

Foreign transfers from Denmark - Business Online

Change log

Version	Date	Change
1	2013-10-07	Change log added

This document describes how to construct files with comma-separated payment records.

The file must contain one line for each payment. The fields must start and finish with quotation marks (") and the fields must be separated by a comma (.). You must not use quotation marks in the individual fields.

Each field has no fixed length, which means that you do not have to add spaces or zeros in front or behind the content in a field. In the field description, a (maximum) length is described for each field.

If a field is obligatory, you must always fill it out. A field that has not yet been filled out will be indicated with two quotation marks ("). When there are no more obligatory fields in a payment, you can leave out the rest of the fields.

Field no.	Field code	No. of char.	Format	Mandatory	Description
1	Command	8	Alpha-num	Yes	Command for create payment: CMUO
2	From account	14	Alpha-num	Yes	From account Account no.*): max. 10 or 14 digits *)Structure: Reg. no. 4 digits Account no. max. 10 digits
3	To account	35	Alpha-num	Conditional	Payment type and identification <i>Account transfer:</i> Account number in foreign or local bank (to foreign currency accounts). Use IBAN in cross boarder payments to countries where IBAN is a condition for full discount. <i>Cheque:</i> CHECK.
4	Currency	3	Alpha-num	Yes	ISO currency code
5	Amount	15	Num	Yes	Amount (length of field is incl. decimal comma)
6	Currency of equivalent amount	3	Alpha num	No	Field is left blank ("") if field 5 is filled in with the amount you want. On the other hand if field 5 is the currency of equivalent amount use the ISO currency code here. <i>Cheque:</i> DKK
7	Date	8	Num	Conditional	Dispatch date (day of payment/debit) in format: DDMMYYYY The date may be up to 365 days ahead and earliest today's date. <i>Account transfer:</i> If the field is left blank, the payment will be dispatched earliest possible. <i>Cheque:</i> Must be filled in.

8	Transfer type	1	Num	Yes	'1' = Ordinary transfer '3' = Express transfer '5' = Group transfer Blank ("") = Cheque
9-12	Name and address	4 x 35	Alpha-num	Yes	Name and address of beneficiary. <i>Account transfer:</i> Line 1 must be filled in. <i>Cheque:</i> If cheque is send to beneficiary (field 43) <i>three</i> lines must be filled in. If cheque is send to sender or collected at branch (field 43) only <i>two</i> lines must be filled in.
13-16	Bank	4 x 35	Alpha-num	No	Name and address of beneficiary's bank. <i>Account transfer:</i> If correct SWIFT/BIC address (field 51) and i.e. Bank code/ID (field 52-53) are filled in, this field <i>must</i> not be filled in.
17	Costs - Account transfer	1	Num	Yes	<i>Account transfer:</i> '1' = To be shared '2' = Sender pays '3' = Beneficiary pays Only applicable with transfers.
18-21	Message to beneficiary	4 x 35	Alpha-num	No	Message to beneficiary <i>Cheque:</i> Can only be filled in if cheque send to beneficiary (field 43).
22-24	Message to Danske Bank	3 x 35	Alpha-num	No	Further instructions to Danske Bank regarding the transfer. If this field is filled in, there can not be a full discount on the transfer.
25-26	Not used				Fields are not used. Specify as blank (""). Separate with comma.
27	Forward rate	14	Alpha-Num	Conditional	Forward rate contract number. Must be filled in if field 46 = 3.

28	Agreed rate	14	Num	Conditional	Agreed rate, contract rate. Must be filled in if field 46 = 4.
29	Not used				Field is not used. Specify as blank ("").
30	Beneficiary's country	2	Alpha-num	Conditional	ISO country code of beneficiary (= the first two letters) <i>Cheque:</i> Country code <i>must</i> always be filled in.
31-38	Not used				Fields are not used. Specify as blank (""). Separate with comma.
39	Sender's reference	20	Alpha-num	No	Text on sender's account statement.
40-41	Not used				Fields are not used. Specify as blank (""). Separate with comma.
42	Cheque to be crossed	1	Alpha-num	No	<i>Cheque:</i> Mark for whether cheque is to be crossed: 'X' = Yes Blank ("") = No
43	Cheque to be send	1	Num	No	<i>Cheque</i> to be send to: '1' = Sender '2' = Collected at branch '3' or blank ("") = Beneficiary If cheque is collected at branch, sort code must be registered in field 47.
44-45	Not used				Fields are not used. Specify as blank (""). Separate with comma.
46	Exchange rate type	1	Num	Yes	Exchange rate type: '1' or blank ("") = sale rate '2' = spot rate '3' = forward rate* '4' = agreed rate** Agreed rate cannot be used for <i>Cheque</i> . *) Contract number is entered in field 27 **) Contract number is entered in field 28 If no equivalent amount the field must be blank ("").

47	Branch	4	Num	Conditional	<p><i>Cheque:</i> Sort code of branch where the cheque is to be collected. Must be used if '2' is selected in field 43.</p>
48	Costs - Cheque	1	Alpha-num	No	<p><i>Cheque:</i> Mark for amount including costs: 'X' = Yes Blank ("") = No</p>
49-50	Not used				Fields are not used. Specify as blank (""). Separate with comma.
51	SWIFT/BIC address	11	Alpha-num	Yes	<p><i>Account transfer:</i> SWIFT address 8-11 characters A correct SWIFT/BIC address is a condition for full discount.</p>
52	Bank code	2	Alpha-num	Conditional	<p><i>Account transfer:</i> Bank code for beneficiary's bank: 'AT' = Bankleitzahl (Austria) 'BL' = Bankleitzahl (Germany) 'CC' = Canadian payment association (Canada) 'CP' = CHIPS participant id (USA) 'CH' = CHIPS code (UID no.) (USA) 'FW' = FEDWIRE (ABA no.) (USA) 'SC' = Sort code (Great Britain /Ireland) 'SW' = Switzerland</p>
53	Bank number	9	Num	Conditional	<p><i>Account transfer:</i> Bank ID when field 52 is filled in: Bankleitzahl (Austria): 5 digit Bankleitzahl (Germany): 8 digit Canadian payment association (Canada): 9 digit CHIPS participant id (USA): 6 digit CHIPS code (UID no.) (USA): 4 digit FEDWIRE (ABA no.) (USA): 9 digit Sort code (Great Britain /Ireland): 6 digit</p>

54	Bank country code	2	Alpha num	Conditional	Country code for the beneficiary bank
55-56	Not used				Fields are not used. Specify as blank (""). Separate with comma.
57	Technical reference	35	Alpha-num.	No	Unique reference for the payment. Will be returned in BANSTA
58	Ordering of electronically advice	2	Alpha-num.	No	Options: AB = Advice of rejected payments AT = Advice of the payment status Blank = No electronically advice