Foreign transfers from Finland –
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 Required, it must be filled. An empty field must be indicated with two quotation marks (""). When there are no more required fields in a payment, you can leave out the rest of the fields.

In the format field A 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	A	Y	Command for create payment: CMUOFI Both small and capital letters can be used.
2	From account	14	A	Y	Account number, from where the amount is drawn. 14 digit account number in Danske Bank, Finland.
3	To account	35	A	C	*Account transfer:* Account number in foreign or local (for transfers in currencies other than EUR) bank. Use IBAN on cross boarder payments to countries where IBAN is a condition to avoid increased fee. *Cheque*: CHECK.
4	Currency	3	N	Y	ISO currency code

5	Amount	15	N	Y	Amount Max. 2 decimals. Length of field is including decimal comma.
6	Currency code for equivalent amount	3	A	C	The field is filled in with blank ("") if field 5 specifies the amount you want transferred. If, however the amount in field 5 specifies the equivalent amount in another currency, field 6 is filled in with the ISO-code for that currency.
7	Date	8	N	C	Transaction date (day of payment/debit) in format: DDMMYY or DDMMYYYY The date may be up to 365 days ahead and earliest today's date. *Account transfer:* If the field is left blank, the payment will be dispatched earliest possible.
8	Transfer type	1	N	Y	´1´ or ´2 ´ = Standard transfer ´3´ = Express transfer ´5´ = Group transfer Blank ("") = Cheque
9-12	Name and address	4 x 35	A	Y	Name and address of beneficiary. *Account transfer:* Line 1 must be filled in. *Cheque:* If cheque is send to beneficiary (field 43 = '3' or blank) *three* lines must be filled in. If cheque is to be send to sender (field 43 = '1') only *two* lines may be filled in.
13-16	Name and address of beneficiary's bank	4 x 35	A	N	Name and address of beneficiary's bank. *Account transfer:* If correct SWIFT/BIC address (field 51) and possibly Bank code/ID (field 52-53) are filled in, this field need not be filled in.
17	Costs - Account transfer	1	N	Y	*Account transfer:* ´1´ = Sender pays costs in Finland – beneficiary pays costs abroad ´2´ = Sender pays all costs ´3´ = Beneficiary pays all costs

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Field no.	Field code	No. of char.	Format	Mandatory	Description
18-21	Message to beneficiary	4 x 35	A	N	Message to beneficiary *Cheque:* Can only be filled in if cheque is to be sent to beneficiary (field 43 = '3' or blank).
22-24	Message to Danske Bank	3 x 35	A	N	Further instructions to Danske Bank regarding the *account transfer*. If this field is filled in, the transfer will be carried out with increased costs.
25-26	Not used				Fields are not used. Specify as blank (""). Separate with comma
27	Forward rate	14	A	C	Forward rate contract number. Must be filled in if field 46 = 3.
28	Agreed rate	14	A	C	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 cheque	2	A	C	*Cheque:* ISO country code of the country the cheque will be sent to. Country code *must* always be filled in.
31-38	Not used				Fields are not used. Specify as blank (""). Separate with comma.
39	Text on sender's account	20	A	N	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	A	N	*Cheque:* Mark for whether cheque is to be crossed: 'X' = Yes Blank ("") = No
43	Cheque to be send to	1	N	N	*Cheque* to be send to: '1' = Sender '2' = Not allowed '3' or blank ("") = Beneficiary

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Field no.	Field code	No. of char.	Format	Mandatory	Description
44-45	Not used				Fields are not used. Specify as blank (""). Separate with comma.
46	Exchange rate type	1	N	Y	Exchange rate type: Blank ("") = No exchange '1' = sale rate '2' = may *not* be used '3' = forward rate* '4' = agreed rate** *) Contract number is entered in field 27 **) Contract number is entered in field 28. Agreed rate cannot be used for *Cheque*.
47	Not used				Field is not used. Specify as blank ("").
48	Costs - Cheque	1	A	N	*Cheque:* Mark for whether amount is: 'X' = Including costs in Danske Bank Blank ("") = Excluding costs in Danske Bank
49-50	Message for sender	2 x 35	A	N	*Cheque:* Message for sender (only when field 43 = '1'). The message will be printed on the cheque statement.
51	BIC/SWIFT	11	A	Y	*Account transfer:* SWIFT address 8-11 characters A correct SWIFT/BIC address is among other things a condition for achieving lowest possible costs.
52	Bank code	2	A	C	*Account transfer:* Bank code for beneficiary's bank: 'AT' = Bankleitzahl (Austria) 'AU' = Australian Bank State Branch (Australia) 'BL' = Bankleitzahl (Germany) 'CC' = Canadian payment association (Canada) 'CH' = CHIPS code (UID no.) (USA) 'CP' = CHIPS participant id (USA) 'FW' = FEDWIRE (ABA no.) (USA) 'SC' = Sort code (Great Britain /Ireland) 'SW' = Swiss Clearing Code (Switzerland)

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Field no.	Field code	No. of char.	Format	Mandatory	Description
53	Bank ID	9	N	C	*Account transfer:* Bank ID *must* be filled in when field 52 is filled in: Bankleitzahl (Austria): 5 digits Australian Bank State Branch (Australia): 6 digits Bankleitzahl (Germany): 8 digits Canadian payment association (Canada): 9 digits CHIPS code (UID no.) (USA): 6 digits CHIPS participant id (USA): 4 digits FEDWIRE (ABA no.) (USA): 9 digits Sort code (Great Britain /Ireland): 6 digits Swiss Clearing Code (Switzerland): 5 digits
54	Bank country code	2	A	C	*Account transfer:* ISO country code for beneficiary's bank. Must be filled in if bank code (field 52) is filled in and BIC/SWIFT address (field 51) is blank.
55	Technical reference	35	AN	N	Reference uniquely identifying the debit. This reference is not shown anywhere, but is used for identifying the payment when matching automatically in ERP-systems. The reference is returned in the BANSTA/DEBMUL.
56	Ordering of Electronic advice	2	AN	N	AB = Advice of rejected payments AT = Advice of the payment status Blank = No electronic advice