

Local Swedish Payments - District

Change log

Version	Date	Change
1	2013-10-07	Change log added
2	2020-12-22	Updated the Field 6 description (Currency section). Only SEK currency is allowed for all payments types. Account transfers internal (accounts within Danske Bank) supports all main currencies.
2.1	2022-02-07	<p>P27 updates: Swedish domestic account transfers will be cleared through the new platform from May 2023 at the earliest. When P27 is live, then creditor name is mandatory and must be provided. Besides existing features like unstructured advice and OCR reference, P27 also offers new optional features like</p> <ul style="list-style-type: none"> • Ultimate Debtor • Ultimate Creditor • RF reference • Invoice • Extended Remittance information. <p>Danske Bank's format CMSI supports unstructured advice, OCR reference and these new optional features</p> <ul style="list-style-type: none"> • RF reference for BBAN/IBAN, Bankgiro and Plusgiro accounts <p>When you prepare your payment files for P27, remember that you still have to fulfill the requirements on the current payment types until the new Nordic Payment types are live</p>
2.2	2022-09-15	Field 5 added Payments with a dispatch date within the last 60 days will be dispatched with today's date or the first possible date.
2.3	2023-12-13	All information related to P27 is removed

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

The file must contain one line for each payment. 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 filled. An empty field must be indicated with two quotation marks ("). When there are no more required fields in a payment, you can leave out the rest of the fields.

In the format field A 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	Y	Command for create payment: CMSI
2	From account	2-24	AN	Y	From account: <ul style="list-style-type: none"> • 11 digit account number in Danske Bank, Sweden • 24-character IBAN no in Danske Bank Sweden
3	To account	2-24	AN	Y	To account: <ul style="list-style-type: none"> • Account transfer (incl. Salary) 10/11-14 digits account number in Swedish bank* • 24 character IBAN no. in Sweden • Giro payment: 7 or 8 digits bankgiro number 2 - 8 digits PlusGiro number • Cash payment: Blank (“”) <p>*Transfer to accounts outside Danske Bank must include sort code.</p>
4	Amount	15	N	Y	Amount Max. 2 decimals. (length of field is incl. decimal comma)
5	Date	8	N	N	Dispatch date (day of payment/debit) in format: DDMMYYYY The date may be up to 365 days ahead and earliest 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. If the field is left blank, the payment will be dispatched earliest possible.
6	Currency	3	AN	N	ISO code for currency on the following payment types: <ul style="list-style-type: none"> • Account transfers - Between accounts held with Danske Bank all main currencies are possible.

					<ul style="list-style-type: none"> - To other banks: SEK • Giro payments: SEK • Cash payments: SEK <p>If the field is left blank ("") SEK will be used as transfer currency.</p>
7	Payment Type	1	AN	Y	<p>Type of payment</p> <ul style="list-style-type: none"> 'G' = Giro payment via Bankgiro 'P' = Giro payment via PlusGiro 'K' = Account Transfer 'L' = Salary (Account transfer) 'U' = Cash payment
8	Remittance Information type	1	AN	Y	<p>Remittance Information type (to beneficiary)</p> <ul style="list-style-type: none"> 'R' = OCR-reference 'M' = Short message 'U' = Extended message 'N' or blank ("") = No message <p>Possible in the following payment types:</p> <ul style="list-style-type: none"> Giro payments: R, M or U Account transfer: U, M, N or blank ("")Salary (Account transfer): N or blank ("") Account transfer, between own accounts: M, U or N or blank ("") Cash payment = U
9-11	Not in use				Fields are not used. Specify as blank (""). Separate with comma.
12	C/o Name	33	AN	N	<p>Additional name field.</p> <p>This field can be used if 'U' is selected in field 7.</p>
13	Letter to sender	1	AN	N	<p>Option for letter to sender (receipt for payment):</p> <ul style="list-style-type: none"> 'J' = Letter to sender 'N' or blank ("") = No letter <p>If 'J' is selected, and no text is filled in field 14 or 15, a standard letter is send.</p> <p>Notice: An additional transaction cost is collected for letter to sender.</p>
14-15	Text to sender	2 x 35	AN	N	<p>Message to sender.</p> <p>Can be used if 'J' in field 13.</p>

16	Name	35	AN	C	Name of beneficiary. <i>Must</i> be filled in if: <ul style="list-style-type: none"> • <i>Account transfer</i>: Remittance information type is “Extended message” (‘U’ in field 8) and field 27-56 are filled in. • <i>Cash payment</i> Not used if Account transfer is to own account in Danske Bank.
17	Address	35	AN	C	Name of street of beneficiary, and/or P. O. box <i>Must</i> be filled in if: <ul style="list-style-type: none"> • <i>Account transfer</i>: Remittance information type is “Extended message” (‘U’ in field 8) and field 27-56 are filled in. • <i>Cash payment</i> Not used if Account transfer is to own account in Danske Bank.
18	Postal code	5	N	C	Postal code of beneficiary. <i>Must</i> be filled in if: <ul style="list-style-type: none"> • <i>Account transfer</i>: Remittance information type is “Extended message” (‘U’ in field 8) and field 27-56 are filled in. • <i>Cash payment</i> Not used if Account transfer is to own account in Danske Bank.
19	City	20	AN	C	Name of city of beneficiary. <i>Must</i> be filled in if: <ul style="list-style-type: none"> • <i>Account transfer</i>: Remittance information type is “Extended message” (‘U’ in field 8) and field 27-56 are filled in. • <i>Cash payment</i> (‘U’ in field 7). Not used if Account transfer is to own account in Danske Bank.
20	Text to sender	20	AN	N	Text to appear on senders account statement
21	Not in use				Field is not used. Specify as blank (“”).
22	Beneficiary’s reference	25	AN	C	Short text reference to beneficiary <i>Must/Can</i> be filled in if ‘M’ in field 8: <ul style="list-style-type: none"> • <i>Must</i> be filled in if Giro Payment (Bankgiro/PlusGiro) – max. 25 char.

					<ul style="list-style-type: none"> • Can be filled in if Account transfer is between own accounts in Danske Bank – max. 20 char. • Can be filled in if Account transfer to account outside Danske Bank – max. 12 char. <p>Notice: Can not be used for salary payments.</p>
23	Not in use				Field is not used. Specify as blank ("").
24	OCR-reference	25	N	C	OCR-reference to beneficiary Must be filled in if 'R' in field 8.
25 - 26	Not in use				Fields are not used. Specify as blank (""). Separate with comma.
27 - 56	Message to beneficiary	15x35	AN	C	<p>Extended message to beneficiary. Must/Can be filled in if 'U' in field 8:</p> <ul style="list-style-type: none"> • Must be filled in if Giro Payment (Bankgiro): Up to 15x35 char. • Must be filled in if Giro Payment (PlusGiro): Up to 10x35 char. • Must be filled in if Cash payment: Up to 15x35 char. <p>Can be filled in if Account transfer to account outside Danske Bank: Up to 15 x 35 char. Name and address must then also be filled in (field 16-19).</p>
57	Technical Reference	35	AN	N	A unique identification of the payment. This reference is NOT sent to the beneficiary but used to identify the payment in a BANSTA/DEBMUL.
58	Type of Electronic advice.	4	AN	N	<p>AT = Payment status. A new message is sent each time the payment changes status.</p> <p>AB = An advice is sent if the payment is rejected.</p> <p>Blank = No electronic advice.</p>