

Danske Bank  
Message Implementation Guide

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Multiple Payment  
Order Message  
(EDIFACT D.96A - PAYMUL)

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## 1 INTRODUCTION

This specification provides the definition of the Multiple Payment Order message (PAYMUL) to be used in Electronic Data Interchange (EDI) between trading partners involved in administration, commerce and transport.

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

## 2 SCOPE

### 2.1 Functional Definition

A Multiple Payment Order is sent by the Ordering Customer (or Payor or Agent on behalf of the Ordering Customer) to the Ordered Bank, to instruct the Ordered Bank to debit an account it services for the Ordering Customer, and to arrange for the payment of specified amounts to several Beneficiaries (or Payees) in settlement of the referenced business transaction(s).

Throughout this document, the term 'Ordering Customer' refers to either an Ordering Customer, or a Payor or Agent acting (sending) on behalf of the Ordering Customer; likewise the term 'Beneficiary' refers to either a Beneficiary, or a Payee or Agent acting on behalf of the Beneficiary.

### 2.2 Field of Application

This message may be applied for both national and international settlements. It is based on universal practice and is not dependent on the type of business or industry.

The possible types of payments are described in Appendix A.

### 2.3 Principles

- A Multiple Payment Order may cover the financial settlement of one or more commercial trade transactions such as invoices credit notes, debit notes etc.
- Several debit accounts, execution dates and currencies may be specified.

- The only way to modify a Multiple Payment Order 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 order(s) could be cancelled within the message, avoiding being obliged to cancel the whole message.

- The following types of payment must have separate debit entries (that is, separate B levels):

|               |   |
|---------------|---|
| Danish        | Inpayment cards, Account transfers, PBS payments, Giro clearing |
| Norwegian     | Wages and salaries, Account transfers, Cash payments            |
| Swedish       | Account transfers   |
| Finnish       | Wages and salaries, Account transfers                           |
| British       | BACS payments, CHAPS payments                                   |
| German        | All types   |
| Polish        | Account transfers Standard, Account transfers Expres            |
| Irish         | All types   |
| International | Transfers, Cheques  |

Transfer from account abroad

- International transfers with currency exchange, international cheques, transfer from account abroad, Polish payments, German payments, Irish same day domestic payment, Irish account transfer internal and giro clearings allow only one credit entry for each debit entry. That is, one C level for every B level.

- As an acknowledgement of receipt the Ordering customer can receive a CONTRL as acknowledgement.

- For automatic reconciliation purposes the payments processed will be listed in a Multiple Debit Advice (DEBMUL) with reference numbers (LIN and SEQ references and technical references, if any). If any payments are rejected, these will be listed in the Bank Status message (BANSTA) sent by the bank to the

customer. It is also possible to order a total-BANSTA, which means that a BANSTA is sent for each change in status for the payments in the PAYMUL.

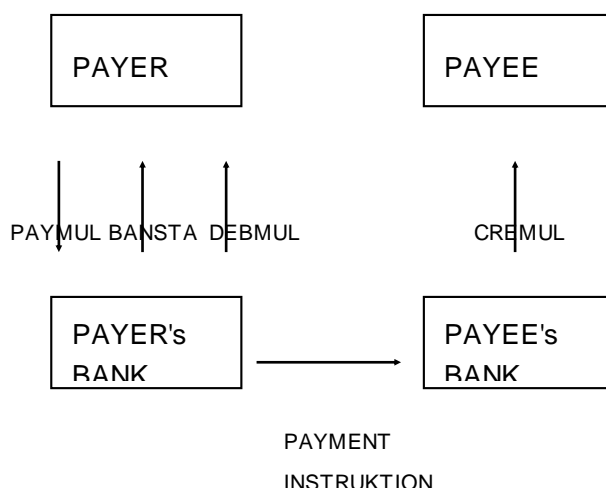
- Duplicate checking is possible through rejection of previously received technical references; for the debit entry (CR2) as well as for the credit entry (CR3). These references are optional and their absence will inhibit this check.

#### 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 debit side (level B) will affect all the C's which will be rejected.
- Individual credits will be rejected if at the application level e.g. incorrect account number.

#### 2.5 Relation to other messages

The following messages are sent between the involved parties.



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 Multiple Payment Order 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 debit side (one debit 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 credit side, and this data is considered as unique for each payment 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 Group.

### 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 |   |          |        |   |
|     | <b>Composite data element separator</b> | <b>M</b> | an1    | Defines separator between each data element within a composite data element.<br>Colon (:) is recommended. |
|     | <b>Data element separator</b>           | <b>M</b> | an1    | Defines separator between data elements and composite data elements.<br>Plus (+) is recommended.          |
|     | <b>Decimal notation</b>                 | <b>M</b> | an1    | Comma (,) is recommended.   |
|     | <b>Escape character</b>                 | <b>M</b> | an1    | Cancels the value or meaning of the following character.<br>Question mark (?) is recommended.             |
|     | <b>Reserved</b>                         | <b>M</b> | an1    | Blank.  |
|     | <b>Segment terminator</b>               | <b>M</b> | an1    | Specifies the end of a segment.<br>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  |
|-------------|---------------------------------|----------|--------|--|
| <b>UNB</b>  |                                 |          |        |  |
| <b>S001</b> | <b>Syntax identifier</b>        | <b>M</b> |        | 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.<br>3 = ISO 9735, 1991-version.  |
| <b>S002</b> | <b>Interchange sender</b>       | <b>M</b> |        | Sender identification.   |
| 0004        | Sender identification           | M        | an..35 | Agreed.  |
| 0007        | Identification qualifier, coded | C        | an..4  | Sender identification type.<br>14 = EAN number.<br>ZZ = Mutually agreed.   |
| 0008        | Internal sub-address            | C        | an..14 | Not used.  |
| <b>S003</b> | <b>Interchange recipient</b>    | <b>M</b> |        |  |
| 0010        | Recipient identification        | M        | an..35 | Receiver identification. Danske Bank Group is identified by the relevant network operators as:<br><br>5790000243440 = Danske Bank Group's EAN number.<br>DKDDB.DDB004 = Identification of Danske Bank Group on IBM GN. |
| 0007        | Identification qualifier, coded | C        | an..4  | Sender identification type.<br>14 = EAN number.<br>ZZ = Mutually agreed.   |

|             |  |          |               |   |
|-------------|--|----------|---------------|---|
| 0014        | Internal sub address                         | C        | an..14        | Not used.   |
| <b>S004</b> | <b>Time for creation of segment</b>          | <b>M</b> |               |   |
| 0017        | Segment creation date                        | M        | n6            | Format YYMMDD.  |
| 0019        | Segment creation time                        | M        | n4            | Format TTMM.  |
| <b>0020</b> | <b>Interchange reference number</b>          | <b>M</b> | <b>an..14</b> | Not validated   |
| <b>S005</b> | <b>Recipients reference/password</b>         | <b>C</b> |               | Identification used for access in receivers system.   |
| 0022        | <b>Receivers reference/password</b>          | M        | an..14        | User number provided by Business Systems. This number represents the user — that is, the operator. The number allows the user to access the Bank's systems. |
| 0025        | <b>Receivers reference/password, coded</b>   | C        | an2           | Z1 = User number.   |
| <b>0026</b> | <b>Application reference</b>                 | <b>C</b> | <b>an..14</b> | Application reference.<br>DBTS96A = For using the 96.A directory.   |
| <b>0029</b> | <b>Priority</b>                              | <b>C</b> | <b>a1</b>     | not used.   |
| <b>0031</b> | <b>Request for acknowledgement</b>           | <b>C</b> | <b>n1</b>     | Request for an EDIFACT syntax acknowledgement (CONTRL).<br><br>1 = Acknowledgment is requested.<br>0 or blank = Acknowledgment is not requested.            |
| <b>0032</b> | <b>Interchange agreement, identification</b> | <b>C</b> | <b>an..35</b> | Agreement number provided to the user from Business Systems.  |
| <b>0035</b> | <b>Test indicator</b>                        | <b>C</b> | <b>n1</b>     | Specifies that the interchange is a test and that the payments included should not be booked. The validation will be carried out.<br><br>1 = Test.          |

**Example:** UNB+UNOC:3+TEST:ZZ+5790000243440:14+990310:1036+1747++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 Multiple payment order message is PAYMUL.

| Tag         | Name                            | S        | Format | Description   |
|-------------|---------------------------------|----------|--------|---|
| <b>UNH</b>  |                                 |          |        |   |
| <b>0062</b> | <b>Message reference number</b> | <b>M</b> | an..14 | Identification of the message by a unique reference number.                           |
| <b>S009</b> | <b>Message identifier</b>       | <b>M</b> |        | 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.<br>PAYMUL = Multiple payment order        |
| 0052        | Message type version            | M        | an..3  | Identification of the EDIFACT message version.<br>D = Draft version                   |
| 0054        | Message type release            | M        | an..3  | Identification of the release number<br>96A = Release 96 – A                          |
| 0051        | Controlling agency              | M        | an..2  | Specification of responsible agency.<br>UN = United Nations                           |
| 0057        | Association assigned code       | C        | an..6  | Not used  |
| <b>0068</b> | <b>Common access reference</b>  | <b>C</b> | an..35 | Not used  |
| <b>S010</b> | <b>Status of the transfer</b>   | <b>C</b> |        | Not used  |

|      |   |   |       |          |
|------|---|---|-------|----------|
| 0070 | Sequence message transfer number                | M | an..2 | Not used |
| 0073 | First/last sequence message transfer indication | C | a1    | Not used |

**Example:** UNH+1+PAYMUL: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.

The identification will be passed back to the ordering customer for reconciliation purposes if a reference is not given in the B-level.

| Tag         | Name                                | S        | Format | Description   |
|-------------|-------------------------------------|----------|--------|---|
| <b>BGM</b>  |                                     |          |        |   |
| <b>C002</b> | <b>Document/message name</b>        | <b>C</b> |        | 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.<br>452 = PAYMUL, Multiple payment 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  |
| <b>1004</b> | <b>Document/message number</b>      | <b>C</b> | an..35 | Unique identification of the message.   |
| <b>1225</b> | <b>Message function, coded</b>      | <b>C</b> | an..3  | Code indicating the function of the message.<br>9 = Original.                           |

|             |                             |          |       |  |
|-------------|-----------------------------|----------|-------|--|
| <b>4343</b> | <b>Response type, coded</b> | <b>C</b> | an..3 | <p>Code specifying the type of acknowledgement required or transmitted.</p> <p>Possible codes:</p> <p>AB = negative (-)BANSTA. See Note.</p> <p>AT = negative and positive (-/+) BANSTA. See Note.</p> <p>AA1 = DEBADV</p> <p>AA2 = DEBMUL</p> <p>AF1 = (-) BANSTA and DEBADV</p> <p>AF2 = (-) BANSTA and DEBMUL</p> <p>X1 = Remitter's written advice. Cannot be combined with electronic advice.</p> |
|-------------|-----------------------------|----------|-------|--|

**Example:** BGM+452+15423++AF2'

**Note** A (-) BANSTA message informs about rejected payments which will not be processed further.

A (+) BANSTA is providing information about payments that are received and will be executed either immediately or later on the specified execution date. This can be an intermediary or final status, i.e. there can follow a (-) BANSTA if there were not sufficient funds at the execution day or the beneficiary account was closed or a (+) BANSTA if the payment is executed.

|                  |   |   |         |     |
|------------------|---|---|---------|-----|
| 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   |
|-------------|-----------------------------------|----------|--------|---|
| <b>DTM</b>  |                                   |          |        |   |
| <b>C507</b> | <b>Date/time/period</b>           | <b>M</b> |        | 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.<br>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.<br>102 = CCYYMMDD<br>203 = CCYYMMDDHHMM               |

**Example:** DTM+137:19990117:102'



|                   |   |   |         |     |
|-------------------|---|---|---------|-----|
| 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 only used if the BUS-segment in segment group 4 is not used.

| Tag         | Name  | S        | Format | Description   |
|-------------|---|----------|--------|---|
| <b>BUS</b>  |   |          |        |   |
| <b>C521</b> | <b>Business function</b>                    | <b>C</b> |        | 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 |   |
| <b>3279</b> | <b>Geographic area, coded</b>               | <b>C</b> | an..3  | Describes the geographic area for the message.<br><br>DO = Domestic, including Danish, Swedish, Norwegian, Finnish, British, German, Polish and Irish payments.<br>IN = International |
| <b>4487</b> | <b>Type of financial transaction, coded</b> | <b>C</b> | an..3  | Not used.   |
| <b>C551</b> | <b>Bank operation</b>                       | <b>C</b> |        | 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  |   |
| <b>4463</b> | <b>Intra-company payment, coded</b>         | <b>C</b> | an..3  | Not used.   |

**Example:** BUS++DO'

|   |   |      |
|---|---|------|
| SG4   | M | 9999 |
| LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11   |   |      |
| This segment group contains information regarding the debit side. Certain details may be provided either in this segment group or in segment group 11, but not in both. |   |      |
| Segment groups 7 and 9 are not used.  |   |      |

|           |   |   |         |     |
|-----------|---|---|---------|-----|
| LIN       | M | 1 | Level B | LIN |
| Line item |   |   |         |     |

**Description** This segment identifies a line item uniquely within the message by a current line number.  
Each line item corresponds to one debit transaction, B-level.

| Tag         | Name                                      | S        | Format | Description  |
|-------------|---|----------|--------|--|
| <b>LIN</b>  |   |          |        |  |
| <b>1082</b> | <b>Line item number</b>                   | <b>C</b> | n..6   | Number on the debit transaction.   |
| <b>1229</b> | <b>Action request/notification, coded</b> | <b>C</b> | an..3  | Code specifying action to be taken. Type of acknowledgement (debit advice) required.<br><br>AA1 = DEBADV<br>AA2 = DEBMUL<br>X1 = Remitter's written advice. Cannot be combined with electronic advice.<br><br>If there is specified an action in DE/1229 then it will overrule any specification in the BGM segment and do that for the whole message. |
| <b>C212</b> | <b>Item number identification</b>         | <b>C</b> |        | 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 |                                     |
| <b>C829</b> | <b>Sub-line information</b>         | <b>C</b> |       | This composite element is not used. |
| 5495        | Sub-line indicator, coded           | C        | an..3 |                                     |
| 1082        | Line item number                    | C        | n..6  |                                     |
| <b>1222</b> | <b>Configuration level</b>          | <b>C</b> | n..2  | Not used.                           |
| <b>7083</b> | <b>Configuration, coded</b>         | <b>C</b> | 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** Date/time related to the transferred amount. Specifies the date at which the order is requested to be executed or acted upon.

If the execution date is up to 60 days old the payments will be processed on the day of receipt or the first possible banking day.

| Tag         | Name                              | S | Format | Description   |
|-------------|-----------------------------------|---|--------|---|
| <b>DTM</b>  |                                   |   |        |   |
| <b>C507</b> | Date/time/period                  | M |        |   |
| 2005        | Date/time/period qualifier        | M | an..3  | Code giving specific meaning to a date, time or period.<br><br>203 = Execution date/time, requested.<br>AFS = Remittance date; applies only to transfers from abroad.<br>EKN = Requested execution day or following banking day.<br>FED = First possible transaction day.<br>Cannot be used with international cheques. |
| 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.<br><br>Mandatory, except with DE/2005 = FED.  |
| 2379        | Date/time/period format qualifier | C | an..3  | Specification of the format in DE/2380.<br><br>102 = CCYYMMDD   |

**Example:** DTM+FED'

|   |   |      |
|---|---|------|
| 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 debit amount on the debit side of the transaction. The identification will be passed back to the ordering customer for reconciliation purposes.

| Tag         | Name                     | S        | Format | Description  |
|-------------|--------------------------|----------|--------|--|
| <b>RFF</b>  |                          |          |        |  |
| <b>C506</b> | <b>Reference</b>         | <b>M</b> |        |  |
| 1153        | Reference qualifier      | M        | an..3  | Code giving specific meaning to DE/1154.<br>AXX = Remitters reference on his account statement. If a reference of this type is not given, the bank will assign a reference.<br>CR2 = Unique technical reference. Passed back to the ordering customer for reconciliation purposes. |
| 1154        | Reference number         | C        | an..35 | Unique reference number the meaning of which can be found in DE/1153.<br>Max. 20 characters if DE/1153 = AXX.<br>Max. 10 characters if DE/1153 = AXX and it is a local German payment.<br>Max. 15 characters if DE/1153 = AXX and it is a local Polish payment.                    |
| 1156        | Line number              | C        | an..6  | Not used.  |
| 4000        | Reference version number | C        | an..35 | Not used.  |

**Example:** RFF+AXX:Salaries, July'

|   |   |      |
|---|---|------|
| 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.

If this segment is not used the BUS segment on level A must be used.

| Tag         | Name  | S        | Format | Description   |
|-------------|---|----------|--------|---|
| <b>BUS</b>  |   |          |        |   |
| <b>C521</b> | <b>Business function</b>                    | <b>C</b> |        | 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 |   |
| <b>3279</b> | <b>Geographic area, coded</b>               | <b>C</b> | an..3  | Describes the geographic area for the message.<br><br>DO = Domestic, including Danish, Swedish, Norwegian, Finnish, British, German, Polish and Irish payments.<br>IN = International |
| <b>4487</b> | <b>Type of financial transaction, coded</b> | <b>C</b> | an..3  | Not used.   |
| <b>C551</b> | <b>Bank operation</b>                       | <b>C</b> |        | Identification of bank operation by code.   |

|             |                                     |          |       |   |
|-------------|-------------------------------------|----------|-------|---|
| 4383        | Bank operation, coded               | M        | an..3 | Describes the method to transfer funds in coded form.<br>1 = Competition neutral. See Note. |
| 1131        | Code list qualifier                 | C        | an..3 | Identification of a code list.<br>ZZZ = Bilaterally agreed.                                 |
| 3055        | Code list responsible agency, coded | C        | an..3 | Code identifying the agency responsible for a code list.<br>130 = PBS.                      |
| <b>4463</b> | <b>Intra-company payment, coded</b> | <b>C</b> | an..3 | Not used.   |

**Example:** BUS++DO'

**Note:** All credit amounts under this debit must be available on beneficiary's account on the same date. (Only domestic Danish account transfers.)



|   |   |      |         |     |
|---|---|------|---------|-----|
| 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** Specifies the method for allocation of charges and allowances. Applies only for international payments.

This segment constitutes a default specification and may be overridden by the FCA segment in segment group 11 at detail level.

| Tag         | Name                            | S        | Format | Description   |
|-------------|---------------------------------|----------|--------|---|
| <b>FCA</b>  |                                 |          |        |   |
| <b>4471</b> | <b>Settlement, coded</b>        | <b>M</b> | an..3  | Indication of how allowances or charges are to be settled.<br><br>13 = All charges borne by the beneficiary (payee).<br>14 = Each pay own costs.<br>15 = All charges borne by the ordering customer (payor).<br>16 = Expenses in local country are deducted from the specified cheque amount.<br>17 = Expenses in local country are added to the specified cheque amount when the amount is debited the from-account. |
| <b>C878</b> | <b>Charge/allowance account</b> | <b>C</b> |        | Identification of the account for charge or allowance.<br>This composite element is not used.   |

|      |                                     |   |        |  |
|------|-------------------------------------|---|--------|--|
| 3434 | Institution branch number           | M | an..17 | Number identifying a branch of an institution.   |
| 1131 | Code list qualifier                 | C | an..3  | Identification of a code list.<br>80 = Specifies that DE/3434 is a list of branch numbers in Danish banks. |
| 3055 | Code list responsible agency, coded | C | an..3  | Code identifying responsible agency.<br>130 = DK, PBS (Pengeinstitutternes Betalings Service)              |
| 3194 | Account holder number               | C | an..35 | Account number of the holder of the account.   |
| 6345 | Currency, coded                     | C | an..3  | Identification of the monetary unit involved.<br>(ISO 4217 three alpha code.)                              |

**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 transferred (debited account).

Equivalent amount (DE/5025 = 57) is specified if currency code for payable amount is different from destination currency. Destination currency is given in the following CUX segment.

If the rate of exchange is previously agreed between the ordering customer and the ordered bank the deal should be identified in the following RFF segment.

| Tag         | Name                           | S        | Format | Description   |
|-------------|--------------------------------|----------|--------|---|
| <b>MOA</b>  |                                |          |        |   |
| <b>C516</b> | <b>Monetary amount</b>         | <b>M</b> |        |   |
| 5025        | Monetary amount type qualifier | M        | an..3  | Indication of type of amount.<br>9 = Amount payable<br>57 = Equivalent amount |

|      |                    |   |       |  |
|------|--------------------|---|-------|--|
| 5004 | Monetary amount    | M | n..18 | <p>Number of monetary units. Only 11 digits with local DE payments.</p> <p>Decimal notation can be used.</p>   |
| 6345 | Currency, coded    | C | an..3 | <p>Identification of the monetary unit involved in the transaction. ISO 4217 three alpha code.</p> <p>It is not necessary to specify a currency for domestic payments. Default is the areas basic currency (e.g. DKK in Denmark). However it is possible to specify a currency (e.g. EUR) for domestic payments in some areas.</p> <p>If an equivalent amount is specified, the following CUX segment may be used for specifying the currency of the amount before conversion.</p> <p>Currently, it is only possible to specify equivalent amounts in the basis currency of the branch of the account.</p> |
| 6343 | Currency qualifier | C | an..3 | Code giving specific meaning to the previous data element. Not used.   |
| 4405 | Status, coded      | C | an..3 | Not used.  |

**Example:**     MOA+9:5000,00:EUR'

|   |   |      |
|---|---|------|
| 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 destination currency when they are different. The rate of exchange is solely used when previously agreed between the ordering customer and the ordered bank.

| Tag         | Name                      | S        | Format | Description   |
|-------------|---------------------------|----------|--------|---|
| <b>CUX</b>  |                           |          |        |   |
| <b>C504</b> | <b>Currency details</b>   | <b>C</b> |        | The usage to which a currency relates.  |
| 6347        | Currency detail qualifier | M        | an..3  | 2 = Reference currency. This is the source currency when DE 6345 is qualified by 57 in the previous MOA segment. Always base currency of the account. |
| 6345        | Currency, coded           | C        | an..3  | Identification of the monetary unit involved in the transaction. Use ISO 4217 three alpha code.   |
| 6343        | Currency qualifier        | C        | an..3  | Not used.   |
| 6348        | Currency rate base        | C        | n..4   | Not used.   |
| <b>C504</b> | <b>Currency details</b>   | <b>C</b> |        | The usage to which a currency relates.  |
| 6347        | Currency detail qualifier | M        | an..3  | 3 = Target currency. This is the target currency when DE 6345 is qualified by 57 in the previous MOA segment.   |

|             |  |          |              |   |
|-------------|--|----------|--------------|---|
| 6345        | Currency, coded                        | C        | an..3        | Identification of the monetary unit involved in the transaction. Use ISO 4217 three alpha code. |
| 6343        | Currency qualifier                     | C        | an..3        | Not used.   |
| 6348        | Currency rate base                     | C        | n..4         | Not used.   |
| <b>5402</b> | <b>Rate of exchange</b>                | <b>C</b> | <b>n..12</b> | The rate at which one specified currency is expressed in another specified currency.            |
| <b>6341</b> | <b>Currency market exchange, coded</b> | <b>C</b> | <b>an..3</b> | Code identifying the market. Not used.  |

**Example:** CUX++3:USD'

|   |   |      |
|---|---|------|
| 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 the deal between ordered bank and ordering customer. Reference to a forward-exchange contract or a foreign-exchange agreement.

Note: Time of execution depends on the type of exchange rate.

| Tag         | Name                     | S        | Format | Description  |
|-------------|--------------------------|----------|--------|--|
| <b>RFF</b>  |                          |          |        |  |
| <b>C506</b> | <b>Reference</b>         | <b>M</b> |        | Identification of a reference.   |
| 1153        | Reference qualifier      | M        | an..3  | Code giving specific meaning to a reference number.<br><br>FX = Foreign exchange contract number.<br>1 = Agreed rate.<br>2 = Selling rate.<br>3 = Spot rate. |
| 1154        | Reference number         | C        | an..35 | Unique deal/contract number.   |
| 1156        | Line number              | C        | an..6  | Not used.  |
| 4000        | Reference version number | C        | an..35 | Not used.  |

**Example:** RFF+FX:12345678'

|   |   |      |
|---|---|------|
| 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 of the ordering party by 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 relevant account number with the currency.

| Tag         | Name                          | S        | Format | Description   |
|-------------|-------------------------------|----------|--------|---|
| <b>FII</b>  |                               |          |        |   |
| <b>3035</b> | <b>Party qualifier</b>        | <b>M</b> | an..3  | Code giving specific meaning to a party.<br>OR = Ordered bank which is to act on the transactions in level C. |
| <b>C078</b> | <b>Account identification</b> | <b>M</b> | an..35 | Identification of an account holder by account number.  |
| 3194        | Account holder number         | M        | an..35 | Account number that includes national bank/branch sorting code should be placed in this DE. See Note.         |
| 3192        | Account holder name           | C        | an..35 | The account holder name. Not used.  |
| 3192        | Account holder name           | C        | an..35 | The account holder name. Not used.  |
| 6345        | Currency, coded               | C        | an..3  | The ISO 4217 account currency code.   |



|             |                                     |          |        |  |
|-------------|-------------------------------------|----------|--------|--|
| <b>C088</b> | <b>Institution identification</b>   | <b>C</b> |        | Identification of financial institution by code branch number or name. This composite element is not used.               |
| 3433        | Institution name identification     | C        | an..11 | International identification of the financial institution in coded form. Not used.                                       |
| 1131        | Code list qualifier                 | C        | an..3  | 25 = International bank identification. Not used.  |
| 3055        | Code list responsible agency, coded | C        | an..3  | 17 = SWIFT. Not used.  |
| 3434        | Institution branch number           | C        | an..17 | BACS Service User Number for UK payments   |
| 1131        | Code list qualifier                 | C        | an..3  | BN = BACS number   |
| 3055        | Code list responsible agency, coded | C        | an..3  | Not used.  |
| 3432        | Institution name                    | C        | an..70 | Not used.  |
| 3436        | Institution branch place            | C        | an..70 | Not used.  |
| <b>3207</b> | <b>Country, coded</b>               | <b>C</b> | an..3  | Identification of the country. Use ISO 3166 two alpha country code. Mandatory when Danske Bank Group account outside DK. |

**Example:** FII+OR+38273258186214'

**Note:**

Account number length in Danske Bank Group and foreign banks (MTA):

In Denmark account number length is 14. IBAN number can be used and the length is 18.

In Sweden account number length is 11. The corresponding Bankgirot- and PlusGiro number can be specified. A Bankgirot number has length 7 or 8 and a PlusGiro number has length from 2 to 8. IBAN number can be used and the length is 24.

In Norway account number length is 11, of which the first 4 is branch sorting code. If length differs here from the payment will be rejected. IBAN number can be used and the length is 15.

In Finland account number length is 14 of which the first 6 are branch sorting code. Zeros will be added after sort code until length is 14. IBAN number can be used and the length is 18.

In United Kingdom account number length is 14 consisting of 6 digit sort code and 8 digit account number. IBAN number can be used and the length is 22.

In Poland account number length is max. 10. IBAN number can be used and the length is 28.

In Ireland account number length is 14 consisting of 6 digit sort code and 8 digit account number. IBAN number can be used and the length is 22.

In Germany account number length is 10. IBAN number can be used and the length is 22.

Account numbers in foreign banks can be up to 35. Only used together with DE/4461 = MTA in the PAI segment.

|   |   |      |
|---|---|------|
| 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 where appropriate the instruction in coded form.

Note: The usage of this segment with code OR in DE/3301 will prevent automated processing of the message.

| Tag         | Name  | S        | Format | Description   |
|-------------|---|----------|--------|---|
| <b>INP</b>  |   |          |        |   |
| <b>C849</b> | <b>Parties to instruction</b>               | <b>M</b> |        |   |
| 3301        | Party enacting instruction identification   | M        | an..17 | OR = Ordered bank   |
| 3285        | Recipient of the instruction identification | M        | an..17 | OR = Ordered bank<br>PL = Ordering customer                   |
| <b>C522</b> | <b>Instruction</b>                          | <b>C</b> |        |   |
| 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.<br><br>3 = Advice to Danske Bank Group (only international).<br>4 = Message to remitter (written); cannot be combined with an electronic advice. |
| 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.   |
| <b>C850</b> | <b>Status of instruction</b>              | <b>C</b> |        | This composite element is not used.   |
| 4405        | Status, coded                             | M        | an..3  |   |
| 3036        | Party name                                | C        | an..35 |   |
| <b>1229</b> | <b>Action request/notification, coded</b> | <b>C</b> | an..3  | Not used.   |

**Example:**    INP+OR+1'

|   |   |      |
|---|---|------|
| 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.

The use of this segment for message to the ordered bank will prevent automated processing of the payment.

| Tag         | Name                                | S        | Format | Description   |
|-------------|-------------------------------------|----------|--------|---|
| <b>FTX</b>  |                                     |          |        |   |
| <b>4451</b> | <b>Text subject qualifier</b>       | <b>M</b> | an..3  | Code specifying subject of a free text.<br>AAG = Payment details.   |
| <b>4453</b> | <b>Text function, coded</b>         | <b>C</b> | an..3  | Not used.   |
| <b>C107</b> | <b>Text reference</b>               | <b>C</b> |        | 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  |   |
| <b>C108</b> | <b>text literal</b>                 | <b>C</b> |        | Free text, one to five lines. Number of lines depends on the recipient of the instruction (DE/4401 in the INP segment). |

|             |                        |          |        |   |
|-------------|------------------------|----------|--------|---|
| 4440        | Free text              | M        | an..70 | Advice text (divided into 2×35 characters).<br><br>If the receiver is ordered bank (INP-4401 = 3) two lines (2×70) are available.<br><br>If the receiver is ordering customer (INP-4401 = 4) only one line (1×70) is available. |
| 4440        | Free text              | C        | an..70 | Do.   |
| 4440        | Free text              | C        | an..70 | Do.   |
| 4440        | Free text              | C        | an..70 | Do.   |
| 4440        | Free text              | C        | an..70 | Do.   |
| <b>3453</b> | <b>Language, coded</b> | <b>C</b> | an..3  | Code of language (ISO 639).<br><br>da = Danish.   |

**Example:**     FTX+PMD+++National Bank Transfer+da'

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

|  |   |   |
|--|---|---|
| SG10   | C | 1 |
| PRC-FTX  |   |   |
| A group of segments containing details of payments. The content will be passed on to beneficiary's bank - for advise on beneficiary's account statement – and will be added to each item contained in level C. Each level C PRC segment can overrule this group. |   |   |

|                        |   |   |     |
|------------------------|---|---|-----|
| PRC                    | M | 1 | PRC |
| Process identification |   |   |     |

**Description:** A segment identifying the kind of free text following this segment.

| Tag         | Name                                | S        | Format | Description                                       |
|-------------|-------------------------------------|----------|--------|---|
| <b>PRC</b>  |                                     |          |        |   |
| <b>C242</b> | <b>Process type and description</b> | <b>M</b> |        |   |
| 7187        | Process type identification         | M        | an..17 | ATK = Text on beneficiary's account statement.    |
| 1131        | Code list qualifier                 | C        | an..3  | ZZZ = Mutually defined.                           |
| 3055        | Code list responsible agency, coded | C        | an..3  | 130 = PBS, Pengeinstitutternes Betalings Service. |
| 7186        | Process type                        | C        | an..35 | Not used.   |
| 7186        | Process type                        | C        | an..35 | Not used.   |

**Example:** PRC+ATK'

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

|         |   |   |
|---------|---|---|
| SG10    | M | 1 |
| PRC-FTX |   |   |

|           |   |   |         |     |
|-----------|---|---|---------|-----|
| FTX       | M | 1 | Level B | FTX |
| Free text |   |   |         |     |

**Description** A segment for information in coded or in clear form with the instruction to provide information from the ordering customer to the beneficiary.

| Tag         | Name                              | S        | Format | Description  |
|-------------|-----------------------------------|----------|--------|--|
| <b>FTX</b>  |                                   |          |        |  |
| <b>4451</b> | <b>Text subject qualifier</b>     | <b>M</b> | an..3  | Code specifying subject of a free text.<br>PMD = Payment details.  |
| <b>4453</b> | <b>Text function, coded</b>       | <b>C</b> | an..3  | Not used.  |
| <b>C107</b> | <b>Text reference</b>             | <b>C</b> |        | This composite element is not used.  |
| 4441        | Free text, coded                  | M        | an..3  |  |
| 1131        | Code list qualifier               | C        | an..3  |  |
| 3055        | Coddles responsible agency, coded | C        | an..3  |  |
| <b>C108</b> | <b>text literal</b>               | <b>C</b> |        | Free text, one to five lines. Max. length of text depends on payment type (DE PAI-C534-4461):<br>20 characters when IBB and FLK.<br>27 characters when NLK.<br>25 characters when SLK.<br>18 characters for payments in England and Ireland. |



|             |                        |          |        |                             |
|-------------|------------------------|----------|--------|-----------------------------|
| 4440        | Free text              | M        | an..70 | Text advice.                |
| 4440        | Free text              | C        | an..70 | Not used.                   |
| 4440        | Free text              | C        | an..70 | Not used.                   |
| 4440        | Free text              | C        | an..70 | Not used.                   |
| 4440        | Free text              | C        | an..70 | Not used.                   |
| <b>3453</b> | <b>Language, coded</b> | <b>C</b> | an..3  | Code of language (ISO 639). |

**Example:**     FTX+PMD+++Salary+da'

|     |   |      |
|-----|---|------|
| 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 regarding the beneficiaries of the payment transactions.

The use of this segment group requires the following data to be identical within each nested segment group:

- requested execution date
- the account from which the funds should be transferred
- type of domestic or international transaction; see Functional Definition for a description on which types can be collected together.

|                  |   |   |         |     |
|------------------|---|---|---------|-----|
| SEQ              | M | 1 | Level C | SEQ |
| Sequence details |   |   |         |     |

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

| Tag         | Name                                | S        | Format | Description   |
|-------------|-------------------------------------|----------|--------|---|
| <b>SEQ</b>  |                                     |          |        |   |
| <b>1245</b> | <b>Status indicator, coded</b>      | <b>C</b> | an..3  | Not used.   |
| <b>C286</b> | <b>Sequence information</b>         | <b>C</b> |        |   |
| 1050        | Sequence number                     | M        | an..6  | Application generated number of the count of the sequence in a multiple payment order. 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 payment. The amount is given either as the amount to be transferred or an equivalent amount if the payment currency is quoted in the CUX segment on the debit side (level B).

| Tag         | Name                           | S        | Format | Description   |
|-------------|--------------------------------|----------|--------|---|
| <b>MOA</b>  |                                |          |        |   |
| <b>C516</b> | <b>Monetary amount</b>         | <b>M</b> |        |   |
| 5025        | Monetary amount type qualifier | M        | an..3  | Indication of type of amount. The codes used in level B and C must be identical.<br><br>9 = Amount payable<br>57 = Equivalent amount                                |
| 5004        | Monetary amount                | M        | n..18  | Number of monetary units. Max. 11 digits with local German payments.<br><br>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+9:5000,00:USD'

|   |   |      |
|---|---|------|
| 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 beneficiary's side.

This segment is only used for disposal of foreign account; code MTA in the PAI segment.

| Tag         | Name                       | S        | Format | Description  |
|-------------|----------------------------|----------|--------|--|
| <b>DTM</b>  |                            |          |        |  |
| <b>C507</b> | <b>Date/time/period</b>    | <b>M</b> |        |  |
| 2005        | Date/time/period qualifier | M        | an..3  | Code giving specific meaning to a date, time or period.<br><br>EKS = Date when processed by the foreign bank.          |
| 2380        | Date/time/period           | C        | an..35 | A given date/time; must be process able 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.<br><br>102 = CCYYMMDD  |

**Example:** DTM+EKS:19990213:102'

|   |   |      |
|---|---|------|
| 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 ordering customer to the beneficiary and/or from the ordering customer to the ordered bank.

| Tag         | Name             | S        | Format | Description                    |
|-------------|------------------|----------|--------|--------------------------------|
| <b>RFF</b>  |                  |          |        |                                |
| <b>C506</b> | <b>Reference</b> | <b>M</b> |        | Identification of a reference. |

|      |  |   |       |   |
|------|--|---|-------|---|
| 1153 | Reference qualifier (continued on next page) | M | an..3 | <p>Code giving specific meaning to a reference number.</p> <ul style="list-style-type: none"> <li>CR = Payment reference between the ordering customer and the beneficiary. On beneficiary's account statement. Also used to specify debtor identification on inpayment forms, OCR-references and ISO 11649 RF Creditor references</li> <li>Not used with local DE payments.</li> <li>Not used for NO payments with paymenttype NKI. On NKI the OCR-references are placed in DOC-segment.</li> <li>Not used for international payments</li> </ul> <p>CR3 = Ordering customers own technical reference/End-to-end reference. This reference will be forwarded to the beneficiary in Danish account transfers and SEPA payments. The technical reference/ End-to-end reference will be returned to ordering customer in DEBMUL or BANSTA.</p> <p>3 = Reference to primary document; this may be a reference to an invoice to be paid; can only be used for account transfers with immediate or long-form advises.</p> |
|------|--|---|-------|---|



|      |  |   |        |  |
|------|--|---|--------|--|
| 1153 | Reference qualifier (continued from previous page) | M | an..3  | <p>DEB = Ordering customers own businesslike reference. This reference is forwarded to the beneficiary's bank and will be returned in case the payment cannot be placed. The reference is not forwarded to beneficiary.</p> <p>ACD = HMRC reference required for PAYE payments (such as Wages, Salaries and Pensions) only applicable for English BACS Payments (DE/4461 in PAI = UIB)</p>   |
| 1154 | Reference number                                   | C | an..35 | <p>Actual reference.</p> <p>When CR in DE/1153, the max. length of the reference depends on the payment type (DE PAI-C534-4461):</p> <p>20 characters when payment type is IBB or FLK. 25 characters ISO 11649 RF</p> <p>Creditor reference when payment type is IBB:UUA, IBB:DK1 or IBB:DK2</p> <p>27 characters when payment type is NLK</p> <p>25 characters when SLK.</p> <p>18 characters for payments in England and Ireland</p> <p>4 character HMRC reference '/' followed by 3 characters which can include Hyphen (-), Full stop (.), solidus (/), Zero through to 9, and A through to Z.</p> |
| 1156 | Line number  | C | an..6  | Not used.  |
| 4000 | Reference version number                           | C | an..35 | Not used.  |

**Examples:** RFF+ACD;/123'  
RFF+CR:RF18123456789

|   |   |      |
|---|---|------|
| 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.

Possible combinations of codes in DE/4461 and DE/4435 are given in the dependency note in Appendix A.

| Tag         | Name                                | S        | Format | Description   |
|-------------|-------------------------------------|----------|--------|---|
| <b>PAI</b>  |                                     |          |        |   |
| <b>C534</b> | <b>Payment instruction details</b>  | <b>M</b> |        | Method and channel of payment.  |
| 4439        | Payment conditions, coded           | C        | an..3  | Not used.   |
| 4431        | Payment guarantee, coded            | C        | an..3  | Not used.   |
| 4461        | Payment means, coded                | C        | an..3  | Required. Possible codes, see dependency note, Appendix A.              |
| 1131        | Code list qualifier                 | C        | an..3  | ZZZ = Mutually defined.   |
| 3055        | Code list responsible agency, coded | C        | an..3  | 130 = PBS, Pengeinstitutternes Betalings Service.                       |
| 4435        | Payment channel, coded              | C        | an..3  | Required in some cases. Possible codes see dependency note, Appendix A. |

**Example:** PAI+::IBB:ZZZ:130:UUA'

|   |   |      |
|---|---|------|
| 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 and identifying the ordering customer's account to which such charges should be directed. Only used with foreign transfers.

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

| Tag         | Name                     | S        | Format | Description  |
|-------------|--------------------------|----------|--------|--|
| <b>FCA</b>  |                          |          |        |  |
| <b>4471</b> | <b>Settlement, coded</b> | <b>M</b> | an..3  | <p>Indication of how allowances or charges are to be settled.</p> <p>13 = All charges borne by the beneficiary.</p> <p>14 = Each pay own costs.</p> <p>15 = All charges borne by the ordering customer.</p> <p>16 = Expenses in Danske Bank Group are deducted from the specified cheque amount.</p> <p>17 = Expenses in Danske Bank Group are added to the specified cheque amount when the amount is debited the from-account.</p> |

|             |                                 |          |        |   |
|-------------|---------------------------------|----------|--------|---|
| <b>C878</b> | <b>Charge/allowance account</b> | <b>C</b> |        | <p>Identification of the account for charge or allowance.</p> <p>This composite element is not used.</p>              |
| 3434        | Institution branch number       | M        | an..17 | National identification of a branch of an institution.  |
| 1131        | Code list qualifier             | C        | an..3  | <p>Identification of a code list.</p> <p>80 = Specifies that DE/3434 is a list of branch numbers in Danish banks.</p> |
| 3055        | Code list responsible agency    | C        | an..3  | <p>Code identifying responsible agency.</p> <p>130 = DK, PBS (Pengeinstitutternes Betalings Service).</p>             |
| 3194        | Account holder number           | C        | an..35 | Account number of the holder of the account.  |
| 6345        | Currency, coded                 | C        | an..3  | <p>Identification of the monetary unit involved.</p> <p>(ISO 4217 three alpha code.)</p>                              |

**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   |   |   |
| Bank and credit account identification. This segment group is only used with normal account to account transfers. |   |   |

|                                   |   |   |         |     |
|-----------------------------------|---|---|---------|-----|
| FII                               | M | 1 | Level C | FII |
| Financial institution information |   |   |         |     |

**Description** A segment identifying the financial institution and relevant account number with the currency.

With international payments the financial institution is identified solely in DE/3433 or 3434/1131 or 3432/3436.

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

|             |                               |          |        |   |
|-------------|-------------------------------|----------|--------|---|
| <b>FII</b>  |                               |          |        |   |
| <b>3035</b> | <b>Party qualifier</b>        | <b>M</b> | an..3  | <p>Code giving specific meaning to a party.</p> <p>BF = Beneficiary's account<br/> NKC = CPR-number identifier<br/> NKV = CVR-number identifier<br/> NKP = P-number identifier<br/> NKR = SE-number identifier with CVR-number<br/> NKS = SE-number identifier<br/> MPO = MobilePay Payout</p> <p>See Note.</p>   |
| <b>C078</b> | <b>Account identification</b> | <b>C</b> |        | Identification of an account holder by account number.  |
| 3194        | Account holder number         | C        | an..35 | <p>Party qualifier = BF:<br/> Account number that includes national bank/branch sorting code. The bank/branch sorting code should be placed in DE/3434 when this is not part of the account number.</p> <p>Party qualifier = NKC, NKV, NKP, NKR, or NKS:<br/> Personal or organizational identifier of the holder of a Danish NemKonto., only to be used with Danish account transfers and Danish Salary.</p> <p>Party qualifier = MPO:<br/> Mobile phone number of beneficiary.</p> <p>See Note.</p> |
| 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.   |

|             |                                     |          |        |  |
|-------------|-------------------------------------|----------|--------|--|
| <b>C088</b> | <b>Institution identification</b>   | <b>C</b> |        | <p>Identification of financial institution by code branch number or name.</p> <p>This composite DE is not needed if the account number in DE/3194 contains bank code. Needed with foreign transfers.</p> <p>The financial institution is defined solely in DE/3433 or 3434/1131 or 3432/3436.</p>  |
| 3433        | Institution name identification     | C        | an..11 | International identification of the financial institution in coded form. SWIFT address.  |
| 1131        | Code list qualifier                 | D        | an..3  | <p>Required if DE/3433 is used.</p> <p>25 = Bank identification code (BIC)</p>   |
| 3055        | Code list responsible agency, coded | D        | an..3  | 17 = SWIFT   |
| 3434        | Institution branch number           | C        | an..17 | <p>National identification of the financial institution in coded form. National bank/branch sorting code when this is not part of the account number.</p> <p>If a foreign cheque is to be collected in Danske Bank Group branch the branch code should be given here, with DE/1131 = 80.</p> <p>For English BACS and CHAPS payments this field must contain branch sorting code.</p> <p>For German DEO and DEE payments this field must contain branch sorting code.</p> |



|             |                                     |          |        |   |
|-------------|-------------------------------------|----------|--------|---|
| 1131        | Code list qualifier                 | D        | an..3  | Required if DE/3434 is used.<br><br>AT = Bankleitzahl, Austria, 5 digits<br>AU = BSB No., Australia, 6 digits<br>BL = Bankleitzahl, Germany, 8 digits<br>CC = Bank Transit No., Canada, 9 digits<br>CH = CHIPS Code, USA, 6 digits<br>CP = CHIPS participant id., USA, 3 digits<br>FW = FedWire routing No., USA, 9 digits<br>GR = Identification Code, Greece, 7 digits<br>NZ = Clearing code, New Zealand, 6 digits<br>PT = Codigo de Banco, Portugal, 8 digits<br>RU = BIK, Rusland, 9 digits<br>SC = Sort Code, Great Britain, 6 digits<br>SC = Sort Code, Ireland, 6 digits<br>SW = Clearing Code, CH, 3-6 digits<br>80 = Danish branch code, see DE 3434. |
| 3055        | Code list responsible agency, coded | C        | an..3  | 130 = PBS, Pengeinstitutternes Betalings Service.   |
| 3432        | Institution name                    | C        | an..70 | If a financial institution cannot be identified in coded form its complete address must be quoted in DE/3432 and 3436 together with country in DE/3207.   |
| 3436        | Institution branch place            | C        | an..70 | Further identification, continued from 3432.  |
| <b>3207</b> | <b>Country, coded</b>               | <b>D</b> | an..3  | Required if DE's 3432 and 3436 are used.  |

**Examples:** FII+BF+876572763676+dabadehh:25:17:::130+DE'  
 FII+NKP+31552400/1000000217'

**Note:** **Account numbers for Party qualifier = BF:**

In Denmark account number length is 14. Including national branch code. If length is less than 14 the first four are considered as branch code and the rest (the account number) is prefixed with zeros. IBAN number can be used and the length is 18.

In Sweden account number length is up to 11. The corresponding Bankgirot- and PlusGiro

number can be specified. A Bankgirot number has length 7 or 8 and a PlusGiro number has length from 2 to 8. IBAN number can be used and the length is 24.

In Norway account number length is 11 including 4 for branch sorting code. If length differs here from the payment will be rejected. IBAN number can be used and the length is 15.

In Finland account number length is 14 of which the first 7 is branch sorting code if it is starting with 4 or 5 otherwise the first 6 is the branch sorting code. Zeros will be added after sort code until length is 14. IBAN number can be used and the length is 18.

In England and Ireland account number length is 11. IBAN number can be used and the length is 22.

In Germany account number length is 10. IBAN number can be used and the length is 22.

In Polen account number length is 10 IBAN number can be used and the length is 28.

In Irland account number length is 8. IBAN number can be used and the length is 22.

Account numbers in foreign banks can be up to 35.

#### **Identification number for Party qualifier = NKC:**

The Danish NemKonto account holder is identified by CPR-number which is 10 in length. Example: 0503994883.

#### **Identification number for Party qualifier = NKV:**

The Danish NemKonto account holder is identified by CVR-number which is 8 in length. Example: 82002928.

#### **Identification number for Party qualifier = NKP:**

The Danish NemKonto account holder is identified by P-number, which is 10 in length, in combination with the CVR-number, which is 8 in length. The numbers are divided by '/' with the CVR-number written first. Example: 31552400/1000000217.

#### **Identification number for Party qualifier = NKR:**

The Danish NemKonto account holder is identified by SE-number, which is 8 in length, in combination with the CVR-number, which is 8 also in length. The numbers are divided by '/' with the CVR-number written first. Example: 15700238/10000211.

**Identification number for Party qualifier = NKS:**

The Danish NemKonto account holder is identified by SE-number with no owning CVR-number. The SE-number is 8 in length. Example: 22016970.

**Mobile phone numbers for Party qualifier = MPO:**

In Denmark the mobile phone number is 8 digits. It can also be prefixed with +45 or 0045. Spaces in the number are ignored. Example: 98765432.

|   |   |      |
|---|---|------|
| 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 beneficiary. |   |   |

|                  |   |   |         |     |
|------------------|---|---|---------|-----|
| 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 payment on the beneficiary's side.

| Tag         | Name                                | S        | Format | Description  |
|-------------|-------------------------------------|----------|--------|--|
| <b>NAD</b>  |                                     |          |        |  |
| <b>3035</b> | <b>Party qualifier</b>              | <b>M</b> | an..3  | BE = Beneficiary (a party related to the account owner on the credit side).<br>PE = Payee.<br>RV = Receiver of cheque.<br>5 = Alternative remitter |
| <b>C082</b> | <b>Party identification details</b> | <b>C</b> |        | Identification of a transaction party by code.   |
| 3039        | Party id. identification            | M        | an..35 | Code identifying a party involved in a transaction.  |

|             |                                     |          |        |   |
|-------------|-------------------------------------|----------|--------|---|
| 1131        | Code list qualifier                 | D        | an..3  | <p>Required if DE/3039 is used.</p> <p>12 = Phone number</p> <p>KRE = Creditor number on inpayment forms (card type A04, A15, A71, A73, A75).</p> <p>KUN = Sender's customer number with beneficiary</p> <p>PBS = PBS number.</p> <p>SE = VAT-number.</p> |
| 3055        | Code list responsible agency, coded | C        | an..3  | 130 = PBS, Pengeinstitutternes Betalings Service.   |
| <b>C058</b> | <b>Name and address</b>             | <b>C</b> |        | 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 |   |
| <b>C080</b> | <b>Party name</b>                   | <b>C</b> |        | <p>The rest of the segment is a structured specification of the address. The data elements may occur up to four times.</p> <p>See Note.</p>   |
| 3036        | Party name                          | M        | an..35 | This element is used to specify the address for Swedish, Norwegian, English, Irish and German payments.   |
| 3036        | Party name                          | C        | an..35 |   |
| 3036        | Party name                          | C        | an..35 |   |
| 3036        | Party name                          | C        | an..35 |   |
| 3036        | Party name                          | C        | an..35 |   |

|             |  |          |        |   |
|-------------|--|----------|--------|---|
| 3045        | Party name format, coded                 | N        | an..3  | Not used.   |
| <b>C059</b> | <b>Street</b>                            | <b>C</b> |        | <p>The data elements may occur up to 3 times.</p> <p>Specifies the address for Swedish and Norwegian payments.</p> <p>See Note.</p> |
| 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 |   |
| <b>3164</b> | <b>City name</b>                         | <b>C</b> | an..35 | For Swedish and Norwegian payments this DE is required. Length max. 20 characters for Sweden and 26 characters for Norway.          |
| <b>3229</b> | <b>Country sub-entity identification</b> | <b>N</b> | an..9  | Not used.   |
| <b>3251</b> | <b>Postcode identification</b>           | <b>C</b> | an..9  | Required with the Swedish and Norwegian payments mentioned in the note. Length 4 for Norway and 5 for Sweden.                       |
| <b>3207</b> | <b>Country, coded</b>                    | <b>D</b> | an..3  | <p>ISO 3166 two alpha country code.</p> <p>This code is required in cross border payments and foreign cheque.</p>                   |

**Example:**     NAD+BE+++Aktieselskabet af 1998 A/S+Frederiksbergvej 26+Frederiksberg++2000'

**Note:**

For Danish payments there is the following rule: In DE's C080 and C059 only three DE's can be used. The first four DE's in C080 are examined after which the first three DE's in C059 are examined until three elements are found. First element in each group must always be used. For MobilePay Payout beneficiary name is required.

In case of alternative remitter (DE 3035 = 5) there can be used four lines but then DE 3164 and 3251 cannot be used.

The segment is required with Swedish and Norwegian cash payments and account transfers with extended message to beneficiary. If a c/o address is used for Swedish cash payments it must be found in the 3<sup>rd</sup> non-empty element.

For English and Irish payments only the name is required.

For German payments these data elements are required. There can be used 4 lines with cheques and 1 line with account transfers.

|   |   |      |
|---|---|------|
| 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 |   |      |

|  |   |    |
|--|---|----|
| SG15   | C | 10 |
| GIS-MOA-LOC-NAD-RCS-FTX  |   |    |
| <p>A group of segments providing information for use by regulatory authorities requiring statistical and other types of data. Information to the Central Bank in the country where the debit account is held.</p> <p>This group is required with some cross border payments according to local regulatory central bank rules.</p> <p>Only the GIS and FTX segments in this group are used.</p> |   |    |

|                   |   |   |         |     |
|-------------------|---|---|---------|-----|
| GIS               | M | 1 | Level C | GIS |
| General indicator |   |   |         |     |

**Description:** A segment identifying what processing should be completed by regulatory authorities.

| Tag         | Name                                | S        | Format | Description  |
|-------------|-------------------------------------|----------|--------|--|
| <b>GIS</b>  |                                     |          |        |  |
| <b>C529</b> | <b>Processing indicator</b>         | <b>M</b> |        |  |
| 7365        | Processing indicator, coded         | M        | an..3  | 11 = Statutory form (green declaration from 1999). |
| 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+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 |   |      |

|                         |   |    |
|-------------------------|---|----|
| SG15                    | C | 10 |
| GIS-MOA-LOC-NAD-RCS-FTX |   |    |

|           |   |    |         |     |
|-----------|---|----|---------|-----|
| FTX       | C | 10 | Level C | FTX |
| Free text |   |    |         |     |

**Description** A segment giving information in coded or in clear form to provide information relevant to regulatory authorities requirements.

The contents of this segment are to be determined nationally.

| Tag         | Name                          | S        | Format | Description   |
|-------------|-------------------------------|----------|--------|---|
| <b>FTX</b>  |                               |          |        |   |
| <b>4451</b> | <b>Text subject qualifier</b> | <b>M</b> | an..3  | REG = Public authority.   |
| <b>4453</b> | <b>Text function, coded</b>   | <b>N</b> | an..3  | Not used.   |
| <b>C107</b> | <b>Text reference</b>         | <b>C</b> |        | Code giving specific meaning to the contents of DE/4440 and format. |

|             |                                     |          |        |   |
|-------------|-------------------------------------|----------|--------|---|
| 4441        | Free text, coded                    | M        | an..3  | For information to the central bank in:<br>Denmark: Abolished<br>Finland: Abolishes<br>Norway:<br>Sweden:<br>Germany:<br>Polen:<br>England:<br>Ireland:<br>North Ireland: |
| 1131        | Code list qualifier                 | C        | an..3  | ZZZ = Mutually defined.   |
| 3055        | Code list responsible agency, coded | C        | an..3  | 130 = PBS, Pengeinstituternes Betalings Service.  |
| <b>C108</b> | <b>Text literal</b>                 | <b>C</b> |        | Dependent on the contents of DE/4441.   |
| 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 |   |
| <b>3453</b> | <b>Language, coded</b>              | <b>C</b> | an..3  | Code of language (ISO 639). da = Danish.  |

**Example:**     FTX+REG++BFK:ZZZ:130+1800'  
                      FTX+REG++IND:ZZZ:130+031999'

|   |   |      |
|---|---|------|
| 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 payment. |   |   |

|                        |   |   |         |     |
|------------------------|---|---|---------|-----|
| PRC                    | M | 1 | Level C | PRC |
| Process identification |   |   |         |     |

**Description:** A segment identifying the kind of payment details.

| Tag         | Name                                | S        | Format | Description   |
|-------------|-------------------------------------|----------|--------|---|
| <b>PRC</b>  |                                     |          |        |   |
| <b>C242</b> | <b>Process type and description</b> | <b>M</b> |        |   |
| 7187        | Process type identification         | M        | an..17 | 8 = Processing of structured information (segment group 17). Used if PAI-4435 = FKS (Finnish payment with structured message). 11 = Processing of unstructured information (segment group 16, FTX). |
| 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 payment details.

| Tag         | Name                                | S        | Format | Description   |
|-------------|-------------------------------------|----------|--------|---|
| <b>FTX</b>  |                                     |          |        |   |
| <b>4451</b> | <b>Text subject qualifier</b>       | <b>M</b> | an..3  | Code specifying subject of a free text.<br>PMD = Payment detail/remittance information. |
| <b>4453</b> | <b>Text function, coded</b>         | <b>C</b> | an..3  | Not used.   |
| <b>C107</b> | <b>Text reference</b>               | <b>C</b> |        | 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  |   |

|             |                     |          |  |   |
|-------------|---------------------|----------|--|---|
| <b>C108</b> | <b>Text literal</b> | <b>C</b> |  | Text to beneficiary.<br><br>Details about how many lines are available with different payment types: See Note and Appendix A. |
|-------------|---------------------|----------|--|---|

|             |                        |          |              |                         |
|-------------|------------------------|----------|--------------|-------------------------|
| 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       |                         |
| <b>3453</b> | <b>Language, coded</b> | <b>C</b> | <b>an..3</b> | ISO 639 two alpha code. |

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

**Note:** The segment can be repeated up to five times giving a total of 25×70 characters. There are however certain limitation on the number of lines which can be passed on depending on the payment type. (Each element is split into two lines on 35 characters.):

- Danish account transfer: 41×35 characters.
- Danish account transfer in EUR 4x35 characters
- Danish transfer via PBS: 41×35 characters.
- Danish inpayment forms with textual advice 27x35 characters  
- longer advice will be accepted but only 27x35 characters are forwarded.
- Foreign cheque: 14×35 (7×70) characters.
- Danish MobilePay Payout: 66 characters.
- Swedish Bankgiro payments: 15×35 characters.
- Swedish account transfers: 15×35 characters.
- Swedish PostGiro payments: 10×35 characters.
- Finnish payments: 12×35 characters.
- Norwegian payments: 50×35 characters.
- English payments (CHAPS): 4×35 characters.
- Irish payments (Same Day Domestic Payment) : 4×35 characters.
- Polish payments : 4×35 characters.
- German payments (All types): 4×27 characters.
- International payments (via SWIFT): 4×35 (2×70) characters.

|   |   |      |
|---|---|------|
| 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   |   |      |
| <p>A group of segments providing details of all documents to which the Multiple Payment Order refers. The contents of this segment group are specified by the trading partners' requirements.</p> <p>This segment group is used in:</p> <ul style="list-style-type: none"> <li>- Finnish payments with structured message, where the MOA segment not is used</li> <li>- Norwegian payments with sub-specifications.</li> </ul> |   |      |

|                          |   |   |         |     |
|--------------------------|---|---|---------|-----|
| DOC                      | M | 1 | Level C | DOC |
| Document/message details |   |   |         |     |

**Description:** A segment identifying the reference document against which payment is being made.

| Tag  | Name                         | S | Format | Description                           |
|------|------------------------------|---|--------|---------------------------------------|
| DOC  |                              |   |        |                                       |
| C002 | Document/message name, coded | M |        | Only DE/1001 is used in this segment. |

|             |   |          |              |  |
|-------------|---|----------|--------------|--|
| 1001        | Document/message name, coded                    | C        | an..3        | 380 = Invoice<br>381 = Credit nota<br>998 KID credit nota<br>999 = KID |
| 1131        | Code list qualifier                             | N        | an..3        |  |
| 3055        | Code list responsible agency, coded             | N        | an..3        |  |
| 1000        | Document/message name                           | N        | an..35       |  |
| <b>C503</b> | <b>Document/message details</b>                 | <b>N</b> |              |  |
| 1004        | Document/message number                         | N        | an..35       | Reference number/Invoice number/<br>KID reference/Creditor reference   |
| 1373        | Document/message status, coded                  | N        | an..3        |  |
| 1366        | Document/message source                         | N        | an..35       |  |
| 3453        | Language, coded                                 | N        | an..3        |  |
| <b>3153</b> | <b>Communication channel identifier, coded</b>  | <b>N</b> | <b>an..3</b> |  |
| <b>1220</b> | <b>Number of copies of document required</b>    | <b>N</b> | <b>n..2</b>  |  |
| <b>1218</b> | <b>Number of originals of document required</b> | <b>N</b> | <b>n..2</b>  |  |

**Example:** DOC+380+123456' (Reference to invoice with number 123456)



|     |   |      |
|-----|---|------|
| 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 to which the Multiple Payment Order refers. The contents of this segment group are specified by the trading partners' requirements.

This segment group is used:

- In Finnish payments with structured message, where the MOA segment is not used.
- In Norwegian payments with sub-specifications, where the MOA, DTM and RFF are used for structured payments and MOA and RFF are used for KID-payments.

|                 |   |   |         |     |
|-----------------|---|---|---------|-----|
| MOA             | C | 5 | Level C | MOA |
| Monetary amount |   |   |         |     |

**Description:** This segment is required for DOC code 380-invoice, 381-creditnote, 998-KID creditnote and 999-KID. If both qualifier '9' and '12' is used the control will be done on the amounts with qualifier '12'.

| Tag         | Name                           | S        | Format | Description   |
|-------------|--------------------------------|----------|--------|---|
| <b>MOA</b>  |                                |          |        |   |
| <b>C516</b> | <b>Monetary amount</b>         | <b>M</b> |        |   |
| 5025        | Monetary amount type qualifier | M        | an..3  | 9 = Due amount/amount payable<br>12 = Amount remitted   |
| 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:** MOA+9:23870,50'

|   |   |      |
|---|---|------|
| 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 |   |      |

|                  |   |   |         |     |
|------------------|---|---|---------|-----|
| DTM              | C | 5 | Level C | DTM |
| Date/time/period |   |   |         |     |

**Description** A segment specifying the date of the referenced document and indicating any other relevant dates applicable.

| Tag         | Name                       | S        | Format | Description   |
|-------------|----------------------------|----------|--------|---|
| <b>DTM</b>  |                            |          |        |   |
| <b>C507</b> | <b>Date/time/period</b>    | <b>M</b> |        |   |
| 2005        | Date/time/period qualifier | M        | an..3  | Code giving specific meaning to a date, time or period in DE 2380.<br><br>3 = Invoice date.<br><br>138 = Payment date<br><br>171 = Reference date/date (The date of the document) |

|      |                                   |   |        |                |
|------|-----------------------------------|---|--------|----------------|
| 2380 | Date/time/period                  | C | an..35 | Invoice date.  |
| 2379 | Date/time/period format qualifier | C | an..3  | 102 = CCYYMMDD |

**Example:**     DTM+3:19990213:102'

|   |   |      |
|---|---|------|
| 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 |   |      |

|                   |   |   |
|-------------------|---|---|
| SG16              | C | 1 |
| PRC-FTX-SG17-SG18 |   |   |

|                                    |   |      |
|------------------------------------|---|------|
| SG17                               | C | 9999 |
| DOC-MOA-DTM-RFF-NAD-SG18-SG19-SG20 |   |      |

|           |   |   |         |     |
|-----------|---|---|---------|-----|
| RFF       | C | 5 | Level C | RFF |
| Reference |   |   |         |     |

**Description:** A segment for the inclusion of any additional references related to the reference document.

| Tag         | Name                     | S        | Format | Description  |
|-------------|--------------------------|----------|--------|--|
| <b>RFF</b>  |                          |          |        |  |
| <b>C506</b> | <b>Reference</b>         | <b>M</b> |        | Identification of a reference.                                       |
| 1153        | Reference qualifier      | M        | an..3  | Code giving specific meaning to a reference number.<br>IV = Invoice. |
| 1154        | Reference number         | C        | an..35 | Invoice number. 15 characters.                                       |
| 1156        | Line number              | N        | an..6  | Not used.  |
| 4000        | Reference version number | N        | an..35 | Not used.  |

**Example:** RFF+IV:000017162538465'

|   |   |      |  |
|---|---|------|--|
| 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 |   |      |  |

|                  |   |   |         |     |
|------------------|---|---|---------|-----|
| NAD              | C | 2 | Level C | NAD |
| Name and address |   |   |         |     |

**Description** A segment identifying a party name and address, either by coded identification or in a clear form.

Only DE's 3035 and 3039 are used. The rest of the segment is therefore not described.

| Tag         | Name                                | S        | Format | Description                                    |
|-------------|-------------------------------------|----------|--------|--|
| <b>NAD</b>  |                                     |          |        |  |
| <b>3035</b> | <b>Party qualifier</b>              | <b>M</b> | an..3  | IV = Receiver of invoice.                      |
| <b>C082</b> | <b>Party identification details</b> | <b>C</b> |        | Identification of a transaction party by code. |

|             |                                     |          |        |  |
|-------------|-------------------------------------|----------|--------|--|
| 3039        | Party id. identification            | M        | an..35 | Code identifying a party involved in a transaction.<br><br>Customer number from invoice. Length 10 characters. |
| 1131        | Code list qualifier                 | D        | an..3  | Not used.  |
| 3055        | Code list responsible agency, coded | C        | an..3  | Not used.  |
| <b>C058</b> | <b>Name and address</b>             | <b>C</b> |        | 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 |  |
| <b>C080</b> | <b>Party name</b>                   | <b>C</b> |        | This composite element is not used.  |
| 3036        | Party name                          | M        | an..35 |  |
| 3036        | Party name                          | C        | an..35 |  |
| 3036        | Party name                          | C        | an..35 |  |
| 3036        | Party name                          | C        | an..35 |  |
| 3036        | Party name                          | C        | an..35 |  |
| 3045        | Party name format, coded            | N        | an..3  |  |
| <b>C059</b> | <b>Street</b>                       | <b>C</b> |        | 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 |  |
| <b>3164</b> | <b>City name</b>                    | <b>C</b> | an..35 | Not used.  |

|             |  |          |       |           |
|-------------|--|----------|-------|-----------|
| <b>3229</b> | <b>Country sub-entity identification</b> | <b>N</b> | an..9 | Not used. |
| <b>3251</b> | <b>Postcode identification</b>           | <b>C</b> | an..9 | Not used. |
| <b>3207</b> | <b>Country, coded</b>                    | <b>D</b> | an..3 | Not used. |

**Example:** NAD+IV+2763552831'

|   |          |             |  |
|---|----------|-------------|--|
| <b>SG4</b>  | <b>M</b> | <b>9999</b> |  |
| LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11 |          |             |  |

|  |          |             |  |
|--|----------|-------------|--|
| <b>SG11</b>                                      | <b>M</b> | <b>9999</b> |  |
| SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-SG16 |          |             |  |

|                   |          |          |  |
|-------------------|----------|----------|--|
| <b>SG16</b>       | <b>C</b> | <b>1</b> |  |
| PRC-FTX-SG17-SG23 |          |          |  |

|  |          |          |  |
|--|----------|----------|--|
| <b>SG23</b>  | <b>C</b> | <b>1</b> |  |
| GIS-MOA  |          |          |  |
| A group of segments indicating the end of the details of payment and specifying hash total amounts for control purposes. |          |          |  |

|                   |          |          |         |            |
|-------------------|----------|----------|---------|------------|
| <b>GIS</b>        | <b>M</b> | <b>1</b> | Level C | <b>GIS</b> |
| General indicator |          |          |         |            |

**Description:** A segment identifying the end of the details of payment.

| Tag         | Name                        | S        | Format | Description                |
|-------------|-----------------------------|----------|--------|----------------------------|
| <b>GIS</b>  |                             |          |        |                            |
| <b>C529</b> | <b>Processing indicator</b> | <b>M</b> |        |                            |
| 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:** MOA+128:23870'

|               |   |   |         |     |
|---------------|---|---|---------|-----|
| CNT           | C | 5 | Level A | CNT |
| Control total |   |   |         |     |

**Description** A segment identifying the kind of control-checks for the payment orders contained in the PAYMUL and identifying the totals according to the coded form.

| Tag         | Name                   | S        | Format | Description   |
|-------------|------------------------|----------|--------|---|
| <b>CNT</b>  |                        |          |        |   |
| <b>C270</b> | <b>Control</b>         | <b>M</b> |        |   |
| 6069        | Control qualifier      | M        | an..3  | Determines the source DE's in the message, which forms the value for DE/6066 control value.<br><br>LIN = Total number of LIN segments.<br>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'

## APPENDIX A, Dependency note

| Method and channel (PAI segment) |  |                   |  |
|----------------------------------|--|-------------------|--|
| DE/4461 (Method)                 |  | DE/4435 (Channel) |  |
| IBB                              | Danish account transfer<br>May be used together with NemKonto beneficiary                | UUA               | Standard transfer (SG11-RFF and SG16-FTX)  |
|                                  |  | DK1               | Same-day transfer (SG11-RFF and SG16-FTX)  |
|                                  |  | DK2               | Express transfer (SG11-RFF and SG16-FTX)   |
| IBK                              | Danish inpayment form  | A01-A99           | Specification of type of inpayment form    |
| IBL                              | Danish salary<br>May be used together with NemKonto beneficiary                          |                   |  |
| GIR                              | Transfer from giro account in Denmark<br>(Only possible if agreed before November 1996.) | ALM               | Ordinary transfer                          |
|                                  |  | STR               | Immediate transfer                         |
| NLL                              | Norwegian salary   |                   |  |
| NLK                              | Norwegian account transfer   | NKU               | Long-form advice (SG16-FTX)                |
|                                  |  | NKM               | Short-form advice (SG11-RFF)               |
|                                  |  | NKR               | OCR reference (SG11-RFF)                   |
|                                  |  | NKI               | Payments with sub-specifications(SG17-DOC) |
| NLU                              | Norwegian cash payment   | NUU               | Long-form advice (SG16-FTX)                |
| SLL                              | Swedish salary   | SLM               |  |
| SLK                              | Swedish account transfer   | SKM               | Short-form advice (SG11-RFF)               |
|                                  |  | SKU               | Long-form advice (SG16-FTX)                |
| SLU                              | Swedish cash payment   | SUU               | Long-form advice (SG16-FTX)                |
| SLG                              | Swedish Bankgiro payment   | SGM               | Text reference (SG11-RFF)                  |
|                                  |  | SGU               | Long-form advice (SG16-FTX)                |
|                                  |  | SGR               | OCR-reference (SG11-RFF)                   |

|     |                                    |     |   |
|-----|------------------------------------|-----|---|
| SLO | Swedish PlusGiro payment           | SPF | Text reference (SG17 RFF)                       |
|     |                                    | SPA | Long-form advice (SG16-FTX)                     |
|     |                                    | SPO | OCR-reference (SG11-RFF)                        |
| SFG | Swedish PlusGiro sweeping transfer | ALM |   |
| FLP | Finnish salary                     | 10  | Wages and salaries                              |
|     |                                    | 15  | Fees  |
|     |                                    | 17  | Educational grants                              |
|     |                                    | 18  | Benefits  |
|     |                                    | 19  | Maintenance payments                            |
|     |                                    | 20  | Pensions  |
|     |                                    | 30  | Indemnity payments                              |
|     |                                    | 31  | Compensation payments under an insurance policy |
|     |                                    | 34  | Rent subsidies/housing benefits                 |
|     |                                    | 36  | Scholarships                                    |
|     |                                    | 50  | Timber income                                   |
|     |                                    | 51  | Insurance savings schemes                       |
|     |                                    | 55  | Dividend income                                 |
|     |                                    | 56  | Interest income                                 |
|     |                                    | 59  | Transportation allowance                        |
|     |                                    | 60  | Agricultural income                             |
|     |                                    | 61  | Milk income                                     |
|     |                                    | 62  | Crops income                                    |
|     |                                    | 63  | Slaughter income                                |
|     |                                    | 64  | Fur income                                      |
|     |                                    | 68  | Other agriculture subsidies                     |
|     |                                    | 90  | Other items                                     |

|     |  |                          |   |
|-----|--|--------------------------|---|
| FLK | Finnish account transfer                           | FKS<br>FKM<br>FKR<br>FKT | Structures message (DOC)<br>Unstructured message (SG16-FTX)<br>OCR-reference (SG11-RFF)<br>OCR-reference (SG11-REF) and Unstructured message (SG16-FTX) |
| FLE | Finnish account transfer (Expres)                  |                          |   |
| DEO | German account transfer (Ordinary)                 |                          |   |
| DEE | German account transfer (Express)                  |                          |   |
| DEI | German account transfer (Internal)                 |                          |   |
| ULF | English Account transfer - Faster Payment          |                          |   |
| ULC | English Account transfer - CHAPS                   |                          |   |
| ULI | English account transfer - Internal                |                          |   |
| UIB | English BACS Payment                               |                          |   |
| EAE | Irish account transfer (External)                  |                          |   |
| ESD | Irish account transfer (Same day domestic payment) |                          |   |
| EAI | Irish account transfer (Internal)                  |                          |   |
| PLK | Polish account transfer (Standard)                 | PKM<br>PKK<br>PKZ<br>PKU | With details<br>Without details<br>ZUS (see formatting rules i Appendix B)<br>US (tax) (see formatting rules i Appendix B)                              |
| PLE | Polish account transfer (Express)                  | PKM<br>PKK<br>PKZ<br>PKU | With details<br>Without details<br>ZUS (see formatting rules i Appendix B)<br>US (tax) (see formatting rules i Appendix B)                              |
| 23  | Foreign cheque                                     | DFA<br>DFF<br>DFM        | Cheque to be sent to account holder<br>Cheque to be collected in branch<br>Cheque to be sent to beneficiary   |



|     |                              |       |   |
|-----|------------------------------|-------|---|
| MTC | Foreign cheque to be crossed | DFA   | Cheque to be sent to account holder           |
|     |                              | DFE   | Cheque to be collected in branch              |
|     |                              | DFM   | Cheque to be sent to beneficiary              |
| MTA | Transfer from account abroad | blank |   |
|     |                              | SII   | Domestic transfer to own account (group trf.) |
|     |                              | SIE   | Domestic transfer (regular)                   |
|     |                              | SIU   | Domestic transfer (urgent)                    |
|     |                              | SIS   | Domestic transfer (salary)                    |
|     |                              | SIC   | Domestic cheque                               |
|     |                              | SUI   | Foreign transfer to own account (group trf.)  |
|     |                              | SUE   | Foreign transfer (regular)                    |
|     |                              | SUU   | Foreign transfer (urgent)                     |
| UBB | Foreign account transfer     | SUC   | Foreign cheque                                |
|     |                              | ALO   | Ordinary transfer                             |
|     |                              | EXP   | Express transfer                              |
|     |                              | TE    | Tele transfer                                 |
|     |                              | EUR   | Euro transfer                                 |
|     |                              | KON   | Group transfer                                |

## APPENDIX B: Formatting rules for remittance information (for US and ZUS payments)

### ZUS (insurance)

| Field description                       | Status | Format | Data  | Line no. |
|---|--------|--------|---|----------|
| NIP – company number                    | M      | 10 n   | NIP   | 1        |
| Type of supplementary identity document | M      | 1 a    | P – Pesel<br>R – Regon<br>1 – Identity card<br>2 – Passport   | 2        |
| Supplementary identity doc.             | M      | 14 a   | Supplementary identity document. Right-adjusted and filled with blanks up to 14 chars.  | 2        |
| Type of payment                         | M      | 1 a    | S – payment for 1 month period only<br>D – additional fee<br>E – execution<br>K – payment after control<br>M – payment for period longer than 1 month<br>T – postponing the deadline<br>U – partial payment | 3        |
| Period                                  | M      | 6 n    | Type of payment = D:000000<br>Type of payment = E: numeric<br>Other types:<br>Month covered by the payment<br>YYYYMM  | 3        |
|   | M      | 2 n    | Type of payment = E: 00<br>Type of payment = K: 99<br>Other types:<br>Number of declaration.  | 3        |

Example:

1234567890  
P12345678900000  
S20030211



US (tax)

| Field description                       | Status | Format | Code  | Data   | Line no. |
|---|--------|--------|-------|--|----------|
| Type of supplementary identity document | M      | 1 a    | /TI/  | Type of supplementary identity document can have one of following values:<br>N – NIP<br>P – Pesel<br>R – Regon<br>1 – Identity card<br>2 – Passport.   | 1        |
| Supplementary identity doc.             | M      | 14 a   |       | Supplementary identity document. Right-adjusted filled with blanks up to 14 chars.   | 1        |
| Period covered by the payment           | M      | 7 a    | /OKR/ | Format: YYQXXXXX<br>Where Q is a qualifier, that gives meaning to the next four characters (X)<br>M = Month (01 – 12), e.g. 95M09<br>P = Half year (01 – 02), e.g. 96P01<br>R = (empty) e.g. 97R<br>K = Quarter (01 – 04) e.g. 98K03<br>D = Decade and month (01 – 03 and 01 – 12) e.g. 99D0211<br>(Decade is a period of 10 days in a month). | 2        |
| Symbol of the form or reason of payment | M      | 6 a    | /SFP/ | Code supplied by public authority  | 3        |
|   | O      | 21a    | /TXT/ | Additional details in free format  | 4        |

Example:

/TI/N5471027863

/OKR/03D0312

/SFP/PIT-5

/TXT/FREETEXT