Local, Danish payments – Bulk debits - District

Change log

Version	Date	Change
1		Document created
1	03.07.2013	In 2013 there will be some changes in the clearing of Danish account transfers. **18th August 2013**: Transfer with 'Immediate advice/Letter to beneficiary' will be phased out. **6th November 2013**: Introduction of two new types of Danish account transfers: • 'Standard transfer' (night clearing) • 'Same-day transfer' (day clearing) When sending Danish account transfers to Danske Bank you will only have to decide whether it should be processed in the day clearing or the night clearing. You no longer need to inform the bank about the *type* of remittance information used (short advice and/or long advice) (field 8). If you continue to use field 8 after November 2013, the bank will *not reject* the payment but simply send the short advice and/or long advice (field 22 and field 27-69) to beneficiary in a 'Standard transfer' or 'Same-day transfer'. Changes: Field 6 – Currency description changed. Field 7 – New clearing channel added. Field 8 – Remittance information type not used any longer. The field is no longer used. Change log added.

1	27.10.2014	**21st November 2014**: Introduction of a new Danish account transfer: • 'Express payment' and the option to use RF Creditor reference and End-to-end reference in Danish account transfers. Do you currently use Field 73, it will still remain a Technical reference. If you start to use Field 73 after 21st of November 2014 it will be forwarded to the beneficiary as an End-to-end reference. Changes: Field 7 – New clearing channel 'E' = Express transfer is added. Field 24 – RF Creditor reference is added and 'No. of char.' is changed to 25. Field 73 – Updated with End-to-end reference
2	13.11.2016	Support for Danish Cheque removed
3	06.06.2017	Removed reference to Nemkonto payments from field 76.
4	15.09.2022	Business Online is changed to District in the document. Field 5 date, added, Payments with a dispatch date within the last 60 days will be dispatched with today's date or the first possible date. Deleted: or the date is less than a month old, Field 22 changed text if EUR is used.

This document describes how to construct files with comma-separated payment records.

The file must contain one record for each debit and credit. It is possible to have several credits per debit. The fields must start and finish with quotation marks (") and the fields must be separated by a comma (,). You must not use quotation marks in the individual fields.

Each field has no fixed length, which means that you do not have to add spaces or zeros in front or behind the content in a field. In the field description, a (maximum) length is described for each field.

If a field is required, it must be completed. An empty field must be indicated with two quotation marks (""). When there are no more required fields in a payment, you can omit the remainder of the fields.

In the format field AN means Alphanumeric and N means Numeric
The required field can have the following values:
- Y = Yes (Required)
- N = No (Optional)
- C = Conditional (means that the field is required if the conditions in the description are met)

Field No.	Field code	No. of char.	Format	Required	Description
1	Command	8	AN.	Yes	Command for create payment: CMBOD for each debit entry CMBOK for each credit entry relating to the debit entry. The credit entries must follow the debit entry they relate to a new debit entry will result in a new debit post.
2	From account (CMBOD)	14/18	AN.	Yes	From account: Account no.*): 14 digits *)Structure: Reg. no. 4 digits Account no. 10 digits IBAN can also be used. (18 characters)

3	To account (CMBOK)	9-18	AN.	Yes	Payment type and identification
					• *Account transfer (Express transfer, Same-day transfer and Standard transfer)*:11 - 18 characters or NemKonto**
					• *Inpayment form***:* IK+7 or 8 digits
					  i.e. IK1234567
					
					*) For Account transfers the format must always be reg. no. + account no.
					IBAN can also be used.
					
					**) NemKonto beneficiary is identified by:
					  CPR-no.:
					  NKC + 10 digits (i.e. NKC+1234567890)
					
					  CVR-no.:
					  NKV + 8 digits (i.e. NKV+12345678)
					
					  CVR and P-nr.:
					  NKP + 8 digits/ 10 digits(i.e. NKP+12345678/1234567890)
					
					  CVR and SE-no.:
					  NKR + 8 digits / 8 cifre (i.e. NKR+12345678/12345678)

					SE-no.****): NKS + 8 digits (i.e. NKS+12345678) ***) Giro or joint inpayment forms with form type 01, 04, 15, 71, 73 or 75 ****) Referring to "Virksomhedskode 3"; VAT number without related CVR number.
4	Amount	15	N.	Yes	Amount Max. 2 decimals. (length of field is incl. decimal comma or point) Digit grouping symbols can not be used.
5	Date (CMBOD)	8	N.	No	Dispatch date (date of payment/debit) in the format: DDMMYYYY For ordinary payments the date may be up to 365 days ahead but not earlier than today's date. Payments with a dispatch date within the last 60 days will be dispatched with today's date or the first possible date. For NemKonto payments the date may be up to 3 banking days ahead but not earlier than today's date. If the field is left blank the payment will be carried out as soon as possible.
6	Currency	3	AN	N	ISO currency code. *Standard transfers:* - To accounts held with Danske Bank: All currencies. - To other banks: DKK and EUR. *Same-day transfers:* DKK *Express transfers:* DKK *Inpayment form:* DKK If the field is left blank ("") DKK will be used as transfer currency.
7	Clearing channel	1	AN	N	'N' or blank ("") = Standard transfer 'D' = Same day transfer 'E' = Express transfer

	(CMBOK)				Only one clearing channel allowed per bulk debit.
8-12	Not used				Fields are not used. Specify as blank (""). Separate with comma.
13	Letter to sender (CMBOD)	1	AN.	No	Option for letter to sender (receipt for payment): 'J' = Letter to sender 'N' or blank ("") = No letter If Letter to sender is chosen field 14 and 15 can be filled. If the fields are left blank a standard letter is sent. Note: Letter to sender results in an additional fee.
14	Message to sender (CMBOD)	35	AN.	Conditional	1st line in message to sender. Can be used if 'J' in field 13.
15	Message to sender (CMBOD)	35	AN.	Conditional	2nd line in message to sender. Can be used if 'J' in field 13.
16-19	Not used				Fields are not used. Specify as blank (""). Separate with comma.
20	Text to sender (CMBOD)	20	AN.	N	Text to appear on account statement of sender.
21	Not used				Field is not used. Specify as blank ("").
22	Text to beneficiary (CMBOK)	20	AN.	N	Text to appear on account statement of beneficiary. This field must be blank for payments in EUR. Use 'Message to beneficiary' if message to beneficiary is needed..

23	Form type (CMBOK)	2	N.	Conditional	Form type on giro/joint in payment form in the code line: • 01 and 73 Message to beneficiary in field 27-54 (27 lines of 35 characters) must be filled in. • 75 Message to beneficiary in field 27-54 (27 lines of 35 characters) can be filled in. Payment ID (field 24) must be filled in. • 04,15 and 71 Message to beneficiary in field 27-54 (27 lines of 35 characters) cannot be used.
24	Payment ID (CMBOK)	25	N.	Conditional	• RF Creditor reference (ISO 11649): 25 char. Format: RFCCNNNNNNNNNNNNNNNNNNNNNN RF = identifier of the RF Creditor reference CC = check digits NN = up to 21 characters creditor reference or • Payment identification on giro/joint inpayment form in the code line:Giro inpayment forms: 01: no payment ID 04: 16 digits 15: 16 digits • Joint inpayment forms: 71: 15 digits 73: no payment ID 75: 16 digits
25	Debtor ID (CMBOK)	35	AN.	No	Sender identification, e.g. customer number for beneficiary.

26	Reference (CMBOK)	35	AN.	No	Document reference, e.g. invoice no.
27-67	Message to beneficiary (CMBOK)	41 x 35	AN.	No	Message to beneficiary: • *Account transfer* For EUR to other Danish banks only fields 27-30 can be used • Giro-/joint inpayment forms: - For 01 and 73 message to beneficiary in field 27-54 (27 lines of 35 characters) *must* be filled in. - For 75 message to beneficiary in field 27-54 (27 lines of 35 characters) *can* be filled in.
68-72	On behalf of (CMBOK)	5 x 35	AN.	No	Optional name and address of the company requesting the payment. • Giro-/joint inpayment forms 01 and 73 (field 23) Notice: Field 71 must only contain a postal code (4 digits) and field 72 must only contain name of the city.
73	Technical reference	35	AN.	No	Unique reference for the payment. Will be returned in BANSTA* (CMBOD) Unique reference/End-to-end reference for the payments. Will be returned in BANSTA* and passed on to the beneficiary (CMBOK) if used in Danish account transfers and SEPA credit transfers.
74	Competitive-neutral disposition-date	1	AN.	No	Marking for whether all credits under this debit entry should be on receivers accounts on the same time.

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* BANSTA is a message containing informtion **about the payment status of** a given payment. It contains a unique identifier (technical reference) chosen by the customer in field 73.

75	Ordering of electronical advice (CMBOD)	2	AN.	No	AB = BANSTA with rejected payments in the file AT = BANSTA with status of all payments in the file
76	Debtor's identification of the payment (CMBOK)	35	AN.	No	Debtor's reference for the payment. This reference will not be passed on to the beneficiary.