Danske Bank

Local, Danish payments – Business Online

Change log

Version	Date	Change
1		Document created
1	03.07.2013	In 2013 there will be some changes in the clearing of Danish account transfers. **18th August 2013**: Transfer with 'Immediate advice/Letter to beneficiary' will be phased out. **6th November 2013**: Introduction of two new types of Danish account transfers: • 'Standard transfer' (night clearing) • 'Same-day transfer' (day clearing) When sending Danish account transfers to Danske Bank you will only have to decide whether it should be processed in the day clearing or the night clearing. You no longer need to inform the bank about the *type* of remittance information used (short advice and/or long advice) (field 8). If you continue to use field 8 after November 2013, the bank will *not reject* the payment but simply send the short advice and/or long advice (field 22 and field 27-69) to beneficiary in a 'Standard transfer' or 'Same-day transfer'. Changes: Field 6 – Currency description changed. Field 7 – New clearing channel added. Field 8 – Remittance information type not used any longer. The field is no longer used. Added change log.
2	27.10.2014	**21st November 2014**: Introduction of a new Danish account transfer: • 'Express payment' and the option to use RF Creditor reference and End-to-end reference in Danish account transfers. Do you currently use Field 83, it will still remain a Technical reference. If you start to use Field 83 after 21st of November 2014 it will be forwarded to the beneficiary as an End-to-end reference.

		Changes: Field 7 – New clearing channel 'E' = Express transfer is added. Field 24 – RF Creditor reference is added and 'No of char.' is changed to 25. Field 83 – Updated with End-to-end reference.
3	16.09.2016	Field 83 – Added text regarding technical debit and credit references in BANSTA.
4	13.11.2016	Changes: • Introduction of MobilePay Payouts • Support for Danish Cheques removed

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 required, it must be completed. An empty field must be indicated with two quotation marks (""). When there are no more required fields in a payment, you can omit the remainder of the fields.

In the format field AN means Alphanumeric and N means Numeric

The required field can have the following values:
- Y = Yes (Required)
- N = No (Optional)
- C = Conditional (means that the field is required if the conditions in the description are met)

Field No.	Field code	No. of char.	Format	Required	Description
1	Command	8	AN.	Y	Command for create payment: CMBO
2	From account	14/18	AN.	Y	From account: Account no.*): 14 digits *)Structure: Reg. no. 4 digits Account no. 10 digits IBAN no. can also be used. (18 digits)

3	To account	14/18	AN.	Y	Payment type and identification
					• *Account transfer (Express transfer, Same-day transfer and Standard transfer)*:*11 - 18 characters, NemKonto**, or MobilePay Payout******
					• *Inpayment form****:* IK+7 or 8 digits
					  i.e. IK1234567
					
					*) For Account transfers the format must always be reg. no. + account no.
					IBAN can also be used.
					
					**) NemKonto beneficiary is identified by:
					   CPR-no.:
					   NKC + 10 digits (i.e. NKC+1234567890)
					
					   CVR-no.:
					   NKV + 8 digits (i.e. NKV+12345678)
					
					   CVR and P-nr.:
					   NKP + 8 digits/ 10 digits(i.e. NKP+12345678/1234567890)
					
					   CVR and SE-no.:
					   NKR + 8 digits / 8 cifre (i.e. NKR+12345678/12345678)
					
					   SE-no.****):
					   NKS + 8 digits (i.e. NKS+12345678)

					) Giro or joint inpayment forms with form type 01, 04, 15, 71, 73 or 75 *) Referring to "Virksomhedskode 3"; VAT number without related CVR number. ******) MobilePay Payouts are identified by MPO + mobile phone number, i.e. MPO+98765432. Mobile phone number can also be prefixed with +45 or 0045. Spaces in the mobile phone number are ignored.
4	Amount	15	N	Y	Amount Max. 2 decimals. The field length includes decimal comma or point. It is not allowed to use digit groupings.
5	Date	8	N	N	Dispatch date (date of payment/debit) in format: DDMMYYYY or DDMMYY For ordinary payments the date may be up to 365 days ahead but not earlier than today's date. Payments with a dispatch date within the last month will be dispatched with today's date. For NemKonto payments the date may be up to 3 banking days ahead but not earlier than today's date. If the field is left blank, the payment will be carried out as soon as possible.
6	Currency	3	AN	N	ISO currency code. *Standard transfer:* - To accounts held with Danske Bank: All currencies. - To other banks: DKK and EUR. *Same-day transfer :* DKK *Express transfer:* DKK *Inpayment form:* DKK *MobilePay Payouts:* DKK If the field is left blank ("") DKK will be used.
7	Clearing channel	1	AN	N	'N' or blank ("") = Standard transfer 'D' = Same-day transfer 'E' = Express transfer

8-12	Not used				Fields are not used. Specify as blank (""). Separate with comma.
13	Letter to sender	1	AN.	N	Option for letter to sender (receipt for payment): 'J' = Letter to sender 'N' or blank ("") = No letter If Letter to sender is chosen field 14 and 15 can be filled. If the fields are left blank a standard letter is sent. Note: Letter to sender results in an additional fee.
14-15	Message to sender	2 x 35	AN	C	Message to sender. Line 1 and 2 Can be used if 'J' in field 13.
16	Beneficiary name	35	AN	C	Full name of beneficiary (only used for MobilePay Payouts).
17-19	Not used				Fields are not used. Specify as blank ("").
20	Text to sender	20	AN	N	Text to appear on account statement of sender.
21	Not used				Field is not used. Specify as blank ("").
22	Text to beneficiary	20	AN	C	Text to appear on account statement of beneficiary. This field must be blank for payments to other banks in EUR when 'Message to beneficiary' is used. For MobilePay Payouts this field is ignored when 'Message to beneficiary' is used.

23	Form type	2	N	C	Form type on giro/joint inpayment form in the code line: • 01 and 73 Message to beneficiary in field 27-54 (27 lines of 35 characters) *must* be filled in. • 75 Message to beneficiary in field 27-54 (27 lines of 35 characters) *can* be filled in. Payment ID (field 24) *must* be filled in. • 04,15 and 71 No additional text is possible
24	Payment ID	25	N.	C	• RF Creditor reference (ISO 11649): 25 char. Format: RFCCNNNNNNNNNNNNNNNNNNNNNNN RF = identifier of the RF Creditor reference CC = check digits NN= up to 21 characters Creditor reference or • Payment identification on giro/joint inpayment form in the code line:Giro inpayment forms: 01: no payment ID 04: 16 digits 15: 16 digits • Joint inpayment forms: 71: 15 digits 73: no payment ID 75: 16 digits
25	Debtor ID	35	AN	N	Sender identification i.e. customer number for beneficiary. Cannot be used for EUR payments to other Danish Banks

26	Reference	35	AN	N	Document reference e.g. invoice no. Cannot be used with EUR payments to other Danish banks

27-67	Message to beneficiary	41 x 35	AN	N	Message to beneficiary:
					
					• *Account transfer*
					EUR payments to other Danish banks can only use fields 27-30.
					MobilePay Payouts can only use fields 27-28 (max. 66 characters in total).
					
					• Giro-/joint inpayment forms:
					  - For 01 and 73 message to beneficiary in field 27-54 (27 lines of 35 characters) *must* be filled in.
					  - For 75 message to beneficiary in field 27-54 (27 lines of 35 characters) *can* be filled in.

68-70	On behalf of	3 x 35	AN	N	Optional name and address of the company requesting the payment. • Giro-/joint inpayment forms 01 and 73 (field 23) Notice: Field 71 must only contain a postal code (4 digits) and field 72 must only contain name of the city.
71	Postal code	4	N	N	Postal code of the company requesting the payment (continued).
72	City	28	AN	N	City name of the company requesting the payment (continued).
73-81	Not used				Fields are not used. Specify as blank ("").

82	Debtors identification of the payment	35	AN	N	Debtor's reference for the payment. This reference will not be passed on to the beneficiary. *Regarding NemKonto payments in particular:* In order to use the field for inquiries on NemKonto payments in Business Online it must be filled in with the beneficiary's ID in terms of CPR no. CVR no.,etc.
83	Technical reference	35	AN	N	Unique reference/End-to-end reference for the payment will be returned in BANSTA[*] as both technical debit and credit reference and passed on to the beneficiary if used in Danish account transfers and SEPA credit transfers.
84	Ordering of electronical advice	2	AN	N	AB = BANSTA with rejections of given payment in the file AT = BANSTA with all statuses of a given payment in the file

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[*] BANSTA is a message containing information about the status of a given payment. It contains a unique identifier (technical reference) chosen by the customer in field 83.