Danske Bank interpretation of the BankToCustomerAccountReportV02
Common Global Implementation (CGI)
BankToCustomerAccountReportV02 – camt.052.001.02

This document defines the interpretation of the BankToCustomerAccountReportV02" Camt.052 as described by the ISO 20022 – camt.052.001.02 standard.

Further, it builds on the recommendation set by Common Global Implementation (CGI) in the BankToCustomerAccountReport guide and the country specific recommendations in Denmark, Finland and Norway.

Please note that reporting on Swedish accounts is implemented on Danske Banks interpretation as no country specific recommendations have been published yet.

Files produced and received from Danske Bank will be valid according to the XML Schema for camt.052.001.02 as published on the http://www.iso20022.org website.

For further information about the Common Global Implementation initiative, please refer to http://www.swift.com/cgi

The description only includes tags used by Danske Bank. Blank fields in the Danske Bank column means that the content in the message applies to the usage as described in the ISO Definition and/or in the CGI Rules column.

The Report can be delivered as a Balance Report and will only contain tags until 2.43

<u>XML Header</u>
The XML Header should follow the recommendation from www.iso20022.org:
<?xml version = "1.0" encoding = "UTF-8"?>
<Document xmlns = "urn:iso:std:iso:20022:tech:xsd:camt.052.001.02" xmlns:xsi = "http://www.w3.org/2001/XMLSchema-instance">

The interpretation includes information in the form of a table. ISO-columns refers to the official description from ISO 20022 Payments – Maintenance 2009 Message Definition Report. Danske Bank–columns contains the interpretation made by Danske Bank. There are tags that are not used by Danske Bank – but still has to be specified to adhere to the ISO standard.

<u>Character set</u>
The following character set can be used: UTF-8

Danske Bank interpretation of the BankToCustomerAccountReportV02

Common Global Implementation (CGI)
BankToCustomerAccountReportV02 – camt.052.001.02

The table below explains the usage of the columns.

Column Header	Content
ISO Index No.	The index used by ISO in the official description of Payments Standards – Initiation
Item	The corresponding ISO-name of the tag (full name) followed by the cardinality. [0..1] means that the tag is optional – there can be either zero or one instance of the tag. [1..1] means mandatory field – one occurrence. [0..n] means optional field – there can be from zero to many occurrences.
Tag-name	The name of the XML-tag preceded by a number of plus (+) signs showing the nested level the tag is used on
Mult.	(0..1) – Element is optional (1..1) – Element is required (0..n) – Optional with unlimited repetition (1..n) – Required with unlimited repetition
Type	The content type of the tag. See – Data Types.
Codes	Contains the ISO definition for the item.
CGI comments	R/M = Required/Mandatory field, C= Conditional (or optional)
Danske Bank Comments	CGI recommendations on field usage
Country Specific interpretation	Information regarding country specific usage if it differs from the standard reporting

Danske Bank interpretation of the BankToCustomerAccountReportV02

Common Global Implementation (CGI)
BankToCustomerAccountReportV02 – camt.052.001.02

Data types	
Type	**Description**
Text	Text in Unicode Format
Component	A block of information consisting of different message elements.
DateTime	ISO date/time format.
Number	Numeric form
Code	ISO Code
Amount	Amount of money with currency specified as an XML attribute called Ccy
Identifier	Format depends on the context
Rate	Rate expressed as a decimal, eg, 0.7 is 7/10 and 70%. Format: fractionDigits: 10, totalDigits: 11

Colour/Background	Meaning
	Root tag
	Level Component Tag; no data content
	Component Tag; no data content

Danske Bank interpretation of the BankToCustomerAccountReportV02
Common Global Implementation (CGI)
BankToCustomerAccountReportV02 – camt.052.001.02

CHANGE LOG:

Version	Date	Change
1.0	04-03-2013	Document created
2.0	20-12-2013	Version 2
3.0	01-03-2023	Version 3
4.0	13.02.2024	Version 4

Danske Bank interpretation of the BankToCustomerAccountReportV02
Common Global Implementation (CGI)
BankToCustomerAccountReportV02 – camt.052.001.02

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank commets
			BkToCstmrAcctRpt							
1.0		Group Header	GrpHdr	[1..1]	Component	Set of characteristics shared by all individual transactions included in the message	R/M			
1.1		MessageIdentification	+MsgId	[1..1]	Max35Text	Point to point reference assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message.	R/M			Unique reference: Technical key of 12 characters and sequence number of 9 characters.
1.2		CreationDateTime	+CreDtTm	[1..1]	IsoDateTime	Date and time at which the message was created by the account servicer.	R/M	Date and time at which the message was created.		Time of creation (CET)
2.0		Report	Rpt	[1..n]	Component		R/M			
2.1		Identification	+Id	[1..1]	Max35Text	Unique and unambiguous identification of the account report, assigned by the account servicer.	R/M	Unique per report and account		Unique reference: Technical key of 12 characters and sequence number of 9 characters. For statements on Subtotal Ledger accounts, all mirror ledger accounts will have the same <Id>
2.2		ElectronicSequenceNumber	+ElctrncSeqNb	[0..1]	Number 18	Sequential number of the report, assigned by the account servicer. It is increased incrementally for each report sent electronically.	R/M	Sequential number of the report, assigned by the account servicer. It is increased incrementally by 1 for each report sent electronically.		Electronic statement number, starts from number one when service is established.
2.3		LegalSequenceNumber	+LglSeqNb	[0..1]	Number 18	Legal sequential number of the report, assigned by the account servicer. It is increased incrementally for	R/M	Legal sequential number of the report, assigned by the account servicer		Always set to 0

					each report sent.				
2.4		CreationDateTime	+CreDtTm	[1..1]	IsoDateTime	Date and time at which the report was created.	R/M	Date and time at which the report was created.		Current date and time in IsoDateTime format in CET

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank commets
2.5		FromToDate	+FrToDt	[1..1]	Component	Range of time between the start date and the end date for which the account report is issued.	R/M	Range of time between the start date and the end date for which the account report is issued.		
5.1.0		FromDateTime	++FrDtTm	[1..1]	IsoDateTime	Date and time at which the range starts.	R/M			
5.1.1		ToDateTime	++ToDtTm	[1..1]	IsoDateTime	Date and time at which the range ends.	R/M			
2.10		Account	+Acct	[1..1]	Component	Unambiguous identification of the account to which credit and debit entries are made.	R/M			
1.2.0		Identification	++Id	[1..1]	Account identification component	Unique and unambiguous identification of the account between the account owner and the account servicer.	R/M			Always IBAN
1.2.1		IBAN	+++IBAN	[1..1]	IBANIdentifer	International Bank Account Number (IBAN) identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997- 10-01, or later revisions.	R/M			Account owners IBAN account number
1.2.11		Currency	++Ccy	[0..1]	Currency Code	Identification of the currency in which the account is held.	R/M			Currency of account

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank commets
1.2.12		Name	++Nm	(0..1)	Max140text	Name of the account, assigned by the account servicing institution in agreement with the account owner in order to provide an additional means of identification of the account.	R/M			Bank Account name assigned by the bank
1.2.13		Owner	++Ownr	(0..1)	Party Identification Component	Party that legally owns the account.	R/M			
1.2.14		Name	+++Nm	(0..1)	Max140Text	Name by which a party is known and which is usually used to identify that party.	R/M			Account owners name
1.2.15		PostalAddress	+++PstlAdr	(0..1)	Component	Information that locates and identifies a specific address, as defined by postal services.	R/M			
1.2.19		StreetName	++++StrtNm	(0..1)	Max70Text	Name of a street or thoroughfare.	R/M			Account owners address
1.2.20		BuildingNumber	++++BldgNb	(0..1)	Max16Text	Number that identifies the position of a building on a street.	R/M			Account owners address
1.2.21		PostCode	++++PstCd	(0..1)	Max16Text	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.	R/M			Account owners address
1.2.22		TownName	++++TwnNm	(0..1)	Max35Text	Name of a built-up area, with defined boundaries, and a local government.	R/M			Account owners address
1.2.24		Country	++++Ctry	(0..1)	Country Code	Nation with its own government.	R/M			Account owners country code
1.2.26		Identification	+++Id	(0..1)	Account Identification Component	Unique and unambiguous identification of the account between the account owner and the account servicer.	R/M			
1.2.27		OrganizationIdentification	++++OrgId	(0..1)	Component	Unique and unambiguous way of identifying an organization.	C			

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
1.2.29		Other	+++++Othr	(0..n)	Component	Unique identification of an organization, as assigned by an institution, using an identification scheme.	C	Bank specific id for the customer		
1.2.30		Identification	++++++Id	(1..1)	Max35Text	Identification assigned by an institution.	C			Contains external customer number
1.2.31		SchemeName	++++++SchmeNm	(0..1)	Component	Name of the identification scheme.	C			
1.2.32		Code	+++++++Cd	(1..1)	Code	Name of the identification scheme, in a coded form as published in an external list.	C			Always filled with "CUST"
1.2.56		Servicer	++Svcr	(0..1)	Financial Institution Identification Component	Party that manages the account on behalf of the account owner, ie, manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account.	R/M	Provide at minimum at least BIC, Clearing System Member Id or Other Id in this priority order		
1.2.57		FinancialInstitution Identification	+++FinInstnId	(1..1)	Component	Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognized or proprietary identification scheme.	R/M			
1.2.58		BIC	++++BIC	(0..1)	BIC Identifier	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).	R/M	BIC code according to country		BIC code according to country

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
2.11		RelatedAccount	++RltdAcct	[0..1]	Component	Identifies the parent account of the account for which the statement has been issued.	C			Used when statement is created on a virtual account, MCCP and SLA accounts. See Appendix.
1.2.0		Identification	+++Id	[1..1]	Account identification component	Unique and unambiguous identification of the account between the account owner and the account servicer.	R/M	Either <IBAN> or <Othr> must be populated		
1.2.1	{Or	IBAN	++++IBAN	[1..1]	IBAN Identifier	International Bank Account Number (IBAN) identifier used inter- nationally by financial institutions to uniquely identify the account of a customer. Further spec- ifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997- 10-01, or later revisions.	R/M			
1.2.2	Or}	Other	+++Othr	[1..1]	Component	Unique identification of an account, as assigned by the account servicer, using an identification scheme.	R/M			
1.2.3		Id	++++Id	[1..1]	Max.34Text	Unique identification of an account.	R/M			
1.2.4		SchemeName	++++SchmeNm	[0..1]	Choice Component	Name of the identification scheme.				
1.2.5	{{Or	Code	+++++Cd	[1..1]	Code	Name of identification scheme, in a coded form.				Valid codes: BBAN
1.2.6	Or}}	Proprietary	+++++Prtry	[1..1]	Max35Text					Not used

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
2.23		Balance	+Bal	[1..n]	Component	Set of elements used to define the balance as a numerical representation of the net in- creases and decreases in an account at a specific point in time.	R/M			
2.24		Type	++Tp	[1..1]	Component	Specifies the nature of a balance.	R/M	All Balance Type codes are BD		
2.25		CodeOrProprietary	+++CdOrPrtry	[1..1]	Component	Coded or proprietary format balance type.	R/M			
2.26	{Or	Code	++++Cd	[1..1]	Code	Balance type, in a coded form.	R/M			The following values are possible: ITAV = Available balance calculated at the time of request. ITBD = Booked balance calculated at the time of request.
2.27	Or}	Proprietary	++++Prtry	[1..1]	Max35Text	Balance type, in a proprietary form.	R/M			Not used
2.31		CreditLine	++CdtLine	[0..1]	Component	Set of elements used to provide details on the credit line.	C			Used if credit limit exists and the balance code equals "ITAV"
2.32		Included	+++Incl	[1..1]	True/False indicator	Indicates whether or not the credit line is included in the balance.	R/M			
2.33		Amount	+++Amt	[0..1]	Currency and Amount	Amount of money of the credit line.	C			Limit is shown here if available. Amount set as XML attribute.
2.34		Amount	++Amt	[1..1]	Currency and Amount	Amount of money of the cash balance.	R/M			The matching balance related to the balance code.

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2.35		CreditDebitIndicator	++CdtDbtInd	(1..1)	Code	Indicates whether the balance is a credit or a debit balance. Usage: A zero balance is considered to be a credit balance.	R/M			Following values is valid: DBIT = Debit CRDT = Credit
2.36		Date	++Dt	(1..1)	Component	Indicates the date (and time) of the balance.	R/M			
4.1.0		Date	++Dt	(0..1)	Date Time	Specified Date	C			Balance date
2.43		TransactionsSummary	+TxsSummry	(0..1)	Component	Set of elements used to provide summary information on entries.	C	If used, Total Credit and/or Total Debit should, at a minimum, be provided if summary data is available		Component used if entries exist in the message
2.44		TotalEntries	++TtlNtries	(0..1)	Component	Specifies the total number and sum of debit and credit entries.	R/M			
2.45		NumberOfEntries	+++NbOfNtries	(0..1)	Max15NumericText	Number of individual entries included in the report.	R/M			Calculated number of entries in the message
2.47		TotalNetEntryAmount	+++TtlNetNtryAmt	(0..1)	Quantity	Resulting amount of the netted amounts for all debit and credit entries.	R/M			Calculated sum of included entries in the message
2.48		CreditDebitIndicator	+++CdtDbtInd	(0..1)	Code	Indicates whether the total net entry amount is a credit or a debit amount.	R/M			Following values are used: DBIT = Debit CRDT = Credit
2.49		TotalCreditEntries	++TtlCdtNtries	(0..1)	Component	Specifies the total number and sum of credit entries.	R/M			
2.50		NumberOfEntries	+++NbOfNtries	(0..1)	Max15NumericText	Number of individual entries included in the report.	R/M	Either Number of Entries or Sum or both of them should be reported		Calculated number of credit entries in the message

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
2.51		Sum	+++Sum	(0..1)	DecimalNumber	Total of all individual entries included in the report..	R/M	Either Number of Entries or Sum or both of them should be reported		Calculated sum of included credit entries in the message
2.52		TotalDebitEntries	++TtlDbtNtries	(0..1)	Component	Total of all individual entries included in the report.	R/M			
2.53		NumberOfEntries	+++NbOfNtries	(0..1)	Max35Text	Number of individual entries included in the report.	R/M	Either Number of Entries or Sum or both of them should be reported		Calculated number of debit entries in the message
2.54		Sum	+++Sum	(0..1)	DecimalNumber	Total of all individual entries included in the report.	R/M	Either Number of Entries or Sum or both of them should be reported		Calculated sum of included debit entries in the message
2.76		Entry	+Ntry	(0..n)	Component	Specifies the elements of an entry in the report.	R/M	Can be absent if no movement for the account. For reporting single transaction or batch or collection of batches		
2.77		EntryReference	++NtryRef	(0..1)	Text	Unique reference for the entry.	R/M	Unique per report.		Calculated within message starting from
2.78		Amount	++Amt	(1..1)	Currency and Amount	Amount of money in the cash entry.	R/M	Amount in the currency of the account reported. Note: This amount can be Zero.		Amount of transaction
2.79		CreditDebitIndicator	++CdtDbtInd	(1..1)	Code	Specifies if an entry is a credit or a debit.	R/M	Treat as credit for Zero amount, unless the coding scheme treats it otherwise e.g. BAI may also designate it as a debit		Following values can be used DBIT = Debit CRDT = Credit

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
2.80		ReversalIndicator	++RvslInd	(0..1)	TrueFalse Indicator	Indicates whether the entry is the result of a reversal operation.	R/M	Value is TRUE or FALSE. Should only be shown if TRUE.		Only shown when value = TRUE, otherwise set to blank
2.81		Status	++Sts	(1..1)	Code	Status of an entry on the books of the account servicer.	R/M	BOOK = Booked PDNG = Pending INFO = Information	INFO only used for failed direct debits in Finland	Only BOOK and INFO are used by Danske Bank Group
2.82		BookingDate	++BookgDt	(0..1)	Component	Date and time when an entry is posted to an account on the account servicer's books.	R/M			
4.1.0		Date	++Dt	(0..1)	ISO Date	Specified Date	C			Booking date of the transaction
2.83		ValueDate	++ValDt	(0..1)	Component	Date and time assets become available the account owner (in a debit entry).	R/M	Only Use Date		
4.1.0		Date	++Dt	(0..1)	ISO Date	Specified Date	C			Value date of the transaction
2.84		AccountServicerReference	++AcctSvcrRef	(0..1)	Max35Text	Account servicing institution's reference for the entry.	R/M	When the same booked entry is reported in both the camt.052 or camt.054, the Account Service reference should be the same as reported in camt.053.	Contains filing code for Finland when not a bulk posting	Unique ref. for the transaction. CGI rules apply meaning that the same transaction will have the same reference when reported in camt.052, camt.053 and camt.054
2.91		BankTransactionCode	++BkTxCd	(1..1)	Component	Set of elements to fully identify the type of underlying transaction resulting in an entry.	R/M	Domain and/or proprietary may be provided. At least one must be provided		Please refer to the Bank Transaction code appendix for a list of used codes

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
2.92		Domain	+++Domn	[0..1]	Component	Specifies the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.	R/M			
2.93		Code	++++Cd	[1..1]	ExternalBank Transaction DomainCode	Specifies the business area of the underlying transaction.	R/M			
2.94		Family	++++Fmly	[1..1]	Component	Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.	R/M			
2.95		Code	+++++Cd	[1..1]	ExternalBank Transaction FamilyCode	Specifies the family within a domain.	R/M		Finland: Domain family code according to entry def. code	
2.96		SubFamilyCode	+++++SubFmlyCd	[1..1]	ExternalBank Transaction SubFamily Code	Specifies the sub-product family within a specific family.	R/M		Finland: Domain family code according to entry def. code	
2.97		Proprietary	+++Prtry	[1..1]	Component	Proprietary identification of the bank transaction code, as defined by the issuer.	R/M	For bank or community specific transaction coding		
2.98		Code	++++Cd	[1..1]	Max35Text	Proprietary bank transaction code to identify the underlying transaction.	R/M	Code format is depending on the issuer. It may be a composite code	For Finland, contains the Entry def. code specified by FFFS	Contains the account entry text of the transaction. Text is always in capital letters

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
2.99		Issuer	++++Issr	(0..1)	Max35Text	Identification of the issuer of the proprietary bank transaction code.	R/M	Value samples (not exhausted): BAI = BAI Code SWIFT = Swift Code BBA = Belgian Code CFONB = French Code FFFS = Finnish Code ZKA = German Code GVC = German Code AEB = Spanish Code DBA = All other accounts than FI DBCD = Dynamic Pay VIAC = Virtual account entries MOB = Swedish SWISH Also other values available such as bank name		
2.101		AdditionalInformationIndicator	++Addtllnflnd	(0..1)	Component	Indicates whether the underlying transaction details are provided through a separate message, eg in case of aggregate bookings.	R/M	May be used in case to cross-reference a separate notification or account report message		
2.102		MessageName Identification	+++MsgNmId	(0..1)	Max35Text	Specifies the message name identifier of the message that is used to provide additional details.	C			Danske Bank reference

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
2.135		EntryDetails	++NtryDtls	(0..n)	Component	Set of elements used to provide details on the entry.	C	This provides a breakdown of the transaction details when the entry is 'batched'. If the entry is not batched and transaction details are to be reported, then transaction details must only occur once		
2.136		Batch	+++Btch	(0..1)	Component	Set of elements used to provide details on batched transactions.	C			Component only present when reporting on batch transactions.
2.137		MessageIdentification	++++MsgId	(0..1)	Max35Text	Point to point reference, as assigned by the sending party, to unambiguously identify the batch of transactions.	C			Contains the message id from the incoming SEPA transaction or if transaction is created via ISO 20022 XML pain 001 Customer Credit Transfer in Danske Bank. In other cases the value is blank
2.138		PaymentInformation Identification	++++PmtInfId	(0..1)	Max35Text	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.	C			Contains the payment information id from the incoming SEPA transaction or if transaction is created via ISO 20022 XML pain 001 Customer Credit Transfer in Danske Bank. In other cases the value is blank

Common Global Implementation (CGI)
BankToCustomerAccountReportV02 – camt.052.001.02

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2.139		NumberOfTransactions	+ + + + NbOfTxs	(0..1)	Max15NumericText	Number of individual transactions included in the batch.	C			
2.140		TotalAmount	+ + + + TtlAmt	(0..1)	CurrencyAndAmount	Total amount of money reported in the batch entry.	C			Currency set as xml attribute.
2.142		TransactionDetails	+ + + TxDtls	(0..n)	Component	Set of elements providing information on the underlying transaction(s).	R/M			
2.143		References	+ + + + Refs	(0..1)	Component	Set of elements providing the identification of the underlying transaction.	C			
2.144		MessageIdentification	+ + + + + MsgId	(0..1)	Max35Text	Point to point reference assigned by the instructing party of the underlying message.	C			Contains the message id from the incoming SEPA transaction or if transaction is created via ISO 20022 XML pain001 Customer Credit Transfer in Danske Bank. In other cases the value is blank
2.145		AccountServicerReference	+ + + + + AcctSvcrRef	(0..1)	Max35Text	The account servicing institution's reference for the transaction.	C	The account servicing institution's reference for the transaction	Finland: The filing code will be present.	Unique ref. for the transaction
2.146		PaymentInformation Identification	+ + + + + PmtInfId	(0..1)	Max35Text	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.	C			Contains the payment information id from the incoming SEPA transaction or if transaction is created via ISO 20022 XML pain 001 Customer Credit Transfer in Danske Bank. In other cases the value is blank

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
2.147		InstructionIdentification	+++++Instrld	(0..1)	Max35Text	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.	C		In Finland the field could also contain a filing code	In other countries than Finland the field contains the instruction ID from the incoming SEPA transaction or if transaction is created via ISO 20022 XML pain 001 Customer Credit Transfer in Danske Bank. In other cases the value is blank
2.148		EndToEndIdentification	+++++EndToEndld	(0..1)	Max35Text	Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.	C	The end-to-end identification must be reported when it is known by the reporting bank. For SEPA the EndToEndld can be 'NOTPROVIDED'.		Available EndToEndld from the incoming SEPA transaction. If not provided the value will be "NOTPROVIDED" The EndToEndld will also be present if the transaction is created via ISO 20022 XML pain 001 Customer Credit Transfer in Danske Bank. In other cases the value is blank
2.149		TransactionIdentification	+++++Txld	(0..1)	Max35Text	Unique identification assigned by the first instructing agent to unambiguously identify the transaction and passed on, unchanged, throughout the entire interbank chain.	C			Contains the Transaction Id from the incoming SEPA transaction or if transaction is created via ISO 20022 XML pain 001 Customer Credit Transfer in Danske Bank. In other cases reported if available

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
2.150		MandateIdentification	+++++MndtId	(0..1)	Max35Text	Reference of the direct debit mandate that has been signed between by the debtor and the creditor.	C	For reporting Direct Debits, as appropriate		Contains the mandate Id on both credit and debit transactions related to Sepa Direct Debit
2.151		ChequeNumber	+++++ChqNb	(0..1)	Max35Text	Unique and unambiguous identifier for a cheque as assigned by the agent.	C			
2.153		Proprietary	+++++Prtry	(0..1)	Component	Proprietary reference of an underlying transaction.	C			
2.154		Type	++++++Tp	(1..1)	Max35Text	Identifies the type of reference reported.	C			CARD for card transactions or ORIG for return payments
2.155		Reference	++++++Ref	(1..1)	Max35Text	Proprietary reference specification related to the underlying transaction.	C			The card number used in the credit transaction is provided if available.
2.156		AmountDetails	++++AmtDtls	(0..1)	Component	Set of elements providing details information on the original amount.	R/M	All Amount Details are in all cases given on the Transaction Details level on single and batch bookings. For consistency purposes Entry/Amount information is repeated at TransactionDetails / AmountDetails/Tr ansactionAmount		

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
2.1.0		InstructedAmount	+++++InstdAmt	[0..1]	Component	Identifies the amount of money to be moved between the debtor and creditor, before deduction expressed in the currency as ordered by the initiating party and provides currency exchange info instructed amount and/or currency is/are different from the entry amount and/or currency.	C			
2.1.1		Amount	++++++Amt	[0..1]	CurrencyAndAmount	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.	C	Used for original amount in original currency and is the gross value (i.e. prior to application of charges) in same currency situations		
2.1.9		TransactionAmount	+++++TxAmt	[0..1]	Amount	Amount of the underlying transaction.	C	EPC Mandated for SEPA payments		
2.1.10		Amount	++++++Amt	[1..1]	CurrencyAndAmount	Amount of money to be moved between the debtor the currency as ordered by the initiating party.	C			Amount in accounts currency. Is always present, both in single and itemization transactions.
2.1.11		CurrencyExchange	++++++CcyXchg	[0..1]	Component	Reports on currency exchange information.	C	For reporting FX-transaction details		
2.1.12		SourceCurrency	+++++++SrcCcy	[0..1]	Currency Code	Currency of the amount to be converted in a currency conversion.	C	Original amount currency of the currency exchange made		

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
2.1.13		TargetCurrency	+ + + + + + +TrgtCcy	(0..1)	Currency Code	Currency into which an amount is to be converted in a currency conversion.	C	Resulting currency of the currency exchange made. Reported if available		
2.1.14		UnitCurrency	+ + + + + + +UnitCcy	(0..1)	Currency Code	Currency in which the rate of exchange is expressed in a currency exchange. In the example 1 GBP = xxxCUR, the unit currency is GBP.	C	Define in which direction the exchange rate is calculated. Reported if available		
2.1.15		ExchangeRate	+ + + + + + +XchgRate	(0..1)	BaseOne Rate	Factor used for the conversion of an amount from one currency into another. This reflects the price at which one currency was bought with another currency.	C	Given in direction of UnitCurrency and Quotation Currency like "EUR/USD exchange rate is 1.3 (USD per EUR), the price currency is USD and the unit currency is EUR"		
2.1.36		ProprietaryAmount	+ + + + +PrtryAmt	(0..n)	Amount	Provides proprietary amount information.	C	This value can be used by the bank for additional amount reporting on community or bank-specific purposes		
2.1.37		Type	+ + + + + +Tp	(1..1)	Max35Text	Identifies the type of amount.	C			Valid codes: DBIT
2.1.38		Amount	+ + + + + +Amt	(1..1)	Currency And Amount	Identifies the proprietary amount.	C			
2.1.39		CurrencyExchange	+ + + + + +CcyXchg	(0..1)	Component	Reports on currency exchange Information.	C	For reporting FX-transaction details		
2.1.40		SourceCurrency	+ + + + + + +SrcCcy	(0..1)	CurrencyCode	Currency of the amount to be converted in a currency conversion.	C	Original amount currency of the currency exchange made		

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
2.1.41		TargetCurrency	+++++++TrgtCcy	(0..1)	CurrencyCode	Currency into which an amount is to be converted in a currency conversion.	C	Resulting currency of the currency exchange made. Reported if available.		
2.1.42		UnitCurrency	+++++++UnitCcy	(0..1)	CurrencyCode	Currency in which the rate of exchange is expressed in a currency exchange. In the example 1 GBP = xxxCUR, the unit currency is GBP.	C	Define in which direction the exchange rate is calculated. Reported if available.		
2.1.43		ExchangeRate	+++++++XchgRate	(0..1)	BaseOneRate	Factor used for the conversion of an amount from one currency into another. This reflects the price at which one currency was bought with another currency.	C			
2.163		BankTransactionsCode	++++BkTxCd	(0..1)	Component	Set of elements to fully identify the type of underlying transaction resulting in an entry.	R/M	Further qualification of the entry level bank transaction code. Bank Transaction Code must be provided at entry level and maybe provided at transaction detail level Note: Domain and/or proprietary may be provided. At least one must be provided		Please refer to the Bank Transaction code appendix for a list of used codes. Can be present for bulked transactions
2.164		Domain	+++++Domn	(0..1)	Component	Specifies the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.	R/M	Recommendation suggested that standard BTC are used as first priority		

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
2.165		Code	++++++Cd	(1..1)	External Bank Transaction Domain Code	Specifies the business area of the underlying transaction.	R/M			
2.166		Family	++++++Fmly	(1..1)	Component	Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.	R/M			
2.167		Code	+++++++Cd	(1..1)	External Bank Transaction Family Code	Specifies the family within a domain.	R/M			
2.168		SubFamilyCode	+++++++SubFmlyCd	(1..1)	External Bank Transaction SubFamily Code	Specifies the sub-product family within a specific family.	R/M		Finland: Domain family code according to entry def. code	
2.169		Proprietary	+++++Prtry	(0..1)	Component	Proprietary identification of the bank transaction code, as defined by the issuer.	R/M	For bank or community specific transaction coding		
2.170		Code	++++++Cd	(1..1)	Max35Text	Proprietary bank transaction code to identify the underlying transaction.	R/M	Code format is depending on the issuer. It may be a composite code	For Finland, contains the Entry def.code specified by FFFS	Contains the Entry text

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
2.171		Issuer	+ + + + + + Issr	(0..1)	Code	Identification of the issuer of the proprietary bank transaction code.	R/M	Value samples (not exhausted): BAI = BAI Code SWIFT = Swift Code BBA = Belgian Code CFONB = French Code FFFS = Finnish Code ZKA = German Code GVC = German Code AEB = Spanish Code DBA = All other accounts than FI DBCD = Dynamic Pay VIAC = Virtual account entries MOB = Swedish SWISH Also other values available such as bank name		
2.199		RelatedParties	+ + + + RltdPties	(0..1)	Component	Set of elements identifying the parties related to the underlying transaction.	C			

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
2.201		Debtor	+++++Dbtr	[0..1]	Party Identification Component	Party that owes an amount of money to the (ultimate) creditor.	C	For outward payments, report if different from account owner. For inward payments, report where available. In instances where the ReversalIndicator <RvslInd> is TRUE, the Creditor and Debtor must be the same as the Creditor and Debtor of the original entry. EPC mandated for SEPA Payment - For SEPA inward payments, it is expected that the Debtor info would be provided by the Debtor Agent and hence would be reported		Present in case of a credit transaction and if available
9.1.0		Name	++++++Nm	[0..1]	Max70Text	Name of the debtor.	C			Reported if available
9.1.1		PostalAddress	++++++PstlAdr	[0..1]	Component	Information that locates and identifies a specific address, as defined by postal services.	C			Contains the primary address of the Debtor if available
9.1.5		StreetName	+++++++StrtNm	[0..1]	Max70Text	Name of a street or thoroughfare	C			
9.1.6		BuildingName	+++++++BldgNb	[0..1]	Max16Text	Number that identifies the position of a building on a street.	C			

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
9.1.7		Postal Code	++++++PstCd	[0..1]	Max16Text	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.	C			
9.1.8		Town Name	++++++TwnNm	[0..1]	Max35Text	Name of a built-up area, with defined boundaries, and a local government.	C			
9.1.10		Country	+++++++Ctry	[0..1]	CountryCode	Nation with its own government.	C			
9.1.11		AddressLine	+++++++AdrLine	[0..1]	Max70Text	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	C			
9.1.12		Identification	++++++Id	[0..1]	ChoiceComponent	Unique and unambiguous way of identifying an organization or an individual person.	C			
9.1.13		OrganizationIdentification	+++++++OrgId	[1..1]	Component	Unique an unambiguous way of identifying an organization.	C			
9.1.14		BICOrBEI	++++++++BICOrBEI	[0..1]	Identifier	Code allocated to organizations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).	C			

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
9.1.15		Other	+++++++++Othr	[0..n]	Component	Unique identification of an organization, as assigned by an institution, using an identification scheme.	C			
9.1.16		Identification	+++++++++Id	[1..1]	Text	Identification assigned by an institution.	C			
9.1.17		SchemeName	+++++++++SchemeNm	[0..1]	Component	Name of the identification scheme.	C			
9.1.18	{{Or	Code	++++++++++Cd	[1..1]	Code	Name of the identification scheme, in a coded form as published in an external list.	C			
9.1.19	Or}}	Proprietary	++++++++++Prtry	[1..1]	Max35Text	Name of the identification scheme, in a free text form.	C			
9.1.20		Issuer	+++++++++Issr	[0..1]	Max35Text	Entity that assigns the identification.	C			
1.2.35		PrivateIdentification	++++++++PrvtId	[1..1]	Component	Unique and unambiguous identification of a party	C			
1.2.36		DateAndPlaceOfBirth	+++++++++DtAndPlcOfBirth	[0..1]	Component	Date and place of birth of a person	C			
1.2.37		BirthDate	++++++++++BirthDt	[1..1]	ISOdate	Date on which a person is born	C			
1.2.38		ProvinceOfBirth	++++++++++PrvcOfBrth	[0..1]	Max35Text	Province where a person was born	C			
1.2.39		CityOfBirth	++++++++++CityOfBrth	[1..1]	Max35Text	City where a person was born	C			
1.2.40		CountryOfBirth	++++++++++CtryOfBrth	[1..1]	CountryCOde	Country where a person was born	C			
1.2.41		Other	+++++++++Othr	[0..1]	Component	Unique identification of an organization, as assigned by an institution, using an identification scheme.	C			
1.2.42		Identification	++++++++++Id	[1..1]	Max35Text	Unique and unambiguous identification of a person	C			
1.2.43		SchemeName	++++++++++SchmeNm	[0..1]	Component	Name of the identification scheme.	C			

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
1.2.44	{{Or	Code	+ + + + + + + + + + +Cd	[1..1]	Code	Name of the identification scheme, in a coded form as published in an external list.	C			
1.2.45	Or}}	Proprietary	+ + + + + + + + + + +Prtry	[1..1]	Max35Text	Name of the identification scheme, in a free text form.	C			
1.2.46		Issuer	+ + + + + + + + + +Issr	[0..1]	Max35Text	Entity that assigns the identification	C			
1.2.47		CountryOfResidence	+ + + + + + +CtryOfRes	[0..1]	Country Code	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.	C			
2.202		DebtorAccount	+ + + + +DbtrAcct	[0..1]	Component	Unambiguous identification of the account of the debtor.	C	For inward payment, Report where available. Conditional on the country regulatory requirement		
1.1.0		Identification	+ + + + + +Id	[0..1]	Account Identification Component	Unique and unambiguous identification of the account between the account owner and the account servicer.	C	Either <IBAN> or <Othr> must be populated		
1.1.1	{Or	IBAN Account number	+ + + + + + +IBAN	[0..1]	IBANIdentifier	International Bank Account Number (IBAN) identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997- 10-01, or later revisions.	C		Finland only: Only used in a cash pool setup. Counter account will be shown for credit entries	Reported if available.

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
1.1.2	Or}	Other	+++Othr	[0..1]	Component	Unique identification of an account, as assigned by the account servicer, using an identification scheme.	R/M			
1.1.3		Id	++++Id	[1..1]	Max.34Text	Unique identification of an account.	R/M			Reported if different from IBAN and available
1.1.4		SchemeName	++++SchmeNm	[0..1]	Choice Component	Name of the identification scheme.				Reported if available
1.1.5	{{Or	Code	+++++Cd	[1..1]	Code	Name of identification scheme, in a coded form.				
1.1.6	Or}}	Proprietary	+++++Prtry	[1..1]	Max35Text					
2.203		UltimateDebtor	+++++UltmtDbtr	[0..1]	Party Identification Component	Ultimate party that owes an amount of money to the (ultimate) creditor.	C	Ultimate party that owes an amount of money to the (ultimate) creditor		
9.1.0		Name	++++++Nm	[0..1]	Text	Name of the account, assigned by the account servicing institution in agreement with the account owner in order to provide an additional means of identification of the account.	C		(U-turns apply to Finland only)	Reported if available

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
9.1.1		PostalAddress	++++++PstlAdr	[0..1]	Component	Information that locates and identifies a specific address, as defined by postal services.	C			
9.1.5		StreetName	+++++++StrtNm	[0..1]	Max70Text	Name of a street or thoroughfare.	C			
9.1.6		BuildingNumber	+++++++BldgNb	[0..1]	Max16Text	Number that identifies the position of a building on a street.	C			
9.1.7		PostCode	+++++++PstCd	[0..1]	Max16Text	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.	C			
9.1.8		TownName	+++++++TwnNm	[0..1]	Max35Text	Name of a built-up area, with defined boundaries, and a local government.	C			
9.1.10		Country	+++++++Ctry	[0..1]	CountryCode	Nation with its own government.	C			
9.1.11		AddressLine	+++++++AdrLine	[0..1]	Max70Text	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	C			
9.1.12		Identification	++++++Id	[0..1]	ChoiceComponent	Unique and unambiguous way of identifying an organization or an individual person.	C			
9.1.13		OrganizationIdentification	+++++++OrgId	[1..1]	Component	Unique an unambiguous way of identifying an organization.	C			

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
9.1.14		BICOrBEI	+ + + + + + + +BICOrBEI	[0..1]	Identifier	Code allocated to organizations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).	C			
9.1.15		Other	+ + + + + + + +Othr	[0..n]	Component	Unique identification of an organization, as assigned by an institution, using an identification scheme.	C			
9.1.16		Identification	+ + + + + + + + +Id	[1..1]	Max35Text	Identification assigned by an institution.	C			
9.1.17		SchemeName	+ + + + + + + + +SchemeN m	[0..1]	Component	Name of the identification scheme.	C			
9.1.18	{{Or	Code	+ + + + + + + + + +Cd	[1..1]	Code	Name of the identification scheme, in a coded form as published in an external list.	C			
9.1.19	Or}}	Proprietary	+ + + + + + + + + +Prtry	[1..1]	Max35Text	Name of the identification scheme, in a free text form.	C			
9.1.20		Issuer	+ + + + + + + + +Issr	[0..1]	Max35Text	Entity that assigns the identification.	C			
9.1.21		PrivateIdentification	+ + + + + + + +PrvtId	[1..1]	Component	Unique and unambiguous identification of a party	C			
9.1.22		DateAndPlaceOfBirth	+ + + + + + + + +DtAndPlc OfBirth	[0..1]	Component	Date and place of birth of a person	C			
9.1.23		BirthDate	+ + + + + + + + + +BirthDt	[1..1]	ISOdate	Date on which a person is born	C			
9.1.24		ProvinceOfBirth	+ + + + + + + + + +PrvcOfB rth	[0..1]	Max35Text	Province where a person was born	C			
9.1.25		CityOfBirth	+ + + + + + + + + +CityOfBi rth	[1..1]	Max35Text	City where a person was born	C			

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
9.1.26		CountryOfBirth	+ + + + + + + + + +CtryOfBrth	[1..1]	CountryCOde	Country where a person was born	C			
9.1.27		Other	+ + + + + + + + +Othr	[0..1]	Component	Unique identification of an organization, as assigned by an institution, using an identification scheme.	C			
9.1.28		Identification	+ + + + + + + + + +Id	[1..1]	Max35Text	Unique and unambiguous identification of a person	C			
9.1.29		SchemeName	+ + + + + + + + + +SchmeNm	[0..1]	Component	Name of the identification scheme.	C			
9.1.30	{{Or	Code	+ + + + + + + + + + +Cd	[1..1]	Code	Name of the identification scheme, in a coded form as published in an external list.	C			
9.1.31	Or}}	Proprietary	+ + + + + + + + + + +Prtry	[1..1]	Max35Text	Name of the identification scheme, in a free text form.	C			
9.1.32		Issuer	+ + + + + + + + + +Issr	[0..1]	Max35Text	Entity that assigns the identification	C			
9.1.33		CountryOfResidence	+ + + + + + +CtryOfRes	[0..1]	Country Code	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.	C			
2.204		Creditor	+ + + + +Cdtr	[0..1]	Party Identification Component	Party to which an amount of money is due.	C	For outward payment, report where available.		
9.1.0		Name	+ + + + + +Nm	[0..1]	Max70Text	Name of the account, assigned by the account servicing institution in agreement with the account owner in order to provide an additional means of identification of the account.	C			In case of a debit transaction the field contains the creditor name from the SEPA transaction or if transaction is created via ISO 20022 XML pain 001 in Danske Bank. In other cases the value is blank.

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
9.1.1		PostalAddress	+ + + + + +PstlAdr	[0..1]	Component	Information that locates and identifies a specific address, as defined by postal services.	C			
9.1.5		StreetName	+ + + + + + +StrtNm	[0..1]	Max70Text	Name of a street or thoroughfare	C			
9.1.6		BuildingName	+ + + + + + +BldgNb	[0..1]	Max16Text	Number that identifies the position of a building on a street.	C			
9.1.7		PostCode	+ + + + + + +PstCd	[0..1]	Max16Text	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.	C			
9.1.8		TownName	+ + + + + + +TwnNm	[0..1]	Max35Text	Name of a built-up area, with defined boundaries, and a local government.	C			
9.1.10		Country	+ + + + + + +Ctry	[0..1]	CountryCode	Nation with its own government.	C			
9.1.11		AddressLine	+ + + + + + +AdrLine	[0..2]	Max70Text	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	C			
9.1.12		Identification	+ + + + + +Id	[0..1]	Component	Unique and unambiguous way of identifying an organization or an individual person.	C			
9.1.13		OrganizationIden tification	+ + + + + + +OrgId	[1..1]	Component	Unique an unambiguous way of identifying an organization.	C			

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
9.1.14		BICOrBEI	+++++++++BICOrBEI	[0..1]	Identifier	Code allocated to organizations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).	C			
9.1.15		Other	+++++++++Othr	[0..n]	Component	Unique identification of an organization, as assigned by an institution, using an identification scheme.	C			
9.1.16		Identification	+++++++++Id	[1..1]	Max35Text	Identification assigned by an institution.	C			
9.1.17		SchemeName	+++++++++SchemeNm	[0..1]	ChoiceComponent	Name of the identification scheme.	C			
9.1.18	{{Or	Code	+++++++++Cd	[1..1]	Code	Name of the identification scheme, in a coded form as published in an external list.	C			
9.1.19	Or}}	Proprietary	+++++++++Prtry	[1..1]	Max35Text	Name of the identification scheme, in a free text form.	C			
9.1.20		Issuer	+++++++++Issr	[0..1]	Max35Text	Entity that assigns the identification.	C			
9.1.21		PrivateIdentification	+++++++++PrvtId	[1..1]	Component	Unique and unambiguous identification of a party	C			
9.1.22		DateAndPlaceOfBirth	+++++++++DtAndPlcOfBirth	[0..1]	Component	Date and place of birth of a person	C			
9.1.23		BirthDate	+++++++++BirthDt	[1..1]	ISOdate	Date on which a person is born	C			
9.1.24		ProvinceOfBirth	+++++++++PrvcOfBrth	[0..1]	Max35Text	Province where a person was born	C			

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
9.1.25		CityOfBirth	+ + + + + + + + + + CityOfBirth	[1..1]	Max35Text	City where a person was born	C			
9.1.26		CountryOfBirth	+ + + + + + + + + + CtryOfBirth	[1..1]	CountryCode	Country where a person was born	C			
9.1.27		Other	+ + + + + + + + + Othr	[0..1]	Component	Unique identification of an organization, as assigned by an institution, using an identification scheme.	C			
9.1.28		Identification	+ + + + + + + + + + Id	[1..1]	Max35Text	Unique and unambiguous identification of a person	C			
9.1.29		SchemeName	+ + + + + + + + + + SchmeNm	[0..1]	Component	Name of the identification scheme.	C			
9.1.30	{{Or	Code	+ + + + + + + + + + + Cd	[1..1]	Code	Name of the identification scheme, in a coded form as published in an external list.	C			
9.1.31	Or}}	Proprietary	+ + + + + + + + + + + Prtry	[1..1]	Max35Text	Name of the identification scheme, in a free text form.	C			
9.1.32		Issuer	+ + + + + + + + + + Issr	[0..1]	Max35Text	Entity that assigns the identification	C			
9.1.33		CountryOfResidence	+ + + + + + + CtryOfRes	[0..1]	Country Code	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.	C			
2.205		CreditorAccount	+ + + + + CdtrAcct	[0..1]	Component	Unambiguous identification of the account of the creditor of the payment transaction.	C	For outward, payment, Report where available.		
1.1.0		Identification	+ + + + + + Id	[0..1]	Identifier	Unique and unambiguous identification of the account between the account owner and the account servicer.	C	Either <IBAN> or <Othr> must be populated		

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
1.1.1	{Or	IBAN Accountnumber	+++++++IBAN	[0..1]	IBANidentifier	International Bank Account Number (IBAN) identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.	C			Contains the counter account when available.
1.1.2	Or}	Other	+++++++Othr	[0..1]	Component	Unique identification of an organization, as assigned by an institution, using an identification scheme.	C			
1.1.3		Identification	++++++++Id	[1..1]	Max35Text	Unique and unambiguous identification of a person	C			
1.1.4		SchemeName	++++++++SchmeNm	[0..1]	Component	Name of the identification scheme.	C			Reported if available
1.1.5	{{Or	Code	+++++++++Cd	[1..1]	Code	Name of the identification scheme, in a coded form as published in an external list.	C			
1.1.6	Or}}	Proprietary	+++++++++Prtry	[1..1]	Max35Text	Name of the identification scheme, in a free text form.	C			
1.1.8		Type	++++++Tp	[0..1]	Component	Nature, or use of the account	C			
2.206		UltimateCreditor	+++++UltmtCdtr	[0..1]	Party identifier Component	Ultimate party to which an amount of money is due.	C	Ultimate party to which an amount of money is due.		
9.1.0		Name	++++++Nm	[0..1]	Max140Text	Name of the account, assigned by the account servicing institution in agreement with the account owner in order to provide an additional means of identification of the account.	C			Reported if available

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
9.1.1		PostalAddress	+ + + + + +PstlAdr	[0..1]	Component	Information that locates and identifies a specific address, as defined by postal services.	C			
9.1.5		StreetName	+ + + + + + +StrtNm	[0..1]	Max70Text	Name of a street or thoroughfare	C			
9.1.6		BuildingName	+ + + + + + +BldgNb	[0..1]	Max16Text	Number that identifies the position of a building on a street.	C			
9.1.7		PostCode	+ + + + + + +PstCd	[0..1]	Max16Text	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.	C			
9.1.8		TownName	+ + + + + + +TwnNm	[0..1]	Max35Text	Name of a built-up area, with defined boundaries, and a local government.	C			
9.1.10		Country	+ + + + + + +Ctry	[0..1]	CountryCode	Nation with its own government.	C			
9.1.11		AddressLine	+ + + + + + +AdrLine	[0..2]	Max70Text	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	C			
9.1.12		Identification	+ + + + + +Id	[0..1]	ChoiceComp onent	Unique and unambiguous way of identifying an organization or an individual person.	C			
9.1.13		OrganizationIdentification	+ + + + + + +OrgId	[1..1]	Component	Unique an unambiguous way of identifying an organization.	C			
9.1.14		BICOrBEI	+ + + + + + + +BICOrBEI	[0..1]	Identifier	Code allocated to organizations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).	C			

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
9.1.15		Other	+++++++++Othr	[0..n]	Component	Unique identification of an organization, as assigned by an institution, using an identification scheme.	C			
9.1.16		Identification	+++++++++Id	[1..1]	Max35Text	Identification assigned by an institution.	C			
9.1.17		SchemeName	+++++++++SchemeNm	[0..1]	ChoiceComponent	Name of the identification scheme.	C			
9.1.18	{{Or	Code	++++++++++Cd	[1..1]	Code	Name of the identification scheme, in a coded form as published in an external list.	C			
9.1.19	Or}}	Proprietary	++++++++++Prtry	[1..1]	Max35Text	Name of the identification scheme, in a free text form.	C			
9.1.20		Issuer	+++++++++Issr	[0..1]	Max35Text	Entity that assigns the identification.	C			
9.1.21		PrivateIdentification	+++++++Prvtld	[1..1]	Component	Unique and unambiguous identification of a party	C			
9.1.22		DateAndPlaceOfBirth	++++++++DtAndPlcOfBirth	[0..1]	Component	Date and place of birth of a person	C			
9.1.23		BirthDate	+++++++++BirthDt	[1..1]	ISOdate	Date on which a person is born	C			
9.1.24		ProvinceOfBirth	+++++++++PrvcOfBirth	[0..1]	Max35Text	Province where a person was born	C			
9.1.25		CityOfBirth	+++++++++CityOfBirth	[1..1]	Max35Text	City where a person was born	C			
9.1.26		CountryOfBirth	+++++++++CtryOfBirth	[1..1]	CountryCode	Country where a person was born	C			
9.1.27		Other	++++++++Othr	[0..1]	Component	Unique identification of an organization, as assigned by an institution, using an identification scheme.	C			
9.1.28		Identification	+++++++++Id	[1..1]	Max35Text	Unique and unambiguous 5.1.6415.1.641identification of a person	C			

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
9.1.29		SchemeName	+ + + + + + + + + SchmeNm	[0..1]	ChoiceComponent	Name of the identification scheme.	C			
9.1.30	{{Or	Code	+ + + + + + + + + + Cd	[1..1]	Code	Name of the identification scheme, in a coded form as published in an external list	C			
9.1.31	Or}}	Proprietary	+ + + + + + + + + + Prtry	[1..1]	Max35Text	Name of the identification scheme, in a free text form.	C			
9.1.32		Issuer	+ + + + + + + + + Issr	[0..1]	Max35Text	Entity that assigns the identification	C			
9.1.33		CountryOfResidence	+ + + + + + CtryOfRes	[0..1]	Country Code	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.	C			
2.211		RelatedAgents	+ + + + RltdAgts	[0..1]	Component	Set of elements identifying the agents related to the underlying transaction.	C			
2.213		CreditorAgent	+ + + + + CdtrAgt	[0..1]	Financial institution Identification component	Financial institution servicing an account for the creditor.	C	EPC Mandated for SEPA CT and DD.	When reporting on Finnish accounts only: If Speedup agreement is in effect the BIC is always DABAFIHH	
6.1.0		FinancialInstitutionIdentification	+ + + + + + FinInstnId	[1..1]	Component	Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognized or proprietary identification scheme	C			

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
6.1.1		BIC	+++++++BIC	[1..1]	BICIdentifier	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking	C		In Finland only: If transaction is marked as a Speedup the BIC is always DABAFIHH	
6.1.2		ClearingSystemMemberIdentification	+++++++ClrSysMmbId	[1..1]	Component	Unique and unambiguous identifier of a clearing system member, as assigned by the system or system administrator.	C			
6.1.6		MemberIdentification	++++++++ MmbId	[1..1]	Max35Text	Identification of a member of a clearing system.	C			
2.224		Purpose	++++Purp	[0..1]	Component	Underlying reason for the payment transaction, eg, a charity payment, or a commercial agreement between the creditor and the debtor.	C	Report when available		
2.225	{Or	Code	+++++Cd	[1..1]	ExternalPurposeCode	Specifies the underlying reason for the payment transaction, as published in an external purpose code list.	C			Mapped from the clearing transaction or if transaction is created via ISO 20022 XML pain 001 in Danske Bank. In other cases the value is blank
2.226	Or}	Proprietary	+++++Prtry	[1..1]	Max35Text	User community specific purpose.	C			Mapped from the clearing transaction or if transaction is created via ISO 20022 XML pain 001 in Danske Bank. In other cases the value is blank

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
2.234		RemittanceInformation	++++RmtInf	(0..1)	Component	Information that enables the matching, ie, reconciliation, of a payment with the items that the payment is intended to settle, eg, commercial invoices in an account receivable system.	C	For inward SEPA transaction it is recommended to report, when available		
2.235		Unstructured	+++++Ustrd	(0..n)	Max140Text	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, eg, commercial invoices in an accounts' receivable system in an unstructured form.	C			Filled with free format Remittance Information received from the payment initiator. The number of Ustrd instances is depended on the transaction type and country specific capabilities
2.236		Structured	+++++Strd	(0..n)	Component	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, eg, commercial invoices in an accounts' receivable system in a structured form.	C			Is only present when structured information is available in the transaction.
2.237		ReferredDocument Information	++++++RfrdDocInf	(0..n)	Component	Reference information to allow the identification of the underlying reference documents.	C			
2.238		Type	+++++++Tp	(0..1)	Component	Provides the type of the referred document.	C			
2.239		CodeOrPropriet ary	++++++++CdOrPrtry	(1..1)	Component	Provides the type details of the referred document.	C			

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
2.240		Code	+++++++++Cd	(1..1)	Code	Document type in a coded form	C			Valid codes: CINV CREN.
2.241		Proprietary	+++++++++Prtry	(1..1)	Max35Text	Proprietary identification of the type of the remittance document.	C			Valid codes: PRIM DEBI OISD
2.242		Issuer	++++++++Issr	(0..1)	Max35Text	Identification of the issuer of the reference document type.	C			
2.243		Number	+++++++Nb	(0..1)	Max35Text	Unique and unambiguous identification of the referred document.	C			
2.244		RelatedDate	+++++++RltdDt	(0..1)	ISODate	Date associated with the referred document.	C			
2.245		ReferredDocumentAmount	++++++RfrfDocAmt	(0..1)	ChoiceComponent	Amount of money and currency of a document referred to in the remittance section. The amount is typically either the original amount due and payable, or the amount actually remitted for the referred document.	C			
2.246		DuePayableAmount	+++++++DuePyblAmt	(0..1)	CurrencyAndAmount	Amount specified is the exact amount due and payable to the creditor.	C			
2.247		DiscountAppliedAmount	+++++++DscntApldAmt	(0..1)	CurrencyAndAmount	Amount of money resulting from the application of an agreed discount to the amount due and payable to the creditor.	C			
2.248		CreditNoteAmount	+++++++CdtNoteAmt	(0..1)	CurrencyAndAmount	Amount specified for the referred document is the amount of a credit note.	C			
2.249		TaxAmount	+++++++TaxAmt	(0..1)	CurrencyAndAmount	Quantity of cash resulting from the calculation of the tax.	C			

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
2.250		AdjustmentAmount AndReason	+++++++AdjstmntAm tAndRsn	(0..n)	Component		C			
2.251		Amount	+++++++Amt	(0..1)	CurrencyAn dAmount	Amount of money of the document adjustment.	C			
2.252		CreditDebitIndicator	+++++++CdtDbtInd	(0..1)	Code	Specifies whether the adjustment must be substracted or added to the total amount.	C			
2.253		Reason	+++++++Rsn	(0..1)	Max4Text	Specifies the reason for the adjustment	C			
2.254		AdditionalInformation	+++++++Addtllnf	(0..1)	Max140Text	Provides further details on the document adjustment.	C			
2.255		RemittedAmount	+++++++RmtdAmt	(0..1)	CurrencyAn dAmount	Amount of money remitted for the referred document.	C			
2.256		CreditorReference Information	++++++CdtrRefInf	(0..1)	Component	Reference information provided by the creditor to allow the identification of the underlying documents.	C	For remittance creditor reference information, in instances where the CreditorReference Ty pe Code is SCOR (Structured Communication Reference) and the CreditorReference is structured in accordance with ISO 11649, The issuer should be specified with the text 'ISO'		
2.257		Type	+++++++Tp	(1..1)	Component	Provides the type of the creditor reference.	C			
2.258		CodeOrPropriet ary	++++++++CdOrPrtry	(1..1)	Component	Coded or proprietary format creditor reference type.	C			

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
2.259		Code	+++++++++Cd	(1..1)	Code	Coded creditor reference type.	C			Valid codes: SCOR PUOR
2.260		Proprietary	+++++++++Prtry	(1..1)	Max35Text	Creditor reference type not available in a coded format.	C			Valid codes: OTHR
2.261		Issuer	++++++++Issr	(0..1)	Max35Text	Identification of the issuer of the credit reference type.	C			ISO is used when reporting ISO 11649 reference (RF Creditor reference)
2.262		Reference	+++++++Ref	(0..1)	Max35Text	Unique and unambiguous reference assigned by the creditor to refer to the payment transaction.	C			The reference according to the payment instrument.
2.265		AdditionalRemittance Information	++++++AddtlRmtInf	(0..3)	Max140Text	Additional information, in free text form, to complement the structured remittance information.	C			
2.266		RelatedDates	++++RltdDts	(0..1)	Component	Set of elements identifying the dates related to the underlying transactions.	C	EPC recommendation for SEPA transaction reporting		
2.267		AcceptanceDateTime	+++++AccptncDtTm	(0..1)	ISODateTime	Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent (debtor's agent in case of a credit transfer, creditor's agent in case of a direct debit). This means - amongst others - that the account servicing agent has received the payment order and has applied checks as eg, uthorisation, availability of funds.	C	SEPA Additional Optional Service		Payment date and time Time is always 01.01.01.000001 Example: 2023-10-18T01.01.01.000001
2.293		ReturnInformation	++++RtrInf	(0..1)	Component	Set of elements specifying the return information.	C	Report when available for return items		

ISO Index No.	Or	Item	Tag name	Mult.	Type	ISO Definition	Codes	CGI Rules	Country Specific comments	Danske Bank comments
2.304		Reason	+++++Rsn	(0..1)	Component	Specifies the reason for the return.	C	Specifies Reason for Return		
2.305	{Or	Code	++++++Cd	(1..1)	Code	Reason for the return in a coded form.	C			Return and Direct Debit reason codes.
2.306	Or}	Proprietary	++++++Prtry	(1..1)	Max35Text	Reason for the return, in a proprietary form.	C			
2.307		AdditionalInformation	+++++Addtllnf	(0..1)	Max105Text	Provides further information	C			
2.313		AdditionalTransaction Information	++++AddtlTxInf	(0..1)	Max500Text	AdditionalTransaction Information	C			