Danske Bank

Danske Bank Message Implementation Guide

Common Global Implementation Market Practice (CGI-MP)
Customer Credit Transfer pain.001.001.03

This document defines how a CustomerCreditTransferInitiation message should be structured when sent to Danske Bank.

The Danske Bank Message Implementation Guide (MIG) of the CustomerCreditTransferInitiation (CCT) message complies with the international definition for contents and use of an ISO 20022 pain.001.001.03 CustomerCreditTransferInitiation, the Common Global Implementation Market Practice (CGI-MP) CustomerCreditTransferInitiation recommendations and locale market practice.

For further information about the Common Global Implementation Market Practice initiative please refer to http://www.swift.com/cgi-mp

Files sent to Danske Bank must be valid according to the XML Schema for pain.001.001.03 as published on the http://www.iso20022.org website.

XML Header:
The XML header must follow the recommendation from http://www.iso20022.org:

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
```

Character Encoding and Character set
XML files use character encoding to represent text. ISO 20022 recommends using UTF-8 encoding.
Danske Bank supports the following character encodings for incoming XML files:

- UTF-8
- ISO-8859-1
- ISO-8859-15

However, our internal system processes these files using Windows-1252 encoding. This conversion may affect some characters.

- Characters common to both the original encoding (e.g., UTF-8) and Windows-1252 remain unchanged.
- Characters not present in Windows-1252 may be replaced by similar-looking alternatives (look-alike characters) where possible.
- Characters without an alternative in Windows-1252 are replaced with a ? symbol

It's important to note that this conversion may result in some loss of information for characters not supported by Windows-1252.
To ensure the best compatibility and preserve all characters, we recommend using only characters that are common to both your chosen input encoding (preferably UTF-8) and Window

The document includes information in the form of a table concerning the structure of a message as well as the contents of a message. Some columns refer to the Common Global Implementation Market Practice MIG of the CustomerCreditTransferInitiation and the Danske Bank column contains the interpretation made by Danske Bank and explains the usage of the tags in Danske Bank.

Tags with CGI-MP attribute 'NU' for Not used both in the CGI-MP MIG for CCT and the country specific recommentations are hidden in the document.

The table below explains the usage of the columns.

Column Header	Contents
ISO Index no.	The index used by the CGI-MP initiative in the official Customer Credit Transfer Initiation V3 pain.001.001.03
Or	Select one or the other field, but not both
Message Item	Message Item used by the CGI-MP initiative in the official Customer Credit Transfer Initiation V3 pain.001.001.03
Tag Name	Tag Name used by the CGI-MP initiative in the official Customer Credit Transfer Initiation V3 pain.001.001.03
Mult.	[0..1] - Element is optional [1..1] - Element is required [0..n] - Optional with unlimited repetition [1..n] - Required with unlimited repetition
Type	Description of all data types and components used
ISO Definition	ISO Definition of Message Item
ACH-Domestic & Intl	CGI-MP definition: General usage is equivalent to low value or non-urgent transactions. Typically associated with a batch process and/or low priority transactions.
Wires - Domestic & Intl	CGI-MP definition: General usage is equivalent to high value or urgent transactions with high priority.
Cheques/Drafts	CGI-MP definition: Typically, paper based transactions.
SEPA Customer to Bank ONLY	SEPA Customer to Bank ONLY
CGI-MP Rules	CGI-MP Rules used by the CGI-MP iniative in the official Customer Credit Transfer Initiation V3 pain.001.001.03
Danske Bank Comments	Danske Bank usage of the tags. Applies to all countries that Danske Bank Group operate within.

Attributes		
Codes	**Term**	**Definition**
R/M	Required	Required either by schema or CGI-MP
C	Conditional	Dependent upon a certain condition
BD	Bilaterally Determined	Contents are bilaterally determined between client and bank
XOR	eXclusive Or	Contents are XOR either by the schema or CGI-MP usage. Select one or the other field, but not both
NU	Not Used	Not used by CGI-MP

Color/Background	Meaning
(orange)	Root tag of message
(yellow)	Level Component Tag; no data content
(light yellow)	Component Tag; no data content
(grey)	Data Tag not used

In the document there are references to appendixes. These can be found in the document "Appendix"

Information about the payment types can be found in the document "Examples".

CHANGE LOG:

Version no.	Date	Change
1.0	02.10.2012	Document created
1.1	19.12.2012	2.19: 9.1.14 BICOrBEI: Danske Bank comment is removed 2.20:1.1.5 Cd: "PGNR if PlusGirot account" added in the column Danske Bank Comments 2.20:1.1.6 Prtry: "Not used - data is accepted and ignored" replaced by "Please refer to the document "Danske Bank MIG - ISO 20022 XML Supported payment types and examples" 2.29 InstrId : "The first" added at the beginning of the sentence in Danske Bank Comments 2.49 RateTp : "Contract number may be filled in in tag 2.50" replaced with "If AGRD is used then a valid contract number must be filled in in tag 2.50" in Danske Bank Comments 2.50 CtrcId: "Field must be used in combination with tag 2.49" is removed and "If code AGRD is used in tag 2.49 this field can contain the contract number agreed with Danske Bank" is replaced by "If code AGRD is used in tag 2.49 then this field must contain a valid contract number agreed with Danske Bank." in Danske Bank Comments 2.87 Cd: Danske Bank comment is removed and replaced with "Valid codes: SALA, STDY, BENE, PENS, SSBE, AGRT, BECH, TAXS" 2.89:11.1.8 Cd: "Please contact Support Direct for an updated code list." is added in Danske Bank Comment 2.89:11.1.10 Ref: "Only one occurrence supported" is added in Danske Bank comment 2.98 RmtInf : Danske Bank comment added

1.1	19.12.2012	2.104 Cd : Danske Bank comment is removed and replaced with "Valid codes: CINV - invoice CREN - creditnote. Please refer to the document "Please refer to the document "Danske Bank MIG - ISO 20022 XML Supported payment types and examples"" 2.107 Nb: "Supported in the payment type Foreign account transfers cleared via SWIFT too if 2.126 Ref is blank" added to Danske Bank Comments 2.108 RldtDt: "Supported in the payment type Foreign account transfers cleared via SWIFT too if 2.126 Ref is blank." is added to Danske Bank Comments 2.112 CdtNoteAmt: Danske Bank comment is removed 2.119 RmtdAmt: Danske Bank comment is removed 2.125 Issr: Danske Bank comment is removed and replaced with "Valid text: ISO Please refer to the document "Danske Bank MIG - ISO 20022 XML Supported payment types and examples" 2.126 Ref: Supported in many domestic payment types and "Transfers from account abroad (MT101)." added to Danske Bank Comments 2.129 AddtlRmtInf: Danske Bank comment is removed and replaced with "Not used - data is accepted and passed on to the beneficiary's bank" Various typos are corrected
1.2	27.1.2013	2.107 Nb and 2.108 RltdDt : 'Norwegian account transfer - Invoice' added 2.104 Cd: 'The code determines the type of document and has the priority in proportion to the ReferredDocumentAmount.' added

1.3	06.11.2013	Applies to all countries that Danske Bank Group operate within.' is added to column 'Contents' for column header 'Danske Bank comments' 'and recommendation from IPSO (Ireland)' is added to column 'Country specific MIG's (Denmark, Norway and Finland)' 1.1 MsgID: 'Ireland: Control for message duplicates´ added in column 'Country specific MIG's (Denmark, Norway and Finland)' 1.6 NbOfTx: 'Ireland: Irish National SEPA file standard requires this field to be populated' added in column 'Country specific MIG's (Denmark, Norway and Finland)' 1.7 NbOfTx: 'Ireland: Irish National SEPA file standard requires this field to be populated' added in column "Country specific MIG's (Denmark, Norway and Finland)' 1.8:9.1.16: 'Ireland: Different banks requires different id's (PrvtId or OrgId)' 1.8:9.1.28: Ireland: Different banks requires different id's (PrvtId or OrgId).' added in column 'Country specific MIG's (Denmark, Norway and Finland)' 1.8: 9.1.28 : 'Not used - data is accepted and ignored' added in column 'Danske Bank comments' 2.1 PmtInfId: 'Ireland: Originator's unique identifier of the batch of transactions' added in column 'Country specific MIG's (Denmark, Norway and Finland)' 2.2 PmtMtd: 'Ireland: PaymentMethod is TRF for SEPA payments' added in column 'Country specific MIG's (Denmark, Norway and Finland)'

1.3	06.11.2013	2.4 NbOfTx: Ireland: Irish National SEPA file standard requires this field to be populated.' added in column 'Country specific MIG's (Denmark, Norway and Finland)' 2.5 CtrlSum: Ireland: Irish National SEPA file standard requires this field to be populated.' added in column 'Country specific MIG's (Denmark, Norway and Finland)' 2.7 InstrPrty: Comment for Denmark in column 'Country specific MIG's (Denmark, Norway and Finland)' is changed to: 'Used for : NORM (Normal Instruction) - default. In absence of this element NORM is default.' Comment in column 'Danske Bank Comments' is changed to: 'Valid codes: NORM If no value NORM is used as default.Other codes will be accepted and ignored.Please refer to the document "Danske Bank MIG - ISO 20022 XML Supported payment types and examples"' 2.9 Cd: 'Ireland (R): SEPA for SEPA payments' added in column 'Country specific MIG's (Denmark, Norway and Finland)' 2.12 Cd: Comment for Denmark in column 'Country specific MIG's (Denmark, Norway and Finland)' is changed to: ONCL (Standard Transfer) - default SDCL (Same-day Transfer) In absence of this element Standard Transfer is default." Comment in column 'Danske Bank Comments' is changed to: "'Valid codes: SDCL ONCL Other codes will be accepted and ignored. Please refer to the document "Danske Bank MIG - ISO 20022 XML Supported payment types and examples" ' 2.20: 1.1.1 IBAN: 'Ireland (R):IBAN only used for SEPA Payments' added in column 'Country specific MIG's (Denmark, Norway and Finland)'
1.3	06.11.2013	2.21:6.1.1 BIC: 'Ireland (R): BIC as only option for Debtor Agent identification' added in column 'Country
1.3	06.11.2013	2.51 ChrgBr: 'Ireland: SEPA payments: SLEV ' added in column 'Country specific MIG's (Denmark, Norway and Finland)' 2.77:1.1.6: 'Ireland: BIC as only option for Creditor Agent identification' added in column 'Country specific MIG's (Denmark, Norway and Finland)' 2.80:1.1.1 IBAN: 'Ireland (R): IBAN only for SEPA Payments' added in column 'Country specific MIG's (Denmark, Norway and Finland)'

1.4	27.10.2014	2.126 Ref: 'ISO: Used for RF Creditor Reference (ISO 11649). When using ISO 11649 for domestic transfers the following elements is considered overpopulation: 2.88 Proprietary 2.99 Unstructured 2.101 ReferredDocument Information 2.105 Proprietary 2.107 Number' is added in column 'Country specific MIG's' for Denmark
1.5	04.12.2014	2.59 Cd: MLDB - 'Default for all foreign cheques if not filled in' is added in column 'Danske Bank Comments' 2.20:1.1.5 Cd: 'PGNR if PlusGirot account' is removed. 'If UltimateDebtor is populated for Danish account transfers then it will appear as Debtor in the clearing' is added do 2.19 Dbtr, 2.23 UltmtDbtr and 2.70 Ultmt Dbtr
1.6	18.04.2016	ISO Index No.2.99 Unstructured,text in "Country specific MIG's" column: 2-999 instances ISO Index No.2.100 Structured, text in "Country specific MIG's" column:2-999 instances In ISO Index No. 2.98 RemittanceInformation,"If both 2.99 Ustrd and 2.100 Strd is filled in foreign SEPA account transfers then 2.100 Ustrd will be sent to creditor."
1.7	24.06.2016	2.16 Prtry: "Valid code: CONF See Appendix G in 'Danske Bank MIG - ISO 20022 Appendix for CustomerCreditTransferInitiation (pain.001.001.03)" for usage and guidelines' added in 'Danske Bank Comments'. 1.8:9.1.16 Id: 'Danske Bank Comments' is updated. 'Country Specific MIG's' is updated for Norway. 1.8:9.1.18 Cd: 'Danske Bank Comments': Codes have been added. 'Country Specific MIG's' is updated for Norway
1.8	13.11.2016	Introduction of MobilePay Payouts. 2.80:1.1.6 Prtry: MPO
1.9	16.01.2016	1.4 Cd: Comments in "Danske Bank Comments" is removed
2.0	24.04.2017	Description on Character set in introduction updated and Description on field 2.3, batch booking updated.
2.1	24.04.2018	Introduction of Polish Split Payments 2.16: Prtry: SPLT code introduced to indicate Polish Split payments. 2.99: Ustrd: Split payment advise structure introduced.
2.2	08.06.2018	Updated 2.29 to clarify the usage of <Instrid> in DanskeBank

2.3	11.03.2019	2.19:9.1.16 Id: Danske Bank comments updated. Id must be numeric when used in relation to the payment type "Foreign Account Transfers" from accounts held in Danske Bank, Finland and information about English Indirect BACS ID. 2.21:6.1.1 BIC: Danske Bank comments updated. DebtorAgent BIC is always required. 2.77:6.1.1 BIC: Danske Bank comments updated. Clarification about usage of CreditorAgent BIC when initiating domestic payments 2.77:6.1.5->6.1.7: Danske Bank comments updated. 2.80:1.1.3 Id: Danske Bank comments updated. Recommendation about always use the full creditor account number when using BBAN. (Reg. no/sort code + account number) 2.89:11.1.8 and 11.1.10: Regulatory reporting (Cd & Inf): Referral to Appendix I in the Appendix document 2.104 Cd: Danske Bank comments updated. Clarification about in which cases CREN/CINV are supported
2.4	07.10.2019	2.12/2.37 Cd: Danske Bank comments updated. Information about SEPA Instant transfer added 2.9/2.34 code: Danske Bank comments updated. BIC requirement in SEPA payments removed 2.77:6.1.1 BIC: R changed to C in "SEPA - Customer to Bank ONLY" column
2.5	25.02.2021	2.23/2.70: Danske Bank comments updated about P27 2.81: Danske Bank comments updated about P27 2.109: Danske Bank comments updated about P27 2.127: Danske Bank comments updated about P27 2.128: Danske Bank comments updated about P27
2.6	07.07.2021	2.16 Prtry: NSAF added 2.30 EndToEndId: Danske Bank comments updated
2.7	01.09.2021	2.19 Dbtr: Two new Prtry codes added
2.8	28.09.2021	2.87 Purpose Cd: Two new purpose codes for P27 are added
2.9	19.01.2022	2.59 DeliveryMethod Cd: PUDB removed 2.69 PrintLocation: Danske Bank comments removed and replaced with 'Not used - data is accepted and ignored'
3.0	06.07.2022	1.1 MessageId: 3 months replaced by min 100 days 2.21 DebtorAgent BIC: DABADEHH, FOREEE2X, MARALV22, SMPOLT22 and DABARU2P are removed 2.53 ChqueType: Customer Cheque is removed in Danske Bank comments 2.106 Issuer: "Norwegian account transfer with multiple occurrences of KID reference and Invoice" is added in Danske Bank comments 2.25 Charges account: Danske Bank comments updated with 'Not used - data is accepted and ignored'
3.1	15.12.2023	Information about P27 is removed
3.2	23.10.2024	2.79 Creditor: Danske Bank Comments are updated for 9.1.1.PostalAddress
3.3	19.03.2025	Updates about new Swedish clearing added

3.4	27.10.2025	Updates about new Swedish clearing added and links inserted
3.5	17.02.2026	Dates on new Swedish clearing updated
3.6	10.07.2026	Updates about USER for approver

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO Definition	ACH - Domestic & Int'l	Wires - Domestic & Int'l	Cheques/ Drafts	SEPA Customer to Bank ONLY	CGI-MP RULES	Danske Bank Comments
		Customer Credit Transfer	<CstmrCdtTrfInitn>				R	R	R	R		
1.0		+GroupHeader	<GrpHdr>	[1..1]	Component	Set of characteristics	R	R	R	R		
1.1		++MessageIdentification	<MsgId>	[1..1]	Max35Text	Point to point reference assigned by the instruction party and sent to the next party in the chain to unambiguously identify the message	R	R	R	R		Must be unique for each District agreement min. 3 months. If not unique - message will be rejected. MessageIdentification will be returned in PSR
1.2		++CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	Date and time at which the message was created	R	R	R	R		ISODateTime format used. Ex. 2012-08-16T09:30:47+01:00
1.3		++Authorisation	<Authstn>	[0..2]	Choice Component	Useridentification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message	BD	BD	BD	BD		
1.4	{Or	+++Code	<Cd>	[1..1]	Code	Specifices the autorisation, in a coded form	BD	BD	BD	BD		
1.5	Or}	+++Proprietary	<Prtry>	[1..1]	Max128Text	Specifices the autorisation, in a free text form	BD	BD	BD	BD		Can be used when testing and defining contents of feedback (Payment Status Report) See Appendix A in "Appendix" for usage and guidelines
1.6		++NumberOfTransactions	<NbOfTxs>	[1..1]	Max15NumericText	Number of individual tranactions contained in the message	R	R	R	R	Total number of transactions in the entire message.	NumberOfTransactions will not be checked. NumberOfTransactions will be returned in PSR

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO Definition	ACH - Domestic & Int'l	Wires - Domestic & Int'l	Cheques/ Drafts	SEPA Customer to Bank ONLY	CGI-MP RULES	Danske Bank Comments
1.7		++ControlSum	<CtrlSum>	[0..1]	DecimalNumber	Total of all individual amounts incluede in the message, irrespective of currencies	BD	BD	BD	BD	It is a client's option to include. If included, value will be checked. The sum is the hash total of values in Instructed Amount or Equivalent Amount.	The ControlSum will not be checked. ControlSum will be returned in PSR message
1.8		++InitiatingParty	<InitgPty>	[1..1]	Party Identification Component	Party initiating the payment. In the payment context, this can either be the debtor or the party that initiates the credit transfer on behalF of the debtor	R	R	R	R		
9.1.0		+++Name	<Nm>	[0..1]	Max140Text	Name by which a party is known and which is usually used to identify that party.	BD	BD	BD	BD	Can be used for SEPA, but not required. See CGI-MP Appendix B	Not used - data is accepted and ignored.
9.1.1		+++PostalAddress	<PstlAdr>	[0..1]	Component	Information that locates and identifies a specific address, as defined by postal services.	NU	NU	NU			
9.1.2		++++AddressType	<AdrTp>	[0..1]	Code	Identifies the nature of the postal address	NU	NU	NU			Not used - data is accepted and ignored.
9.1.3		++++Department	<Dept>	[0..1]	Max70Text	Identification of a division of a large organisation or building.	NU	NU	NU			Not used - data is accepted and ignored.
9.1.4		++++SubDepartment	<SubDept>	[0..1]	Max70Text	Identification of a sub-division of a large organisation or building.	NU	NU	NU			Not used - data is accepted and ignored.
9.1.5		++++StreetName	<StrtNm>	[0..1]	Max70Text	Name of a street or thoroughfare.	NU	NU	NU			Not used - data is accepted and ignored.
9.1.6		++++BuildingNumber	<BldgNb>	[0..1]	Max16Text	Number that identifies the position of a building on a street.	NU	NU	NU			Not used - data is accepted and ignored.

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO Definition	ACH - Domestic & Int'l	Wires - Domestic & Int'l	Cheques/ Drafts	SEPA Customer to Bank ONLY	CGI-MP RULES	Danske Bank Comments
9.1.7		++++PostCode	<PstCd>	[0..1]	Max16Text	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.	NU	NU	NU			Not used - data is accepted and ignored.
9.1.8		++++TownName	<TwnNm>	[0..1]	Max35Text	Name of a built-up area, with defined boundaries, and a local government.	NU	NU	NU			Not used - data is accepted and ignored.
9.1.9		++++CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	Identifies a subdivision of a country eg, state, region, country.	NU	NU	NU			Not used - data is accepted and ignored.
9.1.10		++++Country	<Ctry>	[0..1]	CountryCode	Nation with its own government.	NU	NU	NU			Not used - data is accepted and ignored.
9.1.11		++++AddressLine	<AdrLine>	[0..7]	Max70Text	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	NU	NU	NU			Not used - data is accepted and ignored.
9.1.12		+++Identification	<Id>	[0..1]	Choice Component	Unique and unambiguous way of identifying an organisation or an individual person.	R	R	R	R		
9.1.13	{Or	++++OrganisationIdentification	<OrgId>	[1..1]	Component	Unique an unambiguous way of identifying an organisation.	R	R	R	R		
9.1.14		+++++BICOrBEI	<BICOrBEI>	[0..1]	Identifier	Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).	BD	BD	BD	XOR		Not used - data is accepted and ignored

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO Definition	ACH - Domestic & Int'l	Wires - Domestic & Int'l	Cheques/ Drafts	SEPA Customer to Bank ONLY	CGI-MP RULES	Danske Bank Comments
9.1.15		+++++Other	<Othr>	[0..n]	Component	Unique identification of an organisation, as assigned by an institution, using an identification scheme.	BD	BD	BD	XOR	Only one occurrence of <Othr> for SEPA.	
9.1.16		++++++Identification	<Id>	[1..1]	Max35Text	Identification assigned by an institution.	R	R	R	R		Identification will be returned in PSR
9.1.17		++++++SchemeName	<SchmeNm>	[0..1]	Choice Component	Name of the identification scheme.	BD	BD	BD	BD		
9.1.18		+++++++Code	<Cd>	[1..1]	Code	Name of the identification scheme, in a coded form as published in an external list.	R	R	R	R		Valid codes: CUST BANK Codes are accepted and ignored. Code will be returned in PSR
2.0		**+ PaymentInformation**	<PmtInf>	[1..n]	Component	Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.	R	R	R	R		
2.1		++ PaymentInformationIdentification	<PmtInfId>	[1..1]	Max35Text	Reference assigned by a sending party to unambiguously identify the payment information block within the message.	R	R	R	R		Validation of uniqueness will not be performed PaymentInformationIdentification will be returned in PSR.

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO Definition	ACH - Domestic & Int'l	Wires - Domestic & Int'l	Cheques/ Drafts	SEPA Customer to Bank ONLY	CGI-MP RULES	Danske Bank Comments
2.2		++ PaymentMethod	<PmtMtd>	[1..1]	Code	Specifies the means of payment that will be used to move the amount of money.	R - TRF	R - TRF	R - CHK	R - TRF		Valid codes: TRF CHK Please refer to the document "Examples"
2.3		++ BatchBooking	<BtchBookg>	[0..1]	Indicator	Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions in the message is requested	BD	BD	BD	BD		See Appendix B in "Appendix" for usage and guidelines.
2.4		++ NumberOfTransactions	<NbOfTxs>	[0..1]	Max15NumericText	Number of individual transactions contained in the message.	BD	BD	BD	BD	Total number of transactions within a Payment Information batch.	Not used - data is accepted and ignored. Only supported on GroupHeader level - please see tag 1.6.

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO Definition	ACH - Domestic & Int'l	Wires - Domestic & Int'l	Cheques/ Drafts	SEPA Customer to Bank ONLY	CGI-MP RULES	Danske Bank Comments
2.5		++ ControlSum	<CtrlSum>	[0..1]	DecimalNumber	Total of all individual amounts included in the message, irrespective og currencies.	BD	BD	BD	BD	It is a client's option to include. If included, value will be checked. The sum is the hash total of values in Instructed Amount or Equivalent Amount.	Not used - data is accepted and ignored. Only supported on GroupHeader level - please see tag 1.7.
2.6		++ PaymentTypeInformation	<PmtTpInf>	[0..1]	Component	Set of elements that further specifies the type of transaction.	R	R	R	R	Required at either Payment or Transaction Level, but should not be present at both levels. Recommended usage is at Payment level.	Required at either Payment or Transaction Level, but should not be present at both levels. If present at both levels the information at transaction level is used.
2.7		+++ InstructionPriority	<InstrPrty>	[0..1]	Code	Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.	BD	BD	NU	BD	Based on whether priority processing vs. normal processing is offered by the bank.	Valid codes: NORM If no value NORM is used as default. Other codes will be accepted and ignored.

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO Definition	ACH - Domestic & Int'l	Wires - Domestic & Int'l	Cheques/ Drafts	SEPA Customer to Bank ONLY	CGI-MP RULES	Danske Bank Comments
2.8		+++ ServiceLevel	<SvcLvl>	[0..1]	Choice Component	Agreement under which or rules under which the transaction should be processed.	R	R	NU	R	If an instrument or country is not listed on CGI-MP Appendix A, agreement will be bilateral until included on the list.	
2.9	{Or	++++ Code	<Cd>	[1..1]	Code	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.	XOR	XOR	NU	R - SEPA	If <Cd> is populated, <Prtry> should not be populated. A code from the external code list should be used.	Valid codes: URGP SDVA All other codes will be accepted and ignored. If a payment fulfills the SEPA conditions the payment will automatically be a SEPA payment. SEPA conditions: • The transfer must be made as a normal/standard transfer and the currency must be EUR. • Use valid BAN • Fee code must be "share" (costs are shared) • Receiverbank should be registrered as receiver of SEPA Credit Transfers. See the list of banks on the homepage of EPC at http://www.europeanpaymentscouncil.eu Please refer to the document "Examples"
2.10	Or}	++++ Proprietary	<Prtry>	[1..1]	Max35Text	Specifies a pre-agreed service or level of service between the parties, as a proprietary code.	XOR	XOR	NU	XOR	If <Prtry> is populated, <Cd> should not be populated. The condition is based on the need to use a proprietary code not on the external code list per bilateral agreement.	Not used - data is accepted and ignored
2.11		+++ LocalInstrument	<LclInstrm>	[0..1]	Choice Component	User community specific instrument.	C	C	C	BD	If an instrument or country is not listed on Appendix A, agreement will be bilateral until included on the list.	

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO Definition	ACH - Domestic & Int'l	Wires - Domestic & Int'l	Cheques/ Drafts	SEPA Customer to Bank ONLY	CGI-MP RULES	Danske Bank Comments
2.12	{Or	++++ Code	<Cd>	[1..1]	Code	Specifies the local instrument, as published in an external local instrument code list.	XOR	XOR	NU	ONCL = overnight clearing SDCL = same day clearing	If <Cd> is populated, <Prtry> should not be populated. A code from the external code list should be used.	Valid codes: SDCL ONCL INST - used for SEPA Instant only Special rules apply to SEPA Instant. Please refer to Appendix J in 'Appendix'. Other codes will be accepted and ignored. Please refer to the document "Examples"
2.13	Or}	++++ Proprietary	<Prtry>	[1..1]	Max35Text	Specifies the local instrument, as a proprietary code.	XOR	XOR	C - Check Issuance (CII)	XOR	If <Prtry> is populated, <Cd> should not be populated. The condition is based on the need to use a proprietary code not on the external code list per bilateral agreement.	Not used - data is accepted and ignored
2.14		+++ CategoryPurpose	<CtgyPurp>	[0..1]	Choice Component	Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.	C	C	NU	BD	Conditional based on country payment instrument. If <CtgyPurp> is used, one of <Cd> or <Prtry> must be used.	

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2.15	{Or	++++ Code	<Cd>	[1..1]	Code	Category purpose, as published in an external category purpose code list.	XOR	XOR	NU	XOR	If <Cd> is populated, <Prtry> should not be populated. A code from the external code list should be used.	Valid codes:: SALA (Salary payment) CORT (TradeSettlementPayment) TREA (Treasury payment) INTC (IntraCompanyPayment) PENS (Pension payment) SSBE (SocialSecurityBenefit) TAXS (Tax payment) SECU (Securities) Other codes will be accepted and ignored. Can be overruled by tag 2.40. Please refer to the document "Examples"
2.16	Or}	++++ Proprietary	<Prtry>	[1..1]	Max35Text	Category purpose, in a proprietary form.	XOR	XOR	NU	XOR	If <Prtry> is populated, <Cd> should not be populated. The condition is based on the need to use a proprietary code not on the external code list per bilateral agreement.	Valid code: CONF SPLT NSAF See Appendix G in "Appendix" for usage and guidelines.
2.17		++ RequestedExecutionDate	<ReqdExctnDt>	[1..1]	ISODate	Date at which the initiating party requests the clearing agent to process the payment. If payment by cheque, the date when the cheque must be generated by the bank.	R	R	R	R		See Appendix F in "Appendix" for usage and guidelines. ISODate format used. Ex. of ISODate: 2012-08-17
2.19		++ Debtor	<Dbtr>	[1..1]	Party Identification Component	Party that owes an amount of money to the (ultimate) creditor.	R	R	R	R		If UltimateDebtor is populated for Danish account transfers then it will appear as Debtor in the clearing.
9.1.0		+++ Name	<Nm>	[0..1]	Max140Text	Name by which a party is known and which is usually used to identify that party.	R	R	R	R		Not used - data is accepted and ignored Value is collected from the bank system

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO Definition	ACH - Domestic & Int'l	Wires - Domestic & Int'l	Cheques/ Drafts	SEPA Customer to Bank ONLY	CGI-MP RULES	Danske Bank Comments
9.1.1		+++ PostalAddress	<PstlAdr>	[0..1]	Component	Information that locates and identifies a specific address, as defined by postal services.	R	R	R	R	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.	
9.1.3		++++ Department	<Dept>	[0..1]	Max70Text	Identification of a division of a large organisation or building.	BD	BD	BD	BD	See recommendation above.	Not used - data is accepted and ignored
9.1.4		++++ SubDepartment	<SubDept>	[0..1]	Max70Text	Identification of a sub-division of a large organisation or building.	BD	BD	BD	BD	See recommendation above.	Not used - data is accepted and ignored
9.1.5		++++ StreetName	<StrtNm>	[0..1]	Max70Text	Name of a street or thoroughfare.	BD	BD	BD	BD	See recommendation above.	Not used - data is accepted and ignored
9.1.6		++++ BuildingNumber	<BldgNb>	[0..1]	Max16Text	Number that identifies the position of a building on a street.	BD	BD	BD	BD	See recommendation above.	Not used - data is accepted and ignored
9.1.7		++++ PostCode	<PstCd>	[0..1]	Max16Text	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.	BD	BD	BD	BD	See recommendation above. Country dependent	Not used - data is accepted and ignored
9.1.8		++++ TownName	<TwnNm>	[0..1]	Max35Text	Name of a built-up area, with defined boundaries, and a local government.	BD	BD	BD	BD	See recommendation above.	Not used - data is accepted and ignored

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO Definition	ACH - Domestic & Int'l	Wires - Domestic & Int'l	Cheques/ Drafts	SEPA Customer to Bank ONLY	CGI-MP RULES	Danske Bank Comments
9.1.9		++++ CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	Identifies a subdivision of a country eg, state, region, country.	BD	BD	BD	BD	Country dependent	Not used - data is accepted and ignored
9.1.10		++++ Country	<Ctry>	[0..1]	CountryCode	Nation with its own government.	R	R	R	R	See recommendation above.	Not used - data is accepted and passed on to the beneficiary's bank
9.1.11		++++ AddressLine	<AdrLine>	[0..7]	Max70Text	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	BD	BD	BD	BD	See recommendation above.	Not used - data is accepted and passed on to the beneficiary's bank
9.1.12		+++ Identification	<Id>	[0..1]	Choice Component	Unique and unambiguous way of identifying an organisation or an individual person.	C	C	C	C	Conditional on country payment instrument.	
9.1.13	{Or	++++ OrganisationIdentification	<OrgId>	[1..1]	Component	Unique an unambiguous way of identifying an organisation.	R	R	R	R		
9.1.14		+++++ BICOrBEI	<BICOrBEI>	[0..1]	Identifier	Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking tele-communication messages, Bank Identifier Codes).	C	C	C	BD		
9.1.15		+++++ Other	<Othr>	[0..n]	Component	Unique identification of an organisation, as assigned by an institution, using an identification scheme.	C	C	C	BD		

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO Definition	ACH - Domestic & Int'l	Wires - Domestic & Int'l	Cheques/ Drafts	SEPA Customer to Bank ONLY	CGI-MP RULES	Danske Bank Comments
9.1.16		++++++ Identification	<Id>	[1..1]	Max35Text	Identification assigned by an institution.	R	R	R	R		Used in some English and Irish payment types and in 'Foreign account transfer' initiated from accounts held with Danske Bank, Finland. If used for 'foreign account transfers' initiated from accounts held with Danske Bank, Finland, the <Id> must be numeric" For English Indirect BACS payments: BACS ID - 6 digits Only the first occurency is used. Please refer to the document "Examples" Used in payments from Norwegian accounts to specify the approver(s) Value of Social security number (SOSE) or National Identity Number (NIDN) or District user ID (USER) can be used only. Max first 5 approvers are validated, the rest are ignored.
9.1.17		++++++ SchemeName	<SchmeNm>	[0..1]	Choice Component	Name of the identification scheme.	BD	BD	BD	BD		
9.1.18	{{Or	+++++++ Code	<Cd>	[1..1]	Code	Name of the identification scheme, in a coded form as published in an external list.	XOR	XOR	XOR	XOR	If <Cd> is populated, <Prtry> should not be populated. A code from the external code list should be used.	Not used - data is accepted and ignored

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO Definition	ACH - Domestic & Int'l	Wires - Domestic & Int'l	Cheques/ Drafts	SEPA Customer to Bank ONLY	CGI-MP RULES	Danske Bank Comments
9.1.19	Or}}	+++++++ Proprietary	<Prtry>	[1..1]	Max35Text	Name of the identification scheme, in a free text form.	XOR	XOR	XOR	XOR	If <Prtry> is populated, <Cd> should not be populated. The condition is based on the need to use a proprietary code not on the external code list per bilateral agreement.	Valid codes: Norway: SOSE (Norwegian social security number) NIDN (other national identity number) USER (District user ID) Other codes are accepted and ignored See Appendix M in 'Appendix' for more details.
9.1.20		++++++ Issuer	<Issr>	[0..1]	Max35Text	Entity that assigns the identification	NU	NU	NU	O		Not used - data is accepted and ignored
9.1.33		+++ CountryOfResidence	<CtryOfRes>	[0..1]	CountryCode	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.	C	C	C	BD	Conditional upon country rules	Not used - data is accepted and ignored
9.1.34		+++ ContactDetails	<CtctDtls>	[0..1]	Component	Set of elements used to indicate how to contact the party.	BD	BD	BD	BD		
9.1.35		++++ NamePrefix	<NmPrfx>	[0..1]	Code	Specifies the terms used to formally address a person.	BD	BD	BD	BD		Not used - data is accepted and ignored
9.1.36		++++ Name	<Nm>	[0..1]	Max140Text	Name by which a party is known and which is usually used to identify that party.	BD	BD	BD	BD		Not used - data is accepted and ignored
9.1.37		++++ PhoneNumber	<PhneNb>	[0..1]	PhoneNumber	Collection of information that identifies a phone number, as defined by telecom services.	BD	BD	BD	BD		Not used - data is accepted and ignored
9.1.38		++++ MobileNumber	<MobNb>	[0..1]	PhoneNumber	Collection of information that identifies a mobile phone number, as defined by telecom services.	BD	BD	BD	BD		Not used - data is accepted and ignored

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9.1.39		++++ FaxNumber	<FaxNb>	[0..1]	PhoneNumber	Collection of information that identifies a FAX number, as defined by telecom services.	BD	BD	BD	BD		Not used - data is accepted and ignored
9.1.40		++++ EmailAddress	<EmailAdr>	[0..1]	Max2048Text	Address for electronic mail (e-mail).	BD	BD	BD	BD		Not used - data is accepted and ignored
9.1.41		++++ Other	<Othr>	[0..1]	Max35Text	Contact details in an other form.	BD	BD	BD	BD		Not used - data is accepted and ignored
2.20		++ DebtorAccount	<DbtrAcct>	[1..1]	Component	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.	R	R	R	R		
1.1.0		+++ Identification	<Id>	[1..1]	Account Identification Component	Unique and unambiguous identification of the account between the account owner and the account servicer.	R	R	R	R	Either <IBAN> or <Othr> must be populated.	
1.1.1	{Or	++++ IBAN	<IBAN>	[1..1]	IBANIdentifier	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 “Banking and related financial services - International Bank Account Number (IBAN)” version 1997-10-01, or later revisions.	XOR	XOR	XOR	R		Valid IBAN account number
1.1.2	Or}	++++ Other	<Othr>	[1..1]	Component	Unique identification of an account, as assigned by the account servicer, using an identification scheme.	XOR	XOR	XOR	BD		

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1.1.3		+++++ Identification	<Id>	[1..1]	Max34Text	Unique and unambiguous identification of a person	R	R	R	R		Local account number (BBAN)
1.1.4		+++++ SchemeName	<SchmeNm>	[0..1]	Choice Component	Name of the identification scheme.	BD	BD	BD	BD		
1.1.5	{{Or	++++++ Code	<Cd>	[1..1]	Code	Name of the identification scheme, in a coded form as published in an external list.	XOR	XOR	XOR	XOR		Valid code: BBAN Can also be used in 'Transfer from accounts abroad (MT101)' regardless of the initiator's country of residence.
1.1.6	Or}}	++++++ Proprietary	<Prtry>	[1..1]	Max35Text	Name of the identification scheme, in a free text form.	XOR	XOR	XOR	XOR		Please refer to the document "Examples"
1.1.7		+++++ Issuer	<Issr>	[0..1]	Max35Text	Entity that assigns the identification	BD	BD	BD	BD		Not used - data is accepted and ignored
1.1.8		+++ Type	<Tp>	[0..1]	Component	Nature, or use, of the account.	C	C	C	BD	Country-Dependent. See Appendix B.	
1.1.9	{Or	++++ Code	<Cd>	[1..1]	Code	Nature or use of the account in a coded form.	XOR	XOR	XOR	XOR	If <Cd> is populated, <Prtry> should not be populated. A code from the list in the schema should be used.	Not used - data is accepted and ignored
1.1.10	Or}	++++ Proprietary	<Prtry>	[1..1]	Max35Text	Proprietary nature or use of the account.	XOR	XOR	XOR	XOR	If <Prtry> is populated, <Cd> should not be populated. The condition is based on the need to use a proprietary code not on the schema code list per bilateral agreement.	Not used - data is accepted and ignored
1.1.11		+++ Currency	<Ccy>	[0..1]	Currency Code	Identification of the currency in which the account is held.	R	R	R	R		Please refer to list of currencies according to ISO 4217 standard

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2.21		++ DebtorAgent	<DbtrAgt>	[1..1]	Financial Institution Identification Component	Financial institution servicing an account for the debtor.	R	R	R	R		
6.1.0		+++ FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Component	Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.	R	R	R	R		
6.1.1		++++ BIC	<BIC>	[0..1]	BICIdentifier	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).	C	C	C	R	Multiple Ids may be present if available in originating application. One identification is required.	Please refer to the document "Examples" BIC address is always required. For acccounts held with Danske Bank the following BIC's for Danske Bank can be used: DABADKKK DABANO22 DABASESX DABAFIHH DABAGB2L DABAGB2B DABAIE2D DABAPLPW
6.1.2		++++ ClearingSystemMemberIdentification	<ClrSysMmbId>	[0..1]	Component	Unique and unambiguous identifier of a clearing system member, as assigned by the system or system administrator.	C	C	C	BD	Multiple Ids may be present if available in originating application. One identification is required.	
6.1.3		+++++ ClearingSystemIdentification	<ClrSysId>	[0..1]	Choice Component	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.	BD	BD	BD	BD		

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6.1.4	{Or	++++++ Code	<Cd>	[1..1]	Code	Identification of a clearing system, in a coded form as published in an external list.	XOR	XOR	XOR	XOR	If <Cd> is populated, <Prtry> should not be populated. A code from the external code list should be used.	Not used - data is accepted and ignored
6.1.5	Or}	++++++ Proprietary	<Prtry>	[1..1]	Max35Text	Identification code for a clearing system, that has not yet been identified in the list of clearing systems.	XOR	XOR	XOR	XOR	If <Prtry> is populated, <Cd> should not be populated. The condition is based on the need to use a proprietary code not on the external code list per bilateral agreement.	Not used - data is accepted and ignored
6.1.6		+++++ MemberIdentification	<MmbId>	[1..1]	Max35Text	Identification of a member of a clearing system.	R	R	R	BD		Not used - data is accepted and ignored
6.1.8		++++ PostalAddress	<PstlAdr>	[0..1]	Component	Information that locates and identifies a specific address, as defined by postal services.	R	R	R	R		
6.1.17		+++++ Country	<Ctry>	[0..1]	CountryCode	Nation with its own government.	R	R	R	R		Not used - data is accepted and ignored
6.1.25		+++ BranchIdentification	<BrnchId>	[0..1]	Component	Information identifying a specific branch of a financial institution. Usage: this component should be used in case the identification information in the financial institution component does not provide identification up to branch level.	BD	BD	BD	BD	Instrument and Bank Dependent. The branch code should be explicitly stated here versus being combined with Clearing System Member ID where it is required by a bank.	
6.1.26		++++ Identification	<Id>	[0..1]	Max35Text	Unique and unambiguous identification of a branch of a financial institution.	BD	BD	BD	BD		Not used - data is accepted and ignored

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2.23		++ UltimateDebtor	<UltmtDbtr>	[0..1]	Party Identification Component	Name of the account, assigned by the account servicing institution in agreement with the account owner in order to provide an additional means of identification of the account.	C	C	C	C	Conditional based on business need and payment transaction.	If tag 2.70 is populated then it will overrule the value in this tag. If UltimateDebtor is populated for Danish account transfers then it will appear as Debtor in the clearing. UltmtDbtr will be passed on to beneficiary for Salary and Swedish payments when the new Swedish clearing is live - September 2026
9.1.0		+++ Name	<Nm>	[0..1]	Max140Text	Ultimate party that owes an amount of money to the (ultimate) creditor.	R	R	R	R - max. 70 char		See Appendix D in "Appendix" for usage and guidelines
9.1.1		+++ PostalAddress	<PstlAdr>	[0..1]	Component	Name by which a party is known and which is usually used to identify that party.	C	C	C	R	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.	
9.1.3		++++ Department	<Dept>	[0..1]	Max70Text	Identifies the nature of the postal address	BD	BD	BD	BD	See recommendation above.	Not used - data is accepted and ignored
9.1.4		++++ SubDepartment	<SubDept>	[0..1]	Max70Text	Identification of a division of a large organisation or building.	BD	BD	BD	BD	See recommendation above.	Not used - data is accepted and ignored

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9.1.5		++++ StreetName	<StrtNm>	[0..1]	Max70Text	Identification of a sub-division of a large organisation or building.	BD	BD	BD	BD	See recommendation above.	See Appendix D in "Appendix" for usage and guidelines
9.1.6		++++ BuildingNumber	<BldgNb>	[0..1]	Max16Text	Name of a street or thoroughfare.	BD	BD	BD	BD	See recommendation above.	See Appendix D in "Appendix" for usage and guidelines
9.1.7		++++ PostCode	<PstCd>	[0..1]	Max16Text	Number that identifies the position of a building on a street.	BD	BD	BD	BD	See recommendation above. Country dependent	See Appendix D in "Appendix" for usage and guidelines
9.1.8		++++ TownName	<TwnNm>	[0..1]	Max35Text	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.	BD	BD	BD	BD	See recommendation above.	See Appendix D in "Appendix" for usage and guidelines
9.1.9		++++ CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	Name of a built-up area, with defined boundaries, and a local government.	BD	BD	BD	BD	Country dependent	Not used - data is accepted and ignored
9.1.10		++++ Country	<Ctry>	[0..1]	CountryCode	Identifies a subdivision of a country eg, state, region, country.	R	R	R	R	See recommendation above.	See Appendix D "Appendix" for usage and guidelines The country code must be provided according to ISO 3166. Ex. AU
9.1.11		++++ AddressLine	<AdrLine>	[0..7]	Max70Text	Nation with its own government.	BD	BD	BD	BD	See recommendation above.	See Appendix D in "Appendix" for usage and guidelines
9.1.12		+++ Identification	<Id>	[0..1]	Choice Component	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	C	C	C	C	Conditional on country payment instrument.	
9.1.13	{Or	++++ OrganisationIdentification	<OrgId>	[1..1]	Component	Unique and unambiguous way of identifying an organisation or an individual person.	R	R	R	R		

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9.1.14		+++++ BICOrBEI	<BICOrBEI>	[0..1]	Identifier	Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).	C	C	C	BD		Not used - data is accepted and ignored
9.1.15		+++++ Other	<Othr>	[0..n]	Component	Unique identification of an organisation, as assigned by an institution, using an identification scheme.	C	C	C	BD	Only one occurrence of <Othr> for SEPA.	
9.1.16		++++++ Identification	<Id>	[1..1]	Max35Text	Identification assigned by an institution.	R	R	R	R		Not used - data is accepted and ignored
9.1.17		++++++ SchemeName	<SchmeNm>	[0..1]	Choice Component	Name of the identification scheme.	BD	BD	BD	BD		
9.1.18	{{Or	+++++++ Code	<Cd>	[1..1]	Code	Name of the identification scheme, in a coded form as published in an external list.	XOR	XOR	XOR	XOR	If <Cd> is populated, <Prtry> should not be populated. A code from the external code list should be used.	Not used - data is accepted and ignored
9.1.19	Or}}	+++++++ Proprietary	<Prtry>	[1..1]	Max35Text	Name of the identification scheme, in a free text form.	XOR	XOR	XOR	XOR	If <Prtry> is populated, <Cd> should not be populated. The condition is based on the need to use a proprietary code not on the external code list per bilateral agreement.	Not used - data is accepted and ignored
9.1.20		++++++ Issuer	<Issr>	[0..1]	Max35Text	Entity that assigns the identification	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.21	Or}	++++ PrivateIdentification	<PrvtId>	[1..1]	Component	Unique and unambiguous identification of a party	NU	NU	NU	BD		
9.1.22		+++++ DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[0..1]	Component	Date and place of birth of a person	NU	NU	NU	BD		
9.1.23		++++++ BirthDate	<BirthDt>	[1..1]	ISODate	Date on which a person is born	NU	NU	NU	BD		Not used - data is accepted and ignored

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9.1.24		++++++ ProvinceOfBirth	<PrvcOfBirth>	[0..1]	Max35Text	Province where a person was born	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.25		++++++ CityOfBirth	<CityOfBirth>	[1..1]	Max35Text	City where a person was born	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.26		++++++ CountryOfBirth	<CtryOfBirth>	[1..1]	CountryCode	Country where a person was born	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.27		+++++ Other	<Othr>	[0..n]	Component	Unique identification of an organisation, as assigned by an institution, using an identification scheme.	NU	NU	NU	BD		
9.1.28		++++++ Identification	<Id>	[1..1]	Max35Text	Unique and unambiguous identification of a person	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.29		++++++ SchemeName	<SchmeNm>	[0..1]	Choice Component	Name of the identification scheme.	NU	NU	NU	BD		
9.1.30	{{Or	+++++++ Code	<Cd>	[1..1]	Code	Name of the identification scheme, in a coded form as published in an external list.	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.31	Or}}	+++++++ Proprietary	<Prtry>	[1..1]	Max35Text	Name of the identification scheme, in a free text form.	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.32		++++++ Issuer	<Issr>	[0..1]	Max35Text	Entity that assigns the identification	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.33		+++ CountryOfResidence	<CtryOfRes>	[0..1]	CountryCode	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.	C	C	C	BD	Conditional upon country rules	Not used - data is accepted and ignored
9.1.34		+++ ContactDetails	<CtctDtls>	[0..1]	Component	Set of elements used to indicate how to contact the party.	BD	BD	BD	BD		
9.1.35		++++ NamePrefix	<NmPrfx>	[0..1]	Code	Specifies the terms used to formally address a person.	BD	BD	BD	BD		Not used - data is accepted and ignored
9.1.36		++++ Name	<Nm>	[0..1]	Max140Text	Name by which a party is known and which is usually used to identify that party.	BD	BD	BD	BD		Not used - data is accepted and ignored

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9.1.37		++++ PhoneNumber	<PhneNb>	[0..1]	PhoneNumber	Collection of information that identifies a phone number, as defined by telecom services.	BD	BD	BD	BD		Not used - data is accepted and ignored
9.1.38		++++ MobileNumber	<MobNb>	[0..1]	PhoneNumber	Collection of information that identifies a mobile phone number, as defined by telecom services.	BD	BD	BD	BD		Not used - data is accepted and ignored
9.1.39		++++ FaxNumber	<FaxNb>	[0..1]	PhoneNumber	Collection of information that identifies a FAX number, as defined by telecom services.	BD	BD	BD	BD		Not used - data is accepted and ignored
9.1.40		++++ EmailAddress	<EmailAdr>	[0..1]	Max2048Text	Address for electronic mail (e-mail).	BD	BD	BD	BD		Not used - data is accepted and ignored
9.1.41		++++ Other	<Othr>	[0..1]	Max35Text	Contact details in an other form.	BD	BD	BD	BD		Not used - data is accepted and ignored

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO Definition	ACH - Domestic & Int'l	Wires - Domestic & Int'l	Cheques/ Drafts	SEPA Customer to Bank ONLY	CGI-MP RULES	Danske Bank Comments
2.24		++ ChargeBearer	<ChrgBr>	[0..1]	Code	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	C - CRED, DEBT, SHAR, SLEV	C - CRED, DEBT, SHAR	NU	C - SLEV	Conditional based on payment transaction. Should be used exclusively at the payment or transaction level.	Valid codes: CRED (Creditor) DEBT (Debtor) SHAR (Shared) SLEV (Service Level). SLEV and blank will be perceived as SHAR in Danske Bank. If tag 2.51 is populated then it will overrule the value in this tag.
2.25		++ ChargesAccount	<ChrgsAcct>	[0..1]	Component	Account used to process charges associated with a transaction. Usage: charges account should be used when charges have to be booked to an account different from the account identified in debtor's account.	BD	BD	BD	BD		
1.1.0		+++ Identification	<Id>	[1..1]	Account Identification Component	Unique and unambiguous identification of the account between the account owner and the account servicer.	BD	BD	BD	BD		

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO Definition	ACH - Domestic & Int'l	Wires - Domestic & Int'l	Cheques/ Drafts	SEPA Customer to Bank ONLY	CGI-MP RULES	Danske Bank Comments
1.1.1	{Or	++++ IBAN	<IBAN>	[1..1]	IBANIdentifier	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.	BD	BD	BD	BD		Not used - data is accepted and ignored
1.1.2	Or}	++++ Other	<Othr>	[1..1]	Component	Unique identification of an account, as assigned by the account servicer, using an identification scheme.	BD	BD	BD	BD		
1.1.3		+++++ Identification	<Id>	[1..1]	Max34Text	Unique and unambiguous identification of a person	BD	BD	BD	BD		Not used - data is accepted and ignored
1.1.4		+++++ SchemeName	<SchmeNm>	[0..1]	Choice Component	Name of the identification scheme.	BD	BD	BD	BD		
1.1.5	{{Or	++++++ Code	<Cd>	[1..1]	Code	Name of the identification scheme, in a coded form as published in an external list.	XOR	XOR	XOR	XOR		Not used - data is accepted and ignored
1.1.6	Or}}	++++++ Proprietary	<Prtry>	[1..1]	Max35Text	Name of the identification scheme, in a free text form.	XOR	XOR	XOR	XOR		Not used - data is accepted and ignored
1.1.7		+++++ Issuer	<Issr>	[0..1]	Max35Text	Entity that assigns the identification	BD	BD	BD	BD		Not used - data is accepted and ignored
1.1.8		+++ Type	<Tp>	[0..1]	Component	Nature, or use, of the account.	BD	BD	BD	BD		

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO Definition	ACH - Domestic & Int'l	Wires - Domestic & Int'l	Cheques/ Drafts	SEPA Customer to Bank ONLY	CGI-MP RULES	Danske Bank Comments
1.1.9	{Or	++++ Code	<Cd>	[1..1]	Code	Nature or use of the account in a coded form.	BD	BD	BD	BD		Not used - data is accepted and ignored
1.1.10	Or}	++++ Proprietary	<Prtry>	[1..1]	Max35Text	Proprietary nature or use of the account.	BD	BD	BD	BD		Not used - data is accepted and ignored
1.1.11		+++ Currency	<Ccy>	[0..1]	Currency Code	Identification of the currency in which the account is held.	BD	BD	BD	BD		Not used - data is accepted and ignored
1.1.12		+++ Name	<Nm>	[0..1]	Max70Text	Name of the account, assigned by the account servicing institution in agreement with the account owner in order to provide an additional means of identification of the account.	BD	BD	BD	BD		Not used - data is accepted and ignored
2.27		++ CreditTransferTransactionInformation	<CdtTrfTxInf>	[1..n]	Component	Set of elements providing information specific to the individual transaction(s) included in the message.	R	R	R	R		
2.28		+++ PaymentIdentification	<PmtId>	[1..1]	Component	Set of elements to reference a payment instruction.Set of elements to reference a payment instruction.Set of elements to reference a payment instruction.	R	R	R	R		
2.29		++++ InstructionIdentification	<InstrId>	[0..1]	Max35Text	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.	BD	BD	BD	BD	If present, Id to be returned only to ordering party in account statement reporting	The first 20 - 35 characters are used for sender's reference on sender's account statement dependent on the file format for the account statement file. However, Danske Bank does not check for the uniqueness of InstructionId.

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2.30		++++ EndToEndIdentification	<EndToEndId>	[1..1]	Max35Text	Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.	R	R	R	R	Payment Reference - goes with payment from debtor to creditor and travels through clearing system	Unique for each District agreement min. 3-4 months If not unique - payment will be rejected. EndToEndIdentification will be returned in PSR
2.31		+++ PaymentTypeInformation	<PmtTpInf>	[0..1]	Component	Set of elements that further specifies the type of transaction.	R	R	R	R	Required at either Payment or Transaction Level, but should not be present at both levels. Recommended usage is at Payment level.	
2.32		++++ InstructionPriority	<InstrPrty>	[0..1]	Code	Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.	BD	BD	NU	BD	Based on whether priority processing vs. normal processing is offered by the bank.	If present then value in tag 2.7 is overruled
2.33		++++ ServiceLevel	<SvcLvl>	[0..1]	Choice Component	Agreement under which or rules under which the transaction should be processed.	R	R	NU	R	If an instrument or country is not listed on CGI-MP Appendix A, agreement will be bilateral until included on the list.	

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2.34	{Or	+++++ Code	<Cd>	[1..1]	Code	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.	XOR	XOR	NU	R - SEPA	If <Cd> is populated, <Prtry> should not be populated. A code from the external code list should be used.	Valid codes: URGP SDVA All other codes will be accepted and ignored. If a payment fulfills the SEPA conditions the payment will automatically be a SEPA payment. SEPA conditions: • The transfer must be made as a normal/standard transfer and the currency must be EUR. • Use valid BAN • Fee code must be "share" (costs are shared) • Receiverbank should be registrered as receiver of SEPA Credit Transfers. See the list of banks on the homepage of EPC at http://www.europeanpaymentscouncil.eu Please refer to the document "Examples" If present then value in tag 2.9 is overruled.
2.35	Or}	+++++ Proprietary	<Prtry>	[1..1]	Max35Text	Specifies a pre-agreed service or level of service between the parties, as a proprietary code.	XOR	XOR	NU	XOR	If <Prtry> is populated, <Cd> should not be populated. The condition is based on the need to use a proprietary code not on the external code list per bilateral agreement.	Not used - data is accepted and ignored
2.36		++++ LocalInstrument	<LclInstrm>	[0..1]	Choice Component	User community specific instrument.	R	R	C	BD	If an instrument or country is not listed on Appendix A, agreement will be bilateral until included on the list.	

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO Definition	ACH - Domestic & Int'l	Wires - Domestic & Int'l	Cheques/ Drafts	SEPA Customer to Bank ONLY	CGI-MP RULES	Danske Bank Comments
2.37	{Or	+++++ Code	<Cd>	[1..1]	Code	Specifies the local instrument, as published in an external local instrument code list.	XOR	XOR	NU	ONCL = overnight clearing SDCL = same day clearing INST = SEPA Instant	If <Cd> is populated, <Prtry> should not be populated. A code from the external code list should be used.	Valid codes: SDCL ONCL INST - used for SEPA Instant only Special rules apply to SEPA Instant. Please refer to Appendix J in the 'Appendix' Other codes used will result in ONCL. If this tag is filled in it will overrule 2.12.. Please refer to the document "Examples"
2.38	Or}	+++++ Proprietary	<Prtry>	[1..1]	Max35Text	Specifies the local instrument, as a proprietary code.	XOR	XOR	C - Check Issuance (CII)	XOR	If <Prtry> is populated, <Cd> should not be populated. The condition is based on the need to use a proprietary code not on the external code list per bilateral agreement.	Not used - data is accepted and ignored
2.39		++++ CategoryPurpose	<CtgyPurp>	[0..1]	Choice Component	Specifies the high level purpose of the instruction based on a set of pre-defined categories.	C	C	NU	BD	Conditional based on country payment instrument. If <CtgyPurp> is used, one of <Cd> or <Prtry> must be used.	

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO Definition	ACH - Domestic & Int'l	Wires - Domestic & Int'l	Cheques/ Drafts	SEPA Customer to Bank ONLY	CGI-MP RULES	Danske Bank Comments
2.40	{Or	+++++ Code	<Cd>	[1..1]	Code	Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.	XOR	Cdtr	NU	XOR	If <Cd> is populated, <Prtry> should not be populated. A code from the external code list should be used.	Valid codes:: SALA (Salary payment) CORT (TradeSettlementPayment) TREA (Treasury payment) INTC (IntraCompanyPayment) PENS (Pension payment) SSBE (SocialSecurityBenefit) TAXS (Tax payment) SECU (Securities) Other codes will be accepted and ignored. If present then the value in 2.15 is overruled Please refer to the document "Examples" .
2.41	Or}	+++++ Proprietary	<Prtry>	[1..1]	Max35Text	Category purpose, as published in an external category purpose code list.	XOR	XOR	NU	XOR	If <Prtry> is populated, <Cd> should not be populated. The condition is based on the need to use a proprietary code not on the external code list per bilateral agreement.	Not used - data is accepted and ignored
2.42		+++ Amount	<Amt>	[1..1]	Choice component	Category purpose, in a proprietary form.	R	R	R	R		
2.43	{Or	++++ InstructedAmount	<InstdAmt Ccy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.	XOR	XOR	XOR	R		InstructedAmount will be returned in PSR
2.44	Or}	++++ EquivalentAmount	<EqvtAmt>	[1..1]	Component	Amount of money to be transferred between the debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be transferred into a different currency.	XOR	XOR	XOR	BD		

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2.45		+++++ Amount	<Amt Ccy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	Amount of money to be transferred between debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be transferred in a different currency.	R	R	R	BD		EquivalentAmount will be returned in PSR
2.46		+++++ CurrencyOfTransfer	<CcyOfTrf>	[1..1]	Currency Code	Specifies the currency of the to be transferred amount, which is different from the currency of the debtor's account.	R	R	R	BD		Please refer to list of currencies according to ISO 4217 standard CurrencyOfTransfer will be returned in PSR
2.47		+++ ExchangeRateInformation	<XchgRateInf>	[0..1]	Component	Further detailed information on the exchange rate specified in the payment transaction.	BD	BD	BD	BD		
2.48		++++ ExchangeRate	<XchgRate>	[0..1]	BaseOneRate	The factor used for conversion of an amount from one currency to another. This reflects the price at which one currency was bought with another currency.	BD	BD	BD	BD		Not used - data is accepted and ignored
2.49		++++ RateType	<RateTp>	[0..1]	Code	Specifies the type used to complete the currency exchange.	BD	BD	BD	BD		Valid codes: SALE- exchange rate applied is the market rate at time of the sale SPOT - Exchange rate applied is the spot rate AGRD - Exchange rate applied is the rate agreed with Danske Bank. If AGRD is used then a valid contract number must be filled in in tag 2.50

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2.50		++++ ContractIdentification	<CtrctId>	[0..1]	Max35Text	Unique and unambiguous reference to the foreign exchange contract agreed between the initiating party/creditor and the debtor agent.	BD	BD	BD	BD		Foreign account transfers: Truncated to 14 characters. Payments from account abroad (MT101): Truncated to 16 characters. If code AGRD is used in tag 2.49 then this field must contain a valid contract number agreed with Danske Bank.
2.51		+++ ChargeBearer	<ChrgBr>	[0..1]	Code	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	C - CRED, DEBT, SHAR, SLEV	C - CRED, DEBT, SHAR	NU	C - SLEV	Conditional based on payment transaction. Should be used exclusively at the payment or transaction level.	Valid codes: CRED (Creditor) DEBT (Debtor) SHAR (Shared) SLEV (Service Level). SLEV and blank will be perceived as SHAR in Danske Bank. If present then the value in tag 2.24 will be overruled.
2.52		+++ ChequeInstruction	<ChqInstr>	[0..1]	Cheque Component	Information related to the issuance of a cheque.	NU	NU	R	NU		

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2.53		++++ ChequeType	<ChqTp>	[0..1]	Code	Specifies the type of cheque to be issued by the first agent.	NU	NU	R - BCHQ, CCHQ, DRFT	NU		Valid codes:. BCHQ - Bank Cheque DRFT - Draft Please note: Danske Bank will always issue a Bank Cheque (BCHQ) no matter which code is used.
2.54		++++ ChequeNumber	<ChqNb>	[0..1]	Max35Text	Identifies the cheque number.	NU	NU	C	NU	Required only for Customer Cheques	Not used - data is accepted and ignored
2.55		++++ ChequeFrom	<ChqFr>	[0..1]	Component	Identifies the party that ordered the issuance of the cheque.	NU	NU	C	NU	Populated only if info different from Debtor/Ultimate Debtor; assumes Ultimate Debtor takes precedence over Debtor if populated.	
2.56		+++++ Name	<Nm>	[1..1]	Max140Text	Name by which a party is known and which is usually used to identify that party.	NU	NU	C	NU		See Appendix D in "Appendix" for usage and guidelines If present then the value in 2.70 will be overruled

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2.57		+++++ Address	<Adr>	[1..1]	Component	Information that locates and identifies a specific address, as defined by postal services.	NU	NU	C	NU	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.	
10.1.0		++++++ AddressType	<AdrTp>	[0..1]	Code	Identifies the nature of the postal address	NU	NU	NU	NU		Not used - data is accepted and ignored
10.1.1		++++++ Department	<Dept>	[0..1]	Max70Text	Identification of a division of a large organisation or building.	NU	NU	BD	NU	See recommendation above.	Not used - data is accepted and ignored
10.1.2		++++++ SubDepartment	<SubDept>	[0..1]	Max70Text	Identification of a sub-division of a large organisation or building.	NU	NU	BD	NU	See recommendation above.	Not used - data is accepted and ignored
10.1.3		++++++ StreetName	<StrtNm>	[0..1]	Max70Text	Name of a street or thoroughfare.	NU	NU	BD	NU	See recommendation above.	See Appendix D.in "Appendix" for usage and guidelines If present then the value in tag 2.70 - 9.1.5 will be overruled.
10.1.4		++++++ BuildingNumber	<BldgNb>	[0..1]	Max16Text	Number that identifies the position of a building on a street.	NU	NU	BD	NU	See recommendation above.	See Appendix D.in "Appendix" for usage and guidelines. If present then the value in tag 2.70 - 9.1.6 will be overruled.
10.1.5		++++++ PostCode	<PstCd>	[0..1]	Max16Text	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.	NU	NU	BD	NU	See recommendation above. Country dependent	See Appendix D.in "Appendix" for usage and guidelines If present then the value in tag 2.70 - 9.1.7 will be overruled.

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10.1.6		++++++ TownName	<TwnNm>	[0..1]	Max35Text	Name of a built-up area, with defined boundaries, and a local government.	NU	NU	BD	NU	See recommendation above.	See Appendix D.in "Appendix" for usage and guidelines If present then the value in tag 2.70 - 9.1.8 will be overruled.
10.1.7		++++++ CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	Identifies a subdivision of a country eg, state, region, country.	NU	NU	BD	NU	Country dependent	Not used - data is accepted and ignored
10.1.8		++++++ Country	<Ctry>	[0..1]	CountryCode	Nation with its own government.	NU	NU	R	NU	See recommendation above.	See Appendix D.in "Appendix" for usage and guidelines If present then the value in tag 2.70 - 9.1.10 will be overruled. The country code must be provided according to ISO 3166. Ex. AU
10.1.9		++++++ AddressLine	<AdrLine>	[0..7]	Max70Text	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	NU	NU	BD	NU	See recommendation above.	See Appendix D. in "Appendix" for usage and guidelines If present then the value in tag 2.70 - 9.1.11 will be overruled.
2.58		++++ DeliveryMethod	<DlvryMtd>	[0..1]	Component	Specifies the delivery method of the cheque by the debtor's agent.	NU	NU	C	NU	Populated to advise how cheque/draft is to be delivered	
2.59	{Or	+++++ Code	<Cd>	[1..1]	Code	Specifies the delivery method of the cheque by the debtor's agent.	NU	NU	XOR	NU	If <Cd> is populated, <Prtry> should not be populated. A code from the list in the schema should be used.	Valid codes: MLDB - Cheque will be sent to debtor. Default for all foreign cheques if not filled in. MLCD - Cheque will be sent to creditor

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2.60	Or}	+++++ Proprietary	<Prtry>	[1..1]	Max35Text	Specifies a proprietary delivery method of the cheque by the debtor's agent.	NU	NU	XOR	NU	If <Prtry> is populated, <Cd> should not be populated. The condition is based on the need to use a proprietary code not on the schema code list per bilateral agreement.	Not used - data is accepted and ignored
2.61		++++ DeliverTo	<DlvrTo>	[0..1]	Component	Identifies the party to whom the debtor's agent should send the cheque.	NU	NU	C	NU	Populated only if info different from Creditor/Ultimate Creditor; assumes Ultimate Creditor takes precedence over Creditor if populated.	
2.62		+++++ Name	<Nm>	[1..1]	Max140Text	Name by which a party is known and which is usually used to identify that party.	NU	NU	C	NU		See Appendix D.in "Appendix" for usage and guidelines
2.63		+++++ Address	<Adr>	[1..1]	Component	Information that locates and identifies a specific address, as defined by postal services.	NU	NU	C	NU	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), city, country subdivision (if applicable), and country and only 2 lines of Address Line (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.	
10.1.0		++++++ AddressType	<AdrTp>	[0..1]	Code	Identifies the nature of the postal address	NU	NU	NU	NU		Not used - data is accepted and ignored
10.1.1		++++++ Department	<Dept>	[0..1]	Max70Text	Identification of a division of a large organisation or building.	NU	NU	BD	NU	See recommendation above.	Not used - data is accepted and ignored
10.1.2		++++++ SubDepartment	<SubDept>	[0..1]	Max70Text	Identification of a sub-division of a large organisation or building.	NU	NU	BD	NU	See recommendation above.	Not used - data is accepted and ignored

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10.1.3		++++++ StreetName	<StrtNm>	[0..1]	Max70Text	Name of a street or thoroughfare.	NU	NU	BD	NU	See recommendation above.	See Appendix D.in "Appendix" for usage and guidelines
10.1.4		++++++ BuildingNumber	<BldgNb>	[0..1]	Max16Text	Number that identifies the position of a building on a street.	NU	NU	BD	NU	See recommendation above.	See Appendix D.in "Appendix" for usage and guidelines
10.1.5		++++++ PostCode	<PstCd>	[0..1]	Max16Text	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.	NU	NU	BD	NU	See recommendation above. Country dependent	See Appendix D in "Appendix" .for usage and guidelines
10.1.6		++++++ TownName	<TwnNm>	[0..1]	Max35Text	Name of a built-up area, with defined boundaries, and a local government.	NU	NU	BD	NU	See recommendation above.	See Appendix D.in "Appendix" for usage and guidelines
10.1.7		++++++ CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	Identifies a subdivision of a country eg, state, region, country.	NU	NU	BD	NU	Country dependent	Not used - data is accepted and ignored
10.1.8		++++++ Country	<Ctry>	[0..1]	CountryCode	Nation with its own government.	NU	NU	R	NU	See recommendation above. Country dependent	See Appendix D.in "Appendix" for usage and guidelines The country code must be provided according to ISO 3166. Ex. AU
10.1.9		++++++ AddressLine	<AdrLine>	[0..7]	Max70Text	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	NU	NU	BD	NU	See recommendation above.	See Appendix D.in "Appendix" for usage and guidelines
2.64		++++ InstructionPriority	<InstrPrty>	[0..1]	Code	Urgency or order of importance that the originator would like the recipient of the payment instruction to apply to the processing of the payment instruction.	NU	NU	BD	NU		Not used - data is accepted and ignored
2.65		++++ ChequeMaturityDate	<ChqMtrtyDt>	[0..1]	ISODate	Date when the draft becomes payable and the debtor's account is debited.	NU	NU	C	NU	If the instrument has a maturity date.	Not used - data is accepted and ignored

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2.66		++++ FormsCode	<FrmsCd>	[0..1]	Max35Text	Code agreed between the initiating party and the debtor's agent, that specifies the cheque layout, company logo and digitised signature to be used to print the cheque.	NU	NU	BD	NU		Valid code:: CROSSED - then the cheque is crossed (applies only to foreign cheques)
2.67		++++ MemoField	<MemoFld>	[0..2]	Max35Text	Information that needs to be printed on a cheque, used by the payer to add miscellaneous information.	NU	NU	BD	NU		Not used - data is accepted and ignored
2.68		++++ RegionalClearingZone	<RgnlClrZone>	[0..1]	Max35Text	Regional area in which the cheque can be cleared, when a country has no nation-wide cheque clearing organisation.	NU	NU	BD	NU		Not used - data is accepted and ignored
2.69		++++ PrintLocation	<PrtLctn>	[0..1]	Max35Text	Specifies the print location of the cheque.	NU	NU	BD	NU		Not used - data is accepted and ignored
2.70		+++ UltimateDebtor	<UltmtDbtr>	[0..1]	Party Identification Component	Ultimate party that owes an amount of money to the (ultimate) creditor.	C	2.2	C	C	Conditional based on business need and payment transaction.	If present then tag 2.23 is overruled. If UltimateDebtor is populated for Danish account transfers then it will appear as Debtor in the clearing. UltmtDbtr will be passed on to beneficiary for Salary and Swedish payments when the new Swedish clearing is live - September 2026
9.1.0		++++ Name	<Nm>	[0..1]	Max140Text	Name by which a party is known and which is usually used to identify that party.	R	R	R	R - max. 70 char		See Appendix D.in "Appendix" for usage and guidelines

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO Definition	ACH - Domestic & Int'l	Wires - Domestic & Int'l	Cheques/ Drafts	SEPA Customer to Bank ONLY	CGI-MP RULES	Danske Bank Comments
9.1.1		++++ PostalAddress	<PstlAdr>	[0..1]	Component	Information that locates and identifies a specific address, as defined by postal services.	C	C	C	R	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.	See Appendix D.in "Appendix" for usage and guidelines
9.1.3		+++++ Department	<Dept>	[0..1]	Max70Text	Identification of a division of a large organisation or building.	BD	BD	BD	BD	See recommendation above.	Not used - data is accepted and ignored
9.1.4		+++++ SubDepartment	<SubDept>	[0..1]	Max70Text	Identification of a sub-division of a large organisation or building.	BD	BD	BD	BD	See recommendation above.	Not used - data is accepted and ignored
9.1.5		+++++ StreetName	<StrtNm>	[0..1]	Max70Text	Name of a street or thoroughfare.	BD	BD	BD	BD	See recommendation above.	See Appendix D.in "Appendix" for usage and guidelines If present then tag 2.23 - 9.1.5 is overruled.
9.1.6		+++++ BuildingNumber	<BldgNb>	[0..1]	Max16Text	Number that identifies the position of a building on a street.	BD	BD	BD	BD	See recommendation above.	See Appendix D.in "Appendix" for usage and guidelines If present then tag 2.23 - 9.1.6 is overruled.
9.1.7		+++++ PostCode	<PstCd>	[0..1]	Max16Text	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.	BD	BD	BD	BD	See recommendation above. Country dependent	See Appendix D.in "Appendix" for usage and guidelines If present then tag 2.23 - 9.1.7 is overruled.
9.1.8		+++++ TownName	<TwnNm>	[0..1]	Max35Text	Name of a built-up area, with defined boundaries, and a local government.	BD	BD	BD	BD	See recommendation above.	See Appendix D.in "Appendix" for usage and guidelines If present then tag 2.23 - 9.1.8 is overruled.

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO Definition	ACH - Domestic & Int'l	Wires - Domestic & Int'l	Cheques/ Drafts	SEPA Customer to Bank ONL	CGI-MP RULES	Danske Bank Comments
9.1.9		+++++ CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	Identifies a subdivision of a country eg, state, region, country.	BD	BD	BD	BD	Country dependent	Not used - data is accepted and ignored
9.1.10		+++++ Country	<Ctry>	[0..1]	CountryCode	Nation with its own government.	R	R	R	R	See recommendation above.	See Appendix D.in "Appendix" for usage and guidelines If present then tag 2.23 - 9.1.10 is overruled. The country code must be provided according to ISO 3166. Ex. AU
9.1.11		+++++ AddressLine	<AdrLine>	[0..7]	Max70Text	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	BD	BD	BD	BD	See recommendation above.	See Appendix D.in "Appendix" for usage and guidelines If present then tag 2.23 - 9.1.11 is overruled.
9.1.12		++++ Identification	<Id>	[0..1]	Choice Component	Unique and unambiguous way of identifying an organisation or an individual person.	C	C	C	C	Conditional on country payment instrument.	
9.1.13	{Or	+++++ OrganisationIdentification	<OrgId>	[1..1]	Component	Unique an unambiguous way of identifying an organisation.	R	R	R	R		
9.1.14		++++++ BICOrBEI	<BICOrBEI>	[0..1]	Identifier	Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).	C	C	C	BD		Not used - data is accepted and ignored
9.1.15		++++++ Other	<Othr>	[0..n]	Component	Unique identification of an organisation, as assigned by an institution, using an identification scheme.	C	C	C	BD	Only one occurrence of <Othr> for SEPA.	
9.1.16		+++++++ Identification	<Id>	[1..1]	Max35Text	Identification assigned by an institution.	R	R	R	R		Not used - data is accepted and ignored
9.1.17		+++++++ SchemeName	<SchmeNm>	[0..1]	Choice Component	Name of the identification scheme.	BD	BD	BD	BD		

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO Definition	ACH - Domestic & Int'l	Wires - Domestic & Int'l	Cheques/ Drafts	SEPA Customer to Bank ONLY	CGI-MP RULES	Danske Bank Comments
9.1.18	{{Or	++++++++ Code	<Cd>	[1..1]	Code	Name of the identification scheme, in a coded form as published in an external list.	XOR	XOR	XOR	XOR	If <Cd> is populated, <Prtry> should not be populated. A code from the external code list should be used.	Not used - data is accepted and ignored
9.1.19	Or}}	++++++++ Proprietary	<Prtry>	[1..1]	Max35Text	Name of the identification scheme, in a free text form.	XOR	XOR	XOR	XOR	If <Prtry> is populated, <Cd> should not be populated. The condition is based on the need to use a proprietary code not on the external code list per bilateral agreement.	Not used - data is accepted and ignored
9.1.20		+++++++ Issuer	<Issr>	[0..1]	Max35Text	Entity that assigns the identification	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.21	Or}	+++++ PrivateIdentification	<PrvtId>	[1..1]	Component	Unique and unambiguous identification of a party	NU	NU	NU	BD		
9.1.22		++++++ DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[0..1]	Component	Date and place of birth of a person	NU	NU	NU	BD		
9.1.23		+++++++ BirthDate	<BirthDt>	[1..1]	ISODate	Date on which a person is born	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.24		+++++++ ProvinceOfBirth	<PrvcOfBirth>	[0..1]	Max35Text	Province where a person was born	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.25		+++++++ CityOfBirth	<CityOfBirth>	[1..1]	Max35Text	City where a person was born	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.26		+++++++ CountryOfBirth	<CtryOfBirth>	[1..1]	CountryCode	Country where a person was born	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.27		++++++ Other	<Othr>	[0..n]	Component	Unique identification of an organisation, as assigned by an institution, using an identification scheme.	NU	NU	NU	BD		
9.1.28		+++++++ Identification	<Id>	[1..1]	Max35Text	Unique and unambiguous identification of a person	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.29		+++++++ SchemeName	<SchmeNm>	[0..1]	Choice Component	Name of the identification scheme.	NU	NU	NU	BD		
9.1.30	{{Or	++++++++ Code	<Cd>	[1..1]	Code	Name of the identification scheme, in a coded form as published in an external list.	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.31	Or}}	++++++++ Proprietary	<Prtry>	[1..1]	Max35Text	Name of the identification scheme, in a free text form.	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.32		+++++++ Issuer	<Issr>	[0..1]	Max35Text	Entity that assigns the identification	NU	NU	NU	BD		Not used - data is accepted and ignored

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO Definition	ACH - Domestic & Int'l	Wires - Domestic & Int'l	Cheques/ Drafts	SEPA Customer to Bank ONLY	CGI-MP RULES	Danske Bank Comments
9.1.33		++++ CountryOfResidence	<CtryOfRes>	[0..1]	CountryCode	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.	C	C	C	BD	Conditional upon country rules	Not used - data is accepted and ignored
9.1.34		++++ ContactDetails	<CtctDtls>	[0..1]	Component	Set of elements used to indicate how to contact the party.	BD	BD	BD	BD		
9.1.35		+++++ NamePrefix	<NmPrfx>	[0..1]	Code	Specifies the terms used to formally address a person.	BD	BD	BD	BD		Not used - data is accepted and ignored
9.1.36		+++++ Name	<Nm>	[0..1]	Max140Text	Name by which a party is known and which is usually used to identify that party.	BD	BD	BD	BD		Not used - data is accepted and ignored
9.1.37		+++++ PhoneNumber	<PhneNb>	[0..1]	PhoneNumber	Collection of information that identifies a phone number, as defined by telecom services.	BD	BD	BD	BD		Not used - data is accepted and ignored
9.1.38		+++++ MobileNumber	<MobNb>	[0..1]	PhoneNumber	Collection of information that identifies a mobile phone number, as defined by telecom services.	BD	BD	BD	BD		Not used - data is accepted and ignored
9.1.39		+++++ FaxNumber	<FaxNb>	[0..1]	PhoneNumber	Collection of information that identifies a FAX number, as defined by telecom services.	BD	BD	BD	BD		Not used - data is accepted and ignored
9.1.40		+++++ EmailAddress	<EmailAdr>	[0..1]	Max2048Text	Address for electronic mail (e-mail).	BD	BD	BD	BD		Not used - data is accepted and ignored
9.1.41		+++++ Other	<Othr>	[0..1]	Max35Text	Contact details in an other form.	BD	BD	BD	BD		Not used - data is accepted and ignored

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO Definition	ACH - Domestic & Int'l	Wires - Domestic & Int'l	Cheques/ Drafts	SEPA Customer to Bank ONLY	CGI-MP RULES	Danske Bank Comments
2.71		+++ IntermediaryAgent1	<IntrmyAgt1>	[0..1]	Financial Instititution Identification Component	Agent between the debtor agent and creditor agent.	BD	BD	NU	BD	Might be required for certain types of payments if an intermediary is present. Bank requirements may vary.	
6.1.0		++++ FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Component	Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.	R	R	NU	BD		
6.1.1		+++++ BIC	<BIC>	[0..1]	BICIdentifier	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).	C	C	NU	BD		Only used if CORT or TREA is populated in tag 2.15 or tag 2.40. Ignored in all other payment types due to the fact that Danske Bank decide the intermediary agent. Please note that use of intermediary agent may result in a higher fee.
6.1.2		+++++ ClearingSystemMemberIdentification	<ClrSysMmbId>	[0..1]	Component	Unique and unambiguous identifier of a clearing system member, as assigned by the system or system administrator.	C	C	NU	BD		

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO Definition	ACH - Domestic & Int'l	Wires - Domestic & Int'l	Cheques/ Drafts	SEPA Customer to Bank ONLY	CGI-MP RULES	Danske Bank Comments
6.1.3		++++++ ClearingSystemIdentification	<ClrSysId>	[0..1]	Choice Component	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.	BD	BD	NU	BD		
6.1.4	{Or	+++++++ Code	<Cd>	[1..1]	Code	Identification of a clearing system, in a coded form as published in an external list.	XOR	XOR	NU	XOR	If <Cd> is populated, <Prtry> should not be populated. A code from the external code list should be used.	Not used - data is accepted and ignored
6.1.5	Or}	+++++++ Proprietary	<Prtry>	[1..1]	Max35Text	Identification code for a clearing system, that has not yet been identified in the list of clearing systems.	XOR	XOR	NU	XOR	If <Prtry> is populated, <Cd> should not be populated. The condition is based on the need to use a proprietary code not on the external code list per bilateral agreement.	Not used - data is accepted and ignored
6.1.6		++++++ MemberIdentification	<MmbId>	[1..1]	Max35Text	Identification of a member of a clearing system.	R	R	NU	BD		Not used - data is accepted and ignored
6.1.7		+++++ Name	<Nm>	[0..1]	Max140Text	Name by which a party is known and which is usually used to identify that party.	NU	NU	NU	BD	Conditional upon country rules	Only used if CORT or TREA is populated in tag 2.15 or tag 2.40. Ignored in all other payment types due to the fact that Danske Bank decide the intermediary agent. Please note that use of intermediary agent may result in a higher fee.
6.1.8		+++++ PostalAddress	<PstlAdr>	[0..1]	Component	Information that locates and identifies a specific address, as defined by postal services.	R	R	NU	BD		
6.1.9		++++++ AddressType	<AdrTp>	[0..1]	Code	Identifies the nature of the postal address	NU	NU	NU	BD		Not used - data is accepted and ignored
6.1.10		++++++ Department	<Dept>	[0..1]	Max70Text	Identification of a division of a large organisation or building.	NU	NU	NU	BD		Not used - data is accepted and ignored
6.1.11		++++++ SubDepartment	<SubDept>	[0..1]	Max70Text	Identification of a sub-division of a large organisation or building.	NU	NU	NU	BD		Not used - data is accepted and ignored

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6.1.12		++++++ StreetName	<StrtNm>	[0..1]	Max70Text	Name of a street or thoroughfare.	NU	NU	NU	BD		Not used - data is accepted and ignored
6.1.13		++++++ BuildingNumber	<BldgNb>	[0..1]	Max16Text	Number that identifies the position of a building on a street.	NU	NU	NU	BD		Not used - data is accepted and ignored
6.1.14		++++++ PostCode	<PstCd>	[0..1]	Max16Text	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.	NU	NU	NU	BD		Not used - data is accepted and ignored
6.1.15		++++++ TownName	<TwnNm>	[0..1]	Max35Text	Name of a built-up area, with defined boundaries, and a local government.	NU	NU	NU	BD		Not used - data is accepted and ignored
6.1.16		++++++ CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	Identifies a subdivision of a country eg, state, region, country.	NU	NU	NU	BD		Not used - data is accepted and ignored
6.1.17		++++++ Country	<Ctry>	[0..1]	CountryCode	Nation with its own government.	R	R	NU	BD		Not used - data is accepted and ignored
6.1.18		++++++ AddressLine	<AdrLine>	[0..7]	Max70Text	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	NU	NU	NU	BD		Not used - data is accepted and ignored
6.1.19		+++++ Other	<Othr>	[0..1]	Component	Unique identification of an agent, as assigned by an institution, using an identification scheme.	NU	NU	NU	BD		
6.1.20		++++++ Identification	<Id>	[1..1]	Max35Text	Unique and unambiguous identification of a person	NU	NU	NU	BD		Not used - data is accepted and ignored
6.1.21		++++++ SchemeName	<SchmeNm>	[0..1]	Choice Component	Name of the identification scheme.	NU	NU	NU	BD		
6.1.22	{Or	+++++++ Code	<Cd>	[1..1]	Code	Name of the identification scheme, in a coded form as published in an external list.	NU	NU	NU	BD		Not used - data is accepted and ignored
6.1.23	Or}	+++++++ Proprietary	<Prtry>	[1..1]	Max35Text	Name of the identification scheme, in a free text form.	NU	NU	NU	BD		Not used - data is accepted and ignored
6.1.24		++++++ Issuer	<Issr>	[0..1]	Max35Text	Entity that assigns the identification	NU	NU	NU	BD		Not used - data is accepted and ignored

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6.1.25		++++ BranchIdentification	<BrnchId>	[0..1]	Component	Information identifying a specific branch of a financial institution. Usage : this component should be used in case the identification information in the financial institution component does not provide identification up to branch level.	BD	BD	NU	BD	Region and Bank Dependent)	
6.1.26		+++++ Identification	<Id>	[0..1]	Max35Text	Unique and unambiguous identification of a branch of a financial institution.	BD	BD	NU	BD		Not used - data is accepted and ignored
2.77		+++ CreditorAgent	<CdtrAgt>	[0..1]	Financial Instititution Identification Component	Financial institution servicing an account for the creditor.	R	R	NU	R		
6.1.0		++++ FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Component	Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.	R	R	NU	R	Recommendation: more than 1 ID can be populated and the bank will decide which one is necessary based on payment type.	
6.1.1		+++++ BIC	<BIC>	[0..1]	BICIdentifier	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).	C	C	NU	C	Multiple Ids may be present if available in originating application. One identification is required.	Valid BIC according to the ISO 9362 Registration Authority. Domestic Payments: Please note that when using BBAN in CreditorAccount, the BIC cannot be used exclusively instead of an account registration number in order to identify the receiver bank

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6.1.2		+++++ ClearingSystemMemberIdentification	<ClrSysMmbId>	[0..1]	Component	Unique and unambiguous identifier of a clearing system member, as assigned by the system or system administrator.	C	C	NU	BD	Multiple Ids may be present if available in originating application. One identification is required.	
6.1.3		++++++ ClearingSystemIdentification	<ClrSysId>	[0..1]	Choice Component	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.	BD	BD	NU	BD		
6.1.4	{Or	+++++++ Code	<Cd>	[1..1]	Code	Identification of a clearing system, in a coded form as published in an external list.	XOR	XOR	NU	XOR	If <Cd> is populated, <Prtry> should not be populated. A code from the external code list should be used.	See Appendix C in "Appendix" for usage and guidelines. Other valaues than specified in the appendix cannot be used.
6.1.5	Or}	+++++++ Proprietary	<Prtry>	[1..1]	Max35Text	Identification code for a clearing system, that has not yet been identified in the list of clearing systems.	XOR	XOR	NU	XOR	If <Prtry> is populated, <Cd> should not be populated. The condition is based on the need to use a proprietary code not on the external code list per bilateral agreement.	See Appendix C in "Appendix" for usage and guidelines. Other valaues than specified in the appendix cannot be used
6.1.6		++++++ MemberIdentification	<MmbId>	[1..1]	Max35Text	Identification of a member of a clearing system.	R	R	NU	BD		See Appendix C in "Appendix" for usage and guidelines. Other valaues than specified in the appendix cannot be used
6.1.7		+++++ Name	<Nm>	[0..1]	Max140Text	Name by which a party is known and which is usually used to identify that party.	C	C	NU	R	Conditional based on country rules	See Appendix C in "Appendix" for usage and guidelines. Other valaues than specified in the appendix cannot be used

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6.1.8		+++++ PostalAddress	<PstlAdr>	[0..1]	Component	Information that locates and identifies a specific address, as defined by postal services.	R	R	NU	R		
6.1.17		++++++ Country	<Ctry>	[0..1]	CountryCode	Nation with its own government.	R	R	NU	R		The country code must be provided according to ISO 3166. Ex. AU
6.1.19		+++++ Other	<Othr>	[0..1]	Component	Unique identification of an agent, as assigned by an institution, using an identification scheme.	NU	NU	NU	O		
6.1.20		++++++ Identification	<Id>	[1..1]	Max35Text	Unique and unambiguous identification of a person	NU	NU	NU	R		Not used - data is accepted and ignored
6.1.25		++++ BranchIdentification	<BrnchId>	[0..1]	Component	Information identifying a specific branch of a financial institution. Usage: this component should be used in case the identification information in the financial institution component does not provide identification up to branch level.	C	C	NU	BD	Branch Id should be specifically identified wherever supported.	
6.1.26		+++++ Identification	<Id>	[0..1]	Max35Text	Unique and unambiguous identification of a branch of a financial institution.	BD	BD	NU	BD		Not used - data is accepted and ignored
2.78		+++ CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	Cash Account Component	Unambiguous identification of the account of the creditor agent at its servicing agent in the payment chain.	C	C	NU	BD	Conditional upon country rules	
1.1.0		++++ Identification	<Id>	[1..1]	Account Identification Component	Unique and unambiguous identification of the account between the account owner and the account servicer.	R	R	NU	BD		

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1.1.1	{Or	+++++ IBAN	<IBAN>	[1..1]	IBANIdentifier	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.	NU	NU	NU	BD		Can be used only if CORT or TREA in tag 2.15 or tag 2.40. Please note that use of CreditorAgentAccount may result in a higher fee.
1.1.2	Or}	+++++ Other	<Othr>	[1..1]	Component	Unique identification of an account, as assigned by the account servicer, using an identification scheme.	R	R	NU	BD		
1.1.3		++++++ Identification	<Id>	[1..1]	Max34Text	Unique and unambiguous identification of a person	R	R	NU	BD	Conditional upon country rules	Can be used only if CORT or TREA in tag 2.15 or tag 2.40. Please note that use of CreditorAgentAccount may result in a higher fee.
2.79		+++ Creditor	<Cdtr>	[0..1]	Party Identification Component	Party to which an amount of money is due.	R	R	R	R		
9.1.0		++++ Name	<Nm>	[0..1]	Max140Text	Name by which a party is known and which is usually used to identify that party.	R	R	R	R - max. 70 char		See appendix D in "Appendix" for usage and guidelines

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO Definition	ACH - Domestic & Int'l	Wires - Domestic & Int'l	Cheques/ Drafts	SEPA Customer to Bank ONLY	CGI-MP RULES	Danske Bank Comments
9.1.1		++++ PostalAddress	<PstlAdr>	[0..1]	Component	Information that locates and identifies a specific address, as defined by postal services.	R	R	R	R	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.	See https://danskeci.com/ci/transaction-banking/instructions/upcoming-changes for an update about Unstructured address on beneficiary for SEPA payments
9.1.3		+++++ Department	<Dept>	[0..1]	Max70Text	Identification of a division of a large organisation or building.	BD	BD	BD	BD	See recommendation above.	Not used - data is accepted and ignored
9.1.4		+++++ SubDepartment	<SubDept>	[0..1]	Max70Text	Identification of a sub-division of a large organisation or building.	BD	BD	BD	BD	See recommendation above.	Not used - data is accepted and ignored
9.1.5		+++++ StreetName	<StrtNm>	[0..1]	Max70Text	Name of a street or thoroughfare.	BD	BD	BD	BD	See recommendation above.	See appendix D in "Appendix" for usage and guidelines
9.1.6		+++++ BuildingNumber	<BldgNb>	[0..1]	Max16Text	Number that identifies the position of a building on a street.	BD	BD	BD	BD	See recommendation above.	See appendix D in "Appendix" for usage and guidelines
9.1.7		+++++ PostCode	<PstCd>	[0..1]	Max16Text	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.	BD	BD	BD	BD	See recommendation above. Country dependent	See appendix D in "Appendix" for usage and guidelines
9.1.8		+++++ TownName	<TwnNm>	[0..1]	Max35Text	Name of a built-up area, with defined boundaries, and a local government.	BD	BD	BD	BD	See recommendation above.	See appendix D in "Appendix" for usage and guidelines
9.1.9		+++++ CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	Identifies a subdivision of a country eg, state, region, country.	BD	BD	BD	BD	Country dependent	Data is accepted and ignored

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO Definition	ACH - Domestic & Int'l	Wires - Domestic & Int'l	Cheques/ Drafts	SEPA Customer to Bank ONLY	CGI-MP RULES	Danske Bank Comments
9.1.10		+++++ Country	<Ctry>	[0..1]	CountryCode	Nation with its own government.	R	R	R	BD	See recommendation above.	See appendix D in "Appendix" for usage and guidelines. The country code must be provided according to ISO 3166. Ex. AU
9.1.11		+++++ AddressLine	<AdrLine>	[0..7]	Max70Text	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	BD	BD	BD	BD	See recommendation above.	See Appendix D in "Appendix" for usage and guidelines
9.1.12		++++ Identification	<Id>	[0..1]	Choice Component	Unique and unambiguous way of identifying an organisation or an individual person.	C	C	C	C	Conditional on country payment instrument.	
9.1.13	{Or	+++++ OrganisationIdentification	<OrgId>	[1..1]	Component	Unique an unambiguous way of identifying an organisation.	XOR	XOR	XOR	BD		

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO Definition	ACH - Domestic & Int'l	Wires - Domestic & Int'l	Cheques/ Drafts	SEPA Customer to Bank ONLY	CGI-MP RULES	Danske Bank Comments
9.1.14		++++++ BICOrBEI	<BICOrBEI>	[0..1]	Identifier	Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunicationmessages, Bank Identifier Codes).	C	C	C	BD		Not used - data is accepted and ignored
9.1.15		++++++ Other	<Othr>	[0..n]	Component	Unique identification of an organisation, as assigned by an institution, using an identification scheme.	C	C	C	BD		
9.1.16		+++++++ Identification	<Id>	[1..1]	Max35Text	Identification assigned by an institution.	R	R	R	R		Not used - data is accepted and passed on to the beneficiary's bank
9.1.17		+++++++ SchemeName	<SchmeNm>	[0..1]	Choice Component	Name of the identification scheme.	BD	BD	BD	BD		
9.1.18	{{Or	++++++++ Code	<Cd>	[1..1]	Code	Name of the identification scheme, in a coded form as published in an external list.	XOR	XOR	XOR	XOR	If <Cd> is populated, <Prtry> should not be populated. A code from the external code list should be used.	Not used - data is accepted and ignored
9.1.19	Or}}	++++++++ Proprietary	<Prtry>	[1..1]	Max35Text	Name of the identification scheme, in a free text form.	XOR	XOR	XOR	XOR	If <Prtry> is populated, <Cd> should not be populated. The condition is based on the need to use a proprietary code not on the external code list per bilateral agreement.	Not used - data is accepted and ignored
9.1.20		+++++++ Issuer	<Issr>	[0..1]	Max35Text	Entity that assigns the identification	BD	BD	BD	BD		Not used - data is accepted and ignored

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9.1.21	Or}	+++++ PrivateIdentification	<PrvtId>	[1..1]	Component	Unique and unambiguous identification of a party	XOR	XOR	XOR	R		
9.1.22		++++++ DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[0..1]	Component	Date and place of birth of a person	BD	BD	BD	BD		
9.1.23		+++++++ BirthDate	<BirthDt>	[1..1]	ISODate	Date on which a person is born	R	R	R	BD		Not used - data is accepted and ignored
9.1.24		+++++++ ProvinceOfBirth	<PrvcOfBirth>	[0..1]	Max35Text	Province where a person was born	C	C	C	BD	Country dependent	Not used - data is accepted and ignored
9.1.25		+++++++ CityOfBirth	<CityOfBirth>	[1..1]	Max35Text	City where a person was born	R	R	R	BD		Not used - data is accepted and ignored
9.1.26		+++++++ CountryOfBirth	<CtryOfBirth>	[1..1]	CountryCode	Country where a person was born	R	R	R	BD		Not used - data is accepted and ignored
9.1.27		++++++ Other	<Othr>	[0..n]	Component	Unique identification of an organisation, as assigned by an institution, using an identification scheme.	BD	BD	BD	BD	Only one occurrence of <Othr> for SEPA.	
9.1.28		+++++++ Identification	<Id>	[1..1]	Max35Text	Unique and unambiguous identification of a person	R	R	R	R		Not used - data is accepted and passed on to the beneficiary's bank
9.1.29		+++++++ SchemeName	<SchmeNm>	[0..1]	Choice Component	Name of the identification scheme.	BD	BD	BD	BD		
9.1.30	{{Or	++++++++ Code	<Cd>	[1..1]	Code	Name of the identification scheme, in a coded form as published in an external list.	XOR	XOR	XOR	XOR	If <Cd> is populated, <Prtry> should not be populated. A code from the external code list should be used.	Not used - data is accepted and ignored
9.1.31	Or}}	++++++++ Proprietary	<Prtry>	[1..1]	Max35Text	Name of the identification scheme, in a free text form.	XOR	XOR	XOR	XOR	If <Prtry> is populated, <Cd> should not be populated. The condition is based on the need to use a proprietary code not on the external code list per bilateral agreement.	Not used - data is accepted and ignored
9.1.32		+++++++ Issuer	<Issr>	[0..1]	Max35Text	Entity that assigns the identification	BD	BD	BD	BD		Not used - data is accepted and ignored
9.1.33		++++ CountryOfResidence	<CtryOfRes>	[0..1]	CountryCode	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.	C	C	C	BD	Country dependent	Not used - data is accepted and ignored

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO Definition	ACH - Domestic & Int'l	Wires - Domestic & Int'l	Cheques/ Drafts	SEPA Customer to Bank ONLY	CGI-MP RULES	Danske Bank Comments
2.80		+++ CreditorAccount	<CdtrAcct>	[0..1]	Cash Account Component	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	R	R	NU	R		
1.1.0		++++ Identification	<Id>	[1..1]	Account Identification Component	Unique and unambiguous identification of the account between the account owner and the account servicer.	R	R	NU	R		
1.1.1	{Or	+++++ IBAN	<IBAN>	[1..1]	IBANIdentifier	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.	XOR	XOR	NU	R		
1.1.2	Or}	+++++ Other	<Othr>	[1..1]	Component	Unique identification of an account, as assigned by the account servicer, using an identification scheme.	XOR	XOR	NU	BD		

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1.1.3		++++++ Identification	<Id>	[1..1]	Max34Text	Unique and unambiguous identification of an institution	R	R	NU	R		If used, it must always be secured that the full account number incl. registration number/sort code is stated.Z760
1.1.4		++++++ SchemeName	<SchmeNm>	[0..1]	Choice Component	Name of the identification scheme.	BD	NU	NU	BD		
1.1.5	{{Or	+++++++ Code	<Cd>	[1..1]	Code	Name of the identification scheme, in a coded form as published in an external list.	XOR	NU	NU	XOR		Valid code: BBAN

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1.1.6	Or}}	+++++++ Proprietary	<Prtry>	[1..1]	Max35Text	Name of the identification scheme, in a free text form.	XOR	NU	NU	XOR		Codes used: OCR - (FI CreditorNumber or Giro accountNumber) NKC - (Social Security Number) / format:1234567890 NKP - (Central Business Register umber and Production Unit Number) / format:12345678/1234567890 NKR - (Central BusinessRegister Number and VAT Number) / format: 12345678/12345678 NKS - (VAT Number) /format: 12345678 NKV - (Central BusinessRegister Number) /format: 12345678 BGNR - (BG number)
1.1.7		++++++ Issuer	<Issr>	[0..1]	Max35Text	Entity that assigns the identification	BD	NU	NU	BD		Not used - data is accepted and ignored
1.1.8		++++ Type	<Tp>	[0..1]	Component	Nature, or use, of the account.	C	C	NU	BD	Country dependent	
1.1.9	{Or	+++++ Code	<Cd>	[1..1]	Code	Nature or use of the account in a coded form.	XOR	XOR	NU	XOR	If <Cd> is populated, <Prtry> should not be populated. A code from the list in the schema should be used.	Not used - data is accepted and ignored
1.1.10	Or}	+++++ Proprietary	<Prtry>	[1..1]	Max35Text	Proprietary nature or use of the account.	XOR	XOR	NU	XOR	If <Prtry> is populated, <Cd> should not be populated. The condition is based on the need to use a proprietary code not on the schema code list per bilateral agreement.	Not used - data is accepted and ignored

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1.1.11		++++ Currency	<Ccy>	[0..1]	Currency Code	Identification of the currency in which the account is held.	BD	BD	NU	R		Not used - data is accepted and ignored
1.1.12		++++ Name	<Nm>	[0..1]	Max70Text	Name of the account, assigned by the account servicing institution in agreement with the account owner in order to provide an additional means of identification of the account.	C	C	NU	BD	Dependent upon Credit Agent validation	Not used - data is accepted and ignored
2.81		+++ UltimateCreditor	<UltmtCdtr>	[0..1]	Party Identification Component	Ultimate party to which an amount of money is due.	C	C	C	R	Conditional based on business need and payment transaction.	UltmtCdtr will be passed on to beneficiary for Salary and Swedish payments when the new Swedish clearing is live - September 2026
9.1.0		++++ Name	<Nm>	[0..1]	Max140Text	Name by which a party is known and which is usually used to identify that party.	R	R	R	R - max. 70 char		Not used - data is accepted and passed on to the beneficiary's bank
9.1.1		++++ PostalAddress	<PstlAdr>	[0..1]	Component	Information that locates and identifies a specific address, as defined by postal services.	C	C	C	R	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.	
9.1.3		+++++ Department	<Dept>	[0..1]	Max70Text	Identification of a division of a large organisation or building.	BD	BD	BD	BD	See recommendation above.	Not used - data is accepted and ignored

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9.1.4		+++++ SubDepartment	<SubDept>	[0..1]	Max70Text	Identification of a sub-division of a large organisation or building.	BD	BD	BD	BD	See recommendation above.	Not used - data is accepted and ignored
9.1.5		+++++ StreetName	<StrtNm>	[0..1]	Max70Text	Name of a street or thoroughfare.	BD	BD	BD	BD	See recommendation above.	Not used - data is accepted and ignored
9.1.6		+++++ BuildingNumber	<BldgNb>	[0..1]	Max16Text	Number that identifies the position of a building on a street.	BD	BD	BD	BD	See recommendation above.	Not used - data is accepted and ignored
9.1.7		+++++ PostCode	<PstCd>	[0..1]	Max16Text	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.	BD	BD	BD	BD	See recommendation above. Country dependent	Not used - data is accepted and ignored
9.1.8		+++++ TownName	<TwnNm>	[0..1]	Max35Text	Name of a built-up area, with defined boundaries, and a local government.	BD	BD	BD	BD	See recommendation above.	Not used - data is accepted and ignored
9.1.9		+++++ CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	Identifies a subdivision of a country eg, state, region, country.	BD	BD	BD	BD	Country dependent	Not used - data is accepted and ignored
9.1.10		+++++ Country	<Ctry>	[0..1]	CountryCode	Nation with its own government.	R	R	R	BD	See recommendation above.	Not used - data is accepted and ignored
9.1.11		+++++ AddressLine	<AdrLine>	[0..7]	Max70Text	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	BD	BD	BD	BD	See recommendation above.	Not used - data is accepted and ignored
9.1.12		++++ Identification	<Id>	[0..1]	Choice Component	Unique and unambiguous way of identifying an organisation or an individual person.	C	C	C	C	Conditional on country payment instrument.	
9.1.13	{Or	+++++ OrganisationIdentification	<OrgId>	[1..1]	Component	Unique an unambiguous way of identifying an organisation.	XOR	XOR	XOR	BD		
9.1.14		++++++ BICOrBEI	<BICOrBEI>	[0..1]	Identifier	Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking tele-communication messages, Bank Identifier Codes).	C	C	C	BD		Not used - data is accepted and ignored

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9.1.15		++++++ Other	<Othr>	[0..n]	Component	Unique identification of an organisation, as assigned by an institution, using an identification scheme.	C	C	C	BD		
9.1.16		+++++++ Identification	<Id>	[1..1]	Max35Text	Identification assigned by an institution.	R	R	R	R		Not used - data is accepted and passed on to the beneficiary's bank
9.1.17		+++++++ SchemeName	<SchmeNm>	[0..1]	Choice Component	Name of the identification scheme.	BD	BD	BD	BD		
9.1.18	{{Or	++++++++ Code	<Cd>	[1..1]	Code	Name of the identification scheme, in a coded form as published in an external list.	XOR	XOR	XOR	XOR	If <Cd> is populated, <Prtry> should not be populated. A code from the external code list should be used.	Not used - data is accepted and ignored
9.1.19	Or}}	++++++++ Proprietary	<Prtry>	[1..1]	Max35Text	Name of the identification scheme, in a free text form.	XOR	XOR	XOR	XOR	If <Prtry> is populated, <Cd> should not be populated. The condition is based on the need to use a proprietary code not on the external code list per bilateral agreement.	Not used - data is accepted and ignored
9.1.20		+++++++ Issuer	<Issr>	[0..1]	Max35Text	Entity that assigns the identification	BD	BD	BD	BD		Not used - data is accepted and ignored
9.1.21	Or}	+++++ PrivateIdentification	<PrvtId>	[1..1]	Component	Unique and unambiguous identification of a party	XOR	XOR	XOR	R		
9.1.22		++++++ DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[0..1]	Component	Date and place of birth of a person	BD	BD	BD	BD		
9.1.23		+++++++ BirthDate	<BirthDt>	[1..1]	ISODate	Date on which a person is born	R	R	R	BD		Not used - data is accepted and ignored
9.1.24		+++++++ ProvinceOfBirth	<PrvcOfBirth>	[0..1]	Max35Text	Province where a person was born	C	C	C	BD	Country dependent	Not used - data is accepted and ignored
9.1.25		+++++++ CityOfBirth	<CityOfBirth>	[1..1]	Max35Text	City where a person was born	R	R	R	BD		Not used - data is accepted and ignored
9.1.26		+++++++ CountryOfBirth	<CtryOfBirth>	[1..1]	CountryCode	Country where a person was born	R	R	R	BD		Not used - data is accepted and ignored
9.1.27		++++++ Other	<Othr>	[0..n]	Component	Unique identification of an organisation, as assigned by an institution, using an identification scheme.	BD	BD	BD	BD	Only one occurrence of <Othr> for SEPA.	
9.1.28		+++++++ Identification	<Id>	[1..1]	Max35Text	Unique and unambiguous identification of a person	R	R	R	R		Not used - data is accepted and passed on to the beneficiary's bank
9.1.29		+++++++ SchemeName	<SchmeNm>	[0..1]	Choice Component	Name of the identification scheme.	BD	BD	BD	BD		

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9.1.30	{{Or	++++++++ Code	<Cd>	[1..1]	Code	Name of the identification scheme, in a coded form as published in an external list.	XOR	XOR	XOR	XOR	If <Cd> is populated, <Prtry> should not be populated. A code from the external code list should be used.	Not used - data is accepted and ignored
9.1.31	Or}}	++++++++ Proprietary	<Prtry>	[1..1]	Max35Text	Name of the identification scheme, in a free text form.	XOR	XOR	XOR	XOR	If <Prtry> is populated, <Cd> should not be populated. The condition is based on the need to use a proprietary code not on the external code list per bilateral agreement.	Not used - data is accepted and ignored
9.1.32		+++++++ Issuer	<Issr>	[0..1]	Max35Text	Entity that assigns the identification	BD	BD	BD	BD		Not used - data is accepted and ignored
9.1.33		++++ CountryOfResidence	<CtryOfRes>	[0..1]	CountryCode	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.	C	C	C	BD	Country dependent	Not used - data is accepted and ignored
9.1.34		++++ ContactDetails	<CtctDtls>	[0..1]	Component	Set of elements used to indicate how to contact the party.	NU	NU	NU	BD		
9.1.35		+++++ NamePrefix	<NmPrfx>	[0..1]	Code	Specifies the terms used to formally address a person.	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.36		+++++ Name	<Nm>	[0..1]	Max140Text	Name by which a party is known and which is usually used to identify that party.	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.37		+++++ PhoneNumber	<PhneNb>	[0..1]	PhoneNumber	Collection of information that identifies a phone number, as defined by telecom services.	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.38		+++++ MobileNumber	<MobNb>	[0..1]	PhoneNumber	Collection of information that identifies a mobile phone number, as defined by telecom services.	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.39		+++++ FaxNumber	<FaxNb>	[0..1]	PhoneNumber	Collection of information that identifies a FAX number, as defined by telecom services.	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.40		+++++ EmailAddress	<EmailAdr>	[0..1]	Max2048Text	Address for electronic mail (e-mail).	NU	NU	NU	BD		Not used - data is accepted and ignored

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9.1.41		+++++ Other	<Othr>	[0..1]	Max35Text	Contact details in an other form.	NU	NU	NU	BD		Not used - data is accepted and ignored
2.82		+++ InstructionForCreditorAgent	<InstrForCdtrAgt>	[0..n]	Component	Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.	NU	BD	NU	BD	Conditional based on country rules; may also be bank determined.	
2.83		++++ Code	<Cd>	[0..1]	Code	Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor's agent.	NU	BD	NU	BD		Not used - data is accepted and ignored
2.84		++++ InstructionInformation	<InstrInf>	[0..1]	Max140Text	Further information complementing the coded instruction or instruction to the creditor's agent that is bilaterally agreed or specific to a user community.	NU	BD	NU	BD		Not used - data is accepted and ignored
2.85		+++ InstructionForDebtorAgent	<InstrForDbtrAgt>	[0..1]	Max140Text	Further information related to the processing of the payment instruction that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent.	C	C	C	BD	Conditional based on country rules; may also be bank determined. Can be utilized to indicate signatures for checks where required by your bank. Boletto Bar Code /BRTL/+41 digit bar code	Please refer to the document "Examples" Please note that use of InstructionForDebtorAgent may result in a higher fee.

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2.86		+++ Purpose	<Purp>	[0..1]	Choice component	Underlying reason for the payment transaction, eg, a charity payment, or a commercial agreement between the creditor and the debtor.	C	C	C	BD	Conditional based on country rules; may also be bank determined.	
2.87	{Or	++++ Code	<Cd>	[1..1]	ExternalPurposeCode	Specifies the underlying reason for the payment transaction, as published in an external purpose code list.	XOR	XOR	XOR	XOR	If <Cd> is populated, <Prtry> should not be populated. A code from the external code list should be used.	Valid codes: SALA (Salary payment) STDY (Study) BENE (Unemployment Disability Benefit) PENS (Pension payment) SSBE (Social Security Benefit) AGRT (AgriculturalTransfer) BECH (Child benefit) TAXS (Tax payment)
2.88	Or}	++++ Proprietary	<Prtry>	[1..1]	Max35Text	User community specific purpose.	XOR	XOR	XOR	XOR	If <Prtry> is populated, <Cd> should not be populated. The condition is based on the need to use a proprietary code not on the external code list per bilateral agreement.	Text on beneficiary's statement of account Please refer to the document "Examples"
2.89		+++ RegulatoryReporting	<RgltryRptg>	[0..10]	Component	Information needed due to regulatory and statutory requirements.	C	C	C	C	Dependent upon jurisdiction/country	
11.1.0		++++ DebitCreditReportingIndicator	<DbtCdtRptgInd>	[0..1]	Code	Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.	C	C	C	C	Dependent upon jurisdiction/country	Not used - data is accepted and ignored
11.1.1		++++ Authority	<Authrty>	[0..1]	Component	Entity requiring the regulatory reporting information.	BD	BD	BD	BD		
11.1.2		+++++ Name	<Nm>	[0..1]	Max140Text	Name of the entity requiring the regulatory reporting information.	BD	BD	BD	BD		Not used - data is accepted and ignored
11.1.3		+++++ Country	<Ctry>	[0..1]	CountryCode	Country of the entity requiring the regulatory reporting information.	BD	BD	BD	BD		Not used - data is accepted and ignored

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11.1.4		++++ Details	<Dtls>	[0..n]	Component	Details related to the regulatory reporting information.	C	C	C	C	Dependent upon jurisdiction/country	
11.1.5		+++++ Type	<Tp>	[0..1]	Max35Text	Specifies the type of the information supplied in the regulatory reporting details.	C	C	C	C		Not used - data is accepted and ignored
11.1.6		+++++ Date	<Dt>	[0..1]	ISODateTime	Date related to the specified type of regulatory reporting details.	C	C	C	C		Not used - data is accepted and ignored
11.1.7		+++++ Country	<Ctry>	[0..1]	CountryCode	Country related to the specified type of regulatory reporting details.	C	C	C	C		Not used - data is accepted and ignored
11.1.8		+++++ Code	<Cd>	[0..1]	Code	Specifies the nature, purpose, and reason for the transaction to be reported for regulatory and statutory requirements in a coded form.	C	C	C	C		Code can be provided in the payment type "Foreign account transfer" initiated in Sweden or Norway and in the payment type "Transfer from account abroad (MT101)" Please find more information in Appendix I in 'Appendix'
11.1.9		+++++ Amount	<Amt Ccy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	Amount of money to be reported for regulatory and statutory requirements.	C	C	C	C		Not used - data is accepted and ignored
11.1.10		+++++ Information	<Inf>	[0..n]	Max35Text	Additional details that cater for specific domestic regulatory requirements. Usage: Information is used to provide details that are not catered for in the Code or/and Amount elements.	C	C	C	C		Information can be provided in the payment type "Foreign account transfer" initiated in Norway and in the payment type "Transfer from account abroad (MT101)" Only one occurrence is supported Please find more information in Appendix I in 'Appendix'
2.90		+++ Tax	<Tax>	[0..1]	Tax Information Component	Amount of money due to the government or tax authority, according to various pre-defined parameters such as thresholds or income.	C	C	C	C	Dependent upon jurisdiction/country	

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13.1.0		++++ Creditor	<Cdtr>	[0..1]			C	C	C	C		
13.1.1		+++++ TaxIdentification	<TaxId>	[0..1]		Tax identification number of the creditor	C	C	C	C		Not used - data is accepted and ignored
13.1.2		+++++ RegistrationIdentification	<RegnId>	[0..1]		Unique identification, as assigned by an organisation, to unambiguously identify a party.	C	C	C	C		Not used - data is accepted and ignored
13.1.3		+++++ TaxType	<TaxTp>	[0..1]		Type of tax payer.	C	C	C	C		Not used - data is accepted and ignored
13.1.4		++++ Debtor	<Dbtr>	[0..1]		Set of elements used to identify the party on the debit side of the transaction to which the tax applies.	C	C	C	C		
13.1.5		+++++ TaxIdentification	<TaxId>	[0..1]		Tax identification number of the debtor.	C	C	C	C		Not used - data is accepted and ignored
13.1.6		+++++ RegistrationIdentification	<RegnId>	[0..1]		Unique identification, as assigned by an organisation, to unambiguously identify a party.	C	C	C	C		Not used - data is accepted and ignored
13.1.7		+++++ TaxType	<TaxTp>	[0..1]		Type of tax payer.	C	C	C	C		Not used - data is accepted and ignored
13.1.8		+++++ Authorisation	<Authstn>	[0..1]		Detai+K2ls of the authorised tax paying party.	C	C	C	C		
13.1.9		++++++ Title	<Titl>	[0..1]		Title or position of debtor or the debtor's authorised representative.	C	C	C	C		Not used - data is accepted and ignored
13.1.10		++++++ Name	<Nm>	[0..1]			C	C	C	C		Not used - data is accepted and ignored
13.1.11		++++ AdministrationZone	<AdmstnZn>	[0..1]			C	C	C	C		Not used - data is accepted and ignored
13.1.12		++++ ReferenceNumber	<RefNb>	[0..1]			C	C	C	C		Not used - data is accepted and ignored

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13.1.13		++++ Method	<Mtd>	[0..1]			C	C	C	C		Not used - data is accepted and ignored
13.1.14		++++ TotalTaxableBaseAmount	<TtlTaxblBaseAmt Ccy="AAA">	[0..1]			C	C	C	C		Not used - data is accepted and ignored
13.1.15		++++ TotalTaxAmount	<TtlTaxAmt Ccy="AAA">	[0..1]			C	C	C	C		Not used - data is accepted and ignored
13.1.16		++++ Date	<Dt>	[0..1]			C	C	C	C		Not used - data is accepted and ignored
13.1.17		++++ SequenceNumber	<SeqNb>	[0..1]			C	C	C	C		Not used - data is accepted and ignored
13.1.18		++++ Record	<Rcrd>	[0..n]			C	C	C	C		
13.1.19		+++++ Type	<Tp>	[0..1]			C	C	C	C		Not used - data is accepted and ignored
13.1.20		+++++ Category	<Ctgy>	[0..1]			C	C	C	C		Not used - data is accepted and ignored
13.1.21		+++++ CategoryDetails	<CtgyDtls>	[0..1]			C	C	C	C		Not used - data is accepted and ignored
13.1.22		+++++ DebtorStatus	<DbtrSts>	[0..1]			C	C	C	C		Not used - data is accepted and ignored
13.1.23		+++++ CertificateIdentification	<CertId>	[0..1]			C	C	C	C		Not used - data is accepted and ignored
13.1.24		+++++ FormsCode	<FrmsCd>	[0..1]			C	C	C	C		Not used - data is accepted and ignored
13.1.25		+++++ Period	<Prd>	[0..1]			C	C	C	C		
13.1.26		++++++ Year	<Yr>	[0..1]			C	C	C	C		Not used - data is accepted and ignored
13.1.27		++++++ Type	<Tp>	[0..1]			C	C	C	C		Not used - data is accepted and ignored

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13.1.28		++++++ FromToDate	<FrToDt>	[0..1]			C	C	C	C		
13.1.29		+++++++ FromDate	<FrDt>	[1..1]			C	C	C	C		Not used - data is accepted and ignored
13.1.30		+++++++ ToDate	<ToDt>	[1..1]			C	C	C	C		Not used - data is accepted and ignored
13.1.31		+++++ TaxAmount	<TaxAmt>	[0..1]			C	C	C	C		
13.1.32		++++++ Rate	<Rate>	[0..1]			C	C	C	C		Not used - data is accepted and ignored
13.1.33		++++++ TaxableBaseAmount	<TaxblBaseAmt Ccy="AAA">	[0..1]			C	C	C	C		Not used - data is accepted and ignored
13.1.34		++++++ TotalAmount	<TtlAmt Ccy="AAA">	[0..1]			C	C	C	C		Not used - data is accepted and ignored
13.1.35		++++++ Details	<Dtls>	[0..n]			C	C	C	C		
13.1.36		+++++++ Period	<Prd>	[0..1]			C	C	C	C		
13.1.37		++++++++ Year	<Yr>	[0..1]			C	C	C	C		Not used - data is accepted and ignored
13.1.38		++++++++ Type	<Tp>	[0..1]			C	C	C	C		Not used - data is accepted and ignored
13.1.39		++++++++ FromToDate	<FrToDt>	[0..1]			C	C	C	C		
13.1.40		+++++++++ FromDate	<FrDt>	[1..1]			C	C	C	C		Not used - data is accepted and ignored
13.1.41		+++++++++ ToDate	<ToDt>	[1..1]			C	C	C	C		Not used - data is accepted and ignored
13.1.42		+++++++ Amount	<Amt Ccy="AAA">	[1..1]			C	C	C	C		Not used - data is accepted and ignored

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13.1.43		+++++ AdditionalInformation	<AddtlInf>	[0..1]			C	C	C	C		Not used - data is accepted and ignored
2.91		+++ RelatedRemittanceInformation	<RltdRmtInf>	[0..10]	Component	Information related to the handling of the remittance information by any of the agents in the transaction processing chain.	BD	BD	BD	BD		
2.92		++++ RemittanceIdentification	<RmtId>	[0..1]	Max35Text	Unique and unambiguous identification of the remittance information, e.g. a remittance advice, which is sent separately from the payment instruction.	BD	BD	BD	BD		Not used - data is accepted and ignored
2.93		++++ RemittanceLocationMethod	<RmtLctnMtd>	[0..1]	Code	Specifies the method used to deliver the remittance advice information.	BD	BD	BD	BD		Not used - data is accepted and ignored
2.94		++++ RemittanceLocationElectronicAddress	<RmtLctnElctrncAdr>	[0..1]	Max256Text	Electronic address to which an agent is to send the remittance information.	BD	BD	BD	BD		Not used - data is accepted and ignored
2.95		++++ RemittanceLocationPostalAddress	<RmtLctnPstlAdr>	[0..1]	Component	Postal address to which an agent is to send the remittance information.	BD	BD	BD	BD		
2.96		+++++ Name	<Nm>	[1..1]	Max140Text	Name by which a party is known and is usually used to identify that identity.	R	R	R	R		Not used - data is accepted and ignored

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2.97		+++++ Address	<Adr>	[1..1]	PostalAddress Component	Postal address of a party.	R	R	R	R	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.	
10.1.1		++++++ Department	<Dept>	[0..1]			BD	BD	BD	BD	See recommendation above.	Not used - data is accepted and ignored
10.1.2		++++++ SubDepartment	<SubDept>	[0..1]			BD	BD	BD	BD	See recommendation above.	Not used - data is accepted and ignored
10.1.3		++++++ StreetName	<StrtNm>	[0..1]			BD	BD	BD	BD	See recommendation above.	Not used - data is accepted and ignored
10.1.4		++++++ BuildingNumber	<BldgNb>	[0..1]			BD	BD	BD	BD	See recommendation above.	Not used - data is accepted and ignored
10.1.5		++++++ PostCode	<PstCd>	[0..1]			BD	BD	BD	BD	See recommendation above. Country dependent	Not used - data is accepted and ignored
10.1.6		++++++ TownName	<TwnNm>	[0..1]			BD	BD	BD	BD	See recommendation above.	Not used - data is accepted and ignored
10.1.7		++++++ CountrySubDivision	<CtrySubDvsn>	[0..1]			BD	BD	BD	BD	Country dependent	Not used - data is accepted and ignored
10.1.8		++++++ Country	<Ctry>	[0..1]			R	R	R	BD	See recommendation above.	Not used - data is accepted and ignored

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10.1.9		++++++ AddressLine	<AdrLine>	[0..7]			BD	BD	BD	BD	See recommendation above.	Not used - data is accepted and ignored
2.98		+++ RemittanceInformation	<RmtInf>	[0..1]	Component	Information that enables the matching, ie, reconciliation, of a payment with the items that the payment is intended to settle, eg, commercial invoices in an account receivable system.	BD/C	BD/C	BD/C	BD - either Ustrd or Strd	Remittance information delivered outside of the clearing system will be conditional on bank services. Amount of remittance information delivered through the clearing system will be limited by specific clearing system capabilities.	If both 2.99 Ustrd and 2.100 Strd is filled in in domestic Finnish payments then 2.100 Strd is sent to creditor. If both 2.99 Ustrd and 2.100 Strd is filled in in foreign SEPA account transfers then 2.100 Ustrd will be sent to creditor If both 2.99 Ustrd and 2.100 Strd is filled in in foreign account transfers cleared via SWIFT and Transfer from account abroad (MT01) then 2.99 Ustrd will be sent to creditor
2.99		++++ Unstructured	<Ustrd>	[0..n]	Max140Text	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, eg, commercial invoices in an accounts' receivable system in an unstructured form.	BD/C	BD/C	BD/C	R -XOR - Only 1 occurrence - limited to 140 characters		Please refer to the document "Examples" and Appendix E in "Appendix".
2.100		++++ Structured	<Strd>	[0..n]	Component	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, eg, commercial invoices in an accounts' receivable system in a structured form.	BD/C	BD/C	BD/C	R - XOR - Only 1 occurrence - limited to 140 characters	Best practice for minimum usage: Populate invoice number and remitted amount or credit note amount with currency or Creditor's Reference Information.	

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2.101		+++++ ReferredDocumentInformation	<RfrdDocInf>	[0..n]	Component	Reference information to allow the identification of the underlying reference documents.	BD/C	BD/C	BD/C	BD		
2.102		++++++ Type	<Tp>	[0..1]	Component	Provides the type of the referred document.	BD/C	BD/C	BD/C	BD		
2.103		+++++++ CodeOrProprietary	<CdOrPrtry>	[1..1]	Component	Provides the type details of the referred document.	R	R	R	R		
2.104	{Or	++++++++ Code	<Cd>	[1..1]	Code	Document type in a coded form	XOR	XOR	XOR	XOR	If <Cd> is populated, <Prtry> should not be populated. A code from the list in the schema should be used.	Valid codes: CINV - invoice CREN - creditnote. The code determines the type of document and has the priority in proportion to the ReferredDocumentAmount. "Please refer to the document "Examples" Note: This is only supported if described in the example document mentioned above.
2.105	Or}	++++++++ Proprietary	<Prtry>	[1..1]	Max35Text	Proprietary identification of the type of the remittance document.	XOR	XOR	XOR	XOR	If <Prtry> is populated, <Cd> should not be populated. The condition is based on the need to use a proprietary code not on the schema code list per bilateral agreement.	Not used - data is accepted and ignored
2.106		+++++++ Issuer	<Issr>	[0..1]	Max35Text	Identification of the issuer of the reference document type.	BD	BD	BD	BD		Only supported in the payment type "Finnish account transfer - structured message" .and "Norwegian account transfer with multiple occurrences of KID reference and Invoice" Please refer to the document "Examples"

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2.107		++++++ Number	<Nb>	[0..1]	Max35Text	Unique and unambiguous identification number of the referred document.	R	R	R	R		Only supported in the payment type "Finnish account transfer - structured message", 'Norwegian account transfer - Invoice' and "Transfer from account abroad (MT101). Supported in the payment type Foreign account transfers cleared via SWIFT too if 2.126 Ref is blank. Please refer to the document "Examples"
2.108		++++++ RelatedDate	<RltdDt>	[0..1]	ISODate	Date associated with the referred document, eg, date of issue.	BD/C	BD/C	BD/C	BD		Only supported in the payment type "Finnish account transfer - structured message", 'Norwegian account transfer - Invoice' and "Transfer from account abroad (MT101). Supported in the payment type Foreign account transfers cleared via SWIFT too if 2.126 Ref is blank. Please refer to the document "Examples"
2.109		+++++ ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	Component	Amount of money and currency of a document referred to in the remittance section. The amount is typically either the original amount due and payable, or the amount actually remitted for the referred document.	BD/C	BD/C	BD/C	BD		When the new Swedish clearing is live - September 2026, then the total amount of RemittedAmounts and CreditNoteAmounts must be equal to InstructedAmount

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2.110		++++++ DuePayableAmount	<DuePyblAmt Ccy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	Amount specified is the exact amount due and payable to the creditor.	BD/C	BD/C	BD/C	BD	Amount due as stated on referred document	Not used - data is accepted and ignored
2.111		++++++ DiscountAppliedAmount	<DscntApldAmt Ccy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	Amount of money resulting from the application of an agreed discount to the amount due and payable to the creditor.	BD/C	BD/C	BD/C	BD	Discount amount applied against amount on invoice	Not used - data is accepted and ignored
2.112		++++++ CreditNoteAmount	<CdtNoteAmt Ccy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	Amount specified for the referred document is the amount of a credit note.	BD/C	BD/C	BD/C	BD	Credit amount of a credit note or credit memo	
2.113		++++++ TaxAmount	<TaxAmt Ccy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	Quantity of cash resulting from the calculation of the tax.	BD/C	BD/C	BD/C	BD	Tax amount on referred document	Not used - data is accepted and ignored
2.114		++++++ AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>	[0..n]	Component	Set of elements used to provide information on the amount and reason of the document adjustment.	BD/C	BD/C	BD/C	BD	Adjustment amount and reason applicable to referred document	
2.115		+++++++ Amount	<Amt Ccy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	Amount of money of the document adjustment.	R	R	R	R		Not used - data is accepted and ignored
2.116		+++++++ CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	Specifies whether the adjustment must be substracted or added to the total amount.	BD/C	BD/C	BD/C	BD		Not used - data is accepted and ignored
2.117		+++++++ Reason	<Rsn>	[0..1]	Max4Text	Specifies the reason for the adjustment.	BD/C	BD/C	BD/C	BD		Not used - data is accepted and ignored
2.118		+++++++ AdditionalInformation	<AddtlInf>	[0..1]	Max140Text	Provides further details on the document adjustment.	BD/C	BD/C	BD/C	BD		Not used - data is accepted and ignored
2.119		++++++ RemittedAmount	<RmtdAmt Ccy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	Amount of money remitted for the referred document.	BD/C	BD/C	BD/C	BD	Amount being paid on referred document	
2.120		+++++ CreditorReferenceInformation	<CdtrRefInf>	[0..1]	Component	Reference information provided by the creditor to allow the identification of the underlying documents.	BD	BD	BD	BD		
2.121		++++++ Type	<Tp>	[0..1]	Component	Provides the type of the creditor reference.	BD	BD	BD	BD		
2.122		+++++++ CodeOrProprietary	<CdOrPrtry>	[1..1]	Component	Coded or proprietary format creditor reference type.	R	R	R	R		

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2.123	{Or	++++++++ Code	<Cd>	[1..1]	Code	Coded creditor reference type.	XOR	XOR	XOR	R - SCOR	If <Cd> is populated, <Prtry> should not be populated. A code from the list in the schema should be used.	Valid code: SCOR Please refer to the document "Examples"
2.124	Or}	++++++++ Proprietary	<Prtry>	[1..1]	Max35Text	Creditor reference type not avilable in a coded format.	XOR	XOR	XOR	BD	If <Prtry> is populated, <Cd> should not be populated. The condition is based on the need to use a proprietary code not on the schema code list per bilateral agreement.	Not used - data is accepted and ignored
2.125		+++++++ Issuer	<Issr>	[0..1]	Max35Text	Identification of the issuer of the credit reference type.	BD	BD	BD	BD	Value of 'ISO' reserved for ISO 11649 international creditor's reference.	Valid text: ISO Please refer to the document "Examples"

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2.126		++++++ Reference	<Ref>	[0..1]	Max35Text	Unique and unambiguous reference assigned by the creditor to refer to the payment transaction.	R	R	R	BD	If Creditor Reference Information is used, Reference must be included.	Supported in many domestic payment types and "Transfers from account abroad (MT101)." Please refer to the document "Examples"
2.127		+++++ Invoicer	<Invcr>	[0..1]	Party Identification Component	Identification of the organization issuing the invoice when different from the creditor or ultimate creditor.	BD	BD	BD	BD		
9.1.0		++++++ Name	<Nm>	[0..1]	Max140Text	Name by which a party is known and which is usually used to identify that party.	R	R	R	R		Not used - data is accepted and ignored
9.1.1		++++++ PostalAddress	<PstlAdr>	[0..1]	Component	Information that locates and identifies a specific address, as defined by postal services.	NU	NU	NU	BD		

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9.1.2		+++++++ AddressType	<AdrTp>	[0..1]	Code	Identifies the nature of the postal address	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.3		+++++++ Department	<Dept>	[0..1]	Max70Text	Identification of a division of a large organisation or building.	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.4		+++++++ SubDepartment	<SubDept>	[0..1]	Max70Text	Identification of a sub-division of a large organisation or building.	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.5		+++++++ StreetName	<StrtNm>	[0..1]	Max70Text	Name of a street or thoroughfare.	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.6		+++++++ BuildingNumber	<BldgNb>	[0..1]	Max16Text	Number that identifies the position of a building on a street.	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.7		+++++++ PostCode	<PstCd>	[0..1]	Max16Text	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.8		+++++++ TownName	<TwnNm>	[0..1]	Max35Text	Name of a built-up area, with defined boundaries, and a local government.	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.9		+++++++ CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	Identifies a subdivision of a country eg, state, region, country.	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.10		+++++++ Country	<Ctry>	[0..1]	CountryCode	Nation with its own government.	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.11		+++++++ AddressLine	<AdrLine>	[0..7]	Max70Text	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.12		++++++ Identification	<Id>	[0..1]	Choice Component	Unique and unambiguous way of identifying an organisation or an individual person.	NU	NU	NU	BD		
9.1.13	{Or	+++++++ OrganisationIdentification	<OrgId>	[1..1]	Component	Unique an unambiguous way of identifying an organisation.	NU	NU	NU	BD		

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9.1.14		++++++++ BICOrBEI	<BICOrBEI>	[0..1]	Identifier	Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking tele-communication messages, Bank Identifier Codes).	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.15		++++++++ Other	<Othr>	[0..n]	Component	Unique identification of an organisation, as assigned by an institution, using an identification scheme.	NU	NU	NU	BD		
9.1.16		+++++++++ Identification	<Id>	[1..1]	Max35Text	Identification assigned by an institution.	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.17		+++++++++ SchemeName	<SchmeNm>	[0..1]	Choice Component	Name of the identification scheme.	NU	NU	NU	BD		
9.1.18	{{Or	++++++++++ Code	<Cd>	[1..1]	Code	Name of the identification scheme, in a coded form as published in an external list.	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.19	Or}}	++++++++++ Proprietary	<Prtry>	[1..1]	Max35Text	Name of the identification scheme, in a free text form.	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.20		+++++++++ Issuer	<Issr>	[0..1]	Max35Text	Entity that assigns the identification	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.21	Or}	+++++++ PrivateIdentification	<PrvtId>	[1..1]	Component	Unique and unambiguous identification of a party	NU	NU	NU	BD		
9.1.22		++++++++ DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[0..1]	Component	Date and place of birth of a person	NU	NU	NU	BD		
9.1.23		+++++++++ BirthDate	<BirthDt>	[1..1]	ISODate	Date on which a person is born	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.24		+++++++++ ProvinceOfBirth	<PrvcOfBirth>	[0..1]	Max35Text	Province where a person was born	NU	NU	NU	BD		Not used - data is accepted and ignored

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO Definition	ACH - Domestic & Int'l	Wires - Domestic & Int'l	Cheques/ Drafts	SEPA Customer to Bank ONLY	CGI-MP RULES	Danske Bank Comments
9.1.25		+++++++++ CityOfBirth	<CityOfBirth>	[1..1]	Max35Text	City where a person was born	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.26		+++++++++ CountryOfBirth	<CtryOfBirth>	[1..1]	CountryCode	Country where a person was born	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.27		++++++++ Other	<Othr>	[0..n]	Component	Unique identification of an organisation, as assigned by an institution, using an identification scheme.	NU	NU	NU	BD		
9.1.28		+++++++++ Identification	<Id>	[1..1]	Max35Text	Unique and unambiguous identification of a person	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.29		+++++++++ SchemeName	<SchmeNm>	[0..1]	Choice Component	Name of the identification scheme.	NU	NU	NU	BD		
9.1.30	{{Or	++++++++++ Code	<Cd>	[1..1]	Code	Name of the identification scheme, in a coded form as published in an external list.	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.31	Or}}	++++++++++ Proprietary	<Prtry>	[1..1]	Max35Text	Name of the identification scheme, in a free text form.	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.32		+++++++++ Issuer	<Issr>	[0..1]	Max35Text	Entity that assigns the identification	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.33		++++++ CountryOfResidence	<CtryOfRes>	[0..1]	CountryCode	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.34		++++++ ContactDetails	<CtctDtls>	[0..1]	Component	Set of elements used to indicate how to contact the party.	NU	NU	NU	BD	vclvl	
9.1.35		+++++++ NamePrefix	<NmPrfx>	[0..1]	Code	Specifies the terms used to formally address a person.	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.36		+++++++ Name	<Nm>	[0..1]	Max140Text	Name by which a party is known and which is usually used to identify that party.	NU	NU	NU	BD		Not used - data is accepted and ignored

ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO Definition	ACH - Domestic & Int'l	Wires - Domestic & Int'l	Cheques/ Drafts	SEPA Customer to Bank ONLY	CGI-MP RULES	Danske Bank Comments
9.1.37		+++++++ PhoneNumber	<PhneNb>	[0..1]	PhoneNumber	Collection of information that identifies a phone number, as defined by telecom services.	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.38		+++++++ MobileNumber	<MobNb>	[0..1]	PhoneNumber	Collection of information that identifies a mobile phone number, as defined by telecom services.	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.39		+++++++ FaxNumber	<FaxNb>	[0..1]	PhoneNumber	Collection of information that identifies a FAX number, as defined by telecom services.	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.40		+++++++ EmailAddress	<EmailAdr>	[0..1]	Max2048Text	Address for electronic mail (e-mail).	NU	NU	NU	BD		Not used - data is accepted and ignored
9.1.41		+++++++ Other	<Othr>	[0..1]	Max35Text		NU	NU	NU	BD		Not used - data is accepted and ignored
2.128		+++++ Invoicee	<Invcee>	[0..1]	Party Identification Component	Identification of the party to whom an invoice is issued, when different from the debtor or ultimate debtor.	BD	BD	BD	BD		
9.1.0		++++++ Name	<Nm>	[0..1]	Max140Text	Name by which a party is known and which is usually used to identify that party.	R	R	R	R		Not used - data is accepted and ignored
2.129		+++++ AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Max140Text	Additional information, in free text form, to complement the structured remittance information.	BD	BD	BD	BD	Default for additional remittance info	Not used - data is accepted and passed on to the beneficiary's bank