Danske Bank

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Message Implementation Guide

Bank Status Message
(EDIFACT D.96A – BANSTA)

Danske Bank

CONTENTS

Change log

Version	Date	Change
1	2013-10-07	Change log added
2	2015-01-30	End-to-end reference added in SG5 RFF C506 1153
2	2015-03-04	Updated SG6 SEQ C286 1050 to allow for multiple occurences
2	2016-09-01	Updated APPENDIX 1 with more examples

1 INTRODUCTION

This specification provides the definition of the Bank Status message (BANSTA).

2 SCOPE

2.1 Functional Definition

A BANSTA is sent by the Bank to its customer. It is used for communicating status information at application level. Danske Bank can send negative (-) and positive (+) BANSTA according to the rules below.

A BANSTA is used for all kinds of status information at application level.

2.1.1 (-) BANSTA

A (-) BANSTA message informs about rejected payments which will not be processed further. This is a terminated status.

A (-) BANSTA provides information about reasons for rejected payments at application level or reasons for why the Bank is not carrying out a transaction even though it does not contain any errors.

Each payment is only given one reason for rejection in the same (-) BANSTA. That is, if there are several errors in a payment, only the first found is reported. This principle is used since the first error might cause the following or make it impossible to make further interpretation.

The (-) BANSTA message is created and sent immediately after a PAYMUL have been received and validated. If there are any later reasons for the Bank not to carry out the transaction a (-) BANSTA will be sent immediately at that moment.

2.1.2 (+) BANSTA

A (+) BANSTA is used for other kinds of status information about payments.

A (+) BANSTA is providing information about payments that are received and will be executed either immediately or later on the specified execution date. This can be an intermediary or final status, i.e. there can follow a (-) BANSTA if there were not sufficient funds at the execution day or the beneficiary account was closed or a (+) BANSTA if the payment is executed.

A (+) BANSTA can also be used to provide a warning about a payment that is not yet executed.

A (+) BANSTA is providing information about when payments are executed. This is a terminated status and will be provided at the same time as the DEBMUL.

A (+) BANSTA providing acknowledgement or warning will have one message type and a (+) BANSTA providing information about executed payments will have another message type, see codes below.

2.2 Field of Application

This message may be applied for both national and international transactions. All the types of payment transactions are described in the Field of Application of the PAYMUL. It is based on universal practice and is not dependent on the type of business or industry.

2.3 Principles

A BANSTA message must always refer to a specific previously-sent message, PAYMUL or PAYEXT.

- A BANSTA message provides information about reasons for rejected payments at application level or reasons for why the Ordered Bank is not carrying out a transaction even though it does not contain any errors.

- The BANSTA message is created and sent immediately after a PAYMUL or PAYEXT have been received and validated. If there are any later reasons for the Ordered Bank not to carry out the transaction a BANSTA will be sent immediately at that moment.

- In order for the Ordering customer to be able to identify uniquely the rejected payment the technical references should be specified in the PAYMUL or PAYEXT.

- It is not intended to report on syntactical errors or to provide a non-repudiation response. As an acknowledgement of receipt and report on syntactical errors the Ordering customer can receive a CONTRL..

- Each payment is only giving one reason for rejection. That is, if there are several errors in a payment, only the first found is reported. This principle is used since the first error might cause the following or make it impossible to make further interpretation.

- (-) BANSTA and (+) BANSTA can occur in the same interchange.

2.4 BANSTA Scenarios

Payment details	BANSTA scenario
Invalid payment	1. A (-) BANSTA will be sent immediately upon receipt with rejection code.
Valid payment for execution same day	1. A (+) BANSTA will be sent immediately upon receipt as acknowledgement that the payment will be processed. 2. A (+) BANSTA will be sent when the payment is executed, in most cases immediately.
Valid payment for execution following day or later	1. A (+) BANSTA will be sent immediately upon receipt as acknowledgement that the payment will be processed. 2. A (+) BANSTA will be sent when the payment is executed on the day of execution.
Valid payment at time of reception for executions following day or later but invalid at time of execution	1. A (+) BANSTA will be sent immediately upon receipt as acknowledgement that the payment will be processed. 2. A (-) BANSTA will be sent when the payment is rejected on the day of execution.
Valid payment for execution following day or later, but with a warning in between about insufficient funds.	1. A (+) BANSTA will be sent immediately upon receipt as acknowledgementthat the payment will be processed. 2. A (+) BANSTA will be sent with a warning, e.g. with information about insufficient funds.

	3. A (+) BANSTA will be sent when the payment is executed on the day of execution.

3 MESSAGE DEFINITION

3.1 EDIFACT structure

An EDIFACT interchange can hold one or more messages. To be able to separate data in logical levels within the interchange a set of service segments are used. Service segments all have "UN" as the first two characters in their name.

UNA:	Specification of syntax separators.
UNB and UNZ:	Start and termination of interchange.
UNH and UNT:	Start and termination on message.

Data segments contain business information in code or free text. A message is build from data segments, which all together constitute the contents of the message. The Branching Diagram defines which segments a message is constituted of and the order in which they appear.

3.2 Data Segment Clarification

This section should be read in conjunction with the Segment Specification, which indicate mandatory, conditional and repeating requirements of segments, composite data elements and simple elements.

The following semantic principles applying to the message are intended to facilitate the understanding of the message:
The Bank status message is structured in three levels: A, B, and C.

- Level A, Segment Groups 1, 2, 3 and 9, relates to Level B of the original incoming PAYMUL message (or debit level of a bulk debit) and can occur several times in a message.

- Level B, Segment Groups 4 and 5, refers to the previously-sent message and, if necessary, identifies a single transaction within a multiple message.

- Level C, Segment Group 6, provides the reason and details for the status of message/transaction.
  The last level C segment is followed by the termination part of level A.

- When a payment is Bulk debited, it will consist of one Level A with one Level B per credit of the bulk payment, and if necessary one level B specifying the status of the debit.
- When a payment has only one credit per debit there is one Level B per Level A.
- Each level B has one Level C providing the reason and details for the status of the message/transaction

4 SEGMENT SPECIFICATION

4.1 Explanation

The Segment Table contains the following columns:

Tag	Name	S	Format	Description

Column 1 Gives the UN/EDIFACT tag number of the composite data element or simple element.

Column 2 Gives the name of the composite data element or simple element.

Column 3 Indicates whether the field (in the Danish interpretation) is:
M = Mandatory, i.e. the field is defined as 'must be used' .
C = Conditional, i.e. the field is defined as conditional.
N = Not used, i.e. no business requirement for the field has been identified.

Column 4 Indicates the format and maximum length of the field:
a = alphabetic
n = numeric
.. = variable length up to the number
absence of .. = fixed length of the number

Column 5 Gives description of business interpretation and possible codes or values to be used in the field when used with Danske Bank.

4.2 Segment Tables

The rest of this section describes each of the segments in this message.

UNB	M 1	UNB
Interchange header		

Description: Segment identifying the interchange, character set, sender and receiver.

Tag	Name	S	Format	Description
UNB				
S001	**Syntax identifier**	**M**		Character set specification.
0001	Syntax identifier	M	a4	UNOC = 8 bit ASCII character set containing special danish characters
0002	Syntax version number	M	n1	Character set specification. 3 = ISO 9735, 1991-version.
S002	Interchange sender	**M**		Sender identification.
0004	Sender identification	M	an..35	Agreed.
0007	Identification qualifier, coded	C	an..4	Sender identification type. 14 = EAN number. ZZ = Mutually agreed.
0008	Internal sub-address	C	an..14	Not used.
S003	**Interchange recipient**	**M**		
0010	Recipient identification	M	an..35	Receiver identification. The Bank is identified by the relevant network operators as: 5790000243440 = The Bank's EAN number. DKDDB.DDB004 = Identification of the BAnk on IBM GN.
0007	Identification qualifier, coded	C	an..4	Sender identification type. 14 = EAN number. ZZ = Mutually agreed.

0014	Internal sub address	C	an..14	Not used.
S004	**Time for creation of segment**	**M**		
0017	Segment creation date	M	n6	Format YYMMDD.
0019	Segment creation time	M	n4	Format TTMM.
0020	**Interchange reference number**	**M**	**an..14**	Unique reference number for each sender in a 3 month period.
S005	**Recipients reference/password**	**C**		Identification used for access in receivers system.
0022	**Receivers reference/password**	M	an..14	User number provided by the Bank. This number represents the user — that is, the operator. The number allows the user to access the Bank's systems.
0025	**Receivers reference/password, coded**	C	an2	Z1 = User number.
0026	**Application reference**	**C**	**an..14**	Application reference. DBTS96A = For using the 96.A directory.
0029	**Priority**	**C**	**a1**	not used.
0031	**Request for acknowlegdement**	**C**	**n1**	Request for an EDIFACT syntax acknowledgement (CONTRL). 1 = Acknowledment is requested. 0 or blank = Acknowl. is not requested.
0032	**Interchange agreement, identification**	**C**	**an..35**	Agreement number provided to the user from the Bank.
0035	**Test indicator**	**C**	**n1**	Specifies that the interchange is a test an that the payments included should not be booked. The validation will be carried out. 1 = Test.

Example: UNB+UNOC:3+TEST:ZZ+5790000243440:14+990310:1036+1747++DBTS96A++1+271114'

UNH	M 1	Level A	UNH
Message header			

Description A service segment starting the message, uniquely identifying the message and specifying the message type and version. The message type code for the Banking status message is BANSTA.

Tag	Name	S	Format	Description
UNH				
0062	**Message reference number**	**M**	an..14	Identification of the message by a unique reference number.
S009	**Message identifier**	**M**		Specification of message type being sent, followed by the version and release number.
0065	Message type identifier	M	an..6	Identification of the EDIFACT message type. BANSTA = Banking status
0052	Message type version	M	an..3	Identification of the EDIFACT message version. D = Draft version
0054	Message type release	M	an..3	Identification of the release number 96A = Release 96 – A
0051	Controlling agency	M	an..2	Specification of responsible agency. UN = United Nations
0057	Association assigned code	C	an..6	Not used
0068	**Common access reference**	**C**	an..35	Not used
S010	**Status of the transfer**	**C**		Not used
0070	Sequence message transfer number	M	an..2	Not used

0073	First/last sequence message transfer indication	C	a1	Not used

Example: UNH+1+BANSTA:D:96A:UN'

BGM	M 1	Level A BGM
Beginning of message		

Description A service segment used to indicate the type and function of a message and to transmit the identifying number of the message.

Tag	Name	S	Format	Description
BGM				
C002	**Document/message name**	**C**		Identification of the type of document/message by code or name.
1001	Document/message name, coded	C	an..3	Document/message identifier expressed in code. Not used.
1131	Code list qualifier	C	an..3	Not used
3055	Code list responsible agency, coded	C	an..3	Not used
1000	Document/message name	C	an..35	Not used
1004	**Document/message number**	**C**	an..35	Unique identification of the message.
1225	**Message function, coded**	**C**	an..3	Code indicating the function of the message. 7 = Duplicate. 9 = Original (default).
4343	**Response type, coded**	**C**	an..3	Code specifying the type of acknowledgement required or transmitted. Not used.

Example: BGM++15424'

DTM	M 1	Level A DTM
Date/time/period		

Description A segment specifying the date and, if required, the time when the message is created.

Tag	Name	S	Format	Description
DTM				
C507	**Date/time/period**	**M**		Date and/or time, or period relevant to the specified date/time/period type.
2005	Date/time/period qualifier	M	an..3	Code giving specific meaning to a date, time or period. 137 = Message date/time.
2380	Date/time/period	C	an..35	The value of a date, a date and time, a time or a period in a format as specified in DE/2379.
2379	Date/time/period format qualifier	C	an..3	Specification of the format in DE/2380. 102 = CCYYMMDD

Example: DTM+137:19990117:102'

SG4
LIN-SG5-SG6
This segment group identifies a message or transaction and the status of the referred message/transaction, as well as any reasons clarifying the status.

LIN	M 1	Level B	LIN
Line item			

Description This segment identifies a line item uniquely within the message by a sequential line number. Identifies the beginning of the details related to the previously-sent message.

Tag	Name	S	Format	Description
LIN				
1082	**Line item number**	**C**	n..6	Number on the debit transaction.
1229	**Action request/notification, coded**	**C**	an..3	Code specifying action to be taken. This composite element is not used.
C212	**Item number identification**	**C**		This composite element is not used.
7140	Item number	C	an..35	
7143	Item number type, coded	C	an..3	
1131	Code list qualifier	C	an..3	
3055	Code list responsible agency, coded	C	an..3	
C829	**Sub-line information**	**C**		This composite element is not used.
5495	Sub-line indicator, coded	C	an..3	
1082	Line item number	C	n..6	
1222	**Configuration level**	**C**	n..2	This element is not used.
7083	**Configuration, coded**	**C**	an..3	This element is not used.

Example: LIN+1'

SG4	M	99
LIN-SG5-SG6		

SG5	C	5
RFF-DTM		
This segment group specifies the references needed to identify a message or transaction (debit or credit). The DTM segment is not used.		

RFF	M	1	Level B	RFF
Reference				

Description A segment providing references of the message/transaction to be referred to.

Tag	Name	S	Format	Description
RFF				
C506	**Reference**	**M**		Identification of a reference.
1153	Reference qualifier	M	an..3	Code giving specific meaning to a reference number. BG1 = BGM reference LI1 = LIN reference SE1 = SEQ reference SR1 = Technical debit reference (code CR2 in the PAYMUL) CR1 = Technical credit reference/End-to-end reference (code CR3 in the PAYMUL)
1154	Reference number	C	an..35	Actual reference number.
1156	Line number	C	an..6	Not used.
4000	Reference version number	C	an..35	Not used.

Example: RFF+SR:19990227-000026'

SG4	M	99
LIN-SG5-SG6		

SG6	C	99
SEQ-GIS-DTM-MOA-CUX-PCD-FTX-DOC-SG7-SG8		
A group of segments identifying the status, and any reasons clarifying this status, of the referred message/transaction. Only the SEQ, GIS and FTX segments are used in this group.		

SEQ	M	9999	Level C	SEQ
Sequence details				

Description A segment identifying the beginning of the specification of the status and related details about the message/transaction by a sequential number.

Tag	Name	S	Format	Description
SEQ				
1245	**Status indicator, coded**	**C**	an..3	Not used.
C286	**Sequence information**	M		
1050	Sequence number	C	an..6	Application generated number of the count of the sequence of individual error messages for the transaction specified by the previous RFF segment.
1159	Sequence number source, coded	C	an..3	Not used.
1131	Code list qualifier	C	an..3	Not used.
3055	Code list responsible agency, coded	C	an..3	Not used.

Example: SEQ++1'

SG4	M	99

LIN-SG5-SG6

SG6 C 99

SEQ-GIS-DTM-MOA-CUX-PCD-FTX-DOC-SG7-SG8

GIS M 1 Level C GIS

General indicator

Description A segment specifying the processing status of a referenced message/transaction in a coded form. It is used in conjunction with the following FTX segment giving the reason for status.

Tag	Name	S	Format	Description
GIS				
C529	**Processing indicator**	**M**		
7365	Processing indicator, coded	M	an..3	Status for the referred transaction: 2 = Transaction is rejected (313). 3 = Transaction is accepted and ready for execution. Also used for warnings. Not a final state, reason in FTX. (294) 4 = Transaction is executed. Final state. (312) AB = Message is accepted, but with rejected debits. AK = message is accepted, but with rejected credits.
1131	Code list qualifier	C	an..3	ZZZ = Mutual agreement.
3055	Code list responsible agency, coded	C	an..3	130 = Pengeinstitutternes Betalings Service.
7187	Process type identification	C	an..17	Not used.

Example: GIS+AK:ZZZ:130'

SG4	M	99
LIN-SG5-SG6		

SG6	C	99
SEQ-GIS-DTM-MOA-CUX-PCD-FTX-DOC-SG7-SG8		

FTX	C	1	Level C FTX
Free text			

Description A segment providing coded and free form information of the reason for rejection associated with the related status/information in the GIS segment.

Tag	Name	S	Format	Description
FTX				
4451	**Text subject qualifier**	**M**	an..3	Code specifying subject of a free text. AAG = Information to the company.
4453	**Text function, coded**	**C**	an..3	Not used.
C107	**Text reference**	**C**		This composite element is not used.
4441	Free text, coded	M	an..3	
1131	Code list qualifier	C	an..3	
3055	Code list responsible agency, coded	C	an..3	
C108	**text literal**	**C**		
4400	Free text	M	an..70	Reason for the rejection in coded form. Possible codes are described in the Code list document.
4400	Free text	C	an..70	Reason for the rejection in free form.
4400	Free text	C	an..70	Not used.
4400	Free text	C	an..70	Not used.
4400	Free text	C	an..70	Not used.

3453	**Language, coded**	**C**	an..3	Code of language (ISO 639). Possible values are DA, EN and SE.

Example: FTX+AAG+++K0046:To-account does not exist+EN'

UNT	M 1	Level A	UNT
Message trailer			

Description A service segment ending a message, giving the total number of segments in the message and the control reference number of the message.

Tag	Name	S	Format	Description
UNT				
0074	**Number of segments in a message**	**M**	n..6	Number of segments between UNH and UNT both included.
0062	**Message reference number**	**M**	an..14	This DE must have the same value as DE 0062 in the UNH segment.

Example: UNT+42+1'

UNZ	M 1	Level A	UNZ
Interchange trailer			

Description A service segment terminating an interchange and controlling that the interchange is complete.

Tag	Name	S	Format	Description
UNZ				
0036	**Interchange control number**	**M**	n..6	Number of messages in the interchange.
0020	**Interchange reference number**	**M**	an..14	Unique reference number identical with that in DE/0020 in the UNB segment.

Example: UNZ+1+1747'

APPENDIX A, Examples

1-1 payment with error

UNH+1+BANSTA:D:96A:UN'
BGM++20160817132037745772'
DTM+137:20160817:102'
LIN+1'
RFF+BG1:C6210214556536'
RFF+LI1:7'
RFF+SR1:1-954236'
RFF+SE1:000001'
RFF+CR1:1-1-954236'
SEQ++1'
GIS+AK:ZZZ:130'
FTX+AAG+++K0097:**Date of dispatch must be today?'s date or later**.+EN'

Bulk debit with error in credits

UNH+1+BANSTA:D:96A:UN'
BGM++20160817142744170222'
DTM+137:20160817:102'
LIN+1'
RFF+BG1:C6210214556536'
RFF+LI1:7'
RFF+SR1:1-237607'
RFF+SE1:000001'
RFF+CR1:1-1-237607'
SEQ++1'
GIS+AK:ZZZ:130'
FTX+AAG+++K0046**: Beneficiary's account number not found - please check** +EN'
UNT+13+1'
UNH+2+BANSTA:D:96A:UN'
BGM++20160817142744194786'
DTM+137:20160817:102'
LIN+1'
RFF+BG1:C6210214556536'

RFF+LI1:8'
RFF+SR1:2-237607'
RFF+SE1:000005'
RFF+CR1:2-10-237607'
SEQ++1'
GIS+AK:ZZZ:130'
FTX+AAG+++K0046: **Beneficiary's account number not found - please check** +EN'
UNT+13+2'

Bulk debits with returned credits from other PI

UNH+1+BANSTA:D:96A:UN'
BGM++20160817143648322265'
DTM+137:20160817:102'
LIN+1'
RFF+BG1:C6210214556536'
RFF+LI1:7'
RFF+SR1:1-968056'
RFF+SE1:000002'
RFF+CR1:1-2-968056'
SEQ++1'
GIS+2:ZZZ:130'
FTX+AAG+++K0462:**Returned**+EN'
UNT+13+1'
UNH+2+BANSTA:D:96A:UN'
BGM++20160817143648327941'
DTM+137:20160817:102'
LIN+1'
RFF+BG1:C6210214556536'
RFF+LI1:8'
RFF+SR1:2-968056'
RFF+SE1:000001'
RFF+CR1:2-6-968056'
SEQ++1'
GIS+AK:ZZZ:130'
FTX+AAG+++K0626: **Rejected in clearing - Used in PCF file+**EN'
LIN+2'

RFF+BG1:C6210214556536'
RFF+LI1:8'
RFF+SR1:2-968056'
RFF+SE1:000002'
RFF+CR1:2-7-968056'
SEQ++1'
GIS+2:ZZZ:130'
FTX+AAG+++K0462:**Returned**+EN'
UNT+22+2'