



Unitel EDI

EDIFACT 96A

PAYMUL, AUTACK, BANSTA, CONTRL, DEBMUL

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Supplement to:

**Danish banks' implementation guidelines for financial
EDIFACT messages v. 4**

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Please note that Domestic and Foreign checks have been phased out.

Introduction

This manual describes the structure as designed by Nordea of EDIFACT version 4 via Unitel EDI.

The description is based on “*Danske Pengeinstitutters Vejledning for Finansielle Meddelelser i EDIFACT, 1996*”, (Danish banks’s implementation guidelines for financial EDIFACT messages, 1996).

The description is published by the Danish Bankers Association (referred to as “*The Guidelines of the Danish Bankers Association*”).

It is thus important to keep in mind that this description cannot be used independently but should only be considered as a supplement to “*The Guidelines of the Danish Bankers Association*”.

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Use

The international EDIFACT format may be used for transmitting a payment advice to Nordea and receiving any accompanying status, error and debit messages. The structure complies with “*The guidelines of the Danish Bankers Association*”, describing the Danish interpretation of the general structure and data contents.

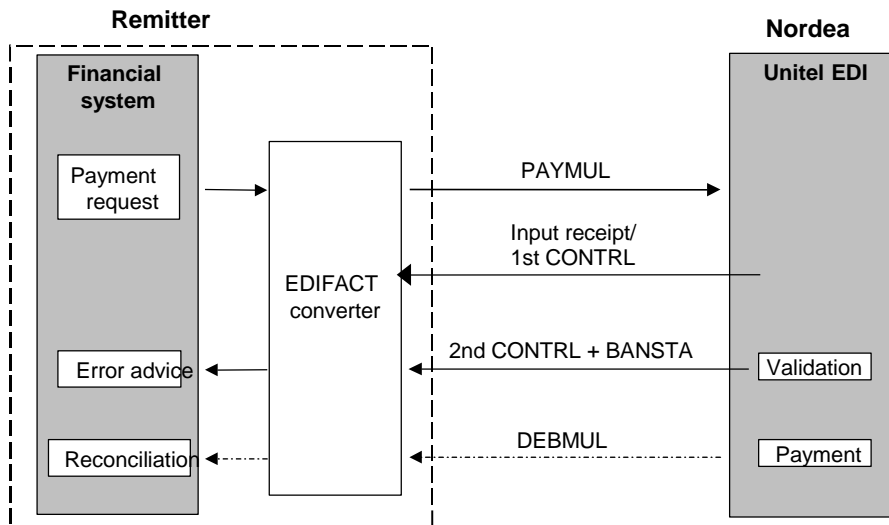
This description supplements “*The Guidelines of the Danish Bankers Association*” and contains Nordea's specifications for specific parts of the guidelines. Typically, the specifications describe actual data contents. The description is not intended to be used as the only documentation for exchanging data in the EDIFACT format with Nordea. “*The Guidelines of the Danish Bankers Association*” still applies.

The description falls in two parts. First, a listing of the service segments (level A) used by Nordea in EDIFACT version 4. Secondly, a description of levels B and C for each type of payment.

Unique transmission reference

Nordea requires that the transmission reference UNB (0020) is unique for the remitter. The transmission will be rejected if a reference, which has been in use for the past 350 days, is used again.

Transmission flow



The payment remitter sends a transmission to Nordea containing the AUTACK and PAYMUL messages. In case of host-to-host communication the message should be divided into blocks of 80 characters.

Nordea immediately acknowledges receipt of the transmission by means of an input receipt. Host-to-host customers receive a first CONTRL message. This is Nordea's confirmation that the bank has received a transmission from the remitter. This input receipt/CONTRL message is returned automatically and should *not necessarily* be downloaded from the mailbox (this is optional).

Upon validation of the transmission, Nordea generates an additional message to the remitter. This CONTRL/BANSTA message contains:

- A CONTRL message specifying whether the transmission has been accepted or rejected.

If the transmission has been accepted, the message also contains:

- A BANSTA message with a confirmation of the payment order.

If the transmission messages or payment orders contain an error, the message will also include:

- A BANSTA message specifying the error in the transmission messages or payment orders. The first BANSTA that is sent in connection with the receipt of the PAYMUL is sent from the mailbox that receives the PAYMUL - 9000000119, 9000000120 or 9000000121. The second BANSTA that e.g. is sent in connection with payments with future execution date that has been accepted by the time of the receipt of the PAYMUL and later called back or cancelled is sent from mailbox 9000000103.

The CONTRL/BANSTA message must be downloaded from the remitter's own mailbox. Usually, the message will be available some 15 to 20 minutes after the payment has been transmitted to the bank.

If the remitter's PAYMUL contains a request for advice on payments effected, Nordea will generate:

- A DEBMUL message with advice on the payments made.

The DEBMUL message must be downloaded from the remitter's own mailbox. The message will usually be available the day after the payment date.

Manual structure

Tables

The tables on the following pages list the service segments (level A) and the segments on levels B and C for each payment type ordered according to the sequence used in the EDIFACT message PAYMUL. Descriptions of column headers in the tables:

| | |
|--------------------|---|
| Level ABC | Each field has a letter specifying a level. |
| Segm | Segment name. |
| Field no | Field number within a segment in accordance with “ <i>The Guidelines of the Danish Bankers Association</i> ”. |
| Segm group | Segment group. |
| Description | Description in accordance with: “ <i>The Guidelines of the Danish Bankers Association</i> ”. |
| F/V | Specifies whether the field value (contents) is fixed or variable. |
| Contents | Contents stated in "" (double quotes) are fixed and predefined according to the guidelines. Contents in parenthesis are examples of valid field values. |
| C/M, N, AN | These three columns state whether the field is Conditional (C) or Mandatory (M), numeric (N) or alphanumeric (A). The N and AN columns display the field length (number of characters). |

Omitted segments

The following segments are not used:

Segment group 1 (Level A)
Segment group 3 (Level A)
DTM segment of segment group 8 (Level B)
Segment group 14 (Level C)
Segment group 23 (Level C)

Ignored fields

If segments or fields are used that are not included in this description or relevant to the payment type used, the fields will *not* be read by Nordea and the field contents will be ignored.

Examples

To avoid confusion, all examples list one segment on each line. If a segment is longer than one line that part of the segment which is not shown on the first line is indented.

Service segments (level A) in PAYMUL

The table lists the service segments that may occur in a PAYMUL in the actual order used in a message. The service segments are independent of the selected payment types.

Table: Service segments (level A)

| ABC | Segm | Field no | Segm group | Description | F/V | Contents example | N | AN | Comments |
|---|------|----------|------------|-------------------------------------|-----|------------------|----|----|--|
| S | UNB | 0001 | Service | Syntax identifier | F | "UNOC" | | 4 | |
| S | UNB | 0002 | Service | Syntax version number | F | "2" | 1 | | Value 3 may also be used |
| S | UNB | 0004 | Service | Remitter identifier | F | "110000XXXX" | | 35 | Mailbox number assigned by Nordea. EAN no. may also be used upon agreement with Nordea |
| S | UNB | 0007 | Service | Identification qualifier, encoded | F | "ZZ" | | 4 | |
| S | UNB | 0010 | Service | Beneficiary identifier | F | "9000000119" | | 35 | Provided by Nordea at establishment |
| S | UNB | 0007 | Service | Qualifier identifier, encoded | F | "ZZ" | | 4 | |
| S | UNB | 0017 | Service | Date of preparation of segment | V | (000625) | 6 | | Date not used by Nordea |
| S | UNB | 0019 | Service | Time of preparation of segment | V | (2008) | 4 | | |
| S | UNB | 0020 | Service | Transmission reference number | V | (1234567890) | | 14 | Must be unique. Min 3, max 10 characters is recommended. |
| A | UNH | 0062 | Start | Message reference | V | (1) | 14 | | Consecutive/ascending numbers within the transmission |
| A | UNH | 0065 | Start | Message type | F | "PAYMUL" | | 6 | |
| A | UNH | 0052 | Start | Version | F | "D" | | 3 | |
| A | UNH | 0054 | Start | Release | F | "96A" | | 3 | |
| A | UNH | 0051 | Start | Organisation responsible | F | "UN" | | 2 | |
| A | BGM | 1001 | SG 0 | Message name, encoded | F | "452" | | 3 | |
| A | BGM | 1004 | SG 0 | Message number, remitter's own no. | V | "65436" | | 35 | Optional customer-defined reference |
| A | BGM | 1225 | SG 0 | Message function, encoded | F | "9" | | 3 | Nordea receives only original payment orders. |
| A | BGM | 4343 | SG 0 | Response type, encoded | V | (AA2) =DEBMUL | | 3 | Irrespective of value, a CONTRL and a BANSTA will always be returned |
| A | DTM | 2005 | SG 0 | Date/time/period, qualifier | F | "137" | | 3 | |
| A | DTM | 2380 | SG 0 | Date/time/period | V | (20082812) | | 35 | Date is of no importance to Nordea |
| A | DTM | 2379 | SG 0 | Date/time/period, format, qualifier | F | "102" | | 3 | |
| A | BUS | 3279 | SG0 | Geographical area, encoded | F | (DO) | | 3 | DO=Domestic payment IN=International payment |
| Levels B and C are described for each payment type below | | | | | | | | | |

| | | | | | | | | | |
|---|-----|------|---------|-------------------------------|---|---------------|----|----|---------------------------------------|
| S | UNT | 0074 | End | Number of segments in message | V | (variable) | 6 | | |
| S | UNT | 0062 | End | Message reference number | V | (as UNH 0062) | 14 | | Same reference number as in UNH 0062. |
| S | UNZ | 0036 | Service | Transmission check sum | V | | 6 | | |
| S | UNZ | 0020 | Service | Transmission reference number | V | (as UNB 0020) | | 14 | Same reference number as in UNB 0020. |

Example:

```

UNA:+, ? '
UNB+UNOC:3+1100000184:ZZ+9000000119:ZZ+000125:1608+EXAM-16 '
UNH+1+PAYMUL:D:96A:UN '
BGM+452+EXAM-16+9+AA2 '
DTM+137:20110215:102 '
LIN .....
.....
UNT+338+1 '
UNZ+1+EXAM-16 '

```


PAYMUL levels B and C

Payment types

Unitel EDI EDIFACT version 4 supports the following payment types:

| Payment type | PAI(4461) | PAI(4435) |
|---|-----------|---|
| Domestic transfers | | |
| Domestic transfer with brief advice (see comments on conversion below) | IBB | UKA |
| Salary and pension transfers, see below | IBL | Default 099 |
| Standard credit transfer | IBB | UUA |
| Same-day credit transfer | IBB | DK1 |
| Transfer form/giro payment | IBK | A01-A99 |
| International transfers | | |
| International transfer (standard) | UBB | ALO |
| International transfer (express) | UBB | EXP |
| Intercompany transfer to Nordea units | UBB | NOR |
| Intercompany transfer to other banks | UBB | KON |
| Financial payment | UBB | FIN |
| Foreign cheque | 23 | DFA or DFM |
| Special payment types (require separate agreement) | | |
| Intercompany transfer via the Danish central bank | IBB | NAT |
| Request for Transfer | MTA | Code according to separate agreement required |

Conversion of domestic transfer with brief advice

Domestic transfer with brief advice (PAI 4435=UKA) requires specification of a UDUS text code, which has not been taken into account in “*The Guidelines of the Danish Bankers Association*”. The payment type is therefore converted upon receipt to a Standard credit transfer, which means that the beneficiary in some cases will receive a separate advice on the payment.

Salary and pension transfers (IBL)

The transfers must contain a specific text code to ensure that the beneficiary of salary and pension transfers (whether they have an account in Nordea or with another bank) receive the amounts in time and at the same time. Descriptions of the text codes are contained in “*Integration with Unitel and Corporate Netbank - General description*”.

The text code is stated in PAI 4435. If no text code is stated, the default 099 (Salary) is used.

Foreign Transfers - reference (PAI = UBB-ALO)

The order giving customers unique technical identification of the transaction. This identification is forwarded unchanged through the flow from the order giving customer to the beneficiary.

The order giving customers identification, which is forwarded to beneficiary, may be used for reconciliation or link the payment with other matters related to the transaction.

NB! The information is forwarded only, if the recipient bank can receive SEPA-payments (Phased Out).

Foreign Transfers

We recommend, that the field “Free Text” (FTX 4440 in SG 16) always contains exact information about the purpose of the payment. Missing information may cause delay or rejection, as the recipient bank has to check payment according to regulation on “Information on the Payer” accompanying transfer of funds (money laundering and anti-terror).

It is only possible to execute one C-level per. B-level.

Overview of the individual payment types

The columns F/V (Fixed/Variable) and C/M (Conditional/Mandatory) are changed so that the value applies to the payment type, and therefore the value cannot be directly compared with “*The Guidelines of the Danish Bankers Association*”. However, no values are in conflict with guidelines.

Addresses

Addresses may be forwarded in structured or unstructured form.

Structured form

Use the following data elements to state an address in the NAD segment:

| | | |
|------------------|------|------------------------------|
| PARTICIPANT NAME | C080 | first 4 data elements (3036) |
| STREET | C059 | first 3 data elements (3042) |
| CITY | | 3164 |
| POSTAL CODE | | 3251 |
| COUNTRY, ENCODED | | 3207 |

CITY, POSTAL CODE and COUNTRY, ENCODED are combined into one address line:
"COUNTRY, ENCODED + POSTAL CODE + CITY"

e.g. “DK-8900 Randers”.

Of these 4 + 3 + 1 = 7 address lines, only completed lines are used.

The number of completed lines may not exceed the number of lines used for the individual fields:

| | |
|----------------------------------|---------|
| <i>Beneficiary name</i> | 4 lines |
| <i>Alternative remitter name</i> | 3 lines |

The possibility of using an alternative remitter is described in “*Integration with Unitel and Corporate Netbank - General Description*”.

The number of used lines + two header lines reduces the total number of lines (41 text lines). Thus, only 36 text lines of 35 characters are available if all three lines for the alternative remitter have been filled in.

Are data supplied in fields C080 Participant Name and C059 Street, the payment is always handled having structured form.

Unstructured form

Alternatively Nordea may receive Name and Address in an unstructured form. This means only C058 Name and Address are stated. C058 may include 4 lines 35 characters each.

Any data on alternative remitter in the NAD segment at level C will overwrite any data on level B.

Payment types

Domestic transfer with brief advice [PAI = IBB - UKA]

| ABC | Segm | Field no | Segm group | Description | F/V | Suggested contents | C/M | N | AN | Comments |
|-----|------|----------|------------|-------------------------------------|-----|-----------------------------------|-----|----|----|--|
| B | LIN | 1082 | SG 4 | Line number | V | (1) | M | 6 | | |
| B | LIN | 1229 | SG 4 | Action enquiry/description | F | | C | | 3 | N.a. |
| B | DTM | 2005 | SG 4 | Date/time/period, qualifier | F | "203" | M | | 3 | |
| B | DTM | 2380 | SG 4 | Date/time/period | V | (20080331) | M | | 35 | |
| B | DTM | 2379 | SG 4 | Date/time/period, format, qualifier | F | "102" | M | | 3 | |
| B | RFF | 1153 | SG 4 | Reference, qualifier | F | "AXX" | C | | 3 | |
| B | RFF | 1154 | SG 4 | Reference number | V | (Reference to own bank statement) | C | | 35 | Return on own bank statement (e.g. FINSTA) |
| B | RFF | 1153 | SG 4 | Reference, qualifier | F | "CR2" | C | | 3 | |
| B | RFF | 1154 | SG 4 | Reference number | V | (Ref to BANSTA) | C | | 35 | Return on BANSTA and DEBMUL |
| B | BUS | 3279 | SG4 | Geographical area, encoded | F | "DO" | C | | 3 | Domestic payment |
| B | BUS | 4383 | SG4 | Bank function, codified | F | "1" | C | 1 | | The field is used if competitive-neutral day of disposal is wished |
| B | MOA | 5025 | SG 5 | Amount type, qualifier | F | "9" | M | | 3 | |
| B | MOA | 5004 | SG 5 | Amount | V | | M | 18 | | |
| B | MOA | 6345 | SG 5 | Currency, encoded | F | (DKK) | M | | 3 | DKK |
| B | FII | 3035 | SG 6 | Participant qualifier | F | "OR" | M | | 3 | |
| B | FII | 3194 | SG 6 | Account number | V | | M | | 35 | IBAN or 4-digit sort code and 10-digit account no. of remitter |
| B | PRC | 7187 | SG 10 | Process type identification | F | "ATK" | M | | | PRC+FTX in SG 10 at level B are only mandatory if RFF 1153/CR and 1154 at level C are blank. |
| B | PRC | 1131 | SG 10 | Code list qualifier | F | "ZZZ" | M | | | |
| B | PRC | 3055 | SG 10 | Organisation responsible | F | "130" | M | | | |
| B | FTX | 4451 | SG 10 | Qualifier stating function of text | F | "PMD" | M | | | |
| B | FTX | 4440 | SG 10 | Free text | V | (brief advice) | M | | 20 | Applies to all subsequent payments. |
| C | SEQ | 1245 | SG 11 | Status indicator | V | (1) | M | | 6 | Consecutive |
| C | MOA | 5025 | SG 11 | Amount type, qualifier | F | "9" | M | | 3 | |
| C | MOA | 5004 | SG 11 | Amount | V | | M | 18 | | |
| C | RFF | 1153 | SG 11 | Reference, qualifier | F | "CR" | C | | 3 | Overwrites PRC+FTX in SG 10 at level B |
| C | RFF | 1154 | SG 11 | Reference | V | (Brief advice) | C | | 20 | Overwrites PRC+FTX in SG 10 at level B |
| C | RFF | 1153 | SG 11 | Reference, qualifier | F | "CR3" | C | | 3 | |
| C | RFF | 1154 | SG 11 | Reference | V | (Ref to | C | | 35 | Return on BANSTA |

| ABC | Segm | Field no | Segm group | Description | F/V | Suggested contents | C/M | N | AN | Comments |
|-----|------|----------|------------|--|-----|--------------------------|-----|---|----|--|
| | | | | | | BANSTA) | | | | and DEBMUL |
| C | RFF | 1153 | SG11 | Reference, qualifier | F | "DEB" | C | | 3 | |
| C | RFF | 1154 | SG11 | Reference | V | (Debtors identification) | C | | 35 | Debtors identification of payment |
| C | PAI | 4461 | SG 11 | Payment method | F | "IBB" | M | | 3 | |
| C | PAI | 1131 | SG 11 | Code list qualifier | F | "ZZZ" | M | | 3 | |
| C | PAI | 3055 | SG 11 | Organisation responsible for code list | F | "130" | M | | 3 | |
| C | PAI | 4435 | SG 11 | Payment channel | F | "UKA" | M | | 3 | |
| C | FII | 3035 | SG 12 | Participant qualifier | F | "BF" or "NKC" or "NKV" | M | | 3 | Qualifier for Beneficiary account, See FII, field 3194. |
| C | FII | 3194 | SG 12 | Account number | V | | M | | 35 | Qualifier BF: Beneficiary Account: 1. IBAN, or 2. 4-digit sort code and 10-digit account no. 3. NemKonto: Sort code 2323 and 10-digit social security no. or 4. NemKonto: Sort code 2589 and 10 digit CVR no. - Central Business Register no. (inc. 2 leading zeroes) Ex. 25890087654321 Qualifier NKC: Nemkonto Payment: 10-digit CPR-no. (Social Security Number) Qualifier NKV: NemKonto payment: 8-digit CVR no. (Central Business Register no.) Fx 876542321 |
| C | NAD | 3035 | SG 13 | Participant qualifier | F | "BE" | C | | 3 | Beneficiary |
| C | NAD | 3036 | SG 13 | Participant name | V | | C | | 35 | |
| C | NAD | 3042 | SG 13 | Street and postal code | V | | C | | 35 | |
| C | NAD | 3164 | SG 13 | City | V | | C | | 35 | |
| C | NAD | 3251 | SG 13 | Postal code | V | | C | | 9 | |
| C | NAD | 3207 | SG 13 | Country, encoded | V | | C | | 3 | |

Comment

The payment type is converted to a Standard credit transfer as described earlier.

Example:

```
LIN+1'  
DTM+203:20110215:102'  
RFF+AXX:OwnRef-EXAM-16/01'  
RFF+CR2:T.ref.-B-Level-EXAM-16/01-IBB-UKA'  
BUS++DO'  
MOA+9:45,01:DKK'  
FII+OR+DK7720001543321385'  
SEQ++1'  
MOA+9:45,01'  
RFF+CR3:T.ref.-C-Level-EXAM-16/01-IBB-UKA'  
PAI+::IBB:ZZZ:130:UKA'  
FII+BF+DK2120001543321423'  
NAD+BE+++Beneficiary Name+Street and no.+City++2000+DK'
```

Salary and pension transfers [PAI = IBL - xxx]

In the heading “xxx” indicates the relevant text code e.g. 099. The format of this payment type is identical with the format of domestic transfer with brief advice. However, the PAI segment is stated as below, see also page 9.

| | | | | | | | | | | |
|---|-----|------|-------|--|---|--------------------------------|---|--|---|--|
| C | PAI | 4461 | SG 11 | Payment method | F | "IBL" | M | | 3 | |
| C | PAI | 1131 | SG 11 | Code list qualifier | F | "ZZZ" | M | | 3 | |
| C | PAI | 3055 | SG 11 | Organisation responsible for code list | F | "130" | M | | 3 | |
| C | PAI | 4435 | SG 11 | Payment channel | V | "099", "103", "156", and "157" | M | | 3 | If this is blank, default=099 is used. |

Example:

```
LIN+2'  
DTM+203:20110215:102'  
RFF+AXX:OwnRef-EXAM-16/02'  
RFF+CR2:T.ref.-B-Level-EXAM-16/02-IBL-099'  
BUS++DO'  
MOA+9:45,02:DKK'  
FII+OR+DK7720001543321385'  
SEQ++1'  
MOA+9:45,02'  
RFF+CR3:T.ref.-C-Level-EXAM-16/02-IBB-UKA'  
PAI+::IBL:ZZZ:130:099'  
FII+BF+DK2120001543321423'  
NAD+BE+++Beneficiary Name+Street and no.+City++2000+DK'
```

Intercompany transfer via the Danish central bank [PAI = IBB - NAT]

The format of this payment type is identical with the format of domestic transfer with brief advice. However, the PAI segment is stated as follows:

| | | | | | | | | | | |
|---|-----|------|-------|--|---|-------|---|--|---|--|
| C | PAI | 4461 | SG 11 | Payment method | F | "IBB" | M | | 3 | |
| C | PAI | 1131 | SG 11 | Code list qualifier | F | "ZZZ" | M | | 3 | |
| C | PAI | 3055 | SG 11 | Organisation responsible for code list | F | "130" | M | | 3 | |
| C | PAI | 4435 | SG 11 | Payment channel | V | "NAT" | M | | 3 | |

Standard credit transfer [PAI = IBB - UUA]

| ABC | Segm | Field no | Segm group | Description | F/V | Suggested contents | C/M | N | AN | Comments |
|-----|------|----------|------------|-------------------------------------|-----|--|-----|----|----------------------|--|
| B | LIN | 1082 | SG 4 | Line number | V | (1) | M | 6 | | |
| B | LIN | 1229 | SG 4 | Action enquiry/description | F | | C | | 3 | N.a. |
| B | DTM | 2005 | SG 4 | Date/time/period, qualifier | F | "203" | M | | 3 | |
| B | DTM | 2380 | SG 4 | Date/time/period | V | (20080331) | M | | 35 | |
| B | DTM | 2379 | SG 4 | Date/time/period, format, qualifier | F | "102" | M | | 3 | |
| B | RFF | 1153 | SG 4 | Reference, qualifier | F | "AXX" | C | | 3 | |
| B | RFF | 1154 | SG 4 | Reference number | V | (Reference to own bank statement) | C | | 35 | Return on own bank statement (e.g. FINSTA) |
| B | RFF | 1153 | SG 4 | Reference, qualifier | F | "CR2" | C | | 3 | |
| B | RFF | 1154 | SG 4 | Reference number | V | (Ref to BANSTA) | C | | 35 | Return on BANSTA and DEBMUL |
| B | BUS | 3279 | SG4 | Geographical area, encoded | F | "DO" | C | | 3 | Domestic payment |
| B | BUS | 4383 | SG4 | Bank function, codified | F | "1" | C | 1 | | The field is used if competitive-neutral day of disposal is wished |
| B | MOA | 5025 | SG 5 | Amount type, qualifier | F | "9" | M | | 3 | |
| B | MOA | 5004 | SG 5 | Amount | V | | M | 18 | | |
| B | MOA | 6345 | SG 5 | Currency, encoded | F | (DKK) | M | | 3 | DKK |
| B | FII | 3035 | SG 6 | Participant qualifier | F | "OR" | M | | 3 | |
| B | FII | 3194 | SG 6 | Account number | V | | M | | 35 | IBAN or 4-digit sort code and 10-digit account no. of remitter |
| B | NAD | 3035 | SG 7 | Participant qualifier | F | "5" | C | | 3 | Alternative remitter |
| B | NAD | 3036 | SG 7 | Participant name | V | (Name) | C | | 35 | |
| B | NAD | 3042 | SG 7 | Street and postal code | V | (Add) | C | | 35 | |
| B | NAD | 3164 | SG 7 | City | V | (City) | C | | 35 | |
| B | NAD | 3251 | SG 7 | Postal code | V | (2900) | C | | 9 | |
| B | NAD | 3207 | SG 7 | Country, encoded | V | (DK) | C | | 3 | |
| B | PRC | 7187 | SG 10 | Process type identifier | F | "ATK" | C | | | |
| B | PRC | 1131 | SG 10 | Code list qualifier | F | "ZZZ" | M | | | |
| B | PRC | 3055 | SG 10 | Organisation responsible | F | "130" | M | | | |
| B | FTX | 4451 | SG 10 | Qualifier stating function of text | F | "PMD" | M | | | |
| B | FTX | 4440 | SG 10 | Free text | V | (brief advice) | M | | 20 | Applies to all subsequent payments |
| C | SEQ | 1245 | SG 11 | Status indicator | V | (1) | M | | 6 | Consecutive |
| C | MOA | 5025 | SG 11 | Amount type, qualifier | F | "9" | M | | 3 | |
| C | MOA | 5004 | SG 11 | Amount | V | | M | 18 | | |
| C | RFF | 1153 | SG 11 | Reference, qualifier | F | "3" | C | | 3 | |
| C | RFF | 1154 | SG 11 | Reference | V | (Ref to primary document) | C | | 35 | E.g. original invoice number |
| C | RFF | 1153 | SG 11 | Reference, qualifier | F | "CR" | C | | 3 | Overwrites PRC+FTX in SG 10 at level B |
| C | RFF | 1154 | SG 11 | Reference | V | 1. (Brief advice) Or 2. (RF Creditor | C | | 20 25 | 1. Overwrites PRC+FTX in SG 10 at level B 2. RF Creditor reference: |

| ABC | Segm | Field no | Segm group | Description | F/V | Suggested contents | C/M | N | AN | Comments |
|-----|------|----------|------------|--|-----|----------------------------------|-----|----|----|---|
| | | | | | | reference) | | | | Overwrites the following fields when using RF Creditor reference: <ul style="list-style-type: none"> FTX+PMD in SG10 RFF+3 in SG11 NAD+KUN in SG13 FTX+PMD in SG16 |
| C | RFF | 1153 | SG 11 | Reference, qualifier | F | (CR3) | C | | 3 | |
| C | RFF | 1154 | SG 11 | Reference | V | (Ref to BANSTA) | C | | 35 | Return on BANSTA and DEBMUL |
| C | RFF | 1153 | SG11 | Reference, qualifier | F | "DEB" | C | | 3 | |
| C | RFF | 1154 | SG11 | Reference | V | (Reference) | C | | 35 | Debtors identification of payment |
| C | RFF | 1153 | SG 11 | Reference, qualifier | F | "PQ" | C | | 3 | Order giving customers ref. |
| C | RFF | 1154 | SG 11 | Reference | V | (EndToEndId.) | C | | 35 | EndToEnd Id |
| C | PAI | 4461 | SG 11 | Payment method | F | "IBB" | M | | 3 | |
| C | PAI | 1131 | SG 11 | Code list qualifier | F | "ZZZ" | M | | 3 | |
| C | PAI | 3055 | SG 11 | Organisation responsible for code list | F | "130" | M | | 3 | |
| C | PAI | 4435 | SG 11 | Payment channel | F | "UUA" | M | | 3 | |
| C | FII | 3035 | SG 12 | Participant qualifier | F | "BF" or "NKC" or "NKV" | M | | 3 | Qualifier for Beneficiary account, See FII, field 3194. |
| C | FII | 3194 | SG 12 | Account number | V | | M | 35 | | Qualifier BF: Beneficiary Account: 1. IBAN, or 2. 4-digit sort code and 10-digit account no. 3. NemKonto: Sort code 2323 and 10-digit social security no. or 4. NemKonto: Sort code 2589 and 10 digit CVR no. -Central Business Register no. (inc. 2 leading zeroes) Ex. 25890087654321 Qualifier NKC: Nemkonto Payment: 10-digit CPR-no. (Social Security Number) Qualifier NKV: NemKonto payment: 8-digit CVR no. (Central Business Register no.) Fx 876542321 |
| C | NAD | 3035 | SG 13 | Participant qualifier | F | "BE" | C | | 3 | Beneficiary |
| C | NAD | 3039 | SG 13 | Participant identification | V | (Beneficiary's identification of | C | | 35 | E.g. remitter's customer number with |

| ABC | Segm | Field no | Segm group | Description | F/V | Suggested contents | C/M | N | AN | Comments |
|-----|------|----------|------------|-------------------------------------|-----|--------------------|-----|---|----|---|
| | | | | | | remitter) | | | | beneficiary |
| C | NAD | 1131 | SG 13 | Code list qualifier | F | "KUN" | C | | 3 | |
| C | NAD | 3036 | SG 13 | Participant name | V | | C | | 35 | |
| C | NAD | 3042 | SG 13 | Street and postal code | V | | C | | 35 | |
| C | NAD | 3164 | SG 13 | City | V | | C | | 35 | |
| C | NAD | 3251 | SG 13 | Postal code | V | | C | | 9 | |
| C | NAD | 3207 | SG 13 | Country, encoded | V | | C | | 3 | |
| C | NAD | 3035 | SG 13 | Participant qualifier | F | "5" | C | | 3 | Alternative remitter. Overwrites any content of NAD 3035 in SG 7 at level B. |
| C | NAD | 3036 | SG 13 | Participant name | V | | C | | 35 | |
| C | NAD | 3042 | SG 13 | Street and postal code | V | | C | | 35 | |
| C | NAD | 3164 | SG 13 | City | V | | C | | 35 | |
| C | NAD | 3251 | SG 13 | Postal code | V | | C | | 9 | |
| C | NAD | 3207 | SG 13 | Country, encoded | V | | C | | 3 | |
| C | PRC | 7187 | SG 16 | Process type identification | F | "11" | C | | 17 | Used for long advice |
| C | FTX | 4451 | SG 16 | Text item qualifier | F | "PMD" | C | | 3 | |
| C | FTX | 4440 | SG 16 | Free text - segment may be repeated | V | (free text) | C | | 70 | 1. Repeat 10 lines 2. Repeat 10 lines 3. Repeat 10 lines 4. Repeat 10 lines 5. Repeat 1 line All lines of 35 characters each |

Comment

If RFF (RF Kreditor reference) is used and the Reference begins with RF, the payment will be made as a Reference payment.

The content in following fields will be ignored:

FTX+PMD in SG10

RFF+3 in SG11

NAD+KUN in SG13

FTX+PMD in SG16

Example of debtor's identification of the payment in the RFF-segment:

```

LIN+3'
DTM+203:20110215:102'
RFF+AXX:OwnRef-EXAM-16/03'
RFF+CR2:T.ref.-B-Level-EXAM-16/03-IBB-UUA'
BUS++DO'
MOA+9:45,03:DKK'
FII+OR+DK7720001543321385'
SEQ++1'
MOA+9:45,03'
RFF+CR:Brief advice'
RFF+CR3:T.ref.-C-Level-EXAM-16/03-IBB-UUA'
RFF+DEB:Debtors identification of payment'
PAI+::IBB:ZZZ:130:UUA'
FII+BF+DK2120001543321423'
NAD+BE+Creditors identification of Debtor:KUN++Beneficiary Name+Street and
no.+City++2000+DK'
NAD+5+++Alternative remitter - Name+Street and no.+City++2000+DK'
PRC+11'
FTX+PMD+++
    Long advice to Beneficiary line 01 Long advice to Beneficiary line 02:

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Long advice to Beneficiary line 03 Long advice to Beneficiary line 04:
 Long advice to Beneficiary line 05 Long advice to Beneficiary line 06:
 Long advice to Beneficiary line 07 Long advice to Beneficiary line 08:
 Long advice to Beneficiary line 09 Long advice to Beneficiary line 10'
 FTX+PMD+++
 Long advice to Beneficiary line 11 Long advice to Beneficiary line 12:
 Long advice to Beneficiary line 13 Long advice to Beneficiary line 14:
 Long advice to Beneficiary line 15 Long advice to Beneficiary line 16:
 Long advice to Beneficiary line 17 Long advice to Beneficiary line 18:
 Long advice to Beneficiary line 19 Long advice to Beneficiary line 20'

Example of competitive-neutral day of disposal in BUS-segment:

LIN+4'
 DTM+203:20110215:102'
 RFF+AXX:OwnRef-EXAM-16/04'
 RFF+CR2:T.ref.-B-Level-EXAM-16/04-IBB-UUA'
 BUS++DO++1'
 MOA+9:45,04:DKK'
 FII+OR+DK7720001543321385'
 SEQ++1'
 MOA+9:45,04'
 RFF+CR:Brief advice'
 RFF+CR3:T.ref.-C-Level-EXAM-16/04-IBB-UUA'
 RFF+DEB:Debtors identification of payment'
 PAI+::IBB:ZZZ:130:UUA'
 FII+BF+DK2120001543321423'
 NAD+BE+Creditors identification of Debtor:KUN++Beneficiary Name+Street and
 no.+City++2000+DK'
 NAD+5+++Alternative remitter - Name+Street and no.+City++2000+DK'
 PRC+11'
 FTX+PMD+++Long advice to Beneficiary line 01 Long advice to Beneficiary line 02'

Example of NemKonto payments:

LIN+5'
DTM+203:20110215:102'
RFF+AXX:OwnRef-EXAM-16/05'
RFF+CR2:T.ref.-B-Level-EXAM-16/05-IBB-UUA'
BUS++DO'
MOA+9:45,05:DKK'
FII+OR+DK7720001543321385'
SEQ++1'
MOA+9:45,05'
RFF+3:Reference to primary document'
RFF+CR:Brief advice'
RFF+CR3:T.ref.-C-Level-EXAM-16/05-IBB-UUA'
PAI+::IBB:ZZZ:130:UUA'
FII+BF+23230101943755'
NAD+BE+Creditors identification of Debtor:KUN++Beneficiary Name+Street and no.+City++2000+DK'
NAD+5+++Alternative remitter - Name+Street and no.+City++2000+DK'
PRC+11'
FTX+PMD+++Long advice to Beneficiary line 01 '

LIN+6'
DTM+203:20110215:102'
RFF+AXX:OwnRef-EXAM-16/06'
RFF+CR2:T.ref.-B-Level-EXAM-16/06-IBB-UUA'
BUS++DO'
MOA+9:45,06:DKK'
FII+OR+DK7720001543321385'
SEQ++1'
MOA+9:45,06'
RFF+3:Reference to primary document'
RFF+CR:Brief advice'
RFF+CR3:T.ref.-C-Level-EXAM-16/06-IBB-UUA'
PAI+::IBB:ZZZ:130:UUA'
FII+BF+25890012292287'
NAD+BE+Creditors identification of Debtor:KUN++Beneficiary Name+Street and no.+City++2000+DK'
NAD+5+++Alternative remitter - Name+Street and no.+City++2000+DK'
PRC+11'
FTX+PMD+++Long advice to Beneficiary line 01 '

LIN+7'
DTM+203:20110215:102'
RFF+AXX:OwnRef-EXAM-16/07'
RFF+CR2:T.ref.-B-Level-EXAM-16/07-IBB-UUA'
BUS++DO'
MOA+9:45,07:DKK'
FII+OR+DK7720001543321385'
SEQ++1'
MOA+9:45,07'
RFF+3:Reference to primary document'
RFF+CR:Brief advice'
RFF+CR3:T.ref.-C-Level-EXAM-16/07-IBB-UUA'
PAI+::IBB:ZZZ:130:UUA'
FII+NKC+0101943755'
NAD+BE+Creditors identification of Debtor:KUN++Beneficiary Name+Street and no.+City++2000+DK'
NAD+5+++Alternative remitter - Name+Street and no.+City++2000+DK'
PRC+11'
FTX+PMD+++Long advice to Beneficiary line 01 '

LIN+8'
 DTM+203:20110215:102'
 RFF+AXX:OwnRef-EXAM-16/08'
 RFF+CR2:T.ref.-B-Level-EXAM-16/08-IBB-UUA'
 BUS++DO'
 MOA+9:45,08:DKK'
 FII+OR+DK720001543321385'
 SEQ++1'
 MOA+9:45,08'
 RFF+3:Reference to primary document'
 RFF+CR:Brief advice'
 RFF+CR3:T.ref.-C-Level-EXAM-16/08-IBB-UUA'
 PAI+::IBB:ZZZ:130:UUA'
 FII+NKV+12292287'
 NAD+BE+Creditors identification of Debtor:KUN++Beneficiary Name+Street and
 no.+City++2000+DK'
 NAD+5+++Alternative remitter - Name+Street and no.+City++2000+DK'
 PRC+11'
 FTX+PMD+++Long advice to Beneficiary line 01 '

Same-day credit transfer [PAI = IBB – DK1]

| ABC | Segm | Field no | Segm group | Description | F/V | Suggested contents | C/M | N | AN | Comments |
|-----|------|----------|------------|-------------------------------------|-----|-----------------------------------|-----|----|----|--|
| B | LIN | 1082 | SG 4 | Line number | V | (1) | M | 6 | | |
| B | LIN | 1229 | SG 4 | Action enquiry/description | F | | C | | 3 | N.a. |
| B | DTM | 2005 | SG 4 | Date/time/period, qualifier | F | "203" | M | | 3 | |
| B | DTM | 2380 | SG 4 | Date/time/period | V | (20080331) | M | | 35 | |
| B | DTM | 2379 | SG 4 | Date/time/period, format, qualifier | F | "102" | M | | 3 | |
| B | RFF | 1153 | SG 4 | Reference, qualifier | F | "AXX" | C | | 3 | |
| B | RFF | 1154 | SG 4 | Reference number | V | (Reference to own bank statement) | C | | 35 | Return on own bank statement (e.g. FINSTA) |
| B | RFF | 1153 | SG 4 | Reference, qualifier | F | "CR2" | C | | 3 | |
| B | RFF | 1154 | SG 4 | Reference number | V | (Ref to BANSTA) | C | | 35 | Return on BANSTA and DEBMUL |
| B | BUS | 3279 | SG4 | Geographical area, encoded | F | "DO" | C | | 3 | Domestic payment |
| B | BUS | 4383 | SG4 | Bank function, codified | F | "1" | C | 1 | | The field is used if competitive-neutral day of disposal is wished |
| B | MOA | 5025 | SG 5 | Amount type, qualifier | F | "9" | M | | 3 | |
| B | MOA | 5004 | SG 5 | Amount | V | | M | 18 | | |
| B | MOA | 6345 | SG 5 | Currency, encoded | F | (DKK) | M | | 3 | DKK |
| B | FII | 3035 | SG 6 | Participant qualifier | F | "OR" | M | | 3 | |
| B | FII | 3194 | SG 6 | Account number | V | | M | | 35 | IBAN or 4-digit sort code and 10-digit account no. of remitter |
| B | NAD | 3035 | SG 7 | Participant qualifier | F | "5" | C | | 3 | Alternative remitter |
| B | NAD | 3036 | SG 7 | Participant name | V | (Name) | C | | 35 | |
| B | NAD | 3042 | SG 7 | Street and postal code | V | (Add) | C | | 35 | |
| B | NAD | 3164 | SG 7 | City | V | (City) | C | | 35 | |
| B | NAD | 3251 | SG 7 | Postal code | V | (2900) | C | | 9 | |
| B | NAD | 3207 | SG 7 | Country, encoded | V | (DK) | C | | 3 | |
| B | PRC | 7187 | SG 10 | Process type identifier | F | "ATK" | C | | | |
| B | PRC | 1131 | SG 10 | Code list qualifier | F | "ZZZ" | M | | | |
| B | PRC | 3055 | SG 10 | Organisation responsible | F | "130" | M | | | |

| ABC | Segm | Field no | Segm group | Description | F/V | Suggested contents | C/M | N | AN | Comments |
|-----|------|----------|------------|--|-----|---|------------|----|--------------|---|
| B | FTX | 4451 | SG 10 | Qualifier stating function of text | F | "PMD" | M | | | |
| B | FTX | 4440 | SG 10 | Free text | V | (brief advice) | M | | 20 | Applies to all subsequent payments |
| C | SEQ | 1245 | SG 11 | Status indicator | V | (1) | M | | 6 | Consecutive |
| C | MOA | 5025 | SG 11 | Amount type, qualifier | F | "9" | M | | 3 | |
| C | MOA | 5004 | SG 11 | Amount | V | | M | 18 | | |
| C | RFF | 1153 | SG 11 | Reference, qualifier | F | (3) | C | | 3 | |
| C | RFF | 1154 | SG 11 | Reference | V | (Ref to primary document) | C | | 35 | E.g. original invoice number |
| C | RFF | 1153 | SG 11 | Reference, qualifier | F | "CR" | C | | 3 | Overwrites PRC+FTX in SG 10 at level B |
| C | RFF | 1154 | SG 11 | Reference | V | 1. (Brief advice) Or 2. (RF Creditor reference) | C C | | 20 25 | 1. Overwrites PRC+FTX in SG 10 at level B 2. RF Creditor reference: Overwrites the following fields when using RF Creditor reference: <ul style="list-style-type: none"> • FTX+PMD in SG10 • RFF+3 in SG11 • NAD+KUN in SG13 • FTX+PMD in SG16 |
| C | RFF | 1154 | SG 11 | Reference | V | (Brief advice) | C | | 20 | Overwrites PRC+FTX in SG 10 at level B |
| C | RFF | 1153 | SG 11 | Reference, qualifier | F | (CR3) | C | | 3 | |
| C | RFF | 1154 | SG 11 | Reference | V | (Ref to BANSTA) | C | | 35 | Return on BANSTA and DEBMUL |
| C | RFF | 1153 | SG11 | Reference, qualifier | F | "DEB" | C | | 3 | |
| C | RFF | 1154 | SG11 | Reference | V | (Reference) | C | | 35 | Debtors identification of payment |
| C | RFF | 1153 | SG 11 | Reference, kvalifikator | F | "PQ" | C | | 3 | Order giving customers ref. |
| C | RFF | 1154 | SG 11 | Reference | V | (EndToEndId.) | C | | 35 | EndToEnd Id |
| C | PAI | 4461 | SG 11 | Payment method | F | "IBB" | M | | 3 | |
| C | PAI | 1131 | SG 11 | Code list qualifier | F | "ZZZ" | M | | 3 | |
| C | PAI | 3055 | SG 11 | Organisation responsible for code list | F | "130" | M | | 3 | |
| C | PAI | 4435 | SG 11 | Payment channel | F | "DK1" | M | | 3 | |
| C | FII | 3035 | SG 12 | Participant qualifier | F | "BF" or "NKC" or "NKV" | M | | 3 | Qualifier for Beneficiary account, See FII, field 3194. |
| C | FII | 3194 | SG 12 | Account number | V | | M | 35 | | Qualifier BF: Beneficiary Account: 1. IBAN, or 2. 4-digit sort code and 10-digit account no. |
| C | NAD | 3035 | SG 13 | Participant qualifier | F | "BE" | C | | 3 | Beneficiary |
| C | NAD | 3039 | SG 13 | Participant identification | V | (Beneficiary's identification of remitter) | C | | 35 | E.g. remitter's customer number with beneficiary |

| ABC | Segm | Field no | Segm group | Description | F/V | Suggested contents | C/M | N | AN | Comments |
|-----|------|----------|------------|-------------------------------------|-----|--------------------|-----|---|----|---|
| C | NAD | 1131 | SG 13 | Code list qualifier | F | "KUN" | C | | 3 | |
| C | NAD | 3036 | SG 13 | Participant name | V | | C | | 35 | |
| C | NAD | 3042 | SG 13 | Street and postal code | V | | C | | 35 | |
| C | NAD | 3164 | SG 13 | City | V | | C | | 35 | |
| C | NAD | 3251 | SG 13 | Postal code | V | | C | | 9 | |
| C | NAD | 3207 | SG 13 | Country, encoded | V | | C | | 3 | |
| C | NAD | 3035 | SG 13 | Participant qualifier | F | "5" | C | | 3 | Alternative remitter. Overwrites e.g. contents of NAD 3035 in SG 7 at level B. |
| C | NAD | 3036 | SG 13 | Participant name | V | | C | | 35 | |
| C | NAD | 3042 | SG 13 | Street and postal code | V | | C | | 35 | |
| C | NAD | 3164 | SG 13 | City | V | | C | | 35 | |
| C | NAD | 3251 | SG 13 | Postal code | V | | C | | 9 | |
| C | NAD | 3207 | SG 13 | Country, encoded | V | | C | | 3 | |
| C | PRC | 7187 | SG 16 | Process type identification | F | "11" | C | | 17 | Used for long advice |
| C | FTX | 4451 | SG 16 | Text item qualifier | F | "PMD" | C | | 3 | |
| C | FTX | 4440 | SG 16 | Free text - segment may be repeated | V | (free text) | C | | 70 | 1. Repeat 10 lines 2. Repeat 10 lines 3. Repeat 10 lines 4. Repeat 10 lines 5. Repeat 1 line All lines of 35 characters each |

Comment

If RFF (RF Kreditor reference) is used and the Reference begins with RF, the payment will be made as a Reference payment.

The content in following fields will be ignored:

FTX+PMD in SG10

RFF+3 in SG11

NAD+KUN in SG13

FTX+PMD in SG16

Example of debtor's identification of the payment in the RFF-segment:

```

LIN+3'
DTM+203:20110215:102'
RFF+AXX:OwnRef-EXAM-16/03'
RFF+CR2:T.ref.-B-Level-EXAM-16/03-IBB-DK1'
BUS++DO'
MOA+9:45,03:DKK'
FII+OR+DK7720001543321385'
SEQ++1'
MOA+9:45,03'
RFF+CR:Brief advice'
RFF+CR3:T.ref.-C-Level-EXAM-16/03-IBB-DK1'
RFF+DEB:Debtors identification of payment'
PAI+::IBB:ZZZ:130:DK1'
FII+BF+DK2120001543321423'
NAD+BE+Creditors identification of Debtor:KUN++Beneficiary Name+Street and
no.+City++2000+DK'
NAD+5+++Alternative remitter - Name+Street and no.+City++2000+DK'
PRC+11'
FTX+PMD+++
    Long advice to Beneficiary line 01 Long advice to Beneficiary line 02:
    Long advice to Beneficiary line 03 Long advice to Beneficiary line 04:
    Long advice to Beneficiary line 05 Long advice to Beneficiary line 06:

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Long advice to Beneficiary line 07 Long advice to Beneficiary line 08:
Long advice to Beneficiary line 09 Long advice to Beneficiary line 10'
FTX+PMD+++
Long advice to Beneficiary line 11 Long advice to Beneficiary line 12:
Long advice to Beneficiary line 13 Long advice to Beneficiary line 14:
Long advice to Beneficiary line 15 Long advice to Beneficiary line 16:
Long advice to Beneficiary line 17 Long advice to Beneficiary line 18:
Long advice to Beneficiary line 19 Long advice to Beneficiary line 20'

Transfer form/giro payment [PAI = IBK - Axx]

In the heading, "Axx" refers to identification of the relevant form type code, e.g. "A71" for payment of a transfer form with form type code 71.

The use of form type codes, OCR line, alternative remitter and free text is described in *"Integration with Unitel and Corporate Netbank - General description"*.

| ABC | Segm | Field no | Segm group | Description | F/V | Contents | M/C | N | AN | Comments |
|-----|------|----------|------------|-------------------------------------|-----|-----------------------------------|-----|----|----|--|
| B | LIN | 1082 | SG 4 | Line number | V | (1) | M | 6 | | |
| B | LIN | 1229 | SG 4 | Action enquiry/description | F | | C | | 3 | N.a. |
| B | DTM | 2005 | SG 4 | Date/time/period, qualifier | F | "203" | M | | 3 | |
| B | DTM | 2380 | SG 4 | Date/time/period | V | (20080331) | M | | 35 | |
| B | DTM | 2379 | SG 4 | Date/time/period, format, qualifier | F | "102" | M | | 3 | |
| B | RFF | 1153 | SG 4 | Reference, qualifier | F | "AXX" | C | | 3 | |
| B | RFF | 1154 | SG 4 | Reference number | V | (Reference to own bank statement) | C | | 35 | Return on own bank statement (e.g. FINSTA) |
| B | RFF | 1153 | SG 4 | Reference, qualifier | F | "CR2" | C | | 3 | |
| B | RFF | 1154 | SG 4 | Reference number | V | (Ref to BANSTA) | C | | 35 | Return on BANSTA and DEBMUL |
| B | BUS | 3279 | SG4 | Geographical area, encoded | F | "DO" | C | | 3 | Domestic payment |
| B | MOA | 5025 | SG 5 | Amount type, qualifier | F | "9" | M | | 3 | |
| B | MOA | 5004 | SG 5 | Amount | V | | M | 18 | | |
| B | MOA | 6345 | SG 5 | Currency, encoded | F | "DKK" | M | | 3 | DKK MUST BE ENTERED |
| B | FII | 3035 | SG 6 | Participant qualifier | F | "OR" | M | | 3 | |
| B | FII | 3194 | SG 6 | Account number | V | | M | | 35 | IBAN or 4-digit sort code and 10-digit account no. of remitter |
| B | NAD | 3035 | SG 7 | Participant qualifier | F | "5" | C | | 3 | Alternative remitter |
| B | NAD | 3036 | SG 7 | Participant name | V | (Name) | C | | 35 | |
| B | NAD | 3042 | SG 7 | Street and postal code | V | (Add) | C | | 35 | |
| B | NAD | 3164 | SG 7 | City | V | (City) | C | | 35 | |
| B | NAD | 3251 | SG 7 | Postal code | V | (2900) | C | | 9 | |
| B | NAD | 3207 | SG 7 | Country, encoded | V | (DK) | C | | 3 | |
| C | SEQ | 1245 | SG 11 | Status indicator | V | (1) | M | | 6 | Consecutive |
| C | MOA | 5025 | SG 11 | Amount type, qualifier | F | "9" | M | | 3 | |
| C | MOA | 5004 | SG 11 | Amount | V | | M | 18 | | |
| C | RFF | 1153 | SG 11 | Reference, qualifier | F | "CR" | M | | 3 | |
| C | RFF | 1154 | SG 11 | Reference | V | (OCR line) | M | | 35 | If payment channel in PAI 4435 is "A04", "A15" or "A75", 16 characters must be stated. If PAI 4435 is "A71", 15 characters must be stated. |
| C | RFF | 1153 | SG 11 | Reference, qualifier | F | "CR3" | C | | 3 | |
| C | RFF | 1154 | SG 11 | Reference | V | (Ref to BANSTA) | C | | 35 | Return on BANSTA and DEBMUL |
| C | PAI | 4461 | SG 11 | Payment method | F | "IBK" | M | | 3 | |
| C | PAI | 1131 | SG 11 | Code list qualifier | F | "ZZZ" | M | | 3 | |

| ABC | Segm | Field no | Segm group | Description | F/V | Contents | M/C | N | AN | Comments |
|-----|------|----------|------------|--|-----|--|-----|---|----|--|
| C | PAI | 3055 | SG 11 | Organisation responsible for code list | F | "130" | M | | 3 | |
| C | PAI | 4435 | SG 11 | Payment channel | V | "A01", "A04", "A15""A71", "A73" or "A75" | M | | 3 | |
| C | NAD | 3035 | SG 13 | Participant qualifier | F | "BE" | M | | 3 | Beneficiary |
| C | NAD | 3039 | SG 13 | Participant identification | V | (Creditor number) | M | | 35 | |
| C | NAD | 1131 | SG 13 | Code list qualifier | F | "KRE" | M | | 3 | |
| C | NAD | 3036 | SG 13 | Participant name | V | | C | | 35 | |
| C | NAD | 3042 | SG 13 | Street and number | V | | C | | 35 | |
| C | NAD | 3164 | SG 13 | City | V | | C | | 35 | |
| C | NAD | 3251 | SG 13 | Postal code | V | | C | | 9 | |
| C | NAD | 3207 | SG 13 | Country, encoded | V | | C | | 3 | |
| C | NAD | 3035 | SG 13 | Participant qualifier | F | "5" | C | | 3 | Alternative remitter. Overwrites any contents of NAD 3035 in SG 7 at B level. |
| C | PRC | 7187 | SG 16 | Process type identification | F | "11" | C | | 17 | Used for long advice |
| C | FTX | 4451 | SG 16 | Text item qualifier | F | "PMD" | C | | 3 | |
| C | FTX | 4440 | SG 16 | Free text - segment may be repeated | V | (free text) | C | | 70 | 1. Repeat 10 lines 2. Repeat 10 lines 3. Repeat 10 lines 4. Repeat 10 lines 5. Repeat 1 line All lines of 35 characters each. Only to be filled in if PAI 4435 contains A73 or A75 and A01, where max 4 lines can be stated. |

Example of form type code 71:

LIN+10'
DTM+203:20110215:102'
RFF+AXX:OwnRef-EXAM-16/10'
RFF+CR2:T.ref.-B-Level-EXAM-16/10-IBK-A71'
BUS++DO'
MOA+9:46071,10:DKK'
FII+OR+DK7720001543321385'
SEQ++1'
MOA+9:46071,10'
RFF+CR:123456789012347'
RFF+CR3:T.ref.-C-Level-EXAM-16/10-IBK-A71'
PAI+::IBK:ZZZ:130:A71'
NAD+BE+80046324:KRE++Beneficiary Name+Street and no.+City++2000+DK'

Example of form type code 73:

LIN+11'
DTM+203:20110215:102'
RFF+AXX:OwnRef-EXAM-16/11'
RFF+CR2:T.ref.-B-Level-EXAM-16/11-IBK-A73'
BUS++DO'
MOA+9:46073,11:DKK'
FII+OR+DK7720001543321385'
SEQ++1'
MOA+9:46073,11'
RFF+CR3:T.ref.-C-Level-EXAM-16/11-IBK-A73'
PAI+::IBK:ZZZ:130:A73'
NAD+BE+80046324:KRE++Beneficiary Name+Street and no.+City++2000+DK'
PRC+11'
FTX+PMD+++
Long advice to Beneficiary line 01 Long advice to Beneficiary line 02:
Long advice to Beneficiary line 03 Long advice to Beneficiary line 04'

Example of form type code 75:

LIN+12'
DTM+203:20110215:102'
RFF+AXX:OwnRef-EXAM-16/12'
RFF+CR2:T.ref.-B-Level-EXAM-16/12-IBK-A75'
BUS++DO'
MOA+9:46075,12:DKK'
FII+OR+DK7720001543321385'
SEQ++1'
MOA+9:46075,12'
RFF+CR:1234567890123452'
RFF+CR3:T.ref.-C-Level-EXAM-16/12-IBK-A75'
PAI+::IBK:ZZZ:130:A75'
NAD+BE+80046324:KRE++Beneficiary Name+Street and no.+City++2000+DK'
NAD+5+++Alternative remitter - Name+Street and no.+City++2000+DK'
PRC+11'
FTX+PMD+++
Long advice to Beneficiary line 01 Long advice to Beneficiary line 02:
Long advice to Beneficiary line 03 Long advice to Beneficiary line 04:
Long advice to Beneficiary line 05 Long advice to Beneficiary line 06:
Long advice to Beneficiary line 07 Long advice to Beneficiary line 08:
Long advice to Beneficiary line 09 Long advice to Beneficiary line 10'

Foreign currency account transfer between accounts in Nordea DK [PAI = IBB - VAL]

| ABC | Segm | Field no | Segm group | Description | F/V | Contents | C/M | N | AN | Comments |
|-----|------|----------|------------|-------------------------------------|-----|-----------------------------------|-----|----|----|--|
| B | LIN | 1082 | SG 4 | Line number | V | (1) | M | 6 | | |
| B | LIN | 1229 | SG 4 | Action enquiry/description | F | | C | | 3 | N.a. |
| B | DTM | 2005 | SG 4 | Date/time/period, qualifier | F | "203" | M | | 3 | |
| B | DTM | 2380 | SG 4 | Date/time/period | V | (20080331) | M | | 35 | |
| B | DTM | 2379 | SG 4 | Date/time/period, format, qualifier | F | "102" | M | | 3 | |
| B | RFF | 1153 | SG 4 | Reference, qualifier | F | "AXX" | C | | 3 | |
| B | RFF | 1154 | SG 4 | Reference number | V | (Reference to own bank statement) | C | | 35 | Return on own bank statement (e.g. FINSTA) |
| B | RFF | 1153 | SG 4 | Reference, qualifier | F | "CR2" | C | | 3 | |
| B | RFF | 1154 | SG 4 | Reference number | V | (Ref to BANSTA) | C | | 35 | Return on BANSTA and DEBMUL |
| B | BUS | 3279 | SG4 | Geographical area, encoded | V | "DO" | C | | 3 | Domestic payment |
| B | MOA | 5025 | SG 5 | Amount type, qualifier | V | "9" or "57" | M | | 3 | If code 57 - currency equivalent is used, the transfer currency must be stated in CUX 6345 in SG 5 at B level. If it is the currency equivalent of DKK, enter DKK in the field MOA 6345 in SG 5 at B level |
| B | MOA | 5004 | SG 5 | Amount | V | | M | 18 | | |
| B | MOA | 6345 | SG 5 | Currency, encoded | V | (EUR) | C | | 3 | |
| B | CUX | 6347 | SG 5 | Currency details, qualifier | F | "3" | C | | 3 | |
| B | CUX | 6345 | SG 5 | Currency, encoded | V | (USD) | C | | 3 | |
| B | CUX | 5402 | SG 5 | Exchange rate | V | (758,69) | C | 12 | | |
| B | RFF | 1153 | SG 5 | Reference, qualifier | V | "FX" or "1" | C | | 3 | FX = Forward contract 1 = Exercise price |
| B | RFF | 1154 | SG 5 | Reference number | V | | C | | 35 | Rate agreement no |
| B | FII | 3035 | SG 6 | Participant qualifier | F | "OR" | M | | 3 | |
| B | FII | 3194 | SG 6 | Account no | V | | M | | 35 | IBAN or 4-digit sort code and 10-digit account No. of remitter |
| B | NAD | 3035 | SG 7 | Participant qualifier | F | "5" | C | | 3 | Alternative remitter. |
| B | NAD | 3036 | SG 7 | Participant name | V | (Name) | C | | 35 | |
| B | NAD | 3042 | SG 7 | Street and postal code | V | (Add) | C | | 35 | |
| B | NAD | 3164 | SG 7 | City | V | (City) | C | | 35 | |
| B | NAD | 3251 | SG 7 | Postal code | V | (2900) | C | | 9 | |
| B | NAD | 3207 | SG 7 | Country, encoded | V | (DK) | C | | 3 | |
| B | INP | 3301 | SG 8 | Instruction executed by | F | "OR" | C | | 17 | |
| B | INP | 3285 | SG 8 | Instruction received by | F | "OR" | C | | 17 | |
| B | INP | 4403 | SG 8 | Instruction, qualifier | F | "1" | C | | 3 | |
| B | INP | 4401 | SG 8 | Instruction, encoded | F | "3" | C | | 3 | |
| B | FTX | 4451 | SG 8 | Text item, qualifier | F | "AAG" | C | | 3 | |

| ABC | Segm | Field no | Segm group | Description | F/V | Contents | C/M | N | AN | Comments |
|-----|------|----------|------------|--|-----|-----------------------|-----|----|----|--|
| B | FTX | 4440 | SG 8 | Free text | V | (message to the bank) | C | | 70 | Must not be used to state who pays the costs. |
| C | SEQ | 1245 | SG 11 | Status indicator | V | "1" | M | | 6 | Consecutive |
| C | MOA | 5025 | SG 11 | Amount type, qualifier | V | "9" or "57" | M | | 3 | |
| C | MOA | 5004 | SG 11 | Amount | V | | M | 18 | | |
| C | RFF | 1153 | SG 11 | Reference, qualifier | F | (CR3) | C | | 3 | |
| C | RFF | 1154 | SG 11 | Reference | V | (Ref to BANSTA) | C | | 35 | Return on BANSTA or DEBMUL |
| C | PAI | 4461 | SG 11 | Payment method | F | "IBB" | M | | 3 | |
| C | PAI | 1131 | SG 11 | Code list qualifier | F | "ZZZ" | M | | 3 | |
| C | PAI | 3055 | SG 11 | Organisation responsible for code list | F | "130" | M | | 3 | |
| C | PAI | 4435 | SG 11 | Payment channel | V | "VAL" | M | | 3 | |
| | | | | | | | | | | |
| C | FII | 3035 | SG 12 | Participant qualifier | F | "BF" | M | | 3 | |
| C | FII | 3194 | SG 12 | Account number | V | | C | | 35 | IBAN or 4-digit sort code and 10-digit account No. of beneficiary in Nordea |
| C | NAD | 3035 | SG 13 | Participant qualifier | V | "BE" | M | | 3 | Beneficiary |
| C | NAD | 3036 | SG 13 | Participant name | V | (Name) | C | | 35 | |
| C | NAD | 3042 | SG 13 | Street and number | V | (Add) | C | | 35 | |
| C | NAD | 3164 | SG 13 | City | V | (City) | C | | 35 | |
| C | NAD | 3251 | SG 13 | Postal code | V | (2900) | C | | 9 | |
| C | NAD | 3207 | SG 13 | Country, encoded | V | (DK) | C | | 3 | |
| C | NAD | 3035 | SG 13 | Participant qualifier | F | "5" | C | | 3 | Alternative remitter. Overwrites any contents of NAD 3035 in SG 7 at B level |
| C | NAD | 3036 | SG 13 | Participant name | V | | C | | 35 | |
| C | NAD | 3042 | SG 13 | Street and number | V | | C | | 35 | |
| C | NAD | 3164 | SG 13 | City | V | | C | | 35 | |
| C | NAD | 3251 | SG 13 | Postal code | V | | C | | 9 | |
| C | NAD | 3207 | SG 13 | Country, encoded | V | | C | | 3 | |
| C | PRC | 7187 | SG 16 | Process type identification | F | "11" | C | | 17 | Used for long advice |
| C | FTX | 4451 | SG 16 | Text item qualifier | F | "PMD" | C | | 3 | |
| C | FTX | 4440 | SG 16 | Free text - segment may be repeated | V | (free text) | C | | 70 | First repetition of max 4 lines of 35 characters each |

Example of a foreign currency account transfer in Nordea

```
LIN+14'  
DTM+203:20110215:102'  
RFF+AXX:OwnRef-EXAM-16/14'  
RFF+CR2:T.ref.-B-Level-EXAM-16/14-IBB-VAL'  
BUS++DO'  
MOA+9:56,14:EUR'  
CUX++3:USD+575,69'  
RFF+FX:12345678901'  
FII+OR+23205036545382'  
INP+OR:OR+1:3'  
FTX+AAG+++Instruction to Nordea'  
SEQ++1'  
MOA+9:56,14'  
RFF+CR3:T.ref.-C-Level-EXAM-16/14-IBB-VAL'  
PAI+::IBB:ZZZ:130:VAL'  
FII+BF+23205036545390'  
NAD+5+++Alternative remitter - Name+Street and no.+City++2000+DK'  
NAD+BE+++Beneficiary Name+Street and no.+City++2000+DK'  
PRC+11'  
FTX+PMD+++  
    Long advice to Beneficiary line 01 Long advice to Beneficiary line 02:  
    Long advice to Beneficiary line 03 Long advice to Beneficiary line 04'
```

International transfer (standard) [PAI = UBB - ALO]

| ABC | Segm | Field no | Segm group | Description | F/V | Contents | C/M | N | AN | Comments |
|-----|------|----------|------------|-------------------------------------|-----|-----------------------------------|-----|----|----|--|
| B | LIN | 1082 | SG 4 | Line number | V | (1) | M | 6 | | |
| B | LIN | 1229 | SG 4 | Action enquiry/description | F | | C | | 3 | N.a. |
| B | DTM | 2005 | SG 4 | Date/time/period, qualifier | F | "203" | M | | 3 | |
| B | DTM | 2380 | SG 4 | Date/time/period | V | (20080331) | M | | 35 | |
| B | DTM | 2379 | SG 4 | Date/time/period, format, qualifier | F | "102" | M | | 3 | |
| B | RFF | 1153 | SG 4 | Reference, qualifier | F | "AXX" | C | | 3 | |
| B | RFF | 1154 | SG 4 | Reference number | V | (Reference to own bank statement) | C | | 35 | Return on own bank statement (e.g. FINSTA) |
| B | RFF | 1153 | SG 4 | Reference, qualifier | F | "CR2" | C | | 3 | |
| B | RFF | 1154 | SG 4 | Reference number | V | (Ref to BANSTA) | C | | 35 | Return on BANSTA and DEBMUL |
| B | BUS | 3279 | SG4 | Geographical area, encoded | F | "IN" | C | | 3 | International payment |
| B | FCA | 4471 | SG 4 | Collection method, encoded | V | "14", or "15" | C | | 3 | 14 = Each party pays own charges 15 = All charges paid by remitter |
| B | MOA | 5025 | SG 5 | Amount type, qualifier | V | "9" or "57" | M | | 3 | If code 57 – currency equivalent is used, the transfer currency must be stated in field CUX 6345 in SG 5 at B level. If it is the currency equivalent of DKK, enter DKK in field MOA 6345 in SG 5 at B level |
| B | MOA | 5004 | SG 5 | Amount | V | | M | 18 | | |
| B | MOA | 6345 | SG 5 | Currency, encoded | V | (EUR) | C | | 3 | |
| B | CUX | 6347 | SG 5 | Currency details, qualifier | F | "3" | C | | 3 | |
| B | CUX | 6345 | SG 5 | Currency, encoded | V | (EUR) | C | | 3 | |
| B | CUX | 5402 | SG 5 | Exchange rate | V | (744,00) | C | 12 | | |
| B | RFF | 1153 | SG 5 | Reference, qualifier | V | "FX" or "1" | C | | 3 | FX = Forward contract. 1 = Exercise price |
| B | RFF | 1154 | SG 5 | Reference number | V | | C | | 35 | Rate agreement no |
| B | FII | 3035 | SG 6 | Participant qualifier | F | "OR" | M | | 3 | |
| B | FII | 3194 | SG 6 | Account no | V | | M | | 35 | IBAN or 4-digit sort code and 10-digit account no. of remitter |
| B | NAD | 3035 | SG 7 | Participant qualifier | F | "5" | C | | 3 | Alternative remitter. |
| B | NAD | 3036 | SG 7 | Participant name | V | (Name) | C | | 35 | |
| B | NAD | 3042 | SG 7 | Street and postal code | V | (Add) | C | | 35 | |
| B | NAD | 3164 | SG 7 | City | V | (City) | C | | 35 | |
| B | NAD | 3251 | SG 7 | Postal code | V | (2900) | C | | 9 | |
| B | NAD | 3207 | SG 7 | Country, encoded | V | (DK) | C | | 3 | |
| B | INP | 3301 | SG 8 | Instruction executed by | F | "OR" | C | | 17 | |
| B | INP | 3285 | SG 8 | Instruction received by | F | "OR" | C | | 17 | |
| B | INP | 4403 | SG 8 | Instruction, qualifier | F | "1" | C | | 3 | |
| B | INP | 4401 | SG 8 | Instruction, encoded | F | "3" | C | | 3 | |

| ABC | Segm | Field no | Segm group | Description | F/V | Contents | C/M | N | AN | Comments |
|-----|------|----------|------------|--|-----|--------------------|---------|----|----|--|
| B | FTX | 4451 | SG 8 | Text item, qualifier | F | "AAG" | C | | 3 | |
| B | FTX | 4440 | SG 8 | Free text | V | (message to bank) | C | | 70 | May only be used if other segment is used. Not to be used to indicate who pays charges. |
| C | SEQ | 1245 | SG 11 | Status indicator | V | "1" | M | | 6 | Consecutive |
| C | MOA | 5025 | SG 11 | Amount type, qualifier | V | "9" or "57" | M | | 3 | |
| C | MOA | 5004 | SG 11 | Amount | V | | M | 18 | | |
| C | RFF | 1153 | SG 11 | Reference, qualifier | F | "CR3" | C | | 3 | |
| C | RFF | 1154 | SG 11 | Reference | V | (Ref to BANSTA) | C | | 35 | Return on BANSTA and DEBMUL |
| C | RFF | 1153 | SG 11 | Reference, qualifier | F | "PQ" | C | | 3 | |
| C | RFF | 1154 | SG 11 | Reference | V | (Ref.) | C | | 35 | Remitters Reference |
| C | PAI | 4461 | SG 11 | Payment method | F | "UBB" | M | | 3 | |
| C | PAI | 1131 | SG 11 | Code list qualifier | F | "ZZZ" | M | | 3 | |
| C | PAI | 3055 | SG 11 | Organisation responsible for code list | F | "130" | M | | 3 | |
| C | PAI | 4435 | SG 11 | Payment channel | V | "ALO" | M | | 3 | |
| C | FCA | 4471 | SG 11 | Collection method, encoded | V | "14", or "15" | M | | 3 | May alternatively be stated at B level Default=14 |
| C | FII | 3035 | SG 12 | Participant qualifier | F | "BF" | M | | 3 | BIC code, SWIFT address, or name of bank must be stated as a minimum |
| C | FII | 3194 | SG 12 | Account number | V | | C | | 35 | International account numbers vary in length and may include letters. |
| C | FII | 3433 | SG 12 | Name of bank, encoded | V | (BIC or SWIFT add) | C | | 11 | |
| C | FII | 1131 | SG 12 | Code list - qualifier | F | "25" | C | | 3 | |
| C | FII | 3055 | SG 12 | Organisation responsible for code list | F | "17" | C | | 3 | |
| C | FII | 3434 | SG 12 | Sort code | V | (Bank code) | C | | 17 | Eg BLZ or SC codes Only digits |
| C | FII | 1131 | SG 12 | Code list – qualifier | V | (BL) | C | | 3 | Country code for bank code |
| C | FII | 3055 | SG 12 | Organisation responsible for code list | F | "130" | C | | 3 | |
| C | FII | 3432 | SG 12 | Receiving bank | V | | C | | 70 | This field and the next field are interpreted as 4 lines |
| C | FII | 3436 | SG 12 | Place of branch | V | | C | | 70 | |
| C | FII | 3207 | SG 12 | Country, encoded | V | (DE) | M | | 3 | Country code Receiving bank |
| C | NAD | 3035 | SG 13 | Participant qualifier | V | "BE" | M/ M | | 3 | Beneficiary |
| C | NAD | 3036 | SG 13 | Participant name | V | (Name) | C | | 35 | |
| C | NAD | 3042 | SG 13 | Street and number | V | (Add) | C | | 35 | |
| C | NAD | 3164 | SG 13 | City | V | (City) | C | | 35 | |
| C | NAD | 3251 | SG 13 | Postal code | V | (2900) | C | | 9 | |
| C | NAD | 3207 | SG 13 | Country, encoded | V | (DK) | C | | 3 | |
| C | FII | 3035 | SG 12 | Participant qualifier | F | "II" | M/ M | | 3 | This FII segment is repeated if intermediary bank is used |

| ABC | Segm | Field no | Segm group | Description | F/V | Contents | C/M | N | AN | Comments |
|-----|------|----------|------------|--|-----|----------------------------|-----|---|----|--|
| C | | 3194 | SG 12 | Account number | V | | C | | 35 | Account no. on via bank |
| C | FII | 3433 | SG 12 | Name of bank, encoded | V | (BIC code / SWIFT address) | C | | 11 | MUST be BIC code or SWIFT address |
| C | FII | 1131 | SG 12 | Code list - qualifier | F | "25" | C | | 3 | |
| C | FII | 3055 | SG 12 | Organisation responsible for code list | F | "17" | C | | 3 | |
| C | FII | 3035 | SG 12 | Participant qualifier | F | "BF" | M/M | | 3 | This FII segment is repeated if intermediary bank is used |
| C | | 3194 | SG 12 | Account number | V | | C | | 35 | Account no. on via bank |
| C | FII | 3433 | SG 12 | Name of bank, encoded | V | (BIC code / SWIFT address) | C | | 11 | MUST be BIC code or SWIFT address |
| C | FII | 1131 | SG 12 | Code list - qualifier | F | "25" | C | | 3 | |
| C | FII | 3055 | SG 12 | Organisation responsible for code list | F | "17" | C | | 3 | |
| C | NAD | 3035 | SG 13 | Participant qualifier | F | "5" | C | | 3 | Alternative remitter. Overwrites any contents of NAD 3035 in SG 7 at B level |
| C | NAD | 3036 | SG 13 | Participant name | V | | C | | 35 | |
| C | NAD | 3042 | SG 13 | Street and number | V | | C | | 35 | |
| C | NAD | 3164 | SG 13 | City | V | | C | | 35 | |
| C | NAD | 3251 | SG 13 | Postal code | V | | C | | 9 | |
| C | NAD | 3207 | SG 13 | Country, encoded | V | | C | | 3 | |
| C | PRC | 7187 | SG 16 | Process type identification | F | "11" | C | | 17 | Used for long advice |
| C | FTX | 4451 | SG 16 | Text item qualifier | F | "PMD" | C | | 3 | |
| C | FTX | 4440 | SG 16 | Free text - segment may be repeated | V | (free text) | C | | 70 | First repetition of maximum 4 lines of 35 characters each |

Comment

1. If RFF+PQ are used in the PAYMUL, the content will no longer be forwarded in SEPA payments as remitters Reference.
 2. If RFF+PQ are not used in the PAYMUL, the content in RFF+CR3 will no longer be forwarded in SEPA payments as remitters reference.
- Further information see page 9.

Examples of international transfers (standard):

Outward international payment using currency equivalent

```
LIN+16'  
DTM+203:20110215:102'  
RFF+AXX:OwnRef-EXAM-16/16'  
RFF+CR2:T.ref.-B-Level-EXAM-16/16-UBB-UALO'  
BUS++IN'  
FCA+14'  
MOA+57:49,16:DKK'  
CUX++3:USD'  
FII+OR+DK7720001543321385'  
INP+OR:OR+1:3'  
FTX+AAG+++Instruction to Nordea'  
SEQ++1'  
MOA+57:49,16'  
RFF+CR3:T.ref.-C-Level-EXAM-16/16-UBB-ALO'  
RFF+PQ:SEPA identification'  
PAI+::UBB:ZZZ:130:ALO'  
FII+BF+00449780+:::122105359:FW::Beneficiary Bank - Name+US'  
NAD+5+++Alternative remitter - Name+Street and no.+City++84718+US'  
NAD+BE+++Beneficiary Name+1234 Street and no.+City++21403+US'  
PRC+11'  
FTX+PMD+++  
    Long advice to Beneficiary line 01 Long advice to Beneficiary line 02:  
    Long advice to Beneficiary line 03 Long advice to Beneficiary line 04'
```


Financial payment [PAI = UBB - FIN]

| ABC | Segm | Field no | Segm group | Description | F/V | Contents | C/M | N | AN | Comments |
|-----|------|----------|------------|-------------------------------------|-----|-----------------------------------|-----|----|----|--|
| B | LIN | 1082 | SG 4 | Line number | V | (1) | M | 6 | | |
| B | LIN | 1229 | SG 4 | Action enquiry/description | F | | C | | 3 | N.a. |
| B | DTM | 2005 | SG 4 | Date/time/period, qualifier | F | "203" | M | | 3 | |
| B | DTM | 2380 | SG 4 | Date/time/period | V | (20080331) | M | | 35 | |
| B | DTM | 2379 | SG 4 | Date/time/period, format, qualifier | F | "102" | M | | 3 | |
| B | RFF | 1153 | SG 4 | Reference, qualifier | F | "AXX" | C | | 3 | |
| B | RFF | 1154 | SG 4 | Reference number | V | (Reference to own bank statement) | C | | 35 | Return on own bank statement (e.g. FINSTA) |
| B | RFF | 1153 | SG 4 | Reference, qualifier | F | "CR2" | C | | 3 | |
| B | RFF | 1154 | SG 4 | Reference number | V | (Ref to BANSTA) | C | | 35 | Return on BANSTA and DEBMUL |
| B | BUS | 3279 | SG4 | Geographical area, encoded | F | "IN" | C | | 3 | International payment |
| B | FCA | 4471 | SG 4 | Collection method, encoded | V | "14", or "15" | C | | 3 | 14 = Each party pays own charges 15 = All charges paid by remitter |
| B | MOA | 5025 | SG 5 | Amount type, qualifier | V | "9" or "57" | M | | 3 | If code 57 – currency equivalent is used, the transfer currency must be stated in field CUX 6345 in SG 5 at B level. If it is the currency equivalent of DKK, enter DKK in field MOA 6345 in SG 5 at B level |
| B | MOA | 5004 | SG 5 | Amount | V | | M | 18 | | |
| B | MOA | 6345 | SG 5 | Currency, encoded | V | (EUR) | C | | 3 | |
| B | CUX | 6347 | SG 5 | Currency details, qualifier | F | "3" | C | | 3 | |
| B | CUX | 6345 | SG 5 | Currency, encoded | V | (EUR) | C | | 3 | |
| B | CUX | 5402 | SG 5 | Exchange rate | V | (744,00) | C | 12 | | |
| B | RFF | 1153 | SG 5 | Reference, qualifier | V | "FX" or "1" | C | | 3 | FX = Forward contract. 1 = Exercise price |
| B | RFF | 1154 | SG 5 | Reference number | V | | C | | 35 | Rate agreement no |
| B | FII | 3035 | SG 6 | Participant qualifier | F | "OR" | M | | 3 | |
| B | FII | 3194 | SG 6 | Account no | V | | M | | 35 | IBAN or 4-digit sort code and 10-digit account no. of remitter |
| B | NAD | 3035 | SG 7 | Participant qualifier | F | "5" | C | | 3 | Alternative remitter. |
| B | NAD | 3036 | SG 7 | Participant name | V | (Name) | C | | 35 | |
| B | NAD | 3042 | SG 7 | Street and postal code | V | (Add) | C | | 35 | |
| B | NAD | 3164 | SG 7 | City | V | (City) | C | | 35 | |
| B | NAD | 3251 | SG 7 | Postal code | V | (2900) | C | | 9 | |
| B | NAD | 3207 | SG 7 | Country, encoded | V | (DK) | C | | 3 | |
| B | INP | 3301 | SG 8 | Instruction executed by | F | "OR" | C | | 17 | |
| B | INP | 3285 | SG 8 | Instruction received by | F | "OR" | C | | 17 | |
| B | INP | 4403 | SG 8 | Instruction, qualifier | F | "1" | C | | 3 | |
| B | INP | 4401 | SG 8 | Instruction, encoded | F | "3" | C | | 3 | |

| ABC | Segm | Field no | Segm group | Description | F/V | Contents | C/M | N | AN | Comments |
|-----|------|----------|------------|--|-----|---------------------------|-----|----|----|--|
| B | FTX | 4451 | SG 8 | Text item, qualifier | F | "AAG" | C | | 3 | |
| B | FTX | 4440 | SG 8 | Free text | V | (message to bank) | C | | 70 | May only be used if other segment is used. Not to be used to indicate who pays charges. |
| C | SEQ | 1245 | SG 11 | Status indicator | V | "1" | M | | 6 | Consecutive |
| C | MOA | 5025 | SG 11 | Amount type, qualifier | V | "9" or "57" | M | | 3 | |
| C | MOA | 5004 | SG 11 | Amount | V | | M | 18 | | |
| C | RFF | 1153 | SG 11 | Reference, qualifier | F | "CR3" | C | | 3 | |
| C | RFF | 1154 | SG 11 | Reference | V | (Ref to BANSTA) | C | | 35 | Return on BANSTA and DEBMUL |
| C | RFF | 1153 | SG 11 | Reference, qualifier | F | "PQ" | C | | 3 | |
| C | RFF | 1154 | SG 11 | Reference | V | (Ref.) | C | | 35 | Remitters Reference |
| C | PAI | 4461 | SG 11 | Payment method | F | "UBB" | M | | 3 | |
| C | PAI | 1131 | SG 11 | Code list qualifier | F | "ZZZ" | M | | 3 | |
| C | PAI | 3055 | SG 11 | Organisation responsible for code list | F | "130" | M | | 3 | |
| C | PAI | 4435 | SG 11 | Payment channel | V | "FIN" | M | | 3 | |
| C | FCA | 4471 | SG 11 | Collection method, encoded | V | "14", or "15" | M | | 3 | May alternatively be stated at B level Default=14 |
| C | FII | 3035 | SG 12 | Participant qualifier | F | "BF" | M | | 3 | BIC code, SWIFT address, or name of bank must be stated as a minimum |
| C | FII | 3194 | SG 12 | Account number | V | | C | | 35 | International account numbers vary in length and may include letters. |
| C | FII | 3433 | SG 12 | Name of bank, encoded | V | (BIC or SWIFT add) | C | | 11 | |
| C | FII | 1131 | SG 12 | Code list - qualifier | F | "25" | C | | 3 | |
| C | FII | 3055 | SG 12 | Organisation responsible for code list | F | "17" | C | | 3 | |
| C | FII | 3434 | SG 12 | Sort code | V | (Bank code) | C | | 17 | Eg BLZ or SC codes Only digits |
| C | FII | 1131 | SG 12 | Code list – qualifier | V | (BL) | C | | 3 | Country code for bank code |
| C | FII | 3055 | SG 12 | Organisation responsible for code list | F | "130" | C | | 3 | |
| C | FII | 3432 | SG 12 | Receiving bank | V | | C | | 70 | This field and the next field are interpreted as 4 lines |
| C | FII | 3436 | SG 12 | Place of branch | V | | C | | 70 | |
| C | FII | 3207 | SG 12 | Country, encoded | V | (DE) | M | | 3 | Country code Receiving bank |
| C | FII | 3035 | SG 12 | Participant qualifier | F | "II" | M | | 3 | Intermediary Bank |
| C | FII | 3194 | SG 12 | Account Number | V | | C | | 35 | Account number for via-bank |
| C | FII | 3433 | SG 12 | Name of bank, encoded | V | (BIC code / SWIFTadresse) | C | | 11 | BIC code must be used if Intermediary Bank is used |
| C | FII | 1131 | SG 12 | Code list - qualifier | F | "25" | C | | 3 | |
| C | FII | 3055 | SG 12 | Organisation responsible for code list | F | "17" | C | | 3 | |

| ABC | Segm | Field no | Segm group | Description | F/V | Contents | C/M | N | AN | Comments |
|-----|------|----------|------------|-------------------------------------|-----|-------------|-----|---|----|--|
| C | NAD | 3035 | SG 13 | Participant qualifier | F | "5" | C | | 3 | Alternative remitter. Overwrites any contents of NAD 3035 in SG 7 at B level |
| C | NAD | 3036 | SG 13 | Participant name | V | | C | | 35 | |
| C | NAD | 3042 | SG 13 | Street and number | V | | C | | 35 | |
| C | NAD | 3164 | SG 13 | City | V | | C | | 35 | |
| C | NAD | 3251 | SG 13 | Postal code | V | | C | | 9 | |
| C | NAD | 3207 | SG 13 | Country, encoded | V | | C | | 3 | |
| C | PRC | 7187 | SG 16 | Process type identification | F | "11" | C | | 17 | Used for long advice |
| C | FTX | 4451 | SG 16 | Text item qualifier | F | "PMD" | C | | 3 | |
| C | FTX | 4440 | SG 16 | Free text - segment may be repeated | V | (free text) | C | | 70 | First repetition of maximum 4 lines of 35 characters each |
| | | | | | | | | | | |
| | | | | | | | | | | |

Comment

1. If RFF+PQ are used in the PAYMUL, the content will be forwarded in SEPA payments as remitters Reference.
2. If RFF+PQ are not used in the PAYMUL, the content in RFF+CR3 will be forwarded in SEPA payments as remitters reference. Further information see page 9.

Outward Financial payment

```

UNA:+, ? '
UNB+UNOC:3+1100000344:ZZ+9000000119:ZZ+20140716:1608+FIN-13'
UNH+1+PAYMUL:D:96A:UN'
BGM+452+Pen-01+9+AA2'
DTM+137:20140716:102'
LIN+1'
DTM+203:20140717:102'
RFF+AXX:OwnRef-EXAM-19/15'
RFF+CR2:T.ref.-B-Level-EXAM-19/15-UBB-FIN'
BUS++IN'
FCA+14'
MOA+9:49,15:EUR'
FII+OR+DK4420001544578614'
INP+OR:OR+1:3'
FTX+AAG+++Instruction to Nordea'
SEQ++1'
MOA+9:49,15'
RFF+CR3:T.ref.-C-Level-EXAM-19/15-UBB-FIN'
RFF+PQ:SEPA End-to-End-ID 1234'
PAI:::UBB:ZZZ:130:FIN'
FII+I1+DE55360400390121759500+COBADEFF360:25:17:::COMMERZBANK AG+DE'
FII+BF+DE54514303001234567890+NDEADEFFXXX:25:17:::Nordea Bank AG+DE'
NAD+5+++Alternative remitter - Name+Street and no.+City++2000+DK'
NAD+BE+++Beneficiary Name+Street and no.+City++60323+DE'
PRC+11'
FTX+PMD+++Long advice to Beneficiary line 01 Long advice to Beneficiary line 02:Long
advice to Beneficiary line 03 Long advice to Beneficiary line 04'
UNT+25+1'
UNZ+1+FIN-13'

```

International transfer (express) [PAI = UBB - EXP]

The format of this payment type is identical with the format of an international transfer (standard). However, the PAI segment is indicated as follows:

| | | | | | | | | | | |
|---|-----|------|-------|--|---|-------|---|--|---|--|
| C | PAI | 4461 | SG 11 | Payment method | F | "UBB" | M | | 3 | |
| C | PAI | 1131 | SG 11 | Code list qualifier | F | "ZZZ" | M | | 3 | |
| C | PAI | 3055 | SG 11 | Organisation responsible for code list | F | "130" | M | | 3 | |
| C | PAI | 4435 | SG 11 | Payment channel | V | "EXP" | M | | 3 | |

Intercompany payment to foreign bank [PAI = UBB - KON]

The format of this payment type is identical with the format of an international transfer (standard). However, the PAI segment is indicated as follows:

| | | | | | | | | | | |
|---|-----|------|-------|--|---|-------|---|--|---|--|
| C | PAI | 4461 | SG 11 | Payment method | F | "UBB" | M | | 3 | |
| C | PAI | 1131 | SG 11 | Code list qualifier | F | "ZZZ" | M | | 3 | |
| C | PAI | 3055 | SG 11 | Organisation responsible for code list | F | "130" | M | | 3 | |
| C | PAI | 4435 | SG 11 | Payment channel | V | "KON" | M | | 3 | |

Intercompany payment to Nordea units [PAI = UBB - NOR]

The format of this payment type is identical with the format of an international transfer (standard). However, the PAI segment is indicated as follows:

| | | | | | | | | | | |
|---|-----|------|-------|--|---|-------|---|--|---|--|
| C | PAI | 4461 | SG 11 | Payment method | F | "UBB" | M | | 3 | |
| C | PAI | 1131 | SG 11 | Code list qualifier | F | "ZZZ" | M | | 3 | |
| C | PAI | 3055 | SG 11 | Organisation responsible for code list | F | "130" | M | | 3 | |
| C | PAI | 4435 | SG 11 | Payment channel | V | "NOR" | M | | 3 | |

Request for Transfer [PAI = MTA - xxx]

In the heading "xxx" indicates a special code which determines the requested type of payment. The codes are included in “*Payments via Unitel, Request for Transfer*”.

| ABC | Segm | Field no | Segm group | Description | F/V | Suggested contents | C/M | N | AN | Comments |
|-----|------|----------|------------|--|-----|-----------------------------------|-----|----|----|---|
| B | LIN | 1082 | SG 4 | Line number | V | (1) | M | 6 | | |
| B | LIN | 1229 | SG 4 | Action enquiry/description | F | | C | | 3 | N.A. |
| B | DTM | 2005 | SG 4 | Date/time/period, qualifier | F | "203" | C/M | | 3 | |
| B | DTM | 2380 | SG 4 | Date/time/period | V | (20080331) | C | | 35 | Handling date in foreign bank. |
| B | DTM | 2379 | SG 4 | Date/time/period, format, qualifier | F | "102" | C | | 3 | |
| B | RFF | 1153 | SG 4 | Reference, qualifier | F | "AXX" | C/M | | 3 | |
| B | RFF | 1154 | SG 4 | Reference number | V | (Reference to own bank statement) | C | | 35 | Not used at present. Return on own bank statement, e.g. FINSTA. |
| B | RFF | 1153 | SG 4 | Reference, qualifier | F | "CR2" | C/M | | 3 | |
| B | RFF | 1154 | SG 4 | Reference number | V | (Ref to BANSTA) | C | | 35 | Return on BANSTA and DEBMUL |
| B | BUS | 3279 | SG4 | Geographical area, encoded | F | "IN" | C | | 3 | International payment |
| B | FCA | 4471 | SG 4 | Collection method, encoded | V | (14) | C/M | | 3 | 13 = All charges paid by Beneficiary. 14 = Each party pays own charges 15 = All charges paid by remitter |
| B | FCA | 3434 | SG 4 | Sort code, encoded | V | "BIC-code / SWIFT add" | M | | 17 | Linked to FCA 3194 in SG 4 at B level. Field is not validated |
| B | FCA | 1131 | SG 4 | Code list qualifier | V | | C | | 3 | |
| B | FCA | 3055 | SG 4 | Organisation responsible for code list | V | | C | | 3 | |
| B | FCA | 3194 | SG 4 | Account number/finance number | V | | C | | 35 | Charge account number eg together with FCA 3434 in SG 4 at B level. Account number applies to all payments at C level. |
| B | MOA | 5025 | SG 5 | Amount type, qualifier | V | "9" | M | | 3 | Currency equivalent cannot be used in RfT. |
| B | MOA | 5004 | SG 5 | Amount | V | | M | 18 | | Debit amount, the sum of MOA 5004 in SG11 at C level must match MOA 5004 in SG5 at B level |
| B | MOA | 6345 | SG 5 | Currency, encoded | V | (NOK) | C | | 3 | Currency to be used for the transfer. The amount will be converted if the transfer currency differs from debit account currency. |
| B | CUX | 6347 | SG 5 | Currency details, qualifier | F | "3" | C/M | | 3 | |
| B | CUX | 6345 | SG 5 | Currency, encoded | V | (USD) | C | | 3 | |

| ABC | Segm | Field no | Segm group | Description | F/V | Suggested contents | C/M | N | AN | Comments |
|------|------|----------|------------|--|-----|--------------------|-----|----|----|--|
| B | CUX | 5402 | SG 5 | Exchange rate | V | (650.00) | C | 12 | | The exchange rate to be used if the currency of MOA 6345 in SG 5 at B level differs from that of the debit account |
| B | RFF | 1153 | SG 5 | Reference, qualifier | V | "FX" or "1" | C/M | | 3 | FX= Forward contract 1 = Exercise price |
| B | RFF | 1154 | SG 5 | Reference number | V | | C | | 35 | |
| B | FII | 3035 | SG 6 | Participant qualifier | F | "OR" | M/M | | 3 | |
| B | FII | 3194 | SG 6 | Account number | V | | M | | 35 | Remitter's debit account or IBAN |
| B | NAD | 3035 | SG 7 | Participant qualifier | F | "5" | M/M | | 3 | Alternative remitter. |
| B | NAD | 3036 | SG 7 | Participant name | V | (Name) | C | | 35 | |
| B | NAD | 3042 | SG 7 | Street and postal code | V | (Add) | C | | 35 | |
| B | NAD | 3164 | SG 7 | City | V | (City) | C | | 35 | |
| B | NAD | 3251 | SG 7 | Postal code | V | (2900) | C | | 9 | |
| B | NAD | 3207 | SG 7 | Country, encoded | V | (DK) | C | | 3 | |
| C | SEQ | 1245 | SG 11 | Status indicator | V | "1" | M/M | | 6 | Consecutive |
| C | MOA | 5025 | SG 11 | Amount type, qualifier | V | "9" | M/M | | 3 | |
| C | MOA | 5004 | SG 11 | Amount | V | | C | 18 | | Credit amount, the sum of MOA 5004 in SG11 at C level must match MOA 5004 in SG5 at B level |
| RfT1 | DTM | 2005 | SG 11 | Date/time/period, qualifier | F | "EKS" | C/M | | 3 | |
| RfT2 | DTM | 2380 | SG 11 | Date/time/period | V | (20080331) | C | | 35 | Handling date in foreign bank. THIS DATE MUST BE IDENTICAL WITH THAT of SG 4 |
| RfT3 | DTM | 2379 | SG 11 | Date/time/period, format, qualifier | F | "102" | C | | 3 | |
| C | RFF | 1153 | SG 11 | Reference, qualifier | F | "CR3" | M/M | | 3 | |
| C | RFF | 1154 | SG 11 | Reference | V | (Ref to BANSTA) | C | | 35 | Return on BANSTA and DEBMUL |
| C | PAI | 4461 | SG 11 | Payment method | V | "MTA" | C/C | | 3 | |
| C | PAI | 1131 | SG 11 | Code list qualifier | F | "ZZZ" | C | | 3 | |
| C | PAI | 3055 | SG 11 | Organisation responsible for code list | F | "130" | C | | 3 | |
| C | PAI | 4435 | SG 11 | Payment channel | V | | C | | 3 | Code for payment type in foreign bank Code to be agreed with Nordea |
| C | FCA | 4471 | SG 11 | Collection method, encoded | V | (14) | C/M | | 3 | Excludes FCA 4471 in SG 4 at B level |
| C | FCA | 3434 | SG 11 | Sort code, encoded | V | SWIFT address | M | | 17 | May be linked to FCA 3194 in SG 11 at C level. Field is not validated |
| C | FCA | 1131 | SG 11 | Code list qualifier | V | | C | | 3 | |
| C | FCA | 3055 | SG 11 | Organisation responsible for code list | V | | C | | 3 | |

| ABC | Segm | Field no | Segm group | Description | F/V | Suggested contents | C/M | N | AN | Comments |
|-----|------|----------|------------|--|-----|----------------------------|-----|---|----|---|
| C | FCA | 3194 | SG 11 | Account number /finance number | V | | C | | 35 | Charge account number may be stated together with FCA 3434 in SG 11 at C level This field may overwrite data in FCA 3055 in SG 4 at B level |
| C | FII | 3035 | SG 12 | Participant qualifier | F | "BF" | M/M | | 3 | |
| C | | 3194 | SG 12 | Account number | V | | C | | 35 | Foreign account numbers may vary in length and include letters. IBAN can be refused by the beneficiary bank . For country specific information see: www.nordea.com/iban |
| C | FII | 3433 | SG 12 | Name of bank, encoded | V | (BIC code / SWIFT address) | C | | 11 | MUST be BIC code or SWIFT address |
| C | FII | 1131 | SG 12 | Code list - qualifier | F | "25" | C | | 3 | |
| C | FII | 3055 | SG 12 | Organisation responsible for code list | F | "17" | C | | 3 | |
| C | FII | 3434 | SG 12 | Sort code | V | (Bank code) | C | | 17 | Eg BLZ, FW or SC code. Only digits |
| C | FII | 1131 | SG 12 | Code list – qualifier | V | (FW) | C | | 3 | Country code for the bank code |
| C | FII | 3055 | SG 12 | Organisation responsible for code list | F | "130" | C | | 3 | |
| C | FII | 3432 | SG 12 | Receiving bank | V | | C | | 70 | This and the next field are interpreted as 4 lines |
| C | FII | 3436 | SG 12 | Place of branch | V | | C | | 70 | Name and address etc of receiving bank |
| C | FII | 3035 | SG 12 | Participant qualifier | F | "I1" | M/M | | 3 | This FII segment is repeated if intermediary bank is used |
| C | FII | 3432 | SG 12 | Receiving bank | V | | C | | 70 | This and the next field are interpreted as 4 lines |
| C | FII | 3436 | SG 12 | Place of branch | V | | C | | 70 | Name and address etc. of intermediary bank |
| C | FII | 3207 | SG 12 | Country, encoded | V | (DE) | M | | 3 | Country code Receiving bank |
| C | NAD | 3035 | SG 13 | Participant qualifier | V | "BE" | M/M | | 3 | Beneficiary |
| C | NAD | 3036 | SG 13 | Participant name | V | (Name) | C | | 35 | |
| C | NAD | 3042 | SG 13 | Street and number | V | (Add) | C | | 35 | |
| C | NAD | 3164 | SG 13 | City | V | (City) | C | | 35 | |
| C | NAD | 3251 | SG 13 | Postal code | V | (2900) | C | | 9 | |
| C | NAD | 3207 | SG 13 | Country, encoded | V | (DK) | C | | 3 | |
| C | NAD | 3035 | SG 13 | Participant qualifier | F | "5" | C | | 3 | Alternative remitter. Overwrites any contents of NAD 3035 in SG 7 at B level |
| C | NAD | 3036 | SG 13 | Participant name | V | | C | | 35 | |
| C | NAD | 3042 | SG 13 | Street and number | V | | C | | 35 | |
| C | NAD | 3164 | SG 13 | City | V | | C | | 35 | |
| C | NAD | 3251 | SG 13 | Postal code | V | | C | | 9 | |
| C | NAD | 3207 | SG 13 | Country, encoded | V | | C | | 3 | |

| ABC | Segm | Field no | Segm group | Description | F/V | Suggested contents | C/M | N | AN | Comments |
|-----|------|----------|------------|--|-----|---------------------|-----|----|----|--|
| C | GIS | 7365 | SG 15 | Process indicator, coded | F | "12" | M | | 3 | Central bank notification |
| C | FTX | 4451 | SG 15 | Text subject, qualifier | F | "REG" | C | | 3 | REG = Public authority. May be repeated up to 4 times |
| C | FTX | 4441 | SG 15 | Free text, coded | BV | "SBF" | C/M | | 3 | SBF is used as fixed qualifier; the notification text is described in FTX 4440 in SG 15 on C-level |
| C | FTX | 1131 | SG 15 | Code list qualifier | F | "ZZZ" | C | | 3 | |
| C | FTX | 3055 | SG 15 | Organisation responsible for code list | F | "130" | C | | 3 | |
| C | FTX | 4440 | SG 15 | Free text | V | (Individual text) | C | | 70 | Individual for each country. Tight together with FTX 4441 in SG 15 on C-level. Field 77B in MT101 |
| C | PRC | 7187 | SG 16 | Process type identification | F | "11" | M/M | | 17 | Used for long advice. Linked with FTX 4451 and 4440 in SG 16 at C level |
| C | FTX | 4451 | SG 16 | Text item qualifier | F | "PMD" | C/M | | 3 | |
| C | FTX | 4440 | SG 16 | Free text - segment may be repeated | V | (free text) | C | | 70 | |
| C | DOC | 1001 | SG 17 | Message name encoded | F | "320" | C/M | | 3 | Payment information from remitter |
| C | MOA | 5025 | SG 17 | Amount type qualifier | F | "98" | C/M | | 3 | Original amount |
| C | MOA | 5004 | SG 17 | Amount | V | (Original amount) | C | 18 | | Field 33B in MT101 |
| C | MOA | 6345 | SG 17 | Currency encoded | V | (ISO currency code) | C | | 3 | Field 33B in MT101 |
| C | NAD | 3035 | SG17 | Participant qualifier | V | "PW" | C/M | | 3 | New qualifier |
| C | NAD | 3039 | SG17 | Beneficiary's ref./password | V | (Password) | C | | 35 | A digital signature agreed between remitter and remitter's bank. Field 25 in MT101 |
| C | NAD | 1131 | SG17 | Code list qualifier | F | "ZZZ" | C | | 3 | |
| C | NAD | 3055 | SG17 | Organisation responsible for code list | F | "130" | C | | 3 | |

Examples

Domestic transfer in Norway (403)

```
LIN+18'  
DTM+203:20110215:102'  
RFF+AXX:OwnRef-EXAM-16/18'  
RFF+CR2:T.ref.-B-Level-EXAM-16/18-MTA-403NO'  
BUS++IN'  
FCA+14'  
MOA+9:403,18:NOK'  
FII+OR+NO01'  
SEQ++1'  
MOA+9:403,18'  
DTM+EKS:20110215:102'  
RFF+CR3:T.ref.-C-Level-EXAM-16/18-MTA-403NO'  
PAI+::MTA:ZZZ:130:403'  
FII+BF+1234567890+:25:17:::130:Beneficiary Bank Name      Street and no.:NO-60323  
City      Norway+NO'  
NAD+5+++Alternative remitter - Name+Street and no.+City++2000+DK'  
NAD+BE+++Beneficiary Name+Street and no. 123+City++60323+NO'  
GIS+12'  
FTX+REG++SBF:ZZZ:130+Central Bank Notification'  
PRC+11'  
FTX+PMD+++  
    Long advice to Beneficiary line 01 Long advice to Beneficiary line 02:  
    Long advice to Beneficiary line 03 Long advice to Beneficiary line 04'
```

International transfer in Norway (302)

```
LIN+19'  
DTM+203:20110215:102'  
RFF+AXX:OwnRef-EXAM-16/19'  
RFF+CR2:T.ref.-B-Level-EXAM-16/19-MTA-302NO'  
BUS++IN'  
FCA+14+NDEANOKKXXX:80:130:22222222'  
MOA+9:302,19:NOK'  
CUX++3:USD+575,69'  
RFF+FX:12345678901'  
FII+OR+NO01'  
SEQ++1'  
MOA+9:302,19'  
DTM+EKS:20080331:102'  
RFF+CR3:T.ref.-C-Level-EXAM-16/19-MTA-302NO'  
PAI+::MTA:ZZZ:130:302'  
FII+BF+1234567890+NDEAUS3NXXX:25:17:::130:Beneficiary Bank Name      Street and  
no.:US-60323 City      USA+US'  
NAD+5+++Alternative remitter - Name+Street and no.+City++2000+NO'  
NAD+BE+++Beneficiary Name+1234 Street and no.+City++21403+US'  
GIS+12'  
FTX+REG++SBF:ZZZ:130+Central Bank Notification'  
PRC+11'  
FTX+PMD+++  
    Long advice to Beneficiary line 01 Long advice to Beneficiary line 02:  
    Long advice to Beneficiary line 03 Long advice to Beneficiary line 04'  
DOC+320:::Paymentinformation from Payor'  
MOA+98:10000,00:USD'  
NAD+PW+123456:ZZZ:130'
```

AUTACK security message

AUTACK is created automatically, if you use “*EDI Security and Transport modules*”, (ESTM) for data encryption.

If you use Unikrypt/MVS, you can find further information in “*Unikrypt/MVS to EDIFACT*”, where the structure of AUTACK is described.

MAC calculation

If you use EDI Security and Transport modules (ESTM) or Unikrypt/MVS, the entire PAYMUL message of the transmission is included in the MAC calculation.

If you use your own program or another security module provided by Nordea, only selected fields are included in the MAC calculation. In that case you should contact Cash Management Integration Services for more information about the fields included and other technical aspects.

Input receipt

When Nordea receives a PAYMUL, the receipt is acknowledged by way of an input receipt. This is only to acknowledge receipt of data, and at this point the EDIFACT message has not been validated.

Thus, the only purpose of the receipt is to inform the remitter that the bank has received the transmission

- and will continue processing the message
- or will reject the transmission at this point in which case there will be no further processing.

If you use EDI Security and Transport modules (ESTM), the input receipt is sent in EDI/4 format as ESTM sends an encrypted EDIFACT, which is received as a data package.

See examples in *Unitel EDI, EDI/4 format, Status and error advices, packing of transmissions*.

Example of a first CONTRL:

| |
|--|
| Positioner: |
| -----1-----2-----3-----4-----5-----6-----7-----8 |
| 1234567890123456789012345678901234567890123456789012345678901234567890 |
| M1XLQZ2900 HDXLQZ2900 1100000184 9000000119 0803112120 |
| M2XLQZ2900 001 OK - forsendelse modtaget |

Source: *Unitel EDI, EDI/4 format, Status and error advices, packing of transmissions*.

CONTRL

When the transmission has been received and processed by the bank's systems, an additional CONTRL will be returned in EDIFACT version 4 with information on the PAYMUL status at transmission level.

This second CONTRL will be followed by a BANSTA if there is no rejection at transmission level.

Format of CONTRL

| Segm | Field no | Description | Suggested contents |
|------|----------|-------------------------------|--|
| UNH | 0062 | Message reference number | Assigned by Nordea |
| UNH | 0065 | Message type identifier | "CONTRL" |
| UNH | 0052 | Message type version number | "2" |
| UNH | 0054 | Message type release number | "2" |
| UNH | 0051 | Controlling organisation | "UN" |
| UCI | 0020 | Transmission reference number | UNB(0020) from original transmission (S9) |
| UCI | 0004 | Remitter identifier | UNB(0004) from original transmission (S3) |
| UCI | 0010 | Beneficiary identifier | UNB(0010) from original transmission (S5) |
| UCI | 0083 | Status code | "4" = Rejected at this level and all lower levels "8" = Transmission received |
| UCI | 0085 | Error code | "18" = Unspecified error "TM" = Rejected, duplicate of previous transmission |
| UNT | 0074 | Number of segments in message | |
| UNT | 0062 | Message reference number | |

Example of second CONTRL with accepted payments:

```
UNA:+, ? '
UNB+UNOC:2+9000000119:ZZ+1100001093:ZZ+080701:1405+254++++UNITEL EDIFACT 1.0'
UNH+1+CONTRL:2:2:UN'
UCI+200807010051+1100001093:ZZ+9000000119:ZZ+8'
UNT+3+1'
UNH+2+BANSTA:D:96A:UN'
BGM+VAL:ZZZ:130'
DTM+137:200807011404:203'
LIN+1'
RFF+BG1:000000967051'
SEQ++1'
GIS+X1:ZZZ:130'
UNT+8+2'
UNZ+2+254'
```

Comments on BANSTA

References

If the entire transmission is rejected, only one CONTRL message is used.

If the entire message is rejected, there will only be a BGM reference in BANSTA.

If a debit transaction level (B level) is rejected, there will be a BGM reference, a LIN no and (optional) a CR2 reference (segment RFF+ SR1).

If a credit transaction level (C level) is rejected, there will be a BGM reference and a LIN no, a CR2 reference (segment RFF+ SR1), a SEQ no and CR3 reference (segment RFF+CR1) may also be included.

Additional BANSTA messages on same credit level (C-level)

In addition to the BANSTA sent immediately after the reception of a PAYMUL an additional BANSTA (rejection) can be sent on the same credit level (C-level) This can occur in several situations, for instance:

- A payment with a future execution date accepted with the reception of PAYMUL. Later the payment is called back or cancelled on behalf of the customer or the Bank.
- The NEM-account payment is accepted in the systems in the bank but later rejected by a look up in the external NEM-account database for instance due to a missing link between NEM-account and CPR or CVR number.

Status of message

"2" = Message rejected

Used if the entire message is rejected

"X1" = *Message accepted without errors*

Used if the remitter wants advice regarding accepted messages

| | |
|--|---|
| "X2" = Accepted, but not approved | Used if debit transaction has not been correctly approved |
| "AB" = Accepted, with rejected debit transactions | Used if the entire debit transaction is rejected |
| "AK" = Accepted, with rejected credit transactions | Used if one or more credit transactions is rejected |

Format of BANSTA

| Segm | Field no | Segm group | Description | F/V | Suggested contents |
|------|----------|------------|---|-----|--|
| UNH | 0062 | Service | Message reference number | V | Assigned by Nordea |
| UNH | 0065 | Service | Message type indicator | F | "BANSTA" |
| UNH | 0052 | Service | Message type version number | F | "D" |
| UNH | 0054 | Service | Message type release number | F | "96A" |
| UNH | 0051 | Service | Controlling organisation | F | "UN" |
| BGM | 1001 | SG 0 | Message name, encoded | F | "VAL" = Validation status |
| BGM | 1131 | SG 0 | Code list qualifier | F | "ZZZ" = Bilaterally agreed |
| BGM | 3055 | SG 0 | Organisation responsible for code list, encoded | F | "130" = PBS |
| DTM | 2005 | SG 0 | Date/time/period, qualifier | F | "137" = Message date/time |
| DTM | 2380 | SG 0 | Date/time/period | V | Date/time of message |
| DTM | 2379 | SG 0 | Date/time/period, format, qualifier | F | "203" = CCYYMMDDHHMM |
| LIN | 1082 | SG 4 | Line number | V | Consecutive numbers within message. First number is 1 |
| RFF | 1153 | SG 5 | Reference, qualifier | V | "BG1" = BGM reference from original message "LI1" = LIN reference from original message "SE1" = SEQ reference from original message "SR1" = Remitter reference "CR1" = Crediting reference |
| RFF | 1154 | SG 5 | Reference number | V | "BG1" = BGM reference "LI1" = LIN reference "SE1" = SEQ reference "SR1" = CR2 reference "CR1" = CR3 reference See comments on "References" |
| SEQ | 1050 | SG 6 | Sequence number | V | Consecutive number within B level. First number is 1 |
| GIS | 7365 | SG 6 | Process indicator | V | "2" = Message rejected "X1" = Message accepted without errors "X2" = Accepted but not approved "AB" = Accepted, with rejected debit transactions "AK" = Accepted, with rejected credit transactions See comments on "Status of message" |
| GIS | 1131 | SG 6 | Code list qualifier | F | "ZZZ" = Bilaterally agreed |
| GIS | 3055 | SG 6 | Organisation maintaining the code list | F | "130" = PBS |
| FTX | 4451 | SG 6 | Text item, qualifier | F | "AAG" = Information for enterprise |
| FTX | 4440 | SG 6 | Free text | V | Error text |
| FTX | 3453 | SG 6 | Language, encoded | F | "da" = Danish |
| UNT | 0074 | Service | Number of segments in message | V | |
| UNT | 0062 | Service | Message reference number | V | |

Examples

Transmission accepted:

```
UNB+UNOC:2+9000000119:ZZ+1100000184:ZZ+080328:0714+325+++++UNITEL EDIFACT 1.0'  
UNH+1+CONTRL:2:2:UN'  
UCI+080328MAN5+1100000184:ZZ+9000000119:ZZ+8'  
UNT+3+1'  
UNH+2+BANSTA:D:96A:UN'  
BGM+VAL:ZZZ:130'  
DTM+137:200803280713:203'  
LIN+1'  
RFF+BG1:65436'  
SEQ++1'  
GIS+X1:ZZZ:130'  
UNT+8+2'
```

Transmission with error in debit date at LIN level:

```
UNB+UNOC:2+9000000119:ZZ+1000000128:ZZ+080701:1423+326+++++UNITEL EDIFACT 1.0'  
UNH+1+CONTRL:2:2:UN'  
UCI+TA200807011414+1000000128:ZZ+9000000119:ZZ+8'  
UNT+3+1'  
UNH+2+BANSTA:D:96A:UN'  
BGM+VAL:ZZZ:130'  
DTM+137:200807011422:203'  
LIN+1'  
RFF+BG1:TA200806301414'  
RFF+LI1:1'  
RFF+SE1:1'  
RFF+CR1:AAA20080620aaa111f'  
SEQ++1'  
GIS+AK:ZZZ:130'  
FTX+AAG+++0319TRANSFER DATE IS BACK IN TIME'  
LIN+2'  
RFF+BG1:TA200806301414'  
RFF+LI1:1'  
RFF+SE1:2'  
RFF+CR1:AAA20080620aaa1115'  
SEQ++1'  
GIS+AK:ZZZ:130'  
FTX+AAG+++0319TRANSFER DATE IS BACK IN TIME'  
LIN+3'  
RFF+BG1:TA200806301414'  
RFF+LI1:1'  
RFF+SE1:3'  
RFF+CR1:AAA20080620aaa1111'  
SEQ++1'  
GIS+AK:ZZZ:130'  
FTX+AAG+++0319TRANSFER DATE IS BACK IN TIME'  
LIN+4'  
RFF+BG1:TA200806301414'  
RFF+LI1:1'  
RFF+SE1:4'  
RFF+CR1:BBB 20080620aaa1111'  
SEQ++1'  
GIS+AK:ZZZ:130'  
FTX+AAG+++0319TRANSFER DATE IS BACK IN TIME'  
LIN+5'  
RFF+BG1:TA200806301414'  
RFF+LI1:1'  
RFF+SE1:5'  
RFF+CR1:BB1 20080620aaa1111'  
SEQ++1'  
GIS+AK:ZZZ:130'  
FTX+AAG+++0319TRANSFER DATE IS BACK IN TIME'  
LIN+6'  
RFF+BG1:TA200806301414'  
RFF+LI1:1'  
RFF+SE1:6'  
RFF+CR1:BB2 20080620aaa1111'
```

SEQ++1'
GIS+AK:ZZZ:130'
FTX+AAG+++0319TRANSFER DATE IS BACK IN TIME'
LIN+7'
RFF+BG1:TA200806301414'
RFF+LI1:1'
RFF+SE1:7'
RFF+CR1:CCC20080620aaa1111'
SEQ++1'
GIS+AK:ZZZ:130'
FTX+AAG+++0319TRANSFER DATE IS BACK IN TIME'
UNT+60+2'
UNZ+2+326'

Transmission with error in transmission number (sent twice):

UNB+UNOC:2+9000000119:ZZ+1000000128:ZZ+080630:1401+327+++++UNITEL EDIFACT 1.0'
UNH+1+CONTRL:2:2:UN'
UCI+TA200806301414+1000000128:ZZ+9000000119:ZZ+4+TM'
UNT+3+1'
UNZ+1+327'

Transmission with error in account number in first SEQ:

UNB+UNOC:2+9000000119:ZZ+1000000128:ZZ+080620:1423+328+++++UNITEL EDIFACT 1.0'
UNH+1+CONTRL:2:2:UN'
UCI+TA200806201414+1000000128:ZZ+9000000119:ZZ+8'
UNT+3+1'
UNH+2+BANSTA:D:96A:UN'
BGM+VAL:ZZZ:130'
DTM+137:200806201422:203'
LIN+1'
RFF+BG1:TA200806201415'
RFF+LI1:1'
RFF+SE1:1'
RFF+CR1:AAA20080620aaa111f'
SEQ++1'
GIS+AK:ZZZ:130'
FTX+AAG+++0324CREDIT ACCOUNT DOES NOT EXIST '
UNT+12+2'
UNZ+2+328'

Transmission with error in account number in first SEQ:

UNB+UNOC:2+9000000119:ZZ+1000000128:ZZ+080630:1423+329+++++UNITEL EDIFACT 1.0'
UNH+1+CONTRL:2:2:UN'
UCI+MA200806301414+1000000128:ZZ+9000000119:ZZ+4+18'
UNT+3+1'
UNH+2+BANSTA:D:96A:UN'
BGM+VAL:ZZZ:130'
DTM+137:200806301422:203'
LIN+1'
RFF+BG1:MA200806301415'
SEQ++1'
GIS+AK:ZZZ:130'
FTX+AAG+++0305SIGNATURE CODE CANNOT BE USED '
UNT+12+2'
UNZ+2+329'

Multiple debit advice DEBMUL

If the PAYMUL segment group 0 BGM/4343 includes the code "AA2", a DEBMUL will be created following the posting made overnight on the processing date stated in the PAYMUL DTM/2380 segment group 4.

The DEBMUL generated includes the payments made during the day, irrespective of the date on which they were transferred to the bank. DEBMUL will be in the mailbox the morning after the processing date.

DEBMUL may be used for balancing or posting purposes. In case of international payments, particularly the exchange rate and charge will be interesting.

| Segm | Field no | Segm group | Description | Contents | Segm grp in PAYMUL | Comments |
|----------------|----------|------------|-------------------------------------|--------------------|--------------------|---|
| UNH | 0062 | Service | Message reference number | | | Assigned by Nordea |
| UNH | 0065 | Service | Message type identifier | "DEBMUL" | | |
| UNH | 0052 | Service | Message type version number | "D" | | |
| UNH | 0054 | Service | Message type release number | "96A" | | |
| UNH | 0051 | Service | Controlling organisation | "UN" | | |
| BGM | 1001 | Service | Message name, encoded | "470" | | Advice on booked debit transactions |
| DTM | 2005 | Service | Date/time/period, qualifier | "137" | | Message date/time |
| DTM | 2380 | Service | Date/time/period | | | Date/time of message |
| DTM | 2379 | Service | Date/time/period, format, qualifier | "203" | | CCYYMMDDHH |
| Level B | | | | | | |
| LIN | 1082 | SG 4 | Line number | (1) | | Consecutive number within message. First number is 1 |
| BUS | 3279 | SG 4 | Geographical area, encoded | "DO" or "in" | | "DO" = Domestic payment "IN" = International payment |
| MOA | 5025 | SG 4 | Amount type, qualifier | "60" | | Booked amount |
| MOA | 5004 | SG 4 | Amount | (Booked amount) | | |
| RFF | 1153 | SG 5 | Reference, qualifier | "CR2" | | Technical ref |
| RFF | 1154 | SG 5 | Reference number | "CR2" | SG 4 | |
| FII | 3035 | SG 6 | Participant qualifier | "OR" | | Remitter's bank |
| FII | 3194 | SG 6 | Account number | (Remitter account) | SG 6 | |
| FCA | 4471 | SG 7 | Settlement, coded | "7" | | 7=Charges specified on C-level |
| MOA | 5025 | SG 7 | Amount type, qualifier | "488" | | 488=Total charges not included in booked amount |
| MOA | 5004 | SG 7 | Amount | (30) | | Charge amount |
| MOA | 6345 | SG 7 | Currency | DKK | | Currency code |

| Level C | | | | | | |
|---------|------|-------|--|----------------------------|---------------|---|
| SEQ | 1050 | SG 10 | Sequence number | (1) | | Consecutive number within level B. First number is 1 |
| DTM | 2005 | SG 10 | Date/time/period, qualifier | "193" | | Processing date |
| DTM | 2380 | SG 10 | Date/time/period | (Handling date) | SG 4 | |
| DTM | 2379 | SG 10 | Date/time/period, format, qualifier | "102" | | CCYYMMDD |
| FII | 3035 | SG 10 | Participant qualifier | "BF" | | Creditor's bank |
| FII | 3194 | SG 10 | Account number | (Beneficiary account) | SG 12 | |
| FII | 3035 | SG 10 | Participant qualifier | "NKC" | | Used only for NemKonto payments. NKC = CPR no. – Social Security no. |
| FII | 3194 | SG 10 | Account number | | SG 12 | CPR no. |
| FII | 3035 | SG 10 | Participant qualifier | "NKV" | | Used only for NemKonto payments. NKV = CVR no. – Central Business Register no. |
| FII | 3194 | SG 10 | Account number | | SG 12 | CVR no. |
| RFF | 1153 | SG 11 | Reference, qualifier | "CR3" | | |
| RFF | 1154 | SG 11 | Reference number | (CR3 reference) | SG 11 | |
| RFF | 1153 | SG 11 | Reference, qualifier | "AIK" | | |
| RFF | 1154 | SG 11 | Reference number | (Nordea payment reference) | | If own ref. has not been specified in PAYMUL, this ref. should be stated on bank statement. |
| RFF | 1153 | SG 11 | Reference, kvalifikator | "CR" | | |
| RFF | 1154 | SG 11 | Reference | (RF Creditor reference) | SG 11 | RF Creditor reference |
| RFF | 1153 | SG 11 | Reference, kvalifikator | "PQ" | | Order giving customers ref. |
| RFF | 1154 | SG 11 | Reference | (EndToEnd ID) | | EndToEnd ID |
| PAI | 4461 | SG 12 | Payment method | (IBB) | SG 11 | |
| PAI | 1131 | SG 12 | Code list qualifier | "ZZZ" | | |
| PAI | 3055 | SG 12 | Organisation responsible for code list | "130" | | "130" = PBS |
| PAI | 4435 | SG 12 | Payment channel | (UUA) | SG 11 | |
| MOA | 5025 | SG 13 | Amount type qualifier | "60" or "143" | | "60" = Booked amt. "143" = Transferred amount |
| MOA | 5004 | SG 13 | Amount | "60" or "143" | | "60" = Booked amt. "143" = Transferred amount |
| CUX | 6347 | SG 13 | Currency details, qualifier | "3" | | Currency code for beneficiary |
| CUX | 6345 | SG 13 | Currency, code | | | Transferred currency |
| CUX | 5402 | SG 13 | Exchange rate | | | Rate |
| NAD | 3035 | SG 14 | Participant qualifier | "BE" | | Creditor |
| NAD | 3039 | SG 14 | Participant identification | (87654321) | SG 13 | Creditor number |
| NAD | 1131 | SG 14 | Code list qualifier | "KRE" | | |
| FCA | 4471 | SG 17 | Collection method, encoded | (14) | SG 4 or SG 11 | Cost distribution 14=Each pay own cost 15=All charges borne by payor |
| ALC | 5463 | SG 18 | Charge, qualifier | "C" | | Charge |
| ALC | 5189 | SG 18 | | (1) | | 1=Nordea charge |

| | | | | | | |
|-----|------|---------|-------------------------------|-------|--|---------------|
| MOA | 5025 | SG 18 | Amount type, qualifier | "23" | | "23" = Charge |
| MOA | 5004 | SG 18 | Amount | (30) | | Charge amount |
| MOA | 6345 | SG 18 | Currency | (DKK) | | Currency |
| UNT | 0074 | Service | Number of segments in message | | | |
| UNT | 0062 | Service | Message reference number | | | |

Example:

```

UNA:+,? '
UNB+UNOC:2+9000000103:ZZ+1100000184:ZZ+110218:1905+9538++++UNITEL EDIFACT 1.0'
UNH+1+DEBMUL:D:96A:UN'
BGM+470:ZZZ:130'
DTM+137:201102151905:203'
LIN+1'
BUS++DO'
MOA+60:45,01:DKK'
RFF+CR2:T.ref.-B-Level-EXAM-16/01-IBB-UKA'
FII+OR+DK7720001543321385'
SEQ++1'
DTM+193:20110215:102'
FII+BF+DK2120001543321423'
RFF+CR3:T.ref.-C-Level-EXAM-16/01-IBB-UKA'
RFF+AIK:6100033100000138'
PAI+:IBB:ZZZ:130:UUA'
MOA+60:45,01'
MOA+143:45,01'
LIN+2'
BUS++DO'
MOA+60:45,02:DKK'
RFF+CR2:T.ref.-B-Level-EXAM-16/02-IBL-099'
FII+OR+DK7720001543321385'
SEQ++1'
DTM+193:20110215:102'
FII+BF+DK2120001543321423'
RFF+CR3:T.ref.-C-Level-EXAM-16/02-IBB-UKA'
RFF+AIK:6100033100000139'
PAI+:IBB:ZZZ:130:UUA'
MOA+60:45,02'
MOA+143:45,02'
LIN+3'
BUS++DO'
MOA+60:45,03:DKK'
RFF+CR2:T.ref.-B-Level-EXAM-16/03-IBB-UUA'
FII+OR+DK7720001543321385'
SEQ++1'
DTM+193:20110215:102'
FII+BF+DK2120001543321423'
RFF+CR3:T.ref.-C-Level-EXAM-16/03-IBB-UUA'
RFF+AIK:6100033100000140'
PAI+:IBB:ZZZ:130:UUA'
MOA+60:45,03'
MOA+143:45,03'

```

LIN+4 '
BUS++DO '
MOA+60:45,04:DKK '
RFF+CR2:T.ref.-B-Level-EXAM-16/04-IBB-UUA '
FII+OR+DK7720001543321385 '
SEQ++1 '
DTM+193:20110215:102 '
FII+BF+DK2120001543321423 '
RFF+CR3:T.ref.-C-Level-EXAM-16/04-IBB-UUA '
RFF+AIK:6100033100000141 '
PAI+::IBB:ZZZ:130:UUA '
MOA+60:45,04 '
MOA+143:45,04 '
LIN+5 '
BUS++DO '
MOA+60:45,05:DKK '
RFF+CR2:T.ref.-B-Level-EXAM-16/05-IBB-UUA '
FII+OR+DK7720001543321385 '
SEQ++1 '
DTM+193:20110215:102 '
FII+BF+23001544165123 '
FII+NKC+0101943755 '
RFF+CR3:T.ref.-C-Level-EXAM-16/05-IBB-UUA '
RFF+AIK:6100033100000142 '
PAI+::IBB:ZZZ:130:UUA '
MOA+60:45,05 '
MOA+143:45,05 '
LIN+6 '
BUS++DO '
MOA+60:45,06:DKK '
RFF+CR2:T.ref.-B-Level-EXAM-16/06-IBB-UUA '
FII+OR+DK7720001543321385 '
SEQ++1 '
DTM+193:20110215:102 '
FII+BF+22515800109041 '
FII+NKV+12292287 '
RFF+CR3:T.ref.-C-Level-EXAM-16/06-IBB-UUA '
RFF+AIK:6100033100000143 '
PAI+::IBB:ZZZ:130:UUA '
MOA+60:45,06 '
MOA+143:45,06 '
LIN+7 '
BUS++DO '
MOA+60:45,07:DKK '
RFF+CR2:T.ref.-B-Level-EXAM-16/07-IBB-UUA '
FII+OR+DK7720001543321385 '
SEQ++1 '
DTM+193:20110215:102 '
FII+BF+23001544165123 '
FII+NKC+0101943755 '
RFF+CR3:T.ref.-C-Level-EXAM-16/07-IBB-UUA '
RFF+AIK:6100033100000144 '
PAI+::IBB:ZZZ:130:UUA '
MOA+60:45,07 '
MOA+143:45,07 '

LIN+8 '
 BUS++DO '
 MOA+60:45,08:DKK '
 RFF+CR2:T.ref.-B-Level-EXAM-16/08-IBB-UUA '
 FII+OR+DK7720001543321385 '
 SEQ++1 '
 DTM+193:20110215:102 '
 FII+BF+22515800109041 '
 FII+NKV+12292287 '
 RFF+CR3:T.ref.-C-Level-EXAM-16/08-IBB-UUA '
 RFF+AIK:6100033100000145 '
 PAI+::IBB:ZZZ:130:UUA '
 MOA+60:45,08 '
 MOA+143:45,08 '
 LIN+9 '
 BUS++DO '
 MOA+60:45,09:DKK '
 RFF+CR2:T.ref.-B-Level-EXAM-16/09-IBB-ULA '
 FII+OR+DK7720001543321385 '
 SEQ++1 '
 DTM+193:20110215:102 '
 FII+BF+DK2120001543321423 '
 RFF+CR3:T.ref.-C-Level-EXAM-16/09-IBB-ULA '
 RFF+AIK:6100033100000146 '
 PAI+::IBB:ZZZ:130:ULA '
 MOA+60:45,09 '
 MOA+143:45,09 '
 LIN+10 '
 BUS++DO '
 MOA+60:46071,1:DKK '
 RFF+CR2:T.ref.-B-Level-EXAM-16/10-IBK-A71 '
 FII+OR+DK7720001543321385 '
 SEQ++1 '
 DTM+193:20110215:102 '
 FII+BF '
 RFF+CR3:T.ref.-C-Level-EXAM-16/10-IBK-A71 '
 RFF+AIK:6100033100000147 '
 PAI+::IBK:ZZZ:130:A71 '
 MOA+60:46071,1 '
 MOA+143:46071,1 '
 CUX++3:DKK '
 NAD+BE+80046324:KRE '
 LIN+11 '
 BUS++DO '
 MOA+60:46073,11:DKK '
 RFF+CR2:T.ref.-B-Level-EXAM-16/11-IBK-A73 '
 FII+OR+DK7720001543321385 '
 SEQ++1 '
 DTM+193:20110215:102 '
 FII+BF '
 RFF+CR3:T.ref.-C-Level-EXAM-16/11-IBK-A73 '
 RFF+AIK:6100033100000148 '
 PAI+::IBK:ZZZ:130:A73 '
 MOA+60:46073,11 '
 MOA+143:46073,11 '
 CUX++3:DKK '
 NAD+BE+80046324:KRE '

LIN+12'
BUS++DO'
MOA+60:46075,12:DKK'
RFF+CR2:T.ref.-B-Level-EXAM-16/12-IBK-A75'
FII+OR+DK7720001543321385'
SEQ++1'
DTM+193:20110215:102'
FII+BF'
RFF+CR3:T.ref.-C-Level-EXAM-16/12-IBK-A75'
RFF+AIK:6100033100000149'
PAI+::IBK:ZZZ:130:A75'
MOA+60:46075,12'
MOA+143:46075,12'
CUX++3:DKK'
NAD+BE+80046324:KRE'
LIN+13'
BUS++DO'
MOA+60:26,13:DKK'
RFF+CR2:T.ref.-B-Level-EXAM-16/13-26-DFM'
FII+OR+DK7720001543321385'
SEQ++1'
DTM+193:20110215:102'
FII+BF'
RFF+CR3:T.ref.-C-Level-EXAM-16/13-26-DFM'
RFF+AIK:6100033100000150'
RFF+CK:2600531'
PAI+::26:ZZZ:130:DFM'
MOA+60:26,13'
MOA+143:26,13'
CUX++3:DKK'
LIN+14'
BUS++DO'
MOA+60:56,14:EUR'
RFF+CR2:T.ref.-B-Level-EXAM-16/14-IBB-VAL'
FII+OR+23205036545382'
SEQ++1'
DTM+193:20110215:102'
FII+BF+23205036545390'
RFF+CR3:T.ref.-C-Level-EXAM-16/14-IBB-VAL'
RFF+AIK:6100033100000151'
PAI+::IBB:ZZZ:130:VAL'
MOA+60:56,14'
MOA+143:76,12'
CUX++3:EUR+575,69'

LIN+15'
BUS++IN'
MOA+60:366,93:DKK'
RFF+CR2:T.ref.-B-Level-EXAM-16/15-UBB-ALO'
FII+OR+DK7720001543321385'
FCA+7'
MOA+488:15:DKK'
SEQ++1'
DTM+193:20110215:102'
FII+BF+DE54514303001234567890'
RFF+CR3:T.ref.-C-Level-EXAM-16/15-UBB-ALO'
RFF+AIK:6100033100000152'
PAI+::UBB:ZZZ:130:ALO'
MOA+60:366,93'
MOA+143:49,15'
CUX++3:EUR+746,56'
FCA+14'
ALC+C+:1'
MOA+23:15:DKK'
LIN+16'
BUS++IN'
MOA+60:49,16:DKK'
RFF+CR2:T.ref.-B-Level-EXAM-16/16-UBB-UALO'
FII+OR+DK7720001543321385'
FCA+7'
MOA+488:40:DKK'
SEQ++1'
DTM+193:20110215:102'
FII+BF+00449780'
RFF+CR3:T.ref.-C-Level-EXAM-16/16-UBB-ALO'
RFF+AIK:6100033100000153'
PAI+::UBB:ZZZ:130:ALO'
MOA+60:49,16'
MOA+143:8,97'
CUX++3:USD+548,15'
FCA+14'
ALC+C+:1'
MOA+23:40:DKK'

LIN+17'
BUS++IN'
MOA+60:404,41:DKK'
RFF+CR2:T.ref.-B-Level-EXAM-16/17-23-DFM'
FII+OR+DK7720001543321385'
FCA+7'
MOA+488:145:DKK'
SEQ++1'
DTM+193:20110215:102'
FII+BF'
RFF+CR3:T.ref.-C-Level-EXAM-16/17-23-DFM'
RFF+AIK:6100033100000154'
RFF+CK:0000125851'
PAI+::23:ZZZ:130:DFM'
MOA+60:404,41'
MOA+143:54,17'
CUX++3:EUR+746,56'
FCA+14'
ALC+C+:1'
MOA+23:145:DKK'
UNT+242+1'
UNZ+1+9538'