

Danske Bank
Supported Payment Types and Examples

Multiple Payment Order Message
(EDIFACT D.96A - PAYMUL)

Change log

| Version | Author | Date | Change |
|---------|-------------|------------|---|
| 1 | Danske Bank | 2011-10-20 | <p>Added Changelog</p> <p>Added Central Bank reporting examples for payment types</p> <ul style="list-style-type: none"> • SE Account transfer with advice • SE Salary • SE Bankgirot transfer with long advice • SE Bankgirot transfer with OCR-reference • SE Bankgirot transfer with text reference |
| 1 | Danske Bank | 2011-12-02 | <p>Removed/added the examples for GB</p> <ul style="list-style-type: none"> • Account transfer external removed • BACS payment added • Updated field names in English payment types. |
| 1 | Danske Bank | 2012-08-22 | <p>Added example for NO Account transfer with sub-specifications OCR-reference (KID-payment) and/or structured information.</p> <p>Removed US-payment types: American account transfer (CHIPS and Fedwire), American account transfer (ACH) and American account transfer (internal)</p> |
| 1 | Danske Bank | 2012-11-07 | <p>Added information about the use of EUR in Danish account transfers, valid from 2012-11-18</p> |
| 1 | Danske Bank | 2013-04-18 | <p>Added Business Online limitations for Polish payments.</p> |

| Version | Author | Date | Change |
|---------|--------|------------|--|
| | | 2013-07-03 | <p>In 2013 there will be some changes in the clearing of Danish account transfers.</p> <p>18th August 2013: Transfer with ‘Immediate advice/Letter to beneficiary’ (ULA) will be phased out.</p> <p>6th November 2013: Introduction of two new types of Danish account transfers:</p> <ul style="list-style-type: none"> • ‘Standard transfer’ (night clearing) (UUA) • ‘Same-day transfer’ (day clearing) (DK1) <p>When sending Danish account transfers to Danske Bank you will only have to decide whether it should be processed in the day clearing or the night clearing. You no longer need to inform the bank about the type of remittance information used (short advice (SG11 REF 1153 and 1154) and/or long advice (SG16 FTX C108 4440)).</p> <p>If you continue to use transfer with short-form advise (UKA) or transfer with immediate advice/letter to beneficiary (ULA) after November 2013, the bank will <i>not reject</i> the payment but simply send the advice(s) to beneficiary in a ‘Standard transfer’ or ‘Same day transfer’.</p> <p>Changes: Added same-day transfer (DK1) and removed transfer with immediate advice/letter send to beneficiary (ULA) and transfer with short-form advise (UKA)</p> |

| Version | Author | Date | Change |
|---------|-------------|------------|---|
| 2 | Danske Bank | 2014-10-27 | <p>21st November 2014: Introduction of a new Danish account transfer:</p> <ul style="list-style-type: none"> • ‘Express transfer’ (DK2) and the option to use RF Creditor reference and End-to-end reference in Danish account transfers. <p>Changes:</p> <ul style="list-style-type: none"> • Added RF Creditor reference and End-to-end reference in Danish account transfer standard and Same-day examples • Added DK Express transfer with RF Creditor reference and advice under examples |
| 2.1 | Danske Bank | 2016-11-13 | <p>Introduction of MobilePay Payout in Denmark.</p> <p>Support for Danish Cheques removed.</p> |
| 2.2 | Danske Bank | 2016-12-15 | <p>Support for German domestic cheque removed.</p> |

Introduction

This document contains a description and examples, of the individual payment types, which can be exchanged in EDIFACT (PAYMUL version 96.A) with Danske Bank.

For every payment type there is a specific description of which segments are used with codes, qualifiers etc. In most cases this data is obligatory and therefore necessary for carrying out the payment.

In the examples, for the sake of clarity, there is one segment per line. In reality, a message is sent as a long string.

Please refer to the Change log at the top of this document for latest changes

Sender advice

A common feature of all payment types is that it is possible to order a sender advice in the form of debit advice (DEBMUL) and/or about refused (not carried out) payments (BANSTA). The technical references are returned in the sender advice. Alternatively you can order a written message to the sender.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|----------------------------|--|---|
| Sender advice | BGM 4343 or SG4 LIN 1229 | AB, AA1, AA2, AF1, AF2 or X1 AF1, AF2 or X1 |
| Technical debit reference | SG4 RFF 1153 SG4 RFF 1154 | CR2 <i>Technical reference</i> |
| Technical credit reference | SG11 RFF 1153 SG11 RFF 1154 | CR3 <i>Technical reference or End-to-end reference</i> |
| Message to sender | SG8 INP C849 C522 SG8 FTX C108 4440 | OR:PL 1:4 <i>text</i> |

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DK Standard transfer with advice

Domestic Danish standard transfer with advice on account statement (up to 41 lines of 35 characters to creditor). Transfers of currency amounts can be made between accounts in Danske Bank, where the from-account and to-account are in the same currency. EUR can be transferred from an account in EUR to any other Danish bank, but the transfer can only contain 4 text lines and cannot contain receiver reference, document reference, End-to-end reference or customer number with receiver.

The payment is cleared during the night and will be on receivers account the following banking day.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|-----------------------|--|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | IBB UUA |
| Sender's reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender's account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 | 9 <i>amount</i> |
| Receiver account | SG12 FII 3055 SG12 FII 3194 | BF <i>account number</i> |
| Receiver reference | SG11 RFF 1153 SG11 RFF 1154 | CR <i>Reference</i> |
| Message to receiver | SG16 FTX C108 4440 | <i>text</i> |

Further functionality:

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|-------------------------------|----------------------------|-------------------------|
| Alternative address | SG13 NAD 3035 | 5 |
| | SG13 NAD C080 | <i>name and address</i> |
| Document reference | SG11 RFF 1153 | 3 |
| | SG11 RFF 1154 | <i>reference</i> |
| Customer number with receiver | SG13 NAD C082 1131 | KUN |
| | SG13 NAD C082 3039 | <i>identification</i> |

PAYMUL example with advice

UNH+1+PAYMUL:D:96A:UN'

BGM+452+B30++AF2'

DTM+137:19990414:102'

LIN+1'

DTM+203:19990415:102'

RFF+CR2:B30-1#19990414164857'

RFF+AXX:Payment 2'

BUS++DO'

MOA+9:102:DKK'

FII+OR+3258186214'

SEQ++1'

MOA+9:102:DKK'

RFF+CR3:End-to-end reference'

RFF+CR:Text to receiver'

RFF+3:Document reference'

PAI+::IBB:::UUA'

FII+BF+36273258186230'

NAD+BE+Sender identification:KUN'

NAD+5+++Alternative sender name+Street name+Frederiksberg++2000'

PRC+11'

FTX+PMD+++Text to receiver

Invoice no. Discount amount:0097372 0,00 100,00

0097374 0,00 200,00:0097377 0,00 300,00'

GIS+37'

UNT+23+1'

DK Standard transfer with RF Creditor reference

Domestic Danish standard transfer with RF Creditor reference on account statement. Any other receiver reference, message to receiver, document reference or customer number with receiver are not allowed.

The transfer can only be made in DKK.

The payment is cleared during the night and will be on receivers account the following banking day.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|-----------------------|--|---|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | IBB UUA |
| Sender's reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender's account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 | 9 <i>amount</i> |
| Receiver account | SG12 FII 3055 SG12 FII 3194 | BF <i>account number</i> |
| Receiver reference | SG11 RFF 1153 SG11 RFF 1154 | CR <i>Reference e.g. RF Creditor reference</i> |

PAYMUL example with RF Creditor reference

UNH+1+PAYMUL:D:96A:UN'

BGM+452+B30++AF2'

DTM+137:19990414:102'

LIN+1'

DTM+203:19990415:102'

RFF+CR2:B30-1#19990414164857'

RFF+AXX:Payment 2'

BUS++DO'

MOA+9:102:DKK'

FII+OR+3258186214'
SEQ++1'
MOA+9:102:DKK'
RFF+CR3:End-to-end reference'
RFF+CR: RF96000000160066247'
PAI+::IBB:::UUA'
FII+BF+36273258186230'
NAD+5+++Alternative sender name+Street name+Frederiksberg++2000'
UNT+18+1'

DK Same-day transfer with RF Creditor reference or advice

Domestic Danish same-day transfer with RF Creditor reference or advice on account statement (up to 41 lines of 35 characters to creditor). For RF Creditor reference any other receiver reference, message to receiver, document reference or customer number with receiver are not allowed. The transfer can only be made in DKK. The payment is cleared during the day and will be on receivers account the same day.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|-----------------------|--|---|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | IBB DK1 |
| Sender's reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>Reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender's account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 | 9 <i>Amount</i> |
| Receiver account | SG12 FII 3055 SG12 FII 3194 | BF <i>account number</i> |
| Receiver reference | SG11 RFF 1153 SG11 RFF 1154 | CR <i>Reference e.g. RF Creditor reference</i> |
| Message to receiver | SG16 FTX C108 4440 | <i>Text</i> |

Further functionality:

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|-------------------------------|----------------------------|-------------------------|
| Alternative address | SG13 NAD 3035 | 5 |
| | SG13 NAD C080 | <i>name and address</i> |
| Document reference | SG11 RFF 1153 | 3 |
| | SG11 RFF 1154 | <i>Reference</i> |
| Customer number with receiver | SG13 NAD C082 1131 | KUN |
| | SG13 NAD C082 3039 | <i>Identification</i> |

PAYMUL example with advice

UNH+1+PAYMUL:D:96A:UN'

BGM+452+B30++AF2'

DTM+137:19990414:102'

LIN+1'

DTM+203:19990415:102'

RFF+CR2:B30-1#19990414164857'

RFF+AXX:Payment 2'

BUS++DO'

MOA+9:102:DKK'

FII+OR+3258186214'

SEQ++1'

MOA+9:102:DKK'

RFF+CR3:End-to-end reference'

RFF+CR:Text to receiver'

RFF+3:Document reference'

PAI+::IBB:::DK1'

FII+BF+36273258186230'

NAD+BE+Sender identification:KUN'

NAD+5+++Alternative sender name+Street name+Frederiksberg++2000'

PRC+11'

FTX+PMD+++Text to receiver

Invoice no. Discount amount:0097372 0,00 100,00

0097374 0,00 200,00:0097377 0,00 300,00'

GIS+37'

UNT+23+1'

PAYMUL example with RF Creditor reference

UNH+1+PAYMUL:D:96A:UN'
 BGM+452+B30++AF2'
 DTM+137:19990414:102'
 LIN+1'
 DTM+203:19990415:102'
 RFF+CR2:B30-1#19990414164857'
 RFF+AXX:Payment 2'
 BUS++DO'
 MOA+9:102:DKK'
 FII+OR+3258186214'
 SEQ++1'
 MOA+9:102:DKK'
 RFF+CR3:End-to-end reference'
 RFF+CR: RF960000000160066247'
 PAI+::IBB:::DK1'
 FII+BF+36273258186230'
 NAD+5+++Alternative sender name+Street name+Frederiksberg++2000'
 UNT+18+1'

DK Express transfer with RF Creditor reference or advice

Domestic Danish express transfer with RF Creditor reference or advice on account statement (up to 41 lines of 35 characters to creditor). For RF Creditor reference any other receiver reference, message to receiver, document reference or customer number with receiver are not allowed. The transfer can only be made in DKK. The payment is real time cleared.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|-----------------------|--|---|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | IBB DK2 |
| Sender's reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>Reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender's account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 | 9 <i>Amount</i> |
| Receiver account | SG12 FII 3055 SG12 FII 3194 | BF <i>account number</i> |
| Receiver reference | SG11 RFF 1153 SG11 RFF 1154 | CR <i>Reference e.g. RF Creditor reference</i> |
| Message to receiver | SG16 FTX C108 4440 | <i>Text</i> |

Further functionality:

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|-------------------------------|----------------------------|-------------------------|
| Alternative address | SG13 NAD 3035 | 5 |
| | SG13 NAD C080 | <i>name and address</i> |
| Document reference | SG11 RFF 1153 | 3 |
| | SG11 RFF 1154 | <i>Reference</i> |
| Customer number with receiver | SG13 NAD C082 1131 | KUN |
| | SG13 NAD C082 3039 | <i>Identification</i> |

PAYMUL example with advice

UNH+1+PAYMUL:D:96A:UN'

BGM+452+B30++AF2'

DTM+137:19990414:102'

LIN+1'

DTM+203:19990415:102'

RFF+CR2:B30-1#19990414164857'

RFF+AXX:Payment 1'

BUS++DO'

MOA+9:102:DKK'

FII+OR+3258186214'

SEQ++1'

MOA+9:102:DKK'

RFF+CR3:End-to-end reference'

RFF+CR:text to receiver'

PAI+::IBB:::DK2'

FII+BF+36273258186230'

NAD+5+++Alternative sender name+Street name+Frederiksberg++2000'

PRC+11'

FTX+PMD+++Text to receiver

Invoice no. Discount amount:0097372 0,00 100,00

0097374 0,00 200,00:0097377 0,00 300,00'

GIS+37'

UNT+22+1'

PAYMUL example with Creditor reference

UNH+1+PAYMUL:D:96A:UN'
BGM+452+B30++AF2'
DTM+137:19990414:102'
LIN+1'
DTM+203:19990415:102'
RFF+CR2:B30-1#19990414164857'
RFF+AXX:Payment 1'
BUS++DO'
MOA+9:102:DKK'
FII+OR+3258186214'
SEQ++1'
MOA+9:102:DKK'
RFF+CR3:End-to-end reference'
RFF+CR:RF960000000160066247'
PAI+::IBB:::DK2'
FII+BF+36273258186230'
NAD+5+++Alternative sender name+Street name+Frederiksberg++2000'
UNT+18+1'

DK Inpayment form (04, 15, 71)

Joint inpayment form and giro inpayment form with debtor identification.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|-----------------------|---|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 | IBK |
| Form type code | SG11 PAI 4435 | A04, A15 or A71 |
| Sender's reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender's account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 | 9 <i>amount</i> |
| Debtor identification | SG11 RFF 1153 SG11 RFF 1154 | CR <i>reference</i> |
| Creditor number | SG13 NAD 3035 SG13 NAD C082 3039 SG13 NAD C082 1131 | BE <i>creditor number</i> KRE |

PAYMUL example

```

UNH+1+PAYMUL:D:96A:UN'
BGM+452+B30++AF2'
DTM+137:19990414:102'
LIN+1'
DTM+203:19990415:102'
RFF+CR2:B30-1#19990414164857'
RFF+AXX:Payment 4'
BUS++DO'
MOA+9:104:DKK'

```

FII+OR+3258186214'
SEQ++1'
MOA+9:104:DKK'
RFF+CR3:B30-1#19990414164857'
RFF+CR:008236373737236'
PAI+::IBK:::A71'
NAD+BE+28736237:KRE'
UNT+17+1'

DK Inpayment form (75)

Joint inpayment form with debtor identification and message to receiver.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|-----------------------|---|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 | IBK |
| Form type code | SG11 PAI 4435 | A75 |
| Sender's reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date</i> (except with FED) |
| Sender's account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 | 9 <i>amount</i> |
| Debtor identification | SG11 RFF 1153 SG11 RFF 1154 | CR <i>reference</i> |
| Creditor number | SG13 NAD 3035 SG13 NAD C082 3039 SG13 NAD C082 1131 | BE <i>creditor number</i> KRE |
| Message to receiver | SG16 FTX C108 4440 | <i>text</i> |

PAYMUL example

```

UNH+1+PAYMUL:D:96A:UN'
BGM+452+B30++AF2'
DTM+137:19990414:102'
LIN+1'
DTM+203:19990415:102'
RFF+CR2:B30-1#19990414164857'
RFF+AXX:Payment 5'

```

BUS++DO'
MOA+9:105:DKK'
FII+OR+3258186214'
SEQ++1'
MOA+9:105:DKK'
RFF+CR3:B30-1#19990414164857'
RFF+CR:0000364736453421'
PAI+::IBK:::A75'
NAD+BE+74536243:KRE'
PRC+11'
FTX+PMD+++This is text to receiver line 2'
GIS+37'
UNT+20+1'

DK Inpayment form (73)

Joint inpayment form with sender name and message to receiver.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|-----------------------|---|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 | IBK |
| Form type code | SG11 PAI 4435 | A73 |
| Sender's reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date</i> (except with FED) |
| Sender's account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 | 9 <i>amount</i> |
| Creditor number | SG13 NAD 3035 SG13 NAD C082 3039 SG13 NAD C082 1131 | BE <i>Creditor number</i> KRE |
| Sender name | SG13 NAD 3035 SG13 NAD C080 | 5 <i>name and address</i> |
| Message to receiver | SG16 FTX C108 4440 | <i>text</i> |

PAYMUL example

```

UNH+1+PAYMUL:D:96A:UN'
BGM+452+B30++AF2'
DTM+137:19990414:102'
LIN+1'
DTM+203:19990415:102'
RFF+CR2:B30-1#19990414164857'
RFF+AXX:Payment 6'

```

BUS++DO'
 MOA+9:106:DKK'
 FII+OR+3258186214'
 SEQ++1'
 MOA+9:106:DKK'
 RFF+CR3:B30-1#19990414164857'
 PAI+::IBK:::A73'
 NAD+BE+74536435:KRE'
 NAD+5+++Sender name +Address+Frederiksberg++2000'
 PRC+11'
 FTX+PMD+++Text to receiver line 2'
 GIS+37'
 UNT+20+1'

DK Salary

Domestic Danish salary payment with restricted advice “Lønoverførsel” (=Salary) to the creditor. Transfers can be made in DKK from any DKK account to DKK accounts in Danske Bank or another bank. Transfer to accounts within Danske Bank is for disposal the next banking day (neutral disposal).

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|-----------------------|--|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | IBL |
| Sender's reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>Reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender's account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>Account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 | 9 <i>amount</i> |
| Receiver account | SG12 FII 3055 SG12 FII 3194 | BF <i>Account number</i> |

PAYMUL eksempel

```

UNH+1+PAYMUL:D:96A:UN'
BGM+452+26B4F#22#200302190908++AF4'
DTM+137:20030219:102'
LIN+1'
DTM+203:20030220:102'
RFF+CR2:26B4F#9#200302190908'
RFF+AXX:Peter Hansen'
BUS++DO'
MOA+9:1:DKK'
FII+OR+3258186214'
SEQ++1'

```


MOA+9:1:DKK'
RFF+CR3:26B4F#9#200302190908'
PAI+::IBL'
FII+BF+36273258186230'
UNT+16+1'

DK MobilePay Payout

Domestic MobilePay Payout with MobilePay advice to receiver. Transfers can only be made in DKK from a DKK account. Message to receiver can be up to 66 characters. Receiver reference is only used if Message to receiver is not filled in. Mobile phone number can also be prefixed with +45 or 0045. Spaces in the mobile phone number are ignored.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|-----------------------|--|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | IBB UUA |
| Sender's reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender's account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 | 9 <i>amount</i> |
| Receiver account | SG12 FII 3055 SG12 FII 3194 | MPO <i>mobile phone number</i> |
| Receiver reference | SG11 RFF 1153 SG11 RFF 1154 | CR <i>reference</i> |
| Message to receiver | SG16 FTX C108 4440 | <i>text</i> |
| Receiver name | SG13 NAD 3035 SG13 NAD C080 3036 | BE <i>Full name of receiver</i> |

PAYMUL example with advice

UNH+1+PAYMUL:D:96A:UN'
 BGM+452+B30++AF2'
 DTM+137:19990414:102'
 LIN+1'
 DTM+203:19990415:102'
 RFF+CR2:B30-1#19990414164857'
 RFF+AXX:Payment 2'
 BUS++DO'
 MOA+9:102:DKK'
 FII+OR+3258186214'
 SEQ++1'
 MOA+9:102:DKK'
 RFF+CR3:End-to-end reference'
 RFF+CR:Receiver reference'
 PAI+::IBB:::UUA'
 FII+MPO+98765432'
 NAD+BE+Full name of receiver'
 PRC+11'
 FTX+PMD+++Message to receiver'
 GIS+37'
 UNT+23+1'

DK Foreign transfer

Foreign transfer. By indicating 'Central bank transfer' in the message to the bank the transfer will be processed as such. Type of payment that is used to transfer money to an account in a foreign bank, or a currency account in a domestic bank.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|--|--|--|
| Domestic/Cross border | SG4 BUS 3279 | IN |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | UBB ALO, EXP, TE, EUR or KON |
| Sender reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount/equivalent | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 | 9 or 57 <i>amount or equivalent</i> |
| Currency | SG5 MOA 6345 or SG5 CUX C504 6347 SG5 CUX C504 6345 | <i>currency code</i> 2 or 3 <i>currency code</i> |
| Rate type and exchange rate number | SG5 RFF 1153 SG5 RFF 1154 | FX, 1, 2 or 3 <i>exchange rate no. (if FX)</i> |
| Charges | SG4 or SG11 FCA 4471 | 13, 14 or 15 |
| Receiver account | SG12 FII 3035 SG12 FII C078 3194 | BF <i>account number</i> |
| Receiver bank (fill out at least one): | | |
| 1) Stated in clear text | SG12 FII 3432 and 3436 SG12 FII 3207 | <i>Bank name and address</i> <i>country code</i> |
| Country code (must be shown) | SG12 FII C088 3433 | <i>SWIFT-address</i> |
| 2) SWIFT address | SG12 FII C088 3434 | <i>bank number</i> |
| 3) Bank identification number | SG12 FII C088 1131 | <i>bank id</i> |

| | | |
|---------------------------------------|--|---------------------------------------|
| Receiver name | SG13 NAD 3035 SG13 NAD C080 3036 | BE <i>receiver name</i> |
| Message to receiver | SG16 FTX C108 4440 | <i>text</i> |
| Report to Central bank: | | |
| Purpose of payment code | SG15 FTX C107 4441 SG15 FTX C108 4440 | BFK <i>purpose of payment code</i> |
| Import date | SG15 FTX C107 4441 SG15 FTX C108 4440 | IND <i>import date</i> |
| Creditor's home country | SG15 FTX C107 4441 SG15 FTX C108 4440 | CON <i>country code</i> |
| Supplementary purpose of payment text | SG15 FTX C107 4441 SG15 FTX C108 4440 | SBF <i>text</i> |

Further functionality:

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|---------------------|--|--------------------------|
| Message to the bank | SG8 INP C849 C522 SG8 FTX C108 4440 | OR:OR 1:3 <i>text</i> |

PAYMUL example

UNH+1+PAYMUL:D:96A:UN'
 BGM+452+B30++AF2'
 DTM+137:19990414:102'
 LIN+1'
 DTM+203:19990415:102'
 RFF+CR2:B30-1#19990414164857'
 RFF+AXX:Payment 10'
 BUS++IN'
 FCA+14'
 MOA+57:113:EUR'
 CUX+2:DKK'

RFF+2'
FII+OR+3258186214'
SEQ++1'
MOA+57:113:EUR'
RFF+CR3:B30-1#19990414164857'
PAI+::UBB::ALO'
FII+BF+000087323232+dabadehh:25:17+DE'
NAD+BE+++Receiver name:address 1:address 2'
GIS+10'
FTX+REG++KAT+1'
FTX+REG++IND+101999'
FTX+REG++MOM+18273636'
FTX+REG++CON+DE Germany
FTX+REG++ATR+description'
PRC+11'
FTX+PMD+++Text to Receiver line 2'
GIS+37'
UNT+29+1'

DK Foreign cheque

Order of (crossed/not crossed) foreign cheque. The cheque is sent to account holder, receiver, or is collected in DANSKE BANK-branch by account holder.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|------------------------------------|--|--|
| Domestic/Cross border | SG4 BUS 3279 | IN |
| Payment type | SG11 PAI 4461 | 23, MTC |
| Sender reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203 <i>date</i> |
| Sender account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount / Equivalent | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 | 9 or 57 <i>Amount or equivalent</i> |
| Currency | SG5 MOA 6345 or SG5 CUX C504 6347 SG5 CUX C504 6345 | <i>currency code</i> 2 or 3 <i>currency code</i> |
| Rate type and exchange rate number | SG5 RFF 1153 SG5 RFF 1154 | FX, 1, 2 or 3 <i>exchange rate number (if FX)</i> |
| Charges | SG4 or SG11 FCA 4471 | 16 or 17 |
| Receiver name | SG13 NAD 3035 SG13 NAD C080 3036 | RV <i>receiver name and address</i> |
| Cheque delivery | SG11 PAI 4435 | DFA, DFF or DFM |
| Message to receiver | SG16 FTX C108 4440 | <i>text</i> |
| Report to Central bank: | | |
| Purpose of payment code | SG15 FTX C107 4441 SG15 FTX C108 4440 | BFK <i>purpose of payment code</i> |
| Import date | SG15 FTX C107 4441 SG15 FTX C108 4440 | IND <i>import date</i> |
| Creditors home country | SG15 FTX C107 4441 | CON |

| | | |
|---------------------------------------|--------------------|---------------------|
| | SG15 FTX C108 4440 | <i>country code</i> |
| Supplementary purpose of payment text | SG15 FTX C107 4441 | SBF |
| | SG15 FTX C108 4440 | <i>text</i> |

PAYMUL example

UNH+1+PAYMUL:D:96A:UN'
 BGM+452+B30++AF2'
 DTM+137:19990414:102'
 LIN+1'
 DTM+203:19990415:102'
 RFF+CR2:B30-1#19990414164857'
 RFF+AXX:Payment 11'
 BUS++IN'
 FCA+17'
 MOA+9:111:EUR'
 RFF+2'
 FII+OR+3258186214'
 SEQ++1'
 MOA+9:111:EUR'
 RFF+CR3:B30-1#19990414164857'
 PAI+::23:::DFM'
 NAD+RV+++Receiver name:Address 1+Address 2++++DE'
 GIS+10'
 FTX+REG++KAT+0'
 FTX+REG++MOM+37646453'
 PRC+11'
 FTX+PMD+++Message to receiver line 2'
 GIS+37'
 UNT+24+1'

DK Default payment

In order to adapt Danske Bank's EDIFACT-concept to the international EDIFACT standard, which, among other things, does not have the PAI-segment as a required segment, Danske Bank has defined a default payment type when this segment is not included. This is usually the case for foreign customers, who do not indicate a PAI-segment. In order to comply closely with the international standard and at the same time adapt a payment to it, that can be used in Denmark, we have chosen as a payment type, (when there is no PAI-segment) an account transfer with extended advice, which includes the possibility of an extended advice to the receiver and alternative sender. At the same time certain codes/qualifiers are allowed, which are in the international standard, but are not used in the Danish subset.

Data elements that do not fit into this payment type are ignored. The payment is not refused because there are segments which are not used. The payment sender must therefore be careful about which data elements he passes on. These are shown below.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|---------------------|--|--|
| Sender reference | SG4 RFF 1153 SG4 RFF 1154 | AXX, AEK <i>Reference on sender's account statement</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 | 9 <i>amount</i> |
| Receiver account | SG12 FII 3055 SG12 FII 3194 | BF <i>account number</i> |
| Receiver reference | SG11 RFF 1153 SG11 RFF 1154 | CR, PQ <i>reference</i> |
| Message to receiver | SG16 FTX C108 4440 | <i>text</i> |

Further functionality:

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|-------------------------------|---|--|
| Technical debit reference | SG4 RFF 1153 SG4 RFF 1154 | CR2, ALL <i>Technical reference</i> |
| Technical credit reference | SG11 RFF 1153 SG11 RFF 1154 | CR3, AIK <i>Technical reference</i> |
| Alternative address | SG13 NAD 3035 SG13 NAD C080 3036 SG13 NAD C059 3042 SG13 NAD 3164 SG13 NAD 3251 | 5, OY <i>name</i> <i>street</i> <i>town</i> <i>post code</i> |
| Document reference | SG11 RFF 1153 SG11 RFF 1154 | 3 <i>reference</i> |
| Customer number with receiver | SG13 NAD C082 1131 SG13 NAD C082 3039 | ONLY <i>identification</i> |

PAYMUL example

```

UNH+1+PAYMUL:D:96A:UN'
BGM+452+0000250359/0716/071504+9'
DTM+137:19990716:102'
LIN+1'
DTM+203:19990716:102'
RFF+AEK:0025035907160001'
MOA+9:2867:DKK'
FII+OR+30013258186214:SIEMENS AG 1, 80012 MUENCHEN::DKK+:::3001:25:130+DK'
SEQ++1'
MOA+9:2867:DKK'
DTM+140:19990716:102'
RFF+CR:529320002171'
FII+BF+30011234567890:DANCOMPANY A S+:::3001:25:130:DANSKE BANK AS+DK'
NAD+OY+ESA79252151:52:ZZZ++5293PM MALAGA+AV:JOSE GASSET:17+MALAGA++29000+ES'
PRC+9'

```

FTX+PMD+++402082 99 2867;;5293 529320002171'

DOC+380+402082 99'

MOA+9:2867,00:DKK'

DTM+137:19990615:102'

GIS+37'

CNT+2:1'

UNT+22+1'

SE Account transfer with advice

Domestic Swedish transfer with advice to creditor.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|---------------------------|---|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | SLK SKU |
| Sender reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 SG5 and SG11 MOA 6345 | 9 <i>Amount</i> SEK |
| Receiver account | SG12 FII 3055 SG12 FII 3194 | BF <i>account number</i> |
| Receiver name and address | SG13 NAD 3035 SG13 NAD C080 | PE <i>name and address</i> |
| Message to receiver | SG16 FTX C108 4440 | <i>Text</i> |
| Report to Central bank: | | |
| Category | SG15 FTX C107 4441 SG15 FTX C108 4440 | KAT <i>Category/purpose</i> |

PAYMUL example

```

UNH+1+PAYMUL:D:96A:UN'
BGM+452+B2648'
DTM+137:19990607:102'
LIN+1'
DTM+203:19990608:102'

```

RFF+CR2:B2648-1#19990607134531'
RFF+AXX:Text to sender'
BUS++DO'
MOA+9:1:SEK'
FII+OR+4993002569'
SEQ++1'
MOA+9:1:SEK'
RFF+CR3:B2648-1#19990607134531'
PAI+::SLK:::SKU'
FII+BF+54110000032334'
NAD+PE+++Hans Svensson+Sveavägen 45+Alingsås++44100'
GIS+10'
FTX+REG++KAT+101'
PRC+11'
FTX+PMD+++Message to receiver.'
GIS+37'
UNT+20+1'

SE Salary

Domestic Swedish salary transfer. The payment must be send 2 days before processing date.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|-------------------------|---|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | SLL SLM |
| Sender reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 SG5 and SG11 MOA 6345 | 9 <i>Amount</i> SEK |
| Receiver account | SG12 FII 3055 SG12 FII 3194 | BF <i>account number</i> |
| Report to Central bank: | | |
| Category | SG15 FTX C107 4441 SG15 FTX C108 4440 | KAT <i>Category/purpose</i> |

PAYMUL example

```

UNH+1+PAYMUL:D:96A:UN'
BGM+452+1533A#46#200402191349++AF4'
DTM+137:20040219:102'
LIN+1'
DTM+203:20040221:102'
RFF+CR2:1533A#19#200402191349'
RFF+AXX:Salary'
BUS++DO'
MOA+9:1:SEK'

```

FII+OR+4993002569'
SEQ++1'
MOA+9:1:SEK'
RFF+CR3:1533A#19#200402191349'
PAI+::SLL:::SLM'
FII+BF+54110000011111'
GIS+10'
FTX+REG++KAT+470'
UNT+16+1'

SE Cash payment

Domestic Swedish cash payment with advice to creditor. If a c/o address is used it must be found in the 3rd non-empty element.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|---------------------------|---|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | SLU SUU |
| Sender reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 SG5 and SG11 MOA 6345 | 9 <i>Amount</i> SEK |
| Receiver name and address | SG13 NAD 3035 SG13 NAD C080 | PE <i>name, c/o name and address</i> |
| Message to receiver | SG16 FTX C108 4440 | <i>text</i> |

PAYMUL example

```

UNH+1+PAYMUL:D:96A:UN'
BGM+452+B2648'
DTM+137:19990607:102'
LIN+1'
DTM+203:19990608:102'
RFF+CR2:B2648-2#19990607134531'
RFF+AXX: Text to sender '
BUS++DO'
MOA+9:10:SEK'
FII+OR+4993002577'

```


SEQ++1'
MOA+9:10:SEK'
RFF+CR3:B2648-2#19990607134531'
PAI+::SLU::SUU'
NAD+PE+++Hans Svensson+Sveavägen 45:c/o Name+Alingsås++44100'
PRC+11'
FTX+PMD+++Message to receiver'
GIS+37'
UNT+19+1'

SE Bankgirot transfer with long advice

Domestic Swedish giro transfer (girering) to Bankgiro-number with a long advice to receiver. The advice is sent by Bankgirot.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|-------------------------|---|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | SLG SGU |
| Sender reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 SG5 and SG11 MOA 6345 | 9 <i>Amount</i> SEK |
| Bankgiro-number | SG12 FII 3055 SG12 FII 3194 | BF <i>Bankgiro-number</i> |
| Message to receiver | SG16 FTX C108 4440 | <i>Text</i> |
| Report to Central bank: | | |
| Category | SG15 FTX C107 4441 SG15 FTX C108 4440 | KAT <i>Category/purpose</i> |

PAYMUL example

```

UNH+1+PAYMUL:D:96A:UN'
BGM+452+B2648'
DTM+137:19990607:102'
LIN+1'
DTM+203:19990608:102'
RFF+CR2:B2648-4#19990607134531'

```

RFF+AXX:Internal text to sender'
BUS++DO'
MOA+9:1:SEK'
FII+OR+4993002569'
SEQ++1'
MOA+9:1:SEK'
RFF+CR3:B2648-4#19990607134531'
PAI+::SLG:::SGU'
FII+BF+54725171'
GIS+10'
FTX+REG++KAT+101'
PRC+11'
FTX+PMD+++Long message to receiver. Message sent by Bankgirot'
GIS+37'
UNT+19+1'

SE Bankgirot transfer with OCR-reference

Domestic Swedish giro transfer (girering) to Bankgiro-number with OCR-reference.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|-------------------------|---|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | SLG SGR |
| Sender reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 SG5 and SG11 MOA 6345 | 9 <i>Amount</i> SEK |
| OCR-reference | SG11 RFF C506 1153 SG11 RFF C506 1154 | CR <i>OCR-reference</i> |
| Bankgiro-number | SG12 FII 3055 SG12 FII 3194 | BF <i>Bankgiro-number</i> |
| Report to Central bank: | | |
| Category | SG15 FTX C107 4441 SG15 FTX C108 4440 | KAT <i>Category/purpose</i> |

PAYMUL example

UNH+1+PAYMUL:D:96A:UN'
 BGM+452+B2648'
 DTM+137:19990607:102'
 LIN+1'
 DTM+203:19990608:102'
 RFF+CR2:B2648-5#19990607134531'

RFF+AXX:Internal text to sender'
BUS++DO'
MOA+9:1:SEK'
FII+OR+4993002569'
SEQ++1'
MOA+9:1:SEK'
RFF+CR3:B2648-5#19990607134531'
RFF+CR:18'
PAI+::SLG:::SGR'
FII+BF+54725171'
GIS+10'
FTX+REG++KAT+101'
UNT+17+1'

SE Bankgirot transfer with text reference

Domestic Swedish giro transfer (girering) to Bankgiro-number with text reference.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|-------------------------|---|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | SLG SGM |
| Sender reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 SG5 and SG11 MOA 6345 | 9 <i>Amount</i> SEK |
| Receiver reference | SG11 RFF C506 1153 SG11 RFF C506 1154 | CR <i>reference</i> |
| Bankgiro-number | SG12 FII 3055 SG12 FII 3194 | BF <i>Bankgiro-number</i> |
| Report to Central bank: | | |
| Category | SG15 FTX C107 4441 SG15 FTX C108 4440 | KAT <i>Category/purpose</i> |

PAYMUL example

```

UNH+1+PAYMUL:D:96A:UN'
BGM+452+B2648'
DTM+137:19990607:102'
LIN+1'
DTM+203:19990608:102'
RFF+CR2:B2648-6#19990607134531'

```

RFF+AXX:Internal text to sender'
BUS++DO'
MOA+9:1:SEK'
FII+OR+4993002569'
SEQ++1'
MOA+9:1:SEK'
RFF+CR3:B2648-6#19990607134531'
RFF+CR:123456789'
PAI+::SLG:::SGM'
FII+BF+54725171'
GIS+10'
FTX+REG++KAT+101'
UNT+17+1'

SE PlusGiro transfer with long advice

Domestic Swedish giro transfer (girering) to Plusgiro-number with a long advice to receiver. The advice is sent by PlusGiro.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|-----------------------|---|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | SLO SPA |
| Sender reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 SG5 and SG11 MOA 6345 | 9 <i>Amount</i> SEK |
| Plusgiro number | SG12 FII 3055 SG12 FII 3194 | BF <i>Plusgiro number</i> |
| Message to receiver | SG16 FTX C108 4440 | <i>text</i> |

PAYMUL example

```

UNH+1+PAYMUL:D:96A:UN'
BGM+452+A356D#40++AF4'
DTM+137:20011026:102'
LIN+1'
DTM+203:20011029:102'
RFF+CR2:A356D#300#'
RFF+AXX:Internal text to sender'
BUS++DO'
MOA+9:3:SEK'
FII+OR+4993002569'

```


SEQ++1'
MOA+9:3:SEK'
RFF+CR3:A356D#300#'
PAI+::SLO::SPA'
FII+BF+11219961'
PRC+11'
FTX+PMD+++Long message to receiver. Message sent by Plusgirot'
GIS+37'
UNT+19+1'

SE PlusGiro transfer with OCR-reference

Domestic Swedish giro transfer (girering) to Plusgiro number with OCR-reference.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|-----------------------|---|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | SLO SPO |
| Sender reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 SG5 and SG11 MOA 6345 | 9 <i>Amount</i> SEK |
| OCR-reference | SG11 RFF C506 1153 SG11 RFF C506 1154 | CR <i>OCR-reference</i> |
| Plusgiro number | SG12 FII 3055 SG12 FII 3194 | BF <i>Plusgiro number</i> |

PAYMUL example

```

UNH+1+PAYMUL:D:96A:UN'
BGM+452+A356D#40++AF4'
DTM+137:20011026:102'
LIN+1'
DTM+203:20011029:102'
RFF+CR2:A356D#298#'
RFF+AXX:Internal text to sender'
BUS++DO'
MOA+9:1:SEK'
FII+OR+4993002569'

```

SEQ++1'
MOA+9:1:SEK'
RFF+CR3:A356D#298#'
RFF+CR:04637531254'
PAI+::SLO::SPO'
FII+BF+11219961'
UNT+17+1'

SE PlusGiro transfer with text reference

Domestic Swedish giro transfer (girering) to Plusgiro number with text reference.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|-----------------------|---|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | SLO SPF |
| Sender reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 SG5 and SG11 MOA 6345 | 9 <i>Amount</i> SEK |
| Plusgiro number | SG12 FII 3055 SG12 FII 3194 | BF <i>Plusgiro number</i> |
| Receiver reference | SG17 DOC C002 1001 SG17 RFF C506 1153 SG17 RFF C506 1154 | 380 IV <i>reference</i> |

PAYMUL example

```

UNH+1+PAYMUL:D:96A:UN'
BGM+452+A356D#40++AF4'
DTM+137:20011026:102'
LIN+1'
DTM+203:20011029:102'
RFF+CR2:A356D#299#'
RFF+AXX:Internal text to sender'
BUS++DO'
MOA+9:2:SEK'
FII+OR+4993002569'

```

SEQ++1'
MOA+9:2:SEK'
RFF+CR3:A356D#299#'
PAI+::SLO::SPF'
FII+BF+11219961'
PRC+8'
DOC+380'
RFF+IV:Invoice 1256789'
GIS+37'
UNT+20+1'

SE PlusGiro sweeping transfer

Domestic Swedish transfer (sweeping) from Plusgiro number to an account in the Bank.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|-----------------------|---|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | SFG ALM |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>Plusgiro number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 SG5 and SG11 MOA 6345 | 9 <i>Amount</i> SEK |
| Plusgiro number | SG12 FII 3055 SG12 FII 3194 | BF <i>account number</i> |

PAYMUL example

```

UNH+1+PAYMUL:D:96A:UN'
BGM+452+8D4C0#21++AF4'
DTM+137:20030530:102'
LIN+1'
DTM+203:20030530:102'
RFF+CR2:8D4C0#4#'
BUS++DO'
MOA+9:10:SEK'
FII+OR+1234567'
SEQ++1'
MOA+9:10:SEK'
RFF+CR3:8D4C0#4#'
PAI+::SFG:::ALM'
FII+BF+4993048364'
UNT+15+1'

```

SE Foreign transfer

Foreign transfer from an account in DANSKE BANK Sweden.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|--|---|---|
| Domestic/Cross border | SG4 BUS 3279 | IN |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | UBB ALO, EXP, TE, EUR or KON |
| Sender reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender account | SG6 FII 3035 SG6 FII C078 3194 SG6 FII 3207 | OR <i>account number</i> SE |
| Amount / Equivalent | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 | 9 or 57 <i>Amount or equivalent</i> |
| Currency | SG5 MOA 6345 or SG5 CUX C504 6347 SG5 CUX C504 6345 | <i>currency code</i> 2 or 3 <i>currency code</i> |
| Rate type and exchange rate number | SG5 RFF 1153 SG5 RFF 1154 | FX, 1 or 3 <i>exchange rate number (if FX)</i> |
| Charges | SG4 or SG11 FCA 4471 | 13, 14 or 15 |
| Receiver account | SG12 FII 3035 SG12 FII C078 3194 | BF <i>account number</i> |
| Receiver bank (fill out at least one): 1) Stated in clear text Country code (must be shown) 2) SWIFT address 3) Bank identification number | SG12 FII 3432 and 3436 SG12 FII 3207 SG12 FII C088 3433 SG12 FII C088 3434 | <i>bank name and bank address</i> <i>country code</i> <i>SWIFT-address</i> <i>banknumber</i> |

| | | |
|-------------------------|--|----------------------------|
| Receiver name | SG13 NAD 3035 SG13 NAD C080 3036 | BE <i>receiver name</i> |
| Message to receiver | SG16 FTX C108 4440 | <i>text</i> |
| Report to Central bank: | | |
| Category | SG15 FTX C107 4441 SG15 FTX C108 4440 | KAT <i>category</i> |

Further functionality:

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|---------------------|--|--------------------------|
| Message to the bank | SG8 INP C849 C522 SG8 FTX C108 4440 | OR:OR 1:3 <i>text</i> |

PAYMUL example

UNH+1+PAYMUL:D:96A:UN'
 BGM+452+B2648'
 DTM+137:19990607:102'
 LIN+1'
 DTM+203:19990608:102'
 RFF+CR2:B2648-3#19990607134531'
 RFF+AXX:Text acc. statement '
 BUS++IN'
 FCA+14'
 MOA+9:100:USD'
 RFF+3'
 FII+OR+4993002569++SE'
 SEQ++1'
 MOA+9:100:USD'
 RFF+CR3:B2648-3#19990607134531'
 PAI+::UBB:::ALO'
 FII+BF+42395349634+DABAUS33:25:17:999999999:FW:130:Danske Bank, New York+US'
 NAD+BE+++Pete Smith:25, Park Avenue+++++US'
 GIS+10'
 FTX+REG++KAT+101'

PRC+11'
FTX+PMD+++Message to receiver line 2'
GIS+37'
UNT+24+1'

SE Foreign cheque

Order of (crossed/not crossed) foreign cheque. The cheque is sent to the account holder or receiver. If the cheque is required to be sent direct to the foreign payee, it is possible to send an advice to the payee. In the example there is no report to Central bank, (Riksbanken).

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|------------------------------------|--|--|
| Domestic/Cross border | SG4 BUS 3279 | IN |
| Payment type | SG11 PAI 4461 | 23, MTC |
| Sender reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203 <i>date</i> |
| Sender account | SG6 FII 3035 SG6 FII C078 3194 SG6 FII 3207 | OR <i>account number</i> SE |
| Amount / Equivalent | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 | 9 or 57 <i>Amount or Book value</i> |
| Currency | SG5 MOA 6345 or SG5 CUX C504 6347 SG5 CUX C504 6345 | <i>currency code</i> 2 or 3 <i>currency code</i> |
| Rate type and exchange rate number | SG5 RFF 1153 SG5 RFF 1154 | FX or 3 <i>exchange rate number (if FX)</i> |
| Charges | SG4 or SG11 FCA 4471 | 16 or 17 |
| Receiver name | SG13 NAD 3035 SG13 NAD C080 3036 | RV <i>receiver name and address</i> |
| Cheque delivery | SG11 PAI 4435 | DFA or DMF |
| Message to receiver | SG16 FTX C108 4440 | <i>text</i> |
| Report to Central bank | | |
| Purpose of payment code | SG15 FTX C107 4441 SG15 FTX C108 4440 | BFK <i>purpose of payment code</i> |

| | | |
|---------------------------------------|--|----------------------------|
| Import date | SG15 FTX C107 4441 SG15 FTX C108 4440 | IND <i>import date</i> |
| Creditor's home country | SG15 FTX C107 4441 SG15 FTX C108 4440 | CON <i>country code</i> |
| Supplementary purpose of payment code | SG15 FTX C107 4441 SG15 FTX C108 4440 | SBF <i>text</i> |

PAYMUL example

UNH+1+PAYMUL:D:96A:UN'
 BGM+452+B293'
 DTM+137:19991018:102'
 LIN+1'
 DTM+203:19991018:102'
 RFF+CR2:B293-1#19991018171330'
 RFF+AXX:Text account statement'
 BUS++IN'
 FCA+17'
 MOA+9:100:USD'
 RFF+3'
 FII+OR+4993002569++SE'
 SEQ++1'
 MOA+9:100:USD'
 RFF+CR3:B293-1#19991018171330'
 PAI+::23:::DFM'
 NAD+RV+++Receiver name:Receiver address line 1+Receiver address line 2++++US'
 GIS+10'
 FTX+REG++KAT+00'
 PRC+11'
 FTX+PMD+++This is message to receiver Line 2'
 GIS+37'
 UNT+23+1'

NO Wages

Domestic Norwegian account transfer, which is used to transfer net wages. Processing date is shown as two days before wages must be available to the employee. No advice is sent to receiver with wages, as receiver gets a standard text in his account statement.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|-----------------------|---|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | NLL |
| Sender reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 SG5 and SG11 MOA 6345 | 9 <i>Amount</i> NOK |
| Receiver account | SG12 FII 3055 SG12 FII 3194 | BF <i>account number</i> |

PAYMUL example

```

UNH+1+PAYMUL:D:96A:UN'
BGM+452+B253'
DTM+137:19991004:102'
LIN+1'
DTM+203:19991004:102'
RFF+CR2:B253-1#19991004110501'
RFF+AXX:Payment 1'
BUS++DO'
MOA+9:100:NOK'
FII+OR+32581862141'

```

SEQ++1'
MOA+9:100:NOK'
RFF+CR3:B253-1#19991004110501'
PAI+::NLL'
FII+BF+96700002321'
GIS+10'
FTX+REG++KAT+00'
UNT+18+1'

NO Account transfer

Norwegian form of payment, that is used for transfer to another account in a Norwegian domestic bank – regardless of whether the payee’s account is with Danske Bank or another bank. Advice to receiver in account statement (payment without advice).

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|-----------------------|---|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | NLK NKM |
| Sender reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 SG5 and SG11 MOA 6345 | 9 <i>Amount</i> NOK |
| Receiver account | SG12 FII 3055 SG12 FII 3194 | BF <i>account number</i> |
| Receiver reference | SG11 RFF 1153 SG11 RFF 1154 | CR <i>reference</i> |

PAYMUL example

```

UNH+1+PAYMUL:D:96A:UN'
BGM+452+B254'
DTM+137:19991004:102'
LIN+1'
DTM+203:19991004:102'
RFF+CR2:B254-2#19991004113947'
RFF+AXX:Payment 3'
BUS++DO'

```

MOA+9:100:NOK'
FII+OR+32581862141'
SEQ++1'
MOA+9:100:NOK'
RFF+CR3:B254-2#19991004113947'
RFF+CR:Sender ID'
PAI+::NLK:::NKM'
FII+BF+97600006721'
GIS+10'
FTX+REG++KAT+00'
UNT+19+1'

NO Account transfer with advice

Norwegian form of payment that is used for transfer to another account in a Norwegian, domestic bank – regardless of whether payee’s account is with Danske Bank or another bank. Advice to receiver is by letter (payment with advice).

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|---------------------------|---|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | NLK NKU |
| Sender reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 SG5 and SG11 MOA 6345 | 9 <i>Amount</i> NOK |
| Receiver account | SG12 FII 3055 SG12 FII 3194 | BF <i>account number</i> |
| Receiver name and address | SG13 NAD 3035 SG13 NAD C080 | PE <i>name and address</i> |
| Message to receiver | SG16 FTX C108 4440 | <i>text</i> |

PAYMUL example

```

UNH+1+PAYMUL:D:96A:UN'
BGM+452+B254'
DTM+137:19991004:102'
LIN+1'
DTM+203:19991004:102'
RFF+CR2:B254-1#19991004113947'
RFF+AXX:Payment 4'

```


BUS++DO'
MOA+9:100:NOK'
FII+OR+32581862141'
SEQ++1'
MOA+9:100:NOK'
RFF+CR3:B254-1#19991004113947'
PAI+::NLK:::NKU'
FII+BF+97600006721'
NAD+PE+++Receiver name +Receiver address +Åheim++6146'
GIS+10'
FTX+REG++KAT+00'
PRC+11'
FTX+PMD+++This is text to receiver Line 2'
GIS+37'
UNT+22+1'

NO Account transfer with OCR-reference (KID-payment)

Norwegian payment form that is used for transfer to another account in a Norwegian, domestic bank – regardless of whether payee’s account is with Danske Bank or another bank. Advice to receiver is in the form of an OCR-reference.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|---------------------------|---|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | NLK NKR |
| Sender reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 SG5 and SG11 MOA 6345 | 9 <i>Amount</i> NOK |
| Receiver account | SG12 FII 3055 SG12 FII 3194 | BF <i>account number</i> |
| Receiver name and address | SG13 NAD 3035 SG13 NAD C080 | PE <i>name and address</i> |
| OCR-reference | SG11 RFF C506 1153 SG11 RFF C506 1154 | CR <i>OCR-reference</i> |

PAYMUL example

```

UNH+1+PAYMUL:D:96A:UN'
BGM+452+B286'
DTM+137:19991008:102'
LIN+1'
DTM+203:19991008:102'
RFF+CR2:B286-1#19991008153652'

```

BUS++DO'
MOA+9:100:NOK'
FII+OR+32581862141'
SEQ++1'
MOA+9:100:NOK'
RFF+CR3:B286-1#19991008153652'
RFF+CR:123456789012345'
PAI+::NLK:::NKR'
FII+BF+97600006721'
GIS+10'
FTX+REG++KAT+00'
UNT+18+1'

NO Account transfer with sub-specifications.

Norwegian payment form that is used for transfer to another account in a Norwegian, domestic bank – regardless of whether payee’s account is with Danske Bank or another bank. There can be several payments to the same receiver. Advice to receiver is in the form of an OCR-reference (KID-payment) and/or structured information. Before using this payment form you have to take contact to Danske Bank.

Note: A registration is needed in the Business Online agreement system before this payment type can be used. Please contact your Business Advisor or Cash Manager in Danske Bank in order to make the necessary registrations.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|---------------------------|---|---|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | NLK NKI |
| Sender reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 and SG 17 DTM 2005 SG17 DTM 2379 SG4 and SG 17 DTM 2380 | 203, EKN, FED,138 or 171 102 <i>date (except with FED)</i> |
| Sender account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5, SG11 and SG17 MOA 5025 SG5, SG11 and SG17 MOA 5004 SG5 and SG11 MOA 6345 | 9 or 12 <i>Amoun payable or amount remitted</i> NOK |
| Receiver account | SG12 FII 3055 SG12 FII 3194 | BF <i>account number</i> |
| Receiver name and address | SG13 NAD 3035 SG13 NAD C080 | PE <i>name and address</i> |
| Sub-specification | SG17 DOC C002 1001 SG17 DOC C503 1004 | 380,381,998 or 999 <i>Invoice, credit note, KID or KID credit note</i> |

PAYMUL example

UNH+1+PAYMUL:D:96A:UN'
BGM+452+B286'
DTM+137:20120513:102'
LIN+1'
DTM+203: 20120513:102'
RFF+CR2:B286-1#19991008153652'
BUS++DO'
MOA+9:100:NOK'
FII+OR+32581862141'
SEQ++1'
MOA+9:100:NOK'
RFF+CR3:B286-1#19991008153652'
RFF+CR:123456789012345'
PAI+::NLK:::NKI'
FII+BF+97600006721'
GIS+10'
FTX+REG++KAT+00'
DOC+380+123455'
MOA+9:3:NOK'
DTM+203:20120501:102'
DOC+381+123455'
MOA+9:3:NOK'
DTM+203:20110501:102'
DOC+999+045000300100192'
MOA+9:2:NOK'
DOC+998+045000300100192'
MOA+9:2:NOK'
UNT+18+1'

NO Cash payment

Norwegian form of payment that is used where the receiver's account number is no known. Payment is carried out by BBS (Bankernes BetalingsSentral) issuing a payment order direct to the payee, which can be cashed in any bank.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|---------------------------|---|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | NLU NUU |
| Sender reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 SG5 and SG11 MOA 6345 | 9 <i>Amount</i> NOK |
| Receiver name and address | SG13 NAD 3035 SG13 NAD C080 | PE <i>name and address</i> |
| Message to receiver | SG16 FTX C108 4440 | <i>text</i> |

PAYMUL example

```

UNH+1+PAYMUL:D:96A:UN'
BGM+452+B257'
DTM+137:19991004:102'
LIN+1'
DTM+203:19991004:102'

```

RFF+CR2:B257-1#19991004134646'
RFF+AXX:Payment 5'
BUS++DO'
MOA+9:100:NOK'
FII+OR+32581862141'
SEQ++1'
MOA+9:100:NOK'
RFF+CR3:B257-1#19991004134646'
PAI+::NLU:::NUU'
NAD+PE+++Receiver name +Receiver address +Åheim++6146'
GIS+10'
FTX+REG++KAT+00'
PRC+11'
FTX+PMD+++This is message to receiver Line 2:Line 3'
GIS+37'
UNT+21+1'

NO Foreign transfer

Foreign transfer. Form of payment that is used to transfer money to an account in a bank abroad, or a currency account in a domestic bank. Use transfer type, Concern transfer (KON), if there are to be cross border transfers between own/concern related accounts in Danske Bank in Denmark, Finland, Norway, Sweden and Great Britain.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|------------------------------------|--|--|
| Domestic/Cross border | SG4 BUS 3279 | IN |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | UBB ALO, EXP, TE, EUR or KON |
| Sender reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date</i> (except with FED) |
| Sender account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount / Equivalent value | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 | 9 or 57 <i>Amount</i> or <i>equivalent</i> |
| Currency | SG5 MOA 6345 or SG5 CUX C504 6347 SG5 CUX C504 6345 | <i>currency code</i> 2 or 3 <i>currency code</i> |
| Rate type and exchange rate number | SG5 RFF 1153 SG5 RFF 1154 | FX, 1 or 3 <i>exchange rate number</i> (if FX) |
| Charges | SG4 or SG11 FCA 4471 | 13, 14 or 15 |
| Receiver account | SG12 FII 3035 SG12 FII C078 3194 | BF <i>account number</i> |

| | | |
|--|--|--|
| Receiver bank (fill out at least one): | SG12 FII 3432 and 3436 | <i>bank name and bank address</i> |
| 1) Stated in clear text | SG12 FII 3207 | <i>country code</i> |
| Country code (must be shown) | SG12 FII C088 3433 | <i>SWIFT-address</i> |
| 2) SWIFT address | SG12 FII C088 3434 | <i>bank number</i> |
| 3) Bank identification number | SG12 FII C088 1131 | <i>bank id</i> |
| Receiver name | SG13 NAD 3035 SG13 NAD C080 3036 | BE <i>receiver name and address</i> |
| Message to receiver | SG16 FTX C108 4440 | <i>text</i> |
| Report to Central bank: | | |
| Purpose of payment code | SG15 FTX C107 4441 SG15 FTX C108 4440 | KAT <i>purpose of payment code</i> |
| Debtor's company number | SG15 FTX C107 4441 SG15 FTX C108 4440 | MOM <i>company number</i> |
| Receiver's company number | SG15 FTX C107 4441 SG15 FTX C108 4440 | SEM <i>company number</i> |
| Supplementary purpose of payment text | SG15 FTX C107 4441 SG15 FTX C108 4440 | ATR <i>text</i> |

Further functionality:

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|---------------------|--|--------------------------|
| Message to the bank | SG8 INP C849 C522 SG8 FTX C108 4440 | OR:OR 1:3 <i>text</i> |

PAYMUL example

UNH+1+PAYMUL:D:96A:UN'
 BGM+452+B259'
 DTM+137:19991004:102'
 LIN+1'
 DTM+203:19991004:102'
 RFF+CR2:B259-1#19991004141845'

RFF+AXX:Payment 6'
 BUS++IN'
 FCA+14'
 MOA+9:100:USD'
 RFF+3'
 FII+OR+32581862141++NO'
 SEQ++1'
 MOA+9:100:USD'
 RFF+CR3:B259-1#19991004141845'
 PAI+::UBB:::ALO'
 FII+BF+1237123123+CHASUS33:25:17+US'
 NAD+BE+++Receiver name:Receiver address 1:Receiver address 2+++++US'
 GIS+10'
 FTX+REG++KAT+14'
 FTX+REG++MOM+12345678901'
 FTX+REG++SEM+10987654321'
 FTX+REG++ATR+Description of category'
 PRC+11'
 FTX+PMD+++This is message to beneficiary Line 2:Line 3'
 GIS+37'
 UNT+27+1'

NO Foreign cheque

Order of (crossed/not crossed) foreign cheque. The cheque is sent to the account holder or receiver. If the cheque is required to be sent direct to the foreign payee, it is possible to send an advice to the payee.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|------------------------------------|--|--|
| Domestic/Cross border | SG4 BUS 3279 | IN |
| Payment type | SG11 PAI 4461 | 23, MTC |
| Sender reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203 <i>date</i> |
| Sender account | SG6 FII 3035 SG6 FII C078 3194 SG6 FII 3207 | OR <i>account number</i> NO |
| Amount / Equivalent value | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 | 9 or 57 <i>Amount or equivalent</i> |
| Currency | SG5 MOA 6345 or SG5 CUX C504 6347 SG5 CUX C504 6345 | <i>currency code</i> 2 or 3 <i>currency code</i> |
| Rate type and exchange rate number | SG5 RFF 1153 SG5 RFF 1154 | FX or 3 <i>exchange rate number (if FX)</i> |
| Charges | SG4 or SG11 FCA 4471 | 16 or 17 |
| Receiver name | SG13 NAD 3035 SG13 NAD C080 3036 | RV <i>receiver name and address</i> |
| Cheque delivery | SG11 PAI 4435 | DFA or DMF |
| Message to receiver | SG16 FTX C108 4440 | <i>text</i> |
| Report to Central bank: | | |

| | | |
|---------------------------------------|--|---------------------------------------|
| Purpose of payment code | SG15 FTX C107 4441 SG15 FTX C108 4440 | BFK <i>purpose of payment code</i> |
| Import date | SG15 FTX C107 4441 SG15 FTX C108 4440 | IND <i>import date</i> |
| Creditor's home country | SG15 FTX C107 4441 SG15 FTX C108 4440 | CON <i>country code</i> |
| Supplementary purpose of payment text | SG15 FTX C107 4441 SG15 FTX C108 4440 | SBF <i>text</i> |

PAYMUL example

UNH+1+PAYMUL:D:96A:UN'
 BGM+452+B261'
 DTM+137:19991004:102'
 LIN+1'
 DTM+203:19991004:102'
 RFF+CR2:B261-1#19991004152102'
 RFF+AXX:Payment 7'
 BUS++IN'
 FCA+17'
 MOA+9:100:USD'
 RFF+3'
 FII+OR+32581862141++NO'
 SEQ++1'
 MOA+9:100:USD'
 RFF+CR3:B261-1#19991004152102'
 PAI+::23:::DFM'
 NAD+RV+++Receiver name:Receiver address 1+Receiver address 2++++US'
 GIS+10'
 FTX+REG++KAT+14'
 FTX+REG++MOM+12345678901'
 FTX+REG++SEM+10987654321'
 FTX+REG++ATR+Description of category'
 PRC+11'

FTX+PMD+++This is message to beneficiary Line 2:Line 3'
GIS+37'
UNT+26+1'

FI Account transfer with OCR-reference

Finnish form of payment, that is used for transfer to another account in a Finnish domestic bank – regardless of whether the payee’s account is with Danske Bank or another bank. Advice to beneficiary with OCR-reference.

| Data element | UN/EDIFACT Segment/Element | Code/Value |
|-----------------------|--|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | FLK FKR |
| Sender’s reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date</i> (except with FED) |
| Sender’s account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 og SG11 MOA 5025 SG5 og SG11 MOA 5004 SG5 og SG11 MOA 6345 | 9 <i>amount</i> EUR |
| Receiver account | SG12 FII 3055 SG12 FII 3194 | BF <i>account number</i> |
| OCR-reference | SG11 RFF C506 1153 SG11 RFF C506 1154 | CR <i>OCR-reference</i> |

PAYMUL example

```

UNH+1+PAYMUL:D:96A:UN'
BGM+452+B84'
DTM+137:20011105:102'
LIN+1'
DTM+ 203:20021101:102'
RFF+CR2:B84-1#20011105135330'
RFF+AXX:Payment no. 1'
BUS++DO'
MOA+9:101,01:EUR'
FII+OR+34499400001396'

```

SEQ++1'
MOA+9:101,01:EUR'
RFF+CR3:B84-1#20011105135330'
RFF+CR:12345678901234567890'
PAI+::FLK::FKR'
FII+BF+08000102177096'
UNT+17+1'
UNZ+1+B84'

FI Account transfer with structured advice

Domestic Finnish payment that is used for transfer to another account in a Finnish, domestic bank – regardless of whether payee’s account is with Danske Bank or another bank. Advice to beneficiary is a structured message.

| Data element | UN/EDIFACT Segment/Element | Code/Value |
|-----------------------------------|--|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | FLK FKS |
| Sender’s reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date</i> (except with FED) |
| Sender’s account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 og SG11 MOA 5025 SG5 og SG11 MOA 5004 SG5 og SG11 MOA 6345 | 9 <i>amount</i> EUR |
| Receiver account | SG12 FII 3055 SG12 FII 3194 | BF <i>account number</i> |
| Structured message to beneficiary | SG16 PRC 7187 SG17 DOC | 8 380 |
| Invoice number | SG 17 RFF 1153 SG 17 RFF 1154 | IV <i>reference number</i> |
| Customer number | SG 17 NAD 3035 SG 17 NAD 3039 | IV <i>identification</i> |
| Termination of advice | SG23 GIS 7365 | 37 |

PAYMUL example

```

UNH+1+PAYMUL:D:96A:UN'
BGM+452+B88'
DTM+137:20011106:102'
LIN+1'
DTM+203:20021101:102'

```


RFF+CR2:B88-1#20011106134314'
RFF+AXX:Payment no. 2'
BUS++DO'
MOA+9:103,03:EUR'
FII+OR+34499400001396'
SEQ++1'
MOA+9:103,03:EUR'
RFF+CR3:B88-1#20011106134314'
PAI+::FLK:::FKS'
FII+BF+08000102177096'
PRC+8'
DOC+380'
DTM+3:20010201:102'
RFF+IV:123456789012345'
NAD+IV+1234567890'
GIS+37'
UNT+22+1'
UNZ+1+B88'

FI Account transfer with message

Domestic Finnish payment that is used for transfer to another account in a Finnish, domestic bank – regardless of whether payee’s account is with Danske Bank or another bank. Advice to beneficiary is an unstructured message of your own choice.

| Data element | UN/EDIFACT Segment/Element | Code/Value |
|-------------------------------------|--|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | FLK FKM |
| Sender’s reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date</i> (except with FED) |
| Sender’s account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 og SG11 MOA 5025 SG5 og SG11 MOA 5004 SG5 og SG11 MOA 6345 | 9 <i>amount</i> EUR |
| Receiver account | SG12 FII 3055 SG12 FII 3194 | BF <i>account number</i> |
| Unstructured message to beneficiary | SG16 PRC 7187 SG16 FTX 4451 | 11 PMD |
| Termination of advice | SG23 GIS 7365 | 37 |

PAYMUL example

```

UNH+1+PAYMUL:D:96A:UN'
BGM+452+B89'
DTM+137:20011106:102'
LIN+1'
DTM+203:20021101:102'
RFF+CR2:B89-1#20011106135753'
RFF+AXX:Payment no. 3'
BUS++DO'

```

MOA+9:104,04:EUR'
FII+OR+34499400001396'
SEQ++1'
MOA+9:104,04:EUR'
RFF+CR3:B89-1#20011106135753'
PAI+::FLK::FKM'
FII+BF+08000102177096'
PRC+11'
FTX+PMD+++Text to beneficiary (12 lines of 35 characters)'
GIS+37'
UNT+19+1'
UNZ+1+B89'

FI Account transfer with OCR-reference and advice

Finnish form of payment, that is used for transfer to another account in a Finnish domestic bank – regardless of whether the payee’s account is with Danske Bank or another bank. Advice to beneficiary with OCR-reference and advice.

| Data element | UN/EDIFACT Segment/Element | Code/Value |
|-------------------------------------|--|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | FLK FKT |
| Sender’s reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date</i> (except with FED) |
| Sender’s account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 og SG11 MOA 5025 SG5 og SG11 MOA 5004 SG5 og SG11 MOA 6345 | 9 <i>amount</i> EUR |
| Receiver account | SG12 FII 3055 SG12 FII 3194 | BF <i>account number</i> |
| OCR-reference | SG11 RFF C506 1153 SG11 RFF C506 1154 | CR <i>OCR-reference</i> |
| Unstructured message to beneficiary | SG16 PRC 7187 SG16 FTX 4451 | 11 PMD |
| Termination of advice | SG23 GIS 7365 | 37 |

PAYMUL example

```

UNH+1+PAYMUL:D:96A:UN'
BGM+452+B89'
DTM+137:20091106:102'
LIN+1'
DTM+203:20091101:102'
RFF+CR2:B89-1#200111061357531'

```

RFF+AXX:Text on senders account.'
BUS++DO'
MOA+9:104,04:EUR'
FII+OR+34499400001396'
SEQ++1'
MOA+9:104,04:EUR'
RFF+CR3:B89-1#200111061357531'
RFF+CR:1140400162330600454'
PAI+::FLK:::FKT'
FII+BF+08000102177096'
PRC+11'
FTX+PMD+++ Text to beneficiary (12 lines of 35 characters) '
GIS+37'
UNT+20+1'
UNZ+1+1000591016'

FI Salary

Domestic Finnish account transfer, which is used to transfer net salary, pension etc. Processing date is equal to the date the amount must be available to the employee.

| Data element | UN/EDIFACT Segment/Element | Code/Value |
|-----------------------|--|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | FLP 10 |
| Sender's reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date</i> (except with FED) |
| Sender's account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 og SG11 MOA 5025 SG5 og SG11 MOA 5004 SG5 og SG11 MOA 6345 | 9 <i>amount</i> EUR |
| Receiver account | SG12 FII 3055 SG12 FII 3194 | BF <i>account number</i> |

PAYMUL example

```

UNH+1+PAYMUL:D:96A:UN'
BGM+452+B97'
DTM+137:20011120:102'
LIN+1'
DTM+203:20021101:102'
RFF+CR2:B97-1#20011120124006'
RFF+AXX:Payment no. 4'
BUS++DO'
MOA+9:104,04:EUR'
FII+OR+34499400001396'
SEQ++1'
MOA+9:104,04:EUR'

```

RFF+CR3:B97-1#20011120124006'

PAI+::FLP:::10'

FII+BF+34499400044974'

UNT+16+1'

UNZ+1+B97'

FI Foreign cheque

Order of (crossed/not crossed) foreign cheque. The cheque is sent to the account holder or receiver. If the cheque is required to be sent directly to the foreign payee, it is possible to send an advice to the payee.

| Data element | UN/EDIFACT Segment/Element | Code/Value |
|------------------------------------|--|--|
| Domestic/Cross border | SG4 BUS 3279 | IN |
| Payment type | SG11 PAI 4461 | 23, MTC |
| Sender's reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203 <i>date</i> |
| Sender's account | SG6 FII 3035 SG6 FII C078 3194 SG6 FII 3207 | OR <i>account number</i> FI |
| Amount / Equivalent value | SG5 og SG11 MOA 5025 SG5 og SG11 MOA 5004 | 9 or 57 <i>amount or equivalent value</i> |
| Currency | SG5 MOA 6345 or SG5 CUX C504 6347 SG5 CUX C504 6345 | <i>currency code</i> 2 or 3 <i>currency code</i> |
| rate type and exchange rate number | SG5 RFF 1153 SG5 RFF 1154 | FX or 3 <i>exchange rate number (if FX)</i> |
| Charges | SG4 or SG11 FCA 4471 | 16 or 17 |
| Receiver name | SG13 NAD 3035 SG13 NAD C080 3036 | RV <i>receiver name and address</i> |
| Cheque delivery | SG11 PAI 4435 | DFA or DMF |
| Message to beneficiary | SG16 FTX C108 4440 | <i>text</i> |

PAYMUL example

UNH+1+PAYMUL:D:96A:UN'
 BGM+452+B91'
 DTM+137:20011107:102'
 LIN+1'
 DTM+203:20021101:102'
 RFF+CR2:B91-1#20011107151623'
 RFF+AXX:Payment no. 5'
 BUS++IN'
 FCA+17'
 MOA+9:302,07:USD'
 RFF+3'
 FII+OR+34499400001396++FI'
 SEQ++1'
 MOA+9:302,07:USD'
 RFF+CR3:B91-1#20011107151623'
 PAI+::23:::DFM'
 NAD+RV+++ Beneficiary name:Beneficiary address 1+Beneficiary address 2++++US'
 PRC+11'
 FTX+PMD+++Message to beneficiary'
 GIS+37'
 UNT+21+1'
 UNZ+1+B91'

FI Foreign transfer

Foreign transfer. Form of payment that is used to transfer money to an account in a bank abroad, or a currency account in a domestic bank. Use transfer type, Concern transfer (KON), if there are to be cross border transfers between own/concern related accounts in Danske Bank in Denmark, Finland, Norway, Sweden and Great Britain.

| Data element | UN/EDIFACT Segment/Element | Code/Value |
|--|--|--|
| Domestic/Cross border | SG4 BUS 3279 | IN |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | UBB ALO, EXP, TE, EUR or KON |
| Sender's reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender's account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount / Equivalent value | SG5 og SG11 MOA 5025 SG5 og SG11 MOA 5004 | 9 or 57 <i>amount or equivalent value</i> |
| Currency | SG5 MOA 6345 or SG5 CUX C504 6347 SG5 CUX C504 6345 | <i>currency code</i> 2 or 3 <i>currency code</i> |
| Rate type and exchange rate number | SG5 RFF 1153 SG5 RFF 1154 | FX, 1 or 3 <i>exchange rate number (if FX)</i> |
| Charges | SG4 or SG11 FCA 4471 | 13, 14 or 15 |
| Receiver account | SG12 FII 3035 SG12 FII C078 3194 | BF <i>account number</i> |
| Receiver bank (fill out at least one): | | |
| 1) Stated in clear text | SG12 FII 3432 and 3436 | <i>bank name and bank address</i> |
| Country code (must be shown) | SG12 FII 3207 | <i>country code</i> |
| 2) SWIFT address | SG12 FII C088 3433 | <i>SWIFT-address</i> |
| 3) Bank identification number | SG12 FII C088 3434 SG12 FII C088 1131 | <i>banknumber</i> <i>bank id</i> |

| | | |
|-------------------------|--|--|
| Receiver name | SG13 NAD 3035 SG13 NAD C080 3036 | BE <i>receiver name and address</i> |
| Message to receiver | SG16 FTX C108 4440 | <i>text</i> |
| Creditor's home country | SG15 FTX C107 4441 SG15 FTX C108 4440 | CON <i>country code</i> |

Additional functionality:

| Data element | UN/EDIFACT Segment/Element | Code/Value |
|------------------------|--|--------------------------|
| Message to Danske Bank | SG8 INP C849 C522 SG8 FTX C108 4440 | OR:OR 1:3 <i>text</i> |

PAYMUL example

UNH+1+PAYMUL:D:96A:UN'
 BGM+452+B92'DTM+137:20011109:102'
 LIN+1'
 DTM+203:20021101:102'
 RFF+CR2:B92-1#20011109134539'
 RFF+AXX:Payment no. 6'
 BUS++IN'
 FCA+14'
 MOA+9:401,08:USD'
 RFF+3'
 FII+OR+34499400001396++FI'
 SEQ++1'
 MOA+9:401,08:USD'
 RFF+CR3:B92-1#20011109134539'
 PAI+::UBB:::ALO'
 FII+BF+65432187654321+dabaus33:25:17:246444:CH:130:Beneficiary bank+US'
 NAD+BE+++Beneficiary name:Beneficiary address'
 GIS+11'
 FTX+REG+++CON+US USA'
 PRC+11'
 FTX+PMD+++Text to beneficiary'

GIS+37'
UNT+23+1'
UNZ+1+B92'

GB English Account transfer - Faster Payment

Domestic English account transfer.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|------------------------------|---|---|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 | ULF |
| Sender reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Transaction date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender's account number | SG6 FII 3035 SG6 FII C078 3194 | OR <i>Sort code and account number without hyphens or spaces</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 SG5 and SG11 MOA 6345 | 9 <i>Amount currency</i> |
| Beneficiary's account number | SG12 FII 3055 SG12 FII C078 3194 SG12 FII C088 3434 SG12 FII C088 1131 SG12 FII C088 3055 | BF <i>account number</i> <i>Sort Code</i> SC 130 |
| Beneficiary's name | SG13 NAD 3035 SG13 NAD C080 3036 | PE <i>name</i> |
| Payment reference | SG16 FTX C108 4440 | <i>text</i> |

PAYMUL example

```

UNH+1+PAYMUL:D:96A:UN'
BGM+452+DOC GB01+9+AF2'
DTM+137:200811100606:203'
LIN+1'
DTM+FED'
RFF+CR2:unique technical debit ref GBXXX1'
RFF+AXX:REMITTERS REFERENCE'

```

BUS++DO'
MOA+9:10,08:GBP'
FII+OR+ 60000123456789'
SEQ++1'
MOA+9:10,08:GBP'
RFF+CR3:unique technical credit ref GBXXX1'
RFF+CR:MESSAGE BENEFICIARY'
PAI+.:ULF'
FII+BF+12345678+:::600001:SC:130'
NAD+PE+++NAME BENEFICIARY'
UNT+18+1'

GB English Account transfer - CHAPS

Domestic English account transfer.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|------------------------------|---|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 | ULC |
| Sender reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Transaction date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender's account number | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 SG5 and SG11 MOA 6345 | 9 <i>Amount</i> <i>currency</i> |
| Beneficiary's account number | SG12 FII 3055 SG12 FII C078 3194 SG12 FII C088 3434 SG12 FII C088 1131 SG12 FII C088 3055 | BF <i>account number</i> <i>registration number</i> SC 130 |
| Beneficiary's name | SG13 NAD 3035 SG13 NAD C080 3036 | PE <i>name</i> |
| Payment reference | SG16 FTX C108 4440 | <i>text</i> |

PAYMUL example

UNH+1+PAYMUL:D:96A:UN'
 BGM+452+B95'
 DTM+137:19990820:102'
 LIN+1'
 DTM+203:19990820:102'
 RFF+CR2:B95-2#19990820134748'

RFF+AXX:text on account statement'
BUS++DO'
MOA+9:20:GBP'
FII+OR+32581862'
SEQ++1'
MOA+9:20:GBP'
RFF+CR3:B95-2#19990820134748'
PAI+::ULC'
FII+BF+12345678+:::600001:SC:130'
NAD+PE+++Barry White'
PRC+11'
FTX+PMD+++This is message to receiver line 2'
GIS+37'
UNT+19+1'

GB English Account transfer - Internal

Transfer between own/Group related accounts with Danske Bank, London. The amount is available to the receiver on processing day.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|------------------------------------|---|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 | ULI |
| Text on sender's account statement | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Transaction date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender's account number | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 SG5 and SG11 MOA 6345 | 9 <i>Amount</i> <i>currency</i> |
| Payment reference | SG11 RFF C506 1153 SG11 RFF C506 1154 | CR <i>reference</i> |
| Beneficiary's account number | SG12 FII 3055 SG12 FII C078 3194 SG12 FII C088 3434 SG12 FII C088 1131 SG12 FII C088 3055 | BF <i>account number</i> <i>registration number</i> SC 130 |

PAYMUL example

```

UNH+1+PAYMUL:D:96A:UN'
BGM+452+B95'
DTM+137:19990820:102'
LIN+1'
DTM+203:19990820:102'
RFF+CR2:B95-3#19990820134748'
RFF+AXX:text on account statement'

```

BUS++DO'
MOA+9:30:GBP'
FII+OR+32581862'
SEQ++1'
MOA+9:30:GBP'
RFF+CR3:B95-3#19990820134748'
RFF+CR:text to receiver'
PAI+::ULI'
FII+BF+12345678'
UNT+17+1'

GB English BACS Payment

Domestic English account transfer.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|--|---|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 | UIB |
| Text on Sender's account statement | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Transaction date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender's account number and Bacs Service User Number | SG6 FII 3035 SG6 FII C078 3194 SG6 FII C088 3434 SG6 FII C088 1131 | OR <i>Sort code and account number</i> <i>Bacs Service User Number</i> BN |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 SG5 and SG11 MOA 6345 | 9 <i>Amount</i> <i>currency code</i> |
| Payment Reference | SG11 RFF C506 1153 SG11 RFF C506 1154 | CR <i>Reference (18 characters)</i> |
| Beneficiary's account number | SG12 FII 3055 SG12 FII C078 3194 SG12 FII C088 3434 SG12 FII C088 1131 SG12 FII C088 3055 | BF <i>account number</i> <i>registration number</i> SC 130 |
| Beneficiary's account name | SG13 NAD 3035 SG13 NAD C080 3036 | PE <i>name</i> |

PAYMUL example

UNH+1000174013+PAYMUL:D:96A:UN'
BGM+452+1000174013+9'
DTM+137:201011120835:203'

LIN+1'
DTM+EKN:20111111:102'
RFF+CR2:unique technical debit reference'
RFF+AXX:REMITTERS REFERENCE'
BUS++DO+1:ZZZ:130'
MOA+9:59,22:GBP'
FII+OR+30128193018476+:::999999:BN:GBP+GB'
SEQ++1'
MOA+9:59,22:GBP'
RFF+CR3:unique technical credit reference'
RFF+CR:SHORT TXT BENE'
PAI+::UIB'
FII+BF+95012141352105'
NAD+PE+++NAME BENEFICIARY++++GB'
UNT+18+1000174013'

GB Foreign transfer

Foreign transfers from account with Danske Bank, London.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|--|---|--|
| Domestic/Cross border | SG4 BUS 3279 | IN |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | UBB ALO, EXP, TE, EUR or KON |
| Text on sender's account statement | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Transaction date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender's account number | SG6 FII 3035 SG6 FII C078 3194 SG6 FII 3207 | OR <i>account number</i> GB |
| Amount / Equivalent | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 | 9 or 57 <i>Amount or equivalent</i> |
| Currency | SG5 MOA 6345 or SG5 CUX C504 6347 SG5 CUX C504 6345 | <i>currency code</i> 2 or 3 <i>currency code</i> |
| Rate type and exchange rate number | SG5 RFF 1153 SG5 RFF 1154 | FX, 1 or 3 <i>exchange rate number (if FX)</i> |
| Charges | SG4 or SG11 FCA 4471 | 13, 14 or 15 |
| Beneficiary's account number | SG12 FII 3035 SG12 FII C078 3194 | BF <i>account number</i> |
| Receiver bank (fill out at least one) 1) Stated in clear text Country code (must be shown) 2) SWIFT address 3) Bank identification number | SG12 FII 3432 and 3436 SG12 FII 3207 SG12 FII C088 3433 SG12 FII C088 3434 | <i>bank name and bank address</i> <i>country code</i> <i>SWIFT-address</i> <i>bank number</i> |

| | | |
|----------------------------|-------------------------------------|----------------------------|
| Beneficiary's account name | SG13 NAD 3035 SG13 NAD C080 3036 | BE <i>receiver name</i> |
| Payment reference | SG16 FTX C108 4440 | <i>text</i> |

Further functionality:

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|---------------------|--|--------------------------|
| Message to the bank | SG8 INP C849 C522 SG8 FTX C108 4440 | OR:OR 1:3 <i>text</i> |

PAYMUL example

UNH+1+PAYMUL:D:96A:UN'
 BGM+452+B95'
 DTM+137:19990820:102'
 LIN+1'
 DTM+203:19990820:102'
 RFF+CR2:B95-4#19990820134748'
 RFF+AXX:GB foreign payment'
 BUS++IN'
 FCA+14'
 MOA+9:40:EUR'
 RFF+3'
 FII+OR+32581862++GB'
 SEQ++1'
 MOA+9:40:EUR'
 RFF+CR3:B95-4#19990820134748'
 PAI+::UBB:::ALO'
 FII+BF+1234567890+dabadehh:25:17+DE'
 NAD+BE+++receiver name:receiver address:receiver town'
 PRC+11'
 FTX+PMD+++Message to receiver line 2'
 GIS+37'
 UNT+22+1'

GB Foreign cheque

Order of (crossed/not crossed) foreign cheque. Cheque is sent to account holder or receiver.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|------------------------------------|--|---|
| Domestic/Cross border | SG4 BUS 3279 | IN |
| Payment type | SG11 PAI 4461 | 23 (=not crossed), MTC (=crossed) |
| Text on sender's account statement | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Transaction date | SG4 DTM 2005 SG4 DTM 2380 | 203 <i>date</i> |
| Sender's account number | SG6 FII 3035 SG6 FII C078 3194 SG6 FII 3207 | OR <i>account number</i> GB |
| Amount / Equivalent | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 | 9 or 57 <i>Amount or equivalent</i> |
| Currency | SG5 MOA 6345 or SG5 CUX C504 6347 SG5 CUX C504 6345 | <i>currency code</i> 2 or 3 <i>currency code</i> |
| Rate type and exchange rate number | SG5 RFF 1153 SG5 RFF 1154 | FX or 3 <i>exchange rate number (if FX)</i> |
| Charges | SG4 or SG11 FCA 4471 | 16 or 17 |
| Beneficiary's account name | SG13 NAD 3035 SG13 NAD C080 3036 SG13 NAD C080 3207 | RV <i>receiver name and address</i> <i>country code</i> |
| Cheque delivery | SG11 PAI 4435 | DFA or DMF |
| Payment reference | SG16 FTX C108 4440 | <i>text</i> |

PAYMUL example

UNH+1+PAYMUL:D:96A:UN'
 BGM+452+B95'
 DTM+137:19990820:102'
 LIN+1'
 DTM+203:19990820:102'
 RFF+CR2:B95-5#19990820134748'
 RFF+AXX:Text on account statement'
 BUS++IN'
 FCA+17'
 MOA+9:50:EUR'
 RFF+3'
 FII+OR+32581862++GB'
 SEQ++1'
 MOA+9:50:EUR'
 RFF+CR3:B95-5#19990820134748'
 PAI+::MTC:::DFM'
 NAD+RV+++Herr. Müller:Berliner Strasse+Hamburg SV 823728++++DE'
 PRC+11'
 FTX+PMD+++This is message to receiver line 2'
 GIS+37'
 UNT+21+1'

DE German account transfer (normal and express)

Domestic German account transfer.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|-----------------------|---|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 | DEO, DEE |
| Sender reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date</i> (except with FED) |
| Charges | SG4 FCA 4471 | 13, 14 or 15 |
| Sender account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 SG5 and SG11 MOA 6345 | 9 <i>Amount</i> EUR |
| Receiver account | SG12 FII 3055 SG12 FII C078 3194 SG12 FII C088 3434 SG12 FII C088 1131 SG12 FII C088 3055 | BF <i>account number</i> <i>registration number</i> BL 130 |
| Receiver name | SG13 NAD 3035 SG13 NAD C080 3036 | PE <i>name</i> |
| Message to receiver | SG16 FTX C108 4440 | <i>text</i> |

PAYMUL example

```

UNH+1+PAYMUL:D:96A:UN'
BGM+452+B119'
DTM+137:20040521:102'
LIN+1'
DTM+203:20040521:102'

```

RFF+CR2:B119-1#19990630163811'
RFF+AXX:Text sender'
BUS++DO'
FCA+13'
MOA+9:10:EUR'
FII+OR+4989123456'
SEQ++1'
MOA+9:10:EUR'
RFF+CR3:B119-1#19990630163811'
PAI+::DEO'
FII+BF+1234567890+::12345678:BL:130'
NAD+PE+++Herr Dieter Meyer'
PRC+11'
FTX+PMD+++ This is text to receiver Line 2'
GIS+37'
UNT+21+1'

DE German account transfer (internal)

Domestic German account transfer between accounts with Danske Bank in Hamburg: 3rd person and transfer between own/concern related accounts. Amount is available to receiver on processing day.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|-----------------------|---|--|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 | DEI |
| Sender reference | SG4 RFF 1153 SG4 RFF 1154 | AXX <i>reference</i> |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 SG5 and SG11 MOA 6345 | 9 <i>Amount</i> <i>currency</i> |
| Receiver account | SG12 FII 3055 SG12 FII C078 3194 | BF <i>account number</i> |
| Receiver name | SG13 NAD 3035 SG13 NAD C080 3036 | PE <i>name</i> |
| Message to receiver | SG16 FTX C108 4440 | <i>text</i> |

PAYMUL example

```

UNH+1+PAYMUL:D:96A:UN'
BGM+452+B119'
DTM+137:20040521:102'
LIN+1'
DTM+203:20040521:102'
RFF+CR2:B119-4#19990630163811'
RFF+AXX: Text sender.'
BUS++DO'
MOA+9:30:EUR'

```

FII+OR+4989123456'
SEQ++1'
MOA+9:30:EUR'
RFF+CR3:B119-4#19990630163811'
PAI+::DEI'
FII+BF+1234567890'
NAD+PE+++Herr Dieter Meyer'
PRC+11'
FTX+PMD+++ This is text to receiver Line 2'
GIS+37'
UNT+20+1'

PL Polish payments in general

Please note that Polish payment types cannot be approved manually in Business Online after being sent to Danske Bank. In order to be executed the Polish payment file must be sent/signed by a user who has the appropriate user rights according to the Business Online agreement.

PL Polish account transfer, standard

Domestic Polish account transfer with message to beneficiary.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|------------------------|---|---|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | PLK PKM |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date</i> (except with FED) |
| Sender account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 SG5 and SG11 MOA 6345 | 9 <i>Amount</i> PLN |
| Beneficiary account | SG12 FII 3055 SG12 FII 3194 SG12 FII C088 3434 | BF <i>Account number</i> <i>Bank number</i> |
| Beneficiary name | SG13 NAD 3035 SG13 NAD C080 3036 | PE <i>name and address</i> |
| Sender's name | SG13 NAD 3035 SG13 NAD C080 3036 | 5 <i>name and address</i> |
| Message to beneficiary | SG16 FTX C108 4440 | <i>Text</i> |

PAYMUL example

UNH+1+PAYMUL:D:96A:UN'
BGM+452+26B4F#22#200302190908++AF4'
DTM+137:20040719:102'
LIN+1'
DTM+203:20040720:102'
RFF+CR2:26B4F#9#200302190907'
RFF+AXX:Polish test'
BUS++DO'
MOA+9:1:PLN'
FII+OR+PL47183000040000004550031306'
SEQ++1'
MOA+9:1:PLN'
RFF+CR3:26B4F#9#200302190908'
PAI+::PLK::PKM'
FII+BF+72913500080005695130000010+:::91350008'
NAD+PE+++Beneficiary name:Address 1+Address 2++++PL'
NAD+5+++Senders name:Address 1+Address 2++++PL'
PRC+11'
FTX+PMD+++Message to beneficiary'
GIS+37'
UNT+21+1'

PL Polish account transfer, express

Domestic Polish account transfer with message to beneficiary – urgent.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|------------------------|---|---|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | PLE PKM |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date</i> (except with FED) |
| Sender account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 SG5 and SG11 MOA 6345 | 9 <i>Amount</i> PLN |
| Beneficiary account | SG12 FII 3055 SG12 FII 3194 SG12 FII C088 3434 | BF <i>Account number</i> <i>Bank number</i> |
| Beneficiary name | SG13 NAD 3035 SG13 NAD C080 3036 | PE <i>name and address</i> |
| Sender's name | SG13 NAD 3035 SG13 NAD C080 3036 | 5 <i>name and address</i> |
| Message to beneficiary | SG16 FTX C108 4440 | <i>Text</i> |

PAYMUL example

UNH+1+PAYMUL:D:96A:UN'
BGM+452+26B4F#22#200302190908++AF4'
DTM+137:20040719:102'
LIN+1'
DTM+203:20040720:102'
RFF+CR2:26B4F#9#200302190907'
RFF+AXX:Polish urgent'
BUS++DO'
MOA+9:1:PLN'
FII+OR+PL47183000040000004550031306'
SEQ++1'
MOA+9:1:PLN'
RFF+CR3:26B4F#9#200302190908'
PAI+::PLE:::PKM'
FII+BF+72913500080005695130000010+:::91350008'
NAD+PE+++Beneficiary name:Address 1+Address 2++++PL'
NAD+5+++Senders name:Address 1+Address 2++++PL'
PRC+11'
FTX+PMD+++Message to beneficiary'
GIS+37'
UNT+21+1'

PL Polish account transfer, ZUS (insurance)

Domestic Polish account transfer with message to beneficiary. This type of transfer can only be made to specific polish accounts.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|------------------------|---|---|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | PLK PKZ |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 SG5 and SG11 MOA 6345 | 9 <i>Amount</i> PLN |
| Beneficiary account | SG12 FII 3055 SG12 FII 3194 SG12 FII C088 3434 | BF <i>Account number</i> <i>Bank number</i> |
| Beneficiary name | SG13 NAD 3035 SG13 NAD C080 3036 | PE <i>name and address</i> |
| Sender's name | SG13 NAD 3035 SG13 NAD C080 3036 | 5 <i>name and address</i> |
| Message to beneficiary | SG16 FTX C108 4440 | <i>Text (formatted)</i> |

PAYMUL example

UNH+1+PAYMUL:D:96A:UN'
 BGM+452+26B4F#22#200302190908++AF4'
 DTM+137:20040719:102'
 LIN+1'
 DTM+203:20040720:102'
 RFF+CR2:26B4F#9#200302190908'
 RFF+AXX:Polish ZUS'
 BUS++DO'
 MOA+9:1:PLN'
 FII+OR+PL47183000040000004550031306'
 SEQ++1'
 MOA+9:1:PLN'
 RFF+CR3:26B4F#9#200302190908'
 PAI+::PLK:::PKZ'
 FII+BF+78101010230000261395200000+:::10101023'
 NAD+PE+++Beneficiary name:Address 1+Address 2++++PL'
 NAD+5+++Senders name:Address 1+Addressd 2++++PL'
 PRC+11'
 FTX+PMD+++5261158435 R010765864:S20040401'
 GIS+37'
 UNT+21+1'

PL Polish account transfer, US (tax)

Domestic Polish account transfer with message to beneficiary. This type of transfer can only be made to specific polish accounts.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|------------------------|---|---|
| Domestic/Cross border | SG4 BUS 3279 | DO |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | PLK PKU |
| Processing date | SG4 DTM 2005 SG4 DTM 2380 | 203, EKN or FED <i>date (except with FED)</i> |
| Sender account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 SG5 and SG11 MOA 6345 | 9 <i>Amount</i> PLN |
| Beneficiary account | SG12 FII 3055 SG12 FII 3194 SG12 FII C088 3434 | BF <i>Account number</i> <i>Bank number</i> |
| Beneficiary name | SG13 NAD 3035 SG13 NAD C080 3036 | PE <i>name and address</i> |
| Sender's name | SG13 NAD 3035 SG13 NAD C080 3036 | 5 <i>name and address</i> |
| Message to beneficiary | SG16 FTX C108 4440 | <i>Text (formatted)</i> |

PAYMUL example

UNH+1+PAYMUL:D:96A:UN'
BGM+452+26B4F#22#200302190908++AF4'
DTM+137:20040719:102'
LIN+1'
DTM+203:20040720:102'
RFF+CR2:26B4F#9#200302190908'
RFF+AXX:Polish US/tax'
BUS++DO'
MOA+9:1:PLN'
FII+OR+PL47183000040000004550031306'
SEQ++1'
MOA+9:1:PLN'
RFF+CR3:26B4F#9#200302190908'
PAI+::PLK:::PKU'
FII+BF+09101010780052812221000000+:::10101078'
NAD+PE+++Beneficiary name:Address 1+Address 2++++PL'
NAD+5+++Senders name:Address 1+Addressd 2++++PL'
PRC+11'
FTX+PMD+++/TI/N8792071639/OKR/04M06/SFP/CIT2 //TXT/ZALICZKA'
GIS+37'
UNT+21+1'

Transfer from account abroad

Request for transfer from own account in a foreign bank (drawing). Requires an agreement between foreign bank, account holder and the bank.

| Data element | UN/EDIFACT Segment/Element | Code/Book value |
|--|--|--|
| Domestic/Cross border | SG4 BUS 3279 | IN |
| Payment type | SG11 PAI 4461 SG11 PAI 4435 | MTA Empty or SII, SIE, SIU, SIS, SIC, SUI, SUE, SUU, SUC |
| Sending date | SG4 DTM 2005 SG4 DTM 2380 | AFS <i>date</i> |
| Processing date in foreign bank | SG11 DTM 2005 SG11 DTM 2380 | EKS <i>date</i> |
| Sender account | SG6 FII 3035 SG6 FII C078 3194 | OR <i>account number</i> |
| Amount | SG5 and SG11 MOA 5025 SG5 and SG11 MOA 5004 | 9 <i>Amount</i> |
| Currency | SG5 MOA 6345 or SG5 CUX C504 6347 SG5 CUX C504 6345 | <i>currency code</i> 3 <i>currency code</i> |
| Charges | SG4 or SG11 FCA 4471 | 14 or 15 |
| Message to bank | SG8 INP 4401 SG8 FTX C108 4440 | 3 <i>text</i> |
| Receiver account | SG12 FII 3035 SG12 FII C078 3194 | BF <i>account number</i> |
| Receiver bank (fill out at least one): | SG12 FII 3432 and 3436 | <i>Bank name and address</i> |
| 1) Stated in clear text | SG12 FII 3207 | <i>country code</i> |
| Country code (must be shown) | SG12 FII C088 3433 | <i>SWIFT-address</i> |
| 2) SWIFT address | SG12 FII C088 3434 | <i>bank number</i> |
| 3) Bank identification number | SG12 FII C088 1131 | <i>bank id</i> |
| Receiver name | SG13 NAD 3035 | BE |

| | | |
|---------------------|--------------------|----------------------|
| | SG13 NAD C080 3036 | <i>receiver name</i> |
| Message to receiver | SG16 FTX C108 4440 | <i>text</i> |

PAYMUL example

UNH+1+PAYMUL:D:96A:UN'
 BGM+452+A1075#14#200403241239++AF4'
 DTM+137:20040324:102'
 LIN+1'
 DTM+AFS:20040324:102'
 RFF+CR2:A1075#2#200403241239'
 BUS++IN'
 MOA+9:10:EUR'
 FII+OR+4989123456'
 SEQ++1'
 MOA+9:10:EUR'
 DTM+EKS:20040324:102'
 RFF+CR3:A1075#2#200403241239'
 PAI+::MTA:::SUI'
 FCA+14'
 FII+BF+3627123456+DABADKKK:25:17'
 NAD+BE+++Account transfer'
 PRC+11'
 FTX+PMD+++Account transfer message'
 GIS+37'
 UNT+21+1'