SG4	M	9999
LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11		

SG11	M	9999
SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-SG16		
This segment group contains information about the individual direct debit.		
Segment group 14 and 15 is not used.		

SEQ	M	1	Level C	SEQ
Sequence details				

Description A segment identifying the beginning of the debit side of the transaction by a sequential number, unique within each occurrence of a LIN segment.

Tag	Name	S	Format	Description
SEQ				
1245	Status indicator, coded	C	an..3	Not used.
C286	Sequence information	C		
1050	Sequence number	M	an..6	Application generated number of the count of the sequence in a direct debit. The sequence number should be set to one for each occurrence of a LIN segment.
1159	Sequence number source, coded	C	an..3	Not used.
1131	Code list qualifier	C	an..3	Not used.
3055	Code list responsible agency, coded	C	an..3	Not used.

Example: SEQ++1'

SG4	M	9999
LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11		

SG11	M	9999
SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-SG16		

MOA	M	1	Level C	MOA
Monetary amount				

Description A segment giving the amount value of the direct debit. The amount is given as the amount to be collected.

Tag	Name	S	Format	Description
MOA				
C516	Monetary amount	M		
5025	Monetary amount type qualifier	M	an..3	Indication of type of amount. 9 = Amount due/amount payable
5004	Monetary amount	M	n..18	Number of monetary units. Decimal notation can be used. Comma is default but can be changed with the UNA segment.
6345	Currency, coded	C	an..3	Identification of the monetary unit involved in the transaction. ISO 4217 three alpha code.
6343	Currency qualifier	C	an..3	Not used.
4405	Status, coded	C	an..3	Not used.

Example: MOA+9:200,00:DKK'

SG4	M	9999
LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11		

SG11	M	9999
SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-SG16		

DTM	C	1	Level C	DTM
Date/time/period				

Description A segment identifying date/time related to the debtor's side.

Tag	Name	S	Format	Description
DTM				
C507	Date/time/period	M		
2005	Date/time/period qualifier	M	an..3	Code giving specific meaning to a date, time or period. 3 = Invoice date
2380	Date/time/period	C	an..35	A given date/time; must be processable by the party identified as enacting party in a format as specified in DE/2379.
2379	Date/time/period qualifier	C	an..3	Specification of the format in DE/2380. 102 = CCYYMMDD

Example: DTM+3:20030217:102'

SG4	M	9999
LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11		

SG11	M	9999
SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-SG16		

RFF	C	3	Level C	RFF
Reference				

Description A segment identifying a transaction from the creditor to the debtor and/or from the creditor to the creditor's bank.

Tag	Name	S	Format	Description
RFF				
C506	Reference	M		Identification of a reference.
1153	Reference qualifier	M	an..3	Code giving specific meaning to a reference number. CR = Customer reference number - used for reconciliation between the orderings customer and its bank. Payment identification. CR3 = The creditors technical reference. This reference is not forwarded to the debtor, but will be returned to the creditor in the BANSTA. PQ = Payment reference - customer to customer reference. Invoice number.
1154	Reference number	D	an..35	Actual reference. When CR in DE/1153, the max. length of the reference depends on the payment type (DE PAI-C534-4439).
1156	Line number	C	an..6	Not used.
4000	Reference version number	C	an..35	Not used.

Example: RFF+CR:123485665545401'

SG4 M 9999

LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11

SG11 M 9999

SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-SG16

PAI C 1

PAI

Payment instructions

Description A segment specifying the conditions, method and channel of payment for the payment order.

Tag	Name	S	Format	Description
PAI				
C534	Payment instruction details	M		Method and channel of payment.
4439	Payment conditions, coded	C	an..3	C01 = Collection – CollectionService decides the form of the collection. C02 = Collection with account number. C03 = Refundment - CS decides on the form. C04 = Refundment via account tranfer. C05 = Collection via BetalingsService Denmark C06 = Collection via inpayment form Denmark. C07 = Collection via LeverandørService Denmark. C08 = Refundment via BetalingsService Denmark. C09 = Refundment via cheque. C10 = Collection via AvtaleGiro Norway. C11 = Collection via inpayment form Norway. C12 = Collection via AutoGiro Norway. C13 = Collection via eFaktura Norway C14 = Refundment via cheque (cash payment) Norway.

4439	Payment conditions, coded	C	an..3	<p>C15 = Collection via Autogiro Sweden. C16 = Collection via in payment form Sweden. C17 = Collection via e-giro Sweden. C18 = Refundment via Autogiro Sweden. C19 = Refundment via cheque (cash payment) Sweden. C20 = Collection via in payment form Finland. C21 = Collection via Direct Debit in Poland. C22 = Collection via Lastschrift in Germany (Abbuchungsauftrag). C23 = Collection via Lastschrift in Germany (Einzugsermächtigung). C24 = Collection via Direct Debit in United Kingdom (First Payment) C25 = Collection via Direct Debit in United Kingdom (Standard/Normal Payment) C26 = Collection via Direct Debit in United Kingdom (Representation Payment) C27 = Collection via Direct Debit in United Kingdom (Final Payment) C28 = Collection via Direct Debit in Republic of Ireland (First Payment) C29 = Collection via Direct Debit in Republic of Ireland (Standard/Normal Payment) C30 = Collection via Direct Debit in Republic of Ireland (Representation Payment) C31 = Collection via Direct Debit in Republic of Ireland (Final Payment) C32 = Collection via Direct Debit in Finland</p>
4431	Payment guarantee, coded	C	an..3	Not used.
4461	Payment means, coded	C	an..3	Not used.
1131	Code list qualifier	C	an..3	Not used.
3055	Code list responsible agency, coded	C	an..3	Not used.
4435	Payment channel, coded	C	an..3	Not used.

Example: PAI+C03'

SG4	M	9999
LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11		

SG11	M	9999
SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-SG16		

FCA	C	1	FCA
Financial charges allocation			

Description A segment specifying the method for allocation of charges and allowances.

For each debit transaction this segment overrules the FCA segment in segment group 4.

Tag	Name	S	Format	Description
FCA				
4471	Settlement, coded	M	an..3	Indication of how allowances or charges are to be settled. 13 = All charges borne by creditor (originator of DIRDEB).
C878	Charge/allowance account	C		Identification of the account for charge or allowance. This composite element is not used.
3434	Institution branch number	M	an..17	
1131	Code list qualifier	C	an..3	
3055	Code list responsible agency	C	an..3	
3194	Account holder number	C	an..35	
6345	Currency, coded	C	an..3	

Example: FCA+13'

SG4	M	9999
LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11		

SG11	M	9999
SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-SG16		

SG12	C	3
FII-CTA-COM		
<p>A group of segments containing the debtor's bank and account identification. This segment group is only used with Direct Debit collections in Germany, Poland, Finland, United Kingdom and Republic of Ireland or with normal account to account transfers.</p>		

FII	M	1	Level C	FII
Financial institution information				

Description A segment identifying the financial institution and account of the debtor involved in the individual direct debit transaction.

Tag	Name	S	Format	Description
FII				
3055	Party qualifier	M	an..3	Code giving specific meaning to a party. PH = Payor's financial institution.
C078	Account identification	C		Identification of an account holder by account number.
3194	Account holder number	C	an..35	Account number that includes national bank/branch sort code. In Finland it is in some cases a bank account like code connected to the account.
3192	Account holder name	C	an..35	Not used.
3192	Account holder name	C	an..35	Not used.
6345	Currency, coded	C	an..3	The ISO 4217 account currency code.
C088	Institution identification	C		This composite element is not used.
3433	Institution name identification	C	an..11	

1131	Code list qualifier	D	an..3	
3055	Code list responsible agency, coded	D	an..3	
3434	Institution branch number	C	an..17	
1131	Code list qualifier	D	an..3	
3055	Code list responsible agency, coded	C	an..3	
3432	Institution name	C	an..70	
3436	Institution branch place	C	an..70	
3207	Country, coded	D	an..3	Not used.

Example: FII+PH+876572763676'

SG4	M	9999
LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11		

SG11	M	9999
SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-SG16		

SG13	C	3
NAD-CTA-COM		
A group of segments identifying the name and address of the debtor.		

NAD	M	1	Level C	NAD
Name and address				

Description A segment identifying the name and address of the non-financial institutions associated with the direct debit on the debtor's side.

Tag	Name	S	Format	Description
NAD				
3035	Party qualifier	M	an..3	PL = Payor.
C082	Party identification details	C		Identification of a transaction party by code.
3039	Party id. identification	M	an..35	Code identifying a party involved in a transaction. The debtor's identification number.
1131	Code list qualifier	D	an..3	Required if DE/3039 is used. DEB = Debtor's identification number
3055	Code list responsible agency, coded	C	an..3	ZZZ = Mutually agreed.
C058	Name and address	C		This composite element is not used.
3124	Name and address line	M	an..35	
3124	Name and address line	C	an..35	
3124	Name and address line	C	an..35	
3124	Name and address line	C	an..35	
3124	Name and address line	C	an..35	

C080	Party name	C		The rest of the segment is a structured specification of the address.
3036	Party name	M	an..35	
3036	Party name	C	an..35	
3036	Party name	C	an..35	Not used.
3036	Party name	C	an..35	Not used.
3036	Party name	C	an..35	Not used.
3045	Party name format, coded	N	an..3	Not used.
C059	Street	C		
3042	Street and number/P.O. box	M	an..35	
3042	Street and number/P.O. box	C	an..35	Not used.
3042	Street and number/P.O. box	C	an..35	Not used.
3042	Street and number/P.O. box	C	an..35	Not used.
3164	City name	C	an..35	
3229	Country sub-entity identification	N	an..9	Not used.
3251	Postcode identification	C	an..9	
3207	Country, coded	D	an..3	ISO 3166 two alpha country code.

Example: NAD+PL+1234567891:DEB++Customer Name+Frederiksbergvej 1+Frederiksberg++2000+DK'

SG4	M	9999
LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11		

SG11	M	9999
SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-SG16		

SG16	C	1
PRC-FTX-SG17-SG23		
A group of segments containing the details of the Direct Debit.		
The content of these segments are passed through to the debtor.		

PRC	M	1	Level C	PRC
Process identification				

Description: A segment identifying the kind of details.

Tag	Name	S	Format	Description
PRC				
C242	Process type and description	M		
7187	Process type identification	M	an..17	11 = Processing of unstructured information (Only the FTX segment group 16 must follow).
1131	Code list qualifier	N	an..3	Not used.
3055	Code list responsible agency, coded	N	an..3	Not used.
7186	Process type	N	an..35	Not used.
7186	Process type	N	an..35	Not used.

Example: PRC+11'

SG4	M	9999
LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11		

SG11	M	9999
SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-SG16		

SG16	C	1
PRC-FTX-SG17-SG18		

FTX	C	5	Level C	FTX
Free text				

Description: A segment providing free text instruction relating to the Direct Debit details.

Tag	Name	S	Format	Description
FTX				
4451	Text subject qualifier	M	an..3	Code specifying subject of a free text. PMD = Payment detail/remittance information.
4453	Text function, coded	C	an..3	Not used.
C107	Text reference	C		This composite element is not used.
4441	Free text, coded	M	an..3	
1131	Code list qualifier	C	an..3	
3055	Code list responsible agency, coded	C	an..3	
C108	Text literal	C		Text to debtor. Details about how many lines are available with different collection types.

4440	Free text	M	an..70	The first line is heading on invoice to debtor. For Direct Debits in Finland only 23 char. may be entered in the first line. These char. will be available on payers account statement.
4440	Free text	C	an..70	
4440	Free text	C	an..70	
4440	Free text	C	an..70	
4440	Free text	C	an..70	
3453	Language, coded	C	an..3	ISO 639 two alpha code. DA = Danish SV = Swedish NO = Norwegian FI = Finnish EN = English DE = German FR = French ES = Spanish

Example: FTX+PMD+++Invoice no. amount:7525 16274,75:7526 2863,50+DA'

Note: The segment can be repeated up to five times each of 5x70 characters. There are however certain limitation on the number of lines which can be passed on depending on the collection type.

SG4 M 9999

LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11

SG11 M 9999

SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-SG16

SG16 C 1

PRC-FTX-SG17-SG18

SG17 C 9999

DOC-MOA-DTM-RFF-NAD-SG18-SG19-SG20

A group of segments providing details of all documents, e.g. invoices, to which the Direct Debit refers. The contents of this segment group are specified by the trading partners' requirements and are not processed by the financial institutions. SG17 is not described.

SG4	M	9999
LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11		

SG11	M	9999
SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-SG16		

SG16	C	1
PRC-FTX-SG17-SG23		

SG23	C	1
GIS-MOA		
A group of segments indicating the end of the details and specifying hash total amounts for control purposes.		

GIS	M	1	Level C	GIS
General indicator				

Description: A segment identifying the end of the details of collection.

Tag	Name	S	Format	Description
GIS				
C529	Processing indicator	M		
7365	Processing indicator, coded	M	an..3	37 = Complete information.
1131	Code list qualifier	C	an..3	Not used.
3055	Code list responsible agency, coded	C	an..3	Not used.
7187	Process type identification	C	an..17	Not used.

Example: GIS+37'

SG4	M	9999
LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11		

SG11	M	9999
SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-SG16		

SG16	C	1
PRC-FTX-SG17-SG23		

SG23	C	1
GIS-MOA		

MOA	C	5	Level C	MOA
Monetary amount				

Description: A segment indicating total amounts for control purposes.

This segment is not used.

Tag	Name	S	Format	Description
MOA				
C516	Monetary amount	M		
5025	Monetary amount type qualifier	M	an..3	Indication of type of amount. 128 = Total amount
5004	Monetary amount	M	n..18	Number of monetary units. Decimal notation can be used. Comma is default but can be changed with the UNA segment.
6345	Currency, coded	N	an..3	Not used.
6343	Currency qualifier	N	an..3	Not used.
4405	Status, coded	N	an..3	Not used.

Example:

CNT	C	5	Level A	CNT
Control total				

Description A segment identifying the totals according to the coded form.

Tag	Name	S	Format	Description
CNT				
C270	Control	M		
6069	Control qualifier	M	an..3	Determines the source DE's in the message, which forms the value for DE/6066 control value. LIN = Total number of LIN segments. SEQ = Total number of SEQ-segments.
6066	Control value	M	n..18	Unique control number.
6411	Measure unit qualifier	N	an..3	Not used.

Example: CNT+LIN:25'

UNT	M	1	Level A	UNT
Message trailer				

Description A service segment ending a message, giving the total number of segments in the message and the control reference number of the message.

Tag	Name	S	Format	Description
UNT				
0074	Number of segments in a message	M	n..6	Number of segments between UNH and UNT both included.
0062	Message reference number	M	an..14	This DE must have the same value as DE/0062 in the UNH segment.

Example: UNT+42+1'

UNZ	M 1	Level A	UNZ
Interchange trailer			

Description A service segment terminating an interchange and controlling that the interchange is complete.

Tag	Name	S	Format	Description
UNZ				
0036	Interchange control number	M	n..6	Number of messages in the interchange.
0020	Interchange reference number	M	an..14	Unique reference number identical with that in DE/0020 in the UNB segment.

Example: UNZ+1+1747'

Example of collection via LeverandørService Denmark

UNA:+,?'
 UNB+UNOC:3+CS:ZZ+5790000243440:14+040122:1538+2632+061133+DBTS96A+++061048'
 UNH+1+DIRDEB:D:96A:UN'
 BGM+447+15455+9+AT'
 DTM+137:20040217:102'
 LIN+1'
 DTM+203:20040301:102'
 BUS++DO'
 MOA+9:200,00:DKK'
 FII+BF+'
 NAD+BE+1000000006:160'
 SEQ++1'
 MOA+9:200,00:DKK'
 RFF+CR:000103826500342'
 RFF+CR3:2004-03-26-LRS45'
 PAI+C07'
 FII+PH'
 NAD+PL+000000011100278:DEB++JENS JENSEN:POSTBOKS 1+PRØVEVEJ 1+FREDERIKSBERG++
 2000+DK'
 CNT+LIN:1'
 UNT++1'
 UNZ+1+2632'

Example of collection via inpayment form Denmark

UNA:+,?'
 UNB+UNOC:3+CS:ZZ+5790000243440:14+040122:1538+2633+061133+DBTS96A+++061048'
 UNH+1+DIRDEB:D:96A:UN'
 BGM+447+15456+9+AT'
 DTM+137:20040217:102'
 LIN+1'
 DTM+203:20040301:102'
 BUS++DO'
 MOA+9:200,00:DKK'
 FII+BF+'
 NAD+BE+1000000006:160'
 SEQ++1'
 MOA+9:200,00:DKK'
 RFF+CR:000103826500342'

RFF+CR3:2004-03-26-LRS4'

PAI+C06'

FII+PH'

NAD+PL+000000011100278:DEB++JENS JENSEN:POSTBOKS 1+PRØVEVEJ 1+FREDERIKSBERG++
2000+DK'

PRC+11'

FTX+PMD+++INVOICE:LINE 1:LINE 2:LINE 3:LINE 4+DA'

FTX+PMD+++LINE 5:LINE 6:LINE 7:LINE 8:LINE 9+DA'

CNT+LIN:1'

UNT++1'

UNZ+1+2633'