Danske Bank Message Implementation Guide
SWIFT Standards MT101
Supported payment types and examples

Danske Bank Guideline to payments in SWIFT MT101 format

This document describes how to distinguish between the varieties of payments supported by Danske Bank using MT101 SWIFT format.

The table below only serves to distinguish between the several types of payments supported by Danske Bank. In addition to the tags mentioned other required tags must be filled in too.

Danske Bank Group has implemented the MT 101 as per the SWIFT User Handbook. There are certain fields, however, that Danske Bank Group does not process and if completed, Danske Bank will ignore but still process the remaining fields and message.
Danske Bank accepts single and multiple payment orders.

Payment Services Directive:
BEN: All transaction charges, including the charges of the financial institution servicing the ordering customer's account, for the subsequent credit transfer(s) are to be borne by the beneficiary customer. Will as of 1 November 2009 only be valid for transfers in other currencies than the EU/EEA currencies or transfers to countries outside EU/EEA.

OUR: All transaction charges for the subsequent credit transfer are to be paid by the ordering customer. Will as of 1 November 2009 only be applicable for EU/EEA currencies/countries provided it involves a currency conversion. Danske Bank follows interbank best practices Article 52.2 of the 'Guidance for implementation of the Payment Services Directive' by the PSD Industry Expert Group.

SHA: All transaction charges other than the charges of the financial institution servicing the ordering customer account are borne by the beneficiary customer.

Using a wrong code will result in a rejection of the transfer.

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Change log

Version	Date	Change
1.0	21.02.2014	Document created
1.1	14.04.2014	Added regon number to ZUS under notes. Added information about modules 10 and 11 in KID payments under Norweigian account transfers.
1.2	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. Added Danish account transfer - Express to Danish payment types Added RF Creditor reference and End-to-end reference to Danish account transfer (Standard, Same-day and Express) Added note about End-to-end reference
1.3	05.03.2015	Changes to Swedish Plusgirot payments, examples and guidelines updates
1.4	25.03.2015	Changes as of 16th March 2015 are not implemented and Supported payment types and examples is updated accordingly. Removed Danish account transfer - Express from Danish payment types Removed RF Creditor reference and End-to-end reference from Danish account transfer (Standard, Same-day and Express) Removed from note about End-to-end reference
1.5	01.07.2015	**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. Added Danish account transfer - Express to Danish payment types Added RF Creditor reference and End-to-end reference to Danish account transfer (Standard, Same-day and Express) Added note about End-to-end reference
1.6	20.08.2015	Updated examples for Bankgiro- and account transfers in Sweden.
1.7	01.09.2015	Updated Additional Info for Danish account transfer, Express
1.8	02.11.2015	Comment added to Polish payment types and change added to Polish Tax payment (US) Field 70

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1.9	13.11.2016	Removed 'Danish cheque' example due to phasing out of Danish Cheques after 31.10.2016
1.10	14.02.2018	Removed references to Polish ZUS payments due to phasing out
1.11	04.04.2018	Introduced of Polish Split Payments
1.12	20.04.2020	Update Polish Split Payment example to show field 70 in correct format.
1.13	07.02.2022	Nordic Credit Transfers via P27 are added. Support for German payments is removed.
1.14	15.12.2023	Nordic Credit Transfers via P27 are removed

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Payment type					Example file	Additional Info
Danish payment types						
Danish account transfer	Standard transfer with advice	23E	Instruction Code	OTHR/DMST		IBAN: 18 characters
		70	Remittance information	Advice (max 4 x 35 char)	Link	Account with Danske Bank, Denmark: 10 digits (or 14 digits, if sort code is included).
	Standard transfer with RF Creditor ref.	23E	Instruction Code	OTHR/DMST		Giro Accounts with Danske Bank: 7-8 digits (or sort code 1234 and zero filled up to 14 digits, e.g. 12340001234567).
		70	Remittance information	RF Creditor reference (max 25 char) Creditor reference must be on the first line without any characters preceding it, and it must be the only information on that line	Link	
	Same-day transfer with advice	23E	Instruction Code	OTHR/SDCL		Please see Notes for use of End-to-end reference
		70	Remittance information	Advice (max 4 x 35 char)	Link	

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Danish account transfer	Same-day transfer with RF Creditor ref.	23E	Instruction Code	OTHR/SDCL		
		70	Remittance information	RF Creditor reference (max 25 char) Creditor reference must be on the first line without any characters preceding it, and it must be the only information on that line	Link	
	Express transfer with advice	23E	Instruction Code	URGP		Express transfers (URGP): • Payments bigger than DKK 500.000 will be rejected • Payments must be sent on the same day as execution day
		70	Remittance information	Advice (max 4 x 35 char)	Link	
	Express Transfer with RF Creditor ref.	23E	Instruction Code	URGP		
		70	Remittance information	RF Creditor reference (max 25 char) Creditor reference must be on the first line without any characters preceding it, and it must be the only information on that line	Link	

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Danish inpay ment form	Type 01	23E	Instruction Code	OTHR/tt tt=01	[Link](#)	
		59	Beneficiary	Danish GIRO Number 7-8 digits		
		70	Remittance Information	Unstructured advice for creditor		
	Type 04	23E	Instruction Code	Unfilled	[Link](#)	The bottom of an "inpayment card/giro form" consists of an OCR reference having a format like +tt<pppppppppppppp+cccccccc< If field 23E is filled with an inpayment card type other than mentioned Danske Bank will reject the payment.
		59	Beneficiary	+ttpppppppppppppp+cccccccc		
	Type 15	23E	Instruction Code	Unfilled	[Link](#)	
		59	Beneficiary	+ttpppppppppppppp+cccccccc		

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Payment type		Special usage of tags			Example file	Additional Info
Danish inpayment form	Type 41	23E	Instruction Code	OTHR/tt tt=41		
		59	Beneficiary	Danish GIRO Number 7-8 digits	Link	
		70	Remittance Information	Unstructured advice for creditor		
	Type 71	23E	Instruction Code	Unfilled		
		59	Beneficiary	+ttpppppppppppppp+cccccccc	Link	
	Type 73	23E	Instruction Code	Unfilled		
		59	Beneficiary	+ttpppppppppppppp+cccccccc		
		70	Remittance Information	Unstructured advice for creditor	Link	
	Type 75	23E	Instruction Code	Unfilled		
		59	Beneficiary	+ttpppppppppppppp+cccccccc		
		70	Remittance Information	Unstructured advice for creditor	Link	

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Payment type				Special usage of tags	Example file	Additional Info
Norwegian payment types						
Norwegian account transfer	Short-form advice	23E	Instruction Code	OTHR/DMST	Link	Account with Danske Bank NO: (11 characters). IBAN: 15 characters.
		59	Beneficiary	Account number		
		70	Remittance Information	Short message for creditor (Max 20 char.)		
	Long-form advice	23E	Instruction Code	OTHR/DMST	Link	
		59	Beneficiary	Account number		
		70	Remittance Information	Unstructered advice for creditor		
	KID reference	23E	Instruction Code	OTHR/DMST	Link	KID reference must be either modulus 10 or 11.
		59	Beneficiary	Account number		
		70	Remittance Information	KID reference max. 25 digits. Can be preceded by 'KID KIDnnnnnnnnnnnnnnnnnnnnnnnnn'		
Norwegian cash payment		23E	Instruction Code	CHQB	Link	Last address line in field 59 must start with postal area code, and not with country code or name of country.

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Swedish payment types						
Swedish account transfers	Short-form advice	23E	Instruction Code	OTHR/DMST	Link	Beneficiary account number can be Swedish BBAN up to 11 digits or Swedish IBAN: 24 characters.
		57	Account With Institution	Option=A 'DABASESX'		
		59	Beneficiary	Account number		
		70	Remittance Information	Short message for creditor (Max 20 char.)		
	Long form advice	23E	Instruction Code	OTHR/DMST	Link	
		57	Account With Institution	Option=A DABASESX'		
		59	Beneficiary	Account number		
		70	Remittance Information	Unstructured advice for creditor		

Payment type		Special usage of tags			Example file	Additional Info
Swedish Bankgiro transfer	Short-form advice	23E	Instruction Code	OTHR/DMST	Link	Bankgiro number can be 7-8 digits.
		57a	Account with Institution	Option=D 'Bankgirot, Sverige' or Option=A 'BGABSESS'		
		59	Beneficiary	Bankgiro number		
		70	Remittance Information	Short message for creditor (Max 20 char.)		
	Long-form advice	23E	Instruction Code	OTHR/DMST	Link	
		57a	Account with Institution	Option=D 'Bankgirot, Sverige' or Option=A 'BGABSESS'		
		59	Beneficiary	Bankgiro number		
		70	Remittance Information	Unstructured advice for creditor		

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Payment type		Special usage of tags			Example file	Additional Info
Swedish Bankgiro transfer	OCR	23E	Instruction Code	OTHR/DMST		OCR reference to be keyed in field 70:maximum 25 digits. Can be preceded by 'OCR'
		57a	Account with Institution	Option=D 'Bankgirot, Sverige' or Option=A 'BGABSESS'	Link	
		59	Beneficiary	Bankgiro number		
		70	Remittance Information	OCRnnnnnnnnnnnnnnnnnnnnnnnnn		
Swedish Plusgiro transfer	Short-form advice	23E	Instruction Code	OTHR/DMST		PlusGiro number can be 2-8 digits.
		57	Account With Institution	Option=D'Postgiro, Sverige', 'Postgirot, Sverige', 'PLUSGIRO, Sverige' or 'PLUSGIROT, Sverige' Option=A 'PGSISESS'	Link	
		59	Beneficiary	Plusgirot number		
		70	Remittance Information	Short message for creditor (Max 20 char.)		

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Payment type		Special usage of tags			Example file	Additional Info
Swedish Plusgiro transfer	Long-form advice	23E	Instruction Code	OTHR/DMST		
		57	Account With Institution	Option=D'Postgiro, Sverige', 'Postgirot, Sverige', 'PLUSGIRO, Sverige' or 'PLUSGIROT, Sverige' Option=A 'PGSISESS'	Link	
		59	Beneficiary	Plusgirot number		
		70	Remittance Information	Unstructured advice for creditor		
	OCR	23E	Instruction Code	OTHR/DMST		OCR reference to be keyed in field 70:maximum 25 digits. Can be preceded by 'OCR'
		57	Account With Institution	Option=D'Postgiro, Sverige', 'Postgirot, Sverige', 'PLUSGIRO, Sverige' or 'PLUSGIROT, Sverige' Option=A 'PGSISESS'	Link	
		59	Beneficiary	Plusgirot number –		
		70	Remittance Information	OCRnnnnnnnnnnnnnnnnnnnnnnnnn		

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Payment type		Special usage of tags	Example file	Additional Info
Swedish local cheque ('Kontantud betalning')		23E Instruction Code CHQB	Link	Last address line in field 59 must start with postal area code, and not with country code or name of country Domestic transfers: The beneficiary will receive a separate advice via mail if Remittance information (appendix C) consists of more than 12 characters, and the beneficiary a/c is outside Danske Bank Remittance information (appendix C) consists of more than 21 characters, and the beneficiary a/c is within Danske Bank

In all other cases the beneficiary will receive a short advice via the clearing. The address of beneficiary is not necessary. |

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Payment type				Special usage of tags	Example File	Additional Info
Finnish payment types						
Finnish account transfer	Long-form advice	23E	Instruction Code	OTHR/DMST: Domestic payment	Link	Account with Danske Bank Plc or Helsinki Branch: 14 digits IBAN: 18 characters
		70	Remittance Information	Unstructured advice for creditor		
	Reference payment	23E	Instruction Code	OTHR/DMST: Domestic payment	Link	DABADKKK cannot be keyed in for domestic transfer to account held with Danske Bank Plc or Helsinki Branch. Otherwise it will be considered a cross-border transfer.
		70	Remittance Information	OCRnnnnnnnnnnnnnnnnnnnn		
Finnish express account transfer	Long-form advice	23E	Instruction Code	URGP: Urgent payment	Link	Reference payments must have a reference of maximum 20 digits (without blanks or '-'). The reference can be preceded by 'OCR'.
		70	Remittance Information	Unstructured advice for creditor		
	Reference payment	23E	Instruction Code	URGP: Urgent payment	Link	
		70	Remittance Information	OCRnnnnnnnnnnnnnnnnnnnn		

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English payment types						
English account transfer	Faster payment	23E	Instruction Code	OTHR/DMST or URGP	Link	Account with Danske Bank UK: 14 digits (the 8 digit account number must be preceded by the 6 digit sort code). IBAN: 22 characters. Beneficiary bank sort code is able to receive Faster Payments
		32B	Currency/Trans-action Amount	< currently GBP 100.000		
		70	Remittance Information	Short message for creditor (Max 18 char.)		
	CHAPS payment	23E	Instruction Code	URGP: Urgent payment or RTGS: Settlement via real time	Link	
		70	Remittance Information	Unstructered advice for creditor		
	Internal payment	23E	Instruction Code	INTC	Link	
		70	Remittance Information	Short message for creditor (Max 18 char.)		

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English account transfer	Indirect BACS	23E	Instruction Code	OTHR/BACS6!a	Link	6!a is BACS Service User Number of the sender. The first BACS Service User Number found is used for all payments. Payments created with BACS Service User Number different from the first will be rejected. The earliest possible date is 2 banking days in the future
		70	Remittance Information	Short message for creditor (Max 18 char.)		

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Irish payment types						
Irish account transfer	External payment	23E	Instruction Code	OTHR/DMST: Domestic payment	Link	Account with Danske Bank,IE.:14 digits (the 8 digit account number must be preceded by the 6 digit sort code). IBAN: 22 characters
		70	Remittance Information	Short message for creditor (Max 18 char.)		
	Same day domestic payment	23E	Instruction Code	URGP: Urgent payment	Link	
		70	Instruction Code	Unstructered advice for creditor		
	Internal payment	23E	Instruction Code	INTC	Link	
		70	Remittance Information	Short message for creditor (Max 18 char.)		

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Payment type		Special usage of tags			Example file	Additional Info
Polish payment types						
Polish account transfer	Payment with details	23E 70	Instruction Code Remittance Information	OTHR/DMST * Unstructured advice for creditor	Link	Account with Danske Bank, Poland: 10 characters. (Last 10 digits in IBAN format). IBAN: 28 characters.
	US – tax	23E 70	Instruction Code Remittance Information	OTHR/US * See notes	Link	* Please note that instruction code regarding payments to tax authorities and customs authorities depends on the current regulations defined by Ministry of Finance.
Polish express account transfer	Payment with details	23E 32B 70	Instruction Code Currency/ Transaction Amount Remittance Information	URGP PLN Unstructured advice for creditor	Link	No conversion Payment must be received before 13.30 on the bo ing date
Polish account transfer – Split	Payment with details	23E 70	Instruction Code Remittance Information	OTHR/VAT53 /VAT/10n,2n/IDC/14x/INV/35x/TXT/33x See notes	Link	

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Payment type		Special usage of tags			Example file	Additional Info
Polish express account transfer – Split	Payment with details	23E	Instruction Code	URGP/VAT53	[Link](#)	
		32B	Currency/ Transaction Amount	PLN		
		70	Remittance Information	/VAT/10n,2n/IDC/14x/INV/35x/TXT/33x See [notes](#)		

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Payment type		Special usage of tags			Example file	Additional Info
Foreign payments						
Foreign account transfer	Ordinary transfer	23E	Instruction Code	OTHR/INTL or OTHR/INTERNATIONAL	Link	To achieve Straight Through Processing : Field 57A must contain a BIC code Field 59 must contain beneficiary's IBAN number (or account number if country does not have IBAN). If IBAN number is required, but not supplied in field 59, Danske Bank Group will charge accordingly. Optional code word if field 57 contains option A. Mandatory code word if field 57 contains option D.
		57A	Account with Institution	Option = A or D Valid BIC code		
		59	Beneficiary	IBAN number		
	Express transfer	23E	Instruction Code	URGP	Link	
	Group transfer	23E	Instruction Code	INTC	Link	
Financial/ treasury transfers	National bank transfer (only Denmark)	23E	Instruction Code	RTGS or INTC	Link	
		32B	Currency/Transaction Amount	Amount above DKK 1.000.000 (amount must be in DKK, no conversion)		

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Payment type		Special usage of tags			Example file	Additional Info
	Riksbank transfer (only Sweden)	23E	Instruction Code	URGP	Link	Bankgirot or PlusGirot account numbers not allowded
		59	Beneficiary	Valid account number		
		32B	Currency/Trans-action Amount	Amount above SEK 200.000(amount must be in SEK, no conversion		
	Financial payment (all countries)	23E	Instruction Code	CORT	Link	A settlement of a trade, e.g., foreign exchange deal or securities transaction.

There is same day value on the debit and credit part of the transaction. |
| | | 56A | Beneficiary | Account number and Intermediary (cover) bank | | |
| | | 57A | Account With Institution | Correspondent banks BIC code (optinal to fill in) | | |

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Notes:

<table>
<tr><td rowspan="8">Polish US tax payment</td><td>Field description</td><td>Status</td><td>Format</td><td>Code</td><td>Data</td><td>Line no.</td></tr>
<tr><td>Type of supplementary identity document</td><td>M</td><td>1 a</td><td>/TI/

Or

TI/</td><td>Type of supplementary identity document can have one of following values:
N – NIP
P – Pesel
R – Regon
1 – Identity card
2 – Passport.</td><td>1</td></tr>
<tr><td>Supplementary identity doc.</td><td>M</td><td>14 a</td><td></td><td>Supplementary identity document. Right-adjusted filled with blanks up to 14 chars.</td><td>1</td></tr>
<tr><td>Period covered by the payment</td><td>M</td><td>7 a</td><td>/OKR/</td><td>Format: YYQXXXXX
Where Q is a qualifier, that gives meaning to the next four characters (X)
M = Month (01 – 12), e.g. 95M09
P = Half-year (01 – 02)   e.g. 96P01
R = (empty) e.g. 97R
K = Quarter (01 – 04) e.g. 98K03
D = Decade and month (01 – 03 and 01 – 12) e.g. 99D0211
(Decade is a period of 10 days in a month).</td><td>2</td></tr>
<tr><td>Symbol of the form or reason of payment</td><td>M</td><td>6 a</td><td>/SFP/</td><td>Code supplied by public authority</td><td>3</td></tr>
<tr><td></td><td>O</td><td>21 a</td><td>/TXT/</td><td>Additional details in free format</td><td>4</td></tr>
</table>

Example:
:70:/TI/N5471027863
/OKR/03D0312
/SFP/PIT-5
/TXT/FREETEXT

Or
:70:TI/N5471027863
/OKR/03D0312
/SFP/PIT-5
/TXT/FREETEXT

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Field 70 for Polish Split payments:

This file will be used for storing the split payment details. Format for split payments should be:
/VAT/10n,2n/IDC/14x/INV/35x/TXT/33x

Field	Subfield	Madatory (M)/Optional (O)	Description	Format
:70:	/VAT/	M	VAT amount, which is part of the full amount of the payment. Comma as decimal separator	max of 10n,2n
:70:	/IDC/	M	Identification number of sellers (identification number of payment beneficiary)	max of 14x
:70:	/INV/	M	Invoice detail	max of 35x
:70:	/TXT/	O	Free Text	max of 33x

Please note: Field 70 expects the data to be written across 4 lines of 35 characters each (4*35).

Danish account transfers	Use of End-to-end reference :
	- The reference has to be stated in Field 70 and has a maximum length of 35 char - Advice and reference must not exceed 4 x 35 char in total - The reference must be stated in a separate line starting with /ROC/EREF/ - If the reference exceeds 25 char two lines have to be used leaving only two lines for advice - No advice must be stated after the reference

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File examples:

Danish payment types

Danish standard transfer with advice
{1:F01DABADKKKXXXX}{2:I101DABADKKKXXXXN}{4: :20:Senders ref 12345 :28D:00001/00001 :30:140117 :21: Msg on senders acc :32B:DKK1,00 :50H:/DK0630003258186230 Name of sender :57A:SPNODK22XXX :59:/3258186214 Name of beneficiary Adress of beneficiary :70: Unstructured message to beneficiary 4 lines of 35 characters /ROC/EREF/EndToEndReference :71A:SHA -}

Danish standard transfer with RF Creditor reference
{1:F01DABADKKKXXXX}{2:I101DABADKKKXXXXN}{4: :20:Senders ref 12345 :28D:00001/00001 :30:140117 :21: Msg on senders acc :32B:DKK1,00 :50H:/DK0630003258186230 Name of sender :57A:SPNODK22XXX :59:/3258186214 Name of beneficiary Adress of beneficiary :70: RF87098859909968296430479 /ROC/EREF/EndToEndReference :71A:SHA -}

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Danish same day transfer with advice
{1:F01DABADKKKXXXX}{2:I101DABADKKKXXXXN}{4: :20:Senders ref 12345 :28D:00001/00001 :30:140117 :21: Msg on senders acc :23E:OTHR/SDCL :32B:DKK1,00 :50H:/DK0630003258186230 Name of sender :57A:SPNODK22XXX :59:/3258186214 Name of beneficiary Adress of beneficiary :70: Unstructured message to beneficiary 4 lines of 35 characters /ROC/EREF/EndToEndReference :71A:SHA -}

Danish same day transfer with RF Creditor reference
{1:F01DABADKKKXXXX}{2:I101DABADKKKXXXXN}{4: :20:Senders ref 12345 :28D:00001/00001 :30:140117 :21: Msg on senders acc :23E:OTHR/SDCL :32B:DKK1,00 :50H:/DK0630003258186230 Name of sender :57A:SPNODK22XXX :59:/3258186214 Name of beneficiary Adress of beneficiary :70:RF8709885990996 8296430479 /ROC/EREF/EndToEndReference :71A:SHA -}

Danish Express transfer with advice

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```
{1:F01DABADKKKXXXX}{2:I101DABADKKKXXXXN}{4:
:20:Senders ref 12345
:28D:00001/00001
:30:140117
:21: Msg on senders acc
:23E:URGP
:32B:DKK1,00
:50H:/DK0630003258186230
Name of sender
:57A:SPNODK22XXX
:59:/3258186214
Name of beneficiary
Adress of beneficiary
:70: Unstructured message to beneficiary
4 lines of 35 characters
/ROC/EREF/EndToEndReference
:71A:SHA
-}
```

Danish Express transfer with RF Creditor reference

```
{1:F01DABADKKKXXXX}{2:I101DABADKKKXXXXN}{4:
:20:Senders ref 12345
:28D:00001/00001
:30:140117
:21: Msg on senders acc
:23E:URGP
:32B:DKK1,00
:50H:/DK0630003258186230
Name of sender
:57A:SPNODK22XXX
:59:/3258186214
Name of beneficiary
Adress of beneficiary
:70:RF87098859909968296430479
/ROC/EREF/EndToEndReference
:71A:SHA
-}
```

Danish inpayment form (Type 01):

```
{1:F01DABADKKKXXXX}{2:I101DABADKKKXXXXN}{4:
:20:Senders ref 12345
:28D:00001/00001
:30:140116
:21: Msg on senders acc
:23E:OTHR/01
:32B:DKK1,00
:50H:/DK0630003258186230
Name of sender
:59:/1000012
Name of beneficiary
Adress of beneficiary
:70: Unstructured message to beneficiary
4 lines of 35 characters
:71A:SHA
-}
```

Danish inpayment form (Type 04):

```
{1:F01DABADKKKXXXX}{2:I101DABADKKKXXXXN}{4:
:20:Senders ref 12345
:28D:00001/00001
:30:130925
:21: Msg on senders acc
:32B:DKK1,00
:50H:/DK0630003258186230
Name of sender
:59:/+047060320277502013+1000012
Name of beneficiary
Adress of beneficiary
:71A:SHA
-}
```

Danish inpayment form (Type 15):
{1:F01DABADKKKXXXX}{2:I101DABADKKKXXXXN}{4: :20:Senders ref 12345 :28D:00001/00001 :30:140117 :21: Msg on senders acc :32B:DKK1,00 :50H:/DK0630003258186230 Name of sender :59:/+157060320277502013+1000012 Name of beneficiary Adress of beneficiary :71A:SHA -}

Danish inpayment form (Type 41):
{1:F01DABADKKKXXXX}{2:I101DABADKKKXXXXN}{4: :20:Senders ref 12345 :28D:00001/00001 :30:140116 :21: Msg on senders acc :23E:OTHR/41 :32B:DKK1,00 :50H:/DK0630003258186230 Name of sender :59:/1000012 Name of beneficiary Adress of beneficiary :70: Unstructured message to beneficiary 4 lines of 35 characters :71A:SHA -}

Danish inpayment form (Type 71):
{1:F01DABADKKKXXXX}{2:I101DABADKKKXXXXN}{4: :20:Senders ref 12345 :28D:00001/00001 :30:140116 :21: Msg on senders acc :32B:DKK1,00 :50H:/DK0630003258186230 Name of sender :59:/+710000000160066247+84918237 Name of beneficiary Adress of beneficiary :71A:SHA -}

Danish inpayment form (Type 73):
{1:F01DABADKKKXXXX}{2:I101DABADKKKXXXXN}{4: :20:Senders ref 12345 :28D:00001/00001 :30:140117 :21: Msg on senders acc :32B:DKK1,00 :50H:/DK0630003258186230 Name of sender :59:/+730000000160066247+84918237 Name of beneficiary Adress of beneficiary :70: Unstructured message to beneficiary 4 lines of 35 characters :71A:SHA -}

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Danish inpayment form (Type 75):
{1:F01DABADKKKXXXX}{2:I101DABADKKKXXXXN}{4: :20:Senders ref 12345 :28D:00001/00001 :30:140117 :21: Msg on senders acc :32B:DKK1,00 :50H:/DK0630003258186230 Name of sender :59:/+750000000160066247+84918237 Name of beneficiary Adress of beneficiary :70: Unstructured message to beneficiary 4 lines of 35 characters :71A:SHA -}

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Norwegian payment types

Norwegian account transfer with short message to creditor
{1:F01DABAN022XXXX}{2:I101DABAN022XXXXN}{4: :20:Senders ref 12345 :28D:00001/00001 :50H:/NO97600502119 Name of sender :30:140129 :21:Msg on senders acc :23E:OTHR/DMST :32B:NOK1,00 :57A:NDEANOKK :59:/NO6197600000105 Name of beneficiary Address of beneficiary :70:Msg Max 20 char :71A:SHA -}

Norwegian account transfer with long advice to creditor
{1:F01DABAN022XXXX}{2:I101DABADKKKXXXXN}{4: :20:Senders ref 12345 :28D:00001/00001 :50H:/NO97600502119 Name of sender :30:140129 :21:Msg on senders acc :23E:OTHR/DMST :32B:NOK1,00 :57A: NDEANOKK :59:/NO6197600000105 Name of beneficiary Address of beneficiary :70: Unstructured message to beneficiary 4 lines of 35 characters :71A:SHA -}

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Norwegian KID

```
{1:F01DABAN022XXXX}{2:I101DABAN022XXXXN}{4:
:20:Senders ref 12345
23E:OTHR/DMST
:28D:00001/00001
:50H:/NO97600502119
Name of sender
:30:140129
:21:Msg on senders acc
:32B:NOK1,00
:57A:NDEANOKK
:59:/NO6197600000105
Name of beneficiary
Address of beneficiary
:70:KID011507588561
:71A:SHA
-}
```

Norwegian cash payment

```
{1:F01DABAN022XXXX}{2:I101DABADKKKXXXXN}{4:
:20:Senders ref 12345
:28D:00001/00001
Name of sender
:30:140129
:21:Msg on senders acc
:23E:CHQB
:32B:NOK1,00
:50H:/NO97600502119
:57A:NDEANOKK
:59:Name of beneficiary
Address of beneficiary
2220
:70: Unstructured message to beneficiary
4 lines of 35 characters
:71A:SHA
-}
```

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Swedish payment types

Swedish account transfer with short message to creditor
{1:F01DABASESXXXXX}{2:I101DABASESXXXXXN}{4: :20:Senders ref 12345 :28D:00001/00001 :50H:/12200115199 Name of sender :30:131010 :21:Msg on sender acc :23E:OTHR/DMST :32B:SEK1,00 :57A:DABASESX :59:/12341234567 Name of beneficiary Address of beneficiary 576 23 SAVSJO :70: Msg Max 20char :71A:SHA -}

Swedish account transfer with long advice to creditor
{1:F01DABASESXXXXX}{2:I101DABASESXXXXXN}{4: :20:Senders ref 12345 :28D:00001/00001 :50H:/12200111878 Name of sender 2808 GJOVIK :30:130925 :21:Msg on sender acc :23E:OTHR/DMST :32B:SEK1,00 :57A:DABASESX :59:/12341234567 Name of beneficiary Address of beneficiary 360 70 ASEDA :70: Unstructured message to beneficiary 4 lines of 35 characters :71A:SHA -}

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Swedish Bankgiro transfer with short message to creditor
{1:F01DABASESXXXXX}{2:I101BGABSESSXXXXN}{4: :20:Senders ref 12345 :28D:00001/00001 :50H:/12200111878 Name of sender :30:140124 :23E:OTHR/DMST :32B:SEK1,00 :21: Msg on sender acc :57A:BGABSESS :59:/1234567 Name of beneficiary Address of beneficiary 576 23 SAVSJO :70: Msg Max20char :71A:SHA -}

Swedish Bankgiro transfer with long advice to creditor
{1:F01DABASESXXXXX}{2:I101BGABSESSXXXXN}{4: :20:Senders ref 12345 :28D:00001/00001 :50H:/12200111878 Name of sender :30:140124 :21:Msg on sender acc :32B:SEK1,00 :57D:Bankgirot,Sverige :59:/1234567 Name of beneficiary Address of beneficiary 576 23 SAVSJO :70: Unstructured message to beneficiary 4 lines of 35 characters :71A:SHA -}

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Swedish Bankgiro transfer with OCR reference

```
{1:F01DABASESXXXXX}{2:I101BGABSESSXXXXN}{4:
:20:Senders ref 12345
:28D:00001/00001
:50H:/12200111878
Name of sender
:30:140124
:21:Msg on senders acc
:23E:OTHR/DMST
:32B:SEK1,00
:57A:BGABSESS
:59:/1234567
Name of beneficiary
Address of beneficiary
576 23 SAVSJO
:70:OCR322190380 4212345678901234
:71A:SHA
-}
```

Swedish PlusGiro transfer with short message to creditor

```
{1:F01DABASESXXXXX}{2:I101NDEASESSXXXXN}{4:
:20:Senders ref 12345
:28D:00001/00001
:50H:/12200111878
Name of sender
0283 OSLO
:30:140124
:21:Msg on senders acc
:23E:OTHR/DMST
:32B:SEK1,00
:57D:PLUSGIRO,Sverige
:59:/12345678
Name of beneficiary
Address of beneficiary
576 23 SAVSJO
:70: Msg Max20char
:71A:SHA
-}
```

Swedish PlusGiro transfer with long advice to creditor

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```
{1:F01DABASESXXXXX}{2:I101NDEASESSXXXXN}{4:
:20:Senders ref 12345
:28D:00001/00001
:50H:/12200111878
Name of sender
:30:140127
:21:Msg on senders acc
:23E:OTHR/DMST
:32B:SEK1,00
:57D:PLUSGIROT, Sverige
:59:/12345678
Name of beneficiary
Address of beneficiary
576 23 SAVSJO
:70:Message to beneficiary
4 lines of 35 characters
:71A:SHA
-}
```

Swedish PlusGiro transfer with OCR reference

```
{1:F01DABASESXXXXX}{2:I101NDEASESSXXXXN}{4:
:20:Senders ref 12345
:28D:00001/00001
:50H:/12200111878
Name of sender
:30:140124
:21:Msg on senders acc
:23E:OTHR/DMST
:32B:SEK1,00
:57D:PLUSGIRO,Sverige
:59:/12345678
Name of beneficiary
Address of beneficiary
576 23 SAVSJO
:70:OCR32219038042123456789012 34
:71A:SHA
```

Swedish local cheque ('Kontantudbetalning')

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```
{1:F01DABASESXXXXX}{2:I101NDEASESSXXXXN}{4:
:20:Senders ref 12345
:28D:00001/00001
:50H:/12200111878
Name of sender
:30:140118
:21:TRANSREF 4323
:23E:CHQB
:32B:SEK1,00
:57A:DABASESS
:59:Name of beneficiary
Address  of beneficiary
576 23  SAVSJO
:70: Unstructured message to beneficiary
4 lines of 35 characters
:71A:SHA
-}
```

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Finnish payment types

Finnish account transfer with long-form advice
{1:F01DABAFIHHXXXX}{2:I101DABAFIHHXXXXN}{4: :20:Senders ref 12345 :28D:00001/00001 :50H:/FI5934499400001396 Name of sender :30:140129 :21:Msg on senders acc :23E:OTHR/DMST :32B:EUR1,00 :57A:DABAFIHH DANSKE BANK HELSINKI :59:/FI6934499400001701 Name of beneficiary Address of beneficiary :70: Unstructured message to beneficiary 4 lines of 35 characters :71A:SHA -}

Finnish account transfer – reference payment
{1:F01DABAFIHHXXXX}{2:I101DABAFIHHXXXXN}{4: :20:Senders ref 12345 :28D:00001/00001 :50H:/34499400001396 Name of sender :30:140129 :21:Msg on senders acc :23E:OTHR/DMST :32B:EUR1,00 :57A:DABAFIHH DANSKE BANK HELSINKI :59:/FI6934499400001701 Name of beneficiary Address of beneficiary :70:OCR0900000455131239 :71A:SHA -}

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Finnish express account transfer with long-form advice
{1:F01DABAFIHHXXXX}{2:I101DABAFIHHXXXXN}{4: :20:Senders ref 12345 :28D:00001/00001 :50H:/FI5934499400001396 Name of sender :30:140129 :21:Msg on senders acc :23E:URGP :32B:EUR1,00 :57A:DABAFIHH DANSKE BANK HELSINKI :59:/FI6934499400001701 Name of beneficiary Address of beneficiary :70: Unstructured message to beneficiary 4 lines of 35 characters :71A:SHA -}

Finnish express account transfer – reference payment
{1:F01DABAFIHHXXXX}{2:I101DABAFIHHXXXXN}{4: :20:Senders ref 12345 :28D:00001/00001 :50H:/34499400001396 Name of sender :30:140129 :21:Msg on senders acc :23E:URGP :32B:EUR1,00 :57A:DABAFIHH DANSKE BANK HELSINKI :59:/FI6934499400001701 Name of beneficiary Address of beneficiary :70:0900000455131239 :71A:SHA -}

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English payment types

English faster payment
{1:F01DABAGB2LXXXX}{2:I101DABAGB2LXXXXN}{4: :20:Senders ref 12345 :28D:00001/00001 :30:140205 :21:Msg on senders acc :32B:GBP1,00 :50H:/30128193018476 Name of sender :57A:DABAGB2L :59:/20337012345678 Name of beneficiary Adress of beneficiary :70:Msg Max.18 char :71A:SHA -}

English CHAPS
{1:F01DABAGB2LXXXX}{2:I101DABAGB2LXXXXN}{4: :20:Senders ref 12345 :28D:00001/00001 :30:140205 :21:Msg on senders acc :23E:URGP :32B:GBP1,00 :50H:/30128193018476 Name of sender :57A:DABAGB2L :59:/20337012345678 Name of beneficiary Adress of beneficiary :70:Unstructured message to beneficiary 4 lines of 35 characters :71A:SHA -}

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English internal payment

`{1:F01DABAGB2LXXXX}{2:I101DABAGB2LXXXXN}{4:`
`:20:Senders ref 12345`
`:28D:00001/00001`
`:30:140211`
`:21:Msg on senders acc`
`:23E:INTC`
`:32B:GBP500000000`
`:50H:/30128193406832`
`Name of sender`
`:57A:DABAGB2L`
`:59:/30128193018476`
`Name of beneficiary`
`Adress of beneficiary`
`:70:Msg Max 18 char`
`:71A:SHA`
`-}`

English BACS

`{1:F01DABAGB2LXXXX}{2:I101DABAGB2LXXXXN}{4:`
`:20:Senders ref 12345`
`:28D:00001/00001`
`:30:140212`
`:21:Msg on senders acc`
`:23E:OTHR/BACS999999`
`:32B:GBP1,00`
`:50H:/30128193018476`
`Name of sender`
`:57A:DABAGB2L`
`:59:/20337012345678`
`Name of beneficiary`
`Adress of beneficiary`
`:70:Msg Max. 18 char`
`:71A:SHA`
`-}`

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Irish payment types

Irish external

```
{1:F01DABAGB2BXXXX}{2:I101DABAGB2BXXXXN}{4:
:20:Senders ref 12345
:28D:00001/00001
:30:140131
:21:Mgs on senders acc
:23E:INTC
:32B:EUR1,00
:50H:/95150370002429
Name of sender
:57A:DABAIE2D
:59:/IE82DABA95150370002437
Name of beneficiary
Adress of beneficiary
:70:Mgs to beneficiary
:71A:SHA
-}
```

Irish same day transfer domestic

```
{1:F01DABAGB2BXXXX}{2:I101DABAGB2BXXXXN}{4:
:20:Senders ref 12345
:28D:00001/00001
:50H:/95150370002429
Name of sender
:30:140123
:21:Msg on senders acc
:23E:URGP
:32B:EUR1,00
:59:/IE17DABA95169123456789
Name of beneficiary
Address of beneficiary
:70: Unstructured message to beneficiary
4 lines of 35 characters
:71A:SHA
-}
```

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Irish internal payment
{1:F01DABAGB2BXXXX}{2:I101DABAGB2BXXXXN}{4: :20:Senders ref 12345 :28D:00001/00001 :50H:/95150370002429 Name of sender :30:140131 :23E:INTC :21:Msg on senders acc :32B:EUR1,00 Name of sender :57C://IE985010 :59:/IE17DABA95169120026298 Name of beneficiary Adress of beneficiary :70:Mgs to beneficiary :71A:SHA -}

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Polish payment types

Polish account transfer with advice
{1:F01DABAPLPWXXXX}{2:I101DABAPLPWXXXXN}{4: :20:Senders ref 12345 :28D:00001/00001 :50H:/PL0123456789012345 6789012345 Name of sender :30:140130 :21:Msg on senders acc :23E:OTHR/DMST :32B:PLN1,00 :59:/ PL1234567890123456 7890123456 Name of beneficiary Address of beneficiary :70: Unstructured message to beneficiary 4 lines of 35 characters :71A:SHA -}

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Polish account transfer – US (tax)

```
{1:F01DABAPLPWXXXX}{2:I101DABAPLPWXXXXN}{4:
:20:Sender ref 12345
:28D:00001/00001
:50H:/ PL01234567890123456789012345
Name of sender
:30:140130
:21:Msg on senders acc
:23E:OTHR/US
:32B:PLN1,00
:59:/ 01234567890123456789012345
Name of beneficiary
Address of beneficiary
:70:/TI/N5251820909/OKR/12M04/SFP/VAT7
:71A:SHA
-}
```

Polish express account transfer with advice

```
{1:F01DABAPLPWXXXX}{2:I101DABAPLPWXXXXN}{4:
:20:Senders ref 12345
:28D:00001/00001
:50L:SENDER AB
:50H:/ PL01234567890123456789012345
Name of sender
:30:140131
:21:Msg on senders acc
:23E:URGP
:32B:PLN1,00
:59:/ PL12345678901234567890123456
Name of beneficiary
Address of beneficiary
:70: Unstructured message to beneficiary
4 lines of 35 characters
:71A:SHA
-}
```

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Polish account transfer with advice - Split

```
{1:F01DABAPLPWXXXX}{2:I101DABAPLPWXXXXN}{4:
:20:Senders ref 12345
:28D:00001/00001
:30:180222
:21:Msg on senders acc
:23E:OTHR/VAT53
:32B:PLN1,00
:50H:/PL0123456789012345 6789012345
Name of sender
:59:/PL12345678901234567890123456
Name of beneficiary
Address of beneficiary
:70:/VAT/99999,99/IDC/ABCDEFGH/INV/ABCD
EFGHI/TXT/XYZABC
:71A:SHA
-}
```

Polish express account transfer with advice - Split

```
{1:F01DABAPLPWXXXX}{2:I101DABAPLPWXXXXN}{4:
:20:Senders ref 12345
:28D:00001/00001
:30:180222
:21:Msg on senders acc
:23E:URGP/VAT53
:32B:PLN1,00
:50H:/PL0123456789012345 6789012345
Name of sender
:59:/PL12345678901234567890123456
Name of beneficiary
Address of beneficiary
:70:/VAT/99999,99/IDC/ABCDEFGH/INV/ABCD
EFGHI/TXT/XYZABC
:71A:SHA
-}
```

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Foreign payments

Foreign account transfer
{1:F01DABADKKKXXXX}{2:I101BARCGB2102XN}{4: :20:Senders ref 12345 :28D:00001/00001 :50H:/DK0630003258186230 Name of sender :30:140127 :21:Msg on senders acc :23E:OTHR/INTL :32B:DKK1,00 :57A:BARCGB2102A :59:/GB54BARC20992012345678 Name of beneficiary Address of beneficiary :70:Unstructured message to beneficiary 4 lines of 35 characters :71A:SHA -}

Foreign account transfer express
{1:F01DABADKKKXXXX}{2:I101BARCGB2102XN}{4: :20:Senders ref 12345 :28D:00001/00001 :50H:/DK0630003258186230 Name of sender :30:140127 :21:Msg on senders acc :23E:URGP :32B:DKK1,00 :57A:BARCGB2102A :59:/GB54BARC20992012345678 Name of beneficiary Address of beneficiary :70: Unstructured message to beneficiary 4 lines of 35 characters :71A:SHA -}

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Foreign account transfer Group
{1:F01DABASESXXXXX}{2:I101BARCGB2102XN}{4: :20:Senders ref 12345 :28D:00001/00001 :50H:/SE3312000000012200115199 Name of sender :30:140127 :21:Msg on senders acc :23E:INTC :32B:DKK1,00 :57A:BARCGB2102A :59:/GB54BARC20992012345678 Name of beneficiary Address of beneficiary :70: Unstructured message to beneficiary 4 lines of 35 characters :71A:SHA -}

Nationalbank transfer only Denmark
{1:F01DABADKKKXXXX}{2:I101DABADKKKXXXN}{4: :20:55321/1 :28D:00001/00001 :30:140128 :21:Msg on senders acc 23E:RTGS :32B:DKK1000001,00 :50H:/3258186230 Name of sender :57A:NDEADKKK :59:/DK4720005905906625 Name of beneficiary Address of beneficiary :70: Unstructured message to beneficiary 4 lines of 35 characters :71A:SHA -}

Riksbank transfer only Sweden
{1:F01DABASESXXXXX}{2:I101DABADKKKXXXXN}{4: :20:Senders ref 12345 :28D:00001/00001 :50H:/SE3312000000012200115199 Name of sender :30:140128 :21:Msg on senders acc :23E:URGP :32B:SEK215000 :57A:NDEASESS :59:/SE13600306663 Name of beneficiary Address of beneficiary :70: Unstructured message to beneficiary 4 lines of 35 characters :71A:SHA -}

Financial/treasury transfers
{1:F01DABASESXXXXX}{2:I101BARCGB2102XN}{4: :20:Senders ref 12345 :28D:00001/00001 :50H:/DK0630003258186230 Name of sender :30:140131 :21:Msg on senders acc :23E:CORT :32B:GBP1,00 :57A:MIDLGB22XXX :59A:/GB18MIDL40051234567890 NDEADKKK :71A:SHA -}