Local, Norwegian Payments –
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: CMNI
2	From account	11/15	AN	Y	From account number 11-digit account number in Danske Bank 15 character IBAN no in Danske Bank
3	To account	11/15	AN	C	*Account transfer:* Norwegian account no.: 11 digits Norwegian IBAN no.:15 digits *Cash payment:* Blank ("")
4	Amount	15	N	Y	Amount Max. 2 decimals. (length of field is incl. decimal comma)

5	Date	8	N	N	Dispatch date (day of payment/debit) in format: 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.
6	Currency	3	AN	N	ISO currency code. *Account transfer:* - Between accounts held with Danske Bank all main currencies are possible. - To other banks: NOK and EUR. *Cash payment:* NOK If the field is left blank ("") NOK will be used as transfer currency.
7	Type of payment	1	AN	N	Type of payment for account transfer: 'F' or blank ("") = Account transfer 'L' = Salaries 'A' = Agriculture 'P' = Pension 'H' = Wages 'K' = Cash payment
8	Remittance information type	1	AN	Y	Marking for type of message: 'R' = OCR-reference 'M' = Message on account statement 'U' = Extended message (letter) 'N' or blank ("") = No message Possible options at: Account transfer: 'R', 'M', 'U'. Salaries: 'N' or blank ("") Agriculture : 'N' or blank ("") Pension: 'N' or blank ("") Wages: 'N' or blank ("") Cash payment 'U'
9-12	Not used				Fields are not used. Specify as blank (""). Separate with comma.

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13	Letter to sender	1	AN	N	Option for letter to sender (receipt for payment): 'J' = Letter to sender 'N' or blank ("") = No letter Notice: An additional transaction cost is collected for letter to sender.
14-15	Message to sender	2 x 35	AN	N	Message to sender. Can be used if 'J' in field 13.
16	Name	30	AN	C	Beneficiary's name. Can only be used at: • Account transfer: If field 8 is U or if there is declaration to Norges Bank. • Cash payment
17	Address	30	AN	N	Beneficiary's address. Can only be used at: • Account transfer: If field 8 is U or if there is declaration to Norges Bank. • Cash payment
18	Postal code	4	AN	C	Beneficiary's postal code. Can only be used at: • Account transfer: If field 8 is U or if there is declaration to Norges Bank. • Cash payment
19	City	26	AN	C	Beneficiary's postal city. Can only be used at: • Account transfer: If field 8 is U or if there is declaration to Norges Bank. • Cash payment
20	Text to sender	20	AN	N	Text to appear on senders account statement.
21	Not in use				Field is not used. Specify as blank ("").
22	Beneficiary's reference	27	AN	C	Short message to beneficiary. Can be used if field 8 is 'M'.
23	Not in use				Field is not used. Specify as blank ("").
24	OCR-reference	25	AN	C	OCR-reference to beneficiary. Must be used if field 8 is 'R'.
25-26	Not in use				Fields are not used. Specify as blank (""). Separate with comma.
27-67	Message to beneficiary	41x35	AN	C	Message to beneficiary Must be used if field 8 is 'U'.
68	Not in use				Field is not used. Specify as blank ("").
69	Not in use				Field is not used. Specify as blank ("").

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70-71	Not in use				Field is not used. Specify as blank ("").
72-73	Not in use				Field is not used. Specify as blank ("").
74	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.
75	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.