Local, Finnish Payments

Change log

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

This document describes how to construct files with comma-separated payment record
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: CMFI
2	From account	14/18	A	Y	Account number, from where the amount is drawn: 14 digit account number in Danske Bank, Finland 18 character IBAN no. in Danske Bank, Finland
3	To account	14/18	A	Y	Beneficiary's account number. 14 digit Finnish account number. 18 character Finnish IBAN number.
4	Amount	15	N	Y	Amount Must be less than 10 billion, max. 2 decimals (length of field is incl. decimal comma)
5	Date	8	N	N	Transaction date (day of payment/debit) in format: 'DDMMYYYY' or 'DDMMYY' The date must be up to 365 days ahead and earliest

					today's date. If the field is left blank, the payment will be dispatched earliest possible.
6	Currency	3	A	N	ISO currency code. EUR valid for transfers to other banks. All currencies valid for internal transfers between accounts with Danske Bank.
7	Payment type	1	A	C	Type of payment for Transfer: 'F' or blank = Account transfer 'E' = Express transfer 'L' = Salaries, pensions, etc. :
8	Remittance information type	1	A	Y	Remittance information type: 'R' = Reference 'S' = Structured message 'U' = Text message 'N' or blank = no advice (can only be used with payment type (field 7) = 'L' (salaries etc.).
9	Text code	2	N	C	The field is Required for payment type 'L': salaries, pensions etc. Se note at end of table. Not used with other payment types.
10-12	Not used				Fields are not used. Specify as blank ("") separated by comma.
13	Letter to sender	1	A	N	Option for letter to sender (receipt for payment): 'N' or blank ("") = No letter 'J' = Letter to sender Notice: An additional transaction cost is collected for letter to sender.
14-15	Message to sender	2 x 35	A	C	Message to sender. Can be used if 'J' in field 13
16-19	Not used				Fields are not used. Specify as blank ("") separated by comma.
20	Text to sender	20	A	N	Text to appear on sender's account statement.
21-23	Not used				Fields are not used. Specify as blank ("") separated by comma.

Field no.	Field code	No. of char.	Format	Required	Description
24	Reference	20	A	C	Reference number. ONLY used if Remittance information type = 'R'
25-26	Not used				Fields are not used. Specify as blank ("") separated by comma.
27	Customer ID / Message to beneficiary	10/35	A	C	1. *Structured message* (field 8 = 'S'): 10 digit customer ID is required. 2. *Text message* (field 8 = 'U'): Message to beneficiary (first line)
28	Invoice number / Message to beneficiary	15/35	A	C	1. *Structured message* (field 8 ='S'): 15 digit invoice number is required. 2. *Text message* (field 8 = 'U'): Message for beneficiary (second line)
29	Invoice date / Message to beneficiary	8/35	A	C	1. *Structured message* (field 8 ='S'): A date no later than today's date. is required. Format DDMMYY(YY) 2. *Text message* (field 8 = 'U'): Message for beneficiary (third line).
30-38	Message to beneficiary	9 x 35	A	C	*Text message* (field 8 = 'U'): Message for beneficiary (line 4 to 12).
39	Technical Reference	35	AN	N	A unique identification of the payment. This reference is NOT sent to the beneficiary but used to identify the payment in a BANSTA/DEBMUL.
40	Type of Electronic advice.	4	AN	N	AT = Payment status. A new message is sent each time the payment changes status. AB = An advice is sent if the payment is rejected. Blank = No electronic advice.

Text codes:

Text codes for salaries, pension etc. Must be used if payment type (field 7) = 'L'.

The following codes are available:

10	Pay	51	Insurance based savings
15	Fee	55	Dividend
17	Grants	56	Interest income
18	Social security benefits	59	Mileage allowance
19	Alimony	60	Agricultural income
20	Pension	61	Milk income
30	Damages	62	Crops income
31	Compensation	63	Slaughter income
34	Housing subsidies/benefits	64	Fur income
36	Grant	68	Agricultural income
50	Timber income	90	Other