Contents

Change log

Version no.	Date	Change
0.1	19.09.2012	Document created
1.0	02.10.2012	Version 1.0 created
1.1	19.12.2012	"+F" is add to RJCT(A) in column GroupStatus for feedback type XBN A paragraph concerning Bulk posting has been added Appendix B
1.2	27.01.2013	Appendix C is updated with the list of countries where Danske Bank do not support the usage of ClearingSystemMemberIdentitication. Appendix B is updated with "The BtchBookg tag is disregarded for Norwegian account transfer with multiple occurrences of KID reference and invoice."
1.3	06.11.2013	Appendix B on BtchBookg updated
1.4	06.10.2014	Appendix A. Destination, "Connection" replaced by " Destination" Appendix A removed ACSP status Appendix B it's possible to batch book Polish standard account transfers . Exclusion list specifies Polish account transfer types that cannot be batch booked. Appendix B BtchBookg tag contents must be lower case. Appendix C Use of 6.1.6 MmbId Appendix C it's now possible to use ClrSysMmbId for South Africa.
1.5	04.12.2014	Appendix D: For Address fields used with 2.55: ChqFr, 2.23: UltmtDbtr and 2.70: UltmtDbtr the truncated length of PostCode is changed to max. 5 characters. Appendix C: Sweden and Thailand added to the list of countries where usage of ClrSysMmbId is not supported
1.6	24.06.2016	Appendix G: Use of 2.16 Prtry
1.7	01.08.2016	Appendix H: Handling of character set and special characters
1.8	06.09.2016	Appendix B updated
1.9	18.10.2016	Appendix B: Paragraph concerning Bulk posting is removed because foreign transfers without exchange can be bulk debited
2,0	15.12.2016	From February 6th 2017 it will be possible to bulk debit SEPA payments from accounts in Danske Bank, Germany. Appendix B updated.
2.1	13.01.2017	Appendix A updated
2.2	21.04.2017	Appendix E updated – Non-SEPA payments
2.3	24.05.2018	Appendix G updated – Polish Split payments
2.4	11.03.2019	Appendix I added – Regulatory reporting in Sweden and Norway
2.5	07.10.2019	Appendix J added - SEPA Instant domestic transfer in Finland. Appendix B updated - Information about Baltic and Russian payments removed in and information regarding CORT/TREA payments updated
2.6	09.10.2020	Appendix K added - Usage of structured remittance info in Swedish domestic account transfer and Bankgiro transfer. Both with long-form advice Appendix F updated: Nemkonto payments corrected in relation to "Accepted future ReqdExctnDt". Changed from 3 days ahead to 3 banking days ahead.
2.7	06.01.2021	Appendix J updated – SEPA Instant transfers. Cross border functionality added. Appendix E updated – Danske Bank Transformation column is changed for non-SEPA Cross border payments and SEPA payments.
2.8	01.06.2021	Appendix L added - Nordic Credit Transfers and Nordic Salary (only SEK and from Swedish accounts)
2.9	07.07.2021	Appendix B updated Appendix G updated - New code NSAF to identify Night safe payments in Denmark and Norway is added
3.0	01.09.2021	Appendix M added - Use of AML Proprietary Codes in ISO 20022-file pain.001 with debit from Norwegian accounts

3.1	29.11.2021	Appendix F updated for Swedish payments
3.2	18.01.2022	Appendix J updated with information on SEPA transfers
3.3	07.02.2022	Support for German payments removed from Appendix B, F and J
3.4	15.02.2022	Appendix A updated - PART(F) is added in column GroupStatus for feedback type XBN
3.5	03.05.2022	All appendices have been reviewed and appendix A, B, C and G have been updated.
3.6	25-07-2022	Appendix K has been updated on how credit invoice and credit note details are sent to beneficiary.
3.7	08-03-2023	Minor updates to Appendix F and K
3.8	02-05-2023	Disclaimer inserted in appendix L
3.9	11-10-2023	Appendix G updated with information about Swedish salary and pension payments.
4.0	15-12-2023	Appendix L removed
4.1	05-07-2024	Minor updates to Appendix D
4.2	16-10-2024	Minor updates to Appendix A
4.3	23-10-2024	Minor updates to Appendix F
4.4	04-02-2025	Appendix N added
4.5	19-03-2025	Appendix L added
4.6	24-04-2025	Appendix N updated
4.7	07-07-2025	Link to Swedish Sector Transformation inserted
4.8	14.07.2025	Appendix O added
4.9	27.10.2025	Minor updates across the document
5.0	17.02.2026	Date for SEK batch updated
5.1	28.05.2026	Changes to Appendix K, L, N and O
5.2	07.07.2026	Appendix B and M updated
5.3	05.08.2026	Appendix L added

Appendix A: Use of 1.3 Authstn

This appendix describes how to use the Authstn tag in order to control the feedback type in pain.002.001.03 (PSR) and the communication channel.

Four parameters can be used:

- The value TEST – used for test marking of files
- Feedback – used for selecting the contents of a PSR
- Acknowledgement file – used to opt out the acknowledgement file
- Destination – used for selecting a specific communication channel

The parameters are put in the tag using ',' (comma) as separator.
The Authstn tag can occur 0 to 2 times and only Prtry can be used.

Test
Using the value TEST results in a schema validation and a payment validation. But no payments will be executed. The value TEST must always have an Authstn tag of its own e.g.
<Authstn><Prtry>TEST</Prtry></Authstn>

If the value TEST is used together with Destination and Feedback, then two Authstn tags must be used e.g.
<Authstn><Prtry>TEST</Prtry></Authstn>
<Authstn><Prtry>Feedback=XDY, Destination=****,</Prtry></Authstn>

Otherwise one occurrence is enough (none if there are no TEST, feedback or destination parameters).

Feedback
The Feedback type is chosen by using the value Feedback=XXX (where XXX is a value corresponding to the type of feedback wanted as listed in the table below) e.g.
<Authstn><Prtry>Feedback=XI</Prtry></Authstn>

Acknowledgement
The Acknowledgement file is opted out by using the value Acknowledge=No e.g.
<Authstn><Prtry>Acknowledge=No</Prtry></Authstn>

Destination
The parameter can be used when selecting another communication channel for retrieving a file than the channel used for submitting the file. The parameter can also be used for specifying a unique folder in the customer environment when receiving the file e.g. via FTP communication.
The communication channel is chosen by using the value Destination=****, where **** is a code of maximum 20 characters and no blanks allowed. The code must be agreed with Support Direct.

Please be aware, that if none of the above mentioned parameters are given or if a wrong value is given in the Authstn tag then the default setup is:

- An Acknowledgement file
- A Feedback containing rejected payments and intermediate statuses (Finnish U-turns* are handled as rejections).
- Outgoing channel is equal to incoming channel.

The following types of feedback can be chosen:

Feedback type	Description	Transaction Status	Group Status (A) - acknowledgement (F) - feedback
XI	No PSR		ACTC (A) RJCT (A)
XBN	A PSR with rejected payments	RJCT	ACTC (A) PART (F) RJCT (A+F)
XA	A PSR with executed payments ** including Finnish U-turns*	ACSC	ACTC (A), ACSC (F), PART (F) RJCT (A)
XD	A PSR with rejected payments and a PSR with executed payments **	ACSC, RJCT	ACTC (A), ACSC (F), PART (F), RJCT (A+F)
XBU	A PSR with rejected payments and payments that will later U-turn	RJCT	ACTC (A), PART (F). RJCT (A+F)
XDU	Same as the feedback type 'XD' but Finnish U-turns* are handled as rejections	ACSC, RJCT	ACTC (A), ACSC (F), PART (F), RJCT (A+F)
XAU	Same as the feedback type 'XA' but Finnish U-turns* are handled as rejections	ACSC	ACTC (A), ACSC (F), PART (F) RJCT (A)
XDY	A PSR with all intermediate payment statuses and rejected payments (Finnish U-turns* are handled as rejections) and a PSR with executed payments**. All statuses encountered in the payment flow are returned in PSR files. This means that many PSR's relating to the same Payment Transfer file may be created.	ACSC, ACSP, PDNG, RJCT	ACTC (A), ACSC (F), ACSP (F), PART (F), PDNG (F), RJCT (A+F)
XDT Default feedback	A PSR with rejected payments and intermediate statuses like Awaiting sufficient funds (MDÆK) Only statuses that requires some sort of action are listed in this feedback type. Meaning that a file that is OK and only contains payments that are processed or will be executed without any additional handling are not included. This means that there is no way for the customer to know that the payment was actually executed. All statuses requiring actions from user such as rejections and intermediate statuses like missing acceptance (MGLA) are listed at the level they occur (debit or credit) This means that a bulk debit that is missing acceptance is only listed at debit level (no EndToEndId and no OrgnlTxInf).	PDNG, RJCT	ACTC (A), ACCP (A+F), PART (F), PDNG (F), RJCT (A+F)

*) U-turned payments are only used in Finland. A U-turned payment is a payment that cannot be credited due to closed beneficiary account, wrong beneficiary account number or other problems with the creditor. Instead of being rejected, the payments are U-turned meaning that they are debited from debtor account and then credited the debtor account. These payments would normally be included in the files with executed payments and not in the file with rejected payments. If the account is in any other country than Finland the feedback types with special handling of U-turns will be identical to the feedback types that do not look at U-turns.

For example a feedback type 'XBN' on a Danish account will have the same contents as a feedback type 'XBU' on a Danish account.
**) Payments from accounts abroad are reported as executed payments when the instruction has been sent from Danske Bank to the foreign bank. Please note that settlement on the account held with a foreign bank hasn't been completed at that time.

Appendix B: Use of 2.3 BtchBookg

This appendix describes how to use the BtchBookg tag which is used to inform the bank if the transactions in the file should be bulk debited.
To bulk debit a payment in pain 001.001.03 the file must be structured with one debit transaction and two or more underlying credit transactions.

Example:

<PmtInf>	Start bulk payment
<DbtrAcct>	Debit account bulk payment
<CdtTrfTxInf>	Start credit payment 1
<CdtrAcct>	Credit account payment 1
</CdtTrfTxInf>	End credit payment 1
<CdtTrfTxInf>	Start credit payment 2
<CdtrAcct>	Credit account payment 2
</CdtTrfTxInf>	End credit payment 2
</PmtInf>	End bulk payment

The below values can be used in the BtchBookg tag:

true - Identifies that a batch entry for the sum of the amounts of all transactions **within one PmtInf** in the message is requested. Danske Bank will seek to bulk debit payments as instructed.
false - Identifies that a single entry for each of the transactions in the message is requested.

Please note that the values must be lowercase. If the tag is not filled in the default value is 'true'.

Bulk debiting assumes the same:

- Payment type
- Sender account
- Execution date
- Currency on debtor account as on the transaction (no exchange is allowed)

The following payment types cannot be bulk debited and will be split into single payments by Danske Bank:

- Foreign account transfer with currency exchange
- Foreign cheques
- Payments from accounts abroad (MT101)
- Irish account transfer - Same Day Domestic payments
- Irish account transfer – Internal payments
- English account transfer - Internal payments
- English account transfer - CHAPS payments
- Finnish Express account transfers
- Polish transfers of the type ZUS, TAX, Internal and Express.
- Polish split payments

Appendix C: Use of 2.77 CdtrAgt-> FinInstnId-> ClrSysMmbId-> ClrSysId-> Cd

This appendix describes how the ClearingSystemMemberIdentification will be transformed.

The transformation is only used for the payment types Foreign account transfers and Transfer from account abroad (MT101).
If it is not possible to specify the Payment System Prefix uniquely e.g. USABA in USA then Danske Bank offer an extra service.

If Payment System Prefix is unknown then 'XXXXX' can be used in

- 2.77:6.1.4 Code or
- 2.77:6.1.5 Proprietary.

Based on the information from either

- 6.1.1 BIC or
- 6.1.17 Country and
- BankIdentifier in 6.1.6 MemberIdentification

Danske Bank will transform the 'XXXXX' into the correct Payment System Prefix.

It is also possible to specify both Payment System Prefix and Bank Identifier using 6.1.6 MemberIdentification e.g. USABA123456789

Example:
2.77:6.1.1 BIC = BOFAUS3N and
2.77:6.1.6 MemberIdentification =1234

Sample	Transformed into Payment System Prefix
<CdtrAgt> <FinInstnId> <BIC>BOFAUS3N</BIC> <ClrSysMmbId> <ClrSysId> <Cd>XXXXX</Cd> </ClrSysId> <MmbId>1234</MmbId> </ClrSysMmbId> </FinInstnId> </CdtrAgt>	USPID

ClearingSystemMemberIdentification::

		Clearing System Member Id		
Country	**Clearing code**	**Payment System Prefix**	**Bank Identifier**	**Example**
Austria	ATBLZ	AustrianBankleitzahl	[0-9]{5,5}	ATBLZ12345
Australia	AUBSB	AustralianBankStateBranchCodeBSB	[0-9]{6,6}	AUBSB123456
Canada	CACPA	CanadianPaymentsAssociationPaymentRoutingNumber	[0-9]{9,9}	CACPA123456789
Switzerland	CHBCC	SwissFinancialInstitutionIdentificationShort	[0-9]{3,5}	CHBCC12345
Switzerland	CHSIC	SwissFinancialInstitutionIdentificationLong	[0-9]{6,6}	CHSIC123456
China *)	CNAPS	CNAPSIdentifier	[0-9]{12,12}	CNAPS123456789012
Germany	DEBLZ	GermanBankleitzahl	[0-9]{8,8}	DEBLZ12345678
Spain	ESNCC	SpanishDomesticInterbankingCode	[0-9]{8,9}	ESNCC123456789
UK	GBDSC	UKDomesticSortCode	[0-9]{6,6}	GBDSC123456
Greece	GRBIC	HelenicBankIdentificationCode	[0-9]{7,7}	GRBIC1234567
Hong Kong *)	HKNCC	HongKongBankCode	[0-9]{3,3}	HKNCC123
Ireland	IENCC	IrishNationalClearingCode	[0-9]{6,6}	IENCC123456
India *)	INFSC	IndianFinancialSystemCode	[a-zA-Z0-9]{11,11}	INFSC123AZ456789
Italy *)	ITNCC	ItalianDomesticIdentificationCode	[0-9]{10,10}	ITNCC1234567890
Japan *)	JPZGN	JapanZenginClearingCode	[0-9]{7,7}	JPZGN1234567
New Zealand	NZNCC	NewZealandNationalClearingCode	[0-9]{6,6}	NZNCC123456
Poland *)	PLKNR	PolishNationalClearingCode	[0-9]{8,8}	PLKNR12345678
Portugal	PTNCC	PortugueseNationalClearingCode	[0-9]{8,8}	PTNCC12345678
Russia	RUCBC	RussianCentralBankIdentificationCode	[0-9]{9,9}	RUCBC123456789
Sweden *)	SESBA	SwedenBankgiroClearingCode	[0-9]{4,4}	SESBA1234
Singapore *)	SGIBG	IBGSortCode	[0-9]{7,7} or [0-9]{3,4}	SGIBG1234567
Thailand *)	THCBC	ThaiCentralBankIdentificationCode	[0-9]{3,3}	THCBC123
Taiwan ')	TWNCC	FinancialInstitutionCode	[0-9]{7,7}	TWNCC1234567
US	USABA	UnitedStatesRoutingNumberFedwireNACHA US	[0-9]{9,9}	USABA123456789
US	USPID	CHIPSParticipantIdentifier US	[0-9]{4,4}	USPID1234
South Africa	ZANCC	SouthAfricanNationalClearingCode	[0-9]{6,6}	ZANCC123456

*) Danske Bank do **not** support the usage of ClearingSystemMemberIdentifiation in the countries highlighted in yellow.

<u>Truncation::</u>
2.77: 6.1.6 MmbId will be truncated to 9 charachters
2.77: 6.1.7 Nm will be truncated to 35 characters

Appendix D: Truncation and transformation of Address fields

This document describes how the truncation and transformation of Address fields is done in Danske Bank.

SEPA rule: EPC Rules only accept two occurrences of AdrLine tags in SEPA payments

CGI rule: RECOMMENDATION IN ORDER OF PREFERENCE:
1. Use only structured address.
2. When using combination of both structured address and Address Line, must use structured tags for post code (if applicable), country subdivision (if applicable), town name and country and only 2 Address Lines (to include street address).
3. Use only Address Line (up to 7 lines; instrument by instrument limitations may apply)

NOTE: PO Box should only appear in Address Line.

The structured address will be used as populated in the Credit Transfer file but StreetName and BuildingNumber are concatenated in to one address line.
If StreetName is blank then the first four occurrences of AddressLine are used. Same rules applies to PostCode, TownName and Country.

Internally in Danske Bank the length of the individual components forming an address is limited both when it comes to the length of the individual components but also when it comes to the number of components that can form an address. AddressLine contents is transformed to fit into records of 35 characters.

The Address fields used in connection with
- 2.23: UltmtDbtr
- 2.52: ChqInstr->DlvrTo
- 2.55: ChqFr
- 2.70: UltmtDbtr
- 2.79: Cdtr

are transformed as follows:

Field	Truncated to	Additional information
Nm	Max.35 characters	
AddressLine	Transformed into 2 or 3 lines of max. 35 characters. If StreetName and/or BuildingNumber is used then AddressLine's can take up only 2 lines of 35 chars. The reformatted contents of the AddressLine's will become the first 2 or 3 address lines depending on the tags below.	
StreetName	Concatenated into <StreetName>BLANK<BuildingNumber> which can be max. 35 chars in all. This will become the last 35 characters address line.	StrtNm, BldgNb, PstCd and TwnNm cannot be used on Foreign Cheques. Use multiple AdrLine's instead (max 3)
BuildingNumber		
PostCode	Max. 5 characters	
TownName	Max. 35 characters	

The Address fields used in connection with

- 2.77: CdtrAgt->FinInstnId

are transformed as follows:

Field	Truncated to
Nm	Max.35 characters

Some payment types require structured address. Please refer to the document "Danske Bank MIG – ISO 20022 XML Supported payment types and examples".

Appendix E: Transformation of unstructured remittance information

This appendix describes how unstructured remittance information given in tag 2.99 Unstructured is transformed in Danske Bank.

SEPA payments only allow one occurrence – limited to 140 characters.

In general Danske Bank transforms each Ustrd tag of 140 characters into 4 lines of 35 characters.
Please refer to the document "Danske Bank MIG – ISO 20022 XML Supported payment types and examples" for information about the use and limitation of unstructured remittance information in each single payment type.

Below please find examples on the transformation in Danske Bank

Sample from pain.001.001.03	Danske Bank transformation
Danish account transfer – long-form advice <Ustrd>REMITTANCE1- 345678901234567890123456789O</Ustrd> <Ustrd>REMITTANCE2- 3456789012345678901234567890</Ustrd> <Ustrd>REMITTANCE3- 3456789012345678901234567890</Ustrd> <Ustrd>REMITTANCE4- 3456789012345678901234567890</Ustrd>	REMITTANCE1-345678901234567890123456 67890 REMITTANCE2-34567890123456789012345 67890 REMITTANCE3-34567890123456789012345 67890 REMITTANCE4-34567890123456789012345 67890
Non-SEPA cross-border payments <Ustrd>REMITTANCE1- 3456789012345678901234567890</Ustrd> <Ustrd>REMITTANCE2- 3456789012345678901234567890</Ustrd> <Ustrd>REMITTANCE3- 3456789012345678901234567890</Ustrd> <Ustrd>REMITTANCE4- 3456789012345678901234567890</Ustrd>	REMITTANCE1-34567890123456789012345 67890 REMITTANCE1-34567890123456789012345 67890
SEPA payments: <Ustrd>REMITTANCE1- 3456789012345678901234567890</Ustrd> <Ustrd>REMITTANCE2- 3456789012345678901234567890</Ustrd> <Ustrd>REMITTANCE3- 3456789012345678901234567890</Ustrd> <Ustrd>REMITTANCE4- 5678901234567890123456789O</Ustrd>…	REMITTANCE1-34567890123456789012345 67890 REMITTANCE1-34567890123456789012345 67890

Appendix F: Use of 2.17 ReqdExctnDt

This appendix describes the validation of 2.17 ReqdExctnDt in Danske Bank.

In general, ReqdExctnDt has to be a banking day. If not, Danske Bank will postpone the ReqdExctnDt to the first possible banking day.

For information about cut-off times in Danske Bank please contact Support Direct.

The below table gives an overview of accepted previous and future dates in 2.17 ReqdExctnDt for the payment types supported.

Payment type	Accepted previous ReqdExctnDt *	Accepted future ReqdExctnDt
Danish payment types except for NemKonto payments	0-60 days older than today's date	Up to 365 days ahead of today's date
NemKonto payments	0-60 days older than today's date	Up to 3 banking days ahead of today's date
Norwegian payment types	0-60 days older than today's date	Up to 365 days ahead of today's date
Irish payment types	0-60 days older than today's date	Up to 365 days ahead of today's date
Polish payment types	0-60 days older than today's date	Up to 365 days ahead of today's date
Foreign account transfers	0-60 days older than today's date	Up to 365 days ahead of today's date
Foreign cheques	0-60 days older than today's date	Up to 365 days ahead of today's date
English payment types	Not accepted - must be today's date or a future date	Up to 365 days ahead of today's date BACS payments up to 30 days ahead of today's date only
Swedish payment types	0-60 days older than today's date	Up to 365 days ahead of today's date
Finnish payment types	0-60 days older than today's date	Up to 365 days ahead of today's date
Transfers from account abroad (MT101)	Not accepted - must be today's date or a future date	Up to 90 days ahead of today's date

*) ReqdExctnDt 0-60 days older than today's date will be postponed until the first possible banking day

Appendix G: Use of 2.16 Prtry

This appendix describes how to use Prtry to inform the bank that payments in a pain.001.001.03 file must be treated as confidential.

The below values can be used in Prtry:
Please note that the value must be uppercase.

CONF - Identifies that **all** payments in the PaymentInformation block must be treated as confidential payments by Danske Bank.

Confidential payments can be payments (such as salaries) that can only be viewed in District by users who have special authorisation to do so.

Swedish Salary and Pension payments are treated as confidential by default. Here you do not need to use the CONF-tag.

NSAF - Identifies that it is a Night safe payment (nattsafe/døgnboks). NSAF can only be used in Denmark and Norway.

Companies who collect and count cash settlements for customers have to credit the customers' accounts. NSAF must be used to mark the payment as a cash/night safe/nattsafe/døgnboks.

In Norway, a Night safe payment will appear as 'Nattsafe' on the customers' accounts in Danske Bank and other Norwegian banks.

Appendix H: Handling of character set and special characters

This appendix describes how Polish special characters are handled when received in a pain.001.001.03 file. The special Polish characters (Ąą Ćć Ęę Łł Ńń Śś Źź Żż Óó) are supported in domestic Polish payment types only, as the Polish clearing is the only clearing that support Polish characters.
The file can be send to the bank using all channels [1) 2)] offered by Danske Bank and the character-set must be UTF-8 (XML must be supported in the channel in question).
Polish characters can be used only in:

- Structured address or Address lines used in connection with
  - 2.19 <Dbtr>
  - 2.23 <UltmtDbtr>
  - 2.70 <UltmtDbtr>
  - 2.79 <Cdtr>
  - 2.81 <UltmtCdtr>

- 2.99 <Ustrd>
- 2.29 <InstrId>

Use of Polish characters in all other payment types will be translated by Danske Bank into Latin look-a-like characters (Aa Cc Ee Ll Nn Ss Zz óÓ) before they are executed.
Payment Status report pain 002.001.03:
Polish characters will be returned as Latin look-a-like in the Payment Status Report if they are used in the debtor or creditor name tags in the payment initiation file.
Camt and SWIFT MT reporting files:
All Polish characters will be converted into Latin characters as described above when reported in camt052, camt053, camt054, SWIFT MT940 and SWIFT MT942.
Note:

1) Polish District must be used to view Polish characters correctly
2) Please observe that Polish characters cannot be part of the file if Danske EDIsec is used to secure the file

Appendix I: Regulatory reporting in Sweden and Norway

Regulatory reporting may be needed when transferring money abroad from accounts held in Sweden and Norway.
Please refer to the Swedish Tax Authorities (Skatteverket) and the Norwegian Tax Administration (Valutaregistreret) for the current rules and codes.
The information below is applicable as of February 2019.

Sweden:
Reporting to Skatteverket
For all transfers abroad from Sweden above SEK 150.000, or the equivalent, a report must be sent to Skatteverket, stating the purpose code.

Purpose code
A 3-digit purpose of payment code to the Foreign exchange registry.

Tags:
The tag to be used is 2.89: 11.1.8 (<RgltryRptg><Dtls><Cd>)

Purpose codes:

GOODS, FREIGHT & TRANSPORTS		
GOODS (NB: Only goods invoices)	101 122 473	Goods import/-export Goods that do not cross the Swedish border; purchase of goods and subsequent resale of goods Commission for agency/brokerage services with respect to goods
LEASING - Rental of capital assets	701 401	Financial leasing (rental contracts, where all significant risks and rights connected to the assets are transferred to the renter) Operational leasing (corporate rental arrangement that is not financial leasing)
FREIGHT WITH IMPORT/EXPORT OF GOODS	130 131	Import freight Export freight
FREIGHT OF GOODS THAT HAVE NOT CROSSED THE SWEDISH BORDER	140 141 142 143 150	Sea freight Air Rail freight Road freight Other means of transport
CHARTER - rental of goods freight transport, with crew	160 161 162	Ship Aircraft Road haulage vehicle

GOODS & SERVICES WITH FREIGHT	163 173	Bunkering and provisioning Storage, haulage and transit costs, harbour and terminal costs etc.
		PERSONNEL TRANSPORT AND TRAVEL
PERSONNEL TRANSPORT - TRAVEL	200 201 202	Ship Aircraft Train and bus
TRAVEL, OTHER	221 223	Account card payments Other travel expenses (hotel and accommodation costs, course and conference costs, cash balance increase etc.)
		SERVICES
INSURANCE, BANK AND OTHER FINANCIAL CONSULTANCY SERVICES	300 301 302 303 310 321 331	Freight insurance with goods import/export Other freight insurance Life and pension insurance Other direct insurance (illness, accident with the means of transport, fire and other property damage, loss of credit etc.) Re-assurance Insurance services (mediation, consultation, assessment etc.) Expenses and commissions with respect to banks, brokers, public institutions etc.
POST AND TELE-SERVICES	402 403	Post and courier services Tele-communication, transmission of sound, pictures and other information via telephone, telex, cable, satellite etc.
DATA AND INFORMATION-SERVICES	410 411	Data processing (EDP programmes, programming work etc.) Information services (data base services, supply of news, subscriptions etc.)
BUILDING AND CONSTRUCTION WORK (including road and water work, installation etc.)	412 413	Abroad In Sweden
LICENSES AND OTHER RIGHTS	423 723	Compensation/royalties in connection with the purchase/sale of rights (patents, licenses, franchising) Assignment - purchase/sale of rights
SALARY	470	Salaries and remuneration to own employees

OTHER SERVICES	430 431 440 441 442 450 451 452 460 461 462 473	Legal services Bookkeeping, auditing and administration Advertising and market research Research and development (R&D) Architectural, engineering and other technical services Agriculture and forestry Minerals, oil and gas (prospecting, extraction etc.) Environmental work (waste processing, re-cycling, cleaning etc.) Film production, sound recording, radio and TV programmes etc. Other culture, recreation etc. Other services Commission for agency services re. goods
	TRANSFERS	
TRANSFERS - BENEFITS AND CONTRIBUTIONS	510 520 540	Developing countries European Union (EU) Other international organisations
OTHER TRANSFERS	550 551 552 553 560	Salary income earned abroad Emigration/immigration VAT Inheritance Other transfers (compensation for damage, maintenance, subscriptions to organisations /associations, gifts, pension etc.)
	CAPITAL TRANSACTIONS	
DIRECT INVESTMENT; Applies to direct or indirect ownership, at least 10 percent in business and commercial property (direct investment business). The term 'direct investment' involves purchase, new building and connected investment		

(including loans). Winding up and payment of direct investment are also included.		
In Sweden (foreign owners)	600 601 801 900	Shares, partnership, shareholder contribution etc. in a Swedish company Loans to/from foreign owners Interest on loans within the group to/from abroad Distribution to foreign owners
Abroad (Swedish owners)	602 603 803 902	Shares, partnership, shareholder contribution etc. in a foreign company Loans to/from foreign subsidiaries/group companies Interest on loans within the group to/from abroad Distribution from direct investment
SHARES AND FUND PARTNERSHIPS holding < 10 % (not direct investment)		
Swedish shares	620 910	Purchase and sale, under 10 % Dividend on Swedish shares under 10 %
Foreign shares	622 912	Purchase and sale, under 10 % Dividend on foreign shares under 10 %
INTEREST-BEARING SECURITIES - also supplementary report		
Swedish issuer	631	Purchase and sale (also issue/payment)
Interest costs	831	Interest on Swedish interest-bearing securities
Foreign issuer	633	Purchase and sale (also issue/payment)
Interest earnings	833	Interest on foreign interest-bearing securities
FINANCIAL DERIVATIVES	670	Option premium plus margin deposit and payments with settlement of financial derivatives, when these fall due/are redeemed (A concluding purchase is shown under the code for the underlying instrument, e.g. for share option: see shares, for foreign exchange settlement date: see foreign exchange.)
OTHER LOANS External (not internal group loans or interest-bearing securities)		
Loans from abroad (debt)	681 881	Loans from abroad/repayment on loans from abroad Interest costs on loans from abroad. Only on expiry.
Loans to other countries (income)	683 883	Loans to other countries/repayment on loans to other countries Interest costs on loans to other countries. Only on expiry.

FINANCIAL LEASING	701	Long-term rental of capital assets (at the same level as hire-purchase contract, where liability for the goods is transferred)
PURCHASE AND SALE OF HOUSE FOR OWN USE	710 712	Fixed property/land in Sweden Fixed property/land abroad
RIGHTS - PURCHASE AND SALE	723	Patents, licenses, franchising etc.
ACCOUNTS	751	Swedish company account in Sweden on behalf of and paid for by foreign counterpart
OTHER CAPITAL TRANSACTIONS	793	Other capital transactions
	INTEREST & DIVIDENDS	
INTEREST ON		
Internal group loan (including deposits etc.) foreign owners	801	Interest costs/earnings on loans within the group to/from abroad/foreign sister company, direct investment in Sweden.
Internal group loans (including deposits etc.) Swedish owners	803	Interest costs/earnings on loans to/from foreign subsidiary/group company, direct investment abroad
Interest-bearing securities	831 833	Interest earnings, Swedish issuer Interest earnings, foreign issuer
Other loans (bank loan, syndication etc.)	881 883	Interest costs on loans from abroad. Only on expiry Interest costs on loans to abroad. Only on expiry
Other	893	Other interest
DIVIDENDS		
Holding = > 10%	900	Dividend to foreign owners, ownership share more than 10 %
Holding = > 10%	902	Dividend to Swedish owners, ownership share more than 10 %
Holding < 10%	910	Distribution of Swedish shares (not direct investment)
Holding < 10%	912	Distribution of foreign shares (not direct investment)
	EXCHANGE & NETTING	
EXCHANGE	940	Exchange abroad of amounts that are first sent out, then sent home again after being exchanged. (Exchange abroad of a second payment is shown by the code for the underlying transaction.)
NETTING	941	Netting, payment of net amount after set-off
	OTHER	
	999	This code can be used, if there is no information on what the payment is for. NB: code 999 may only be used in exceptional circumstances.

Example:

```
<RgltryRptg>
  <Dtls>
    <Cd>101</Cd>
  </Dtls>
</RgltryRptg>
```

Norway:
Reporting to Valutaregisteret

For all transfers abroad from Norway above NOK 100.000, or the equivalent, a report must be sent to Valutaregisteret, stating purpose of the payment and a purpose code.

Purpose code
State a 2-digit purpose of payment code to the Foreign exchange registry.

Message
State a supplementary text concerning the purpose of the payment.

Tags:
The tags to be used are 2.89: 11.1.8 and 11.1.10 (<RgltryRptg><Dtls><Cd> and <Inf>)

Purpose codes:

14	Sale/purchase of goods
26	Rent
29	Other buy/selling of services
31	Interest
35	Stock income
38	Other capital income
41	Property trading
43	Stocks trading (buy)
45	Other capital trade
51	Stocks trading
52	Bonds trading
53	Derivate trading
71	Life insurance/pension
79	Other financial investments
81	Wage
82	Inheritance, presents etc.

Example:

```
<RgltryRptg>
 <Dtls>
    <Cd>14</Cd>
    <Inf>Sale/purchase of goods</Inf>
 </Dtls>
</RgltryRptg>
```

Appendix J: SEPA Transfers

SEPA instant transfers
The following should be observed when initiating SEPA Instant payments:

- It is currently supported in Irish and Finnish domestic EUR payments and cross border payments from EUR accounts in Ireland, Finland, Denmark, Norway, Sweden and Poland
- It can be utilized 24/7/365.
- The transaction has to be denominated in EUR
- Debit account must be in EUR, however debit accounts in other currencies are supported for Ireland and Finland but with a transaction limit of 3 mio EUR.
- To instruct SEPA Instant – the value "INST" must be used in the "Local Instrument" →"code" tag in either debit or credit level in the message. Please refer to the pain.001.001.03 CGI-MP Message Implementation Guide for more information.
- Salary payments (SALA code in Category Purpose), Instant payments (URGP), Group payments (INTC) and Capital payments in Finland (SDVA) cannot be carried out as SEPA Instant. The INST value in the "Local Instrument" will therefore be ignored and the payments transferred as usual.
- If bulk debit is requested in a batch that contains both SEPA Instant and SEPA standard transfers - the SEPA Instant transfers will be bulked debited in a separate transaction.
- The payment will be rejected if the beneficiary bank is not SEPA Instant reachable. The Instant reachable banks can be found at this external site: EPC Registers of participants in SEPA Payment Schemes
- Only one tag, either structured or unstructured, is permitted. If both tags are provided, the unstructured tag will be ignored. If multiple structured tags are included, only the first structured tag will be used.

SEPA same day transfers and SEPA standard transfers
When SEPA transfers are received in Danske Bank we will process the payments as either SEPA same day transfers or SEPA standard transfers. The following rules apply*:

- If a SEPA transfer is received before the cut-off for SEPA same day transfers, the payment will be processed as a SEPA same day transfer. The beneficiary will receive the money on the same day.
- If a SEPA transfer is received after the cut-off for SEPA same day transfers but before the cut-off for SEPA standard transfer, Danske Bank will process the payment as a SEPA standard transfer. The beneficiary will receive the money on the next banking day.
- If a SEPA transfer is received after the cut-off for SEPA standard transfer, the execution date will be moved to the next banking day, and the payment will be processed as a SEPA same day transfer on the next banking day.

* There are some exceptions to the rules above:

- Salary payments ("SALA" in Category purpose" →"code) will be exempted from using SEPA same day. Though, salary payments from accounts in Denmark will apply to the rules described above.
- SEPA same day transfer is not supported for debit accounts in UK and Ireland.

The above rules apply for both domestic and cross border SEPA payments.

Appendix K: Usage of structured remittance information in domestic Swedish account transfers and Bankgiro payments with long-form advice

Not applicable when the new Swedish clearing goes live:

- From 14 April - 25 August 2026 for account transfers, including salaries
- From 8 September - 27 November 2026 for Bankgiro and Plusgiro payments (Alias).

For information regarding the new Swedish clearing, please refer to Appendix L.

It is possible to utilize the structured remittance information in the ISO 20022 pain.001.001.03 to instruct the beneficiary about which invoices and credit notes that are part of the payment.

The following must be observed when using the structured remittance information in relation to the two payment types:

- In relation to domestic Swedish Payments types, the option is only available when transferring to another Swedish Account Number or Bankgiro number.

- The payment will be done via the existing clearing channels currently available in Sweden for these payment types. This means that the beneficiary will receive the remittance advice as a "structured" unstructured advice (please see below). This also means that there is a maximum of 15 lines of 35 characters (525 in total) available and which can be transported to the beneficiary.

- It is important to observe, that if the structured elements are used in relation to a Swedish account to account transfer (not to a Bankgiro number), the creditors name and address is needed and a paper advice will be printed and sent via regular mail to the receiver. **This will be subject to a fee.**

- The beneficiary will only receive 525 characters. The 525 characters includes the structure that the structured remittance info is converted into by Danske Bank (See below). It is advised that you calculate how many structured elements that you can use based on the length of your invoice numbers and the typical length of the amounts in order to ensure that all information is transported to the beneficiary.

- If both unstructured (ustrd) and structured (strd) remittance information is populated in the payment instruction, the information in the unstructured element will be discarded and the structured information will be sent to the beneficiary following the structure below.

Danske Bank will not validate if the amounts used in the structured elements is correct according to the actual instructed amount. Further, it will not have any impact of the actual amount that is being transferred to the beneficiary. The information is treated as pure remittance advice thus no calculations will be done.

- When using structured remittance advice in relation to these payment types – you accept that Danske Bank converts the remittance info by using the rules stated below. In order to secure automatic reconciliation in your beneficiaries systems - **you are advised to instruct your beneficiaries that the advice information from you will change going forward.**

- The structured information will be converted into the unstructured remittance information by using the following format/structure:

  Number Amount

  Where Number is invoice or credit note number and Amount is the invoice or credit note amount.

  Please Note that credit note amount will have a minus sign at end.

Structured remittance information	Converts into:	Sent to beneficiary
<Strd> <RfrdDocInf> <Tp> <CdOrPrtry> <Cd>CINV</Cd> </CdOrPrtry> </Tp> <Nb>178001</Nb> </RfrdDocInf> <RfrdDocAmt> <RmtdAmt Ccy="SEK">912.50</RmtdAmt> </RfrdDocAmt> </Strd>	178001 912.50	178001 912.50 18055 50.7 5-
<Strd> <RfrdDocInf> <Tp> <CdOrPrtry> <Cd>CREN</Cd> </CdOrPrtry> </Tp> <Nb>180055</Nb> </RfrdDocInf> <RfrdDocAmt> <CdtNoteAmt Ccy="SEK">50.75</CdtNoteAmt> </RfrdDocAmt> </Strd>	180055 50.75-	

Using the example below, the following remittance information will be sent to the receiver in the unstructured remittance information available in the payment type in question:

178001 912.50 178002 527 .75 180055 50.75- 180056 71.25- 178003 421.00

```
<Strd>
      <RfrdDocInf>
       <Tp>
        <CdOrPrtry>
         <Cd>CINV</Cd>
        </CdOrPrtry>
       </Tp>
       <Nb>178001</Nb>
       </RfrdDocInf>
      <RfrdDocAmt>
       <RmtdAmt Ccy="SEK">912.50</RmtdAmt>
      </RfrdDocAmt>
   </Strd>
   <Strd>
      <RfrdDocInf>
       <Tp>
        <CdOrPrtry>
         <Cd>CINV</Cd>
        </CdOrPrtry>
       </Tp>
       <Nb>178002</Nb>
      </RfrdDocInf>
      <RfrdDocAmt>
       <RmtdAmt Ccy="SEK">527.75</RmtdAmt>
      </RfrdDocAmt>
   </Strd>
   <Strd>
      <RfrdDocInf>
       <Tp>
        <CdOrPrtry>
         <Cd>CREN</Cd>
        </CdOrPrtry>
       </Tp>
       <Nb>180055</Nb>
      </RfrdDocInf>
      <RfrdDocAmt>
       <CdtNoteAmt Ccy="SEK">50.75</CdtNoteAmt>
      </RfrdDocAmt>
   </Strd>
   <Strd>
      <RfrdDocInf>
       <Tp>
        <CdOrPrtry>
         <Cd>CREN</Cd>
        </CdOrPrtry>
       </Tp>
       <Nb>180056</Nb>
      </RfrdDocInf>
      <RfrdDocAmt>
       <CdtNoteAmt Ccy="SEK">71.25</CdtNoteAmt>
      </RfrdDocAmt>
   </Strd>
  <Strd>
      <RfrdDocInf>
       <Tp>
        <CdOrPrtry>
         <Cd>CINV</Cd>
        </CdOrPrtry>
       </Tp>
      <Nb>178003</Nb>
      </RfrdDocInf>
      <RfrdDocAmt>
       <RmtdAmt Ccy="SEK">421.00</RmtdAmt>
      </RfrdDocAmt>
   </Strd>
```

Appendix L: New Swedish clearing April – November 2026 (only Swedish payments in SEK)

If you want to prepare your payment file for the new Swedish clearing (only Swedish payments in SEK), then the following should be observed:

Main changes in the new Swedish clearing:

- Beneficiary name is required. If not provided, the payment will be rejected.
- Postal address is not mandatory, but if provided, it must be in structured or hybrid format. See Appendix O for details.
- Use of reference type SCOR within RemittanceInformation – see below description of payment types
    - Structured reference with code SCOR, only to be used with OCR number or RF reference
    - Invoice reference with code SCOR will be validated by the bank (Starting 8 September 2026)
    - The payment will be rejected if the value in the reference does not meet the requirement for OCR number or RF reference
    - OCR reference with a code other than SCOR, will not be validated.
- Document Amount Validation for Multiple Structured References within the Same Payment (ERI)
    - The Sum of Amount Values in the ReferredDocumentAmount in a payment must be equal to the InstructedAmount for the Payment. If it is not, the payment will be rejected.
- Amount
    - The amount of a payment cannot be zero or negative. If the amount is incorrect, the payment will be rejected

Go live for new Swedish clearing:

- 14 April - 25 August 2026 for account transfers, including salaries (completed).
- 8 September - 27 November 2026 for Bankgiro and Plusgiro payments (Alias).

Please note that
- Beneficiary name is required in account transfers including salaries as of 14 April 2026
- Beneficiary name is required for Bankgiro and Plusgiro payments (Alias) as of 8 September 2026

The new clearing supports the below payment types

Account transfers with
- one unstructured message (max. 140 characters) or
- one structured Invoice reference (max. 35 characters) – only CINV tag is accepted or
- one structured RF-reference according to ISO 11649 - stated in SCOR tag with ISO as issuer or
- Extended Remittance Information (one unstructured message (max, 140 characters) **and** 2-999 occurrences of structured Invoice reference or RF creditor reference (max. 280 characters including XML tag names and payment data))

Bankgiro and Plusgiro payments (Alias) with
- one unstructured message (max. 140 characters) or
- one structured Invoice reference (max. 35 characters) – only CINV tag is accepted or
- one OCR reference (max. 35 characters) or
- Extended Remittance Information (one unstructured message (max, 140 characters) **and** 2-999 occurrences of structured references (max. 280 characters including XML tag names and payment data))

Short form advice

Swedish account transfer with short advice (Purpose > Proprietary) will not be supported in the new Swedish clearing. Danske Bank will continue to use information from this field as described below:

- If you provide short advice in Purpose > Proprietary tag (no more than 20 characters) and leave Unstructured tag blank, Danske Bank will send the short advice from Purpose > Proprietary as an Unstructured advice.
- If you provide advice in both tags, Danske Bank will disregard the short advice in Purpose > Proprietary

Extended Remittance Information (ERI)

If the receiving bank does not support Extended Remittance Information, the payment will be rejected. The error message for the rejection is 'Creditor bank does not accept Extended Remittance Information.'
If your payment is rejected because the beneficiary's bank does not support ERI, you will have to split the invoices within the rejected payment and use either a single Structured or a single Unstructured reference for each invoice.

Until the new Swedish clearing is live April – November 2026 you still must fulfil the requirements on the current payment types.
Read more about the Swedish Sector Transformation.

Appendix M: AML Prtry codes for approvers in payments from Norwegian accounts

This appendix describes how to use data about the approver in an XML pain.001.001.03 file when creating payments from Norwegian accounts.
Due to EU AML requirements, Norwegian banks have to authenticate and authorize the person(s) who approve(s) corporate file payments that are sent to the bank via direct communication channels like SFTP and EDI WebServices.
When the customer representative logs in to the ERP system, then the ERP system has to authenticate the user. The customer representative may also approve invoices, salary payments and other types of payments. To meet the EU AML requirements, the ERP provider have to be able to trace who approved the corporate payments. When the bank receives the payment file, then the bank verifies that the approver(s) has/have mandate to approve payments from the customer's account. Therefore, the approver must be a user in District with the necessary mandates to be able to use the solution.
Danske Bank support three Prtry values in <Dbtr>-component. The three Prtry values below can be used to specify the approvers in Danske Bank

- SOSE
- NIDN
- USER

Other Prtry codes are accepted and ignored.

AML Codes:

- SOSE (eXternal Social Security Number of the Authorization/Organisation Approver) /
- NIDN (eXternal National Identity Number of the Authorization/Organisation Approver
- USER (proprietary code in Danske Bank, District user ID of the Authorization/Organisation Approver)
    - It is possible to use SOSE, NIDN or USER, based on the approver's identity number being Norwegian (SOSE is preferred) or from another country (NIDN) or District user ID (USER)
    - When the payment has more than one approver, it is allowed to send several SOSE, several NIDN, several USER, or a combination of these in the same approval block of the file
    - There is no limit on the number of approvers, though only 5 first approvers are validated, rest are ignored
- XAVD (eXternal Autorization VenDor)
- XAMT (eXternal Autorization Method)
- XARF (eXternal Autorization Reference)
- XADT (eXternal Autorization Date Time) this is the timestamp of the actual approval of the payment. Use the ISO date time format.

Example :

```
<Dbtr>
 <Nm>Test Firma AS</Nm>
 <PstlAdr>
   <Ctry>NO</Ctry>
 </PstlAdr>
 <Id>
  <OrgId>
   <Othr>
     <Id>01234567890</Id>
   </Othr>
   <Othr>
     <Id>99999999999</Id>
        <SchmeNm>
        <Prtry>SOSE</Prtry>
        </SchmeNm>
   </Othr>
   <Othr>
      <Id>88888888888</Id>
        <SchmeNm>
        <Prtry>NIDN</Prtry>
        </SchmeNm>
   </Othr>
   <Othr>
      <Id>7A7777</Id>
        <SchemeNm>
        <Prtry>USER</Prtry>
        </SchemeNm>
   </Othr>
  </OrgId>
 </Id>
</Dbtr>
```

Appendix N: Swedish account transfer with long form advice

Not applicable when the new Swedish clearing goes live:
- 14 April – 25 August 2026 for account transfers, including salaries
- 8 September – 27 November 2026 for Bankgiro and Plusgiro payments (Alias).

For information regarding the new Swedish clearing, please refer to Appendix L

Today, a paper-based advice is sent to beneficiary if advice exceeds 12 characters. A paper-based advice comes with a fee.
It is possible to avoid paper-based advice and fee for a Swedish account transfer with long advice if the below requirements are met

- beneficiary's account is outside Danske Bank
- beneficiary's account is an IBAN account number
- message to beneficiary is between 13 and 140 characters

If the above requirements are met, then the message to beneficiary is included in the payment to beneficiary. Please note that in District a Swedish account transfer with long form advice where the above requirements are met will be appear as a payment abroad. However, the payment will be processed as a domestic Swedish payment.

Appendix O: Unstructured, Hybrid and Structured addresses

Below table displays the various address formats, that can, cannot yet or can no longer be used:

Period	Allowed address formats
Up to 5 October 2025	• Structured address format • Unstructured address format
As of 5 October 2025 up to 15 November 2026	• Structured address format • Unstructured address format • Hybrid address format
As of 15 November 2026	• Structured address format • Hybrid address format

Examples :

<u>Structured address format in pain.001.001.03:</u>

- Data element 'Address Line' cannot be used
- Data elements 'Country' and 'Town Name' must be used
- Other structured data elements may be used depending on the components of the address – see pain.001.001.03 CGI-MP

```
<Cdtr>
  <Nm>Creditor Name</Nm>
<PstlAdr>
  <StrtNm>Street Name</StrtNm>
  <BldgNb>53</BldgNb>
  <PstCd>75020</PstCd>
  <TwnNm>Paris</TwnNm>
  <Ctry>FR</Ctry>
</PstlAdr>
</Cdtr>
```

Unstructured address format in pan.001.001.03:

- Data element 'Address Line' – 2 occurrences can be used
- Data element "Country' must be used

```
<Cdtr>
  <Nm>Creditor Name</Nm>
<PstlAdr>
  <Ctry>FR</Ctry>
  <AdrLine>Street Name 53</AdrLine>
  <AdrLine>75020 Town Name</AdrLine>
</PstlAdr>
</Cdtr>
```

Hybrid address format in pain.001.001.03:

- Data element 'Address Line' – 2 occurrences can be used in combination with other structured data elements - – see pain.001.001.03 CGI-MP
- Structured data elements cannot be repeated in 'Address Line' element
- Data elements 'Country' and 'Town Name' must be used

```
<Cdtr>
  <Nm>Creditor Name</Nm>
<PstlAdr>
  <PstCd>75020</PstCd>
  <TwnNm>Town Name</TwnNm>
  <Ctry>FR</Ctry>
  <AdrLine>Street Name 53</AdrLine>
 </PstlAdr>
 </Cdtr>
```