

Transfers in Danish kroner

If you want to transfer Danish kroner to an account with another Danish bank, you can choose between different types of transfer, depending on speed and amount.

Standard credit transfer

Standard credit transfer is typically used for paying salaries, invoices and the like. The transfer is available on the beneficiary's account one business day after it is sent.

The transfer must be sent no later than at 18.00¹.

This type of transfer is offered to both personal and corporate customers.

Central bank credit transfer

Central bank credit transfer is used for amounts exceeding DKK 1 million, for instance for important supplier payments and for financial payments where execution speed is important.

The amount is available on the beneficiary's account a short time after it has been sent (maximum one hour at normal operations²).

The transfer must be sent no later than at 13.30¹.

This type of transfer is only offered to corporate customers.

Same-day credit transfer

Same-day credit transfer is typically used for payment of salaries, invoices and the like which must be available to the beneficiary on the same day. This type of transfer is suitable for cash management when large amounts are sent. The transfer is cleared through the banks at 9.00, 12.00 and 14.00.

1) Cut-off times for Corporate Netbank and Netbank.

2) The beneficiary must contact its own bank for information about availability on the account.

The amount is available on the beneficiary's account right after execution (maximum one hour at normal operations).

The transfer must be sent no later than at 12.00¹.

This type of transfer is offered to both personal and corporate customers.

Immediate credit transfer

Immediate credit transfer is used for payments of up to DKK 500,000 and is suitable for all types of transfer where execution speed is important. The transfer is executed immediately and available on the beneficiary's account with 1.5 seconds (at normal operations).

Payments can be transferred 24/7/365.

This type of transfer is primarily offered to personal customers and can be used only for individual payment entries.

GET MORE INFORMATION

For more information contact your Nordea cash management adviser

[NORDEA.DK/BETALINGER](https://nordea.dk/betalinger)

SHORTCUTS

[NORDEA.DK/REFERENCER](https://nordea.dk/referencer)

FACTS

Central bank credit transfer

Available on the beneficiary's account within one hour.

Same-day credit transfer

Available on the beneficiary's account a few hours after it is sent.

Immediate credit transfer

Available on the beneficiary's account within 1.5 seconds.

Technical description

Description	Cut-off	Speed	Channels
Standard credit transfer			
Transfer to account with Danish bank Amount < DKK 1 billion	18.00 ¹	Available on beneficiary's account the following day	All
Transfer to Nordea customer	None	Available on beneficiary's account immediately	All
Same-day credit transfer			
Transfer to account with Danish bank Amount < DKK 1 billion	7.00 ¹ for clearing at 9.00 10.00 ¹ for clearing at 12.00 12.00 ¹ for clearing at 14.00	Available on beneficiary's account a short time after clearing (maximum one hour at normal operations)	Netbank Corporate Netbank (online and file) Mobilbank
Transfer to account with Danish bank Amount < DKK 1 billion	11.30 for clearing only at 14.00		Unitel EDI
Central bank credit transfer			
Speedy transfer of large amounts between accounts with Danish banks Amount ≥ DKK 1 million	13.30 ¹	Normally available on beneficiary's account a short time after it is sent (maximum one hour at normal operations)	Corporate Netbank Online
Straksoverførsel			
Speedy transfer to account with Danish bank Can be sent 24/7/365 Amount ≤ DKK 500,000	None	Available on beneficiary's account within 1.5 seconds after it is sent (at normal operations)	Corporate Netbank Online Netbank Mobilbank

1) Cut-off times for Corporate Netbank and Netbank.