Unitel EDI

EDIFACT 96A

CREMUL
October 2018

Supplement to:
Danish banks' implementation Guidelines
for financial EDIFACT messages

Contents

Introduction

This manual describes the structure of the EDIFACT message CREMUL via Unitel EDI as designed by Nordea. The design is based on *Danske Pengeinstitutters Vejledning for Finansielle Meddelelser i EDIFACT* (Danish banks' implementation guidelines for financial EDIFACT messages), published by the Danish Bankers Association (the "guidelines of the Danish Bankers Association"), but also the *UN standard* is required where the guidelines of the Danish Bankers Association have been insufficient.

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

For further information on CREMUL, please contact:

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Use

CREMUL is generated on the basis of incoming individual entries/transfer forms, the extended credit advice for domestic and international payments as well as charge entries in foreign currency for the purpose of providing the customer with specifications and advice.

In addition Nordea´s internal payment system creates several CREMULs on the basis of charges from abroad, reversals of transfers/payments. The field contents of these CREMULs may in exceptional cases not be covered by this documentation.

A CREMUL message can be received independently of a FINSTA, customer statement message.

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 of the three types of advice.

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 CREMUL. Descriptions of column headers in the tables:

Level	Each field has a letter specifying a level.
Segm	Segment name.
Field no	Field number within a segment in accordance with the guidelines of the Danish Bankers Association.
Segm group	Segment group.
Description	Description in accordance with the guidelines of the Danish Bankers Association.
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 (AN). In the table these are displayed as “C”, “M”, “N” or “AN”, respectively. The N and AN columns display the field length (number of characters).

Omitted segments

The following segments are generally not applicable:

Segment groups:	1, 2 and 3 (level A)
Segment group:	8 (level B)
Segment groups:	12, 15, 16, 19, 21 and 23 (level C)

Examples

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. In production CREMUL messages are received in blocks of 80 characters.

Service segments (level A) in CREMUL

The table lists the service segments that may occur in a CREMUL message, 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		The value 3 may also be used
S	UNB	0004	Service	Beneficiary identifier	F	(110000xxxx)		35		Mailbox number assigned by Nordea. EAN number may also be used upon agreement with Nordea
S	UNB	0007	Service	Identification qualifier, encoded	F	“ZZ”			4	
S	UNB	0010	Service	Remitter identifier	F	(9000000117)		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	(070822)		6		
S	UNB	0019	Service	Time of preparation of segment	V	(2007)		4		
S	UNB	0020	Service	Transmission reference number	V	(070820MAN 5)			14	Consecutive/ascending numbers
A	UNH	0062	Start	Message reference	V	(1)		14		Consecutive/ascending numbers within the transmission
A	UNH	0065	Start	Message type	F	“CREMUL”			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	“455”			3	454 = payment adv. dom. 455 = payment adv. Intl. X1 = FIK advice
A	BGM	1004	SG 0	Message number, remitter’s own number	V	“65436”			35	Reference
A	DTM	2005	SG 0	Date/time/period, qualifier	F	“137”			3	
A	DTM	2380	SG 0	Date/time/period	V	(20070822)			35	
A	DTM	2379	SG 0	Date/time/period/, format, qualifier	F	“203” or “102”			3	FIK, domestic or international bank transfer

S	CNT	6069	End	Check total	V	(variable)			3	LIN (FIK advice only) SEQ (always)
S	CNT	6066	End	Check value	V	(variable)		18		
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 digits	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+9000000117:ZZ+1100000184:ZZ+000323:1608+070820MAN5'
UNH+1+CREMUL:D:96A:UN'
BGM+X1+65436+9+AA2'
DTM+137:20070822:102'
LIN ……
……
CNT+LIN:4'              (FIK advice only)
CNT+SEQ:1'
+380+1'
UNZ+1+070820MAN5'
```

CREMUL levels B and C

Overview of the individual types of advice

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

Bank transfer advice (domestic bank transfers)

ABC	Segm	Field no	Segm group	Description	F/V	Contents example	C/M	N	AN	Comments
B	LIN	1082	SG 4	Line number	V	(1)	M	6		Consecutive number
B	DTM	2005	SG 4	Qualifier	F	"202"	M		3	
B	DTM	2380	SG 4	Bookkeeping date	V	(20070817)	C		35	Bookkeeping date
B	DTM	2379	SG 4	Format qualifier	F	"102"	C		3	
B	DTM	2005	SG 4	Qualifier	F	"209"	M		3	
B	DTM	2380	SG 4	Value date	V	(20070817)	C		35	Value date
B	DTM	2379	SG 4	Format qualifier	F	"102"	C		3	
B	BUS	3279	SG 4	Geographical area, encoded	F	"DO"	C		3	DO=domestic advice
B	BUS	4383	SG 4	Bank function, encoded	F	"IBB"	M		3	Domestic transfer
B	MOA	5025	SG 4	Amount type, qualifier	F	"60"	M		3	Booked amount
B	MOA	5004	SG 4	Amount	V		C	18		
B	MOA	6345	SG 4	Currency, encoded	V	(DKK)	C		3	DKK
B	RFF	1153	SG 5	Reference, qualifier	F	"ACK"	M		3	ACK= PI reference number
B	RFF	1154	SG 5	Reference number	V		C		35	Account number + date time
B	FII	3035	SG 6	Participant qualifier	F	"BF"	M		3	
B	FII	3194	SG 6	Account number	V	"Bankkonto"	C		35	Remitter's 10-digit account number
B	FII	6345	SG 6	Currency	V	(DKK)	C		3	DKK
B	FII	3433	SG 6	Name of the bank, encoded	V	"NDEADKKK"	C		11	Nordea DK SWIFT address
B	FII	1131	SG 6	Qualifier	F	"25"	C		3	25=BIC intl bank ID
B	FII	3055	SG 6	Organisation responsible for code list	F	"17"	C		3	17=SWIFT
B	FII	3434	SG 6	Sort code, coded		(2224)	C		17	Beneficiary sort code
B	FII	1131	SG 6	Qualifier	F	"80"	C		3	80=DK bank sort code
B	FII	3432	SG 6	Name of bank	V	"Nordea"	C		70	
B	FII	3436	SG 6	Location of department/branch	V		C		70	
B	FII	3207	SG 6	Country, encoded	V	"DK"	C		3	
C	SEQ	1050	SG 10	Status indicator	V	(1)	M	6		Consecutive entry number
C	DTM	2005	SG 10	Qualifier	F	"193"	M		3	
C	DTM	2380	SG 10	Date of deposit	V	(20070817)	C		35	Date of deposit
C	DTM	2379	SG 10	Format qualifier	F	"102"	C		3	
C	DTM	2005	SG 10	Qualifier	F	"202"	M		3	
C	DTM	2380	SG 10	Bookkeeping date	V	(20070817)	C		35	Bookkeeping date
C	DTM	2379	SG 10	Format qualifier	F	"102"	C		3	
C	FII	3035	SG 10	Participant qualifier	F	"OR"	M		3	Remitter's bank
C	RFF	1153	SG 11	Reference qualifier	F	"3"	C		3	3=primary reference
C	RFF	1154	SG 11	Reference number	V		C		35	Ref to primary document
C	RFF	1153	SG 11	Reference qualifier	F	"AFS"	C		3	AFS=bank file reference
C	RFF	1154	SG 11	Reference number	V		C		35	
C	RFF	1153	SG 11	Reference qualifier	F	"CR"	C		3	CR=advice text
C	RFF	1154	SG 11	Reference number	V	(Transfer from..).	C		35	Text
C	RFF	1153	SG 11	Reference qualifier	F	"ASB"	C		3	ASB=bank ref/entry text
C	RFF	1154	SG 11	Reference number	V		C		35	Bank ref

ABC	Segm	Field no	Segm group	Description	F/V	Contents example	C/M	N	AN	Comments
C	RFF	1153	SG 11	Reference, qualifier	F	”CR”	C		3	
C	RFF	1154	SG 11	Reference	V	(RF Creditor reference)	C		25	RF Creditor reference
C	RFF	1153	SG 11	Reference, qualifier	F	”PQ”	C		3	Order giving customers ref.
C	RFF	1154	SG 11	Reference	V	(EndToEnd ID)	C		35	EndToEnd ID
C	MOA	5025	SG 13	Type	F	“60” or “70”	M		3	“60” booked amount “70” reversed
C	MOA	5004	SG 13	Amount	F		C	18		
C	MOA	6345	SG 13	Currency	F	(DKK)	C		3	
C	CUX	6347	SG 13	Currency details, qualifier	F		M		3	
C	CUX	6345	SG 13	Currency, encoded	F		C		3	
C	CUX	6347	SG 13	Currency details, qualifier	F		M		3	
C	CUX	6345	SG 13	Currency, encoded	F		C		3	
C	CUX	5402	SG 13	Exchange rate	V		C		12	
C	RFF	1153	SG 13	Reference, qualifier	F		M		3	
C	RFF	1154	SG 13	Reference number	V		C		35	
C	NAD	3035	SG 14	Participant qualifier	F	“PL”	M		3	PL=remitter
C	NAD	3039	SG 14	Reference number	V	(12345678)	M		35	Creditor ID of debtor
C	NAD	1131	SG 14	Reference qualifier	V	(KUN)	C		3	
C	NAD	3124	SG 14	Name and address	V	“Name”	M		35	Name and address – unstructured
C	NAD	3124	SG 14	Name and address	V	“Address”	C		35	
C	NAD	3124	SG 14	Name and address	V		C		35	
C	NAD	3124	SG 14	Name and address	V		C		35	
C	NAD	3124	SG 14	Name and address	V		C		35	
C	NAD	3124	SG 14	Name and address	V		C		35	City
C	NAD	3251	SG 14	Name and address	V		C		9	Postal code
C	NAD	3207	SG 14	Name and address	V		C		3	Country code
C	PRC	7187	SG 20	Process type identification	F	“11”	M		3	Text in unstructured form
C	FTX	4451	SG 20	Text item qualifier	V	“PMD”	M		3	Payment details
C	FTX	4440	SG 20	Free text			C		70	Advice lines 1-10
C	FTX	4451	SG 20	Text item qualifier	V	“PMD”	M		3	Payment details
C	FTX	4440	SG 20	Free text			C		70	Advice lines 11-20
C	FTX	4451	SG 20	Text item qualifier	V	“PMD”	M		3	Payment details
C	FTX	4440	SG 20	Free text			C		70	Advice lines 21-30
C	FTX	4451	SG 20	Text item qualifier	V	“PMD”	M		3	Payment details
C	FTX	4440	SG 20	Free text			C		70	Advice lines 31-40
C	FTX	4451	SG 20	Text item qualifier	V	“PMD”	M		3	Payment details
C	FTX	4440	SG 20	Free text			C		70	Advice line 41

Example

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UNA:+,? '
UNB+UNOC:2+9000000117:ZZ+1100003531:ZZ+070817:0634+164+++++UNITEL EDIFACT 1.0'
UNH+1+CREMUL:D:96A:UN'
BGM+455+NORDEA2007-03-22.25.57.253760'
DTM+137:2007081710632:203'
LIN+1'
DTM+202:20070817:102'
DTM+209:20070817:102'
BUS++DO++IBB'
MOA+60:2300:DKK'
RFF+ACK:08104944332006122208325729'
FII+BF+0810494433:::DKK+NDEADKKKXXX:25:17:2224:80::Nordea+DK'
SEQ++1'
DTM+202:20070817:102'
DTM+193:20070817:102'
FII+OR'
RFF+AFS:2885200708176779404366'
RFF+CR:kunde 124401'
RFF+ASB:04000987654321'
MOA+60:2300:DKK'
NAD+PL++B S  CHRISTIANSEN:(REG.NR. 7418 CB IS):STRANDGADE 3:0900  KØBENHAVN C'
PRC+11'
FTX+PMD+++faktura 6173898'

LIN+2'
DTM+202:20070817:102'
DTM+209:20070817:102'
BUS++DO++IBB'
MOA+60:1261,5:DKK'
RFF+ACK:08104944332006122205525730'
FII+BF+0810494433:::DKK+UNIBDKKK:25:17:2224:80::Nordea+DK'
SEQ++1'
DTM+202:20070817:102'
DTM+193:20070817:102'
FII+OR'
RFF+AFS:2885200708176178355495'
RFF+CR:OVERFØRSEL FRA KUNDE X'
RFF+ASB:04000196435022'
MOA+60:1261,5:DKK'
NAD+PL++B S  CHRISTIANSEN:(REG.NR. 7418 CB IS):STRANDGADE 3:0900  KØBENHAVN C'
PRC+11'
FTX+PMD+++Kunde 142940'

LIN+3'                 (example of long advice)
DTM+202:20070817:102'
DTM+209:20070817:102'
BUS++DO++IBB'
MOA+60:289459,49:DKK'
RFF+ACK:34858362832007070205375777'
FII+BF+3485836283:::DKK+NDEADKKK:25:17:2100:80::Nordea+DK'
SEQ++1'
DTM+202:20070816:102'
DTM+193:20070817:102'
FII+OR'
RFF+AFS:2885200708176779404367
RFF+CR:Christiansen Controls and Partners'
RFF+ASB:04000196435023'
MOA+60:289459,49:DKK'
NAD+PL++TESTFIRMA::HOVEDVEJ 98:2860 SØBORG'
PRC+11'
FTX+PMD+++Bet. fakt. 5678152   1.292,52 DKK  Bet. fakt. 5678151     771,35 DKK
:Bet. fakt. 5681223     193,13 DKK  Bet. fakt. 5681222     238,33 DKK  :Bet.
fakt. 5681220  38.881,83 DKK  Bet. fakt. 5681221  24.486,59 DKK  :Bet. fakt.
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5682759   1.143,86 DKK  Bet. fakt. 5682760     318,41 DKK  :Bet. fakt. 5682761
8.494,44 DKK  Bet. fakt. 5682762   1.478,01 DKK  '
FTX+PMD+++Bet. fakt. 5682763      89,04 DKK  Bet. fakt. 5682764      96,56 DKK
:Bet. fakt. 5682758   4.326,85 DKK  Bet. fakt. 5682757   1.375,00 DKK  :Bet.
fakt. 5682756      96,56 DKK  Bet. fakt. 5686234   1.724,13 DKK  :Bet. fakt.
5686235     267,13 DKK  Bet. fakt. 5686236     193,13 DKK  :Bet. fakt. 5686233
10.190,00 DKK  Bet. fakt. 1503843  -1.782,54 DKK  '
FTX+PMD+++Bet. fakt. 1503842  -1.782,54 DKK  Bet. fakt. 5692375   3.549,21 DKK
:Bet. fakt. 5692376  11.319,25 DKK  Bet. fakt. 5698471     891,26 DKK
:Bet.fakt. 5698470   6.250,00 DKK  Bet. fakt. 5698468     250,00 DKK  :Bet.
fakt. 5698467  18.111,21 DKK  Bet. fakt. 5698469  47.678,23 DKK  :Bet. fakt.
5704595   1.505,00 DKK  Bet. fakt. 5708480  29.177,83 DKK  '
FTX+PMD+++Bet. fakt. 5709186   2.073,64 DKK  Bet. fakt. 5709187     672,26 DKK
:Bet. fakt. 5709188   1.051,23 DKK  Bet. fakt. 5709189   4.526,66 DKK  :Bet.
fakt. 5709190   3.688,10 DKK  Bet.fakt. 1503817    -193,13 DKK  :Bet. fakt.
5715536   2.474,84 DKK  Bet. fakt. 5715537     796,85 DKK  :Bet. fakt. 5724977
882,53 DKK  Bet. fakt. 5726845906,20 DKK  '
FTX+PMD+++Bet. fakt. 5726844     533,98 DKK  '
CNT+SEQ:3'
UNT+63+1'
UNZ+1+164'
```

Transfer form, form types 71, 73 and 75 (FIK advice)

ABC	Segm	Field no	Segm group	Description	F/V	Contents example	C/M	N	AN	Comments
B	LIN	1082	SG 4	Line number	V	(1)	M	6		Consecutive number
B	MOA	5025	SG 4	Amount type, qualifier	F	“60”	M		3	Booked amount
B	MOA	5004	SG 4	Amount	V		C	18		
B	MOA	6345	SG 4	Currency, encoded	F	(DKK)	M		3	DKK
B	RFF	1153	SG 5	Reference, qualifier	F	“ACK”	M		3	
B	RFF	1154	SG 5	Reference number	V		C		35	Comprises total entry ref
B	RFF	1153	SG 5	Reference, qualifier	F	“KRE”	M		3	
B	RFF	1154	SG 5	Reference number	V		C		35	Customer creditor number
B	FII	3035	SG 6	Participant qualifier	F	“BF”	M		3	
B	FII	3194	SG 6	Account number	V	(1560155979)	C		35	10-digit bank account number with four leading ‘0’ of beneficiary’s account
B	FCA	4471	SG 7	Bank charge	F	“13”	M		3	
B	FCA	3434	SG 7	Sort code	F	(1234)	M		17	Sort code of charge account
B	FCA	1131	SG 7	Qualifier	F	“80”	C		3	
B	FCA	3055	SG 7	Organisation responsible	F	“130”	C		3	
B	FCA	3194	SG 7	Account number	F	(1234567890)	C		35	Charge account
B	MOA	5025	SG 7	Type	F	“23”	M		3	
B	MOA	5004	SG 7	Amount	F	(DKK)	C		18	DKK
C	SEQ	1050	SG 10	Status indicator	V	(1)	M	6		Consecutive entry number
C	DTM	2005	SG 10	Qualifier	F	“193”	M		3	
C	DTM	2380	SG 10	Date of deposit	V	(20070816)	C		35	Date of deposit
C	DTM	2379	SG 10	Format qualifier	F	“102”	C		3	
C	DTM	2005	SG 10	Qualifier	F	“202”	M		3	
C	DTM	2380	SG 10	Bookkeeping date	V	(20070817)	C		35	Bookkeeping date
C	DTM	2379	SG 10	Format qualifier	F	“102”	C		3	
C	FII	3035	SG 10	Participant qualifier	F	“BF”	M		3	Creditor’s bank
C	RFF	1153	SG 11	Reference qualifier	F	“KAK”	M		3	
C	RFF	1154	SG 11	Reference number	V	(71)	C		35	Form type 71 / 75
C	RFF	1153	SG 11	Reference qualifier	F	“BID”	M		3	
C	RFF	1154	SG 11	Reference number	V	(0000000000109)	C		35	Payment ID
C	RFF	1153	SG 11	Reference qualifier	F	“AFS”	M		3	
C	RFF	1154	SG 11	Reference number	V		C		35	File number
C	MOA	5025	SG 13	Type	F	“60” or “70”	M		3	“60” booked amount “70” reversed
C	MOA	5004	SG 13	Amount	F		C	18		
C	NAD	3035	SG 14	Participant qualifier	F	“PL”	M		3	
C	NAD	3124	SG 14	Name and address	F	“Name”	M		35	From form type 73 (unstructured)
C	NAD	3124	SG 14	Name and address	V	“Address”	C		35	From form type 73 (unstructured)
C	NAD	3124	SG 14	Name and address	V		C		35	
C	NAD	3124	SG 14	Name and address	V		C		35	
C	NAD	3124	SG 14	Name and address	V		C		35	
C	FCA	4471	SG 17	Participant qualifier	F	“13”	M		3	
C	ALC	5463	SG 17	Charge qualifier	F	“A”	M		3	Charge deducted from amount

ABC	Segm	Field no	Segm group	Description	F/V	Contents example	C/M	N	AN	Comments
C	MOA	5025	SG 18	Type	F	“REJ” or “MOD”	M		3	Values AA = not OCR-readable => REJ; BB = modulus error => MOD; AB = not OCR-readable and modulus error => MOD; CC = no errors => segment group 18 not applicable
C	MOA	5004	SG 18	Amount	F		C	18		Charge amount
C	PRC	7187	SG 20	Process type identification	F	“11”	M		3	Text in unstructured form
C	FTX	4451	SG 20	Text item qualifier	V	“PMD”	M		3	Payment details
C	FTX	4440	SG 20	Free text			C		70	Advice lines 1-10
C	FTX	4451	SG 20	Text item qualifier	V	“PMD”	M		3	Payment details
C	FTX	4440	SG 20	Free text			C		70	Advice lines 11-20
C	FTX	4451	SG 20	Text item qualifier	V	“PMD”	M		3	Payment details
C	FTX	4440	SG 20	Free text			C		70	Advice lines 21-30
C	FTX	4451	SG 20	Text item qualifier	V	“PMD”	M		3	Payment details
C	FTX	4440	SG 20	Free text			C		70	Advice lines 31-40
C	FTX	4451	SG 20	Text item qualifier	V	“PMD”	M		3	Payment details
C	FTX	4440	SG 20	Free text			C		70	Advice line 41

Example form type 71

```
UNA:+,? '
UNB+UNOC:2+9000000117:ZZ+1000004099:ZZ+070817:0802+87'
UNH+1+CREMUL:D:96A:UN'
BGM+X1+FI-KORT7100042'
DTM+137:200708170802:203'
LIN+1'
MOA+60:1666,65'
RFF+ACK:00020'
RFF+KRE:80518137'
FII+BF+00001560155979'
SEQ++1'
DTM+193:20070816:102'
DTM+202:20070817:102'
FII+BF'
RFF+KAK:71'
RFF+BID:000000000000109'
RFF+AFS:288520070816668753 4006'
MOA+60:111,11'
SEQ++2'
DTM+193:20070816:102'
DTM+202:20070817:102'
FII+BF'
RFF+KAK:71'
RFF+BID:000000000000109'
RFF+AFS:2885200708166687534007'
MOA+60:222,22'
SEQ++3'
DTM+193:20070816:102'
DTM+202:20070817:102'
FII+BF'
RFF+KAK:71'
RFF+BID:000000000000109'
RFF+AFS:2885200708166687534008'
MOA+60:333,33'
```

```
SEQ++4'
DTM+193:20070816:102'
DTM+202:20070817:102'
FII+BF'
RFF+KAK:71'
RFF+BID:000000000000109'
RFF+AFS:2885200708166687534009'
MOA+60:444,44'
SEQ++5'
DTM+193:20070816:102'
DTM+202:20070817:102'
FII+BF'
RFF+KAK:71'
RFF+BID:740000700655300'
RFF+AFS:2885200708166687534010'
MOA+60:555,55'          (Booked amount, after deduction of charge)
FCA+13'
ALC+A'                  (Charge)
MOA+REJ:4'
CNT+LIN:1'
CNT+SEQ:5'
UNT+49+1'
UNZ+1+87'
```

Example form type 73

```
UNA:+,? '
UNB+UNOC:2+9000000117:ZZ+1000004099:ZZ+070817:0802+731'
UNH+1+CREMUL:D:96A:UN'
BGM+X1+FI-KORT  00431'
DTM+137:200708170802:203'
LIN+1'
MOA+60:4600,73'
RFF+ACK:00451'
RFF+KRE:80046324'
FII+BF+00001543321423'
SEQ++1'
DTM+193:20070816:102'
DTM+202:20070817:102'
FII+BF'
RFF+KAK:73'
RFF+AFS:2885200707236184897111'
MOA+60:4600,73'
NAD+PL++B S  CHRISTIANSEN:(REG.NR. 7418 CB IS):STRANDGADE 3:0900  KØBENHAVN C'
PRC+11'
FTX+PMD+++Dette er en meddelelse på et FIK   kortart 73.
:
      linie 3                           linie 4                            :
      linie 5                           linie 6                            :
      linie 7                           linie 8                            :
      linie 9                           linie 10                           '
FTX+PMD+++linie 11                          linie 12
:
      linie 13                          linie 14                           :
      linie 15                          linie 16                           :
      linie 17                          linie 18                           :
      linie 19                          linie 20                           '
FTX+PMD+++linie 21                          linie 22
:
      linie 23                          linie 24                           :
      linie 25                          linie 26                           :
      linie 27                          linie 28                           :
      linie 29                          linie 30                           '
```

```
FTX+PMD+++linie 31                          linie 32
:
      linie 33                          linie 34                            :
      linie 35                          linie 36                            :
      linie 37                          linie 38                            :
      linie 39                          linie 40                            '
FTX+PMD+++linie 41'
CNT+LIN:1'
CNT+SEQ:1'
UNT+25+1'
UNZ+1+731'
```

Example form type 75

```
UNA:+,? '
UNB+UNOC:2+9000000117:ZZ+1000004099:ZZ+070817:0802+751'
UNH+1+CREMUL:D:96A:UN'
BGM+X1+FI-KORT  00090'
DTM+137:200708170802:203'
LIN+1'
MOA+60:4600,75'
RFF+ACK:00090'
RFF+KRE:80046324'
FII+BF+00001543321423'
SEQ++1'
DTM+193:20070816:102'
DTM+202:20070817:102'
FII+BF'
RFF+KAK:75'
RFF+BID:0000000000000018'
RFF+AFS:2885200707236184897112'
MOA+60:4600,75'
PRC+11'
FTX+PMD+++Dette er en meddelelse på et FIK   kortart 75.
:
      linie 3                           linie 4                             :
      linie 5                           linie 6                             :
      linie 7                           linie 8                             :
      linie 9                           linie 10                            '
FTX+PMD+++linie 11                          linie 12
:
      linie 13                          linie 14                            :
      linie 15                          linie 16                            :
      linie 17                          linie 18                            :
      linie 19                          linie 20                            '
FTX+PMD+++linie 21                          linie 22
:
      linie 23                          linie 24                            :
      linie 25                          linie 26                            :
      linie 27                          linie 28                            :
      linie 29                          linie 30                            '
FTX+PMD+++linie 31                          linie 32
:
      linie 33                          linie 34                            :
      linie 35                          linie 36                            :
      linie 37                          linie 38                            :
      linie 39                          linie 40                            '
FTX+PMD+++linie 41'
CNT+LIN:1'
CNT+SEQ:1'
UNT+25+1'
UNZ+1+751'
```

Bank transfer advice (international bank transfers)

ABC	Segm	Field no	Segm group	Description	F/V	Contents example	C/M	N	AN	Comments
B	LIN	1082	SG 4	Line number	V	(1)	C	6		Consecutive number
B	LIN	1229	SG 4	Action enquiry, description	F		C		3	Not applicable
B	DTM	2005	SG 4	Qualifier	F	"209"	M		3	
B	DTM	2380	SG 4	Value date	V	(20070817)	C		35	Value date
B	DTM	2379	SG 4	Format qualifier	F	"102"	C		3	
B	DTM	2005	SG 4	Qualifier	F	"202"	M		3	
B	DTM	2380	SG 4	Bookkeeping date	V	(20070817)	C		35	Bookkeeping date
B	DTM	2379	SG 4	Format qualifier	F	"102"	C		3	
B	BUS	3279	SG 4	Geographical area, encoded	F	"IN"	C		3	IN = advice of international transfer
B	BUS	4383	SG 4	Bank function, encoded	F	"UBB"	M		3	International transfer
B	MOA	5025	SG 4	Amount type, qualifier	F	"60"	M		3	Booked amount
B	MOA	5004	SG 4	Booked amount	V		M	18		
B	MOA	6345	SG 4	Currency, encoded	V	(DKK)	C		3	
B	RFF	1153	SG 5	Reference, qualifier	F	"ACK"	M		3	ACK=the bank's ref no of the payment
B	RFF	1154	SG 5	Bank ref number	V		C		35	Payment ref from Nordea (iPay)
B	FII	3035	SG 6	Participant qualifier	F	"BF"	M		3	
B	FII	3194	SG 6	Account number	V	(1234567890)	C		35	10-digit account number
B	FII	6345	SG 6	Currency, encoded	V	(DKK)	C		3	
B	FII	3433	SG 6	Name of bank, encoded	F	"NDEADKKK"	C		11	Nordea DK SWIFT address
B	FII	1131	SG 6	Qualifier	F	"25"	C		3	25=BIC intl, bank ID
B	FII	3055	SG 6	Organisation respon-sible for code list	F	"17"	C		3	17=SWIFT
B	FCA	4471	SG 7	Collection method	F	"7"	M		3	Charge Code 7=Charge specified on C-level
B	MOA	5025	SG 7	Amount type, qualifier	F	"488"	M		3	488=Total charges not included in booked amount.
B	MOA	5004	SG 7	Charge	V	(30)	C	18		Charge amount
B	MOA	6345	SG 7	Currency	F	(DKK)	C		3	Currency code
C	FII	3432	SG 10	Name of bank	V		C		70	This field and the next field are interpreted as 4 lines.
C	FII	3436	SG 10	Location of department/branch	V		C		70	
C	FII	3035	SG 10	Participant qualifier	F	"OR"	M		3	Remitter's bank
C	RFF	1153	SG 11	Reference qualifier	F	"AFS"	C		3	AFS=Unitel reference (available **only** if the deposit is made on the basis of a pay-ment ordered by the customer in Unitel).
C	RFF	1154	SG 11	Reference number	V		C		35	Unitel reference
C	RFF	1153	SG 11	Reference qualifier	F	"CR3"	C		3	CR3=Debtors ref. to payment (SEPA payments only).
C	RFF	1154	SG 11	Reference number	V	(1234567890)	C		35	Debtor reference to payment
C	MOA	5025	SG 13	Type	F	"98"	M		3	Original amount
C	MOA	5004	SG 13	Amount to be credited	V		C	18		
C	MOA	6345	SG 13	Currency	F		C		3	
C	MOA	5025	SG 13	Type	F	"143"	M		3	Original amount

ABC	Segm	Field no	Segm group	Description	F/V	Contents example	C/M	N	AN	Comments
										transferred
C	MOA	5004	SG 13	Original amount transferred	V		C	18		
C	MOA	6345	SG 13	Currency	F		C		3	
C	MOA	5025	SG 13	Type	F	"60"	M		3	Booked amount
C	MOA	5004	SG 13	Original amount transferred	V		C	18		
C	MOA	6345	SG 13	Currency	F		C		3	
C	MOA	5025	SG 13	Type	F	"36"	C		3	Converted amount
C	MOA	5004	SG 13	Converted amount	F		C	18		
C	MOA	6345	SG 13	Currency	F		C		3	
C	CUX	6347	SG 13	Currency details, qualifier	F	"2"	M		3	Of remitter currency
C	CUX	6345	SG 13	Currency code	F		C		3	Remitter currency
C	CUX	6347	SG 13	Currency details, qualifier	F	"3"	M		3	Of beneficiary currency
C	CUX	6345	SG 13	Currency code	F		C		3	Beneficiary currency
C	CUX	5402	SG 13	Exchange rate	F		C		12	Conversion rate
C	NAD	3035	SG 14	Participant qualifier	F	"PL"	M	3		Remitter
C	NAD	3124	SG 14	Name and address	V	(Name)	C		35	Name and address – unstructured
C	NAD	3124	SG 14	Name and address	V	(Address)	C		35	
C	NAD	3124	SG 14	Name and address	V		C		35	
C	NAD	3124	SG 14	Name and address	V		C		35	
C	NAD	3035	SG 14	Participant qualifier	F	"BE"	M	3		Creditor
C	NAD	3039	SG 14	Participant identification	V		M		35	Beneficiary account stated by remitter
C	NAD	1131	SG 14	Code list qualifier	F	"ZZZ"	M		3	
C	NAD	3124	SG 14	Name and address	V	(Name)	C		35	Name and address – unstructured
C	NAD	3124	SG 14	Name and address	V	(Address)	C		35	
C	NAD	3124	SG 14	Name and address	V		C		35	
C	NAD	3124	SG 14	Name and address	V		C		35	
C	FCA	4471	SG 17	Collection method	F	(13) / (14) / (15)	M		3	Cost sharing: 13 = All charges borne by Beneficiary 14 = Each pay own cost 15 = All charges borne by Payor
C	ALC	5463	SG 18	Charge qualifier	F	"C"	M		3	Charge
C	ALC	5189	SG 18	Charge for execution *)	V	(1) / (30) / (33)	C		3	Nordea's fee = 1 Foreign costs = 30 Teleadvice costs = 33
C	MOA	5025	SG 18	Type	F	"23"	M		3	Charge
C	MOA	5004	SG 18	Charge amount	V	(30)	C	18		Charge amount
C	MOA	6345	SG 18	Currency	F	(DKK)	C		3	Currency code
C	PRC	7187	SG 20	Process type identification	F	"11"	M		3	Text in unstructured form
C	FTX	4451	SG 20	Text item qualifier	V	"PMD"	M		3	Payment details
C	FTX	4440	SG 20	Free text	V		C		70	Advice lines 1-10
C	FTX	4451	SG 20	Text item qualifier	V	"PMD"	M		3	Payment details
C	FTX	4440	SG 20	Free text	V		C		70	Advice lines 11-20
C	FTX	4451	SG 20	Text item qualifier	V	"PMD"	M		3	Payment details
C	FTX	4440	SG 20	Free text	V		C		70	Advice lines 21-30
C	FTX	4451	SG 20	Text item qualifier	V	"PMD"	M		3	Payment details
C	FTX	4440	SG 20	Free text	V		C		70	Advice lines 31-40
C	FTX	4451	SG 20	Text item qualifier	V	"PMD"	M		3	Payment details
C	FTX	4440	SG 20	Free text	V		C		70	Advice line 41

*) the field is not comprised by the guidelines of the Danish Bankers Association.

Example 1 – with conversion from EUR to DKK

```
UNA:+,? '
UNB+UNOC:2+9000000117:ZZ+1100000184:ZZ+070815:1602+3160+++++UNITEL EDIFACT 1.0'
UNH+1+CREMUL:D:96A:UN'
BGM+454+20070815  160216'
DTM+137:20070815:102'
LIN+1'
DTM+209:20070815:102'
DTM+202:20070814:102'
BUS++IN++UBB'
MOA+60:702,34:DKK'
RFF+ACK:7463000136327'
FII+BF+1543734574:::DKK+NDEADKKKXXX:25:17'
FCA+7'                  (7=Charges specified on C-level)
MOA+488:30:DKK'         (488=Total charges – Booked in separate entry)
SEQ++1'
FII+I1++::::::BANCA COMMERCIALE ITALIANA         SEDE DI MILANO
:CASELLA POSTALE 1181-1279          I-20101 MILANO                     '
FII+OR'
MOA+60:702,34:DKK'      (Booked amount)
MOA+143:94,5:EUR'       (Amount transferred)
MOA+36:702,34:DKK'      (Converted amount)
CUX+2:EUR+3:DKK+743,22' (Exchange rate)
NAD+PL++/DK5520009785656609:KONTORASSISTENT FR CHRISTIANSEN &:CHR.
ANDERSEN:STRANDGADE 3, CHR.HAVN 0900 KØBENHAVN C'
FCA+14'
ALC+C+:1'               (Bank Charge Beneficiary's bank)
MOA+23:30:DKK'
PRC+11'
FTX+PMD+++Payment of invoices 111 222 333 444'
UNT+24+1'
UNZ+1+3160'
```

Example 2 – without conversion of EUR

```
UNA:+,? '
UNB+UNOC:2+9000000117:ZZ+1100000184:ZZ+070815:1602+3159+++++UNITEL EDIFACT 1.0'
UNH+1+CREMUL:D:96A:UN'
BGM+454+20070815  160216'
DTM+137:20070815:102'
LIN+1'
DTM+209:20070817:102'
DTM+202:20070816:102'
BUS++IN++UBB'
MOA+60:95,51:EUR'
RFF+ACK:7463000136350'
FII+BF+5036545382:::EUR+NDEADKKKXXX:25:17'
SEQ++1'
FII+I1++::::::BANCA COMMERCIALE ITALIANA         SEDE DI MILANO
:CASELLA POSTALE 1181-1279          I-20101 MILANO                     '
FII+OR'
MOA+60:95,51EUR'         (Booked amount)
MOA+143:95,51:EUR'       (Amount transferred)
NAD+PL++/DK5520009785656609:KONTORASSISTENT FR CHRISTIANSEN &:CHR.
ANDERSEN:STRANDGADE 3, CHR.HAVN 0900 KØBENHAVN C'
FCA+14'
PRC+11'
FTX+PMD+++Payment of invoices 111 222 333 444'
UNT+27+1'
UNZ+1+3159'
```

Example 3 – with conversion from EUR to DKK, the beneficiary pays all charges

```
UNA:+,? '
UNB+UNOC:2+9000000117:ZZ+1100000184:ZZ+091102:1602+3158+++++UNITEL EDIFACT 1.0'
UNH+1+CREMUL:D:96A:UN'
BGM+454+20091102  160216'
DTM+137:20091102:102'
LIN+3'
DTM+209:20091103:102'
DTM+202:20091102:102'
BUS++IN++UBB'
MOA+60:1064,37:DKK'
RFF+ACK:7463000136355'
FII+BF+1543734574:::DKK+NDEADKKKXXX:25:17'
FCA+7'                   (77=Charges specified on C-level)
MOA+488:80:DKK'          (488=Total charges – Booked in separate entry)
SEQ++1'
FII+I1++::::::THE CHASE MANHATTAN BANK           P.O. BOX 398
:1, CHASE MANHATTAN PLAZA          NEW YORK, N.Y. 10081 - U.S.A.      '
FII+OR'
MOA+60:1064,37:DKK'      (Booked amount)
MOA+143:200,25:USD'      (Amount transferred)
MOA+98:202,25:USD'       (Original amount)
MOA+36:1064,37:DKK'      (Converted amount)
CUX+2:USD+3:DKK+531,52'
NAD+PL++Betalingsafsenders navn og adresse'
FCA+13'
ALC+C+:1'                (Bank Charge Beneficiary's bank)
MOA+23:30:DKK'
ALC+C+:30'               (Bank Charge – Foreign costs)
MOA+23:2:USD'
ALC+C+:33'               (Teleadvice costs)
MOA+23:50:DKK'
PRC+11'
FTX+PMD+++Payment of invoices 111 222 333 444'
UNT+31+1'
UNZ+1+3158'
```