

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 (BetalingService) 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.

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:' (fieldno + ':') Pos 2-4 always F01 Pos 5-16 Sending SWIFT-adress of the Danske Bank group Brand, where the collection service agreement belongs Pos 17-26 not used, can be anything, data is discarded.

Format description MT 104 – Danske Bank

2	Message type	2+4	AN.	Y	Pos 0-1 always '2:' (fieldno + ':') Pos 2-5 always 'O104' (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:' (fieldno + ':') Pos 2-? The SWIFT instructions as specified in the format description below.

Example:

{1:F01DABADKKK }{2:O104}{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]	<p>OTHR/xxx used for bilaterally agreed codes/information. The actual bilateral code/information will be specified in the second subfield (xxx).</p> <p>See Note A for possible codes in the subfield (xxx) or see Collection Service Implementation Guide section 11.8</p> <p>If present field 23E must not be present in any occurrence of sequence B.</p>
O	21E	Registration Reference	[/34x]	<p>/The CS-creditor number. See Collection Service Implementation Guide section 5.1. If present field 21E must not be present in any occurrence of sequence B.</p>
M	30	Requested Execution Date	6!n	<p>The requested execution date for all the transactions contained in the MT104. The valid date must be expressed as YYMMDD. Direct Debit: The date where the amount has to be debited. Printed invoices: The date indicated as payment date.</p>
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] 4*35x	<p>/The account number to be credited Name and address of creditor (not used).</p> <p>Creditor's name must be present for UK Direct Debit</p> <p>If present field 50K must not be present in any occurrence of sequence B.</p> <p>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/ Business Online See Collection Service Implementation Guide section 8.5.</p> <p>Collection type is 011 (Collection with account number) The field indicates the account debtor has to use as credit account. Collection type: 103 and 123 DK Direct Debit (Lev-erandørService): Any alternative creditor account can be given – this must be registered in the agreement with Nets Denmark. 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). Reversal: The field indicates the debit account. Reversal via account transfers only applies for accounts in Denmark. Approval must then be done manually in Business Online.</p>
O	52D	Creditor's Bank		
O	26T	Transaction Type Code	3!c	Not supported. Ignored if present.

Format description MT 104 – Danske Bank

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). See Note A for possible codes in the subfield (xxx).
O	21C	Mandate Reference	35x	The Debtor's customer number (Debtor ID). Mandatory. See Collection Service Implementation Guide section 8.8.
O	21D	Direct Debit Reference	35x	Identification of the payment. Mandatory. 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] 4*35x	/The account to be credited 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] 4*35x	/account number (See Collection Service Implementation Guide), and/or name and address of the debtor . Line 1, 3, and 4 must be filled in. Line 4 must contain Country code followed by '-', Zip-code and City. '-' is only allowed in line 4. In the collection types below the account number is mandatory: 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. PL Direct Debit: IBAN-account number Reversal via account transfer: Debtor's account number.
O	70	Remittance Information	4*35x	Text for the Debtor. 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. 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 (BetalingService)

102: In-payment form (FIK/GIK)

103: Direct Debit (LeverandørService)

121: Reversal via Direct Debit (BetalingService)

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)