# Format description MT 104 – Danske Bank

## MT104 Direct Debit and Request for Debit Transfer Message

Change log

| Version | Date | Edit |
|---|---|---|
| 1 | 10.11.2003 | Document created |
| 2 | 22.10.2005 | Updated with German Direct Debit |
| 3 | 21.03.2006 | Updated with English Irish and Polish Direct Debit |
| 4 | 15.06.2006 | Updated with Finnish Direct Debit |
| 5 | 07.04.2009 | Reference to Collection Service Implementation Guide has been added. |
| 5.1 | 25.02.2010 | Updated description in field 50K. Creditor's name must be present for UK/IE Direct Debit. |
| 5.2 | 13.10.2010 | Updated description in field 59. Comment to line 4 has been added. |
| 5.3 | 18.01.2011 | Clarified description in field 50K for collection type 'Reversal via account transfer'. |
| 5.4 | 11.05.2011 | Changed header description for the Sending party |
| 5.4 | 08.11.2012 | BBS and PBS has been changed to Nets |
| 5.5 | 19.07.2013 | 121: Reversal via Direct Debit (BetalingsService) has a limit on each transaction of DKK 20.000. Access to this service is limited, please contact Danske Bank for further information. |
| 5.6 | 27.11.2013 | SE e-invoice B2C (e-faktura) removed. FI, IE, DE Direct Debit is not supported by Danske Bank anymore. |
| 5.7. | 20.10.2022 | Document reviewed and updated |

Danske Bank has implemented the MT104 as per the SWIFT user Handbook. There are certain fields however, Danske Bank does not process and if completed Danske Bank would ignore but still process the remaining fields and message.

To achieve straight through processing Danske Bank requires the information to be complete and valid. If the information is not valid, the message is not processed.

Danske Bank accepts single and multiple transactions.

### Exchange of instructions

| | |
|---|---|
| Danske Bank's sending BIC address: | DABADKKK |
| Danske Bank's receiving BIC address: | DABADKKK |
| Finland: | DABAFIHH |
| Norway: | DABANO22 |
| Sweden: | DABASESX |

### Rejection of payment instructions

A rejection of the payment instruction will be communicated by EDIFACT BANSTA messages.
In the header all fields must be started by { and ended by } Only fields 1, 2 and 4 are required

The fields are formatted as follows:

| Field No. | Field code | No. of char. | Format | Required | Description |
|---|---|---|---|---|---|
| 1 | Sending party | 2+25 | AN. | Y | Pos 0-1 always '1:' (field no. + ':')<br>Pos 2-4 always F01<br>Pos 5-16 Sending SWIFT-address of the Danske Bank group Brand, where the collection service agreement belongs<br>Pos 17-26 not used, can be anything, data is discarded. |
| 2 | Message type | 2+4 | AN. | Y | Pos 0-1 always '2:' (field no. + ':')<br>Pos 2-5 always '0104' (message direction +type of message) |
| 3 | N/A | | AN. | N | Not used, any data will be discarded |
| 4 | Collections | 2+? | N | Y | Pos 0-1 always '4:' (field no. + ':')<br>Pos 2-? The SWIFT instructions as specified in the format description below. |

Example:
{1:F01DABADKKK        }{2:0104}{4:

MT104 Format Specification

| Status | Tag | Field name | Content/Options | Notes (Danske Bank) |
|---|---|---|---|---|
| | | **Mandatory Sequence A Common Elements** | | |
| M | 20 | Sender's Reference | 16x | |
| O | 21R | Customer Specified Reference | 16x | |
| O | 23E | Instruction Code | 4!c[/30x] | OTHR/xxx used for bilaterally agreed codes/information. The actual bilateral code/information will be specified in the second subfield (xxx).<br><br>See Note A for possible codes in the subfield (xxx) or see Collection Service Implementation Guide section 11.8.<br><br>If present field 23E must not be present in any occurrence of sequence B. |
| O | 21E | Registration Reference | [/34x] | /The CS-creditor number.<br>See Collection Service Implementation Guide section 5.1. If present field 21E must not be present in any occurrence of sequence B. |
| M | 30 | Requested Execution Date | 6!n | The requested execution date for all the transactions contained in the MT104. The valid date must be expressed as YYMMDD.<br>Direct Debit: The date where the amount has to be debited.<br>Printed invoices: The date indicated as payment date. |
| O | 51A | Sending Institution | A | Not supported. Ignored if present. |
| O | 50a | Instructing Party | C or L | Not supported. Ignored if present. |
| O | 50K | Creditor | [/34x]<br>4*35x | /The account number to be credited<br>Name and address of creditor (not used).<br><br>Creditor's name must be present for UK Direct Debit<br><br>If present field 50K must not be present in any occurrence of sequence B.<br><br>The account number is mandatory, when the instruction code in field 23E is: |

| | | | | Creditor's account number is validated up against the information registered in Collection Service/ District<br>See Collection Service Implementation Guide section 8.5.<br><br>Collection type is 011 (Collection with account number) The field indicates the account debtor has to use as credit account.<br>Collection type: 103 and 123 DK Direct Debit (LeverandørService): Any alternative creditor account can be given – this must be registered in the agreement with MasterCard Denmark.<br>Collection type: 701-704 (UK Direct Debit): The field must contain the 6 digit BACS code followed by the account number to be credited (the first 6 is the branch sort code and the last 8 is the account number).<br>Reversal: The field indicates the debit account. Reversal via account transfers only applies for accounts in Denmark. Approval must then be done manually in District |
|---|---|---|---|---|
| O | 52D | Creditor's Bank | | |
| O | 26T | Transaction Type Code | 3!c | Not supported. Ignored if present. |
| O | 77B | Regulatory Reporting | 3*35x | Not supported. Ignored if present. |
| O | 71A | Details of Charges | 3!a | Not supported. Ignored if present. |
| O | 72 | Sender to Receiver Information | 6*35x | Only supported if field 23E is 401. In this case the field may contain up to 23 characters. The text will be shown on Debtor's account statement. |
| **Mandatory Repetitive Sequence B Transactions Details** | | | | |
| M | 21 | Transaction Reference | 16x | Technical reference |
| O | 23E | Instruction Code | 4!c[/30x] | OTHR/xxx used for bilaterally agreed codes/information. The actual bilateral code/information will be specified in the second subfield (xxx).<br><br>See Note A for possible codes in the subfield (xxx). |
| O | 21C | Mandate Reference | 35x | The Debtor's customer number (Debtor ID). Mandatory.<br>See Collection Service Implementation Guide section 8.8. |
| O | 21D | Direct Debit Reference | 35x | Identification of the payment. Mandatory.<br>See Collection Service Implementation Guide section 8.3. |
| O | 21E | Registration Reference | 35x | |
| M | 32B | Currency/Transaction Amount | 3a 15number | Currency and amount. |
| O | 50a | Instructing Party | | Not supported. Ignored if present. |
| O | 50K | Creditor | [/34x]<br>4*35x | /The account to be credited<br>Name and address of creditor (not used) |
| O | 52D | Creditor's Bank | | Not supported. Ignored if present. |
| O | 57D | Debtor's Bank | D | Not supported. Ignored if present. |
| M | 59 | Debtor | [/34x]<br>4*35x | /account number (See Collection Service Implementation Guide), and/or<br>name and address of the debtor .<br>Line 1, 3, and 4 must be filled in.<br>Line 4 must contain Country code followed by '-', Zip-code and City.<br> '-' is **only** allowed in line 4.<br><br>In the collection types below the account number is mandatory:<br>UK Direct Debit: Debtor's account number length is 14, of which the first 8 is the branch sort code, and the last 8 is the account number.<br>PL Direct Debit: IBAN-account number |

MT104 Direct Debit and Request for Debit Transfer Message, version 5.7.

| | | | | Reversal via account transfer: Debtor's account number. |
|---|---|---|---|---|
| O | 70 | Remittance Information | 4*35x | Text for the Debtor.<br>Code INV between slashes ('/') may be used, followed by invoice number in line 1. |
| O | 26T | Transaction Type Code | 3!c | Only supported if field 23E is 401.<br>See Collection Service Implementation Guide section 7.15. |
| O | 77B | Regulatory Reporting | 3*35x | Not supported. Ignored if present. |
| O | 33B | Currency/Original Ordered Amount | 3a 15number | Not supported. Ignored if present. |
| M | 71A | Details of Charges | 3a | Not supported. Ignored if present. |
| O | 71F | Sender's Charges | 3a | Not supported. Ignored if present. |
| O | 71G | Receiver's Charges | 3a 15 number | Not supported. Ignored if present. |
| O | 36 | Exchange Rate | 12number | Not supported. Ignored if present. |
| **Optional Sequence C Settlement Details** | | | | |
| M | 32B | Currency and Settlement Amount | 3!a15d | Not supported. Ignored if present. |
| O | 19 | Sum of Amounts | 17d | Not supported. Ignored if present. |
| O | 71F | Sum of Sender's Charges | 3!a15d | Not supported. Ignored if present. |
| O | 71G | Sum of Receiver's Charges | 3!a15d | Not supported. Ignored if present. |
| O | 53a | Sender's Correspondent | A or B | Not supported. Ignored if present. |

**Note A: Instruction codes (field 23E)**

All instructions must provide one of the following collection types with a specific code:

General:
010: Collection – Collection Service decides the collection form
011: Collection via account number
050: Reversal – Collection Service decides form
051: Reversal via account transfer

Denmark:
101: Direct Debit (BetalingsService)
102: In-payment form (FIK/GIK)
103: Direct Debit (LeverandørService)
121: Reversal via Direct Debit (BetalingsService)
122: Reversal via cheque
123: Reversal via Direct Debit (LeverandørService)

Norway:
201: Direct Debit (AvtaleGiro)
202: In-payment form (KID)
203: Direct Debit (Autogiro)
204: e-invoice B2C (eFaktura)
221: Reversal via money order

Sweden:
301: Direct Debit (Autogiro)
302: In-payment form (OCR)
321: Reversal via Direct Debit (Autogiro)
322: Reversal via Money order (Utbetalningskort)

Finland:
402: In-payment form (OCR)

Poland:
501: Direct Debit

United Kingdom:
701: Direct Debit (First Payment)
702: Direct Debit (Standard/Normal Payment)
703: Direct Debit (Representation Payment)
704: Direct Debit (Final Payment)