

Introduction

The MT 101 consists of two sequences:

- Sequence A General Information is a single occurrence mandatory sequence and contains information to be applied to all individual transactions detailed in sequence B.
- Sequence B Transaction Details is a repetitive sequence; each occurrence provides details of one individual transaction. Fields which appear in both sequences are mutually exclusive.

Not all fields are mandatory. The status in the description are mentioned like this:

M- Mandatory

O- Optional

C- Conditional

Exchange instructions:

Danske Bank supports MT101 in all channels to Danske Bank Group when debiting Danske Bank accounts in Denmark, Sweden, Norway, United Kingdom, Ireland, Finland and Poland

MT101 files must include a header. Refer to the chapter 'Header' for further information

Change log

Version	Date	Change
11.1	09.12. 2012	New instruction code CORT in field 23E identifying Financial Payments. Rules for using Intermediary bank in field 56a. New instruction code RTGS in field 23E for Danish Local transfers New instruction code RTGS in field 23E for United Kingdom Local transfers New instruction code BACS in field 23E for United Kingdom Local transfers Change functionality for OTHR/DMST in field 23E for United Kingdom Local transfers Explain use of advice/remittance reference - fields 70/50L/50H
11.2	06.11.2013	New instruction code OTHR/SDCL in field 23E for Danish account transfer: Same-day transfer
12.0	21.02.2014	New layout
12.1	19.03.2014	Field 23E added OTHR /ZUS: Domestic Polish social insurance payment, OTHR/US: Domestic Polish tax payment OTHR/BACS: BACS-payment (UK). Appendix C added reporting rules for Central Banks for Norway.
12.1	17.06.2014	Poland added in Introduction under 'Exchange instructions.
12.2	09.12.2014	16th March 2015: Introduction of a new Danish account transfer 'Express transfer' and the option to use RF Creditor Reference and End-to-end reference in Danish account transfers. In Field 23E 'Denmark and' is removed.
12.3	25.03.2015.	Changes as of 16th March 2015 are not implemented and Danske Bank Implementations guide is updated accordingly. In Field 23 E 'Denmark and' is added.
12.4	01.07.2015	Use of field 50L is updated. 15th November 2015: Introduction of a new Danish account transfer 'Express transfer' and the option to use RF Creditor Reference and End-to-end reference in Danish account transfers. In Field 23E 'Denmark and' is removed.
12.5	24.09.2015	Added amount limit for reporting to the Swedish Central Bank
12.6	29.04.2016	Added BIC information for Luxembourg customers
12.7	24.10.2016	Added Appendix E - use of RFB
12.8	01.06.2017	Updated usage of BIC information regarding Luxembourg customers
12.9	04.04.2018	Introduction of Polish split payments
13.0	07.02.2022	Support for German payments is removed
14.0	27.02.2024	Use of field 50F is updated

Status	Tag	Field Name	Content/Options	Definition	Danske Bank Comments
Mandatory Sequence A General Information					
M	20	Sender's Reference	16x	This field specifies the reference assigned by the Sender to unambiguously identify the message.	
0	21R	Customer Specified Reference	16x	This field specifies the reference to the entire message assigned by either the: - instructing party, when present or - ordering customer, when the instructing party is not present	If filled in, Danske Bank will consider it as a collective payment order. NOT possible for cross boarder transfers.
M	28D	Message Index/Total	5n/5n	This field chains different messages by specifying the sequence number in the total number of messages.	Not supported. Ignored if present.
0	50L	Instructing Party	35x	This field identifies the customer which is authorised by the account owner/account servicing institution to order all the transactions in the message.	Contents will be used as beneficiary advice if field 70 is omitted or left blank. For some local payments it may be interpreted as an payment reference.

Status	Tag	Field Name	Content/Options	Definition	Danske Bank Comments
0	50H	Ordering Customer	/34x 4*35x	This field identifies the account owner whose account is to be debited with all transactions in sequence B.	<p>If neither field 70 or 50L are filled in, lines 2-5 will be truncated and used as message to beneficiary</p> <p>Denmark: Account with Danske Bank, DK: 10 digits (or 14 digits, if sort code is included). Giro accounts with Danske Bank: 7-8 digits (or sort code 1234 and zero filled up to 14 digits, e.g. 12340001234567). IBAN: 18 characters.</p> <p>Ireland: Account with Danske Bank, IE: 14 digits (the 8 digit account number must be preceded by the 6 digit sort code). IBAN: 22 characters.</p> <p>Norway: Account with Danske Bank NO: 11 characters. IBAN: 15 characters.</p> <p>Poland: Account with Danske Bank, PL: 10 characters (last 10 digits in IBAN format). IBAN: 28 characters.</p> <p>Sweden: Account with Danske Bank, SE: 10 or 11 digits (the 10 digit account number may be preceded by a 4 digit sort code) or a 7-8 digit Bankgiro number. IBAN: 24 characters.</p> <p>Finland: Account with Danske Bank Plc or Helsinki Branch: 14 characters. IBAN: 18 characters.</p> <p>United Kingdom: Account with Danske Bank UK: 14 digits (the 8 digit account number must be preceded by the 6 digit sort code). IBAN: 22 characters.</p>
0	50F	Ordering Customer	/34x 1!n/33x	This field identifies the account owner whose account is to be debited with all transactions in sequence B.	<p>If neither field 70 or 50L are filled in, lines 2-5 will be truncated and used as message to beneficiary</p>

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0	52a	Account Servicing Institution	A or C Option A[/1!a]/[34x] (Party Identifier) 4!a2!a2!c[3!c] (Identifier Code) Option C/34x (Party Identifier)	This field specifies the account servicing institution - when other than the receiver - which services the account of the account owner to be debited. This is applicable even if field 50H 'Ordering Customer' contains an IBAN. Field 52a may be present in either sequence A or in each occurrence of sequence B, but must not be present in both sequences.	
0	51A	Sending Institution	A	This field identifies the Sender of the message	Not supported. Ignored if present.
M	30	Requested Execution Date	6!n (Date)	This field specifies the date on which all subsequent transactions should be initiated by the executing bank.	The date on which the Ordering Customer's account is to be debited. Can be one year in advance.

Status	Tag	Field Name	Content/Options	Definition	Danske Bank Comments
0	25	Authorisation	35x	This field specifies additional security provisions, e.g. a digital signature, between the ordering customer/instructing party and the account servicing financial institution.	Not supported. Ignored if present.
End of Sequence A General Information					
----->Mandatory Repetitive Sequence B Transaction Details					
M	21	Transaction Reference	16x	This field contains the unique reference for the individual transaction contained in a particular occurrence of sequence B.	Message on senders account statement.
0	21F	F/X Deal Reference	16x	This field specifies the foreign exchange contract reference, between the ordering customer and the account servicing financial institution.	Formatting in Danske Bank: VHxxxxxxxx (x=12digits specifying the Danske Bank Exchange Contract Reference) Lithuania: Not supported. Ignored if present.
----->					
0	23E	Instruction Code	4!c[/30x]	This field specifies instructions to be used, between the ordering customer and the account servicer.	Danske Bank accepts multiple occurrences of 23E, but will only use the instruction in the last occurrence, unless CORT is used in which case the payment will become Intra Company CORT Transfer no matter which 23E occurrence contains the CORT instruction. Codes used in Danske Bank: URGP: Urgent payment, does not apply to domestic payments in Norway. INTC: Intra-company payment. RTGS: Danish National Bank transfer to 3rd party. CORT: Financial payment (customer to bank). This transaction contains a payment that is made in settlement of a trade, e.g., foreign exchange deal, securities transaction. Not available in LT, LV and EE. CHQB: Cheque. OTHR/DMST: Domestic payment. OTHR/INTL or OTHR/INTERNATIONAL: Cross-border payment. Optional code word if field 57 contains option A. Mandatory code word if field 57 contains option D. OTHR /04, /15, /71, /73, /75: Danish OCR payment. OTHR/SDCL: Same Day Clearing. Same-day transfer to banks in Denmark with same day value. OTHR/US: Domestic Polish tax payment OTHR/VAT53: Domestic Polish split payment URGP/VAT53: Domestic Polish express split payment OTHR/BACS: BACS-payment (UK) Unless bilaterally agreed Danske Bank will ignore all other codes.

Status	Tag	Field Name	Content/Options	Definition	Danske Bank Comments
M	32B	Currency/ Transaction Amount	3!a15d	Specifies the currency and the amount of the subsequent transfer to be executed by the receiver.	
0	50L	Instruction Party	L Option C 4!a2!a2!c(3!c) (Identifier Code) Option L 35x (Party Identifier)	This field identifies the customer which is authorised by the account owner/account servicing institution to order the transactions in this particular occurrence of sequence B. Data in sequence B overrules sequence A	Contents will be used as beneficiary advice if field 70 is omitted or left blank. For some local payments it may be interpreted as an payment reference.
0	50H	Ordering Customer	H /34x (Account) 4*35x (Name and Address)	This field identifies the ordering customer, which is the account owner ordering the transaction in the same occurrence of the sequence. Data in sequence B overrules sequence A	If neither field 70 or 50L are filled in, lines 2-5 will be truncated and used as message to beneficiary Account number must be the same in all B Sequences.
0	50F	Ordering Customer	F /34x (Account) 1!n/33x (Name and Address)	This field identifies the ordering customer, which is the account owner ordering the transaction in the same occurrence of the sequence. Data in sequence B overrules sequence A	If neither field 70 or 50L are filled in, lines 2-5 will be truncated and used as message to beneficiary

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0	52a	Account Servicing Institution	A or C Option A/[1!a]/[34x] (Party Identifier) 4!a2!a2!c[3!c] (Identifier Code) Option C/34x(Party Identifier)	<p>This field specifies the account servicing institution - when other than the receiver - which services the account of the account owner to be debited. This is applicable even if field 50a 'Ordering Customer' contains an IBAN.</p> <p>Field 52a may be present in either sequence A or in each occurrence of sequence B, but must not be present in both sequences.</p>	<p>Lithuania: Only option A.</p>
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Status	Tag	Field Name	Content/Options	Definition	Danske Bank Comments
0	56a	Intermediary	A, C, or D Option A[/1!a]/[34x] (Party Identifier) 4!a2!a2!c[3!c] (Identifier Code) Option C/34x (Party Identifier) Option D[/1!a]/[34x] (Party Identifier) 4*35x (Name and Address)	This field specifies the financial institution through which the transaction must pass to reach the account with institution. When use of 56a, use of 57a is mandatory.	Accepted and processed Straight Through Processing (STP) if combined with CORT instruction in field 23E. If not, Danske Bank will process manually, and charge accordingly.
0	57a	Account With Institution	A, C, or D Option A[/1!a]/[34x] (Party Identifier) 4!a2!a2!c[3!c] (Identifier Code) Option C/34x (Party Identifier) Option D[/1!a]/[34x] (Party Identifier) 4*35x (Name and Address)	This field specifies the financial institution which services the account for the beneficiary customer. This is applicable even if field 59 or 59A contains an IBAN.	To achieve Straight Through Processing for domestic payments, the field must contain a valid BIC/SWIFT address. A is preferred option. For domestic payments option D is sufficient provided that field 59 contains correct account number of beneficiary. For cross-border payments option A is mandatory, unless code words 'OTHR/INTL' or 'OTHR/INTERNATIONAL' are applied to field 23E to indicate a cross-border payment. If the customer do not state any beneficiary account in field 59A, but instead states a SWIFT address in field 59A, Danske Bank accepts field 57A as cover bank, if field 23E contains the CORT instruction. If not, Danske Bank will process manually, and charge accordingly Ireland: DABADKKK cannot be keyed in for domestic transfer to account held with Danske Bank Ireland, or it will be considered a cross-border transfer. For domestic payments sort code is mandatory. Norway: DABADKKK cannot be keyed in for domestic transfer to account held with Danske Bank Norway. Otherwise it will be considered a cross-border transfer. Sweden: DABADKKK cannot be keyed in for domestic transfer to account held with Danske Bank, Sweden. Otherwise it will be considered a cross-border transfer. United Kingdom: DABADKKK cannot be keyed in for domestic transfer to account held with Danske Bank, UK. Otherwise it will be considered a cross-border transfer.

Status	Tag	Field Name	Content/Options	Definition	Danske Bank Comments
M	59	Beneficiary	/34x 4*35x No letter option [/34x] (Account) 4*35x (Name and Address) Option A[/34x] 4!a2!a2!c[3!c] (Account) (Identifier Code)	This field identifies the beneficiary of the subsequent operation from the particular occurrence of sequence B.	Must not be blank. To achieve Straight Through Processing for domestic payments, the field must contain a valid account number or an IBAN. Denmark: BBAN: Branch code: 4 digits and account number: max. 10 numeric characters. IBAN: 18 characters. Finland: BBAN: Branch code: 6 digits and account number: 8 digits IBAN: 18 characters. Ireland: BBAN: Account number: 8-10 numeric characters. IBAN: 22 characters. Norway: BBAN: Account number: 11 numeric characters. IBAN: 15 characters. Poland: BBAN: Branch code: 8 digits. Account number: max. 24 numeric characters. IBAN: 28 characters.
M	59	Beneficiary	/34x 4*35x No letter option [/34x] (Account) 4*35x (Name and Address) Option A[/34x] 4!a2!a2!c[3!c] (Account) (Identifier Code)	This field identifies the beneficiary of the subsequent operation from the particular occurrence of sequence B.	Sweden: BBAN: Branch code: 4 digits. Account number: max. 14 numeric characters, Bankgiro number: 7-8 digit or PlusGiro number: 2-8 digit. The clearing number for accounts with FöreningsSparbanken may contain a 5th digit, e.g. 8327-9-xxxxxxx. The 5th digit must be omitted. IBAN: 24 characters. United Kingdom: BBAN: Account number: 8-10 numeric characters. IBAN: 22 characters.
0	70	Remittance Information	4*35x	This field specifies details of the individual transactions, which are to be transmitted to the beneficiary customer.	Content will be used as advice for beneficiary / payment reference. Use of code /RFB/ see appendix C Poland: see examples guide for structure for Split payments.

Status	Tag	Field Name	Content/Options	Definition	Danske Bank Comments
0	77B	Regulatory Reporting	3*35x	This field specifies the codes for the statutory and/or regulatory information required by the authorities in the country of the Receiver or the Sender/originating customer.	Not supported for countries not mentioned below. Ignored if present. Norway: See rules appendix B. Poland: See rules appendix B. Sweden: See rules appendix B.
0	33B	Currency/Original Ordered Amount	3!a15d	This field specifies the original currency and amount as specified by the ordering customer.	Not supported. Ignored if present.
M	71A	Details of Charges	3!a	This field specifies which party will bear the applicable charges for the subsequent transfer of funds.	OUR, BEN or SHA. Ignored if domestic payment. Only SHA if PSD compliant payment.
0	25A	Charges Account	/34x	This field specifies the ordering customer's account number to which applicable transaction charges should be separately applied.	Not supported. Ignored if present.
0	36	Exchange Rate	12d	This field specifies the exchange rate applied by the ordering customer/instructing party, when converting the original ordered amount to the transaction amount.	Not supported. Ignored if present.
---- End of Sequence B Transaction Details					

MT101 header

The header is used when sending files via all channels in Danske Bank.

In the header all fields must be started by { and ended by }. Only fields 1, 2 and 4 are required.

Field No.	Field code	No. Of char.	Format	Required	Description
1	Sending party	2+25	AN	Y	Pos 0-1 always '1:' (fieldno + ':') Pos 2-4 always F01 Pos 5-16 Sending SWIFT-address of the Danske Bank group Brand, where the payment agreement belongs Pos 17-26 not used, can be anything, data is discarded
2	Message type	2+4	AN	Y	Pos 0-1 always '2:' (fieldno + ':') Pos 2-5 always '1101' (message direction+type of message) Pos 6-17 Beneficiary SWIFT. Pos 18 always 'N'. Message Priority: This character defines the priority with which a message is delivered. The possible value is: N = Normal (se vedhæftede dokument)
3	N/A		AN	N	Not used, any data will be discarded
4	Payment	2+	AN	Y	Pos 0-1 always '4:' (fieldno + ':') Pos 2-? The SWIFT instructions as specified in the format description below.

Example:

{1:F01DABADKKKXXXX}{2:1101DABADKKKXXXXN}{4:

BIC address via SWIFTnet

Exchange instructions for sending:

Danske Bank Group's sending BIC address:

DABADKKK

Danske Bank A/S 's (NO) BIC address:

DABAN022

Alternatively Danske Bank Group accepts to sending MT101's from the following BIC addresses:

DABADKKK for Denmark,

DABAFIHX for Danske Bank Helsinki Finland,

DABAFIHH for Danske Bank, Finland

DABAPLPW for Poland,

DABASESX for Sweden,

DABAGB2L for Danske Bank, London Branch,

DABAIE2D for Danske Bank Ireland and

DABAGB2B for Northern Bank Ltd (Danske Bank United Kingdom)

Exchange instructions for receiving:

Danske Bank Group's receiving BIC address:

DABADKKK

Alternatively Danske Bank Group accepts to receive MT101's on the following BIC addresses:

DABADKKK for Denmark,

DABAN022 for Danske Bank, Norway

DABAFIHX for Danske Bank Helsinki Finland,

DABAFIHH for Danske Bank, Finland

DABAPLPW for Poland,

DABASESX for Sweden,

DABAGB2L for Danske Bank, London Branch,

DABAIE2D for Danske Bank Ireland and

DABAGB2B for Northern Bank Ltd (Danske Bank United Kingdom)

Rejection of payment instructions

Will be communicated by SWIFT MT195 messages, or the Executing Bank will contact the Account Holder directly.

Danske Bank Group's sending BIC address:

DABADKKK

Danske Bank A/S NO's sending BIC address:

DABAN022

Danske Bank Group's receiving BIC address:

DABADKKK

Danske Bank NO's receiving BIC address:

DABAN022

Appendix A - Multiple payments

Danske Bank accepts single and multiple payment orders.

Danske Bank accepts collective payment orders (one debit amount for all the credits in sequence B), if:

- field 21R is filled in, or field 21 has same content (not blank) in all B sequences
- the credits are in the same currency
- the debits have same value date
- the credits are domestic payments within the same country
- all transactions are same payment type (payment to account, cheque or inpayment form)

The same MT 101 can contain (no need to separate into different SWIFT messages):

- domestic or international payments
- financial payments
- payments in any currency, as long as the same currency is used
- urgent or non-urgent payments
- intra-company payments

Appendix B - Reporting Central Banks

POLAND
<p>If the payment is a cross border account transfer from Danske Bank Poland to an account outside Poland. The format must be like: /<Reporting code>/<Receiving country>//<Supplementary text, line 1.> //<Supplementary text, line 2.> //<Supplementary text, line 3.> Example: :77B:/L20/GB//SALARY FOREIGN SUBSIDIARY //COMPANY <Reporting code> is a 3 character code denoting the purpose of the transfer. The first character is a letter, and the last two characters are digits. <Receiving country> is the ISO country code of the country in which the beneficiary account resides. The total amount of text contained in <Supplementary text, line 1.>, <Supplementary text, line 2.>, and <Supplementary text, line 3.> may not exceed 70 characters. Supplementary text is optional.</p>
SWEDEN
<p>Must be filled in if The payment is a cross-border account transfer from Danske Bank Sweden to an account outside Sweden Payment amount is greater than or equal to NOK 100.000 or the corresponding limit in a foreign currency. The format must be like: /<Reporting code>/<Receiving country>//<Supplementary text, line 1.> //<Supplementary text, line 2.> //<Supplementary text, line 3.> Example: :77B:/411/DK//IT ASSISTANCE <Reporting code> is a 3 digit code denoting the purpose of the transfer. <Receiving country> is the ISO country code of the country in which the beneficiary account resides. The total amount of text contained in <Supplementary text, line 1.>, <Supplementary text, line 2.>, and <Supplementary text, line 3.> may not exceed 70 characters. Supplementary text is optional. Field 77B must be filled in for domestic payment from full tax payer to Limited tax payer in Sweden Receiving country must be filled in as 'SE' for domestic payments. Example: :77B:/411/SE//IT ASSISTANCE</p>
Norway
<p>Must be filled in if the following criteria are both met: Payment is a cross border account transfer from Danske Bank NO to an account outside Norway, Payment amount is greater than or equal to NOK 100.000 or the corresponding limit in a foreign currency. The format must be like: /<Reporting code>/<Receiving country>//<Supplementary text, line 1.> //<Supplementary text, line 2.> //<Supplementary text, line 3.> Example: :77B:/14/SE //ELECTRICAL POWER <Reporting code> is a 2 digit code denoting the purpose of the transfer. <Receiving country> is the ISO country code of the country in which the beneficiary account resides. At least <Supplementary text, line 1.> must be provided, while <Supplementary text, line 2.> and <Supplementary text, line 3.> are optional.</p>



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Appendix C - Reference for the Beneficiary Customer

Formatting rules for use of RFB (field 70) in Danske Bank

Upon individual customer request Danske Bank can support Reference for the Beneficiary Customer /RFB/ followed by up to 16 characters.