

Danske Bank Message Implementation Guide

Common Global Implementation (CGI)
Customer Credit Transfer pain.001.001.03
Appendix



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Change log

Version no.	Date	Change
0.1	19.09.2012	Document created
1.0	02.10.2012	Version 1.0 created
1.1	19.12.2012	" +F " is add to RJCT(A) in column GroupStatus for feedback type XBN A paragraph concerning Bulk posting has been added Appendix B
1.2	27.01.2013	Appendix C is updated with the list of countries where Danske Bank do not support the usage of ClearingSystemMemberIdentification. Appendix B is updated with "The BtchBookg tag is disregarded for Norwegian account transfer with multiple occurrences of KID reference and invoice."
1.3	06.11.2013	Appendix B on BtchBookg updated
1.4	06.10.2014	Appendix A. Destination, "Connection" replaced by " Destination" Appendix A removed ACSP status Appendix B it's possible to batch book Polish standard account transfers . Exclusion list specifies Polish account transfer types that cannot be batch booked. Appendix B BtchBookg tag contents must be lower case. Appendix C Use of 6.1.6 Mmbld Appendix C it's now possible to use ClrSysMmbld for South Africa.
1.5	04.12.2014	Appendix D: For Address fields used with 2.55: ChqFr, 2.23: UltmtDbtr and 2.70: UltmtDbtr the truncated length of Post Code is changed to max. 5 characters. Appendix C: Sweden and Thailand added to the list of countries where usage of ClrSysMmbld is not supported
1.6	24.06.2016	Appendix G: Use of 2.16 Prtry
1.7	01.08.2016	Appendix H: Handling of character set and special characters
1.8	06.09.2016	Appendix B updated
1.9	18.10.2016	Appendix B: Paragraph concerning Bulk posting is removed because foreign transfers without exchange can be bulk debited
1.10	15.12.2016	From February 6th 2017 it will be possible to bulk debit SEPA payments from accounts in Danske Bank, Germany. Appendix B updated.
1.11	13.01.2017	Appendix A updated
1.12	21.04.2017	Appendix E updated - Non-SEPA payments

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Appendix A: Use of 1.3 Authstn

This appendix describes how to use the Authstn tag in order to control the feedback type in pain.002.001.03 (PSR) and the communication channel.

Four parameters can be used – please see below.

If none of the below mentioned parameters are given or if a wrong value is given in the Authstn tag the default setup is:

- An Acknowledgement file
- A Feedback containing rejected payments and intermediate statuses (Finnish U-turns* are handled as rejections).
- Outgoing channel is equal to incoming channel.

Four parameters can be used:

- The value TEST – used for test marking of files
- Feedback – used for selecting the contents of a PSR
- Acknowledgement file – used for opt out the acknowledgement file
- Destination – used for selecting a specific communication channel

The parameters are put in the tag using ‘,’ (comma) as separator.

The Authstn tag can occur 0 to 2 times.

Test

Using the value TEST results in a schema validation and a payment validation. But no payments will be executed. The value TEST must always have a Authstn tag of its own e.g.

<Authstn><Prtry>TEST</Prtry></Authstn>.

If the value TEST is used together with Destination and Feedback, then two Authstn tags must be used. Otherwise one occurrence is enough (none if there are no TEST, feedback or destination parameters).

Feedback

The Feedback type is chosen by using the value Feedback=XXX (where XXX is a value corresponding to the type of feedback wanted as listed in the table below)

Acknowledgement

The Acknowledgement file is opted out by using the value Acknowledge=No.

Destination

The parameter can be used when selecting another communication channel for retrieving a file than the channel used for submitting the file. The parameter can also be used for specifying a unique folder in the customer environment when receiving the file e.g. via FTP communication.

The communication channel is chosen by using the value Destination=****, where **** is a code of maximum 20 characters and no blanks allowed. The code must be agreed with Support Direct.

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The following types of feedback can be chosen:

Feedback type	Description	Transaction Status	Group Status (A) - acknowledgement (F) - feedback
XI	No PSR		
XBN	A PSR with rejected payments	RJCT	ACTC (A) RJCT (A+F)
XA	A PSR with executed payments **including Finnish U-turns*	ACSC	ACTC (A), ACSC (F), PART (F) RJCT (A)
XD	A PSR with rejected payments and a PSR with executed payments **	ACSC, RJCT	ACTC (A), ACSC (F), PART (F), RJCT (A+F)
XBU	A PSR with rejected payments and payments that will later U-turn	RJCT	ACTC (A), PART (F), RJCT (A+F)
XDU	Same as the feedback type 'XD' but Finnish U-turns* are handled as rejections	ACSC, RJCT	ACTC (A), ACSC (F), PART (F), RJCT (A+F)
XAU	Same as the feedback type 'XA' but Finnish U-turns* are handled as rejections	ACSC	ACTC (A), ACSC (F), PART (F) RJCT (A)
XDY	A PSR with all intermediate payment statuses and rejected payments (Finnish U-turns* are handled as rejections) and a PSR with executed payments**. All statuses encountered in the payment flow are returned in PSR files. This means that many PSR's relating to the same Payment Transfer file may be created.	ACSC, ACSP, PDNG, RJCT	ACTC (A), ACSC (F), ACSP (F), PART (F), PDNG (F), RJCT (A+F)
XDT Default feedback	A PSR with rejected payments and intermediate statuses like Awaiting Cover (MDÆK) Only statuses that requires some sort of action are listed in this feedback type. Meaning that a file that is OK and only contains payments that are processed or will be executed without any additional handling are not included. This means that there is no way for the customer to know that the payment was actually executed. All statuses requiring actions from user such as rejections and intermediate statuses like missing acceptance (MGLA) are listed at the level they occur (debit or credit) This means that a bulk debit that is missing acceptance is only listed at debit level (no EndToEndId and no OrgnITxInf).	PDNG, RJCT	ACTC (A), ACCP (A+F), PART (F), PDNG (F), RJCT (A+F)

*) U-turned payments are only used in Finland. A U-turned payment is a payment that cannot be credited due to closed beneficiary account, wrong beneficiary account number or other problems with the creditor. Instead of being rejected, the payments are U-turned meaning that they are debited from debtor account and then credited the debtor account. These payments would normally be included in the files with executed payments and not in the file with rejected payments. If the account is in any other country than Finland the feedback types with special handling of U-turns will be identical to the feedback types that do not look at U-turns. For example a feedback type 'XBN' on a Danish account will have the same contents as a feedback type 'XBU' on a Danish account.

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**] Payments from abroad are reported as executed payments when the instruction has been sent from Danske Bank to the foreign bank. Please note that settlement on the account held with a foreign bank hasn't been completed at that time.

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Appendix B: Use of 2.3 BtchBookg

This appendix describes how to use the BtchBookg tag which is used to inform the bank if the transactions in the file should be bulk debited.
To bulk debit a payment in PAIN 001.001.03 the file must be structured with one debit transaction and two or more underlying credit transactions.

The below values can be used in the BtchBookg tag:
Please note that the values must be lowercase.

true - Identifies that a batch entry for the sum of the amounts of all transactions **within one PmtInf** in the message is requested. Danske Bank will seek to bulk debit payments as instructed.

false - Identifies that a single entry for each of the transactions in the message is requested.

If the tag is not filled in the default value is 'true'.

Bulk debiting assumes the same:

- Payment type
- Sender account
- Execution date
- Currency on debtor account as on the transaction (no exchange is allowed)

The following payment types cannot be bulk debited and will be split into single payments by Danske Bank:

- Foreign account transfer with currency exchange
- Foreign cheques
- Payments from abroad (MT101)
- Danish cheques
- All Swedish payment types except Swedish Plus Girot transfers via BankGiro clearing
- Irish account transfer - Same Day Domestic payments
- Irish account transfer - Internal payments
- English account transfer - Internal payments
- English account transfer - CHAPS payments
- Finnish Express account transfers
- German Express account transfers
- German non-compliant SEPA payments
- Polish transfers of the type ZUS, TAX and Express.
- All payment types initiated from accounts held with Danske Bank Estonia, Danske Bank Latvia, Danske Bank Lithuania and Danske Bank Russia

The BtchBookg tag is disregarded for Norwegian account transfer with multiple occurrences of KID reference and invoice.

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Appendix C: Use of 2.77 CdtrAgt-> FinInstnId-> ClrSysMmbld-> ClrSysId-> Cd

This appendix describes how the ClearingSystemMemberIdentification will be transformed.

The transformation is only used for the payment types Foreign account transfers and Transfer from account abroad (MT101).

If it is not possible to specify the Payment System Prefix uniquely e.g. USABA in USA then Danske Bank offer an extra service. Instead of the Payment System Prefix 'XXXXX' can be used in 2.77:6.1.4 Code or 2.77:6.1.5 Proprietary. Based on the information from either the 6.1.1 BIC or 6.1.17 Country and the Bank Identifier in 6.1.6 MemberIdentification Danske Bank will transform the 'XXXXX' into the correct Payment System Prefix. It is also possible to specify both Payment System Prefix and Bank Identifier using 6.1.6 MemberIdentification e.g. USABA123456789

Example:

2.77:6.1.1 BIC - BOFAUS3N and 2.77:6.1.6 - 1234

Sample	Transformed into Payment System Prefix
<CdtrAgt><FinInstnId><BIC>BOFAUS3N</BIC><ClrSysMmbld><ClrSysId><Cd>XXXXX</Cd></ClrSysId><Mmbld>1234</Mmbld></ClrSysMmbld></FinInstnId></CdtrAgt>	USPID

ClearingSystemMemberIdentification:

ClearingSystemMemberIdentification			Clearing System Member Identification		
Country	Clearing Code Long Name	Payment System Prefix	Bank Identifier ([character type] {length})	Example	
1 Australia	Australian Bank State Branch Code (BSB)	AUBSB	[0-9]{6,6}	AUBSB123456	
2 Austria	Austrian Bankleitzahl	ATBLZ	[0-9]{5,5}	ATBLZ12345	
3 Canada	Canadian Payments Association Payment Routing Number	CACPA	[0-9]{9,9}	CACPA123456789	
4 China	CNAPS Identifier	CNAPS	[0-9]{12,12}	CNAPS123456789012	
5 Germany	German Bankleitzahl	DEBLZ	[0-9]{8,8}	DEBLZ12345678	
6 Greece	Hellenic Bank Identification Code	GRBIC	[0-9]{7,7}	GRBIC1234567	
7 Hong Kong	Hong Kong Bank Code	HKNCC	[0-9]{3,3}	HKNCC123	
8 India	Indian Financial System Code	INFSC	[a-zA-Z0-9]{11,11}	INFSC123456789	
9 Ireland	Irish National Clearing Code	IENCC	[0-9]{6,6}	IENCC123456	
10 Italy	Italian Domestic Identification Code	ITNCC	[0-9]{10,10}	ITNCC1234567890	
11 Japan	Japan Zengin Clearing Code	JPZGN	[0-9]{7,7}	JPZGN1234567	
12 New Zealand	New Zealand National Clearing Code	NZNCC	[0-9]{6,6}	NZNCC123456	
13 Poland	Polish National Clearing Code	PLKNR	[0-9]{8,8}	PLKNR12345678	
14 Portugal	Portuguese National Clearing Code	PTNCC	[0-9]{8,8}	PTNCC12345678	
15 Russia	Russian Central Bank Identification Code	RUCBC	[0-9]{9,9}	RUCBC123456789	
16 Singapore	IBG Sort Code	SGIBG	[0-9]{7,7} or [0-9]{3,4}	SGIBG1234567	
17 South Africa	South African National Clearing Code	ZANCC	[0-9]{6,6}	ZANCC123456	
18 Spain	Spanish Domestic Interbanking Code	ESNCC	[0-9]{8,9}	ESNCC12345678	
19 Switzerland	Swiss Clearing Code (BC Code)	CHBCC	[0-9]{3,5}	CHBCC12345	
20 Switzerland	Swiss Clearing Code (SIC Code)	CHSIC	[0-9]{6,6}	CHSIC123456	
21 Taiwan	Financial Institution Code	TWNCC	[0-9]{7,7}	TWNCC1234567	
22 UK	UK Domestic Sort Code	GBDSC	[0-9]{6,6}	GBDSC123456	
23 US	CHIPS Participant Identifier	USPID	[0-9]{4,4}	USPID1234	
24 US	United States Routing Number (Fedwire, NACHA)	USABA	[0-9]{9,9}	USABA123456789	
Note Value is used to identify Bank ID schemes unique to an individual payment system.					
SWIFT BIC does not appear on this list as it is separately addressed in the standard.					
The value "XXXXX" may be used by bilateral agreement to specify any of the above, where:					
1 - the originator cannot produce the clearing system member identification code, but					
2 - both originator and receiver understand what clearing system the payment instruction refers to.					
Allowed character set for Payment System Prefix = roman alphabet.					

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Danske Bank does not support the usage of ClearingSystemMemberIdentification in the countries listed below:

China
Hong Kong
India
Italy
Japan
Poland
Singapore
Sweden
Taiwan
Thailand

Truncation:

2.77: 6.1.6 Mmbld will be truncated to 9 characters

2.77: 6.1.7 Nm will be truncated to 35 characters

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Appendix D: Truncation and transformation of Address fields

This document describes how the truncation and transformation of Address fields is done in Danske Bank.

SEPA rule: EPC Rules only accept two occurrences of AdrLine tags in SEPA payments

CGI rule: RECOMMENDATION IN ORDER OF PREFERENCE:

1. Use only structured address.
2. When using combination of both structured address and Address Line, must use structured tags for post code (if applicable), country subdivision (if applicable), town name and country and only 2 Address Lines (to include street address).
3. Use only Address Line (up to 7 lines; instrument by instrument limitations may apply)

NOTE: PO Box should only appear in Address Line.

The structured address will be used as populated in the Credit Transfer file but StreetName and BuildingNumber are concatenated in to one address line.
If StreetName is blank then the first four occurrences of AddressLine are used. Same rules applies to PostCode, TownName and Country.

Internally in Danske Bank the length of the individual components forming an address is limited both when it comes to the length of the individual components but also when it comes to the number of components that can form an address. AddressLine contents is transformed to fit into records of 35 characters.

The Address fields used in connection with

- 2.52: ChqInstr->DlvrTo
- 2.79: Cdtr

are transformed as follows:

Field	Truncated to	Additional information
Nm	Max.35 characters	StrtNm, BldgNb, PstCd and TwnNm cannot be used on Foreign Cheques. Use multiple AdrLine's instead (max 3)
AddressLine	Transformed into 2 or 3 lines of max. 35 characters. If StreetName and/or BuildingNumber is used then AddressLine's can take up only 2 lines of 35 chars.The reformatted contents of the AddressLine's will become the first 2 or 3 address lines depending on the tags below.	
StreetName	Concatenated into <StreetName>BLANK<BuildingNumber> which can be max. 35 chars in all. This will become the last 35 characters address line.	
BuildingNumber		
PostCode	Max. 5 characters	
TownName	Max.35 characters	

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The Address fields used in connection with

- 2.55: ChqFr
- 2.23: UltmtDbtr
- 2.70: UltmtDbtr

are transformed as follows:

Field	Truncated to	Additional information
Nm	Max.35 characters	
AddressLine	Transformed into 2 or 3 lines of max. 35 characters. If StreetName and/or BuildingNumber is used then AddressLines can take up only 2 lines of 35 chars. The reformatted contents of the AddressLines will become the first 2 or 3 address lines depending on the tags below.	
StreetName	Concatenated into <StreetName>BLANK<BuildingNumber> which can be max. 35 chars in all. This will become the last 35 characters address line.	StrtNm, BldgNb, PstCd and TwNnm cannot be used on Foreign Cheques. Use multiple AdrLine's instead (max 3)
BuildingNumber		
PostCode	Max. 5 characters	
TownName	Max. 35 characters	

The Address fields used in connection with

- 2.77: CdtrAgt->FinInstnId

are transformed as follows:

Field	Truncated to
Nm	Max.35 characters

Some payment types require structured address. Please refer to the document "Danske Bank MIG - ISO 20022 XML Supported payment types and examples".

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Appendix E: Transformation of unstructured remittance information

This appendix describes how unstructured remittance information given in tag 2.99 Unstructured is transformed in Danske Bank.

SEPA payments only allow one occurrence – limited to 140 characters.

In general Danske Bank transforms each Ustrd tag of 140 characters into 4 lines of 35 characters. Please refer to the document “Danske Bank MIG – ISO 20022 XML Supported payment types and examples” for information about the use and limitation of unstructured remittance information in each single payment type.

Below please find examples on the transformation in Danske Bank

Sample from pain.001.001.03	Danske Bank transformation
<u>Danish account transfer – long-form advice</u> <Ustrd>REMITTANCE1- 3456789012345678901234567890</Ustrd> <Ustrd>REMITTANCE2- 3456789012345678901234567890</Ustrd> <Ustrd>REMITTANCE3- 3456789012345678901234567890</Ustrd> <Ustrd>REMITTANCE4- 3456789012345678901234567890</Ustrd>	REMITTANCE1-34567890123456789012345 67890 REMITTANCE2-34567890123456789012345 67890 REMITTANCE3-34567890123456789012345 67890 REMITTANCE4-34567890123456789012345 67890
<u>Non-SEPA cross-border payments</u> <Ustrd>REMITTANCE1- 3456789012345678901234567890</Ustrd> <Ustrd>REMITTANCE2- 3456789012345678901234567890</Ustrd> <Ustrd>REMITTANCE3- 3456789012345678901234567890</Ustrd> <Ustrd>REMITTANCE4- 3456789012345678901234567890</Ustrd>	REMITTANCE1-34567890123456789012345 67890
<u>SEPA payments:</u> <Ustrd>REMITTANCE1- 3456789012345678901234567890</Ustrd> <Ustrd>REMITTANCE2- 3456789012345678901234567890</Ustrd> <Ustrd>REMITTANCE3- 3456789012345678901234567890</Ustrd> <Ustrd>REMITTANCE4- 3456789012345678901234567890</Ustrd>...	<Ustrd>REMITTANCE1- 3456789012345678901234567890</Ustrd>

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Appendix F: Use of 2.17 ReqdExctnDt

This appendix describes the validation of 2.17 ReqdExctnDt in Danske Bank.

In general ReqdExctnDt has to be a banking day. If not Danske Bank will postpone the ReqdExctnDt to the first possible banking day for all payment types than 'Finnish salary'. The ReqdExctnDt for 'Finnish salary' must to be a valid banking day.

For information about cut-off times in Danske Bank please contact Support Direct.

The below table gives an overview of accepted previous and future dates in 2.17 ReqdExctnDt for the payment types supported.

Payment type	Accepted previous ReqdExctnDt *	Accepted future ReqdExctnDt
Danish payment types except for NemKonto payments	0-60 days older than today's date	Up to 365 days ahead of today's date
NemKonto payments	0-60 days older than today's date	Up to 3 days ahead of today's date
Norwegian payment types	0-60 days older than today's date	Up to 365 days ahead of today's date
Irish payment types	0-60 days older than today's date	Up to 365 days ahead of today's date
German payment types	0-60 days older than today's date	Up to 365 days ahead of today's date
Polish payment types	0-60 days older than today's date	Up to 365 days ahead of today's date
Foreign account transfers	0-60 days older than today's date	Up to 365 days ahead of today's date
Foreign cheques	0-60 days older than today's date	Up to 365 days ahead of today's date
English payment types	Not accepted - must be today's date or a future date	Up to 365 days ahead of today's date
Swedish payment types	Not accepted - must be today's date or a future date	Up to 365 days ahead of today's date
Finnish payment types	0-60 days older than today's date	Up to 365 days ahead of today's date
Transfers from account abroad (MT101)	Not accepted - must be today's date or a future date	Up to 90 days ahead of today's date

*] ReqdExctnDt 0-60 days older than today's date will be postponed until the first possible banking day

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Appendix G: Use of 2.16 Prtry

This appendix describes how to use Prtry to inform the bank that payments in a pain.001.001.03 file must be treated as confidential.

The below value can be used in Prtry:

Please note that the value must be uppercase.

CONF – Identifies that **a**ll payments in the file must be treated as confidential payments

Confidential payments can be payments (such as salaries) that can be viewed in Business Online only by users who have special authorisation to do so.

Confidential bulk debited payments will never be listed as single payments in any camt-file.

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Appendix H: Handling of character set and special characters

This appendix describes how Polish special characters are handled when received in a pain.001.001.03 file.

The special Polish characters (Ąą Ćć Ęę Łł Ńń Śś Źź Œœ Óó) are supported in domestic Polish payment types only, as the Polish clearing is the only clearing that support Polish characters.

The file can be send to the bank using all channels ^{1) 2)} offered by Danske Bank and the character-set must be UTF-8 (XML must be supported in the channel in question).

Polish characters can be used only in:

- structured address or Address lines used in connection with
 - 2.19 <Dbtr>
 - 2.23 <UltmtDbtr>
 - 2.70 <UltmtDbtr>
 - 2.79 <Cdtr>
 - 2.81 <UltmtCdtr>
- 2.99 <Ustrd>
- 2.29 <InstrId>

Use of Polish characters in all other payment types will be translated by Danske Bank into Latin look-a-like characters (Aa Cc Ee Ll Nn Ss Zz Zz óó) before they are executed.

Payment Status report pain 002.001.03:

Polish characters will be returned as Latin look-a-like in the status report if they are used in the debtor or creditor name tags in the payment initiation file.

Camt and SWIFT MT reporting files:

All Polish characters will be converted into Latin characters as described above when reported in camt052, camt053, camt054, SWIFT MT940 and SWIFT MT942.

Note:

- 1) Polish Business Online must be used to view Polish characters correctly
- 2) Please observe that Polish characters cannot be part of the file if Danske EDIsec is used to secure the file