Danske Bank
Message Implementation Guide

Multiple credit advice
(EDIFACT D.96A – CREMUL)

Change log

Version	Date	Change
1	2011-09-21	Changelog created Updated MOA qualifiers in segment group 13
1	2013-12-04	Added codes to BUS in SEG4 C551.4383
2	2015-01-30	RF Creditor reference added to RFF(11) C506 1153
3	2016-01-17	Information about MobilePay entries is added: Date format 202 is added in DTM (4) C507 2379 and DTM(4) C507 2005 is updated. New codes RE1 (Sales number), RE2 (Outlet number) and P01 (Reference number) are added in RFF(11) C506 1153 PE (Outlet) is added in NAD(14) 3035
4	2017-07-04	Corrected the reference to NAD+PL in C506, segment group 14.

A multiple credit advice is a message from Danske Bank to the creditor (beneficiary) stating that one or more credit entries have been made. The message consists of one or more credit entries and relevant information thereon. Often the credit entries stem from a payment order, but all types of credit entries can be advised. This document describes the CREMUL advice with Danish, Finnish, Norwegian and Swedish accounts.

Segment description:

UNH   **The segment group identifies and specifies the message type in question.**

0062   The reference number of the message.

S009   This composite data element is important for the precise identification of the message type.

         0065   Here can be found a code list with 6-character values.
                       CREMUL   = Multiple credit advice

         0052   States the version number.
                       D   = Approved version for implementation

0054   States the catalog for the message.
   96A   = Approved catalog from 1ˢᵗ half 96.

0051   States the organisation responsible for the specification, maintenance and publication of the EDIFACT messages.
   UN   = FN in Danish

The rest of the segment is not used.

BGM   **This segment gives an unambiguous identification of CREMUL.**

C002

  1001   Code is stating the type of credit advice.
     X1   = Advice in Danish format on entries booked
     XZ9   = Advice in Swedish format (SWEDIFACT Finance)

1004   The unambiguous identification of the message (date/time).

1225   Message function, coded. Always '9'. Only used in Swedish format.

The rest of the segment is not used.

DTM   **Here is stated the date on which the message was created.**

C507

  2005   Qualifier stating the type of date involved.
     137   = The date of the message

  2380   Stating date.

  2379   Date format.

102   = YYYYMMDD

BUS   **Not used.**

Segment group 1:

This segment group is not used.

Segment group 2:

This segment group is not used.

Segment group 3:

This segment group is not used.

Segment group 4:

This segment group contains details about the credit entries.

LIN   **Used for identification of each credit entry.**

1082   Consecutive line number.

C829

1082   Consecutive sub-line number. If there are more than 9,999 occurrences of the C level, this element will be counted and the B level will occur as a copy of the previous B level – however, element 1082 above will also be counted. If there are less than 9,999 occurrences of the C level, this element will have the value 1.

The rest of the segment is not used.

DTM **Stating date related to the credit amount.**

C507

    2005   Qualifier stating the type of date involved.

              202   = Booking date/Received date and time (only MobilePay entries)

              209   = Value date

    2380   Stating date.

    2379   Date format

              102   = YYYYMMDD

              202   = YYYYMMDDHHMM (only MobilePay entries)

BUS **Information in relation to payment type. Not used in Swedish format.**

C521 Not used.

3279 DO   = Domestic payment

           IN   = International payment

C551

    4383   Bank function. Special types of credit entries.

              UBB   = International transfer

              IBB   = Domestic transfer

      CON   = Cash-pool transaction

              INT   = Interest addition

              26   = Domestic cheque

              CRD   =Card transaction

              The following is only relevant with Danish Payments:

              IBK   = Inpayment form

              The following is only relevant with Norwegian Payments:

              230   = Total amount, valid KID

              231   = Total amount, invalid KID

              232   = Total amount, AutoGiro

              233   = Total amount, electronic payments

234   = Total amount, Giro

240   = Structured payments

The following is only relevant with Finnish Payments:

RET   = U-turned domestic payments

The following is only relevant with Swedish Payments:

NAG   =New Autogiro

The following is only relevant with SEPA Direct Debit transactions:

SDD   = SEPA Direct Debit collection

SDR   = SEPA Direct Debit refund/return

SDV   = SEPA Direct Debit reversal

1131   Code list qualifier. Always '25'. Only used with Norwegian payments.

3055   Code list responsible agency, coded. Always '124' (Bankernes standardiserings-kontor/NO). Only used with Norwegian payments.

The rest of the segment is not used.

MOA   **Total amount credited.**

C516

5025   Amount type.

                 60   = Booked amount

                 98   = Original amount

                 349   = Amount to be posted. Only used with Norwegian payments.

5004   Amount.

6345   Currency code according to ISO 4217.

The rest of the segment is not used.

Segment group 5:

         Used to state references for the message.

RFF		Reference number.

C506

1153	ACK	= The bank's own reference number.
	KRE	= Creditor number for inpayment form
	YS5	= Bankgirot number (Swedish)
	CT	= AutoGiro agreement ID (Norwegian)
	CR	= Entry text

1154	Unambiguous reference number or creditor number.

DTM **Specifies BBS execution date. Only used for Norwegian advice.**

C507

2005	Qualifier stating the type of date involved.
171	= Execution date

2380	Stating date.

2379	Date format
102	= YYYYMMDD

Segment group 6:

This segment group is used to state to which accounts the credit entry relates.

FII **Account with beneficiary's bank.**

3035 Participant-qualifier.

BF	= Creditor's bank

C078

3194	Account number.

	6345	Currency, coded according to ISO 4217
C088		
	3433	SWIFT address
	1131	Code list qualifier
	25	= BIC, international bank identification in SWIFT
	3055	Organisation responsible for code list.
	17	= SWIFT
	3434	The bank's branch number/bank code.
	1131	Code list qualifier.
	AT	= Bankleitzahl (Austrian)
	BL	= Bankleitzahl (German)
	CH	= Chipcode (American)
	FW	= Fedwire routing number (American)
	SC	= Sortcode (English)
	80	= A Danish bank's branch registration number.
	3055	Not used.
	3432	Stating bank in plain text.
	3436	Further address of bank.
3207		Country, coded according to ISO 3166.
CTA	**Not used.**	
COM	**Not used.**	

Segment group 7:   This segment group contains information on fees and fee allowance basis. Can occur twice. Not used in Swedish format.

FCA   **Distribution of fee and fee account, if any.**

4471   Distribution of fee

13	= All fees to be paid by beneficiary
14	= Each party pays its own fees
15	= All fees to be paid by remitter

C878

3434	Registration number.
3194	Fee account

The rest of the segment is not used.

MOA   **Fee amount. States only the part of the fee payable by beneficiary**.

C516

5025	Qualifier	
	23	= Fee amount
	25	= Fee/Allowance Basis (Only used with Norwegian payments)
	131	= Total fees (Only used with Norwegian payments)
	204	= Fee deduction

5004	Amount
6345	Currency, coded according to ISO 4217.

4405	Status, coded (this field is only used with Norwegian payments)	
	4	= Final amount
	5	= Final payment
	9	= Information

The rest of the segment is not used.

Segment group 8-9:   These segment groups are not used.

Segment group 10:

This segment group states the identification of each credit transaction for the given B level.

SEQ   **Used for unambiguous identification of each credit transaction.**

C286

1050   Consecutive transaction number, beginning with 1.

The rest of the segment is not used.

DTM   **Date of the credit transaction.**

C507

2005   Date qualifier.
193   = Payment date
202   = Booking date
203   = Date for receiving payment order (only used with Norwegian payments)

OPD   = Original due date (only used with SEPA Direct Debit refund/return/reversal)

2380   Date.

2379   Date format.
102   = YYYYMMDD

The rest of the segment is not used.

BUS   **Not used.**

FII   **Related accounts.**

3035   OR   = For domestic credit entries the setoff account is stated, however solely in connection with adjustment account entries.

                                  For foreign credit entries the identification of remitter's bank is stated in the shape of name and address.

                I1   = Correspondent bank

                BF   = Beneficiary's bank

C078

        3194   Account number.

        6345   Currency code according to ISO 4217.

        3192   Account holder name (only used with Norwegian payments).

C088

        3433   SWIFT address

        1131   Code list qualifier

                25   = BIC, international bank identification in SWIFT

        3055   Organisation responsible for code list.

                17   = SWIFT

        3434   The bank's branch number/bank code.

        1131   Code list qualifier.

                AT   = Bankleitzahl (Austrian)

                BL   = Bankleitzahl (German)

                CH   = Chipcode (American)

                FW   = Fedwire routing number (American)

| | | SC | = Sortcode (English) |
| | | 80 | = A Danish bank's branch registration number. |

| | 3055 | Not used. |

| | 3432 | Stating bank in plain text. |

| | 3436 | Further address of bank. |

3207   Country, coded according to ISO 3166.

Segment group 11:

This segment group states references for the credit transaction.

RFF   **References.**

C506

1153   Reference type.
CR   = Entry text or

RF Creditor Reference (Danish account transfers)

3   = Document reference
KAK   = Form type code
BID   = Payment identification (Joint Inpayment Form)
ACD   = Archive reference in payers bank
YS6   = Senders Bankgirot number
The following is only relevant with Norwegian Payments:
ABO   = Reference senders bank.
AEK   = Payment order number.
AFO   = Beneficiary's reference.
AHK   = Payer's reference number. "Debetref." in AutoGiro.
AGN   = Payer's reference. "egenref." in AutoGiro.
RA   = Remittance advice number.
The following is only relevant with SEPA Direct Debit transactions:

CR3	= EndToEndID
MDI	= The unique mandate reference
CSI	= The identifier of the creditor
AXX	= Transaction/Instruction ID (only with SEPA Direct Debit collection)
AFS	= Original Transaction ID (only with SEPA Direct Debit refund/return/reversal)
RE1	= Sales number (MobilePay)
RE2	= Outlet number (MobilePay)
P01	= Reference number (MobilePay)

1154   Reference number.

The rest of the segment is not used.

DTM   **Not used.**

Segment group 12:

The segment group is not used.

Segment group 13:

This segment group states the identification of each credit transaction.

MOA   **Amount.**

C516

5025   Amount type.

60	= Final amount (only used with Norwegian payments).
98	= Original amount.
36	= Exchanged amount in the accounts currency before deduction of fee.
143	= Received amount in original currency.
119	= Received amount (only used with Norwegian payments).

5004		Amount.
6345		Currency code according to ISO 4217.

The rest of the segment is not used.

CUX   **The exchange rate and currency code for the amount transferred. Used only if the amount has been exchanged.**

C504   1. occurrence of this composite data element

6347	2	= Currency code for remitter

6345   Currency, coded according to ISO 4217

2. occurrence of this composite data element

6347	3	= Currency code for beneficiary

6345   Currency, coded according to ISO 4217

5402   Exchange rate.

The rest of the segment is not used.

DTM   **Not used.**

RFF   **Other transactions to which the credit entry is related. Used only if a rate agreement/forward contract forms the basis for the exchange.**

C506

1153   Reference qualifier
FX   = Forward contract

1   = Rate agreement

1154   Reference number.

The rest of the segment is not used.

Segment group 14:

This segment group states the name and address of relevant non-bank parties.

NAD   **Information on non-financial parties.**

3035   States the significance of address.

BE	= Beneficiary
OY	= Remitter
PL	= Payer
PE	= Outlet (MobilePay)

C082

3039   Identification of beneficiary.

1131   Code list qualifier.

KUN	= Customer number
PBS	= PBS (Danish Payment Systems) number

C058

3124   Name. Only used with Swedish and Norwegian formats (can occour 5 times).

C080

3036   Name of debtor.
The element may occur 5 times.

C059

3042   Street. Only used with Swedish and Norwegian formats (can occour 3 times).

3164   Name of town

3251   Post code

3207   Country, coded according to ISO 3166

Segment group 15:

A segment group used to give information about the payor. This segment group is only used with Norwegian accounts.

INP   **Identifies the party that should execute the instruction and should be contacted.**

C849

    3301   BF   = Beneficiary's Bank

    3285   Recipient of the instruction.

C522

    4403   Instruction qualifier. Always '2'

    4401   Instruction, coded. Always "SI"

The rest of the segment is not used.

FTX   **Free text information to beneficiary.**

    4451   AAG   = Party instruction.

C108

    4440   Free text.

The rest of the segment is not used.

DTM   **Not used.**

Segment group 16:

This segment group is providing information for subsequent use by regulatory authorities.

This segment group is only used with Norwegian accounts.

GIS   **Process indicator.**

C529

            7365   Process indicator, coded. Always "10"

The rest of the segment is not used.

MOA   **Not used.**

LOC   **Not used.**

NAD   **Not used.**

RCS   **Not used.**

FTX   **Free text**
            4451   REG   = Text subject

C107

            4441   See code list in appendix A, at the end of this document.

C108

            4440   Text.

The rest of the segment is not used.

Segment group 17:

This segment group contains information on fees and fee basis. Not used with Norwegian payments.

FCA   **Distribution of fee and fee account, if any.**

4471   Fee distribution

           13   = All fees to be paid by beneficiary

           14   = Each party pays its own fees

           15   = All fees to be paid by remitter

C878

         3434   Registration number.

         3194   Fee account

The rest of the segment is not used.

MOA   **Fee amount. States only the part of the fee payable by beneficiary**.

C516

         5025   Qualifier

         23   = Fee amount

         204   = Fee deduction

         5004   Amount

         6345   Currency, coded according to ISO 4217.

The rest of the segment is not used.

Segment group 18

This segment group contains further information on fees and fee basis. Not used with Norwegian payments.

ALC   **Fee type**

5463   A = Deduction (fee is deducted from the amount)

The rest of the segment is not used.

PCD   **Not used.**

MOA   **States only the part of the fee payable by beneficiary.**

C516

5025	Qualifier	
	REJ	= Reject fee
	MOD	= Modulus fee
5004	Amount	
6345	Currency, coded according to ISO 4217.	

The rest of the segment is not used.

Segment group 19:

Not used at present

Segment group 20:

The segment group contains unstructured and structured advice from remitter to beneficiary.

PRC   **States whether the following information is structured or unstructured.**

C242

     7187   Type of information
          8   = Structured
          11   = Unstructured

The rest of the segment is not used.

FTX   **Advice text from remitter. The segment may occur up to 5 times.**

4451   Text function
          PMD   = Payment details

C108

     4440   Free text of 70 characters.
The element may occur 5 times. Can contain advice on Finnish or Norwegian payments,

Segment group 21:

A group of segments providing structured details of all documents, invoices etc., to

which the multiple credit advice refers. Only used for Finnish, Norwegian and Swedish structured advice.

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

C002

1001	Code, which identifies the document.
	380 = Invoice
	381 = Credit note
	999 = OCR-payment (only used with Norwegian payments)

C503

1004   Unique identification number for the referenced document.

MOA   **The monetary amount of each reference document.**

C516

5025	Monetary amount type qualifier.
	9 = Due/owing amount
	12 = Remitted amount (only used with Norwegian payments)

5004   Amount.

6345   Currency, coded according to ISO 4217.

DTM   **A segment specifying the date of the referenced document. Used in Finnish advice.**

C507

2005	Date qualifier.
171	= Date for reference.
	138 = Payment date (only used with Norwegian payments)

2380   Specification of date.

| 2379 | Date format qualifier. |
| | 102 = YYYYMMDD |

RFF   **Segment for the inclusion of any additional references related to the referenced document. Used with Finnish and Norwegian advice.**

C506

        1153   Reference qualifier

                CR   = Customer reference (assigned by buyer).

                IV   = Invoice.

                The following is only relevant with Norwegian Payments:

                AAK   = Dispatch advice number.

                AEL   = Delivery number.

                CO   = Buyer's order number.

                CT   = Contract number.

        1154   Reference number.

NAD   **Name and address on non-financial partners. The segment can occur 2 times. Only used with Norwegian payments.**

        3035   Party qualifier.

                IV   = Receiver of invoice

                MA   = Party for whom item is ultimately intended

                PO   = Ordering party

                II   = Issuer of invoice

                SU   = Supplier

C082

    3039   Party identification details.

        1131   Code list qualifier.

C080

        3036   Name.

                Element can occur 3 times.

C059

        3042   Address.

                Element can occur 4 times.

        3164   City name.

3229		Country sup-entity identification.
3251		Postcode.
3207		Country, coded.

Segment group 22:

This segment group specifies the currencies to the related reference document. The segment group can occur 2 times. Only used with Norwegian payments.

CUX   **Currency in the referenced document if it is different from the currency in the payment.**

C504

6347	Currency details qualifier. Always "2".
6345	Currency, coded.

C504

6347	Currency details qualifier. Always "3".
6345	Currency, coded.
5402	Rate of exchange.

DTM   **Identifies the currency in the referenced document.**

C507

2005	Date qualifier.
	134 = Currency date.
2380	Date.
2379	Date format qualifier.

102   = HHÅÅMMDD

Segment group 23:

> The FTX segment in this group is used with Finnish and Norwegian advice.

FTX   **Advice text from remitter. The segment may occur up to 5 times.**

4451   Text function
                           PMD   = Payment details
                           ABO   = Information about difference (only used with Norwegian
                           payments).

C108

       4440   Free text of 70 characters.
                           The element may occur 5 times.

Segment group 24-26:

> These segment groups are not used.

Segment group 27:   This segment group indicates the end of the details of payment. Not used in Swedish
                         format.

GIS   **Indicating the end of the details of payment (segment group 22-26).**

C529

       7365   37   = Complete information.

MOA   **Not used.**

CNT   **Test figure on the message. Not used.**

Segment group 28:

> This segment group is not used.

UNT **Ends the message and checks for completeness.**

0074 Number of segments in the message, including UNH and UNT, but exclusive of UNA, UNB and UNZ.

0062 Unambiguous reference number. Identical with the reference number in UNH.

APPENDIX A, code list (only used with norwegian payments)

PAYMENT TYPE: TRADE

CODE	TEXT	AMT. LIMIT	CONDITIONS	COMMENTS
10	Export/import of ship	None	None	All payments shall be specified with the name of the ship eventually building no.
11	Export/import of platform/rigs	None	None	All conditions shall be specified with the platforms/ rigs name eventually building no.
12	Export/import of aeroplane	None	None	For these payments it is not required with text in field C108/4440 (Text Literal/Free text).
13	Export of crude oil, natural gas_condensed and wet gas.	None	Only for incoming payments	For these payments it is not required with text in field C108/4440 (Text Literal/Free text).
14	Export/import of other merchandise	5.000.000	Only merchandise that is, or will be, duty treated at a Norwegian duty station.	If payments exceed the amount limit, the field in C108/4440 (Text Literal/Free text) shall specify merchandise category.
15	Other payments in connection with trade	None	None	All payments shall be specified with merchandise category in field C108/4440 (Text Literal/Free text). Ex. On payments that shall be covered under the codes are: - Merchandise bought and resold in foreign countries for Norwegian account - Merchandise bought and resold in Norway for foreign account - Direct delivery to/from the oilfields in the North sea exclusive payments under code 13 - Transport expenses (specified whether they are for export or import as well as means of conveyance

PAYMENT TYPE: SERVICES

CODE	TEXT	AMT. LIMIT	CONDITIONS	COMMENTS
20	Passenger freight income	None	Incoming payments to enterprises where the enterprise number is valid	For these payments it is not required with text I field C108/4440 (Text Literal/Free text). If the enterprise number is invalid, code 25 shall be used.
21	Other freight income	None	Incoming payments to enterprises where the enterprise number is valid.	For these payments it is not required with text in field C108/4440 (Text Literal/Free text).). If the enterprise number is invalid, code 25 shall be used. Covers also forwarding.
22	Travelling income	0,00	All transactions related to travelling shall be coded regardless of the size of the amount.	For these payments it is not required with text in C108/4440 (Text Literal/Free text). Examples on payments in addition to normal tourist traffic are travel and living costs in connection with services and settlement from/to travel agencies.
23	Travelling foreigner	0,00	All transactions related to travelling shall be coded regardless of the size of the amount.	For these payments it is not required with text in field C108/4440 (Text Literal/Free text). Examples on payments in addition to normal tourist traffic are travel and living costs in connection with services and payments from/to travel agencies.
24	Indemnity insurance foreigner	None	Exclusive payments concerning compensations and life insurance	For these payments it is not required with text in field C108/4440 (Text Literal/Free text).

25	Other services	None	None	All payments shall be specified in field C108/4440 (Text Literal/Free text). Examples on payments that shall use this code are: - Data processing and programming - Diplomat costs - Drift of offices and buildings - Refinement/preparation - Insurance compensation (Indemnity) - Insurance premium and payments (Life) - Fees - Harbour income/ -expenses - Health - Commissions - Rent income/expenses - Management - Military income/expenses - Assemblage - Option premium - Post services - Provisions/costs - Salvage services - Advertising income/expenses - Repairs - Ship crew wages - Technical assistance - Tele services - Education - Maintenance - Weather forecast

PAYMENT TYPE: INTEREST / PROCEEDS / OTHER CAPITAL YIELD

CODE	TEXT	AMT. LIMIT	CONDITIONS	COMMENTS
40	Interest on loan	250.000	None	If payments exceed the amount limit, the field C108/4440 (Text Literal/Free text) shall specify which loans the interests are related to.
42	Behold. Interest other than the banks own	250.000	Not the banks interest income/ expenses	If payments exceed the amount limit, the field C108/4440 (Text Literal/Free text) shall specify what the interests are related to.
44	Dividend on shares	250.000	None	If payments exceed the amount limit the field C108/4440 (Text Literal/Free text) shall specify what the dividends are related to.
46	License charges royalties patents	250.000	None	If payments exceed the amount limit the field C108/4440 (Text Literal/Free text) shall specify what the charges are related to.
48	Other capital gains	None	None	All payments shall be specified in field C108/4440 (Text Literal/Free text). This post shall cover all capital gains that do not fit in any of the defined posts.

PAYMENT TYPE: CAPITAL

CODE	TEXT	AMT. LIMIT	CONDITIONS	COMMENTS
60	Loan	None	None	All payments shall be specified with type of loan in field C108/4440 (Text Literal/Free text). Covers also turnover of loans and loan parts.
61	Loan	None	None	All payments shall be specified with type of loan in field C108/4440 (Text Literal/Free text). Covers also turnover of loans and loan parts
62	Purchase/sales of Norwegian stocks dir.inv.	None	The payments shall cover minimum 10% of the stock capital in the company	All payments shall be specified with stock capital in percent in C108/4440 (Text Literal/Free text).
63	Purchase/sale of foreign stocks dir.inv.	None	The payments shall cover minimum 10% of the stock capital in the company	All payments shall be specified with stock capital in percent in field C108/4440 (Text Literal/Free text).
64	Purchase/sale of Norwegian stock holding	None	The payments shall cover minimum 10% of the stock capital in the company	All payments shall be specified with the issuer of stocks and VP-nr. in field C108/4440 (Text Literal/Free text).
65	Purchase/sale of foreign stock holdings	None	Payment shall cover minimum 10% of the aksjekap. in the company	For these payments it is not required with text i field C108/4440 (Text Literal/Free text).
66	Purchase/sale of Norwegian bonds	None	None	All payments shall be specified with the issuer of the bonds and VP-no. In field C108/4440 (Text Literal/Free text).

PAYMENT TYPE: CAPITAL

CODE	TEXT	AMT. LIMIT	CONDITIONS	COMMENTS
67	Purchase/sale foreign bonds	None	None	For these payments it is not required with text i field C108/4440 (Text Literal/Free text)
68	Purchase/sale other Norwegian securities	None	None	All payments shall be specified with type of securities and the Norwegian issuer.
69	Purchase/sale other foreign securities	None	None	All payments shall be specified with type of securities.
70	Other capital transactions	None	None	All payments shall be specified in field C108/4440 (Text Literal/Free text). Payment examples are : - Shares (K/S, A/L, etc.) - Capital deposit - Purchase/sale of vacation house

PAYMENT TYPE: OTHER TRANSFERS

CODE	TEXT	AMT. LIMIT	CONDITIONS	COMMENTS
90	Other transfers from/to private nationals	250.000	**Only private persons**	If the payments exceeds the amount limit C108/4440 (Text Literal/Free text) shall specify what the payments covers. If the payments does not belong to any of the prior specified groups the following codes shall be used. Ex. On payments in both these codes (90 and 91) will be: - Inheritance - Emigration - Contingence - Missions money - Pensions - Taxes and charges - Subsidies

				- Maintenance allowance
91	Other transfers on behalf of the business	250.000	Not private persons	If the payments exceeds the amount limit C108/4440 (Text Literal/Free text) shall specify what the payments covers. If the payments does not belong to any of the prior specified groups the following codes shall be used. Ex. On payments in both these codes (90 and 91) will be: - Inheritance - Emigration - Contingence - Missions money - Pensions - Taxes and charges - Subsidies - Maintenance allowance