

## Local UK Payments

### Change log

Version	Date	Change
1	2011-12-02	Removed payment type External BACS , as this is no longer supported. Change log added
2	2013-03-17	Added field 20 HMRC reference
3	2022-09-15	Reviewed no changes
4	2023-08-14	Field 8 Currency; added only GBP is allowed and if blank GBP will be used
5	2024-10-23	Field 7 Date: update on number of days ahead for BACS payments added

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.

Note that it is only possible to use 1 BACS Service User Number (BACS no.) per file. If you are using more than one BACS no., please send one file per BACS no.

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 record, 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 Name	No. of Char.	Format:	Required:	Description:
1	Command	8	AN	Y	Denotes the type of payment. For UK local payments insert: CMGB
2	Version no.	3	AN	Y	Always 1.0

Field No.:	Field Name	No. of Char.	Format:	Required:	Description:
3	Ordering account	14/22	AN	Y	The account to be debited. Must consist of the Sort code and then the Account no. Can also be an IBAN.
4	BACS Service user number	6	AN	C	BACS Service User Number. Required for payment type "B" ( BACS payment) in field 9. (Only 1 allowed per file)
5	Beneficiary account	14/22	AN	Y	The account to be credited. (Must be an account in a Bank within UK) Must consist of the Sort code and then the Account no. Can also be an IBAN.
6	Amount	15	N	Y	Amount Max. 2 decimals. (length of field is incl. decimal point) (Digit Grouping Symbols are not allowed)
7	Date	8	N	N	Date (day of payment/debit) in format: DDMMYY or DDMMYYYY The date may be up to 365 days ahead and earliest today's date*. If the field is left blank, the payment will be dispatched at the earliest possible date. * For BACS payments (type B in field 9) the earliest possible date is 2 banking days in the future and the date can be up to 30 days ahead only
8	Currency	3	AN	N	ISO Currency code - Between accounts held with Danske Bank all main currencies are possible. - When transferring to other banks only GBP is allowed. -If the field is left blank ("") GBP will be used

Field No.:	Field Name	No. of Char.	Format:	Required:	Description:
9	Type of Payment	1	AN	Y	'I' = Account transfer - Internal*) 'F' = Account transfer - Faster Payment 'C' = Account transfer - CHAPS 'B' = BACS Payment *) Transfers between own or group accounts in Danske Bank.
10	Beneficiary name	18	AN	C	Name of Beneficiary is required for all payment types except 'Account transfer – Internal.'
11	Text on sender's account statement	18	AN	N	Text reference posted on the account statement of the payer
12	Payment Reference for Beneficiary	18	AN	C	Textual reference for beneficiary. Not applicable for CHAPS-Payments.
13-16	Payment reference for Beneficiary	4x35	AN	C	Only applicable for CHAPS-payments. Generally you can enter a maximum of 4 lines, each containing up to 35 characters. If the beneficiary account is a Danske Bank account, you can only enter 1 line containing a maximum of 18 characters.
17	Senders name	18	AN	Y	Name of Sending Customer
18	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.
19	Type of Electronic advice.	4	AN	N	Only applicable to BANSTA/DEBMUL. AT = Payment status. A new message is sent each time the payment changes status. AB = An advice is sent if the payment is rejected. Blank = No electronic advice.

Field No.:	Field Name	No. of Char.	Format:	Required:	Description:
20	HMRC reference	4	AN	C	<p>The HMRC reference can only be used for English BACS payments (Field 9 = 'B') and will only be accepted if formatted this way:</p> <p>'/' followed by 3 characters which can include Hyphen (-), Full stop (.), solidus (/), Zero through to 9, and A through to Z.</p>