

Danske Bank
Message Implementation Guide

Electronic account statement
(EDIFACT D.96A - FINSTA)

The account statement (FINSTA) is a multiple message that is sent by the bank to an account holder to inform about the movements in one or more accounts within a given period.

Segment description:

UNH **To identify and specify the message type in question. The segment states which catalog is supporting the message type.**

0062 Reference number of the message.

S009 This composite data element is important for the precise identification of the message type.

0065 A code list with 6-character values.
FINSTA = Electronic account statement

0052 Version number.
D = Approved version for implementation

0054 Catalog for the message.
96A = Approved directory from 1st half 96.

0051 The organisation responsible for the specification, maintenance and publication of the EDIFACT messages.
UN = FN in Danish

The rest of the segment is not used.

BGM **This segment gives an unambiguous identification of the entire electronic account statement. It also states the message type and its function.**

C002
1001 Three-digit code stating the type of the FINSTA.

	KBG	= Account statement in bookkeeping order
1004		The reference to the electronic account statement.
1225	9	= Original
4343		Not used at present

DTM **States the time at which the message was created.**

C507

2005		Qualifier stating the type of date involved.
	137	= The date of the message
2380		Date/time
2379		Date/time.
	102	= YYYYMMDD

Segment group 1:

This segment group is used to refer to a FINSTA sent earlier.
Not used at present

Segment group 2:

The segment group is used to identify the remitter (and recipient) of the
FINSTA.

FII **Identification of remitter.**

3035		States against whom the FINSTA is aimed.
	MS	= Remitter's bank

C078 Not used at present

C088

3433	Not used.
1131	Not used.
3055	Not used.
3434	The branch registration number.
1131	80 = Danish registration number
3055	130 = PBS maintains the code list
3432	Stating branch in plain text.
3436	Address of the branch in plain text
3207	Country code according to ISO 3169
	DK = Denmark

The rest of the segment is not used.

CTA **Not used at present**

COM **Not used at present**

Segment group 3:

The segment group is used to identify the recipient of the electronic account statement.

NAD **Name and address of the recipient of the electronic account statement if the recipient is not a bank.**

3035 Type of account holder.

AC = Account holder

C082 **Not used at present**

C058 3124 Name and address information about the recipient.
May be repeated up to 5 times.

C080 3036 Name.
May be repeated up to 5 times.

Segment group 4:

This segment group contains information at account level. The group may at most be repeated 999 times.

LIN **Unambiguous identification of the account covered by the account statement.**

1082 Consecutive line number in the message, starting with number 1.

The rest of the segment is not used.

FII **Identifies the bank and the account for which an electronic account statement was ordered.**

3035 Type of account holder.
AS = Account holder's bank.

C078 3194 Account number.

3192 Name of account holder.
 3192 2. occurrences of name of account holder.
 Not used at present
 6345 Currency coded according to ISO 4217.

C088

3433 Not used.
 1131 Not used.
 3055 Not used.
 3434 Branch number.
 1131 80 = Danish registration number
 3055 130 = PBS maintains the code list

The rest of the segment is not used at present

RFF Account statement number.

C506

1153 Numbering of account statement.
 NPS = Numbering per FINSTA.
 1154 Unambiguous account statement number.

The rest of the segment is not used.

FTX Not used.

Segment group 5:

The segment group states balances of the accounts mentioned in the account statement.

MOA

Specified balances of the account.

C516

5025	The type of amount
312	= Opening balance
314	= Closing balance
5004	Amount with decimal point.
6345	Currency code for amount.

The rest of the segment is not used.

DTM

Date specified for the balance in question.

C507

2005	Qualifier stating the type of date/time/period involved.
171	= Date/time for amount.
2380	Date/time.
2379	Format for date/time.
102	= YYYYMMDD

Segment group 6:

In this segment group information is given on each individual entry in the account statement.

SEQ **This segment gives an unambiguous identification of each entry in the account statement in question.**

1245 Type of information about the entry

13 = Extended advice follows.
 Lines of advice are included in the FTX segment starting in second occurrence of segment group 6. This requires that the first occurrence of the SEQ segment of the segment group states code 13 and subsequent occurrences state code XAD.

Code 13 may also occur if any exchange happens between “in” currencies and an original amount in the MOA segment in the second occurrence of segment group 6 has thus been stated.

XAD = Subsequent occurrences of the segment group.

15 = No extended advice.

C286 1050 Consecutive transaction number in the message, starting with number 1.

The rest of the segment is not used at present

RFF **Reference to the line in the account statement.**

C506 1153 The account statement may have the following references in:
 ACK = The bank’s own reference number
 AXX = Remitter’s reference (debiting)
 CK = Cheque number
 CR = RF Creditor reference (Danish account transfers)
 DAD = Debit advice

DM	= Document reference number
ING	= No payment-specific code in this segment. Instead the FTX segment is filled in with the entry text.
KAD	= Credit advice
KON	= Account number
KUN	= Remitter identification. If the BUS segment in the <i>previous</i> SEQ contains code 356 in element 4383 (for statement of TI 356), this code indicates that the subsequent FTX segment contains remitter identification.
RUD	= Reference to abroad
UDC	= Foreign cheque

Reference on Dancard transactions:

PI1	= Entry identification
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Reference on MobilePay transactions:

PO1	= Reference number
RE1	= Sales number
RE2	= Outlet number / Telephone number

1154 Reference number.

The rest of the segment is not used.

DTM **Dates related to the account statement amount. There will always be at least two occurrences of this segment as the bank in this segment states the booking date and the value date.**

C507

2005	Qualifier stating the type of date/time/period involved.
179	= Booking date
209	= Value date
2380	Date/time.

2379 Time format.
102 = YYYYMMDD

BUS Information related to transfer type.

C521 Not used at present

3279 States whether the amount is a domestic or international transfer.
DO = Domestic payment
IN = International payment

4487 Qualifier stating the payment type).
1 = Payment (clean payment)

C551

4383 The following codes exist for credit transactions. The list is not exhaustive meaning that new codes may be added later:

%BS	=Danish BetalingsService
%DA	= Danish Dataløn
%DK	= Danish Dankort fee collection
000	= Standard deposit or withdrawal, dependent on the sign
010	= Deposit or withdrawal, dependent on the sign
011	= Extended deposit or withdrawal, dependent on the sign
012	= Reversal of deposit or withdrawal
019	= Transfer
031	= Sale of foreign exchange
116	= Documentary credit
140	= Fee
170	= Nightsafe deposit
172	= Nightsafe Reversal
187	= Nightsafe deposit (centrally counted)
220	= Rent with passbook
280	= Transfer abroad
350	= Short advice (TE350)

356	= Extended advice (TE356)
880	= deposit by cheque
B17	= Debit Transaction, BACS and EFTS
blank	= Miscellaneous (manual postings etc.)
BR	= BS return
CH	= cheque
EDI	= Transaction created via payment files
FS	= Invoice system
IC4	= Reversal
IC8	= Transfer
KK	= Customer Card
KS	= Cash-Service
KSI	= Cash-Service (internal ATM)
LAF	= Ext advice Finland (TeleService)
LAK	= According to separate advice
OS	= Danish Overførselsservice
OTU	= Transfer abroad
R01	= Interest, credit
R02	= Interest, debit
TS1	= Fees for TeleService
TS2	= Fees for TelefonService
U11	= Transfer from abroad
VDK	= VISA-Dankort transaction
VX1	= Posting with exchange

System codes for Dancard transactions:

DK	= Transaction total credit
KR	= Marketing subsidies
KM	= Fee entry, payment
KN	= Delivery fee
KP	= Transaction fee for blocked Dancard
KC	= Composite entry per day
KD	= Composite entry, close
KE	= Cancellation
KH	= Setoff, purchase
KI	= Setoff, cancellation

Codes for MobilePay entries:

- P4A = MobilePay AppSwitch
- P4B = MobilePay Business
- P4I = MobilePay Enterprise

The rest of the segment is not used at present

MOA Specifies each individual amount in the account statement.

C516

- 5025 Type of specified amount.
 - 323 = Booked amount
 - 98 = Original amount
- 5004 Amount. Stated with decimal point.
- 6345 Currency code

The rest of the segment is not used.

FTX Text information on account statement in relation to the amount stated. This segment is used only if code 13 in data element 1245 is stated in the SEQ segment .

- 4451** Type of text in the segment.
- BII = Bookkeeping information
 - ADV = Advice
 - 5 = Alternative remitter

4453 Coded text function. Not used

C107 Not used.

C108

4440 Text.
 The element may be repeated up to 5 times.
 In the case of extended advice (stated in the SEQ and RFF segments) this element will contain lines 2-5 of the advice text.

The rest of the segment is not used.

CNT Control total at account level.

C270

6069 This data element states the type of control.
 LIN = Total number of LIN segments
 SEQ = Total number of SEQ segments

6066 Unambiguous control number.

UNT Ends and checks that the message is correct.

0074 Number of segments including UNH and UNT, but excluding UNA, UNB and UNZ.

0062 Unambiguous reference number as control. The number is identical to the reference number in UNH.

Examples

Below you will find examples of different types of transfers with advice. For each transfer there is given the following data elements.

Data element	UNEDIFACT Segment/Element	Code/Value
Payment type	SG6-1 BUS 3279	DO
	SG6-1 BUS 4383	<i>Code for payment type</i>
Booking date	SG6-1 DTM 2005	179
	SG6-1 DTM 2380	<i>Date</i>
Value date	SG6-1 DTM 2005	209
	SG6-1 DTM 2380	<i>Date</i>
Booked amount	SG6-1 MOA 5025	323
	SG6-1 MOA 5004	<i>Amount</i>
	SG6-1 MOA 6345	<i>Currency code</i>
Bank reference	SG6-1 RFF 1153	ACK
	SG6-1 RFF 1154	<i>Bank reference</i>
Text on account statement	SG6-1 FTX 4451	BII
	SG6-1 FTX 4440	<i>Reference</i>
Senders name and address	SG6-2 FTX 4451	5
	SG6-2 FTX 4440	<i>Name and address</i>
Advice to beneficiary	SG6-3 FTX 4451	ADV
	SG6-3 FTX 4440	<i>Text</i>

DK Transfer with message

Local Danish transfer with message to beneficiary (with account statement). Max. 41 lines of 35 characters.

Statement:

Date	Value	Text	Debit/Credit
01.09	01.09	Kundenr 2387	10.728,75

SEQ+13+000053'
 RFF+ING:INGEN KODE, I STEDET ER FTX UDFYLDT'
 DTM+179:20030901:102'
 DTM+209:20030901:102'
 BUS++DO+1+356'
 MOA+323:10728,75:DKK'
 FTX+BII+++Kundenr 2387'
 SEQ+XAD+000054'
 RFF+KUN'
 DTM+209'
 BUS++DO'
 MOA+323'
 FTX+5+++SHOP4YOU:STOREGADE 42,4 TH 1123 KØBENHAVN K'
 SEQ+XAD+000055'
 RFF+ING'
 DTM+209'
 BUS++DO'
 MOA+323'
 FTX+ADV+++Faktura 112132,112199, 112566'

DK Join Inpayment Card (73)

Join Inpayment Card (OCR form) with payer's name and address and message to beneficiary.

Statement:

Date	Value	Text	Debit/Credit
05.02	05.02	Peter Jensen	1,73

SEQ+13+000007'

RFF+ING:INGEN KODE, I STEDET ER FTX UDFYLDT'

DTM+179:20040204:102'

DTM+209:20040204:102'

BUS++DO+1+357'

MOA+323:1,73:DKK'

FTX+BII+++Peter Jensen'

SEQ+XAD+000008'

RFF+KUN'

DTM+209'

BUS++DO'

MOA+323'

FTX+5+++Peter Jensen

Langbortistan:4444 Malta'

SEQ+XAD+000009'

RFF+ING'

DTM+209'

BUS++DO'

MOA+323'

FTX+ADV+++Her er en tekst. Indbetaling fra Peter Jensen'

DK Join Inpayment Card (75)

Join Inpayment Card (OCR form) with debtor identification and message to beneficiary.

Statement:

Date	Value	Text	Debit/Credit
01.10	01.10	IK75 0000000000001077684	305,25

SEQ+13+000089'
 RFF+ING:INGEN KODE, I STEDET ER FTX UDFYLDT'
 DTM+179:20031001:102'
 DTM+209:20031001:102'
 BUS++DO+1+358'
 MOA+323:305,25:DKK'
 FTX+BII+++IK75 0000000000001077684'
 SEQ+XAD+000090'
 RFF+KUN'
 DTM+209'
 BUS++DO'
 MOA+323'
 SEQ+XAD+000091'
 RFF+ING'
 DTM+209'
 BUS++DO'
 MOA+323'
 FTX+ADV+++Fakt. 107768, kunde nr. 183234'

DK Giro OCR payment (01)

Giro form with payers name and address and text to beneficiary.

Statement:

Date	Value	Text	Debit/Credit
02.09	02.09	IK01 Hr. Hans Hansen	100,00

SEQ+13+000001'

RFF+ING:INGEN KODE, I STEDET ER FTX UDFYLDT'

DTM+179:20030902:102'

DTM+209:20030902:102'

BUS++DO+1+350'

MOA+323:100:DKK'

FTX+BII+++IK01 Hr. Hans Hansen'

SEQ+XAD+000002'

RFF+KUN'

DTM+209'

BUS++DO'

MOA+323'

FTX+5+++Hr. Hans Hansen:Frugthaven 3 9210 Aalborg'

SEQ+XAD+000003'

RFF+ING'

DTM+209'

BUS++DO'

MOA+323'

FTX+ADV+++Fakt. 107768, kunde nr. 183234'

Foreign transfer

Foreign transfer with or without exchange.

Statement:

Date	Value	Text	Debit/Credit
27.05	04.05	Betal. 3825-41240623406	13.926,35

SEQ+13+000001'RFF+RUD:Beta. 3825-41240623406'
 DTM+179:20040527:102'
 DTM+209:20040504:102'
 BUS++IN+1+280'
 MOA+323:13926,35:DKK'
 FTX+BII+++Beta. 3825-41240623406'
 SEQ+XAD+000002'
 RFF+KUN'
 DTM+209'
 BUS++IN'
 MOA+323'
 FTX+5+++PENSION FUND'
 SEQ+XAD+000003'
 RFF+ING'
 DTM+209'
 BUS++IN'
 MOA+323'
 FTX+ADV+++PENSION BENEFIT FOR APR 04 BNY CUST RRN - FTJ0404270622522'