

Collection Service Implementation Guide

Version 7.4.

Table of Contents

1	<i>Introduction</i>	1
2	<i>Terms</i>	1
3	<i>Message formats and exchange</i>	4
3.1	Message formats	4
3.2	Exchange of data	5
4	<i>Collection Service overview</i>	5
4.1	Brief description of Collection Service	5
4.2	Your customers' payment possibilities	6
4.3	Mandates / Agreements with your customers	6
5	<i>The process</i>	6
5.1	Become a creditor in Collection Service	6
5.2	Implement Collection Service	6
5.3	Use of Collection Service	7
6	<i>Agreement</i>	7
6.1	Agreement information	7
6.2	Editing basic company information	8
6.3	Third party agreements	8
7	<i>Testing</i>	8
7.1	The purpose and the course of the test	8
7.2	Test marking	9
7.3	Customer support during the test phase	9
8	<i>Collection information</i>	10
8.1	Collection type	10
8.2	Amount	11
8.3	Originator's reference/Payment identification	11
8.4	Calculating check digits	13
8.5	Controlling check digits	14
8.6	Technical reference	14
8.7	Creditor's account number	14
8.8	Payment/due date	15
8.9	Invoice date	15
8.10	Debtor ID - Customer number	16
8.11	Invoice number	16
8.12	Language codes	17
8.13	The debtor's name and address	17
8.14	The debtor's account number	17
8.15	Pre-notification to debtor	18
8.16	Exeptions	19
9	<i>Deadlines</i>	19

- 10 *Receipt and status message* 22
 - 10.1 **Error types** 22
- 11 *Legal aspects of an invoice and e-invoice* 22
- 12 *Printing*..... 23
 - 12.1 **Document types** 23
 - 12.2 **Invoice layout** 23
 - 12.3 **Sender and recipient information** 23
 - 12.4 **Logo**..... 23
 - 12.5 **Invoice information** 24
 - 12.6 **Specification**..... 24
 - 12.7 **In-payment form**..... 24
 - 12.8 **Paper invoice with bank account number** 24
 - 12.9 **Credit notes** 24
 - 12.10 **Example** 26
- 13 *Debtor mandate* 27
 - 13.1 **How to establish an agreement/mandate** 27
 - 13.2 **Debtor overview**..... 28
 - 13.3 **Moving current debtor agreements**..... 28
- 14 *Incoming payments* 29
 - 14.1 **Documentation of incoming payments in the account statement** 29
 - 14.2 **Reconciliation of collections** 29
 - 14.3 **Incoming payments via Direct Debit**..... 30
 - 14.4 **Incoming payments with unique reference (local payments)**..... 30
 - 14.5 **Incoming payments via account transfer** 31
 - 14.6 **Account in a foreign bank** 31
 - 14.7 **Advice formats**..... 31

Change log

Version	Date	Amendment
7.1	06.07.2017	New deadline for repayment via LeverandørService added. 13.1 How to establish an agreement/mandate: The description for Be- talingservice and LeverandørService has been clarified. New mailad- dresses added for EDI-Support.
7.2.	17.12.2019	Added Section for exeptions 8.14. Updated Section 9: delivery date for Norway (AvtaleGiro). Updates Section 13.1: debtor mandates information for BACS.
7.3	25.09.2020	Added note in section 3.2. Business Online name updated to District.
7.4.	16.01.2024	Name change from BBS to MasterCard Payment Services. Name change from EDI Support to Integration Services. Changes in section 13.1. The first transaction timelines changes for Nor- way Direct Debit (AutoGiro). General updates regarding the layout of the document

1 Introduction

The purpose of these guidelines is to help the company to implement Collection Service as easily as possible. This document should be read in conjunction with:

- Format description (Comma-separated, EDIFACT, SWIFT, XML)
- Collection Service guidelines in District.

The aim of the document is to give a detailed description of the product. The document should also answer most of the questions that can arise in connection with the implementation. The company itself is responsible for implementing the right solution with support from Danske Bank.

This document does not include a description of SEPA Direct Debit. If you need a description of this product please refer to the document "SEPA Direct Debit Implementation Guide" on our homepage.

The target group is IT developers and those people responsible for the business side of the company's debtor administration.

2 Terms

Collection Service uses the following terms:

Terms	Definitions
ACH	Automated Clearing House (ACH) System - A domestic electronic clearing system in which payment orders are exchanged among financial institutions
Archiving	Storing of information/files. Rules are set by each country's accountancy act.
B2B	B2B - Business to Business - from companies to companies
B2C	B2C - Business to Consumer - from companies to private persons
BACS	ACH in the UK. BACS Payment Schemes Limited is a membership-based company, which is responsible for the payment and clearing system in the UK.
Beneficiary	A beneficiary is a natural person or other legal entity who receives money or other benefits from a benefactor (payer).
BGC	ACH in Sweden. Bankgirocentralen. BGC is owned by Swedish banks and runs the product Autogiro, among other things.
BIC/SWIFT address	BIC=Bank Identifier Codes. Approved by the International Organization for Standardization (ISO). The BIC/SWIFT address is an unambiguous identification of the beneficiary bank.
District	Danske Bank's online banking tool for businesses
District Agreement number	The District agreement number is used as an identifier between the company and Danske Bank. The Collection Service module is attached and linked to the District agreement number.
Collection	The initial action performed by the company as creditor or invoice sender towards the customer as a debtor or invoice receiver. A claim of an amount.
Collection type	A collection in Collection Service can be performed in several ways. The collection types in Collection Service are: <ul style="list-style-type: none"> • direct debit • e-invoice • paper invoice • credit note
Collection Service module	Collection Service is a part of the District solution. To get access to the module the company needs to sign an agreement with Danske Bank.
Credit note	A document used to rectify errors made in a sales invoice which has already been processed and sent to a receiver. The credit note can be seen as a "negative invoice" and is sent from the creditor to the debtor stating the amount that will be paid back to the debtor.
Creditor	The company (business) having the agreement with Danske Bank. The creditor collects direct debits. Also called originator, payee, (payment) beneficiary or the selling party. The term is also used for an invoice/e-invoice sender in Collection Service.

CS creditor number	CS (Collection Service) creditor number is used as identification of a customer in Collection Service. It is an agreement number between Danske Bank and the customer as a creditor/sender. The customer receives this number from Danske Bank.	
Customer number	See Debtor ID	
Debtor	The company's customer (consumer or business) and the holder of the account to be debited. Also called payer, customer or consumer (as private customer). The term is also used for an invoice/e-invoice receiver in Collection Service.	
Debtor ID	A customer identification chosen by creditor to be used in Collection Service. The debtor ID used by the creditor/sender to identify the debtor as their customer. The customer number will always be part of the invoice information. Special requirements for the customer number apply for each collection type.	
Delivery	The exchange of information to and from Collection Service is performed in different deliveries. A delivery contains a collection of data of a specific type, for example information or status messages.	
EDI	Electronic Data Interchange. The term refers to the structured transmission of data between organisations by electronic means	
E-invoice and e-invoicing	Electronic invoice and electronic invoicing. An e-invoice is an invoice/credit note with a specification that can be received by the receiver electronically (in a Netbank solution or by file). There are two types of e-invoices; B2C and B2B. Usually, e-invoices are sent only at the request of the receiver.	
ERP	Enterprise Resource Planning (Platforms). Systems that contain many of the tools and software to create account for and manage invoices as part of wider corporate processes.	
Filing/storing information	The company is obliged to follow the Accountancy Act applicable in each country to the filing of mandates and other customer information.	
Format	Collection Service use following formats: Comma-separate format (Danske Bank in house format) SWIFT, EDIFACT and XML format	
GLN-number	GLN means "Global Location Number". The rules for these numbers are administrated by GS1. GLN is used as an addressing mechanism in the Danish e-invoice system (OIOUBL, OIOXML).	
IBAN	International Bank Account Number (IBAN) An international standard for identifying bank accounts across national borders..	
ID number	The national standard for identification of private persons or companies, unique for each country. Also called Personal-ID/Personal number and Company-ID/Company registration number. Required information in some collection types. See table below:	
	Country	Private person
	Denmark:	CPR-nummer 10 digits (DDMMYYXXXX)
	Sweden:	Personnummer 12 digits (YYYYMMDDXXXX)
	Company	CVR-nummer 10 digits with two zeros as prefix. (00XXXXXXXX)
		Organisationsnummer 12 digits (00XXXXXXXXXX)
In-payment form	A paper invoice with a unique payment reference. Also called a payment slip. Local payment showing the beneficiary, amount, reference etc. at the bottom of an invoice (OCR-reference). Different standards in all countries. Called FIK/GIK in Denmark, KID reference in Norway, and Bank Giro Credit in UK.	
Invoice	The invoice is a document or a data set marked with the word "invoice" formally specifying details of a (or part of a) trade and all statement related information for the (or part of the) trade, explicitly and separately stating the applicable tax.	
Mandate	A mandate is a pre-authorisation given by the debtor to the creditor to allow a creditor to initiate collections for debiting the specified debtor's account. Different rules apply for different countries. Could be a signed document or a Netbank/online approval. In Collection Service also called Agreement (Agreement Information).	
NemHandel	Based on a national service-oriented infrastructure and utilizing open standards to do e-business transactions business to government and business to business via the internet in Denmark.	
Netbank	Online banking system for private persons (or small companies). It is also called eBanking, Internet bank or Home bank.	
OCR-reference	Optical Character Recognition, usually abbreviated to OCR, is the mechanical or electronic translation of images of handwritten, typewritten or printed text (usually captured by a scanner) into machine-editable text.	
OIOUBL	Is used for public e-invoicing in Denmark (Business-to-Government B2G). Can also be used B2B.	

OIOXML	Is used for public e-invoicing in Denmark (Business-to-Government B2G). Could also be used B2B.
Originator	The company that originates direct debit payment requests i.e. the creditor. The company (business) having the agreement with Danske Bank. Also called payee, (payment) beneficiary or the selling party.
Originator's reference	A unique payment identification. The term is used in the Collection Service -module in District as the payment identification.
Payer	The payer is the party making a payment. Also called debtor, customer, payer or receiver of an invoice.
Payment identification	Each payment must have a unique identification number, a reference number. The term is used in the file solution, comma-separated format and in Collection Service -module in District it is called originators reference. This identification should be generated in the company's own system and quoted from Danske Bank to the creditor in connection with payment. Must follow a certain standard due to collection type.
Pre-notification	The notification of amount and time provided by the creditor to the debtor, prior to the date on which the debits are to be collected for a direct debit. Also called advance notice. The pre-notification rules stipulate how to pre-notify a Debtor about a direct debit transaction.
Receiver	The party receiving the e-invoice/paper invoice, usually the buyer or purchasing party. Also called recipient or customer. The receiver is also the debtor or payer of an invoice due for payment.
Reconciliation	An accounting process used to compare two sets of records to ensure that the figures agree and are accurate. Reconciliation is the key process used to determine whether the money leaving an account matches the amount spent, ensuring that the two values are balanced at the end of the recording period.
Remittance data	Data containing payment details used for reconciliation of payment data.
Repeat attempt	If the customer has insufficient funds in its account, payment is stopped. The company can agree to try again. The agreement must state how often and how many times a fresh attempt will be made.
Reversal	A transaction initiated by the creditor. The creditor can choose to use Collection Service for making a reversal, that is paying back an amount to a certain debtor.
Refund	The debtor's option for an amount to be paid back, provided that such option is made available to the debtor by the Rulebook/Schema of the relevant direct debit service.
Sender	The party submitting the e-invoice/ paper invoice. The sender is also known as the seller or selling part and the originator.
Service provider	A company or business that, on the basis of an agreement, issues the e-invoice data on behalf of a trading partner or is active in the provision of support services necessary to realise such processes. A service provider may also be a group of interconnected service providers. Also called intermediary.
SFTP	Secure File Transfer Protocol (SFTP) is a network protocol used to transfer data from one computer to another through a network such as the Internet.
MasterCard	Offers payment services as ACH in Denmark and Norway. Operates e.g. local direct debit solutions.
Technical reference	The reference of EDI-formatted transactions. An unambiguous identification between the creditor and Danske Bank. Danske Bank quotes the reference in its reply (status message) to the creditor/sender.
VANS	Value Added Network Services (VANS) - A closed communications network capable of distributing data and information.
XML	Extensible Mark-up language.

3 Message formats and exchange

3.1 Message formats

Each message is available in the following formats:

From the Creditor to Danske Bank

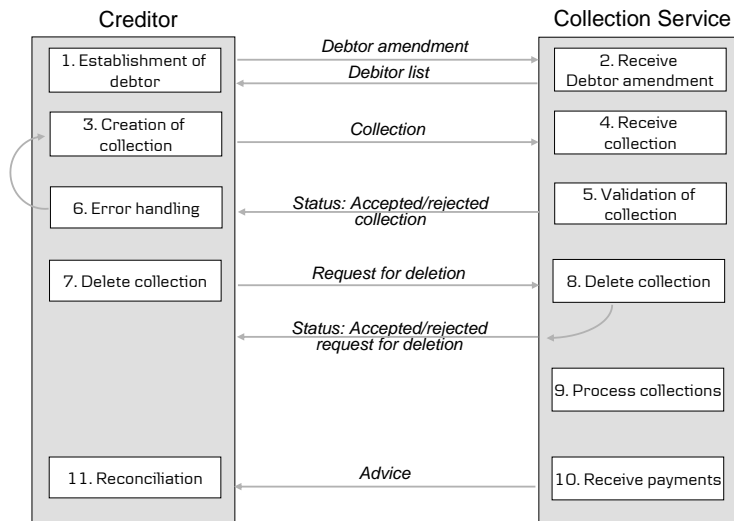
Message	Comments	Comma-separated	EDIFACT	SWIFT	XML
Collection	Creation of collections. Limitations: see individual format descriptions.	COLLECTION	DIRDEB	MT104	OIOXML
Debtor amendment	Create, edit and delete debtors. Limitations: see format description.	COLDEBMOD	-	-	-
Deletion request	Deletion of collection and/or a debtor edit transaction. Limitations: see format description.	COLDELETE	-	-	-

From Danske Bank to the Creditor

Message	Comments	Comma-separated	EDIFACT	SWIFT	XML
Debtor list	Contains all active debtors see section 13. Must be ordered in District or by Integration Services.	COLDEBITOR	-	-	-
Receipt	Contains confirmation of file receipt. Sent automatically from Danske Bank to creditor if status message has been ordered.	COLLACK	CONTRL	-	-
Advice of payment	Contains payment information. Must be ordered in District or by Integration Services.	CRECSF	CREMUL FINSTA	MT940	-
Status message	Contains status of a collection or debtor amendment. Must be ordered in the collection file or debtor amendment file.	COLSTATUS	BANSTA	-	-

Format descriptions are available at Danske Bank's website.

The figure below shows how each message is used. The company can choose the messages needed to cover their requirements.



3.2 Exchange of data

The customer can use the Collection Service -module in District with manual handling.

Messages can also be sent and received via the channels used for exchanging payments and other information between the company and Danske Bank, e.g. SFTP, Web Services or via VANS and service providers.

As for the bundling of OIOXML files sent via SFTP, customers should contact Danske Bank’s Integration Services.

For more details about these channels visit Danske Bank’s website at www.danskebank.com/is or contact Integration Services, see section 7.3.

Please note that collections submitted via file are visible in District to all users on the agreement with the File module, and that the collections file can also be closed or deleted by these users. If you wish to change which modules the users have access to, please contact the District administrator in your company, or contact Danske Bank.

4 Collection Service overview

Collection Service offers one point of entry to create collections by using the existing infrastructure in each country. By using Collection Service the company only need one solution.

Without Collection Service a company with sales in more than one country will need to integrate each domestic solution into their own ERP system.

To cater for customers’ different needs for Collection Service, Danske Bank offers two collection service solutions: an online solution in District for manual handling and/or a file solution.

4.1 Brief description of Collection Service

Collection Service is a system aimed at companies demanding an efficient collection process.

Collection Service is partly

- an online solution in District in which collections and debtor mandates can be created and listed manually
- an EDI-based solution for companies whose ERP system can exchange collection information electronically on file.

Collection Service validates that the format and structure of the information given in the collections and mandates observe the standards set before the collection is sent to the third party. We check that the mandatory fields are filled out correctly, but we do not check the contents of the fields as such.

Collection Service collects from your customers by making withdrawals via direct debit solutions, by sending e-invoices or by forwarding paper invoices stating a unique reference (In-payment forms (local payment)) or your bank account number. Collection Service also gives your company an updated status on each collection.

As payments are deposited in your company's account, you can receive a file listing payment details to be used for bookkeeping in your ERP system.

All collections must be given a unique reference from your ERP system, which we forward, so that you easily can identify each payment.

4.2 Your customers' payment possibilities

Your customers can either register for one of the local direct debit solutions offered by Danske Bank or ask for an e-invoice/receive a paper invoice.

The Collection Service register keeps a record of which collection types your customers use.

4.3 Mandates / Agreements with your customers

Before you start sending direct debit transactions you must make sure that your company, if necessary, has a mandate in place with the customer. Danske Bank will keep a register of your debtors in some of the countries (see list below). The Collection Service debtor register will always contain detailed information about how your debtors want to be collected to the extent possible. Your company can complement its own customer register by retrieving the debtor information from Collection Service.

The status of mandates is available in District. By retrieving the debtor file from Danske Bank (COLDEBITOR) your company can see all active debtors.

Danske Bank has a register of those of your customers who have chosen direct debit solutions or e-invoicing in the following countries;

- Danish Direct Debit B2C/B2B (Betalingsservice)
- Danish Direct Debit B2B (LeverandørService)
- Norwegian Direct Debit B2C/B2B (AvtaleGiro)
- Norwegian Direct Debit B2B (Autogiro)
- Norwegian e-invoice B2C (eFaktura)
- Swedish Direct Debit B2C/B2B (Autogiro)

5 The process

This chapter gives a general description of the activities your company, as creditor/sender, must perform in connection with the use of Collection Service.

It is important that you adapt your Collection Service solution to your needs. Therefore make sure to consult with our Cash Managers and Customer Support who will be at your disposal when you are to establish Collection Service.

Danske Bank is ready to assist you with the planning and implementation of the solution.

5.1 Become a creditor in Collection Service

When your company has decided that Collection Service is a good solution, you must enter into an agreement with Danske Bank.

Danske Bank registers the agreement and allocates a "CS (Collection Service) creditor number" to your company. When the conditions for the agreement have been agreed on, Danske Bank will set up the necessary agreements with the clearing houses in each country.

5.2 Implement Collection Service

First, the company must clarify the collection types it wants to use and the messages to be exchanged.

Second, the technical implementation requires an adjustment of the company's ERP system so that it can generate and receive the requisite messages in the correct file format.

Before the solution can be used, it must be tested to see if it functions correctly.

5.3 Use of Collection Service

When the company has implemented and tested the solution, it is ready to use Collection Service.

If you want to collect payments as direct debit transactions, please note that in most cases the debtor has to sign a mandate before the first transaction is made.

Once the testing is complete, the company can send its collections to Collection Service, which will forward them to the debtors via the chosen channel.

After a collection, a payment – usually – follows. Payments can be advised in different ways.

6 Agreement

6.1 Agreement information

When the company is registered as creditor/sender in Collection Service, Danske Bank creates a CS creditor number. This is the main agreement identifier between Danske Bank and your company as a customer to us. The CS creditor number created is attached to the District agreement. Several creditor numbers can be attached to the same District agreement.

The CS creditor number is a unique number, which must be used as identification on all transactions between the company and Danske Bank. A company can have several CS creditor numbers but for each CS creditor number there is only one fixed creditor postal address.

If a company wants to use different basic data towards different customers e.g. logos and address information, the company must use different creditor numbers. If, for example, collections are to be made on behalf of different subsidiaries within the same group using different invoice addresses, you must have a creditor number for each company/brand.

When a delivery is received from your company, Danske Bank checks that the creditor number is attached to the correct District agreement.

A CS creditor number contains an amount of basic company information consisting of fixed texts and information about the collection types chosen.

The company information, shown on the invoice, is split up in two; some of it is registered by Danske Bank and some of it registered by your company. Your company is responsible for checking that the information is correct.

Danske Bank registers the following basic information:

- Name and address
- Return address
- Company ID No./Organisation No.
- Logo

This information must be updated by the company:

- Return Address
- Telephone and fax numbers
- E-mail
- Website address
- Other

The basic information, which can be seen in District/Collection Service is overruled by the file information if the information in the file is different.

One or more of these items in the contact information can be omitted. But the creditor/sender must ensure that the collections/invoices comply with legal regulations in each country.

Collection type information covers:

- Account number, Bankgiro number or FIK creditor number for collections via local invoice.
- Account number, BIC/SWIFT and IBAN for collection via bank account number
- Information for local direct debit solutions.
- Information for local e-invoicing solutions.

If the company wants to change the basic agreement, for example include new account numbers, or extend the agreement, it will have to conclude a new/additional agreement with Danske Bank.

6.2 Editing basic company information

The company can edit the fixed basic information, such as name, address, telephone number and account information in Collection Service module in District.

6.3 Third party agreements

By signing the agreement with Danske Bank, you also authorise Danske Bank to sign your agreement with a third party (ACH) and to use the domestic infrastructure on your behalf. In some countries, however, statutory regulations provide that the company must also conclude a complementary agreement on a specific service or/and with the domestic ACH. Danske Bank will notify you if this is required in your situation.

The establishment of a Collection Service agreement depends on how long it takes the third parties involved to complete their handling of the agreement. But an agreement is generally executed within two weeks.

7 Testing

It is important that the company plans for a test period to get an opportunity to control the new process before starting use of the service.

7.1 The purpose and the course of the test

The overall goal with the test is to make sure that the implementation will in fact produce the positive effects aimed for.

The test should include:

Steps	Responsibility
<p>Agreement</p> <p>The agreement between Danske Bank and the company must be registered before the test period.</p>	Company and Cash Manager in Danske Bank
<p>Test plan</p> <p>The company must draw up a testing plan that ensures that the test will cover all the functional areas to be used.</p>	Company
<p>Communication test</p> <p>Check the communication set up between the company and Danske Bank. It should work without problems.</p>	Company and Integration Services in Danske Bank
<p>Syntax test</p> <p>Validate the deliveries from the company, i.e. that the format complies with the specifications. [see section 7.2]</p>	Company and Integration Services in Danske Bank
<p>Test of end-to-end flow</p> <p>The aim is to check basic company information - correct registrations in Collection Service and to view the output, both the result of sent information and (return) files from Danske Bank.</p> <p>This test is done by sending transactions in production to a limited number of customers. We recommend the company to register some of the employees as debtors and use very small amounts in the transactions.</p>	Company

7.2 Test marking

All messages can be marked as test [e.g. field 4 in the comma-separated format]. A message marked “test” will be validated, but never executed. A status file can also be performed and sent to the company.

A collection marked “test” will be validated as long as the business data is correct. It will then be rejected with an error message, which will be quoted in a status message:

“The collection is marked ‘test’ and cannot be executed”.

If a customer would like to see an example of a printed invoice, Integration Services can create a pdf-file which shows an example of how the printed invoice will look like. In order for Integration Services to do so, the collections to be executed as paper invoices must have a unique reference, must be local payments, and must be marked as “test” (field 4= 1 in the file). Contact Integration Services to set up this test.

Test of e-invoice (B2C) to private customers

Before you start sending Swedish e-invoices you need to test the flow. Contact your Cash Manager and Swedish Integration Services to test with BGC.

Before you start sending Norwegian e-invoices you need to test the flow. Contact your Cash Manager and Norwegian Integration Services to test with MasterCard Payment Services..

7.3 Customer support during the test phase

Integration Services helps the company during the test phase and will help you with questions regarding file solutions.

E-mail address for Integration Services is integration-services@danskebank.com. Other contact information and opening hours are available at Danske Bank’s web site.

8 Collection information

This chapter gives a more detailed explanation of the information included in the collection messages from the creditor. File formats for the supporting messages are available at Danske Bank's website.

8.1 Collection type

If your company knows how its customers want to pay, you can indicate the requested collection type for each customer.

Danske Bank also offers Collection Service to be set up to automatically decide, from the possible solutions, how to collect from your customers. The following rules apply when Collection Service automatically decides on the collection type.

If Collection Service automatically decides how to collect, the collection types rank as follows:

- 1) Direct debit, if the creditor has an agreement for a direct debit solution that supports the desired currency, and Collection Service has registered the mandate. In most countries there must be a direct debit agreement in place between the debtor and the creditor.
- 2) Paper based invoice with unique reference (OCR), if the currency code and the receiver's country code are the same and your company has a general agreement on In-payment forms (FIK/GIK/KID/OCR) for the relevant country.
- 3) Paper based invoice with account number, if nothing else is possible.

If Collection Service automatically decides how to reverse a direct debit, the reversal types rank as follows:

- 1) Direct debit, if the creditor has an agreement on a direct debit solution that supports the desired currency, and Collection Service has registered the mandate. In most countries there must be a direct debit agreement in place between the debtor and the creditor, and the creditor must also observe the deadlines.
- 2) Account transfer, if debtor's account number is stated. Reversal via account transfers only applies to accounts in Denmark. Approval must then be done manually in District.
- 3) Money order or cheque.

All the collection types are listed below:

Country	Collection type	Code	Type/comments
All	Collection Service decides collection type	010	See the description above
All	Paper invoice with bank account number	011	Print. International paper invoice with IBAN/BIC (SWIFT)
All	Reversal - Collection Service decides the type of reversal	050	See the description above
All	Reversal via account transfer	051	See the description above
Denmark	Direct Debit (Betalingservice)	101	Direct debit B2C/B2B. Only one debit entry for the same debtor per day per CS creditor number.
Denmark	FIK/GIK payment	102	Reference payment in Danish format. Print of In-payment form. Printed type code 71, 15, 04
Denmark	Direct Debit (LeverandørService)	103	Direct debit B2B. Only one debit entry per debtor per day per CS creditor number.
Denmark	e-invoice (OIOXML) with OCR	104	e-invoicing B2B OIOXML in combination with an OCR payment. The OIOXML will be converted to OIOUBL if the receiver is registered as OIOUBL receiver in the VANS or NemHandel network.
Denmark	e-invoice (OIOXML) with account number	110	e-invoicing (OIOXML) in combination with bank account payment. The OIOXML will be converted to OIOUBL if the receiver is registered as OIOUBL receiver in the VANS or NemHandel network.
Denmark	Reversal via Direct Debit (Betalingservice)	121	A reversal through the Danish Direct Debit system with a limit on each transaction of DKK 20.000. Access to this service is limited, please contact Danske Bank for further information.
Denmark	Reversal via cheque	122	A reversal made with a cheque.
Denmark	Reversal via Direct Debit (LeverandørService)	123	A reversal through the Danish Direct Debit system.
Norway	Direct Debit (AvtaleGiro)	201	Direct Debit B2C/B2B. Direct Debit scheme which can be used for both private persons and companies.

Norway	KID payment	202	Reference payment. Print of In-payment form. Can be combined with eFaktura.
Norway	Direct Debit (Autogiro)	203	Direct Debit B2B Only for business customers.
Norway	e-invoice (eFaktura)	204	E-invoice B2C. Invoice information is sent to an invoice server at Mastercard Payment Services. The debtors can see and pay the invoice in eBanking. Can additionally be used as pre-notification with AvtaleGiro. The incoming payments are the same as for traditional KID payments or AvtaleGiro. Invoice hotel at Mastercard Payment Services.
Norway	Reversal via Money order	221	A reversal with a so called Utbetalingsanvisning.
Sweden	Direct Debit (Autogiro)	301	Direct Debit B2C/B2B. Direct debit form which can be used for both private persons and companies.
Sweden	OCR payment	302	Reference payment. Print of In-payment form.
Sweden	Reversal via Direct Debit (Autogiro)	301	A reversal through the BGC Direct Debit system.
Sweden	Reversal via Money order	322	A reversal with a so called Utbetalningskort.
Finland	OCR payment	402	Reference payment. Print of In-payment form.
Poland	Direct Debit	501	Direct Debit B2C/B2B.
UK	BACS Direct Debit	701-704	Direct Debit B2C/B2B.

8.2 Amount

In collection, the amount indicates the amount to be transferred from the debtor to the creditor's account. What is required in the way of amount depends on the format and type of collection. See the following chart:

Country	Collection type	Maximum amount	Currency	Comments
All	Collection with account number	999,999,999,999.99	All	The collection can be made in any currency.
Denmark	Direct Debit (Betalingservice)	99,999,999,999.99	DKK	Sector dependent
Denmark	FIK/GIK payment	99,999,999,999.99	DKK	Sector dependent
Denmark	Direct Debit (LeverandørService)	999,999,999.99	DKK	Sector dependent
Denmark	e-invoice (OIOXML)			See other Danish collection types
Norway	Direct Debit (AvtaleGiro)	999,999,999,999.99	NOK	Sector dependent. Debtor can fix a lower max.
Norway	KID payment	99,999,999.99	NOK	Sector dependent
Norway	Direct Debit (Autogiro)	999,999,999,999.99	NOK	Sector dependent. Debtor can fix a lower max.
Norway	e-invoice (eFaktura)	99,999,999.99	NOK	Sector dependent
Sweden	Direct Debit (Autogiro)	99,999,999.99	SEK	Sector dependent
Sweden	OCR payment	99,999,999.99	SEK	Sector dependent
Finland	OCR payment	99,999,999.99	EUR	Sector dependent
Poland	Direct Debit	See comments	PLN	Private persons: max EUR 1.000 Legal entities: max EUR 50.000. ¹
UK	BACS Direct Debit	9,999,999,999.00	GBP	Sector dependent

8.3 Originator's reference/Payment identification

The originator's reference, e.g. the payment identification, must be generated by the company's own system. The reference is quoted by Danske Bank to the creditor on receipt of payments so that the creditor can reconcile the original collection with the payment.

The information is required for all collection types.

¹ The maximum amount is the equivalent of an amount in EUR converted into PLN based on the average exchange rate published by the National Bank of Poland.

What is required in the way of originator's reference/the payment identification depends on the type of collection. See the following table:

Country	Collection type	Min. length	Max. length	Modulus rule for check digits	Part of the incoming payment
Denmark	Direct Debit (Betalingsservice)	15	15		Yes, always
Denmark	FIK/GIK payment	15/16	15/16	Modulus 10, weights 2,1,2 etc. from the right [*1]	Yes, if the debtor has indicated it correctly
Denmark	Direct Debit (LeverandørService)	15	15		Yes, if single transactions are selected.
Denmark	e-invoice (OIOXML)			See other Danish collection types	
Norway	Direct Debit (AvtaleGiro)	2	25	Modulus 10, weights 2,1,2 etc. from the right	Yes, always
Norway	KID payment	2	25	Modulus 10, weights 2,1,2 etc. from the right [*2]	Yes, if the debtor has indicated it correctly
Norway	Direct Debit (Autogiro)	2	25	Modulus 10, weights 2,1,2 etc. from the right	Yes, if single transactions are selected.
Norway	e-invoice (eFaktura)	2	25	Modulus 10, weights 2,1,2 etc. from the right	Yes, always
Sweden	Direct Debit (Autogiro)	1	15	No modulus control	Yes, if single transactions are selected.
Sweden	OCR payment	2	25	Modulus 10 weights 2,1,2 etc. from the right [*3]	Yes, if the debtor has indicated it correctly
Finland	OCR payment - old version of reference number	4	20	Modulus 10, check digit calculated as product sum (weights 7, 3, 1, 7, 3, 1 etc. from the right) minus the nearest highest tens. [*4]	Yes, if the debtor has indicated it correctly.
Finland	OCR payment - new reference number	4	25	Modulus 10[*5]	Yes, if the debtor has indicated it correctly.
Poland	Direct Debit	1	20	None, alpha numeric	Yes, always
UK	BACS Direct Debit	6	18	None, alpha numeric	No
All	Collection with account number	1	25	None	Yes, if the debtor has indicated it

- [*1] The payment identification on the Danish In-payment form consists of 15 digits, including the check digit, which is the 15th digit. The payment identification on Giro in-payment forms 04 and 15 consists of 16 digits including the check digit, which is the 16th digit. Computation of the check digit on the payment identification must be made according to the modulus-10-method with weight 2 on the last digit, 1 on the penultimate digit etc.
- [*2] The payment identification on the Norwegian In-payment form consists of 2-25 digits, including the check digit, which is the last digit. Computation of the check digit on the payment identification must be made according to the modulus-10-method with weight 2 on the last digit, 1 on the penultimate digit etc.
- [*3] The payment identification on the Swedish In-payment form consists of 2-25 digits, including the check digit, which is the last digit. Computation of the check digit on the payment identification must be made according to the modulus-10-method with weight 2 on the last digit, 1 on the penultimate digit etc.
- [*4] The payment identification on the Finnish In-payment form consists of 4-20 digits, including the check digit, which is the last digit. Computation of the check digit on the payment identification is done by calculating the product sum with the weights 7, 3, 1, 7, 3, 1 etc. from right and then subtract the product sum from the following number ending in zero.
- [*5] The payment identification on the Finnish In-payment form consists of "RF" followed by a number part.

8.4 Calculating check digits

Calculating check digits for payment identification must follow the methods specified below.

Below is an example of a check digit calculation for a 15-digit (incl. the check digit, which is the one calculated now) payment identification with modulus 10. The weighting is 2,1,2,1,2,1,2 from the right.

Payer ID:	0	1	2	3	4	5	6	7	8	9	0	9	8	6
Specified														
Weights:	1	2	1	2	1	2	1	2	1	2	1	2	1	2
Product:	0	2	2	6	4	1	6	1	8	1	0	1	8	1
						0		4		8		8		2
Counter:	0	2	2	6	4	1	6	5	8	9	0	9	8	3
Gives:	0+2+2+6+4+1+6+5+8+9+0+9+8+3 = 63													

Weights: Start from right (the end) and set every second number to 1 or 2

Product: Is the sum of each digit. Found by multiplying each digit in the payer identification by the weight (payer ID * weights).

Counter: Equal to the product, however, if the product is greater than 9, the two digits are added together, thus giving a 1-digit counter (14 => 1+4=5). Alternatively it can be calculated by subtracting 9 from the product, thus also giving a 1-digit counter (14 => 14-9 = 5).

Sum of all digits in the counter row: Summarising all the numbers gives a total sum of = 63.

Sum of counters modulus 10 gives a remainder of 3.

Check digit: 10 - 3 (remainder) = 7. If the remainder is 0, then the check digit is 0.

The check digit is appended at the rightmost position and the 15-digit payment identification is therefore 012345678909867.

Example of a check digit calculation for a 20-digit (incl. the check digit, which is the one calculated now) payment identification with modulus 10. The weighting is 7,3,1,7,3,1 from the right.

Payer ID:	0	0	7	6	2	6	8	0	7	4	2	0	1	2	0	0	9	0	4
Specified																			
Weights:	7	1	3	7	1	3	7	1	3	7	1	3	7	1	3	7	1	3	7
Product:	0	0	2	4	2	1	5	0	2	2	2	0	7	2	0	0	9	0	2
			1	2		8	6		1	8									8
Counter:																			
Gives:	0+0+21+42+2+18+56+0+21+28+2+0+7+2+0+0+9+0+28 = 236																		

Weights: Start from right (the end) and set every second number to 7, 3 and 1.

Product: Is the sum of each digit. Found by multiplying each digit in the payer identification by the weight (payer ID * weights).

Counter: Not performed for this method.

Sum of all digits in the counter row: Summarising all the numbers gives a total sum of = 236.

Sum of counters modulus 10 gives a remainder of 6.

Check digit: 10 - 6 (remainder) = 4. If the remainder is 0, then the check digit is 0.

The check digit is appended at the rightmost position and the 20-digit payment identification is therefore 0076268074201200904.

8.5 Controlling check digits

Controlling check digits for payment identification can be performed as shown here.

Below is an example of a control of check digit for a 15-digit payment identification with modulus 10. The weighting is 1,2,1,2,1,2,1 from the right.

Payer ID:	0	1	2	3	4	5	6	7	8	9	0	9	8	6	7
Specified															
Weights:	1	2	1	2	1	2	1	2	1	2	1	2	1	2	1
Product:	0	2	2	6	4	1	6	1	8	1	0	1	8	1	7
Counter:	0	2	2	6	4	1	6	5	8	9	0	9	8	3	7
Gives:	0+2+2+6+4+1+6+5+8+9+0+9+8+3+7 = 70														

Sum of counters (70) modulus 10 gives a remainder of 0. When the remainder is 0, then the check digit is correct and the control is in order.

Below is an example of a control of check digit for a 20-digit payment identification with modulus 10. The weighting is 1,7,3,1,7,3,1 from the right.

Payer ID:	0	0	7	6	2	6	8	0	7	4	2	0	1	2	0	0	9	0	4	4
Specified																				
Weights:	7	1	3	7	1	3	7	1	3	7	1	3	7	1	3	7	1	3	7	1
Product:	0	0	2	4	2	1	5	0	2	2	2	0	7	2	0	0	9	0	2	4
Counter:			1	2		8	6		1	8									8	
Gives:	0+0+21+42+2+18+56+0+21+28+2+0+7+2+0+0+9+0+28+4 = 240																			

Sum of counters (240) modulus 10 gives a remainder of 0. When the remainder is 0, then the check digit is correct and the control is in order.

8.6 Technical reference

The technical reference at file level is used as unique identification of each transaction, but only with EDI solutions. The reference is quoted in the status message. The technical reference is a reference only between Danske Bank and the sender and is not passed on to the debtor or anyone else.

A double check is made on the technical reference. If the system finds previously accepted collection with the same reference, the collection will be rejected. The technical reference must therefore be unique.

If the collection is created in District, the unique technical reference will be generated by Danske Bank.

8.7 Creditor's account number

The company's account number is used to show which bank and account information must be indicated on the printed invoice for collection with an account number, collection type 011.

The field must contain creditors' account number, precisely as it was registered in Collection Service (Basic information), otherwise the collection will be rejected. In other words, blank fields, hyphens, points etc. must be indicated, if this was registered.

See rules for creditor's account number below:

Country	Collection type	Comments
All	Reversal via account transfer (code 051)	If using one these collection types the collection must contain an account number registered in Collection Service.
Denmark	Reversal via cheque	
Norway	Reversal (via Utbetalingsanvisning)	
Sweden	Reversal (via Utbetalningskort)	
Denmark	Direct Debit (LeverandørService)	Any alternative credit account can be indicated - this must be registered with MasterCard.
UK	Direct Debit	The collection must contain the BACS number and account number registered in Collection Service and BACS.

8.8 Payment/due date

If the collection is effected as a direct debit transaction, the payment/due date is the date on which the automatic transaction must be initiated.

The term is set in basic creditor information (Headlines for invoice information) and it can be amended by the creditor in Collection Service in District.

If the collection is to be printed as an invoice, it is this date that is indicated as due date on the invoice.

There are different requirements for the withdrawal date, depending on the collection type. See the section delivery deadlines.

If the indicated date falls on a bank holiday, it can automatically be pushed forward to the next banking day.

If the document type is INVO2 (Credit note), the term for payment date will be:

Language	Term used in local language
DK	Forfaldsdato
ENG	Due date
NO	Forfaldsdato
SE	Förfallodatum
FI	Eräpäivä
TY	Fälligkeitstag

8.9 Invoice date

The creditor can use the invoice date, if he wants a specific date on the invoice. Otherwise, Collection Service will write the date when the invoice is printed.

If the document type is INVO2 (Credit note), the terms for "day of issue" will be:

Language	Term used in local language
DK	Udstedelsesdato
ENG	Date of issue
NO	Udstedelsesdato

SE	Kreditfakturadatum
FI	Asettamispäivä
TY	Ausstellungsdatum

8.10 Debtor ID – Customer number

The Debtor ID is the company's identification of the customer as a debtor/sender and it is the number identifying the debtor in direct debit registration. This number will also always be found on the invoice.

In most cases there should be an agreement in place between the debtor and creditor and be registered in debtor's bank before the direct debit transaction is sent.

What is required of the customer number depends on the type of collection and the requirements made by the different clearing houses (ACHs). Collection Service requires (system requirement) a customer number for all collection types regardless of the collection type.

Debtor ID/Customer number as below:

Country	Collection type	Min. length	Max. length	Requirements from ACH	Comments
Denmark	Direct Debit (Betalingsservice)*	1	15*	Alphanumeric	Capital letters only. Control of existing debtor mandate
Denmark	FIK/GIK payment	1	15	N/A	Can be part of OCR reference
Denmark	Direct Debit (LeverandørService)*	1	15*	Alphanumeric	Capital letters only. Control of existing debtor mandate
Denmark	e-invoice (OIOXML)	1	15	Numeric	
Norway	Direct Debit (AvtaleGiro)	1	25	Numeric	Control of existing debtor mandate
Norway	OCR payment	1	25	N/A	Can be part of KID reference
Norway	Direct Debit (Autogiro)	1	11	Numeric	Control of existing debtor mandate
Norway	e-invoice (eFaktura)	1	25	Numeric	Control of existing debtor mandate
Sweden	Direct Debit (Autogiro)	2	16	Numeric	Control of existing debtor mandate. Debtor ID can be a Bankgiro number if the Debtor is a company
Sweden	OCR payment	1	15	N/A	Can be part of OCR reference
Finland	OCR payment	1	15	N/A	Can be part of OCR reference
Poland	Direct Debit	1	25	N/A	
UK	BACS Direct Debit	6	18	N/A	
All	Collection with account number	1	15	N/A	

*Note: When the COLDEBITOR file is sent from bank to the company, Danske Bank will always prefix zero digits up to the max length 15 digits.

8.11 Invoice number

The invoice number is used for reference on printed invoices and e-invoices, as described in the chapter on the invoice.

If the invoice number field is not filled out, the required payment identification will be indicated as a reference on the invoice.

If the document type is INV02 (Credit note), the terms for invoice number will be:

Language	Term in local language
DK	Kreditnotanummer
ENG	Credit note number
NO	Kreditnotanummer
SE	Kreditfakturanummer
FI	Hyvityslaskun numero
TY	Gutschriftsnummer

8.12 Language codes

The language codes are specified according to the ISO 639-1 standard and are used for selecting the language in which the debtor/receiver is to receive fixed texts on paper invoices.

The following language codes are supported:

Language	Language code
Danish	DA
Swedish	SV
Norwegian	NO
Finnish	FI
English	EN
German	DE
French	FR
Spanish	ES

8.13 The debtor's name and address

The debtor's name and address are required to print out paper invoices, and this information must therefore be included in the collection when necessary. The debtor's name and address comprise name, address, postal code, city and country.

If the address is outside the Nordic countries, the field postal code can be omitted as it cannot be validated.

- If the postal code field is filled out, it will be placed in front of the city name.
- If the postal code field is not filled out, the town field can contain the city and postal code in that order (used with English and American addresses).
- The postal code is validated for Denmark, Sweden and Poland.

The address validation can only be omitted, if creditor is sending a file (Comma format -COLLECTION) with collections.

8.14 The debtor's account number

The debtor's account number is used only with the following collection types:

Country	Collection type	Account number
Poland	Direct Debit	28 characters - IBAN.
UK	BACS Direct Debit	14 digits, where the first 6 are Danske Banks Sort Code and the last 8 are the account number.

8.15 Pre-notification to debtor

You can send individual text lines to each debtor. The text lines are meant for specifying the collection. Some collection types can handle text lines on an account statement while others will need a complementary invoice as pre-notification.

Text lines can be unstructured or structured. Structured text lines are printed in specific columns with predefined headlines. The company can write this text in the desired language.

The company must ensure that the specification complies with the regulations for its line of business or what has been agreed in each country for each collection type.

Text lines are subject to various restrictions depending on format and collection type (irrespective of collection type).

- MT104 format: max. 4 lines
- DIRDEB format: max. 25 lines and 70 characters per line.

Country	Collection type	Required	Max. No. of lines	Max. characters per line	Invoice/pre-notification (see notes *1, *2, *3)
Denmark Norway Sweden Finland	Paper invoice with OCR reference or invoice with account number.	Yes	9999	Layout A: 80 Layout B: 100	Sent as separate invoice. (*1)
All	Credit note	Yes	12	35	Sent as separate invoice. (*1)
Denmark	Direct Debit (Betalingservice)	Yes	5000	60	Printed on the payment summary from MasterCard (Betalingsoversigten).
Denmark	Direct Debit (LeverandørService)	No	9999	Layout A: 80 Layout B: 100	Sent as separate invoice. (*1)
Denmark	e-invoice (OIOXML)	Yes	9999	n.a.	Structured invoice line
Norway	Direct Debit (AvtaleGiro)	Yes	42	80	Printed on Danske Bank account statement.
			9999	Layout A: 80 Layout B: 100	Sent as a separate invoice. (*2)
Norway	Direct Debit (Autogiro)	No	9999	Layout A: 80 Layout B: 100	Sent as separate invoice. (*1)
Norway	e-invoice (eFaktura)	Yes	9999	80	Is shown in Netbank as an e-invoice.
Sweden	Direct Debit (Autogiro)	No	9999	Layout A: 80 Layout B: 100	Sent as separate invoice. (*1)
Poland	Direct Debit	n.a	n.a	n.a	Printed invoices are not recommended in Collection Service due to national Polish rules.
UK	BACS Direct Debit	No	9999	Layout A: 80 Layout B: 100	Sent as separate invoice. (*1)

(*1) If a text line contains the code <newpage> the page will break, so that the subsequent text lines are printed on the next page.

(*2) The pre-notification for AvtaleGiro can also be sent as a separate invoice, parallel to Danske Bank account statement. The creditor needs to send it as two separate transactions to Danske Bank, with two different technical references.

(*3) Allowed characters are:

abcdefghijklmnopqrstuvwxyzABCDEFGHIJKLMNOPQRSTUVWXYZ0123456789 .,&-+*%/\$

It is possible to make blank lines with an empty text line.

Text lines are written in a non-proportional script (Courier New) on the invoice, to enable the creditor to format the text lines in columns etc.

Example of unstructured text lines:

Date	Voucher	Amount
ddmmyyy	CREDIT NOTE 127873	-1,028.28
ddmmyyy	INVOICE 127812	302,827.10
ddmmyyy	INVOICE 127897	78,112.25
Total October		379,911.07

Example of the construction of structured text lines:

Item no.	Description	Quantity	Unit	Tax	Unit price	Amount(vvv)
xxxxxxxxxxxxxx	xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	xxxxxxxxxx	xxxxxxxx	yy	xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx
	Net amount	yyyyyyyyyyyyyy				
	Taxable amount	yyyyyyyyyyyyyy				
	Tax amount (yy%)	yyyyyyyyyyyyyy				
	Total amount (vvv)	yyyyyyyyyyyyyy				

8.16 Exeptions

During all collection creation and collobaration with your receiver you may experience exeptions. One of them is that receiver can have unique controls.

For example in Sweden, Swedbank and Tieto have extra mandatory elements:

Payment Instructions:

Type	epiDetails/paymentInstructions/optionDate /type	Optional
------	---	----------

Invoice Discount:

Text	invoice/invoiceDetails/discountDetails/discount/text	Optional
Currency	invoice/invoiceDetails/discountDetails/discount/netamount/currency	

The elements in bold are mandatory and must contain allowed information even though it is not mandatory fields based on requirements for file generation.

Tables are based on information from BGC e-Invoice Technical manual.

9 Deadlines

To insure prompt delivery of a collection, it must be received within the delivery deadline for the relevant collection type. Each collection type has different delivery deadlines owing to national clearing and product clearing rules. The deadlines set by Collection Service are therefore ahead of the national ones to ensure collections are delivered on time to each country's individual infrastructure/system, see the chart below.

A delivery can contain both collections that are rejected because the delivery deadline is past due, and collections that are accepted because they comply with the delivery deadline.

If the creditor has indicated an alternative collection form Danske Bank will try to use this if the delivery deadline for the principal task cannot be complied with.

If Collection Service decides on the collection type, the delivery dead lines will be taken into consideration when a collection type is chosen.

The company is responsible for punctually advising its customers by the pre-notification.

Deadlines in Collection Service (CET - Central European Time):

Country	Collection type	Delivery deadline	Pre-dating	Comments
Denmark Norway Sweden Finland	Paper invoice with FIK/GIK/OCR/KID reference Invoice with account number.	19:00 banking days	Payment date not validated.	Transactions received before delivery deadline, on day 0, will be printed and sent on day 1, and received by debtor on day 2 (Denmark) at the earliest, but not later than day 6 (other countries).
Denmark	Direct Debit (Betalingsservice)	9:00, on 6 th last banking day in the month for payments that fall due on a day in the subsequent month.	180 days	Collections received after 6 th last banking day and before 3 rd last banking day will be executed at double rate.
Denmark	Direct Debit (LeverandørService)	14:00 With text lines: At least 4 days before the payment. Without text lines: The day before the payment.	90 days	Collections received before delivery deadline, on day 0, will be executed on day 1. Repayments received before delivery deadline, on day 0, will be executed on day 2. If there is more than one payment for the same debtor at the same date, only the payment received last will be executed. Pre-notification must be received by the debtor not later than three banking days before payment.
Denmark	e-invoice (OI-XML)	Delivered to third party within 1 hour.	Payment date not validated.	Direct debit delivery time applies if OI-XML is combined with Danish Direct Debit.

Country	Collection type	Delivery deadline	Pre-dating	Comments
Norway	Direct Debit (AvtaleGiro) and the combination AvtaleGiro with eFaktura	12:00 With text lines: Last banking day in the month before payments, until after the 15 th of the next month. Without text lines: 4 calendar days before payment day.	365 days	With text lines: Pre-notification is part of Danske Bank account statement. Without text lines: Pre-notification received by the debtor 7 banking days before.
Norway	Direct Debit (Autogiro)	12:00	360 days	Collections received before delivery deadline, on day 0, will be executed on day 1. Separate invoice should be sent to debtor. Creditor can agree with debtor about periodic pre-notifications.
Norway	e-invoice (eFaktura)	12:00	Payment date not validated.	Collections received before delivery deadline, on day 0, will be presented to the debtor on day 1.
Sweden	Direct Debit (Autogiro)	13:00	360 days	Collections received before delivery deadline, on day 0, will be executed on day 1. Pre-notification should be received by the debtor not later than 8 days before due date. New agreement, see Debtor Mandate.
Poland	Direct Debit	14.00	180 days	Collections received before delivery deadline, on day 0, will be executed on day 1.

UK	BACS Direct Debit	18.00	180 days	Collections received before delivery deadline, on day 0, will be executed on day 2.
----	-------------------	-------	----------	---

10 Receipt and status message

When the company sends a delivery with collections, deletions or debtor amendments, it can receive two receipts:

- A receipt, issued automatically upon receipt of the collection file (COLLECTION) delivery (COLLAK).
- A status message (COLSTATUS/BANSTA), which must be ordered in the (COLLECTION/DIRDEB) file, informing on the status of the specific collections and debtor amendments in a delivery.

When the creditor generates the collection, he can order three different types of status files (COLSTATUS/BANSTA) in the (COLLECTION/DIRDEB) file.

The information contained in the three types of status files:

- all status messages (rejected and accepted collections)
- only negative status messages (rejected collections)
- only positive status messages (accepted collections)

It is possible to receive several status messages on each collection. After a collection file is sent in by the company, Collection Service will first validate the collections and then send a status file to the company. In that case the message type (field 5) will be O1 or O2.

- Every morning at around 05.00 CET Collection Service generates a daily status file containing all changes in the collections - third parties have validated the collection. In this case the message type (field 5) will be O3.

The company will only get one status update on each debtor amendments (COLDEBMOD). If the creditor has asked for a status file (COLSTATUS), he will receive it after Collection Service has validated the file (COLDEBMOD). Therefore the status file can only contain message type O1 or O2 (field 5). Danske Bank therefore recommends the company also use Collection Service -module in District to check the status of debtor amendments.

If there is a format error in a delivery in relation to the format description, the whole delivery will be rejected.

The company must make sure that it receives the expected receipts and that the collections in the delivery have been accepted to ensure that the collections have been executed. Note that the collection may be accepted by Danske Bank only to be rejected by debtor's bank or clearinghouse. Therefore the status of a transaction can change several times.

The status message contains a status code for every collection/debtor amendment/deletion request and a text describing the relevant status code.

Alternatively, you can always see the status of collections and debtors/receivers in Collection Service -module in District.

The status message contains information on:

- A collection/debtor amendment/deletion request has been rejected due to a validation error.
- A collection/debtor amendment/deletion request has been accepted and will be processed.
- A direct debit collection has been debited on the debtors account, applies to:
 - Danish Direct debit (Leverandørservice/Betalingservice)
 - Norwegian Direct Debit (Autogiro)
 - Swedish Direct debit (Autogiro)

10.1 Error types

A list of all the error and status codes are available in the code list at Danske Bank's web site.

11 Legal aspects of an invoice and e-invoice

Laws, decrees or official regulations may require that certain information be stated on paper invoice and e-invoices. The requirements can vary depending on the country.

The creditor is responsible for ensuring that its invoices contain the information required by laws and regulations.

If your company is in doubt about the rules/laws in the specific country, please contact a legal advisor for more information.

12 Printing

This chapter is concerned with collections on paper e.g. paper invoice, an account statement, a reminder or a pre-notification or payment summary.

12.1 Document types

Danske Bank offers your company to choose between the following document types:

- Document with an In-payment form (OCR-reference)
- Printed invoices/credit notes with account information
- Printed invoices/credit notes without account information
- Direct Debit pre-notification on paper
- Credit note

There are printed text lines on:

- Denmark: Betalingsservice payment summary (Betalingsoversigten) – printed out by MasterCard
- Norway: AvtaleGiro – printed out on Danske Bank note by each bank.
- Sweden: Reversed payment (Utbetalningskort) printed out by BGC
- Direct Debit pre-notifications on paper printed out by Collection Service
- Printed invoices/Credit notes printed out by Collection Service

12.2 Invoice layout

The invoice/credit note comprises:

- Sender and recipient information
- Logo
- Invoice information and specification
- Unique reference (local payment) or account and bank information

The paper print is made on plain, white paper with black and white print. No use of grey scale.

If there is not enough space for the text lines to be on one page, the unique reference will be printed on page one and the text lines will be printed on the following pages. Otherwise, both the unique reference and the text lines will be printed on the first page.

In a “small” letter we send 1-7 pages in the same envelope with a maximum weight of 50 grams. In a large letter we send 8-50 pages.

We send all letters with Economy Mail from Denmark. This means a receiver in Denmark will receive the mail on day 2 and receivers in other countries not later than on day 6.

The fixed texts in the invoice can be in Danish, Swedish, Norwegian, Finnish, English, German, French or Spanish. This is controlled by the language code (see 7.11).

The invoice is sent in a plain white envelope with a large window in the left corner, so that the sender and recipient information are legible in the same window.

12.3 Sender and recipient information

Sender information is retrieved from the basic company (creditor) information, see section 6.1. Debtor/Receiver information originates from the name and address fields of each collection.

12.4 Logo

The logo appears in the top right hand corner of the invoice. There are certain requirements for the logo provided by the creditor:

- Max. 8.0 cm wide
- Max. 2.5 cm high
- 1-bit black and white (no grey scale).
- TIF format (not compromised)
- 300 DPI (dots per inches).

The logo should be sent to Integration Services e-mail: integration-services@danskebank.com. It may take up to one week before the logo is registered in company's agreement.

12.5 Invoice information

The invoice information comprises customer number, invoice number, invoice date and due date. The information is shown in a box. The creditor/sender can decide what the heading should be, unless the default values named above apply. For example, "Invoice number" can be replaced by "Account statement" and "Customer number" can be replaced by "Subscription number".

You can find this in the format description under "type".

You can set the default values online in District under Creditor/Basic information.

12.6 Specification

The specification comprises a title and the text lines sent with the collection.

The company can decide what the text should be if it finds the default values not suitable. If, for instance, the company does not want to use the default title "Invoice", it may change it to something else.

Forcing a page break is done by writing a text line containing <newpage>.

See section 8.13 for more specific information.

12.7 In-payment form

A reference payment printed on an In-payment form varies from country to country as the forms must comply with specific requirements and standards for each country.

12.8 Paper invoice with bank account number

An account number and bank information can be printed on the invoice and could be used if the collection is needed:

- the creditor does not want to use a unique reference.
- payment is effected outside the four Nordic countries.
- the amount is in a foreign currency which cannot be used on an In-payment form or in a direct debit transaction.

An IBAN (Identification Bank Account Number) is required for cross-border payments. Several different accounts can be registered for this purpose so that the company can use local accounts in Germany, France, and Italy etc.

In this case, the following text will appear after the specification on the invoice:

Bank:	<Bank name>	State reference No. <reference No.> with payment.
Account number:	<Creditors account number>	
IBAN:	<IBAN>	
SWIFT/BIC:	<SWIFT>	

The text shown above can be printed in Danish, Swedish, Norwegian, Finnish, English, German, French or Spanish, depending on the debtor language code indicated on the collection.

12.9 Credit notes

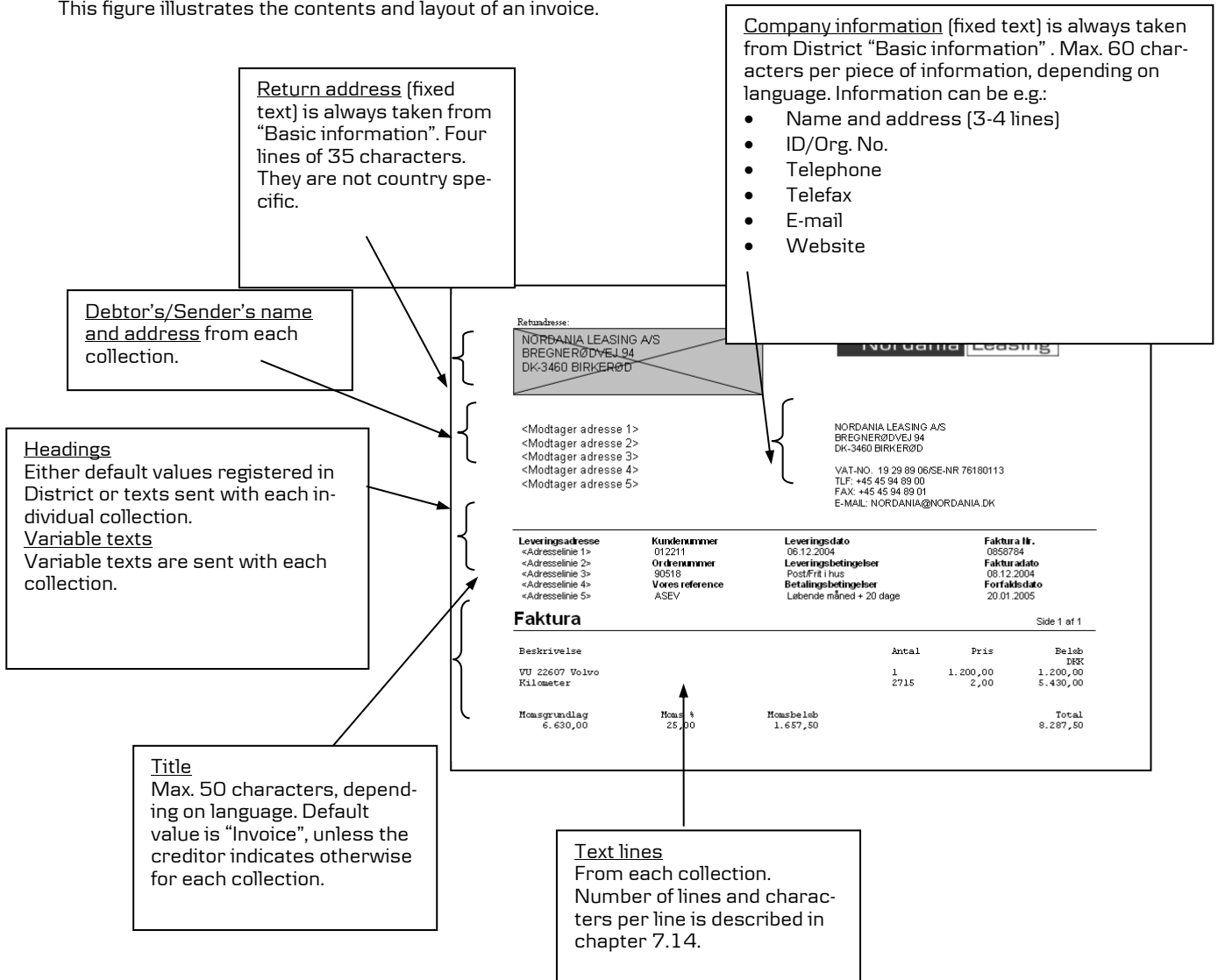
If the document type is INVO2 (Credit note), the terms for credit note will be:

Language	Term in local language
DK	Kreditnota
ENG	Credit note
NO	Kreditnota

SE	Kreditfaktura
FI	Hyvityslasku
TY	Gutschrift

12.10 Example

This figure illustrates the contents and layout of an invoice.



13 Debtor mandate

Before effecting a direct debit or sending an e-invoice, you must enter into an agreement with your customer. The type of agreement depends on the type of collection. A debtor mandate is an agreement between the debtor and the creditor which allows money to be withdrawn from the debtor's account to creditor's account (direct debit).

13.1 How to establish an agreement/mandate

As creditor, you can establish debtor mandates manually in District. Debtor mandates can also be created and sent by file to Collection Service.

If your company needs to create many debtor mandates you can use the COLDEBMOD message which is a part of the comma separated file format (see format description) for creating debtor mandates.

The table below describes how to create a mandate/agreement and how it is registered in Collection Service (CS):

Country	Collection type	How to enter a mandate/agreement.	Registration in Collection Service.
Denmark	Direct Debit (Betalingsservice)	Written agreement, e.g. in a contract, with the creditor. The creditor must be able to document the existence of a mandate with the debtor.	The creditor sends the COLDEBMOD message to CS with a request to establish. CS passes on the establishment to Mastercard Payment Services. If the mandate is deleted by mistake, and there are unsettled collections, creditor has to wait 4 banking days from the latest due date, before the same debtor ID/customer number can be registered again. If there are no unsettled collections, the mandate can be recreated the day after.
		The debtor registers via eBanking.	Mastercard Payment Services sends information about the registration to CS which also registers it.
Denmark	DK Direct Debit (LeverandørService)	Written agreement, e.g. in a contract, with the creditor.	The creditor sends the COLDEBMOD message to CS with a request to establish. CS passes on the establishment to Mastercard Payment Services. If the mandate is deleted by mistake, and there are unsettled collections, creditor has to wait 4 banking days from the latest due date, before the same Debtor ID/customer number can be registered in LeverandørService. If there are no unsettled collections, the mandate can be recreated the day after.
		The debtor requests his bank to establish the mandate.	Mastercard Payment Services sends information on the registration to CS which also registers it.
Norway	Direct Debit (AvtaleGiro)	The debtor registers via his local branch or eBanking.	Mastercard Payment Services sends information on the registration to CS, who also registers it.

Country	Collection type	How to enter a mandate/agreement	Registration in Collection Service
Norway	Direct Debit (Autogiro)	Written mandate, e.g. in a contract, with the creditor.	The creditor sends the mandate information in file or uses the CS in District. CS passes on the establishment to Mastercard Payment Services. The first transaction can be made after 2 days.
Norway	e-invoice eFaktura)	The debtor registers via eBanking.	Mastercard Payment Services sends information on the registration to CS, who also register it
Sweden	Direct Debit (Autogiro)	Written paper mandate with the creditor. The creditor must be able to document the existence of a mandate with the debtor.	The creditor sends the COLDEBMOD message to CS with a request to establish. CS passes on the establishment to BGC.
		E-mandate via BGC website with an electronic signature. The creditor must be able to document the existence of a mandate with the debtor.	
		The debtor registers via eBanking.	
Poland	Direct Debit	The debtor registers via local branch or via eBanking.	None
UK	BACS Direct Debit	The debtor registers via Danske Bank branch or via file solution uploading mandates file.	None

13.2 Debtor overview

In District you can get an overview of all your company's mandates/agreements with a customer. It is possible to add names and addresses manually.

The debtor overview can be ordered as a file in the comma-separated format COLDEBITOR. The file can be sent at regular intervals or on request.

The overview contains all debtors* with information about

- the debtor's customer number
- the agreement's establishment date, effective date and expiry date, if any
- the debtor's collection type

*See section 4.4 for more details about limitations.

13.3 Moving current debtor agreements

The following sections describe how to move current debtor agreements.

Direct Debit in Denmark

If your company already has an agreement with LS/BS (Danish Direct Debit), Danske Bank can help with getting existing debtor agreements moved to Collection Service. The moving must take place at the right moment after already existing collections have been paid. The Creditor has to inform Danske Bank when he makes the agreement about Collection Service.

Direct Debit in Norway

If your company already has an agreement with MasterCard (Autogiro/AvtaleGiro), Danske Bank can help with getting existing debtor agreements moved to Collection Service.

Direct Debit in Sweden

If your company already has an "Autogiro" agreement (gennemstilling), Danske Bank can help with getting existing debtor agreements moved to Collection Service. Please contact your Cash Manager for more detailed information.

14 Incoming payments

Incoming payments on the company's account can be booked as direct debit transactions or payments with a unique reference or account transfers. The payment information can be delivered in different formats. The mandatory information on payments varies from format to format.

Note: The CS creditor number is not included in the incoming payment information as this is reported on the basis of account numbers and the like.

14.1 Documentation of incoming payments in the account statement

Country	Collection type	Information for account	Example
Denmark	Direct Debit (Betalingsservice)	Single entries or total sum per booking day	<Payment identification> or Incoming payments IK/BS
Denmark	OCR payment	Single entries or total sum per booking day per FI creditor number	Various payments. <FI creditor number>
Denmark	Direct Debit (LeverandørService)	Single entries or total sum per booking day per creditor number	<Payment identification> or Lev. serv. betal <MasterCard-creditor no>
Norway	OCR payment	Total sum per booking day per type	OCR with KID Total CREMUL with/KID Total CREMUL Electronic payment Total CREMUL Giro payment Total
Norway	Direct Debit (AvtaleGiro)	Total sum per booking day.	OCR with KID Total CREMUL with/KID Total
Norway	Direct Debit (Autogiro)	Single entries or total sum per booking day.	OCR with KID Total CREMUL Autogiro Total
Norway	e-invoice (eFaktura)	As Norwegian OCR payment	See Norwegian OCR payment
Sweden	OCR payment	Total sum per booking day per Bankgironumber	OCR <Bank giro number>
Sweden	Direct Debit (Autogiro)	Single entries or total sum per booking day	<Payment identification> or AUTOGIRO <Bank giro number>
Finland	OCR payment	Single entries or total sum per booking day.	<Payment identification> or free text, depending on how the debtor pays. or Reference giro
Poland	Direct Debit	Single entries	DirectDebit
UK	BACS Direct Debit	Total sum per booking day per BACS number	Direct Debit <BACS ID>
All	Account number collection	Single entry per payment	Information on transfer depends on the debtor

14.2 Reconciliation of collections

Country	Collection type	Payment information	Payment reconciled as follows
Denmark	GIK/FIK In- payment form	Payment identification	With OCR payment from payment identification

Denmark	Direct Debit (Betalingsservice)	Payment identification	With payment from payment identification
Denmark	Direct Debit (LeverandørService)	Payment identification	Reconciliation can be performed if collection is accepted in CS
Norway	Direct Debit (AvtaleGiro)	Payment identification	From payment identification
Norway	KID In-payment form	Payment identification	With OCR, from payment identification
Norway	Direct Debit (Autogiro)	Payment identification	Reconciliation can be performed if collection is accepted in CS
Norway	e-invoice (eFaktura)	Payment identification	With OCR payment, from payment identification.
Sweden	Direct Debit (Autogiro)	Payment identification	Reconciliation can be performed if collection is accepted in CS.
Sweden	OCR In-payment form	Payment identification	With OCR payment, from payment identification.
Finland	OCR In-payment form	Payment identification	With OCR payment, from payment identification.
Poland	Direct Debit	Payment identification	With payment, from payment identification
UK	BACS Direct Debit	-	Reconciliation can be performed, if collection is accepted in CS
All	Account number	Payment identification, if the invoice number is not given	With payment, from payment identification, if the invoice number is not stated

14.3 Incoming payments via Direct Debit

When collection is made via Direct Debit, the company will generally be able to reconcile incoming payments at the time of collection since as direct debit payments will usually always be executed (unless the debtor rejects the payment or the agreement is terminated). Otherwise, the company will be notified.

The information about incoming payments depends on the direct debit solution.

Collection Service receives information about paid or unpaid direct debit transactions. This information can be seen in the Collection Service -module in District (use the search criteria “paid” or “unpaid”).

It is also possible to receive the information in a status file (COLSTATUS/BANSTA) - if it has been ordered.

The company can agree to Collection Service booking the payments as single entries into the account stating the payment reference. In this way, the company can make automatic reconciliation from the electronic balance statement (EDIFACT/FINSTA or SWIFT/MT940) or other kinds of electronic advice.

If the creditor wants to separate the reconciliation from direct debit transactions, the company can choose to keep a certain account for direct debits.

The creditor can also choose to get the payment information as a sum post on the account.

14.4 Incoming payments with unique reference (local payments)

The company will usually be able to reconcile payments on the basis of the payment identification.

On Danish OCR payments (FIK/GIK), the payment identification must be stated. This is not required for Norwegian, Swedish and Finnish OCR payments. But it is possible to actively choose the means of checking the payment’s identification.

In Swedish OCR, you can choose “hard control”, and only payments that pass the modulus check will go through eBanking. This functionality must be chosen in the registration form to BGC. Danske Bank also recommends that the creditor opt to receive payments without an OCR reference and establish an alternative Bankgironumber as a complement.

In Norway, you can choose “refusal of payments with missing or invalid KID”, but this does not guarantee KID reference on all incoming payments. The creditor must add this functionality on the registration form sent to MASTER-CARD.

14.5 Incoming payments via account transfer

Payment information depends on the debtor, who can pay one or more invoices in one transfer. It is up to the debtor which information he gives about the payment. To make reconciliation easier for the company, the invoice contains a note to the debtor, urging the debtor to quote a reference (an invoice number or payment identification).

14.6 Account in a foreign bank

If the company has a collection account in a foreign bank, this bank can send an electronic account statement (MT940 via SWIFT) to Danske Bank, which can make the information available via District, forward the MT940 directly or convert it to an EDIFACT/FINSTA. These messages can then be transferred to Collection Service for an overall view.

14.7 Advice formats

The creditor can choose between the local advice formats, Danske Bank's comma-separated format or one of the standard formats EDIFACT/CREMUL and SWIFT/MT940.

The creditor can enter into an agreement with Danske Bank on how incoming payment information should be supplied. Please consult your cash manager or Integration Services.