



Unitel

Payments in EDI/4 format
October 2018

Contents

| | |
|--|-----------|
| 1. Introduction | 3 |
| 2. General description | 4 |
| 2.1. File names | 4 |
| 2.2. File structure | 4 |
| 2.3. Format type | 4 |
| 2.4. Numerical and alphanumerical fields | 5 |
| 3. Field description | 6 |
| 4. The structure of payments | 16 |
| 4.1. Field mapping | 17 |
| 4.2. Domestic payments | 19 |
| 4.3. International payments | 26 |
| 4.4. Special payments | 28 |

1. Introduction

The purpose of this technical manual is to introduce Nordea's EDI/4 format for payments.

EDI/4- format is used in:

- *EDI Security- and Transportmodule*, vers. 2.0 or higher (ESTM)

You will find most of the manuals on Nordea's homepage www.nordea.dk, where you can download the manuals in Adobe Acrobat Reader® PDF format.

Questions relating to this manual may be directed to and further information on integrated payments transfer may be obtained from:

Cash Management Implementation & Customer Support

E-mail: integration@nordea.dk

| Version | Description of changes. |
|---------------|---|
| August 2009 | After 01.11.2009 it will not be possible to use expenses code M (Beneficiary). |
| November 2009 | Text added about max number of payments in a file imported in CN. |
| June 2011 | Text added about EasyAccount payments in the field Account information, remitter for domestic banktransfer. |
| November 2014 | Straks advising "Prompt advice" will not be supported anymore Information about Corporate Netbank has been deleted as it has got its own description |
| June 2017 | Payment types 47 (Domestic Check) and 54 (Foreign Check) have been phased out. |

2. General description

This section contains a general description of the EDI/4 format for both payments and payment advices. The format for payment advice in the EDI/4 format is available in the format description "Unitel – Payment advice in EDI/4 format".

2.1. File names

There are no requirements as to the file names of the company's payment files.

2.2. File structure

Each payment must be created as one long string in one line and each record (payment) ends with a Carriage Return (ASCII (13)) + Linefeed (ASCII (10)). However, to avoid confusion there is a line break after 80 characters in all examples in this description.

Before the payment file is sent to Unitel, the ESTM will prepare the file by encrypting it and calculating a MAC value and at the same time adding control records and line numbers.

2.3. Format type

The EDI/4 format is a fixed-length format based on different types of records with fields placed in fixed positions and consequently, the fields are not separated by a field separator.

Despite the name "fixed-length format", some fields are variable so you decide whether to use these fields or just some of them. In the field right before the variable fields you state the number of variable fields (lines) to be used.

For example the fields for a message on a domestic bank transfer are variable so that the field right before the message fields indicates the number of message fields (lines) that will be used. If no message is included, enter 00 in the field; if one message line is used, enter 01 in the field; and if two message lines are used, enter 02 in the field etc.

If the maximum number of allowed fields (lines) are not used, the following fields should be moved forward in the file, thus they will not be placed in the positions indicated in the format description. Blank spaces are considered as characters.

This is illustrated in the examples below where the numbers of used message lines in two domestic bank transfers differ.

In the first example two message lines have been used, thus "02" (position 262-263) has been entered in field 20 "Modtager meddelelse antal" (Beneficiary message number). Field 21 "Modtager meddelelse" (Beneficiary message) comes right after this field, and in this example it contains a total of 70 characters (position 264-333), followed by field 22 "Alternativ afsender, antal linier" (Alternative remitter, number of lines), which is not used and therefore "00" (position 334-335) has been entered.

In the second example four message lines have been used, thus "04" (position 262-263) has been entered in field 20 "Modtager meddelelse antal" (Beneficiary message number). Field 21 "Modtager meddelelse" (Beneficiary message) comes right after this field, and in this example it contains a total of 140 characters (position 264-403), followed by field 22 "Alternativ afsender, antal linier" (Alternative remitter number of lines), which is not used and therefore "00" (position 404-405) has been entered.

Example 1 (domestic bank transfer with two message lines):

```

-----1-----2-----3-----4-----5-----6-----7-----8
1234567890123456789012345678901234567890123456789012345678901234567890
UBT0450002DK1220001543473487          000000000980000DKKN20040426Egenrefe
rence          DK7720001543583576          N100Dette er kort advis
                                00001Modtager, lini
e 1          02Meddelelse, linie 1          Meddelelse, linie 2
                                00

```

Example 2 (domestic bank transfer with four message lines):

```

-----1-----2-----3-----4-----5-----6-----7-----8
1234567890123456789012345678901234567890123456789012345678901234567890
UBT0450002DK1220001543473487          000000000980000DKKN20040426Egenrefe
rence          DK7720001543583576          N100Dette er kort advis
                                00001Modtager, lini
e 1          04Meddelelse, linie 1          Meddelelse, linie 2
          Meddelelse, linie 3          Meddelelse, linie 4
00

```

2.4. Numerical and alphanumerical fields

A zero (0) must be entered into all unused positions in numeric fields (n) that are not used or only partially used (leading if the field is only partially used).

All alphanumeric fields (an) that are not used or only partially used must be blank (" ") in all unused positions (trailing if the field is only partially used).

3. Field description

The EDI/4-format is build up by a number of fields, whereof many is used both in the format for payments and in the format for payment-advices, while others are only used in one of the formats.

The following characters are used in the field descriptions

B = Betalinger [Payments]

A = brief or long advice via Unitel

an = alphanumeric field

n = numeric field

The number following the field code specifies the field length.

Example: (A n 2) means that the field is used for an advice, which is numeric and that the field length is 2 characters.

Advis art [Kind of advice] (A n 2):

The field contains a code for the type of advice received. Use the following codes:

01 = A payment instruction has not yet been executed.

02 = The payment has been effected.

03 = The payment has been cancelled.

Advis type [Type of advice] (B n 2):

The field contains codes for the type of advice to be returned (see note below).

Use the following codes:

00 = No advice

01 = Long advice

02 = Brief advice

Afregn-beløb [Settlement amount] (A n 15):

A settlement amount has been specified if the value 00 has been entered in the field "Afregn-oplysninger" [Settlement information].

The value must be entered with 2 decimals, for instance DKK 175.25 should be entered as 000000000017525.

Afregn-kurs [Settlement rate] (A n 12):

Information on rate has been specified if the value 00 has been entered in the field "Afregn-oplysninger" [Settlement information].

The value must be entered with 6 decimals, for instance DKK 175.25 should be entered as 000175250000.

Afregn-oplysninger [Settlement information] (A n 2):

Note: Field on advice for an International payment.

The following settlement methods may be used:

00 = Electronic return reply

01 = Return reply on separate paper advice note (settlement to be forwarded separately).

02 = Payment instruction not yet settled.

Alternativ afsender antal linier [Number of lines for alternative remitter] 0-3 (BA n 2):
Number of lines for “Alternativ afsender” [Alternative remitter]. If no alternative remitter, the value must be entered as 00.

Alternativ afsender [Alternative remitter] (BA an 35):

The number of lines in “Alternativ afsender” [Alternative remitter] depends on the value in the field “Alternativ afsender antal” [Alternative remitter number]. The name and address of an alternative remitter may be entered in this field. If the field is not used, the account holders name and address will be added to the payment, or the address registered for your Unitel access, if agreed upon with Nordea.

Anmeldelse til Centralbank antal [Central bank notification number] (BA n 2):

The field may only be used for payment type 43 "Request for Transfer".
Number of lines for central bank notification.

Anmeldelse til Centralbank [Central bank notification] (BA an 35):

The field may only be used for payment type 43 "Request for Transfer".
The number of lines depends on the value entered in the “Anmeldelse til Centralbank, antal” [Central bank notification, no] field. Use this field to file an electronic notification to the central bank in the country from which the payment is to be executed. Not all banks are able to receive information from this field.

Art [Kind] (BA n 2):

00 = Payment

01 = Long advice. Not available for all payment types.

02 = Brief advice.

Autorisation [Authorisation] (BA an 35):

The field may only be used for payment type 43 "Request for Transfer".

If you have made an agreement with your foreign bank on a digital signature in relation to "Request for Transfer", you must enter the signature here. Not all banks are able to receive information from this field.

Bankkode [Bank code] (BA an 17):

Only used for international payments, but not for payment type 43 "Request for Transfer".

The field contains the sort code of the beneficiary's bank, for instance “BLZ no” or Sort Code” - for instance BL8965444 or SC609744.

See also the manuals “International payments via Unitel – general information” and “International payments – account number structure”.

Beløb [Amount] (BA n 15):

Enter amount with 2 decimals. 175.25 should be entered as 000000000017525.

Betalingsmodtagers identifikation af betalingsafsender [Beneficiary's identification of remitter] (BA an 35):

The field can only be used in connection with payment type 45 "Domestic transfer". Can be used in connection with transfer to third party, to enable the beneficiary to identify the remitter (for instance by a customer number).

Betalingsreference [Payment reference] (BA n 19):

The field may only be used for payment type 46 "Transfer form/giro payments".

Format: 15 or 16 digits - modulus 10.

The field contains the payment identification from the OCR line on the transfer form/giro transfer form, see "Integration with Unitel and Corporate Netbank, General description".

Betalings-ref-nr. [Payment ref no] (A n 16) :

Contains Nordea's internal reference number (UBT reference number) which also appears from bank statements and from Entry Data.

BIC-code (SWIFT-adresse) [BIC-code (SWIFT address)] (BA an 11):

Only used for international payments and Request for Transfer (payment type 43).

The field contains the beneficiary's BIC-code (SWIFT address) and should be completed by either 8 or 11 characters. See also "International payments via Unitel – General Information".

Check levering [Cheque delivery] (BA an 1):

The field indicates whether an ordered cheque is to be sent directly to the beneficiary or to you.

- C Remitter Cheque sent to the address registered for the account holder, or the address registered for your Unitel access, if agreed upon with Nordea.
- D Beneficiary Cheque sent to beneficiary.

If the field is *not* used in payment type 47 "Domestic cheque" and payment type 54 "Foreign cheque", the cheque will be sent directly to the beneficiary.

Checknr. [Cheque no] (A n 10):

Nordea's internal cheque number for the ordered cheque.

Debitors identifikation af betalinger [Debtors identification of the payment] (B an 35)

Information from this field will be added to the credit advice if the payment cannot be booked and is returned from the beneficiary's bank, for example because the beneficiary's account is closed.

EDI-reference [EDI reference] (A an 16) :

Contains the Unitel EDI reference number, the first 10 characters of which include the transmission reference. The last 6 characters include the payment serial number.

Egenreference [Own reference] (BA an 20):

The field contains the reference entered by the remitter in the field "Egenreference" [Own reference] on each payment instruction. Own reference is specified on the remitter's bank statement and is not passed on to the beneficiary. The field may be used for electronic reconciliation.

Request for Transfer: (BA an 16)

Other payment types: (BA an 20)

Ejer af afsenderkonto, antal linier [Owner of remitter account, number of lines] (BA n 2):

The field may only be used for payment type 43 "Request for Transfer".

Number of lines for "Ejer af afsenderkonto" [Owner of remitter account].

Ejer af afsenderkonto [Owner of remitter account] (BA an 35):

The field may only be used for payment type 43 "Request for Transfer".

The number of lines depends on the value entered in the "Ejer af afsenderkonto, antal" [Owner of remitter account, no]. Use this field to enter the name of the owner of the foreign account. Not all banks are able to receive information from this field.

Note: If you do *not* enter a value in this field, the name and address registered for your Unitel access will be entered.

Felt 25 til 31 er anvendt [Fields 25 to 31 have been used] (BA n 1):

The field may only be used for payment type 43 "Request for Transfer".

J A value has been entered in the fields 25 to 31 of Request for Transfer

N No values have been entered in fields 25 to 31 of Request for Transfer

Gebyr-provision beløb [Charge/commission amount] (A n 12):

The charge and commission amount has been specified if the value in the "Afregn-oplysninger" [Settlement information] field is 00. Entered with 2 decimals.

Konkurrenceneutral dispositionsdag [Competition neutral disposition day] (B an 3)

If used, the amount will be at the beneficiary's disposal at the same time both in Nordea and in all other banks.

The field may only be used for payment type 45 "Domestic bank transfer" and only in files, which are sent through Unitel EDI.

J Competition neutral disposition day is used

N (or empty) Not used

Kontoinformation, betalingsafsender [Account information, remitter] (BA an 14), (BA an 34) and (BA an 35):

Information on the remitter's account.

Payments debited to a Danish account (BA an 35):

Enter IBAN (for instance DK8620005036542065) or the 4-digit sort code and 10-digit account number (modulus 11 control) (for instance 23205036542065).

Request for Transfer (payment type 43) (BA an 34):

Enter [IBAN] or account number of foreign account.

Kontoinformation, betalingsmodtager [Account information, beneficiary] (BA an 10), (BA an 14), (BA an 34) and (BA an 35):

Information on the beneficiary's account.

There must be IBAN/BIC on all international payments to a number of countries. Please see www.nordea.dk/iban for further information.

Payments without IBAN/BIC can be rejected by the beneficiary bank.

Domestic transfers (BA an 35):

Enter IBAN (e.g. DK8620005036542065) or 4 digits sort code and 10 digits account number (modulus 11 control) (e.g. 23205036542065). Account numbers with less than 10 digits are to be included leading zeroes (e.g. reg.nr. 2320, account number 6542065 → 23200006542065).

If the domestic transfer is an EasyAccount payment the beneficiary account must consist of:

- Sort code 2323 followed by the beneficiary's CPR number (civil registration number) or
- Sort code 2589 followed by the beneficiary's CVR number with leading zeroes. (E.g reg.number 2589, CVR number 87878787 → 25890087878787). (CVR = The Central Business Register)

Note: It's only possible to send EasyAccount payments in files via Unitel EDI.

A separate agreement with Nordea is required to be able to make EasyAccount payments.

Transfer forms (BA an 10):

Enter 8-digit creditor number (modulus 11 control).

Giro transfer forms (BA an 10):

Enter 7-10-digit giro account number (modulus 11 control).

International payments (BA an 35):

Enter IBAN or account number.

Request for Transfer (payment type 43) (BA an 34):

Enter IBAN or account number.

Kortartkode [Form type code] (BA n 2):

Form type code from the relevant transfer form/giro transfer form. The code is stated in the field "Til maskinel aflæsning" [For machine reading] and positioned immediately before the payment reference.

The form type code determines the details to be entered in the fields "Betalingsreference" [Payment reference], "Meddelelse" [Message] and "Alternativ afsender [Alternative remitter]". The rules for completion of these fields appear from the manual "Integration with Unitel and Corporate Netbank - General description".

Kurs [Exchange rate] (BA n 12):

The field contains the exchange rate (with 6 digits) agreed in connection with a special rate agreement or contract. The field is mandatory **only** if the field "Kursreference" [Exchange rate reference] has been used. Both fields "Kurs [Exchange rate]" and "Kursreference" [Exchange rate reference] are **mandatory** if an agreement or contract has been made with Nordea Markets. The field must be left empty if no agreement has been made with Nordea.

Payment type 43 "Request for Transfer"

The field contains the exchange rate (with 6 digits) agreed in connection with a special rate agreement made with the account holding bank. **Or** the exchange rate which was used to convert the original amount.

Not all banks are able to receive information from this field.

If the field has been used, the fields "Oprindeligt valutakode" [Original currency code], and "Oprindeligt beløb" [Original amount] must be completed too, and if a special rate agreement or contract has been made with the account holding bank furthermore the field "Kursreference" [Exchange rate reference].

Kursreference [Exchange rate reference] (BA an 11) or (BA an 16):

The field contains the reference number for a special rate agreement or contract.

If the field is used, the field "Kurs" [Exchange Rate] must contain the exchange rate. Both fields are mandatory if an agreement or contract has been made with Nordea Markets.

The field must be left empty if no agreement has been made with Nordea.

The field cannot be used for payment type 51 "Koncernoverførsel til udenlandsk pengeinstitut" [Intercompany transfer to foreign bank]

"Request for Transfer" (BA an 16):

The field contains the reference number for a special rate agreement made with the account holding bank.

Not all banks are able to receive information from this field.

If the field has been used, the fields "Kurs" [Exchange rate], "Oprindeligt valutakode" [Original currency code] and "Oprindeligt beløb" [Original amount] must be completed too.

Kvit 1 init. [Appr 1 init] (A an 3):

Initials of the first person who has approved the payment instruction.

Kvit 2 init. [Appr 2 init] (A an 3):

Initials of the second person who has approved the payment instruction.

Landekode [Country code] (BA an 2):

Only used for international payments.

The field contains a country code (ISO) for the beneficiary's bank, see ISO 3166. For foreign cheques select the country code of the country in which the cheque is expected to be cashed.

Meddelelse til Nordea [Message to Nordea] (B an 40):

Any special messages concerning the execution of the payment. The field may only be used upon prior agreement with Nordea or for originators reference in SEPA-payments (only possible on the payment type "Standard transfer" in EUR).

The field must be blank (" ") in all unused positions.

If you want to send Originator's reference on SEPA-payments (only possible on the payment type "Standard transfer" in EUR) you must use this field for the message. The message must start with /ROC/followed by up to 35 characters (an) i.e.

/ROC/123456789012345678901234567890123AB.

The information will be sent to the beneficiary if completed, and if the beneficiary's bank is able to receive it.

Modtagerbank antal (BA n 2):

Number of used lines in "Modtagerbank".

Modtagerbank [Beneficiary's bank] (BA an 4 x 35):

Enter the name and address etc of the foreign bank.

In Unitel EDI; the field shall only be used, if BIC/SWIFT is not used.

As for Request for Transfer (payment type 43), see the country-specific manuals that are available on www.nordea.dk.

Modtagernavn antal [Beneficiary's name no] (BA n 2):

Number of used lines in "Modtagernavn" [Beneficiary's name].
Minimum and maximum number of lines appear from the description of each payment type.

Modtagernavn [Beneficiary's name] (BA an 4 x 35):

Name and address of the beneficiary. The number of lines depends on the value entered in the "Modtagernavn antal" [Beneficiary's name number] field.

Modtagermeddelelse antal [Message to beneficiary number] (BA n 2):

Number of used lines in "Modtagermeddelelse" [Message to beneficiary]

Modtagermeddelelse [Message to beneficiary] (BA an 35):

The number of lines has to correspond to the number in the field above "Modtagermeddelelse antal" [Message to beneficiary number].

Modværdi [Currency equivalent] (BA an 1):

The value in this field indicates the relationship between the Beløb [Amount] and Valutakode [Currency code] fields:

- N No currency equivalent. The amount (Amount field) is paid in the selected currency (Currency code field)
- J Currency equivalent of amount. An amount is paid in the foreign currency (Currency code field) equivalent to the DKK amount (Amount field).

Example:

Currency code = EUR, Amount = 15,000.00

Currency equivalent = N: EUR 15,000.00 will be paid

Currency equivalent = J: EUR 2,018.84 will be paid

(EUR 2,018.84 = DKK 15,000.00 at a rate of 743.00)

Currency equivalent = J (Yes) cannot at present be used for the payment types 45 "Domestic transfer", 46 "Transfer form/Giro transfer form" and 47 "Domestic cheque". The value N (No) should be entered for these payment types.

Equivalent value cannot at present be used in CN.

Omkostningskode [Expense code] (BA an 1):

A letter indicates who is to pay the expenses in relation to the transfer.

- A Remitter The costs of both banks are debited to the remitter's account.
- M Beneficiary The costs of both banks are paid by the beneficiary (Nordea's costs are deducted from the transfer amount). **(Not possible to use after 01.11.2009)**
- N Both The remitter and the beneficiary pay their own bank's costs.

NB:

- Code "A" cannot be used in connection with foreign cheques.
- When you order a domestic transfer (abroad) via "Request for Transfer", you must in most cases select the option "Both" since the foreign bank is often not able to handle other options. If you wish to pay all costs yourself, we recommend that you first ask the relevant bank if that option is available.

Omkostningskontonummer [Expense account number]: (BA an 34)

The field is used for payment type 43 "Request for Transfer".

Use this field to specify an account number different from the remitter account if the expenses relating to the transfer should be paid from another account. You can only use accounts in the remitter bank for this purpose.

Not all banks are able to receive information from this field.

Opret af [Created by] (A an 25):

EDI id and transfer reference.

Opret-dato [Creation date] (A n 8):

Date of creation of the payment instruction in Unitel.

Oprindelig valutakode [Original currency code] (BA an 3):

The field is used for payment type 43 "Request for Transfer". If you pay in another currency than the original, you may inform the beneficiary of the original currency code here.

Not all banks are able to receive information from this field.

Note: If an original currency code is entered in "Oprindelig valutakode", the fields "Oprindeligt beløb" [Original amount] and "Kurs" [Exchange rate] should also be used, and perhaps also the field "Kursreference" [Exchange rate reference] (see the description for Exchange rate reference).

Oprindeligt beløb [Original amount] (BA n 15):

The field is used for payment type 43 "Request for Transfer". If you pay in another currency than the original, you may inform the beneficiary of the original amount here.

Not all banks are able to receive information from this field.

Note: If an original amount is entered in "Oprindeligt beløb", the fields "Oprindelig valutakode" [Original currency code] and "Kurs" [Exchange rate] should also be used, and perhaps also the field "Kursreference" [Exchange rate reference] (see the description for Exchange rate reference).

Overførselsdato [Transfer date]: (BA n 8) (YYYYMMDD)

The field contains the date on which Nordea is to effect the payment.

Unitel: Payments may be entered up to 12 months in advance of the execution date.

The **date of availability** of the beneficiary depends on the payment type (see the tariff for payments).

The field relating to payment type 43 "Request for Transfer", should be completed with the date on which the *foreign bank* is to effect the payment.

Overførselstype [Transfer type] (BA an 1) or (BA an 3):

May only be used for payment type 43 "Request for Transfer" and payment type 54 "Foreign cheque".

Payment type 43 "Request for Transfer" (BA an 3):

Code for ordering the payment method with the foreign bank in connection with a "Request for Transfer". The codes can be found in the country-specific manuals which are available on www.nordea.dk

Payment type 54 "Foreign cheque" (BA an 1):

The manner in which the payment is effected in Nordea. Must be left blank.

Ref-primært dokument [Ref to primary document] (BA an 35):

Can only be used for payment type 45 Domestic transfer. Enables the remitter to enter a reference to the original invoice, order number or similar items.

Samlerpost [Batch entry] (BA n 3):

Identification of total debiting on the remitter's bank statement and allows you to collect a number of payments into one total debiting. All payments made with the same transfer date and the same Batch entry number will be debited to your account as one total amount. The field may be completed if the payment type is 45 "Domestic transfer" or 46 "Transfer form/Giro transfer" form. The batch entry number will appear from your bank statement. "000" indicates that the Batch entry option should be ignored.

Sendes via [To be sent via] (BA an 4 x 35):

The field is used only for payment type 43 "Request for Transfer".

Use this field to enter a bank that should be used as a correspondent bank by your foreign bank for the purpose of sending the transfer to the beneficiary. Not all banks are able to receive information from this field.

Note: You can only use the field if you have completed the field "Modtagerbank" [Beneficiary's bank] or the field "BIC-code (SWIFT-adresse)" [BIC-code (SWIFT address)].

System [System] (BA an 3):

The system type in Unitel is always UBT.

Tekstkode [Text code] (BA n 3):

The field contains a digit code which is translated into the text that appears from the beneficiary's bank statement. The text informs the beneficiary of the item covered by the transfer. The field can only be used for payment type 45 "Domestic transfer".

To make sure that the beneficiaries of salary and pension transfers (whether they have an account in Nordea or with another bank) will receive the amounts on time and at the same time, the transfers must contain a specific text code.

For further information on the use of text codes, see "Integration with Unitel and Corporate Netbank, General description".

Unitel: If text code 100 is used, the text code line must also be filled in.

Tekstkode-linie [Text code line] (BA an 20):

Text for the beneficiary's bank statement.

Unitel: Can only be used when "Tekstkode" [Text code] 100 is used.

Tilbagekaldt af [Cancelled by] (A an 25):

The name of the person who has cancelled the payment instruction.

Tilbagekaldt dato [Cancellation date] (A n 8):

Date of cancellation of the payment instruction.

Type [Type] (BA n 3):

Specifies the payment type number, for instance: 045 = Domestic transfer (Rec id: UBT04500).

Valutakode, ISO-kode [Currency code, ISO code] (BA an 3):

The field contains the currency code of the currency in which the payment should be made in accordance with ISO 4217.

Domestic transfers can only be created in DKK.

4. The structure of payments

The following payment types are available in Unitel (the number of the payment type is included in brackets):

Domestic payments

Domestic bank transfer (UBT04500)

Transfer form/giro payment (UBT04600)

Foreign currency account transfer between accounts with Nordea (UBT05600)

International payments

Ordinary transfer (UBT04900)

Express transfer (UBT05000)

Intercompany transfer to foreign bank (UBT05100)

Intercompany payment to Nordea's international units (UBT05200)

Special payments (subject to individual agreement)

Intercompany transfer (domestic) (UBT05500)

Request for Transfer (UBT04300)

Each payment type is described in detail in sections 4.1, 4.2 and 4.3. Under each payment type one or more examples are shown.

4.1. Field mapping

The following codes are used in the mapping tables on the next pages:

- M = Mandatory
- D = Dependent
- O = Optional (must contain blanks)
- - = not used

| Field | Payment type | 43 | 45 | 46 | 49 | 50 | 51 | 52 | 55 | 56 |
|--|--------------|----|----|----|----|----|----|----|----|----|
| System [System] | | M | M | M | M | M | M | M | M | M |
| Type [Type] | | M | M | M | M | M | M | M | M | M |
| Art [Kind] | | M | M | M | M | M | M | M | M | M |
| Advis type [Type of advice] | | M | M | M | M | M | M | M | M | M |
| Kontoinformation, betalingsafsender [Account information, remitter] | | M | M | M | M | M | M | M | M | M |
| Beløb [Amount] | | M | M | M | M | M | M | M | M | M |
| Overførselsdato [Transfer date] | | M | M | M | M | M | M | M | M | M |
| Egenreference [Own reference] 16 or 20 | | O | O | O | O | O | O | O | O | O |
| Kontoinformation, betalingsmodtager [Account information, beneficiary] 10, 34 or 35 | | M | M | M | M | M | M | M | M | M |
| Valutakode [Currency code] | | M | M | M | M | M | M | M | M | M |
| Kursreference [Exchange rate reference] 11 or 16 | | O | - | - | O | O | O | O | - | O |
| Kurs [Exchange rate] | | D | - | - | D | D | D | D | - | D |
| Modværdi [Currency equivalent] | | - | M | M | M | M | M | M | M | M |
| Omkostningskode [Expense code] | | M | - | - | M | M | M | M | - | - |
| Checklevering afs./modt.[Cheque delivery remit/benef] | | - | - | - | - | - | - | - | - | - |
| Overførselstype [Transfer type] 1 or 3 | | M | - | - | - | - | - | - | - | - |
| Modtagerbank [Beneficiary's bank] | | D | - | - | D | D | D | D | - | - |
| Bankkode [Bank code] | | - | - | - | O | O | O | O | - | - |
| BIC-code (SWIFT-adresse) [BIC-code (SWIFT address)] | | D | - | - | O | O | O | O | - | - |
| Landekode modtagerbank/trasseringsbank [Country code beneficiary/drawee bank] | | - | - | - | M | M | M | M | - | - |
| Filler | | - | - | - | - | - | - | - | - | - |
| Tekstkode [Text code] | | - | D | - | - | - | - | - | - | - |
| Tekstkode-linie [Text code line] | | - | D | - | - | - | - | - | - | - |
| Betalingsmodtagers identifikation af betalingsafsender [Beneficiary's identification of remitter] | | - | O | - | - | - | - | - | - | - |
| Ref-primært dokument [Ref to primary document] | | - | O | - | - | - | - | - | - | - |
| Samlerpost [Batch entry] | | - | M | M | - | - | - | - | - | - |
| Kortartkode [Form type code] | | - | - | M | - | - | - | - | - | - |
| Betalingsreference [Payment reference] | | - | - | D | - | - | - | - | - | - |
| Modtagernavn antal [Beneficiary's name number] 0-4 | | - | M | M | - | - | - | - | - | - |
| Modtagernavn antal [Beneficiary's name number] 3-4 | | - | - | - | M | M | M | M | - | M |
| Modtagernavn antal [Beneficiary's name number]3-5 | | - | - | - | - | - | - | - | - | - |
| Modtagernavn antal [Beneficiary's name number]1-4 | | M | - | - | - | - | - | - | - | - |
| Modtagernavn [Beneficiary's name] | | M | D | D | M | M | M | M | - | M |
| Modtagermeddelelse antal [Message to beneficiary number] 0-41 | | - | M | M | - | - | - | - | - | - |
| Modtagermeddelelse antal [Message to beneficiary number] 0-4 | | M | - | - | M | M | M | M | - | M |
| Modtagermeddelelse [Message to beneficiary] | | D | D | D | D | D | D | D | - | D |
| Alternativ afsender antal [Alternative remitter number] | | - | M | M | M | M | M | M | - | M |
| Alternativ afsender [Alternative remitter] | | - | D | D | D | D | D | D | - | D |

| Field | Payment type | 43 | 45 | 46 | 49 | 50 | 51 | 52 | 55 | 56 |
|---|--------------|----|----|----|----|----|----|----|----|----|
| Konkurrenceneutral dispositionsdag ¹ [Competition neutral disposition day] | | - | O | - | - | - | - | - | - | - |
| Debitors Identifikation af betalingen ¹ [Debtors identification of the payment] | | - | O | - | - | - | - | - | - | - |
| Meddelelse til Nordea [Message to Nordea] | | - | - | - | O | O | O | O | - | O |
| Ejer af afsenderkonto Antal [Number for owner of remitter account] | M | - | - | - | - | - | - | - | - | - |
| Ejer af afsenderkonto [Owner of remitter account] | D | - | - | - | - | - | - | - | - | - |
| Anm. til Centralbank Antal [Central bank notification number] | M | - | - | - | - | - | - | - | - | - |
| Anmeldelse til Centralbank [Central bank notification] | D | - | - | - | - | - | - | - | - | - |
| Felt 25 til 31 er anvendt [Fields 25 to 31 have been used] | M | - | - | - | - | - | - | - | - | - |
| Autorisation [Authorisation] | D | - | - | - | - | - | - | - | - | - |
| Kursreference [Exchange rate reference] 16 | D | - | - | - | - | - | - | - | - | - |
| Sendes via [To be sent via] | D | - | - | - | - | - | - | - | - | - |
| Oprindelig valutakode [Original currency code] | D | - | - | - | - | - | - | - | - | - |
| Oprindeligt beløb [Original amount] | D | - | - | - | - | - | - | - | - | - |
| Omkostningskontonummer [Expense account number] | D | - | - | - | - | - | - | - | - | - |

Payment types 47 (Domestic Check) and 54 (Foreign Check) have been phased out.

¹ May only be used in files sent via Unitel EDI.

Domestic payments

Domestic transfer (UBT04500)

| | | |
|--|-----------------|----------------|
| Record name: Indenlandsk overførsel [Domestic transfer] | Rec id UBT04500 | Date: May 2004 |
| Note: Use of the message-fields (12-16 and 21) is described in the manual “Integration with Unitel and Corporate Netbank – General Description” | | |

| No | Field name | AN/N | Start pos. | Number of bytes | Field description | Min. field |
|----|---|------|------------|-----------------|--|------------|
| 1 | System [System] | AN | 1 | 3 | UBT | * |
| 2 | Type [Type] | N | 4 | 3 | 045 | * |
| 3 | Art [Kind] | N | 7 | 2 | 00 | * |
| 4 | Advis-type [Type of advice] | N | 9 | 2 | Return advice to remitter: 00 = No advice 01 = Long 02 = Brief | * |
| 5 | Kontoinformation, betalingsafsender [Account information, remitter] | AN | 11 | 35 | IBAN or 4-digit sort code and 10-digit account no of remitter's bank. | * |
| 6 | Beløb [Amount] | N | 46 | 15 | 2-decimal amount. Enter DKK 100.00 as 10000 | * |
| 7 | Valutakode [Currency code] | AN | 61 | 3 | Currency code (ISO). | * |
| 8 | Modværdi [Currency equivalent] | AN | 64 | 1 | (J/N) Default “N”. | * |
| 9 | Overførselsdato [Transfer date] | N | 65 | 8 | Date on which to effect transfer in Nordea: YYYYMMDD. | * |
| 10 | Egenreference [Own reference] | AN | 73 | 20 | Own reference. Not transferred to beneficiary, but stated on remitter's bank statement. | |
| 11 | Kontoinformation, betalingsmodtager [Account information, beneficiary] | AN | 93 | 35 | IBAN or the 4-digit sort code and 10-digit account no of the beneficiary's bank. For EasyAccount payments: Sort code 2323 followed by beneficiary's civil registration number or Sort code 2589 followed by beneficiary's CVR number (CVR = The Central Business Register). | * |
| 12 | Filler | AN | 128 | 1 | Field must be blank (“”) | * |
| 13 | Tekstkode [Text code] | N | 129 | 3 | Tekst code. If unused, enter 000. | * |
| 14 | Tekstkode-linie [Text code line] | AN | 132 | 20 | Free text line. | |
| 15 | Betalingsmodtagers identifikation af betalingsafsender [The beneficiary's identification of the remitter] | AN | 152 | 35 | Used in connection with transfers to a third party enabling the beneficiary to identify the remitter (for instance by a customer number). | |
| 16 | Ref-primært dokument [Ref to primary document] | AN | 187 | 35 | Reference to a primary document, for instance an invoice number. | |

| No | Field name | AN/N | Start pos. | Number of bytes | Field description | Min. field |
|----|---|------|------------|-----------------|--|------------|
| 17 | Samlerpost [Batch entry] | N | 222 | 3 | Batch entry number. Enter 000, if batch entry is not used. | * |
| 18 | Modtagernavn antal [Beneficiary's name no] | N | 225 | 2 | Number of lines for the beneficiary's name, max 4. Enter 00, if there are no lines for the beneficiary's name. | * |
| 19 | Modtagernavn [Beneficiary's name] | AN | 227 | 140 | Name of beneficiary, max 4 * 35 bytes. | |
| 20 | Modtager meddelelse antal [Mess to benef no] | N | 367 | 2 | Number of message lines to the beneficiary, max 41. Enter 00, if there is no message to the beneficiary. | * |
| 21 | Modt.-Medd. [Mess to benef] | AN | 369 | 1435 | Message to beneficiary, max 41 * 35 bytes. | |
| 22 | Alternativ afsender antal linier[Alt remitter no] | N | 1804 | 2 | Number of lines for alternative remitter, max 3. Enter 00, if there is no alternative remitter. | * |
| 23 | Alternativ afsender [Alt remitter] | AN | 1806 | 105 | Alternative remitter, max 3 * 35 bytes. | |
| 24 | Filler | AN | 1911 | 153 | Field must be blank ("") | |
| 25 | Konkurrenceneutral dispositionsdag [Competition neutral disposition day] ² | AN | 2064 | 3 | Left orientated N or empty = Nej (No) J = Ja (Yes) | |
| 26 | Debitors Identifikation af betalingen [Debtors identification of the payment] | AN | 2067 | 35 | Debtors Identification of the payment. | |
| | | | 2102 | | | |

The fields 19, 21 and 23 are variable fields. This means that the previous field states how many lines you actually are using if you are not using the maximum amount of lines, then you have to move the subsequent fields forward in the file. Blank digits will count as filled up digits.

Example 1. Lønoverførsel med tekstkode 156 [Salary transfer with text code 156]

| |
|--|
| -----1-----2-----3-----4-----5-----6-----7-----8 |
| 1234567890123456789012345678901234567890123456789012345678901234567890 |
| UBT0450002DK1220001543473487 00000000980055DKKN20040426Egenrefe |
| Rence DK7720001543583576 N156 00001Modtager, lini |
| e 1 |

To make sure that the beneficiaries of salary and pension transfers (whether they have an account in Nordea or with another bank) will receive the amounts on time and at the same time, the transfers must contain a specific text code in box no. 13. Text code descriptions can be found in “Integration with Unitel and Corporate Netbank – General description”.

Example 2. Short advice, 4 message lines and 2 lines with alternative remitter:

² May only be used in files sent via Unitel EDI.

```

-----1-----2-----3-----4-----5-----6-----7-----8
1234567890123456789012345678901234567890123456789012345678901234567890
UBT0450002DK1220001543473487          00000000988800DKKN20040426Egenrefe
rence          DK7720001543583576          N100Dette er kort advis
e 1          04Meddelelse, linie 1          00001Modtager, lini
          Meddelelse, linie 3          Meddelelse, linie 2
02Alternativ afsender, linie 1          Alternativ afsender, linie 2

```

Example 3. Short advice and 41 message lines:

```

-----1-----2-----3-----4-----5-----6-----7-----8
1234567890123456789012345678901234567890123456789012345678901234567890
UBT0450002DK1220001543473487          000000007333900DKKN20040426Egenrefe
rence          DK7720001543583576          N100Dette er kort advis
e 1          Modtager, linie 2          Modtager, linie 3
          Modtager, linie 4          41Meddelelse, linie 1
          Meddelelse, linie 2          Meddelelse, linie 3          Meddele
lse, linie 4          Meddelelse, linie 5          Meddelelse, linie
6          Meddelelse, linie 7          Meddelelse, linie 8
          Meddelelse, linie 9          Meddelelse, linie 10          Me
ddelelse, linie 11          Meddelelse, linie 12          Meddelelse,
linie 13          Meddelelse, linie 14          Meddelelse, linie 15
          Meddelelse, linie 16          Meddelelse, linie 17
          Meddelelse, linie 18          Meddelelse, linie 19          Meddele
lse, linie 20          Meddelelse, linie 21          Meddelelse, linie
22          Meddelelse, linie 23          Meddelelse, linie 24
          Meddelelse, linie 25          Meddelelse, linie 26          Me
ddelelse, linie 27          Meddelelse, linie 28          Meddelelse,
linie 29          Meddelelse, linie 30          Meddelelse, linie 31
          Meddelelse, linie 32          Meddelelse, linie 33
          Meddelelse, linie 34          Meddelelse, linie 35          Meddele
lse, linie 36          Meddelelse, linie 37          Meddelelse, linie
38          Meddelelse, linie 39          Meddelelse, linie 40
          Meddelelse, linie 41          00

```

Transfer form / Giro payment (UBT04600)

| | | |
|---|------------------|----------------|
| Record name: Indbetalingskort [Transfer form] | Rec id: UBT04600 | Date: May 2004 |
|---|------------------|----------------|

Note: The connection between form type code and payment reference/message and the use of alternative remitter is described in the manual “Integration with Unitel and Corporate Netbank – General Description”

| No | Field name | AN/N | Start pos. | Number of bytes | Field description | Min. field |
|----|--|------|------------|-----------------|---|------------|
| 1 | System [System] | AN | 1 | 3 | UBT | * |
| 2 | Type [Type] | N | 4 | 3 | 046 | * |
| 3 | Art [Kind] | N | 7 | 2 | 00 | * |
| 4 | Advis-type [Type of advice] | N | 9 | 2 | Return advice to remitter: 00 = No advice 01 = Long 02 = Brief | * |
| 5 | Kontoinformation, betalingsafsender [Account information, remitter] | AN | 11 | 35 | IBAN or 4-digit sort code of remitter's bank and 10-digit account number. | * |
| 6 | Beløb [Amount] | N | 46 | 15 | 2-decimal amount. Enter DKK 100.00 as 10000 | * |
| 7 | Valutakode [Currency code] | AN | 61 | 3 | Currency code (ISO) At present DKK, later EUR. | * |
| 8 | Modværdi [Currency equivalent] | AN | 64 | 1 | (J/N) Default: “N”. | * |
| 9 | Overførselsdato [Transfer date] | N | 65 | 8 | Date on which to effect transfer in Nordea: YYYYMMDD. | * |
| 10 | Egenreference [Own reference] | AN | 73 | 20 | Own reference. Not transferred to beneficiary but stated on remitter's bank statement. | |
| 11 | Kontoinformation, betalingsmodtager [Account information, beneficiary] | N | 93 | 10 | Creditor's account number to which the amount is credited. | * |
| 12 | Kortartkode [Form type code] | N | 103 | 2 | Form type code from OCR line. | * |
| 13 | Betalingsreference [Payment reference] | N | 105 | 19 | Payment reference from OCR line. | * |
| 14 | Samlerpost [Batch entry] | N | 124 | 3 | Enter 000 if Batch entry number is not used. | * |
| 15 | Modtagernavn antal [Beneficiary's name no] | N | 127 | 2 | Number of lines for the beneficiary's name, max 4. Enter 00 if there are no lines for the beneficiary's name. | * |
| 16 | Modtagernavn [Beneficiary's name] | AN | 129 | 140 | Name of beneficiary, max 4 * 35 bytes. | |
| 17 | Medd. Til modtager antal [Number for mess to beneficiary] | N | 269 | 2 | Number of message lines for the beneficiary, max 41. Enter 00 if there are no messages to the beneficiary. | * |
| 18 | Medd. Til modtager [Mess to beneficiary] | AN | 271 | 1435 | Message to beneficiary, max 41 * 35 bytes. | |
| 19 | Alternativ afsender antal [Alternative remitter number] | N | 1706 | 2 | Number of lines for alternative remitter, max 3. Enter 00 if there is no alternative remitter. | * |

| No | Field name | AN/N | Start pos. | Number of bytes | Field description | Min. field |
|----|--|------|------------|-----------------|---|------------|
| 20 | Alternativ afsender [Alternative remitter] | AN | 1708 | 105 | Alternative remitter, max 3 * 35 bytes. Can only be used for form type 73. | |
| | | | 1813 | | | |

The fields 16, 18 and 20 are variable fields. This means that the previous field states how many lines you actually are using if you are not using the maximum amount of lines, then you have to move the subsequent fields forward in the file. Blank digits will count as filled up digits.

Example 1: Transfer form, form type 71:

| |
|--|
| -----1-----2-----3-----4-----5-----6-----7-----8 12345678901234567890123456789012345678901234567890123456789012345678901234567890 ----- UBT0460002DK6420001543362359 000002046464671DKKN20030514Egenreference rence 0080224788710000123456789012347001000000 |
|--|

Example 2: Transfer form, form type 73 with 3 message lines:

| |
|---|
| -----1-----2-----3-----4-----5-----6-----7-----8 12345678901234567890123456789012345678901234567890123456789012345678901234567890 ----- UBT0460002DK1220001543473487 000000000250066DKKN20040426Egenreference rence 00850079987300000000000000000000000000001Modtager, linie 1 03Meddelelse, linie 1 Meddelelse, linie 2 Meddelelse, linie 3 00 |
|---|

Example 3: Transfer form, form type 75

| |
|--|
| -----1-----2-----3-----4-----5-----6-----7-----8 12345678901234567890123456789012345678901234567890123456789012345678901234567890 ----- UBT0460002DK6420001543362359 000002246464675DKKN20030514Egenreference rence 008022478875000123456789012345200104Modtager linie 1 Modtager linie 2 Modtager linie 3 Modtager linie 4 41Meddelelse til modtager linie 1 Meddelelse til modtager linie 2 Meddelelse til modtager linie 3 Meddelelse til modtager linie 4 Meddelelse til modtager linie 5 Meddelelse til modtager linie 6 Meddelelse til modtager linie 7 Meddelelse til modtager linie 8 Meddelelse til modtager linie 9 Meddelelse til modtager linie 10 Meddelelse til modta ger linie 11 Meddelelse til modtager linie 12 Meddelelse til modtager linie 13 Meddelelse til modtager linie 14 Meddelelse til modtager linie 15 Medde lelse til modtager linie 16 Meddelelse til modtager linie 17 Meddelelse til modtager linie 18 Meddelelse til modtager linie 19 Meddelelse til modtager l inie 20 Meddelelse til modtager linie 21 Meddelelse til modtager linie 22 Meddelelse til modtager linie 23 Meddelelse til modtager linie 24 Meddelelse til modtager linie 25 Meddelelse til modtager linie 26 Meddelelse til modta ger linie 27 Meddelelse til modtager linie 28 Meddelelse til modtager linie 29 Meddelelse til modtager linie 30 Meddelelse til modtager linie 31 Medde lelse til modtager linie 32 Meddelelse til modtager linie 33 Meddelelse til modtager linie 34 Meddelelse til modtager linie 35 Meddelelse til modtager l inie 36 Meddelelse til modtager linie 37 Meddelelse til modtager linie 38 Meddelelse til modtager linie 39 Meddelelse til modtager linie 40 Meddelelse til modtager linie 41 00 |
|--|

Currency account transfer between accounts with Nordea (UBT05600)

| | | |
|---|------------------|----------------|
| Record name: Valutakontooverførsel mellem konti I Nordea [Currency account transfer between accounts with Nordea] | Rec id: UBT05600 | Date: May 2004 |
|---|------------------|----------------|

| No | Field name | AN/N | Start pos. | Number of bytes | Field description | Min. field |
|----|--|------|------------|-----------------|---|------------|
| 1 | System [System] | AN | 1 | 3 | UBT | * |
| 2 | Type [Type] | N | 4 | 3 | 056 | * |
| 3 | Art [Kind] | N | 7 | 2 | 00 | * |
| 4 | Advis-type [Type of advice] | N | 9 | 2 | Return advice to remitter: 00 = No advice 01 = Long 02 = Brief | * |
| 5 | Kontoinformation, betalingsafsender [Account information, remitter] | N | 11 | 35 | IBAN or 4-digit sort code of remitter's bank and 10-digit account number. | * |
| 6 | Beløb [Amount] | N | 46 | 15 | 2-decimal amount. Enter DKK 100.00 as 10000 | * |
| 7 | Valutakode [Currency code] | AN | 61 | 3 | Currency code (ISO). | * |
| 8 | Modværdi [Currency equivalent] | AN | 64 | 1 | Currency equivalent (J/N). | * |
| 9 | Overførselsdato [Transfer date] | N | 65 | 8 | Date on which to effect transfer in Nordea: YYYYMMDD | * |
| 10 | Egenreference [Own reference] | AN | 73 | 20 | Own reference. Not transferred to beneficiary but stated on remitter's bank statement. | |
| 11 | Kontoinformation, betalingsmodtager [Account information, beneficiary] | N | 93 | 35 | IBAN or 4-digit sort code of beneficiary bank and 10-digit account number. | * |
| 12 | Kursreference [Exchange rate reference] | AN | 128 | 11 | Exchange rate reference if contract rate | |
| 13 | Kurs [Exchange rate] | N | 139 | 12 | 6-decimal exchange rate. Enter 123 as 123000000. | * |
| 14 | Filler | AN | 151 | 1 | This field should be left blank (""). | * |
| 15 | Modtagernavn antal [Beneficiary's name no] | N | 304 | 2 | Number of lines for the beneficiary's name, max 4 lines. | * |
| 16 | Modtagernavn [Beneficiary's name] | AN | 306 | 140 | Name of beneficiary, max 4 * 35 bytes and min 3 lines. | |
| 17 | Modtager meddelelse antal [Mess to benef no] | N | 446 | 2 | Number of message lines for the beneficiary, max 4. Enter 00 if there are no messages to the beneficiary. | * |
| 18 | Medd-modt [Mess to benef] | AN | 448 | 140 | Message to beneficiary, max 4 * 35 bytes. | |
| 19 | Alternativ afsender antal linier [Alt remitter no] | N | 588 | 2 | Number of lines for alternative remitter, max 3. Enter 00 if there is no alternative remitter. | * |
| 20 | Alternativ afsender [Alt remitter] | AN | 590 | 105 | Alternative remitter, max 3 * 35 bytes. | |

| No | Field name | AN/N | Start pos. | Number of bytes | Field description | Min. field |
|----|--|------|------------|-----------------|--|------------|
| 21 | Meddelelse til Nordea [Message to Nordea] | AN | 695 | 40 | Message to Nordea. Field must be blank (“”) in all unused positions. | |
| | | | 735 | | | |

The fields 16, 18 and 20 are variable fields. This means that the previous field states how many lines you actually are using. If you are not using the maximum amount of lines, then you have to move the subsequent fields forward in the file. Blank digits will count as filled up digits.

Example:

| | |
|--|--|
| -----1-----2-----3-----4-----5-----6-----7-----8 | 1234567890123456789012345678901234567890123456789012345678901234567890 |
| UBT0560002DK8620005036542065 | 00000000650000EURN20040426Egenreference |
| DK6420005036542073 | 000000000000N |
| 1 | 03Modtager, linie 2 Modtager, linie 3 |
| 01Meddelelse, linie 1 | 00 |

4.2. International payments

Various international payments

The following international payments share the same format:

- Ordinary transfer (UBT04900)
- Express transfer (UBT05000)
- Intercompany transfer to foreign bank (UBT05100)
- Intercompany transfer to Nordea's international units (UBT05200)

| | | |
|--------------------------------------|--|----------------|
| Record name: International transfers | Rec id: UBT04900, UBT05000, UBT05100, UBT05200 | Date: May 2004 |
|--------------------------------------|--|----------------|

| No | Field name | AN/N | Start pos. | Number of bytes | Field description | Min. field |
|----|--|------|------------|-----------------|--|------------|
| 1 | System [System] | AN | 1 | 3 | UBT | * |
| 2 | Type [Type] | N | 4 | 3 | 049, 050, 051, 052 | * |
| 3 | Art [Kind] | N | 7 | 2 | 00 | * |
| 4 | Advis-type [Type of advice] | N | 9 | 2 | Return advice to remitter: 00 = No advice 01 = Long 02 = Brief | * |
| 5 | Kontoinformation, betalingsafsender [Account information, remitter] | AN | 11 | 35 | IBAN or 4-digit sort code of remitter's bank and 10-digit account number. | * |
| 6 | Beløb [Amount] | N | 46 | 15 | 2-decimal amount. Enter DKK 100.00 as 10000 | * |
| 7 | Valutakode [Currency code] | AN | 61 | 3 | Currency code (ISO). | * |
| 8 | Modværdi [Currency equivalent] | AN | 64 | 1 | Currency equivalent (J/N). | * |
| 9 | Overførselsdato [Transfer date] | N | 65 | 8 | Date on which to effect transfer in Nordea: YYYYMMDD | * |
| 10 | Egenreference [Own reference] | AN | 73 | 20 | Own reference. Not transferred to beneficiary but stated on remitter's bank statement. | |
| 11 | Kursreference [Exchange rate reference] | AN | 93 | 11 | Exchange rate reference if contract rate | |
| 12 | Kurs [Exchange rate] | N | 104 | 12 | 6-decimal exchange rate. Enter 123 as 123000000. If Exchange rate is not used 000000000000 must be filled in | * |
| 13 | Omkostningskode [Expense code] | AN | 116 | 1 | Expense code: A / M / N | * |
| 14 | Bankkode [Bank code] | AN | 117 | 17 | Sort code of beneficiary's bank, for instance BLZ no, SC, FW etc. | |
| 15 | Kontoinformation, betalingsmodtager [Account information, beneficiary] | AN | 134 | 35 | Creditor's account number to which the amount is credited. | * |
| 16 | Modtagerbank [Beneficiary's bank] | AN | 169 | 140 | Name and address of beneficiary's bank. See the usage in the field description. | * |

| No | Field name | AN/N | Start pos. | Number of bytes | Field description | Min. field |
|----|---|------|------------|-----------------|---|------------|
| 17 | BIC-code [SWIFT address] | AN | 309 | 11 | BIC-code (SWIFT address) of beneficiary's bank. | |
| 18 | Landekode [Country code] | AN | 320 | 2 | Country code (ISO) of beneficiary's bank. | * |
| 19 | Filler | AN | 322 | 153 | Field must be blank ("") | * |
| 20 | Modtageravn antal [Beneficiary's name no] | N | 475 | 2 | Number of lines for the beneficiary's name, max 4 lines. | * |
| 21 | Modtageravn [Beneficiary's name] | AN | 477 | 140 | Name of beneficiary, max 4 * 35 bytes and min 3 lines. | * |
| 22 | Modtager meddelelse antal [Mess to benef no] | N | 617 | 2 | Number of message lines to the beneficiary, max 4. Enter 00 if there are no messages to the beneficiary. | * |
| 23 | Medd-modt [Mess to benef] | AN | 619 | 140 | Message to beneficiary, max 4 * 35 bytes. | |
| 24 | Alternativ afsender antal linier[Alt remitter no] | N | 759 | 2 | Number of lines for alternative remitter, max 3. Enter 00 if there is no alternative remitter. | * |
| 25 | Alternativ afsender[Alt remitter] | AN | 761 | 105 | Alternative remitter, max 3 * 35 bytes. | |
| 26 | Meddelelse til Nordea [Message to Nordea] | AN | 866 | 40 | Message to Nordea. Field must be blank ("") in all unused positions. | |
| | | | 906 | | | |

The fields 21, 23 and 25 are variable fields. This means that the previous field states how many lines you actually are using. If you are not using the maximum amount of lines, then you have to move the subsequent fields forward in the file. Blank digits will count as filled up digits.

Example 1 (Standard transfer):

| |
|--|
| -----1-----2-----3-----4-----5-----6-----7-----8 |
| 1234567890123456789012345678901234567890123456789012345678901234567890 |
| UBT0490001DK6420005036542073 000000000340000GBPN20040426Egenreference |
| 000000000000NSC609371 6180000033333333 |
| Modtagerbank, linie 1 Modtagerbank, linie 2 Modtagerbank, linie 3 Modtagerbank, linie 4 BARBGB2LXXXG |
| B |
| 04Modt |
| ager, linie 1 Modtager, linie 2 Modtager, linie 3 Modtager, linie 4 04Meddelelse, linie 1 |
| Meddelelse, linie 2 Meddelelse, linie 3 |
| Meddelelse, linie 4 00 |

Special payments

Intercompany transfer (Domestic) (UBT05500)

| | | |
|---|------------------|----------------|
| Record name: Intercompany transfer (Domestic) | Rec id: UBT05500 | Date: May 2004 |
| Transfer to an account in another Danish bank via Danmarks Nationalbank (the Central Bank) Note: Requires a special agreement with Nordea | | |

| No | Field name | AN/N | Start pos. | Number of bytes | Field description | Min. field |
|----|--|------|------------|-----------------|--|------------|
| 1 | System [System] | AN | 1 | 3 | UBT | * |
| 2 | Type [Type] | N | 4 | 3 | 055 | * |
| 3 | Art [Kind] | N | 7 | 2 | 00 | * |
| 4 | Advis-type [Type of advice] | N | 9 | 2 | Return advice to remitter: 00 = No advice 02 = Brief | * |
| 5 | Kontoinformation, betalingsafsender [Account information, remitter] | AN | 11 | 35 | IBAN or 4-digit sort code of remitter's bank and 10-digit account number. | * |
| 6 | Beløb [Amount] | N | 46 | 15 | 2-decimal amount. Enter DKK 3,000,100.00 as 3000010000 | * |
| 7 | Valutakode [Currency code] | AN | 61 | 3 | Currency code (ISO). | * |
| 8 | Modværdi [Currency equivalent] | AN | 64 | 1 | Currency equivalent (J/N). | * |
| 9 | Overførselsdato [Transfer date] | N | 65 | 8 | Date on which to effect transfer in Nordea: YYYYMMDD | * |
| 10 | Egenreference [Own reference] | AN | 73 | 20 | Own reference. Not transferred to beneficiary but stated on remitter's bank statement. | |
| 11 | Kontoinformation, betalingsmodtager [Account information, beneficiary] | AN | 93 | 35 | IBAN or 4-digit sort code of beneficiary's bank and 10-digit account number. | * |
| | | | 128 | | | |

Example:

| |
|--|
| -----1-----2-----3-----4-----5-----6-----7-----8 |
| 1234567890123456789012345678901234567890123456789012345678901234567890 |
| UBT0550002DK1220001543473487 000000350000000DKKN20040426Egenreference 23201543583576 |

Request for Transfer (UBT04300)

| | | |
|--|------------------|----------------|
| Record name: Request for Transfer | Rec id: UBT04300 | Date: May 2004 |
| Payment instruction to customer's foreign bank. Note: Requires a special agreement with Nordea | | |

| No | Field name | AN/N | Start pos. | Number of bytes | Field description | Min. field |
|----|--|------|------------|-----------------|--|------------|
| 1 | System [System] | AN | 1 | 3 | UBT | * |
| 2 | Type [Type] | N | 4 | 3 | 043 | * |
| 3 | Art [Kind] | N | 7 | 2 | 00 | * |
| 4 | Advis-type [Type of advice] | N | 9 | 2 | Return advice to remitter: 00 = No advice 01 = Long 02 = Brief | * |
| 5 | Kontoinformation, betalingsafsender [Account information, remitter] | AN | 11 | 34 | IBAN or account number of remitter's bank. | * |
| 6 | Beløb [Amount] | N | 45 | 15 | 2-decimal amount. Enter DKK 100.00 as 10000 | * |
| 7 | Overførselsdato [Transfer date] | N | 60 | 8 | Date on which to effect transfer by Nordea's international unit. YYYYMMDD | * |
| 8 | Egenreference [Own reference] | AN | 68 | 16 | Own reference stated on the remitter's bank statement. Not forwarded to beneficiary. | |
| 9 | Kontoinformation, betalingsmodtager [Account information, beneficiary] | AN | 84 | 34 | Beneficiary's account number. Enter zeros in the field if the payment type is cheque. | * |
| 10 | Valutakode [Currency code] | AN | 118 | 3 | Currency code (ISO) | * |
| 11 | Omkostningskode [Expense code] | AN | 121 | 1 | Expense code: A / M / N | * |
| 12 | Overførselstype [Transfer type] | AN | 122 | 3 | Code for payment method at the accountholding bank. | * |
| 13 | Modtagerbank antal [Beneficiary's bank no] | N | 125 | 2 | Number of lines for beneficiary's bank. | * |
| 14 | Modtagerbank [Beneficiary's bank] | AN | 127 | 140 | Name and address of beneficiary's bank, max 4 * 35 bytes and min 3 lines unless BIC-code (SWIFT address) has been entered. | |
| 15 | BIC-code (SWIFT address) | AN | 267 | 11 | BIC-code (SWIFT address) of beneficiary's bank. | |
| 16 | Modtagernavn antal [Beneficiary's name no] | N | 278 | 2 | Number of lines for the beneficiary's name, max 4 lines. | * |
| 17 | Modtagernavn [Beneficiary's name] | AN | 280 | 140 | Name of beneficiary, max 4 * 35 bytes and min 1 line. | * |
| 18 | Medd. til modtager antal [Number for mess to beneficiary] | N | 420 | 2 | Number of message lines for the beneficiary, max 4. Enter 00 if there are no messages to the beneficiary. | * |

| No | Field name | AN/N | Start Pos. | Number of bytes | Field description | Min. field |
|----|--|------|------------|-----------------|---|-------------------|
| 19 | Medd. til modtager [Mess to beneficiary] | AN | 422 | 140 | Message to beneficiary, max 4 * 35 bytes. | |
| 20 | Ejer af afsenderkonto antal [Number for owner of remitter account] | N | 562 | 2 | Number of lines for owner of remitter account, max 4. Enter 00 if there is no owner of remitter account. | * |
| 21 | Ejer af afsenderkonto [Owner of remitter account] | AN | 564 | 140 | Owner of remitter account, max 4 * 35 bytes. | |
| 22 | Anm. til Centralbank antal [Central bank notification no] | N | 704 | 2 | Number of lines for central bank notification, max 3. Enter 00 if there are no central bank notification. | * |
| 23 | Anmeldelse til centralbank [Central bank notification] | AN | 706 | 105 | Notification to central bank in remitter country, max 3 * 35 bytes. | |
| 24 | Felt 25 til 31 er anvendt [Fields 25 to 31 have been used] | AN | 811 | 1 | (J/N). | * |
| 25 | Autorisation [Authorisation] | AN | 812 | 35 | Authorisation. | * if field 24 = J |
| 26 | Kursreference [Exchange rate reference] | AN | 847 | 16 | Exchange rate reference. | * if field 24 = J |
| 27 | Sendes via [To be sent via] | AN | 863 | 140 | To be sent via (4 * 35 bytes). | * if field 24 = J |
| 28 | Oprindelig valutakode [Original currency code] | AN | 1003 | 3 | Original currency code. | * if field 24 = J |
| 29 | Oprindeligt beløb [Original amount] | N | 1006 | 15 | Original amount. Field should at least contain zeros if field 24 = "J" | * if field 24 = J |
| 30 | Omkostningskontonummer [Expense account number] | AN | 1021 | 34 | Expense account number. | * if field 24 = J |
| 31 | Kurs [Exchange rate] | N | 1055 | 12 | Exchange rate. Field should at least contain zeros if field 24 = "J" | * if field 24 = J |
| | | | 1067 | | | |

The fields 19, 21 and 23 are variable fields. This means that the previous field states how many lines you actually are using if you are not using the maximum amount of lines, then you have to move the subsequent fields forward in the file. Blank digits will count as filled up digits.

The transfer type can be found in the country-specific manuals on www.nordea.dk.

If "Reference payment" (transfer type: 402) in Nordea, Finland or "KID transfer" (transfer type: 423) in Nordea, Norge is used, first line in field 19 "Medd. modtager" [Mess. beneficiary] must be filled with payment reference/OCR reference/KID reference.

Example:

```
-----1-----2-----3-----4-----5-----6-----7-----8
1234567890123456789012345678901234567890123456789012345678901234567890
-----
UBT043000166666660                                00000934343434320030514Egenreference
 1234567890                                EURN40104Nordea Bank Danmark A/S, Frankfurt
 Grueneburgweg 119                            60323 Frankfurt am Main                            Germany
                                NDEADEFXXX04Modtager linie 1                            Modtag
er linie 2                                Modtager linie 3                                Modtager linie 4
                                04Modtager linie 1                                Modtager linie 2
                                Modtager linie 3                                Modtager linie 4
04Ejer af afsenderkonto 1                            Ejer af afsenderkonto 2                            Ejer af
afsenderkonto 3                            Ejer af afsenderkonto 4                            03Anmeldelse Cent
ralbank 1                            Anmeldelse Centralbank 2                            Anmeldelse Centralbank 3
                                Jssslsss                                1234567890123456Sendes via, linie
1                                Sendes via, linie 2                                Sendes via, linie 3
                                Sendes via, linie 4                                USD000000000001230012345678901234567890
                                000744123456
```