

Danske Bank
Examples

Multiple Credit Advice Message
(EDIFACT D.96A - CREMUL)

Norwegian payment types

Change log

Version	Date	Change
1	2013-10-07	Change log added
2	2022-10-01	Reviewed no changes
3	2023-04-19	Changed account numbers and customer name in the examples

Introduction

This document contains a description of the most common payment types, with examples, that can be received in EDIFACT (CREMUL, version 96 A) from Danske Bank to a Norwegian account.

There is a specific description of each payment type, which segments with codes, qualifiers, etc. may occur.

For the sake of clarity the examples list a segment per line. In reality, several segments are sent in each line of a given length.

The following payment types are included in the description.

- NO Internal transfer with or without separate advice
- NO BBS clearing transaction without message
- NO BBS clearing transaction with message
- NO Norwegian OCR payment with KID reference
- NO Electronic payment with message
- NO Giro form
- Incoming foreign payment
- The Bank's purchase of foreign cheque
- Cashpool transaction

NO Internal transfer with or without separate advice

Internal Danske Bank account transfer with a possible advice to the creditor, of a maximum of 50 lines of 35 characters.

Data element	UNEDIFACT Segment/Element	Code/Value
Payment type	SG4 BUS 3279	DO
	SG4 BUS 4383	IBB
Booking date	SG4 DTM 2005	202
	SG4 DTM 2380	<i>date</i>
Value date	SG4 DTM 2005	209
	SG4 DTM 2380	<i>date</i>
Booked amount	SG4 MOA 5025	60
	SG4 MOA 5004	<i>amount</i>
Archive reference	SG5 RFF 1153	ACK
	SG5 RFF 1154	<i>bank reference.</i>
Creditor's account	SG6 FII 3055	BF
	SG6 FII 3194	<i>account number</i>
Beneficiary's reference	SG11 RFF 1153	CR
	SG11 RFF 1154	"Under sep.advice"+ <i>advice no.</i>
Original amount	SG13 MOA 5025	98
	SG13 MOA 5004	<i>amount</i>
Sender	SG14 NAD 3035	OY
	SG14 NAD C080	<i>name and address</i>
Message to creditor	SG20 PRC C242 7187	11
	SG20 FTX 4451	PMD
	SG20 FTX C108 4440	<i>unstructured text</i>

Example

UNH+1+CREMUL:D:96A:UN'
BGM+X1+20010629170059437'
DTM+137:20010629:102'
LIN+1'
DTM+202:20010418:102'
DTM+209:20010418:102'
BUS++DO++IBB'
MOA+60:395,25:NOK'
RFF+ACK:1101040371'
FII+BF+97609999999'
SEQ++1'
FII+BF'
RFF+CR: Under sep.advice 0795035'
MOA+98:395,25:NOK'
NAD+OY+++COMPANY AS:VEIEN 169:N 1313 VØYENENGA'
PRC+11'
FTX+PMD+++F 801627'
GIS+37'
UNT+19+1'

NO BBS clearing transaction without message

Norwegian transaction, without message from BBS. The entry may stem from several different BBS products that are specified in the beneficiary's reference. For instance "Giro" and "Kreditering, total", see examples below.

NB The entry will be made only if 'Danske Bank entries' were ordered.

Data element	UN/EDIFACT Segment/Element	Code/Value
Payment type	SG4 BUS 3279	DO
	SG4 BUS 4383	IBB
Booking date	SG4 DTM 2005	202
	SG4 DTM 2380	<i>date</i>
Value date	SG4 DTM 2005	209
	SG4 DTM 2380	<i>date</i>
Booked amount	SG4 MOA 5025	60
	SG4 MOA 5004	<i>amount</i>
Archive reference	SG5 RFF 1153	ACK
	SG5 RFF 1154	<i>reference</i>
Beneficiary's reference	SG5 RFF 1153	CR
	SG5 RFF 1154	<i>reference</i>
Creditor's account	SG6 FII 3055	BF
	SG6 FII 3194	<i>account number</i>
Original amount	SG13 MOA 5025	98
	SG13 MOA 5004	<i>amount</i>

Example

UNH+41+CREMUL:D:96A:UN'
 BGM+X1+20010629150840710'
 DTM+137:20010629:102'
 LIN+1'
 DTM+202:20010417:102'
 DTM+209:20010417:102'
 BUS++DO++IBB'
 MOA+60:3732,03:NOK'
 RFF+ACK:*93673527'
 FII+BF+97609999999'
 SEQ++1'
 FII+BF'
 RFF+CR:Giro'
 MOA+98:3732,03:NOK'
 UNT+15+41'

Example

UNH+3+CREMUL:D:96A:UN'
 BGM+X1+20010629170059453'
 DTM+137:20010629:102'
 LIN+1'
 DTM+202:20010418:102'
 DTM+209:20010418:102'
 BUS++DO++IBB'
 MOA+60:248857,21:NOK'
 RFF+ACK:*90000000'
 FII+BF+97609999999'
 SEQ++1'
 FII+BF'
 RFF+CR:Kreditering, total'
 MOA+98:248857,21:NOK'
 UNT+15+3'

Example

UNH+42+CREMUL:D:96A:UN'
BGM+X1+20010629150840717'
DTM+137:20010629:102'
LIN+1'
DTM+202:20010417:102'
DTM+209:20010417:102'
BUS+++DO+++IBB'
MOA+60:3867,44:NOK'
RFF+ACK:*90000000'
FII+BF+97609999999'
SEQ++1'
FII+BF'
RFF+CR:OCR-giro, tot 1917100059'
MOA+98:3867,44:NOK'
UNT+15+42'

NO BBS clearing transaction with message

Norwegian transaction, with message from BBS.

NB The entry will be made only if 'Danske Bank entries' were ordered.

Data element	UN/EDIFACT Segment/Element	Code/Value
Payment type	SG4 BUS 3279	DO
	SG4 BUS 4383	IBB
Booking date	SG4 DTM 2005	202
	SG4 DTM 2380	<i>date</i>
Value date	SG4 DTM 2005	209
	SG4 DTM 2380	<i>date</i>
Booked amount	SG4 MOA 5025	60
	SG4 MOA 5004	<i>amount</i>
Archive reference	SG5 RFF 1153	ACK
	SG5 RFF 1154	<i>reference</i>
Beneficiary's reference	SG5 RFF 1153	CR
	SG5 RFF 1154	<i>reference</i>
Creditor's account	SG6 FII 3055	BF
	SG6 FII 3194	<i>account number</i>
Original amount	SG13 MOA 5025	98
	SG13 MOA 5004	<i>amount</i>
Sender	SG14 NAD 3035	OY
	SG14 NAD C080	<i>name and address</i>
Message to creditor	SG20 PRC C242 7187	11
	SG20 FTX 4451	PMD
	SG20 FTX C108 4440	<i>unstructured text</i>

Example

UNH+14+CREMUL:D:96A:UN'
 BGM+X1+20010629170059534'
 DTM+137:20010629:102'
 LIN+1'
 DTM+202:20010418:102'
 DTM+209:20010418:102'
 BUS++DO++IBB'
 MOA+60:5165,65:NOK'
 RFF+ACK:797407273'
 FII+BF+97609999999'
 SEQ++1'
 FII+BF'
 RFF+CR:CUSTOMER AS'
 MOA+98:5165,65:NOK'
 NAD+OY+++CUSTOMER AS+POSTBOKS 9999 SENTRUM+ 5808'
 PRC+11'
 FTX+PMD+++BILAG?: 11249 10319 BELØP?: -51:65,65 5.165,65:
 REF?: 803944'
 GIS+37'
 UNT+19+14'

NO Norwegian OCR payment with KID reference

Advice on Norwegian OCR payments with KID reference via BBS. This is detailed information on payments with

- 1) Valid KID reference
- 2)

NB The entry will be made only if ‘BBS and Danske Bank entries’ or ‘BBS entries’ were ordered.

Data element	UN/EDIFACT Segment/Element	Code/Value
Payment type	SG4 BUS 3279	DO
	SG4 BUS C551 4383	230
Value date	SG4 DTM 2005	209
	SG4 DTM 2380	<i>date</i>
Total amount	SG4 MOA 5025	349
	SG4 MOA 5004	<i>amount</i>
Archive reference	SG5 RFF 1153	ACK
	SG5 RFF 1154	<i>reference</i>
Processing date	SG5 DTM 2005	171
	SG5 DTM 2380	<i>date</i>
Creditor's account	SG6 FII 3055	BF
	SG6 FII 3194	<i>account number</i>
Date of receipt	SG10 DTM C507 2005	203
	SG10 DTM C507 2380	<i>date</i>
Debtor's account	SG10 FII 3035	OR
	SG10 FII C078 3194	<i>account number</i>
Archive reference	SG11 RFF 1153	ACD
	SG11 RFF 1154	<i>reference</i>
Payment order number	SG11 RFF 1153	AEK
	SG11 RFF 1154	<i>reference</i>
Amount transferred	SG13 MOA 5025	143
	SG13 MOA 5004	<i>amount</i>
Sender	SG14 NAD 3035	PL

	SG14 NAD C080	<i>name</i>
Text to the creditor	SG15 FTX 4451	AAG
	SG15 FTX C108 4440	<i>free text</i>
Structured message to the creditor.	SG20 PRC C242 7187	8
	SG21 DOC C002 1001	999
	SG21 DOC C503 1004	<i>KID reference</i>
Amount	SG21 MOA C516 5025	12
	SG21 MOA C516 5004	<i>amount</i>

Example

UNH+4+CREMUL:D:96A:UN'
 BGM+X1+20010629170120128'
 DTM+137:20010629:102'
 LIN+1'
 DTM+209:20010418:102'
 BUS+++DO++230:25:124'
 MOA+349:124113,53'
 RFF+ACK:01918100001'
 DTM+171:20010418:102'
 FII+BF+97609999999'
 SEQ++1'
 DTM+203:20010418:102'
 FII+OR+83801915348'
 RFF+ACD:101089152'
 RFF+AEK:91521461'
 MOA+143:3808,11'
 NAD+PL+++HANS'
 INP+BF+2:SI'
 FTX+AAG+++FROM?:HANS PAID ON?: 18.04.01'
 PRC+8'
 DOC+999+0000773500099954208143212'
 MOA+12:3808,11'
 GIS+37'

SEQ++2'
DTM+203:20010418:102'
FII+OR+36258888888'
RFF+ACD:362589343'
RFF+AEK:53191521504'
MOA+143:4843,44'
NAD+PL+++Erik'
INP+BF+2:SI'
FTX+AAG+++FROM?: Erik PAID ON?: 18.04.01'
PRC+8'
DOC+999+0000773500050299908106755'
MOA+12:4843,44'
GIS+37'
SEQ++3'
DTM+203:20010418:102'
FII+OR+36268888888'
RFF+ACD:362689451'
RFF+AEK:94510009'
MOA+143:115461,98'
NAD+PL+++Øystein'
INP+BF+2:SI'
FTX+AAG+++FROM?: 3626.88.88888 PAID ON?: 18.04.01'
PRC+8'
DOC+999+0000773500059991808028787'
MOA+12:115461,98'
GIS+37'
UNT+50+4'

NO Electronic payment with message from BBS

Advice on Norwegian account transfers with message via BBS (electronic payment).

NB The entry will be made only if 'BBS and Danske Bank entries' or 'BBS entries' were ordered.

Data element	UN/EDIFACT Segment/Element	Code/Value
Payment type	SG4 BUS 3279	DO
	SG4 BUS C551 4383	233
Value date	SG4 DTM 2005	209
	SG4 DTM 2380	<i>date</i>
Total amount	SG4 MOA 5025	349
	SG4 MOA 5004	<i>amount</i>
Archive reference	SG5 RFF 1153	ACK
	SG5 RFF 1154	<i>reference</i>
Processing date	SG5 DTM 2005	171
	SG5 DTM 2380	<i>date</i>
Creditor's account	SG6 FII 3055	BF
	SG6 FII 3194	<i>account number</i>
Date of receipt	SG10 DTM C507 2005	203
	SG10 DTM C507 2380	<i>date</i>
Debtor's account	SG10 FII 3035	OR
	SG10 FII C078 3194	<i>account number</i>
Archive reference	SG11 RFF 1153	ACD
	SG11 RFF 1154	<i>reference</i>
Payment order number	SG11 RFF 1153	AEK
	SG11 RFF 1154	<i>reference</i>
Amount transferred	SG13 MOA 5025	143
	SG13 MOA 5004	<i>amount</i>
Sender	SG14 NAD 3035	PL
	SG14 NAD C080	<i>name and address</i>
Beneficiary	SG14 NAD 3035	BE
	SG14 NAD C080	<i>name and address</i>

Text to the creditor	SG15 FTX 4451 SG15 FTX C108 4440	AAG <i>free text</i>
Message to creditor	SG20 PRC C242 7187 SG20 FTX 4451 SG20 FTX C108 4440	11 PMD <i>unstructured text</i>

Example

UNH+5+CREMUL:D:96A:UN'
 BGM+X1+20010629170121373'
 DTM+137:20010629:102'
 LIN+1'
 DTM+209:20010418:102'
 BUS+++DO++ 233:25:124'
 MOA+349:5740,85'
 RFF+ACK:01918100002'
 DTM+171:20010418:102'
 FII+BF+97609999999'
 SEQ++1'
 DTM+203:20010418:102'
 FII+OR+37608888888'
 RFF+ACD:376089451'
 RFF+AEK:69036100080'
 MOA+143:575,2'
 NAD+BE++Customer AS++Postboks 9999+ BERGEN++5800'
 NAD+PL+++Supplier AS+C/O Kommunekass.I Norway+Norge++6973'
 INP+BF+2:SI'
 FTX+AAG+++Supplier AS BETALT DATO?: 18.04.01'
 PRC+11'
 FTX+PMD+++Invoice no. Enclosure no. Amount Concerning'
 FTX+PMD+++-----'
 FTX+PMD+++798379 GK002101777 575,20'
 GIS+37'
 SEQ++1'
 DTM+203:20010418:102'

FII+OR+52050673596'
 RFF+ACD:797407273'
 RFF+AEK:201050'
 MOA+143:5165,65'
 NAD+BE++CUSTOMER A/S++VEIEN 58:BOKS 9999+BERGEN++5800'
 NAD+PL+++SUPPLIER AS+POSTBOKS 9999 +BERGEN++5800'
 INP+BF+2:SI'
 FTX+AAG+++SUPPLIER AS'
 PRC+11'
 FTX+PMD+++BILAG?: 11249 10319 BELØP?: -5165,65 5.165,65'
 FTX+PMD+++REF?: 803944'
 GIS+37'
 UNT+43+5'

NO Giro form

Advice on Norwegian giro form payments via BBS (Giro blanketter).

NB The entry will be made only if 'BBS and Danske Bank entries' or 'BBS entries' were ordered.

Data element	UN/EDIFACT Segment/Element	Code/Value
Payment type	SG4 BUS 3279	DO
	SG4 BUS C551 4383	234
Value date	SG4 DTM 2005	209
	SG4 DTM 2380	<i>date</i>
Total amount	SG4 MOA 5025	349
	SG4 MOA 5004	<i>amount</i>
Archive reference	SG5 RFF 1153	ACK
	SG5 RFF 1154	<i>reference</i>
Processing date	SG5 DTM 2005	171
	SG5 DTM 2380	<i>date</i>
Creditor's account	SG6 FII 3055	BF
	SG6 FII 3194	<i>account number</i>
Date of receipt	SG10 DTM C507 2005	203
	SG10 DTM C507 2380	<i>date</i>
Debtor's account	SG10 FII 3035	OR
	SG10 FII C078 3194	<i>account number</i>
Archive reference	SG11 RFF 1153	ACD
	SG11 RFF 1154	<i>reference</i>
Payment order number	SG11 RFF 1153	AEK
	SG11 RFF 1154	<i>reference</i>
Amount transferred	SG13 MOA 5025	143
	SG13 MOA 5004	<i>amount</i>

Eksempel

UNH+3+CREMUL:D:96A:UN'
BGM+X1+20010629145833626'
DTM+137:20010629:102'
LIN+1'
DTM+209:20010418:102'
BUS+++DO++234:25:124'
MOA+349:286753,05'
RFF+ACK:01918100003'
DTM+171:20010418:102'
FII+BF+97609999999'
SEQ++1'
DTM+203:20010417:102'
FII+OR+32708888888'
RFF+ACD:*93743561'
RFF+AEK:6364567488'
MOA+143:3813,37'
SEQ++2'
DTM+203:20010417:102'
FII+OR+32958888888'
RFF+ACD:*98099716'
RFF+AEK:6303071218'
MOA+143:79250'
UNT+23+3'

Incoming foreign payment

Incoming foreign payment Incoming foreign payments may be credited to an account in the same currency as the amount transferred or an account in a currency other than the transferred amount when an exchange is made to the currency of the account.

Transfers via Danmarks Nationalbank are also booked as incoming foreign payments.

Data element	UN/EDIFACT Segment/Element	Code/Value
Payment type	SG4 BUS 3279	IN
	SG4 BUS 4383	UBB
Booking date	SG4 DTM 2005	202
	SG4 DTM 2380	<i>date</i>
Value date	SG4 DTM 2005	209
	SG4 DTM 2380	<i>date</i>
Booked amount	SG4 MOA 5025	60
	SG4 MOA 5004	<i>amount</i>
	SG4 MOA 6345	<i>currency</i>
Archive reference	SG5 RFF 1153	ACK
	SG5 RFF 1154	<i>bank reference</i>
Creditor's account	SG6 FII 3055	BF
	SG6 FII 3194	<i>account number</i>
	SG6 FII 6345	<i>currency</i>
Correspondent bank	SG10 FII 3432	Bank in clear text
Beneficiary's reference	SG11 RFF 1153	CR
	SG11 RFF 1154	<i>reference ("Payment" + reference)</i>
Credit amount	SG13 MOA 5025	143
	SG13 MOA 5004	<i>amount</i>
	SG13 MOA 6345	<i>currency</i>
Original (transferred) amount	SG13 MOA 5025	98
	SG13 MOA 5004	<i>amount</i>
	SG13 MOA 6345	<i>currency</i>
Beneficiary	SG14 NAD 3035	BE

	SG14 NAD C082 3039 SG14 NAD C082 1131	<i>identification</i> KUN
Sender	SG14 NAD 3035 SG14 NAD C080	OY <i>name and address</i>
Fee	SG17 FCA 4471 SG17 FCA C878 3194	13, 14 or 15 <i>fee account</i>
Fee amount	SG17 MOA 5025 SG17 MOA 5004 SG13 MOA 6345	23 <i>fee amount</i> <i>currency</i>
Message to creditor	SG16 FTX C108 4440	<i>text</i>

Example 1

UNH+277289+CREMUL:D:96A:UN'
 BGM+X1+19990219162054000'
 DTM+137:19990219:102'
 LIN+1'
 DTM+202:19990218:102'
 DTM+209:19990223:102'
 BUS++IN++UBB'
 MOA+60:11261,6:NOK'
 RFF+ACK: 6131312'
 FII+BF+4993888888:::NOK+DABADKKK:25:17:::17:AALBORG AFDELING ALGADE 53,
 POSTBOKS 1264:9100 AALBORG+DK'
 SEQ++1'
 FII+BF'
 FII+I1+:::NOK+:::SKANDINAVISKA ENSKILDA BANKEN AB (PUBL):KUNGSTRAEDGÅRDSGATAN 8
 S-106 40 STOCKHOLM+SE'
 RFF+CR:Payment 3825-90496131312'
 MOA+98:11291,6:NOK'
 MOA+143:11261,6:NOK'
 NAD+BE+0042998888:KUN'
 NAD+OY+++SUPPLIER AB:BOX 9999:::S-999 66 STOCKHOLM SWEDEN'
 FCA+13+3201:::3694103863'
 MOA+23:30:NOK'
 PRC+11'
 FTX+PMD+++DOK.NR?:40692 9920,00:DOK.NR?:1529746 1371,60'
 UNT+23+277289'

Example 2 (with exchange)

UNH+313526+CREMUL:D:96A:UN'
 BGM+X1+19990311092057000'
 DTM+137:19990311:102'
 LIN+1'
 DTM+202:19990309:102'
 DTM+209:19990308:102'

BUS++IN++UBB'
 MOA+60:6769,4:NOK'
 RFF+ACK: 6174915'
 FII+BF+4993888888:::NOK+DABADKKK:25:17:::17:SVENSTRUP AFDELING HOVEDVEJEN
 108:2600 GLOSTRUP+DK'
 SEQ++1'
 FII+BF'
 FII+I1+:::USD+:::ABN AMRO BANK N. V. 335 MADISON AVE.:NEW YORK, N.Y. 10017'
 RFF+CR:Payment 3825-90646374915'
 MOA+98:6799,4:NOK'
 CUX+2:USD+3:NOK+679,94'
 MOA+143:6769,4:NOK'
 CUX+2:USD+3:NOK+679,94'
 MOA+36:1000:USD'
 CUX+2:USD+3:NOK+679,94'
 NAD+BE+0043636510:KUN'
 NAD+OY+++SUPPLIER AB:ONE OCEAN DRIVE:LAKEVILLE, MA 02349'
 FCA+13+4440:::4993378451'
 MOA+23:30:NOK'
 PRC+11'
 FTX+PMD+++RFB/GT50208274'
 UNT+27+313526'

The Bank's purchase of foreign cheque

This payment type is related to the creditor's sale to the bank of a foreign cheque (cash transaction). Several cheques may be cashed in one transaction and credited as a total amount.

Data element	UN/EDIFACT Segment/Element	Code/Value
Payment type	SG4 BUS 3279	IN
	SG4 BUS 4383	UBB
Booking date	SG4 DTM 2005	202
	SG4 DTM 2380	<i>date</i>
Value date	SG4 DTM 2005	209
	SG4 DTM 2380	<i>date</i>
Booked amount	SG4 MOA 5025	60
	SG4 MOA 5004	<i>amount</i>
	SG4 MOA 6345	<i>currency</i>
Archive reference	SG5 RFF 1153	ACK
	SG5 RFF 1154	blank
Creditor's account	SG6 FII 3055	BF
	SG6 FII 3194	<i>account number</i>
Beneficiary's reference	SG11 RFF 1153	CR
	SG11 RFF 1154	<i>reference ("Cheque" + reference)</i>
Credit amount	SG13 MOA 5025	98
	SG13 MOA 5004	<i>amount</i>
	SG13 MOA 6345	<i>currency</i>

Example

UNH+277333+CREMUL:D:96A:UN'
BGM+X1+19990219162055000'
DTM+137:19990219:102'
LIN+1'
DTM+202:19990208:102'
DTM+209:19990209:102'
BUS++IN++UBB'
MOA+60:37491,92:NOK'
RFF+ACK'
FII+BF+4993999999'
SEQ++1'
FII+BF'
RFF+CR:Cheque 3201-99020812336'
MOA+98:37491,92:NOK'
UNT+15+277333'

Cashpool transaction

This payment type relates to a credit entry in connection with account adjustment transactions. The entry matches a debit transaction. On the account statement/entry list the setoff account is indicated, i.e. the account to which the same amount is debited. This transaction type can be de-selected.

Data element	UN/EDIFACT Segment/Element	Code/Value
Payment type	SG4 BUS 3279	DO
	SG4 BUS 4383	CON
Booking date	SG4 DTM 2005	202
	SG4 DTM 2380	<i>date</i>
Value date	SG4 DTM 2005	209
	SG4 DTM 2380	<i>date</i>
Booked amount	SG4 MOA 5025	60
	SG4 MOA 5004	<i>amount</i>
	SG4 MOA 6345	NOK:
Archive reference	SG5 RFF 1153	ACK
	SG5 RFF 1154	blank
Creditor's account	SG6 FII 3055	BF
	SG6 FII 3194	<i>account number</i>
Related account	SG10 FII 3055	OR
	SG10 FII 3194	<i>account number</i>
Beneficiary's reference	SG11 RFF 1153	CR
	SG11 RFF 1154	("Transfer" + setoff account)
Credit amount	SG13 MOA 5025	98
	SG13 MOA 5004	<i>amount</i>
	SG13 MOA 6345	NOK:

Example

UNH+322861+CREMUL:D:96A:UN'
BGM+X1+19990317085153000'
DTM+137:19990317:102'
LIN+1'
DTM+202:19990312:102'
DTM+209:19990315:102'
BUS++DO++CON'
MOA+60:1509902:NOK'
RFF+ACK'
FII+BF+3119111111'
SEQ++1'
FII+BF'
FII+OR+3119222222'
RFF+CR:Transfer 3119222222'
MOA+98:1509902:NOK'
UNT+16+322861'