

Danske Bank
Message Implementation Guide

Multiple debit advice
(EDIFACT D.96A - DEBMUL)

Change log

Version	Author	Date	Change
1	Danske Bank		Document created
1	Danske Bank	18.08.2013	Transfer with 'Immediate advice/Letter to beneficiary' (ULA) will be phased out. Changes to PAI segment field 4435: ULA removed.
1	Danske Bank	26.11.2013	Seg 11 RFF+CK only foreign cheques
2	Danske Bank	30.01.2015	As of 15th February 2015 RF Creditor reference and End-to-end reference under RFF (SG11) is supported in Danish account transfer
3	Danske Bank	17.01.2015	Information about MobilePay entries is added: New codes RE1 (Sales number), RE2 (Outlet number) and P01 (Bank reference) are added in RFF(11) C506 1153 PE (Outlet) is added in NAD(14) 3035
4	Danske Bank	05.05.2017	Information for MobilePay Payout added in SG10, FII 3035. New qualifier MPO and Creditor's mobile phone number in C078 3194.
5	Danske Bank	13.12.2018	Information on currencies is updated in SG13, CUX C504 6347
6	Danske Bank	08.02.2022	Removed support for foreign cheque to be printed in a Danske Bank Branch. Information for MobilePay Payout deleted in SG10, FII 3035. Deleted Qualifier MPO and Creditor's mobile phone number in C078 3194.
7	Danske Bank	01.10.2022	Reviewed no changes

A DEBMUL is a message from Danske Bank that certain amounts have been debited on certain dates. All types of credit entries can be advised but the accessible information varies according to the type of payment.

A DEBMUL can be applied for in two different ways. One way is via the payment order PAYMUL with a marking in the BGM segment that a DEBMUL is required. This will result in an advice about the debit entries contained in the PAYMUL in question. Another is via an order in the DBTS order system - either with a dispatch number or account number as the starting point.

At present domestic payments in Denmark, Norway, Finland, England and Sweden can be advised, as well as international payments.

As regards Swedish payments via Bankgirot special conditions apply. Because of the special Bankgirot system, advices on these payments will occur in DEBMUL with one B level and one C level – irrespective of the request

for the execution of the payments.

Information on Swedish debit entries via applications made by PAYMUL, is available around. 11am and around 5pm for applications made via account number.

Segment description:

UNH	To identify and specify the message type in question. The segment states which catalog is supporting the message type.
0062	Reference number of the message.
S009	This composite data element is important for the precise identification of the message type.
0065	A code list with 6-character values. DEBMUL = Multiple debit advice
0052	Version number. D = Approved version for implementation
0054	Catalog for the message. 96A = Approved catalog from 1 st half 96.
0051	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 give an unambiguous identification of DEBMUL.
C002	
1001	Code stating the type of advice. 470 = Advice on booked debit entries

1004 The unambiguous identification of the message

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 with format corresponding to DE/2379.

2379 Date format.
102 = YYYYMMDD

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

Segment group 1:

Identification of a message previously sent
Not used.

Segment group 2:

Identification of accounts and bank
Not used.

Segment group 3:

Identification of recipient/remitter of the message.
Not used.

Segment group 4:

This segment group contains information on the debit side of transaction.
There can be a maximum of 9999 repetitions.

LIN Identification of the individual line.

1082 Consecutive line number.

The rest of the segment is not used.

DTM Date/time related to the payment amount, i.e. the booking date and the value date.

C507

2005 Qualifier stating the type of date involved.
202 = Booking date
209 = Value date

2380 Stating date with format corresponding to DE/2379.

2379 Date format:
102 = YYYYMMDD

BUS Information in relation to payment type.

C521 Not used.

3279 DO = Domestic payment, including Swedish, Norwegian, Finnish and English payments
 IN = International payment via SWIFT

The rest of the segment is not used.

MOA Total amount debited to the account.

C516

5025 Amount type.

60 = Booked amount including fee, if any.

98 = Original amount

5004 The amount may be stated with a decimal point, that is, kroner and øre.

6345 Currency code according to ISO 4217

Segment group 5:

The segment group makes it possible to state references to be used for enquiries.

RFF Here references are returned to the debit amount.

C506

1153 Reference qualifier.

ACK = The bank's reference number.

CR2 = Technical reference.

CR = Entry text

1154 Unambiguous reference number.

The rest of the segment is not used.

DTM **Date/time - not used at present.**

Segment group 6:

Identification of ordering customer in the form of an account number.

FII **Identification of the bank and the related account.**

3035 Participant qualifier.

OR = Orderer's bank

C078

3194 Debit account number.

6345 Currency code according to ISO 4217

The rest of the segment is not used.

Segment group 7:

FCA **Distribution of fee and fee account, if any.**
If the fee data are specified on the individual credit entries they will also be stated on C level.

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
- 16 = Costs in Denmark are deducted from the cheque amount stated
- 17 = On the debiting of the from-account costs in Denmark are added to the cheque amount

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 the remitter.**

C516

5025 Qualifier
23 = Fee amount
5004 Amount
6345 Currency, coded according to ISO 4217.

The rest of the segment is not used.

Segment group 8-9:

Additional fee information. Not used at present

Segment group 10:

This group states the credit side of the advice, i.e. beneficiaries and information in relation to them.

SEQ

**Specification of a sequence number.
Used for unambiguous identification of each credit amount within the debit - transaction in question.**

1245

Not used at present

C286

1050 Sequence number.

The rest of the segment is not used.

DTM

Date related to C level. May at present only occur for international payments.

C507

2005 Qualifier stating the type of date involved.
 22t = Access date for correspondent bank

2380 Date.

2379 Time format.
 102 = YYYYMMDD

BUS

Information in relation to payment type – not used at present

FII

Identifies a bank and related credit account.

3035

Participant qualifier.
 BF = Creditor's bank
 BQ = Bank which issued the cheque.
 I1 = Correspondent bank

C078

3194 Creditor's account number.

6345 Currency code 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), 5 digits

AU = Australien bank code, 6 digits

BL = Bankleitzahl (German), 8 digits

CC = Canadian payment ass., 9 digits

CH = Chipcode (American), 6 digits

CP = CHIPS Participant Number (amerikansk), 3 digits

FW = Fedwire routing number (American), 9 digits

SC = Sortcode (English), 6 digits

SW = Swiss Bank clearing number, 5 digits

80 = A Danish bank's branch registration number.

Stated upon a foreign cheque being collected at the branch

3055 Not used.

3432 Stating bank in plain text.

3436 Further address of bank.

3207 Country, coded according to ISO 3166.

Segment group 11:

References.

RFF **Stating reference.**

C506

1153	Reference qualifier.
CR3	= Technical reference or End-to-end reference (Danish account transfers)
BID	= Payment identification (Joint Inpayment Form)
CK	= Cheque number for foreign cheques
CR	= RF Creditor reference (Danish account transfers)
RE1	= Sales number (MobilePay)
RE2	= Outlet number (MobilePay)
P01	= Reference number (MobilePay)
1154	Reference number.

The rest of the segment is not used.

DTM **Time of the reference - not used.**

Segment group 12:

Specification of payment mode and channel

PAI **Payment mode and payment channel.**

C534

4461	Payment mode.
IBB	= Domestic transfer
26	= Domestic cheque
IBK	= Inpayment form
GIR	= Transfer from giro account
PBS	= Danish Payment Systems
NLL	= Norwegian wages and salaries
NLK	= Norwegian account transfer
NLU	= Norwegian cash payment
FLP	= Finnish wages
FLK	= Finnish account transfer

SLL	= Swedish wages
SLK	= Swedish account transfer
SLU	= Swedish cash payment
SLG	= Swedish giro payment
ULI	= English account transfer between own accounts (Internal)
ULB	= English account transfer (Bacs)
ULC	= English express account transfer (Chaps)
UBB	= International transfer
23	= International cheque
MTC	= International cheque to be crossed
MTA	= Settling account abroad

4435 Payment channel.

UKA	= Account to account transfer with short advice (entry text on account statement)
UUA	= Account to account transfer with long advice (enclosure with next account statement)
A01 - A99	= Stating form type on inpayment form. At present A04, A15 and A71 are supported
PEN	= Pension transfer
STR	= Immediate giro payment
ALM	= Ordinary giro payment
FKS	= Finnish account transfer with structured message (via the DOC group)
FKM	= Finnish account transfer with message (via FTX segment)
FKR	= Finnish account transfer with OCR reference (via RFF segment)
10	= Finnish text code for wages.
15	= Finnish text code for fee.
17	= Finnish text code for educational aid.
18	= Finnish text code for social security benefits.
19	= Finnish text code for alimony.
20	= Finnish text code for pension.
30	= Finnish text code for compensation.
31	= Finnish text code for insurance claim
34	= Finnish text code for rent subsidies.

36	= Finnish text code for scholarship.
50	= Finnish text code for timber income.
51	= Finnish text code for savings under an insurance scheme.
55	= Finnish text code for dividend income.
56	= Finnish text code for interest income.
59	= Finnish text code for transport refund.
60	= Finnish text code for agricultural income.
61	= Finnish text code for milk income.
62	= Finnish text code for crops income.
63	= Finnish text code for slaughter income.
64	= Finnish text code for fur income.
68	= Finnish text code for agricultural income.
90	= Finnish text code for other.
NKU	= Norwegian account transfer with extended message (via FTX segment)
NKM	= Norwegian account transfer with message (via RFF segment)
NKR	= Norwegian account transfer with OCR reference (via RFF segment)
NUU	= Norwegian cash payment with extended message (via FTX segment)
SGM	= Swedish giro payment with message (via RFF segment)
SGU	= Swedish giro payment with extended message (via FTX segment)
SGR	= Swedish giro payment with OCR reference (via RFF segment)
SKM	= Swedish account transfer with message (via RFF segment)
SKU	= Swedish account transfer with extended message (via FTX segment)
SLM	= Swedish wage payment with message (via RFF segment)
SUU	= Swedish cash payment with extended message (via FTX segment)
ALO	= Ordinary international transfer
EXP	= Express transfer
TE	= Teletransfer
EUR	= Eurotransfer
KON	= Group transfer
DFA	= Direct dispatch of international cheque to remitter
DFM	= Direct dispatch of international cheque to beneficiary
CON	= Account-adjustment transactions
INT	= Interest transactions

The rest of the segment is not used.

Segment group 13:

Specifies each individual credit entry amount

MOA

Credit entry amount

C516

- | | |
|------|--|
| 5025 | Amount type. |
| | 60 = Booked amount including fee, if any, for the remitter |
| | 36 = Exchanged amount exclusive of fee, if any, for remitter. |
| | 143 = Amount transferred in the currency of the remittance exclusive of fee, if any, for remitter. |
| 5004 | The amount may be stated with a decimal point, that is, kroner and øre. |
| 6345 | Currency code according to ISO 4217. |

CUX

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

C504

- | | |
|------|---|
| | 2 occurrences of this composite data element. Only second occurrence used in Danske Bank. |
| 6347 | 3. = Currency code for beneficiary |
| | 5. = Calculation base currency |
| 6345 | Currency code according to ISO 4217 |

5402

Exchange rate.

The rest of the segment is not used.

DTM

Date related to rate or reference - not used at present

RFF **Other transactions to which the debit 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 information on payment beneficiary.

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

3035

Participant qualifier.
RV = Cheque beneficiary or Norwegian cash beneficiary.
BE = Creditor
PE = Outlet (MobilePay)

C082

3039 Identification of participant.

1131 Code list for identification of participant
KRE = Creditor number on inpayment form (form type A71)
KUN = Customer number with beneficiary (remitter identification for
immediate advice and extended advice)
PBS = PBS number

C080

3036 Name of participant.

The element may occur up to 5 times.

3164	Name of town
3251	Post code
3207	Country, coded according to ISO 3166

The rest of the segment is not stated.

CTA **Not used.**

COM **Not used.**

Segment group 17:

This segment group contains information on fees and fee basis.

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 the remitter
16	= Costs in Denmark are deducted from the cheque amount
17	= On the debiting of the from-account costs in Denmark are added to the cheque amount

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 the remitter.**

C516

5025 Qualifier
23 = Fee amount

5004 Amount

6345 Currency, coded according to ISO 4217.

The rest of the segment is not used.

Segment group 18:

Additional fee information. Not used at present

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

UNT **Ends the message and checks that the message is correct.**

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

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