Danske Bank Message Implementation Guide

Common Global Implementation - Market Practice (CGI-MP)
Customer Payment Status Report pain.002.001.03 / pain.002.001.10 Code List

CHANGE LOG:

Version .	Date	Change
1.0	27.10.2025	Code list has been moved from the pain.002.001.03 MIG to a separate document. Relevant K-codes (K0812-K0835) have been added.

Mapping of Danske Bank codes to ISO ExternalStatusReason1codes:

ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
AB08	OfflineCreditorAgent	Creditor Agent is not online	K0833	Counterpart not reachable
AC01	IncorrectAccountNumber	Account number is invalid or missing	K0075	Account number not found.
			K0102	From and to account identical.
			K0183	Bankgiro no. must be max. 8 digits and without hyphen
			K0284	Account && is closed
			K0324	Postgiro number must consist of 2 to 8 characters
			K0332	Postgiro number must be max. 8 signs and without hyphen
			K0347	The bankgiro number does not exist
			K0352	The account is cancelled
			K0361	Postgiro number is not in postgiro-register
			K0450	Please enter a valid IBAN for the country and currency selected
			K0521	The account is being closed
			K0534	IBAN account number invalid
			K0609	Returned - Incorrect Account Number
			K0753	The bankgiro number does not exist
AC02	InvalidDebtorAccountNumber	Debtor account number invalid or missing	K0001	'From account' cannot be operated
			K0003	'From-account' cannot be used
			K0028	From-account transfer cannot be executed
			K0043	'From-account' is subject to provisions
			K0072	Sender's account number should be filled in.
			K0173	From account must have 11 digits
			K0174	From account must be 14 digits

ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
			K0253	The 'From' field must be filled in
			K0740	Faster Payments is available in GBP only.
			K0742	The beneficiary account should be more than 10 digits
			K0755	'From-account' && does not exist
			K0657	Do not make debit entries to the 'from-account' used
AC03	InvalidCreditorAccountNumber	Creditor account number invalid or missing	K0046	Beneficiary's account number does not exist
			K0061	Creditor no. in the codeline must be 7 or 8 digits and max. 69999999
			K0062	The last digit in creditor no. in the code line cannot be 0
			K0063	Creditor no. in the codeline must be 8 digits and cannot start with 0
			K0064	The creditor no. entered in the code line does not exist
			K0068	Expiry date for creditor no. in the codeline is exceeded
			K0073	Beneficiary's account number field must be filled in.
			K0575	Beneficiary's account number contains spaces
			K0593	Please key in the account number in IBAN format.
			K0206	Beneficiary's account number does not exist
			K0296	To-account does not exist
			K0338	No. of char. in the field Beneficiary's Account must not be less than
			K0379	Beneficiary's account does not match country code for beneficiary's bank
			K0399	The beneficiary's account is not a correct IBAN
			K0443	Beneficiary's account number does not exist
			K0475	Foreign NemKonto
			K0476	No NemKonto found
			K0494	To account must be filled out.
			K0504	Payee Sort code/account number not known
			K0528	Beneficiary's account number not found - please check
			K0835	The Creditor Agent is not allowed to receive SCT Inst transactions
			K0818	Bank giro no. must be numeric
AC04	ClosedAccountNumber	Account number specified has been closed on the Receiver's books.	K0610	Returned - Closed Account Number
AC05	ClosedDebtorAccountNumber	Debtor account number closed	K0027	From-account transfer cannot be executed'
AC06	BlockedAccount	Account specified is blocked, prohibiting posting of transactions against it.	K0030	From-account transfer cannot be executed
			K0048	'To-account' cannot accept incoming payments

ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
			K0055	Transfer cannot be executed
			K0179	From account cannot be operated
			K0247	The account has been blocked
			K0359	To-account access is restricted
			K0366	The account cannot be used
			K0611	Returned - Blocked Account
AC07	ClosedCreditorAccountNumber	Creditor account number closed	K0045	'To-account' cannot accept incoming payments
			K0535	Payee account closed
AC08	InvalidBranchCode	Branch code is invalid or missing	K0258	Registration no. does not exist
			K0434	The sort code entered does not exist
			K0547	Sortcode not FPS registered. Try CHAPS - higher fees apply
			K0551	Sortcode not FPS/CHAPS registered contact your Branch or A/c Manager
AG01	TransactionForbidden	Transaction forbidden on this type of account (formerly NoAgreement).	K0230	The account entered cannot be used for Europe transfer
			K0314	To bankgironumber points to from-account
			K0334	The beneficiary's account does not belong to the tax authorities.
			K0437	Transfers cannot be made to the Account Number selected
			K0612	Returned - Transaction forbidden
			K0821	User number and agreement number not found
			K0827	Invalid IBAN - TIPS only
			K0828	Invalid Account Number.
AG03	TransactionNotSupported	Transaction type not supported/authorized on this account	K0127	Payment type invalid
			K0125	Unknown payment mode
			K0169	Foreign curr. account/amount not allowed. Use another payment type
			K0306	The beneficiary does not allow KID
			K0308	Receiver require correct KID
			K0319	The payment type cannot be used with the selected From account
			K0326	Payment type 'internal' only avail. for transfer between own accounts
			K0442	Currency exchange is not allowed for this payment type
			K0530	Beneficiary's bank does not accept transfer. Use 'Transfer abroad'
			K0714	Payment cannot be sent through SEPA Instant
			K0715	SEPA Instant is not available
			K0720	The beneficiaries bank does not support SEPA Instant

ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
			K0822	Receiver bank can not receive Sepa Instant
AG06	InvalidCreditorAgentCountry	Creditor agent country code is missing or invalid	K0141	Country code does not match the SWIFT address
AC07	ClosedCreditorAccountNumber	Creditor account number closed	K0607	Payee account stopped
AG08	InvalidAccessRights	Transaction failed due to invalid or missing user or access right	K0005	You do not have the authority to operate this account
			K0018	No power of att. type est. for transf. betw. own accounts
			K0019	No power of att. type est. for transf. to third party
			K0139	You do not have the authority to withdraw from this account
			K0158	User has no access to Swedish Cash Management module
			K0191	User has no access to English Cash Management module
			K0219	User has no access to Danish Cash Management module
			K0231	No power of procurement
			K0257	User has no access to Norwegian Cash Management module
			K0316	User has no access to Finnish Cash Management module
			K0446	User has no access to Irish Cash Management module
			K0491	User has no access to Polish Cash Management module
AG10	AgentSuspended	Agent of message is suspended from the Real Time Payment system. Generic usage if it cannot be determined who exactly is suspended.	K0829	Agent of message is suspended from the Real-time Payment system.
			K0830	Beneficiary PSP of message suspended from real-time payment system.
AM01	ZeroAmount	Specified message amount is equal to zero.	K0077	Amount must be larger than 0
			K0474	Foreign currency amount must be larger than 0
			K0484	The amount must be greater than 0
AM02	NotAllowedAmount	Specified transaction/message amount is greater than allowed maximum.	K0079	The amount entered must be less than 10 billion
			K0201	The amount entered is too large
			K0216	The amount exceeds maximum allowed.
			K0565	Payment over FPS spending limit - contact your Branch or A/c Manager
			K0721	The amount is higher than allowed within SEPA Instant
			K0804	Account is not in currency quoted on transfer

ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
AM03	NotAllowedCurrency	Specified message amount is in a non processable currency outside of existing agreement.	K0123	Currency code cannot be used - use 'Transfer abroad'
			K0131	Payment in currency chosen not allowed for Danish transfer
			K0172	Currency code cannot be used
			K0222	The currency entered is suspended
			K0227	Cheques cannot be printed in this currency
			K0344	Only DKK transfer possible
			K0464	Only local currencies for composite debit
			K0595	Exchange required. Use "Transfer abroad".
			K0601	Please use PLN for this payment type
AM04	InsufficientFunds	Amount of funds available to cover specified message amount is insufficient.	K0041	Insufficient funds in the 'from-account'
			K0455	The fee (beneficiary to pay) exceeds the transferred amount
AM05	Duplication	Duplication	K0615	Returned - Duplication
AM06	TooLowAmount	Specified transaction amount is less than agreed minimum.	K0453	Total sum of invoices/credit notes must exceed 0
AM09	WrongAmount	Amount received is not the amount agreed or expected.	K0078	The amount stated is wrong
			K0099	Please enter a valid amount
AM11	InvalidTransactionCurrency	Transaction currency is invalid or missing	K0182	The currency entered does not exist
			K0236	The 'Currency' field must be filled in
			K0340	Reg. no. and account no. are incorrect
			K0544	The currency entered is suspended
			K0656	Only SEK is allowed for this payment type.
			K0658	Cross border payments must be in EUR
AM12	InvalidAmount	Amount is invalid or missing	K0071	The 'Amount' field must be filled in.
			K0163	The 'Amount' field is incorrect
			K0756	Amount is not matching the sum of invoices & credit notes in payment
AM13	AmountExceedsClearingSystemLimit	Transaction amount exceeds limits set by clearing system	K0588	Express payments may not exceed DKK 500,000
			K0758	Amount exceeds BACS Payment limit 20 Million.
			K0831	Transaction amount exceeds settlement limit

ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
AM14	AmountExceedsAgreedLimit	Transaction amount exceeds limits agreed between bank and client	K0516	Insufficient funds - Transfer cannot be executed
			K0548	Payment exceeds FPS spending limit. Try CHAPS - higher fees apply
BE04	MissingCreditorAddress	Specification of creditor's address, which is required for payment, is missing/not correct .(formerly IncorrectCreditorAddress).	K0212	Enter correct name & address
			K0214	Min. 3 address lines required for forwarding to beneficiary
			K0259	Fill in minimum 1 line in beneficiary's name
			K0522	Fill in at least 2 lines in Beneficiary's address
			K0614	Returned - Missing Creditor Address
BE06	UnknownEndCustomer	End customer specified is not known at associated Sort/National Bank Code or does no longer exist in the books.	K0508	Customer number does not exist
			K0520	Extension ID does not exist
BE09	InvalidCountry	Country code is missing or invalid. Generic usage if cannot specifically identify debtor or creditor	K0145	The country code entered does not exist
			K0148	The country code entered does not exist
			K0177	The field 'Country code' must be filled in
			K0195	The field 'Country code' must be filled in
			K0444	Beneficiaries country code must be filled in
BE19	InvalidChargeBearerCode	Charge bearer code for transaction type is invalid	K0128	Costs must be filled in with Shared, Sender pays or Beneficiary pays
			K0486	Costs option 'Beneficiary pays' is not allowed for this payment
			K0487	Costs option 'Sender pays' is not allowed for this payment
BE21	MissingName	Name missing or invalid. Generic usage if cannot specifically identify debtor or creditor.	K0820	Ultimate Creditor Name is mandatory
BE22	MissingCreditorName	Creditor name is missing	K0368	Beneficiaries name must be filled in
			K0468	Beneficiary's name must be filled in
CH03	RequestedExecutionDateOrRequestedCollectionDateTooFarInFuture	Value in Requested Execution Date or Requested Collection Date is too far in the future	K0812	It is only possible to postdate Swedish giro payments to 27 Nov. 2026
			K0813	It is only possible to postdate Swedish acc.transfers to 30 June 2026

Danske Bank

Danske Bank Message Implementation Guide
Common Global Implementation - Market Practice (CGI-MP)
Customer Payment Status Report pain.002.001.03 / pain.002.001.10 Code List

ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
			K0816	It is only possible to postdate Swedish salaries to 30 June 2026
			K0817	It is only possible to postdate Swedish cash payments to 8 Sept. 2026
CNOR	CreditorBankIsNotRegistered	Creditor bank is not registered under this BIC in the CSM	K0832	Beneficiary bank is not registered under this BIC in the CSM
DT01	InvalidDate	Invalid date (eg, wrong settlement date).	K0065	Expiry date for creditor no. in the codeline is exceeded
			K0218	Dispatch date must be 2 banking days ahead
			K0355	Transaction date must be today's date or later.
			K0477	A NemKonto payment may be post-dated up to 3 banking days
			K0482	Dispatch date must be numeric
			K0537	Invoice date must be YYMMDD or YYYYMMDD
			K0553	Invalid date
			K0569	The transmission date is older than 5 days,please provide valid date
DT03	InvalidNonProcessingDate	Invalid non bank processing date (eg, weekend or local public holiday)	K0096	The transaction date must be a banking day.
DT04	FutureDateNotSupported	Future date not supported	K0098	Transaction date must be a maximum 365 days ahead.
			K0208	Date must be maximum 365 days ahead
			K0232	Dispatch date to be at least 3 banking days ahead
			K0459	The transaction date must be maximum 30 days ahead
			K0589	Express payments can only be executed on today's date
			K0814	Date must be current date. Edit date or create a new payment
DT05	InvalidCutOffDate	Associated message, payment information block or transaction was received after agreed processing cut-off date, i.e. date in the past	K0081	Transaction date must be later than today.
			K0097	Date of dispatch must be today's date or later.
DT06	ExecutionDateChanged	Execution Date has been modified in order for transaction to be processed	K0336	Dispatch date is changed
DU01	DuplicateMessageID	Message Identication is not unique	No code provided	Duplicate - File or Message Identification is not unique
			No code provided	Duplicate - File not unique and Message Identification is not unique
DU02	DuplicatePaymentInformatonID	Payment Information Block is not unique	K0110	Technical debit ref. received earlier
DU04	DuplicateEndToEndID	End to End ID is not unique	K0111	Technical credit ref. received earlier
			K0281	Technical credit ref. received earlier

ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
FF02	SyntaxError	Syntax error reason is provided as narrative information in the additional reason information	No code provided	Rejected by the Bank
FF07	InvalidPurpose	Purpose is missing or invalid	K0563	HMRC RTI information is invalid
FOCR	Following Cancellation Request	Following Cancellation Request	K0616	Returned - Following Cancellation Request
MD07	EndCustomerDeceased	End customer is deceased.	K0617	Returned - End customer deceased
MS02	NotSpecifiedReasonCustomerGenerated	Reason has not been specified by end customer.	K0618	Returned - Not specified reason customer generated
MS03	NotSpecifiedReasonAgentGenerated	Reason has not been specified by agent.	K0619	Returned - Not specified reason agent generated
NARR	Narrative	Reason is provided as narrative information in the additional reason information.	K0029	Do not make debit entries in the 'from-account'
			K0032	Transfer cannot be executed
			K0051	'To-account' cannot be credited
			K0059	Payment-Id must be 15 digits
			K0066	The payment-Id entered is not filled in correctly
			K0067	Payment-Id must be maximum 16 digits
			K0070	Payment-Id entered is not filled in correctly
			K0100	Valid postcode must be inserted
			K0106	Fill in Payment ID
			K0112	No credit entries to be processed
			K0119	Payments with conversion not allowed in a composite debit
			K0151	Exchange required - use "Text on account statement - beneficiary"
			K0152	Error in OCR-reference
			K0162	Enter 'OCR-ref.', 'Text to benef.' or 'Mess. to beneficiary'
			K0170	OCR reference must be numeric
			K0178	The payment is test-marked
			K0181	OCR reference field not filled in
			K0190	Unknown payment channel
			K0194	The 'rate agreement no.' entered does not exist
			K0199	'Text' must be filled in
			K0202	Payment Id not allowed for this card type
			K0244	Being disp.
			K0224	Text must be supplied

ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
			K0250	The 'Transfer type' field must be filled in n
			K0251	Rate agreement is utilised and can no longer be used
			K0254	Enter name of town
			K0260	Currency does not match rate agreement no.
			K0282	OCR-reference to Skatteverket must have 13 digits
			K0304	Advice type must be 'R', 'S' or 'U'
			K0320	No. of char. in the field Sender's Reference must not be more than
			K0345	Payment Id for card type 41 must have 10 digits
			K0363	Type of advice not filled in correctly
			K0369	Payment to Beneficiary's bank can not be exchanged
			K0370	Debits on this account are not allowed
			K0372	The payment cannot be executed
			K0386	Incorrect second indentification number
			K0390	NIP no. modulus is not correct or blank
			K0392	Rejected payment - make PLI instead
			K0398	Tax Office account doesn't correspond to symbol of payment
			K0405	KID reference field not filled in
			K0407	Exchange not allowed - make a foreign payment instead
			K0410	No valid recipients in the request
			K0440	No relationship between Sender's account and BACS User ID.
			K0445	The beneficiary-account must be own account
			K0448	Invoice number must be filled in
			K0449	Spot deals cannot be made in the currency chosen
			K0452	OCR reference field must only be filled in for Postgirot or Bankgirot
			K0465	System failure. Transfer entered cannot be executed
			K0470	Fremdateret – statfrem (SKB)
			K0488	Debit-credit-code must be filled in with D, C or -
			K0490	Payment rejected because of error in batch (Telepay)
			K0507	The payment failed
			K0514	An agreed rate cannot be used for a cheque
			K0517	The KID reference is incorrect.
			K0525	Rejected payment - make an exchange and send as a domestic payment
			K0536	Reason for return not specified - contact Payee
			K0540	Please enter a purpose code
			K0541	The selected purpose code is incorrect.

ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
			K0555	Please specify BACS User ID for payment
			K0567	Cross border payments can not be part of a bulk debit.
			K0573	Payment rejected because of sigill error in batch (Telepay)
			K0579	Unknown ID type
			K0584	Payment type cannot be part of bulk debit
			K0586	Rate agreement must not be filled out with this rate.
			K0587	Payment Type does not exist
			K0591	Beneficiary bank cannot receive express transfers.
			K0594	Same Day Domestic payments can only be made to banks in Ireland
			K0654	Text on account statement not possible. Use message to beneficiary
			K0629	Rejected in clearing - Unknown BIC
			K0659	1169: Reason for return not specified - contact Payee
			K0664	Please check beneficiary name, no invalid character and length>2
			K0692	VAT account not found
			K0693	Please enter valid VAT format
			K0694	VAT Amount can not be greater than transaction amount
			K0695	Payee Reference reqd (eg, roll no, card no, customer ref)
			K0696	The value of TXT cannot be blank
			K0697	Please enter valid VAT Amount format - (10n,2n)
			K0699	The VAT Amount must be greater than 0
			K0700	Structured report is not filled out
			K0701	The value of IDC cannot be blank
			K0704	Error in VAT Amount
			K0705	The value of INV cannot be blank
			K0709	Payee Bank advises a/c does not allow funds to be credited
			K0710	'.' Cannot be used in VAT Amount
			K0730	Error in payment record
			K0736	INV value cannot be more than 35 characters
			K0739	TXT value too long
			K0744	Check IDC format and value
			K0745	Check INV format and value
			K0764	Debit BIC is not registered for MT101
			K0824	Message to the bank is not allowed for Sepa Instant
			K0826	For equivalent value is not allowed for selected Product

ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
RC01	BankIdentifierIncorrect	Bank identifier code specified in the message has an incorrect format. Formerly IncorrectFormatForRoutingCode	K0620	Returned - Bank identifier incorrect
RC04	InvalidCreditorBankIdentifier	Creditor bank identifier is invalid or missing	K0130	SWIFT address does not exist
			K0138	SWIFT address must consist of 8 or 11 digits
			K0327	The SWIFT address of receiving bank does not exist
			K0834	Unknown BIC in TIPS Directory
RC10	InvalidCreditorClearingSystemMemberIdentifier	Creditor ClearingSystemMember identifier is invalid or missing	K0157	The bank code entered does not exist
			K0159	Please fill in bank ID and bank code of the beneficiary bank
			K0167	The field 'Bank code no.' must contain only digits
			K0211	'Bank code' and 'Bank code no.' do not match
			K0226	Please fill in bank ID and bank code of the beneficiary bank
			K0420	Fill in both Bank ID and Bank Code of receiving bank
RR01	Missing Debtor Account or Identification	Specification of the debtor's account or unique identification needed for reasons of regulatory requirements is insufficient or missing	K0621	Returned - Missing Debtor account or identification
RR03	Missing Creditor Name or Address	Specification of the creditor's name and/or address needed for regulatory requirements is insufficient or missing.	K0623	Returned - Missing Creditor name or address
			K0690	Fill in at least 2 lines in Beneficiary's address.
RR04	RegulatoryReason	Regulatory Reason	K0624	Returned - Regulatory reason
RR05	RegulatoryInformationInvalid	Regulatory or Central Bank Reporting information missing, incomplete or invalid.	K0133	The field 'Category' is not filled in correctly
			K0155	Letter to beneficiary field not filled in
			K0176	Payment types Standard & Internal do not allow message to beneficiary
RR07	RemittanceInformationInvalid	Remittance information structure does not comply with rules for payment type.	K0401	It is not possible to mix structured and unstructured advice notes
			K0402	It is only possible to send 25 advice lines per payment

ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
			K0485	Fill in at least 1 line in Message to beneficiary
			K0511	Exchange required - Max. 40 characters in 'Message to beneficiary'
			K0556	Only 4*35 characters possible for EUR payments
			K0559	Document reference' not allowed for EUR payments
			K0560	Sender ID' not allowed for EUR payments
			K0561	Error in Subspecifications
			K0571	Tax reference is not valid
			K0572	Period is blank or not correct
			K0596	The credit account is a tax account, so use the tax form instead.
			K0752	Extra text must not exceed 70 characters.
			K0815	Error in text field - too many characters
			K0819	Issuer tag is missing in Pain file
TM01	CutOffTime	Associated message was received after agreed process in cut-off time.	K0188	The cut-off time for creating the payment today has been reached
			K0384	Urgent payment received after cut-off
			K0501	The product's time limit has been exceeded.