

Foreign transfers from Norway - 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	Mandatory	Description
1	Command	8	AN	Y	Command for create payment CMUONO
2	From account	14	AN	Y	From account (11-digit account number with Danske Bank)
3	To account	35	AN	C	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	AN	Y	ISO currency code

5	Amount	15	AN	Y	Max. 2 decimals. (length of field is incl. decimal comma)
6	Currency code for equivalent amount	3	AN	N	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. If <i>Cheque</i> only NOK can be used.
7	Date	8	N	C	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	N	Y	'1' = Ordinary transfer '3' = Express transfer '4' = Europe transfer '5' = Group transfer Blank ("") = Cheque
9-12	Name and address	4 x 35	AN	Y	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 (field 43) only <i>two</i> lines must be filled in.
13-16	Bank	4 x 35	AN	N	<i>Account transfer</i> : Name and address of beneficiary's bank. 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	1	N	Y	<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	AN	N	Message to beneficiary <i>Cheque:</i> Can only be filled in if cheque is send to beneficiary (field 43).
22-24	Message to Danske Bank	3 x 35	AN	N	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	AN	C	Forward rate contract number. Must be filled in if field 46 = 3.
28	Agreed rate	14	N	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	2	AN	C	ISO country code of beneficiary (= the first two letters) <i>Cheque:</i> Country code must always be filled in.
31	Not used				Field is not used. Specify as blank ("")
32-33	Supplement. text	2x35	AN	C	Report to Norges Bank: Supplementary text to the payment type code. Must be filled in if Payment type code in field 55 is filled in.
34-38	Not used				Fields are not used. Specify as blank (""). Separate with comma.
39	Sender's reference	20	AN	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	AN	N	<i>Cheque:</i> Mark for whether cheque is to be crossed: 'X' = Yes Blank ("") = No
43	Cheque to be send	1	N	N	Cheque to be send to: '1' = Sender '3' or blank ("") = Beneficiary
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 ("") = If no equivalent amount 2 = Spot rate 3 = Forward rate *) 4 = Agreed rate **) (Can not be used for cheque) *) Contract number is entered in field 27 **) Contract number is entered in field 28.
47	Not used				Field is not used. Specify as blank ("")
48	Amount including costs	1	AN	N	Cheque: Mark for amount including costs: 'X' = Yes Blank ("") = No
49-50	Not used				Fields are not used. Specify as blank (""). Separate with comma.
51	SWIFT /BIC address	11	AN	N	Account transfer: SWIFT address 8-11 characters A correct SWIFT/BIC address is a condition for full discount.
52	Bank code	2	AN	C	Account transfer: 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)
53	Bank number	9	N	C	Account transfer: 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

54	Bank country code	2	AN	C	Account transfer: ISO country code for beneficiary's bank. Must be filled in if bank code (field 52) is filled in and SWIFT/BIC address (field 51) is blank.
55	Payment type code	2	N	N	Report to Norges Bank: 2-digit payment type code. Must be filled in for amounts of 100.000 or more.
56	Beneficiary's country of residence	2	AN	N	Report to Norges Bank: ISO country code for beneficiary: Transfer: Must be filled in if country code of the beneficiary bank (field 54), and country code of the beneficiary are not identical. Cheque: Must be filled in if country code where the cheque is sent (field 30), and country code of the beneficiary are not identical.
57	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.
58	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.