

Local Swedish Payments - District

Change log

Version	Date	Change
1	2013-10-07	Change log added
2	2020-12-22	Updated the Field 6 description (Currency section). Only SEK currency is allowed for all payments types. Account transfers internal (accounts within Danske Bank) supports all main currencies.

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	AN	Y	Command for create payment: CMSI
2	From account	2-24	AN	Y	From account: <ul style="list-style-type: none"> • 11 digit account number in Danske Bank, Sweden • 2 – 8 digits PlusGiro number • 24-character IBAN no in Danske Bank Sweden

3	To account	2-24	AN	Y	<p>To account:</p> <ul style="list-style-type: none"> Account transfer (incl. Salary) 10/11-14 digits account number in Swedish bank* 24 character IBAN no. in Sweden Giro payment: 7-or 8 digits bankgiro number 2- 8 digits PlusGiro number Cash payment: Blank (“”) <p>*Transfer to accounts outside Danske Bank must include sort code.</p>
4	Amount	15	N	Y	<p>Amount</p> <p>Max. 2 decimals. (length of field is incl. decimal comma)</p>
5	Date	8	N	N	<p>Dispatch date (day of payment/debit) in format: DDMMYYYY</p> <p>The date may be up to 365 days ahead and earliest today's date. If the field is left blank, the payment will be dispatched earliest possible.</p>
6	Currency	3	AN	N	<p>ISO code for currency on the following payment types:</p> <ul style="list-style-type: none"> Account transfers <ul style="list-style-type: none"> - Between accounts held with Danske Bank all main currencies are possible. - To other banks: SEK Giro payments: SEK Cash payments: SEK PlusGiro depletion: SEK <p>If the field is left blank (“”) SEK will be used as transfer currency.</p>
7	Payment Type	1	AN	Y	<p>Type of payment</p> <p>‘G’ = Giro payment via Bankgiro ‘P’ = Giro payment via PlusGiro ‘K’ = Account Transfer ‘L’ = Salary (Account transfer) ‘U’ = Cash payment ‘T’ = PlusGiro depletion</p>

8	Remittance Information type	1	AN	Y	<p>Remittance Information type (to beneficiary)</p> <p>‘R’ = OCR-reference ‘M’ = Short message ‘U’ = Extended message ‘N’ or blank (‘’) = No message</p> <p>Possible in the following payment types: Giro payments: R, M or U Account transfer: U, M or N (‘’) Salary (Account transfer): N or blank (‘’) Account transfer, between own accounts: M, U or N or blank (‘’) Cash payment = U PlusGiro depletion = N or blank (‘’)</p>
9-11	Not in use				Fields are not used. Specify as blank (‘’). Separate with comma.
12	C/o Name	33	AN	N	<p>Additional name field.</p> <p>This field can be used if ‘U’ is selected in field 7.</p>
13	Letter to sender	1	AN	N	<p>Option for letter to sender (receipt for payment):</p> <p>‘J’ = Letter to sender ‘N’ or blank (‘’) = No letter</p> <p>If ‘J’ is selected, and no text is filled in field 14 or 15, a standard letter is send.</p> <p>Notice: An additional transaction cost is collected for letter to sender.</p>
14-15	Text to sender	2 x 35	AN	N	<p>Message to sender.</p> <p>Can be used if ‘J’ in field 13.</p>
16	Name	35	AN	C	<p>Name of beneficiary.</p> <p><i>Must</i> be filled in if:</p> <ul style="list-style-type: none"> • <i>Account transfer</i>: Remittance information type is “Extended message” (‘U’ in field 8) and field 27-56 are filled in. • <i>Cash payment</i> <p>Not used if Account transfer is to own account in Danske Bank.</p>

17	Address	35	AN	C	<p>Name of street of beneficiary, and/or P. O. box <i>Must</i> be filled in if:</p> <ul style="list-style-type: none"> Account transfer: Remittance information type is “Extended message” (‘U’ in field 8) and field 27-56 are filled in. Cash payment <p>Not used if Account transfer is to own account in Danske Bank.</p>
18	Postal code	5	N	C	<p>Postal code of beneficiary. <i>Must</i> be filled in if:</p> <ul style="list-style-type: none"> Account transfer: Remittance information type is “Extended message” (‘U’ in field 8) and field 27-56 are filled in. Cash payment <p>Not used if Account transfer is to own account in Danske Bank.</p>
19	City	20	AN	C	<p>Name of city of beneficiary. <i>Must</i> be filled in if:</p> <ul style="list-style-type: none"> Account transfer: Remittance information type is “Extended message” (‘U’ in field 8) and field 27-56 are filled in. Cash payment (‘U’ in field 7). <p>Not used if Account transfer is to own account in Danske Bank.</p>
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	25	AN	C	<p>Short text reference to beneficiary.</p> <p>Must/Can be filled in if 'M' in field 8:</p> <ul style="list-style-type: none"> • Must be filled in if Giro Payment (Bankgiro/PlusGiro) – max. 25 char. • Can be filled in if Account transfer is between own accounts in Danske Bank – max. 20 char. • Can be filled in if Account transfer to account outside Danske Bank – max. 12 char. <p>Notice: Can not be used for salary payments.</p>
23	Not in use				Field is not used. Specify as blank ("").
24	OCR-reference	25	N	C	<p>OCR-reference to beneficiary</p> <p>Must be filled in if 'R' in field 8.</p>
25 - 26	Not in use				Fields are not used. Specify as blank (""). Separate with comma.
27 - 56	Message to beneficiary	15x35	AN	C	<p>Extended message to beneficiary.</p> <p>Must/Can be filled in if 'U' in field 8:</p> <ul style="list-style-type: none"> • Must be filled in if Giro Payment (Bankgiro): Up to 15x35 char. • Must be filled in if Giro Payment (PlusGiro): Up to 10x35 char. • Must be filled in if Cash payment: Up to 15x35 char. <p>Can be filled in if Account transfer to account outside Danske Bank: Up to 15 x 35 char. Name and address must then also be filled in (field 16-19).</p>
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	<p>AT = Payment status. A new message is sent each time the payment changes status.</p> <p>AB = An advice is sent if the payment is rejected.</p> <p>Blank = No electronic advice.</p>
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