

## Danske Bank Message Implementation Guide

Common Global Implementation Market Practice (CGI-MP)

Customer Payment Status Report pain.002.001.03

This document defines how a CustomerPaymentStatusReport will be structured when sent from Danske Bank.

The Danske Bank Message Implementation Guide (MIG) of the CustomerPaymentStatusReport (CPRS) message complies with the international definition for contents and use of an ISO 20022 pain.002.001.03 CustomerPaymentStatusReport, the Common Global Implementation Market Practice (CGI-MP) CustomerPaymentStatusReport recommendations and locale market practice.

For further information about the Common Global Implementation Market Practice initiative please refer to <http://www.swift.com/cgi-mp>

Files sent by Danske Bank will be valid according to the XML Schema for pain.002.001.03 as published on the <http://www.iso20022.org> website.

### Character set

The following character set can be used: ISO8859-1, ISO8859-15 and UTF-8

The character set used in the incoming CustomerCreditTransferInitiation will also be used in the CustomerPaymentStatusReport.

The document includes information in the form of a table concerning the structure of a message as well as the contents of a message. Some columns refer to the Common Global Implementation Market Practice MIG of the CustomerPaymentStatusReport and the Danske Bank columns contains the interpretation made by Danske Bank and

explain the usage of the tags in Danske Bank.

Tags with CGI-MP attribute 'NU' for Not used are hidden in the document

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The table below explains the usage of the columns.

Column Header	Contents
ISO Index no.	The index used by the CGI-MP initiative in the official Customer Payment Status Report V3 pain.002.001.03
Or	Select one or the other field, but not both
Message Item	Message Item used by the CGI-MP initiative in the official Customer Payment Status Report V3 pain.002.001.03
Tag Name	Tag Name used by the CGI-MP initiative in the official Customer Payment Status Report V3 pain.002.001.03
Mult.	(0..1) - Element is optional (1..1) - Element is required (0..n) - Optional with unlimited repetition (1..n) - Required with unlimited repetition
Type	Description of all data types and components used
ISO Definition	ISO Definition of Message Item
Status	CGI-MP attributes ( 'R'-Required, 'C'-Conditional, 'BD'-Bilaterally Determined, 'XOR' - eXclusive or 'NU'-Not used )
CGI-MP Rules	CGI-MP rules
Danske Bank Comments	Danske Bank usage of the tags
[A] / [F]	Danske Bank usage of the tags in [A]cknowledgement and / or [F]eedback file

Color/Background	Meaning
	Root tag of message
	Level Component Tag; no data content
	Level Component Tag; no data content
	Level Component Tag; no data content
	Component Tag; no data content
	Data Tag not used

**CHANGE LOG:**

Version no.	Date	Change
0.1	17.09.2012	Document created
1.0	19.12.2012	Version 1.0 created
1.1	17.03.2014	In 3.125:6.1.1: 'If 2.77:6.1.1 BIC from Credit Transfer file (pain.001.001.03) is invalid then no value will be provided' is added
1.2	07.12.2014	K0588 to K0594 are added to the list of Danske Bank codes
1.3	15.10.2015	K0595 to K0599 are added to the list of Danske Bank codes
1.4	30.01.2016	K0600 to K0603 are added to the list of Danske Bank codes

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1.5	23.06.2016	1.3:9.1.16 <Id> - 'Danske Bank Comments' field is updated. 'Country Specific MIG's' fields have been updated for Norway 1.3:9.1.18 <Cd> - 'Danske Bank Comments' : Codes have been added. 'Country Specific MIG's' fields have been updated for Norway.
1.6	04.07.2016	K0609 to K0643 are added to the list of Danske Bank codes
1.7	13.11.2016	K0644 to K0650 are added to the list of Danske Bank codes
1.8	08.12.2016	K0651 to K0652 are added to the list of Danske Bank codes
1.9	23.02.2017	K0653 is added to the list of Danske Bank codes
2.0	11.03.2019	The country specific market practice column removed. MobilePay Payout status reason codes removed as the payment type is no longer available
2.1	07.10.2019	Reason codes from K0654 to K0732 added. This includes new codes in relation to SEPA Instant
2.2	17.10.2019	Duplicate - File or Message Identification is not unique' is added to the list of Danske Bank codes
2.3	16.06.2021	2.3 OrgnlCreDtTime and description for ISO code FF02 updated
2.4	07.07.2021	3.88 RmtInfr for usage in Norway is added
2.5	07.02.2022	Removed codes related to German payments (K0417, K0421, K0425, K0426, K0577)
2.6	08.03.2023	K0763 is added to the list of Danske Bank codes

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ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO definition	Status	CGI-MP Rules	Danske Bank Comments	(A)cknowledge/ (F)eedback
0.0		Customer Payment Status Report	<CstmPmtStsRpt>	[1..1]			R			
1.0		+ GroupHeader	<GrpHdr>	[1..1]	Component	Set of characteristics shared by all individual transactions included in the message.	R			A+F
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		Unique Id generated by Danske Bank	A+F
1.2		++ CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	Date and time at which the (group of) status report(s) was created by the instructing party.	R		Generated by Danske Bank when created ISODateTime format used. Ex. 2012-08-16T09:30:47+01:00	A+F
1.3		++ InitiatingParty	<InitgPty>	[0..1]	Party Identification Component	Party that initiates the status message.	R			A+F
9.1.12		+++ Identification	<Id>	[0..1]	Choice Component	Unique and unambiguous way of identifying an organisation or an individual person.	R			A+F
9.1.13	{Or	++++ OrganisationIdentification	<OrgId>	[1..1]	Component	Unique and unambiguous way of identifying an organisation.	R	The Sender of the Message identification is sent either in <BICorBEI> or <Othr> with <SchmeNm><Cd> = BANK; not		A+F
9.1.14		+++++ BICorBEI	<BICorBEI>	[0..1]	Identifier	Code allocated to organisations 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	Only used to identify the sender of Status Message - BANK (Bank BIC).	Always DABADKKK	A+F
9.1.15		+++++ Other	<Othr>	[0..n]	Component	Unique identification of an organisation, as assigned by an institution, using an identification scheme.	C/R	Conditional when Sender cannot be identified with <BICorBEI>. Required for Receiver of the Status Message.		
9.1.16		+++++ Identification	<Id>	[1..1]	Max35Text	Identification assigned by an institution.	R	Used to identify the receiver of the Status Message - CUST Used to identify the sender of the Status Message when <BICorBEI> is not available - BANK	Value of tag 1.8:9.1.16 from the Credit Transfer file [pain.001.001.03]	F
9.1.17		+++++ SchemeName	<SchmeNm>	[0..1]	Choice Component	Name of the identification scheme.	R			
9.1.18	{{Or	+++++ Code	<Cd>	[1..1]	Code	Name of the identification scheme, in a coded form as published in an external list.	R	BANK: Sender of Status Message other than BIC CUST: Receiver of Status Message	Value of tag 1.8:9.1.18 from the Credit Transfer file [pain.001.001.03]	F

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2.0		+ OriginalGroupInformationAndStatus	<OrgnlGrpInfAndSts>	[1..1]	Component	Original group information concerning the group of transactions, to which the status report message refers to.	R			A+F
2.1		++ OriginalMessageIdentification	<OrgnlMsgId>	[1..1]	Max35Text	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.	R		Value of tag 1.1 MessageIdentification from the Credit Transfer file [pain.001.001.03]	A+F
2.2		++ OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	Max35Text	Specifies the original message name identifier to which the message refers, eg, pacs.003.001.01 or MT103.	R		Always 'pain.001.001.03'	A+F
2.3		++ OriginalCreationDateTime	<OrgnlCreDtTm>	[0..1]	ISODateTime	Original date and time at which the message was created.	BD	If supplied by originator in the initiation message, will be echoed back.	Value of tag 1.2 CreationDateTime from the Credit Transfer file [pain.001.001.03]	A
2.4		++ OriginalNumberOfTransactions	<OrgnlNbOfTx>	[0..1]	Max15NumericText	Number of individual transactions contained in the original message.	BD	If supplied by originator in the initiation message, will be echoed back.	Value of tag 1.6 NumberOfTransactions from the Credit Transfer file [pain.001.001.03]	A+F
2.5		++ OriginalControlSum	<OrgnlCtrlSum>	[0..1]	Max18DecimalNumber	Total of all individual amounts included in the original message, irrespective of currencies.	BD	If supplied by originator in the initiation message, will be echoed back.	Value of tag 1.7 ControlSum from the Credit Transfer file [pain.001.001.03]	A+F
2.6		++ GroupStatus	<GrpSts>	[0..1]	Code	Specifies the status of a group of transactions.	C	Required if reporting on a group level or combined group and transaction levels. Not Used if reporting at a transaction level only.  ACTC: Group only ACCP: Group only and/or Consolidated status ACSP: Group only and/or Consolidated status ACWVC: Group only and/or Consolidated status PART: Group only and/or Consolidated status PDNG: Group only and/or Consolidated status RJCT: Group only and/or Consolidated status	<b>Coded used:</b> ACCP - Preceding check of technical validation was successful. Customer profile check was also successful. ACSC - Settlement on the debtor's account has been completed ACSP - All preceding checks such as technical validation and customer profile were successful and therefore the payment initiation has been accepted for execution. ACTC - Authentication and syntactical and semantical validation are successful PART - A number of transactions have been accepted, whereas another number of transactions have not yet achieved 'accepted' status. PDNG - Payment initiation or individual transaction included in the payment initiation is pending. Further checks and status update will be performed RJCT - Payment initiation or individual transaction included in the payment initiation has been rejected	A+F

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2.7		++ StatusReasonInformation	<StsRsnInf>	[0..n]	Component	Detailed information on the status reason.	BD	Dependent upon bank's reporting capabilities based on Group Status codes.		A
2.9		+++ Reason	<Rsn>	[0..1]	Component	Specifies the reason for the status report.	BD			A
2.10	{Or	++++ Code	<Cd>	[1..1]	Code	Reason for the status in a coded form.	R	Code required from External Code List. If a bank's status code is supported other than a code from the External Code List, then the bank status code is shown under <AddtlInf>.	Please refer to Danske Bank code list below	A
2.12		+++ AdditionalInformation	<AddtlInf>	[0..n]	Max105Text	Further details on the status.	BD		1. occurrence: Please refer to Danske Bank code list below Next occurrences: Syntax error reason(s)	A
2.13		++ NumberOfTransactionsPerStatus	<NbOfTxPerSts>	[0..n]	Component	Detailed information on the number of transactions for each identical individual transaction status.	BD			
2.14		+++ DetailedNumberOfTransactions	<DtldNbOfTx>	[1..1]	Max15NumericText	Number of individual transactions contained in the message, detailed per status.	R		Not used	
2.15		+++ DetailedStatus	<DtldSts>	[1..1]	Code	Common transaction status for all individual transactions reported.	R		Not used	
2.16		+++ DetailedControlSum	<DtldCtrlSum>	[0..1]	DecimalNumber	Total of all individual amounts included in the message, irrespective of currencies, detailed per status.	BD		Not used	
3.0		+ OriginalPaymentInformationAndStatus	<OrgnPmtInfAndSts>	[0..n]	Component	Information concerning the original payment information, to which the status report message	BD			F
3.1		++ OriginalPaymentInformationIdentification	<OrgnPmtInfId>	[1..1]	Max35Text	Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.	R		Value of tag 2.1 PaymentInformationIdentification from Credit Transfer file (pain.001.001.03)	F

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3.4		++ PaymentInformationStatus	<PmtInfSts>	[0..1]	Code	Specifies the status of the payment information group.	C	Required if reporting on a payment level or combined payment and transaction levels. Not Used if reporting at a transaction level only.  ACCP: Accepted technical, syntactical and profile; passed to back office ACSP: Accepted back office; passed to clearing ACWC: Accepted with change PART: Partially accepted and rejected PDNG: Pending further processing RJCT: Rejection	Not used	
3.5		++ StatusReasonInformation	<StsRsnInf>	[0..n]	Component	Set of elements used to provide detailed information on the status reason.	BD			
3.7		+++ Reason	<Rsn>	[0..1]	Component	Specifies the reason for the status report.	BD			
3.8	{Or	++++ Code	<Cd>	[1..1]	Code	Reason for the status in a coded form.	R	Code required from External Code List. If a bank's status reason code is supported other than a code from the External Code List, then the bank status code is shown under <AddtlInf>.	Not used	
3.10		+++ AdditionalInformation	<AddtlInf>	[0..n]	Max105Text	Further details on the status.	BD		Not used	
3.11		++ NumberOfTransactionsPerStatus	<NbOfTxPerSts>	[0..n]	Component	Detailed information on the number of transactions for each identical individual transaction status.	BD			
3.12		+++ DetailedNumberOfTransactions	<DtldNbOfTx>	[1..1]	Max15NumericText	Number of individual transactions contained in the message, detailed per status.	R		Not used	
3.13		+++ DetailedStatus	<DtldSts>	[1..1]	Code	Common transaction status for all individual transactions reported.	R		Not used	
3.14		+++ DetailedControlSum	<DtldCtrlSum>	[0..1]	DecimalNumber	Total of all individual amounts included in the message, irrespective of currencies, detailed per status.	BD		Not used	
3.15		++ TransactionInformationAndStatus	<TxInfAndSts>	[0..n]	Component	Information concerning the original transactions, to which the status report message refers.	C	Required if reporting on at the transaction level, at the payment/transaction level, or the group/payment/transaction levels. Not Used if reporting at only a group or payment level.		F
3.16		+++ StatusIdentification	<StsId>	[0..1]	Max35Text	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the reported status.	BD		Not used	

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3.17		+++ OriginalInstructionIdentification	<OrgnlInstrId>	[0..1]	Max35Text	Original unique instruction identification as assigned by an instructing party for an instructed party to unambiguously identify the original instruction.	BD		Not used	
3.18		+++ OriginalEndToEndIdentification	<OrgnlEndToEndId>	[0..1]	Max35Text	Original unique identification assigned by the initiating party to unambiguously identify the original transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.	R		Value of tag 2.30 EndToEndIdentification from the Credit Transfer file (pain.001.001.03) Used to identify a credit under any given debit	F
3.19		+++ TransactionStatus	<TxSts>	[0..1]	Code	Specifies the status of a transaction, in a coded form.	C	Required if reporting on a transaction level. Not Used if reporting only at a group or payment level.  ACCP: Accepted technical, syntactical and profile; passed to back office ACSP: Accepted back office; passed to clearing ACWC: Accepted with change PDNG: Pending further processing RJCT: Rejection	<b>Codes used:</b> ACSC - Settlement on the debtor's account has been completed ACSP - All preceding checks such as technical validation and customer profile were successful and therefore the payment initiation has been accepted for execution PDNG - Payment initiation or individual transaction included in the payment initiation is pending. Further checks and status update will be performed RJCT - Payment initiation or individual transaction included in the payment initiation has been rejected  Depends on the value in tag 1.3 Authstn in pain.001.001.03. Please refer to Appendix A in "Danske Bank MIG - ISO 20022 XML CustomerCreditTransferInitiation (pain.001.001.03) and Danske Bank code list below	F
3.20		+++ StatusReasonInformation	<StsRsnInf>	[0..n]	Component	Detailed information on the status reason.	BD		Only one occurrence supported	F
3.22		++++ Reason	<Rsn>	[0..1]	Component	Specifies the reason for the status report.	BD			F
3.23	(Or	+++++ Code	<Cd>	[1..1]	Code	Reason for the status in a coded form.	R	Code required from External Code List. If a bank's status reason code is supported other than a code from the External Code List, then the bank status code is shown under <AddtlInf>.	Please refer to the ISO codes in Danske Bank code list below	F



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3.25		+++ AdditionalInformation	<AddtInf>	[0..n]	Max105Text	Further details on the status.	BD	If banks support ACWC, and Requested Execution Date is changed, date may be reflected in this tag.	Two occurrences of AdditionalInformation will be returned: 1. occurrence: Danske Bank code 2. occurrence: Danske Bank descriptions in English  If 3.19 = ACSC then: 3. occurrence: Booked value. 4. occurrence: Exchange rate if any. If more than one currency exchange then the last exchange rate.  Please refer to Danske Bank codes and descriptions in Danske Bank code list below	F
3.32		+++ OriginalTransactionReference	<OrgnTxRef>	[0..1]	Component	Set of key elements used to identify the original transaction that is being referred to.	BD	Message elements, if populated, under 'Original Transaction Reference' should contain the same value as the message elements of the original instruction		
3.34		+++ Amount	<Amt>	[0..1]	Component	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.	R			F
3.35	{Or	++++ InstructedAmount	<InstdAmt Ccy="AAA">	[1..1]	Currency and Amount	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.	XOR		Value of tag 2.43 InstructedAmount from the Credit Transfer file (pain.001.001.03)	F
3.36	Or}	++++ EquivalentAmount	<EqvtAmt>	[1..1]	Currency and Amount	Amount of money to be transferred between the debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be transferred into a different currency.	XOR			F
3.37		+++++ Amount	<Amt Ccy="AAA">	[1..1]	Amount	Amount of money to be transferred between debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be transferred in a different currency.	R		Value of tag 2.45 Amount from the Credit transfer file (pain.001.001.03)	F
3.38		+++++ CurrencyOfTransfer	<CcyOfTrf>	[1..1]	Code	Specifies the currency of the to be transferred amount, which is different from the currency of the debtor's account.	R		Value of tag 2.46 CurrencyOfTransfer from the Credit Transfer file (pain.001.001.03)	F

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3.41		++++ RequestedExecutionDate	<ReqdExctrDt>	[0..1]	ISODateTime	Date at which the initiating party requests that the clearing agent to process the payment. If payment by cheque, the date when the cheque must be generated by the bank.	R	Date in the original message	Value of tag 2.17 RequestedExecutionDate from the Credit Transfer file (pain.001.001.03)	F
3.88		++++ 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.	BD		Used in Norway to report rejected occurrence(s) of references where a transaction with more than one occurrence of structured Remittance information in pain 001.001.03 is rejected (BITS requirement)	F
3.90		+++++ 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	C			F
3.91		+++++ ReferredDocumentInformation	<RfrdDocInf>	[0..n]	Component	Reference information to allow the identification of the underlying reference documents.	C			F
3.92		+++++++ Type	<Tp>	[0..1]	Component	Provides the type of the referred document.	C			F
3.93		+++++++ CodeOrProprietary	<CdOrPrtry>	[1..1]	Component	Provides the type details of the referred document.	C			F
3.94	{Or	+++++++ Code	<Cd>	[1..1]	Code	Document type in a coded form.	R		Value of tag 2.104 Code from the Credit Transfer file (pain.001.001.03)	F
3.97		+++++++ Number	<Nb>	[0..1]	Max35Text	Unique and unambiguous identification number of the referred document.	C		Value of tag 2.107 Number from the Credit Transfer file (pain.001.001.03)	F
3.98		+++++++ RelatedDate	<RltdDt>	[0..1]	ISODate	Date associated with the referred document, eg, date of issue.	C		Not used	F
3.110		+++++ CreditorReferenceInformation	<CdtrRefInf>	[0..1]	Component	Reference information provided by the creditor to allow the identification of the underlying documents.	BD			F
3.111		+++++++ Type	<Tp>	[0..1]	Component	Provides the type of the creditor reference.	BD			F
3.112		+++++++ CodeOrProprietary	<CdOrPrtry>	[1..1]	Component	Coded or proprietary format creditor reference type.	R			F
3.113	{Or	+++++++ Code	<Cd>	[1..1]	Code	Coded creditor reference type.	R		Value of tag 2.123 Code from the Credit Transfer file (pain.001.001.03)	F
3.115		+++++++ Issuer	<Issr>	[0..1]	Max35Text	Identification of the issuer of the credit reference type.	C		Not used	F
3.116		+++++++ Reference	<Ref>	[0..1]	Max35Text	Unique and unambiguous reference assigned by the creditor to refer to the payment transaction.	BD		Value of tag 2.126 Reference from the Credit Transfer file (pain.001.001.03)	F
3.121		++++ Debtor	<Dbtr>	[0..1]	Party Identification Component	Party that owes an amount of money to the (ultimate) creditor.	R			F

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9.1.0		++++ Name	<Nm>	[0..1]	Max140Text	Name by which a party is known and which is usually used to identify that party.	R		Value of tag 2.19:9.1.0 Name from the Credit Transfer file (pain.001.001.03)	F
3.122		++++ DebtorAccount	<DbtrAcct>	[0..1]	Component	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.	R			F
1.1.0		++++ Identification	<Id>	[1..1]	Account Identification Component	Unique and unambiguous identification of the account between the account owner and the account servicer.	R			F
1.1.1	{Or	+++++ IBAN	<IBAN>	[1..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.	XOR		Value of tag 2.20:1.1.1 IBAN from the Credit Transfer file (pain.001.001.03)	F
1.1.2	Or}	+++++ Other	<Othr>	[1..1]	Component	Unique identification of an account, as assigned by the account servicer, using an identification scheme.	XOR			F
1.1.3		+++++ Identification	<Id>	[1..1]	Max34Text	Unique and unambiguous identification of a person	R		Value of tag 2.20:1.1.3 Identification from the Credit Transfer file (pain.001.001.03)	F
3.123		+++ DebtorAgent	<DbtrAgt>	[0..1]	Financial Institution Identification Component	Financial institution servicing an account for the debtor.	R			F
6.1.0		++++ FinancialInstitutionIdentification	<FinInstId>	[1..1]	Component	Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.	R			F
6.1.1		+++++ BIC	<BIC>	[0..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 (Banking telecommunication messages, Bank Identifier Code)	C	Multiple Ids may be present if available. One identification is required.	Value of tag 2.21:6.1.1 BIC from Credit Transfer file (pain.001.001.03)	F

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6.1.2		+++++ ClearingSystemMemberIdentification	<ClrSysMmbld>	[0..1]	Component	Unique and unambiguous identifier of a clearing system member, as assigned by the system or system administrator.	C	Multiple Ids may be present if available. One identification is required.		
6.1.3		+++++ ClearingSystemIdentification	<ClrSysId>	[0..1]	Choice Component	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is	R			
6.1.6		+++++ MemberIdentification	<Mmbld>	[1..1]	Max35Text	Identification of a member of a clearing system.	R		Not used	
6.1.19		+++++ Other	<Othr>	[0..1]	Component	Unique identification of an agent, as assigned by an institution, using an identification scheme.	C	Multiple Ids may be present if available. One identification is required.		
6.1.20		+++++ Identification	<Id>	[1..1]	Max35Text	Unique and unambiguous identification of a person	R		Not used	
3.125		+++ CreditorAgent	<CdtrAgt>	[0..1]	Financial Institution Identification Component	Financial institution servicing an account for the creditor.	C	Dependent upon transaction type		F
6.1.0		+++++ FinancialInstitutionIdentification	<FinInstId>	[1..1]	Component	Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.	R			F
6.1.1		+++++ BIC	<BIC>	[0..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 (Banking telecommunication messages, Bank Identifier Code)	C	Multiple Ids may be present if available. One identification is required.	Value of tag 2.77:6.1.1 BIC from Credit Transfer file [pain.001.001.03] If 2.77:6.1.1 BIC from Credit Transfer file [pain.001.001.03] is invalid then no value will be provided.	F
6.1.2		+++++ ClearingSystemMemberIdentification	<ClrSysMmbld>	[0..1]	Component	Unique and unambiguous identifier of a clearing system member, as assigned by the system or system administrator.	C	Multiple Ids may be present if available. One identification is required.		F
6.1.3		+++++ ClearingSystemIdentification	<ClrSysId>	[0..1]	Choice Component	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is	R			F
6.1.6		+++++ MemberIdentification	<Mmbld>	[1..1]	Max35Text	Identification of a member of a clearing system.	R		Value of tag 2.77 6.1.6 MemberIdentification from Credit Transfer file [pain.001.001.03]	F
6.1.19		+++++ Other	<Othr>	[0..1]	Component	Unique identification of an agent, as assigned by an institution, using an identification scheme.	C	Multiple Ids may be present if available. One identification is required.		
6.1.20		+++++ Identification	<Id>	[1..1]	Max35Text	Unique and unambiguous identification of a person	R		Not used	

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ISO Index No.	Or	Message Item	Tag Name	Mult.	Type	ISO definition	Status	CGI-MP Rules	Danske Bank Comments	(A)cknowledge/ (F)eedback
3.127		++++ Creditor	<Cdtr>	[0..1]	Party Identification Component	Party to which an amount of money is due.	R			F
9.1.0		++++ Name	<Nm>	[0..1]	Max140Text	Name by which a party is known and which is usually used to identify that party.	R		Value of tag 2.79:9.1.0 Name from Credit Transfer file (pain.001.001.03)	F
3.128		++++ CreditorAccount	<CdtrAcct>	[0..1]	Component	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment	C	Dependent upon transaction type		F
1.1.0		++++ Identification	<Id>	[1..1]	Max34Text	Unique and unambiguous identification of a person	R			F
1.1.1	{Or	+++++ IBAN	<IBAN>	[1..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.	XOR		Value of tag 2.80:1.1.1 IBAN from Credit Transfer file (pain.001.001.03)	F
1.1.2	Or}	+++++ Other	<Othr>	[1..1]	Component	Unique identification of an account, as assigned by the account servicer, using an identification scheme.	XOR			F
1.1.3		+++++ Identification	<Id>	[1..1]	Max34Text	Unique and unambiguous identification of a person	R		Value of tag 2.80:1.1.3 Identification from Credit Transfer file (pain.001.001.03)	F

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### Mapping of Danske Bank codes to ISO ExternalStatusReason1 codes:

ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
AB01	AbortedClearingTimeout	Clearing process aborted due to timeout.	K0723	Returned from clearing - Timeout at Intermediate bank
AB02	AbortedClearingFatalError	Clearing process aborted due to a fatal error.	K0728	Returned from clearing - Technical Problem
AB05	TimeoutCreditorAgent	Transaction stopped due to timeout at the Creditor Agent.	K0722	Returned from clearing - Timeout at the beneficiaries bank
AB07	OfflineAgent	Agent of message is not online	K0724	Returned from clearing - Agent is not available
			K0727	Returned from clearing - cancelled due to error at Intermediate bank
AB08	OfflineCreditorAgent	Creditor Agent is not online.	K0725	Returned from clearing - beneficiaries bank is not available
AB09	ErrorCreditorAgent	Transaction stopped due to error at the Creditor Agent.	K0726	Returned from clearing - cancelled due to error at beneficiaries bank
AC01	IncorrectAccountNumber	Account number is invalid or missing	K0023	Giro account cannot be used
			K0038	Real-interest-rate account is closed today's date
			K0053	Real-interest-rate account is closed today's date
			K0075	Short name / account number not found
			K0102	From and to account identical
			K0180	Error in Bankgiro number
			K0183	Bankgiro no. must be max. 8 digits and without hyphen
			K0270	Cannot find the account
			K0271	From and to accounts do not have the same curr. code with fixed acc.
			K0284	Account && is closed
			K0293	Postgiro number has wrong modulus
			K0299	Separate Fee Account must not be the same acc. no. as the from-acc.
			K0324	Postgiro number must consist of 2 to 8 characters
K0332	Postgiro number must be max. 8 signs and without hyphen			

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ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
			K0347	The bankgiro number does not exist
			K0352	The account is cancelled
			K0353	The account number entered does not exist
			K0361	Postgiro number is not in postgiro-register
			K0362	Error in postgiro number
			K0377	The account number entered does not exist
			K0381	Account no. entered is not correct IBAN
			K0423	From bankgironumber points to to-acc.
			K0431	Do not fill in Separate Fee Account
			K0450	A valid IBAN is required for country and currency mentioned
			K0454	IBAN-account is not valid
			K0503	The account number entered does not exist
			K0521	The account is being closed
			K0523	Erroneous account number
			K0534	IBAN account number invalid
			K0538	IBAN account number contains invalid characters
			K0585	IBAN account is mandatory for transfers within the SEPA area
			AC02	InvalidDebtorAccountNumber
K0631	Rejected in clearing - Invalid IBAN format			
K0001	'From account' cannot be operated			
K0003	'From-account' cannot be used			
K0006	'From-account' entered cannot be used			
K0028	'From-account' not found			
K0043	'From-account' is subject to provisions			
K0072	'From-account' must be filled in			
K0108	Alias stated cannot be used as 'from account'			
K0122	From-account must be 8 or 14 digits			
K0173	From account must have 11 digits			
K0174	From account must be 14 digits			
K0175	From account has no Bank giro no. attached			
K0248	From-acc. has more than one Bankgiro no., enter Bankgiro no.			
K0253	The 'From' field must be filled in			
K0269	With fixed acc. transf. the from acc. must be in the same curr. As			

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ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
			K0393	'From-bankgironumber' cannot be used
			K0406	From-account has more than one bankgironumber
			K0440	No relationship between Sender's account and BACS User ID
			K0441	No relationship between Sender's account and EFTS User ID
			K0498	Debit acc. wages does not exist
			K0603	This account cannot be used for transfer abroad
			K0604	This account cannot be used for foreign cheques
AC03	InvalidCreditorAccountNumber	Creditor account number invalid or missing	K0012	'To-account' not filled in
			K0024	Beneficiary account cannot be used
			K0025	To-account to SBAU cannot be filled in
			K0026	To-account cannot be used
			K0046	'To-account' does not exist
			K0060	Creditor no. must be 8 digits
			K0061	Creditor no. must be 7 digits
			K0062	The last digit in creditor no. must not be 0
			K0063	Creditor no. must be 8 digits, and must not begin with 0
			K0064	The creditor no. entered does not exist
			K0068	Creditor no. entered is not filled in correctly
			K0073	'To-account' must be filled in
			K0094	PBS number does not exist
			K0095	GIRO number does not exist
			K0575	Beneficiary's account number contains spaces
			K0593	Please key in the account number in IBAN format.
AC03	InvalidCreditorAccountNumber	Creditor account number invalid or missing	K0109	Receivers account number may not contain more than 8 digits
			K0206	To account does not exist
			K0217	'To-account' must contain only digits
			K0296	To-account does not exist
			K0328	To-account must consist of 8 to 14 characters
			K0338	No. of char. in the field Beneficiary's Account must not be less than
			K0371	No. of char. in the field Beneficiary's Account must not be more than
			K0379	Beneficiary's account does not match country code for beneficiary's bank
			K0382	Receivers account no. is not correct IBAN



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ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
			K0399	The beneficiary's account is not a correct IBAN
			K0415	Beneficiary's account and BLZ code do not agree
			K0416	To account number and SWIFT address do not agree.
			K0418	Beneficiary's account and BLZ code do not agree.
			K0419	To account number and SWIFT address do not agree.
			K0424	To-account cannot be used
			K0427	Beneficiary's account cannot be used, as the BLZ code isn't numerical
			K0443	Beneficiary's account number does not exist
			K0475	Foreign NemKonto
			K0476	No NemKonto found
			K0494	To account must be filled out.
			K0502	Error in beneficiary's reg. no. or account no.
			K0504	Payee Sort code/account number not known
			K0528	Beneficiary's account number not found - please check
			K0593	Please key in the account number in IBAN format.
AC04	ClosedAccountNumber	Account number specified has been closed on the Receiver's books.	K0610	Returned - Closed Account Number
AC05	ClosedDebtorAccountNumber	Debtor account number closed	K0027	'From-account' is closed
			K0042	'From-account' is declared null and void
AC06	BlockedAccount	Account specified is blocked, prohibiting posting of transactions against it.	K0030	'From-account' is blocked
			K0031	The account entered is not open for deposits
		against it.	K0037	The 'from-account' entered is a pass book and cannot be debited
			K0048	'To-account' is blocked
			K0049	'To-account' is not open for deposits
			K0055	'To-account' is subject to restricted use
			K0135	From account cannot be used
			K0179	From account cannot be operated
			K0245	Account && is blocked
			K0246	The account entered is blocked
			K0247	The account has been blocked
			K0249	Client account - account must not be used
			K0359	To-account access is restricted
			K0360	The account is blocked

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ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
			K0366	The account cannot be used
			K0500	Payment type cannot be used because of to-account restriction
			K0611	Returned - Blocked Account
AC07	ClosedCreditorAccountNumber	Creditor account number closed	K0045	'To-account' is closed
			K0054	'To-account' is declared null and void
			K0535	Payee account closed
AC08	InvalidBranchCode	Branch code is invalid or missing	K0258	Registration no. does not exist
			K0434	The sort code entered does not exist
			K0481	Sort code does not exist.
			K0505	Payee Sort Code is unable to receive Faster Payments. Try BACS/CHAPS.
			K0547	Sortcode not FPS registered. Try CHAPS - higher fees apply
K0551	Sortcode not FPS/CHAPS registered contact your Branch or A/c Manager			
AC09	InvalidAccountCurrency	Account currency is invalid or missing	Not used	
AC10	InvalidDebtorAccountCurrency	Debtor account currency is invalid or	Not used	
AC11	InvalidCreditorAccountCurrency	Creditor account currency is invalid or	Not used	
AC12	InvalidAccountType	Account type missing or invalid	Not used	
AC13	InvalidDebtorAccountType	Debtor account type missing or invalid	Not used	
AC14	InvalidCreditorAccountType	Creditor account type missing or invalid	Not used	
AG01	TransactionForbidden	Transaction forbidden on this type of account (formerly NoAgreement).	K0107	Alias stated cannot be used for this payment type
			K0161	Only account transfer is allowed from a client account
			K0192	'To-account' cannot be used for Europe transfer
			K0230	The account entered cannot be used for Europe transfer
			K0314	To bankgironumber points to from-account
			K0334	The To account does not belong to the tax authorities
			K0387	The credit account is a ZUS account, use the ZUS format instead.
			K0388	ZUS payment - The credit account is not a ZUS account
			K0437	Transfers cannot be made to the Account Number selected
K0612	Returned - Transaction forbidden			
AG02	InvalidBankOperationCode	Bank Operation code specified in the message is not valid for receiver.	K0613	Returned - Invalid Bank Operation Code

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ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
AG03	TransactionNotSupported	Transaction type not supported/authorized on this account	K0002	Payment type entered cannot be processed
			K0125	Unknown payment mode
			K0127	Payment type invalid
			K0137	Non-Danish payment mode: && is unavailable
			K0154	Wrong combination of payment channel and beneficiary advice
			K0169	Foreign curr. account/amount not allowed. Use another payment type
			K0306	The beneficiary does not allow KID
			K0308	Receiver require correct KID
			K0319	The payment type cannot be used with the selected From account
			K0326	Payment type 'internal' only avail. for transfer between own accounts
			K0433	Currency exchange is not allowed for this payment type
			K0442	Currency exchange is not allowed for this payment type
			K0457	The currency of senders account and the payment must be the same
			K0467	'Payment type' not valid
			K0479	Unknown payment type
			K0524	Payment type incorrectly filled in
			K0530	Beneficiary's bank does not accept transfer. Use 'Transfer abroad'
K0600	Payment mode/channel is not allowed			
K0713	It is not possible to initiate SEPA Instant payment from this account			
K0714	Payment cannot be sent through SEPA Instant			
K0715	SEPA Instant is not available			
AG04	InvalidAgentCountry	Agent country code is missing or invalid	Not used	
AG05	InvalidDebtorAgentCountry	Debtor agent country code is missing or invalid	Not used	
AG06	InvalidCreditorAgentCountry	Creditor agent country code is missing or invalid	K0141	Country code does not match the SWIFT address
AG07	UnsuccessfulDirectDebit	Debtor account cannot be debited for a generic reason. Code value may be used in general purposes and as a replacement for AM04 if debtor bank does not reveal its customer's insufficient funds for privacy reasons	Not used	

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ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
AG08	InvalidAccessRights	Transaction failed due to invalid or missing user or access right	K0004	Transfer rejected by administration system
			K0005	No power of att. establ. in branch system
			K0007	User no. not found in administration system
			K0015	You cannot transfer to third party
			K0018	No power of att. type est. for transf. betw. own accounts
			K0019	No power of att. type est. for transf. to third party
			K0020	No power of att. type est. for transfer
			K0021	No power of att. type est. for transfer from GIRO
			K0022	User not authorised for Corporate Service
			K0115	Payment deleted as authorisation is missing
			K0139	No 'From-account' authorisation
			K0158	User has no access to Swedish Cash Management module
			K0191	User has no access to English Cash Management module
			K0219	User has no access to Danish Cash Management module
			K0231	No power of procurement
			K0257	User has no access to Norwegian Cash Management module
			K0285	Auth. miss.
			K0316	User has no access to Finnish Cash Management module
			K0343	User has no access to the account
			K0358	There is no mandate for FROM account
K0364	Mandate situation is incorrect			
K0365	User has no access to the account			
K0446	User has no access to Irish Cash Management module			
K0491	User has no access to Polish Cash Management module			
AGNT	IncorrectAgent	Agent in the payment workflow is incorrect	Not used	
AM01	ZeroAmount	Specified message amount is equal to zero	K0077	Amount must be larger than 0
			K0474	Foreign currency amount must be larger than 0
			K0484	The amount must be greater than 0
AM02	NotAllowedAmount	Specified transaction/message amount is greater than allowed maximum.	K0079	The amount entered must be less than 10 billion
			K0201	The amount entered is too large
			K0216	Amount must be smaller than DKK 10 billion
			K0297	Counter value must be smaller than DKK 1 billion

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ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
			K0380	Payment limit exceeded with this payment.
			K0506	Amount exceeds Faster Payment limit. Try BACS or CHAPS.
			K0515	DeleteOvLim
			K0565	Payment over FPS spending limit - contact your Branch or A/c Manager
			K0625	Rejeceted in clearing - Not Allowed Amount
			K0721	The amount is higher than allowed within SEPA Instant
AM03	NotAllowedCurrency	Specified message amount is in a non processable currency outside of existing agreement.	K0121	Amount must be in local currency or EURO. Use foreign payment
			K0123	Currency code cannot be used - use foreign transfer
			K0124	Only local currencies. Use foreign payment or CHAPS (when EUR)
			K0131	Payment in currency chosen not allowed for Danish transfer
			K0160	Cheques cannot be issued for the currency entered
			K0172	Currency code cannot be used
			K0203	Cheques cannot be issued for exotic currencies
			K0222	The currency entered is suspended
			K0227	Cheques cannot be issued for the currency entered
			K0283	The currency entered is suspended
			K0344	Only DKK transfer possible
			K0438	Transfer can only be made in GBP or EUR
			K0439	The currency GBP is not possible for the selected account
			K0464	Only local currencies for composite debit
			K0466	Transfer can only be made in EUR
			K0492	The currency is not allowed for this payment type
			K0497	Only local currencies. Use foreign payment
			K0583	Equivalent value not allowed for Nat.bank trf
			K0592	Creditor reference is only possible for payments in DKK.
			K0595	Exchange required. Use "Transfer abroad".
			K0601	Please use PLN for this payment type
			K0602	Transfer cannot be executed due to exchange
AM04	InsufficientFunds	Amount of funds available to cover specified message amount is insufficient.	K0041	Insufficient funds in the 'from-account'
			K0044	Insufficient funds in joint maximum
			K0116	Payment deleted due to insufficient funds
			K0143	Insufficient funds in the account

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ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
			K0238	AWAIT COVER
			K0261	Insufficient funds on the giro account
			K0300	Amount must exceed costs
			K0455	The fee (beneficiary to pay) exceeds the transferred amount
AM05	Duplication	Duplication	K0615	Returned - Duplication
AM06	TooLowAmount	Specified transaction amount is less than agreed minimum.	K0357	Amount must be minimum 10,000.00
			K0453	Total sum of invoices/credit notes must exceed 0
AM07	BlockedAmount	Amount specified in message has been blocked by Regulatory authorities	Not used	
AM09	WrongAmount	Amount received is not the amount agreed or expected.	K0078	The amount stated is wrong
			K0099	Amount wrong
			K0637	Rejected in clearing - Original Amount mismatch
AM10	InvalidControlSum	Sum of instructed amounts does not equal the control sum.	Not used	
AM11	InvalidTransactionCurrency	Transaction currency is invalid or missing	K0132	The currency entered does not exist
			K0136	The field 'Currency amount' is not filled in correctly
			K0182	The currency entered does not exist
			K0236	The 'Currency' field must be filled in
			K0309	The field 'Currency amount' is not filled in correctly
			K0315	The currency entered does not exist
			K0318	The counter-currency does not exist
			K0340	Currency code must be stated
			K0430	Currency code must be stated
			K0544	The currency entered is suspended
AM12	InvalidAmount	Amount is invalid or missing	K0071	'Amount' must be filled in
			K0163	The 'Amount' field is not filled in correctly
			K0204	The 'Amount' field is not correctly filled in
			K0447	The field "Counter value" is not filled in correctly
AM13	AmountExceedsClearingSystemLimit	Transaction amount exceeds limits set by clearing system	K0205	Europe transfer cannot exceed the equivalent of DKK 20,000
			K0588	Express payments may not exceed DKK 500,000

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ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
AM14	AmountExceedsAgreedLimit	Transaction amount exceeds limits agreed between bank and client	K0034	The credit balance is tied up and cannot be withdrawn
			K0471	Over limit
			K0516	Selected sender's account type does not allow an unarranged overdraft
			K0548	Payment exceeds FPS spending limit. Try CHAPS - higher fees apply
AM15	AmountBelowClearingSystemMinimum	Transaction amount below minimum set by clearing system	Not used	
AM16	InvalidGroupControlSum	Control Sum at the Group level is invalid	Not used	
AM17	InvalidPaymentInfoControlSum	Control Sum at the Payment Information level is invalid	Not used	
AM18	InvalidNumberOfTransactions	Number of transactions is invalid or missing. Generic usage if cannot specify between group and payment information levels.	Not used	
AM19	InvalidGroupNumberOfTransactions	Number of transactions at the Group level is invalid or missing	Not used	
AM20	InvalidPaymentInfoNumberOfTransactions	Number of transactions at the Payment Information level is invalid	Not used	
AM21	LimitExceeded	Transaction amount exceeds limits agreed between bank and client	Not used	
BE01	InconsistentWithEndCustomer	Identification of end customer is not consistent with associated account number. (formerly CreditorConsistency)	Not used	
BE04	MissingCreditorAddress	Specification of creditor's address, which is required for payment, is missing/not correct. (formerly IncorrectCreditorAddress).	K0103	Fill in minimum 2 lines in beneficiary's name
			K0144	Valid postcode of 5 digits must be inserted
			K0212	Enter correct name & address
			K0214	Min. 3 address lines required for forwarding to beneficiary
			K0259	Fill in minimum 1 line in beneficiary's name
			K0522	Fill in at least 2 lines in Beneficiary's address
			K0614	Returned - Missing Creditor Address
BE05	UnrecognisedInitiatingParty	Party who initiated the message is not recognised by the end customer.	Not used	
BE06	UnknownEndCustomer	End customer specified is not known at	K0508	Customer number does not exist

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ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
		associated Sort/National Bank Code or does no longer exist in the books.	K0509	Extension ID does not exist
			K0520	Extension ID does not exist
BE07	MissingDebtorAddress	Specification of debtor's address, which is required for payment, is missing/not correct.	Not used	
BE08	MissingDebtorName	Debtor name is missing or invalid	Not used	
BE09	InvalidCountry	Country code is missing or invalid. Generic usage if cannot specifically identify debtor or creditor	K0145	The country code entered does not exist
			K0148	The country code entered does not exist
			K0177	The field 'Country code' must be filled in
			K0195	The field 'Country code' must be filled in
			K0394	Fill in Country Code
			K0444	Beneficiaries country code must be filled in
BE10	InvalidDebtorCountry	Debtor country code is missing or Invalid	Not used	
BE11	InvalidCreditorCountry	Creditor country code is missing or invalid	Not used	
BE12	InvalidCountryOfResidence	Country code of residence is missing or invalid	Not used	
BE13	InvalidDebtorCountryOfResidence	Country code of debtor's residence is missing or invalid	Not used	
BE14	InvalidCreditorCountryOfResidence	Country code of creditor's residence is missing or invalid	Not used	
BE15	InvalidIdentificationCode	Identification code missing or invalid. Generic usage if cannot specifically identify debtor or creditor	Not used	
BE16	InvalidDebtorIdentificationCode	Debtor or Ultimate Debtor identification code missing or invalid	Not used	
BE17	InvalidCreditorIdentificationCode	Creditor or Ultimate Creditor identification code missing or invalid	Not used	
BE18	InvalidContactDetails	Contact details missing or invalid	Not used	
BE19	InvalidChargeBearerCode	Charge bearer code for transaction type	K0128	The field 'Costs' must be filled in with 1, 2 or 3



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ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
			K0146	The 'Costs' must be filled in with 4 or 5
			K0198	For Europe transfer the cost code must be '2'
			K0330	The field 'Costs' must be filled in with 1 or 2
			K0389	The "Costs" field must be filled in
			K0486	Costs option 'Beneficiary pays' is not allowed for this payment
			K0487	Costs option 'Sender pays' is not allowed for this payment
BE20	InvalidNameLength	Name length exceeds local rules for payment type	Not used	
BE21	MissingName	Name missing or invalid. Generic usage if cannot specifically identify debtor or creditor	K0346	Beneficiary's name must not start with 'I'
BE22	MissingCreditorName	Creditor name is missing	K0368	Beneficiaries name must be filled in
			K0468	Beneficiary's name must be filled in
CURR	IncorrectCurrency	Currency of the payment is incorrect	Not used	
CUST	RequestedByCustomer	Cancellation requested by the debtor	Not used	
DS01	ElectronicSignaturesCorrect	The electronic signature(s) is/are correct		
DS02	OrderCancelled	An authorized user has cancelled the order	Not used	
DS03	OrderNotCancelled	The user's attempt to cancel the order was not successful	Not used	
DS04	OrderRejected	The order was rejected by the bank side (for reasons concerning content)	Not used	
DS05	OrderForwardedForPostprocessing	The order was correct and could be forwarded for postprocessing	Not used	
DS06	TransferOrder	The order was transferred to VEU	Not used	
DS07	ProcessingOK	All actions concerning the order could be done by the EBICS bank server	Not used	
DS08	DecompressionError	The decompression of the file was not successful	Not used	
DS09	DecryptionError	The decryption of the file was not successful	Not used	
DS0A	DagaSignRequested	Data signature is required	Not used	

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ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
DSOB	UnknownDataSignFormat	Data signature for the format is not available or invalid	Not used	
DSOC	SignerCertificateRevoked	The signer certificate is revoked	Not used	
DSOD	SignerCertificateNotValid	The signer certificate is not valid (revoked or not active)	Not used	
DSOE	IncorrectSignerCertificate	The signer certificate is not present	Not used	
DSOF	SignerCertificateionAuthoritySignerNotValid	The authority of the signer certification sending the certificate is unknown	Not used	
DSOG	NotAllowedPayment	Signer is not allowed to sign the operation type	Not used	
DSOH	NotAllowedAccount	Signer is not allowed to sign for this account	Not used	
DSOK	NotAllowedNumberOfTransaction	The number of transaction is over the number allowed for this signer	Not used	
DS10	Signer1CertificateRevoked	The certificate is revoked for the first signer	Not used	
DS11	Signer1CertificateNotValid	The certificate is not valid (revoked or not active) for the first signer	Not used	
DS12	IncorrectSigner1Certificate	The certificate is not present for the first signer	Not used	
DS13	SignerCertificationAuthoritySigner1NotValid	The authority of signer certification sending the certificate is unknown for the first signer	Not used	
DS14	UserDoesNotExist	The user is unknown on the server	Not used	
DS15	IdenticalSignatureFound	The same signature has already been sent to the bank	Not used	

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ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
DS16	PublicKeyVersionIncorrect	The public key version is not correct. This code is returned when a customer sends signature files to the financial institution after conversion from an older program version (old ES format) to a new program version (new ES format) without having carried out re-initialisation with regard to a public key change.	Not used	
DS17	DifferentOrderDataInSignatures	Order data and signatures don't match	Not used	
DS18	RepeatOrder	File cannot be tested, the complete order has to be repeated. This code is returned in the event of a malfunction during the signature check, e.g. not enough storage space.	Not used	
DS19	ElectronicSignatureRightsInsufficient	The user's rights (concerning his signature) are insufficient to execute the order	Not used	
DS20	Signer2CertificateRevoked	The certificate is revoked for the second signer	Not used	
DS21	Signer2CertificateNotValid	The certificate is not valid (revoked or not active) for the second signer	Not used	
DS22	IncorrectSigner2Certificate	The certificate is not present for the second signer	Not used	
DS23	SignerCertificationAuthoritySigner2NotValid	The authority of signer certification sending the certificate is unknown for the second signer	Not used	
DS24	WaitingTimeExpired	Waiting time expired due to incomplete order	Not used	
DS25	OrderFileDeleted	The order file was deleted by the bank server (for multiple reasons)	Not used	

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ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
DS26	UserSignedMultipleTimes	The same user has signed multiple times	Not used	
DS27	UserNotYetActivated	The user is not yet activated (technically)	Not used	
DT01	InvalidDate	Invalid date (eg, wrong settlement date).	K0033	The maximum number of years of deposit is exceeded
			K0035	The minimum number of years of deposit not yet reached
			K0036	The deposit entered not allowed due to age limit
			K0050	You have exceeded the maximum number of years you can make deposits
			K0052	The deposit entered is not allowed due to age limit
			K0065	Expiry date for creditor no. is exceeded
			K0156	Date of transmission must be filled in
			K0164	Dispatch date must be 2 banking days ahead
			K0165	Dispatch date must be later than today's date
			K0166	Dispatch date must be later than today's date
			K0197	Date of transmission must be today's date or later
			K0218	Dispatch date must be 2 banking days ahead
			K0256	Invoice date must be filled in
			K0278	The end date for fixed acc. transfers contains invalid characters
			K0291	Invalid transaction date
			K0322	Execution date must be next banking day or later
			K0333	The payment date cannot be earlier than the transmission date
			K0335	Dispatch date must be today's date or later
			K0355	Execution date is more than 60 days old
			K0375	The payment date must be today or later
			K0463	Invoice date is not valid
			K0477	A NemKonto payment may be post-dated up to 3 banking days
			K0482	Dispatch date must be numeric
K0537	Invoice date must be YYMMDD or YYYYMMDD			
K0553	Invalid date			
K0566	The transaction date is older than 5 days, please provide valid date.			
K0569	The transmission date is older than 5 days, please provide valid date			
K0627	Rejected in clearing - Invalid date.			
DT02	InvalidCreationDate	Invalid creation date and time in Group Header (eg, historic date)	Not used	
DT03	InvalidNonProcessingDate	Invalid non bank processing date (eg,	K0096	Dispatch date must be a banking day

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ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
		weekend or local public holiday)	K0193	Payment date must be a banking day
			K0207	Transaction date must be a banking day
			K0210	Date of transmission must be a banking day
			K0313	Date of dispatch must be a banking day
			K0552	Date must be a banking day
DT04	FutureDateNotSupported	Future date not supported	K0098	Dispatch date must be maximum 365 days ahead
			K0208	Date must be maximum 365 days ahead
			K0220	Date of dispatch must be no more than 365 days forward
			K0221	Payment date must be maximum 90 days ahead
			K0232	Dispatch date to be at least 3 banking days ahead
			K0337	Transmission date must be no more than 90 days ahead
			K0400	The number of days from transmission to execution must be at most....
			K0409	The number of days from transmission to execution must be at least....
			K0459	The transaction date must be maximum 30 days ahead
			K0589	Express payments can only be executed on today's date
DT05	InvalidCutOffDate	Associated message, payment	K0080	Ordinary giro transfer must be post-dated
			K0081	Payment cannot be dispatched today
			K0082	Urgent giro transfer cannot be post-dated. Use ordinary giro
			K0083	Urgent giro cannot be dispatched today. Use ordinary giro
			K0097	Dispatch date must be today's date or later
DT05	InvalidCutOffDate	Associated message, payment	K0129	Date of dispatch must be today's date or later
			K0142	Date of dispatch must be the next banking day or later
DT05	InvalidCutOffDate	Associated message, payment	K0147	Date of dispatch must be the next banking day or later
			K0150	Date of dispatch must be today's date or later
DT06	ExecutionDateChanged	Execution Date has been modified in order for transaction to be processed	K0243	Pre-dated
			K0336	Dispatch date is changed
DU01	DuplicateMessageID	Message Identification is not unique	No code provided	Duplicate - File or Message Identification is not unique
			No code provided	Duplicate - File not unique and Message Identification is not unique
DU02	DuplicatePaymentInformatonID	Payment Information Block is not unique	Not used	
DU03	DuplicateTransaction	Transaction is not unique	Not used	
DU04	DuplicateEndToEndID	End to End ID is not unique	K0111	Technical credit reference previously received
			K0281	Technical credit ref. received earlier

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ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
DU05	DuplicateInstructionID	Instruction ID is not unique	Not used	
DUPL	DuplicatePayment	Payment is a duplicate of another payment.	Not used	
ED01	CorrespondentBankNotPossible	Correspondent bank not possible.	Not used	
ED03	BalanceInfoRequested	Balance of payments complementary info is requested.	Not used	
ED05	SettlementFailed	Settlement of the transaction has failed.	K0114	Payment deleted as acceptance is missing
			K0628	Rejected in clearing - Settlement Failed
FF01	InvalidFileFormat	File format incomplete or invalid.	Not used	
FF02	SyntaxError	Syntax error reason is provided as narrative information in the additional reason information	No code provided	Rejected by the Bank
FF03	InvalidPaymentTypeInformation	Payment Type Information is missing or invalid. Generic usage if cannot specify Service Level or Local Instrument code	Not used	
FF04	InvalidServiceLevelCode	Service Level code is missing or invalid	Not used	
FF05	InvalidLocalInstrumentCode	Local Instrument code is missing or invalid	Not used	
FF06	InvalidCategoryPurposeCode	Category Purpose code is missing or invalid	Not used	
FF07	InvalidPurpose	Purpose is missing or invalid	K0562	Fill in Message to Foreign Central Bank
			K0563	HMRC RTI information is invalid
FF08	InvalidEndToEndID	End to End ID missing or invalid	Not used	
FF09	InvalidChequeNumber	Cheque number missing or invalid	Not used	
FF10	BankSystemProcessingError	File or transaction cannot be processed due to technical issues at the bank side	Not used	
FOCR	Following Cancellation Request	Following Cancellation Request	K0616	Returned - Following Cancellation Request
IDO1	CorrespondingOriginalFileStillNotSent	Signature file was sent to the bank but the corresponding original file has not been sent yet.	Not used	
MD01	NoMandate	No mandate	Not used	

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ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
MD02	MissingMandatoryInformationInMandate	Mandate related information data required by the scheme is missing.	Not used	
MD05	CollectionNotDue	Creditor or creditor's agent should not have collected the direct debit	Not used	
MD06	RefundRequestByEndCustomer	Return of funds requested by end customer.	Not used	
MD07	EndCustomerDeceased	End customer is deceased.	K0617	Returned - End customer deceased
MS02	NotSpecifiedReasonCustomerGenerated	Reason has not been specified by end customer.	K0618	Returned - Not specified reason customer generated
MS03	NotSpecifiedReasonAgentGenerated	Reason has not been specified by agent.	K0619	Returned - Not specified reason agent generated
NARR	Narrative	Reason is provided as narrative information in the additional reason information.	K0008	Length of communication area is wrong
			K0009	Length of communication area is not correct
			K0010	User no. not filled in
			K0011	Payment type must not be blank or numerical
			K0013	You cannot transf. to own accounts from account
			K0014	You cannot transfer from debit account
			K0016	You cannot transfer to third party from account
			K0017	Central bank transfer not established
			K0029	Do not make debit entries in the 'from-account'
NARR	Narrative	Reason is provided as narrative information in the additional reason information.	K0032	Transfer cannot be executed
			K0039	Central bank transfer cannot be executed
			K0040	Beneficiary's reference must contain civil reg. no. and insurance no.
			K0047	Do not make credit entries in the 'to-account'
			K0051	Do not make credit entries in the 'to-account'
			K0056	Central bank transfer entered cannot be executed
			K0057	Beneficiary's reference must contain Civil reg. no. and insurance no.
			K0058	Card type must be 01, 04, 15, 71, 73, 75 or space
			K0059	Payment-Id must be 15 digits
			K0066	The payment-Id entered is not filled in correctly
			K0067	Payment-Id must be maximum 16 digits
K0069	Payment-Id must be filled in			
K0070	Payment-Id entered is not filled in correctly			
K0076	The field 'card type' must be filled in			

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ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
			K0084	The field 'giro transfer mode' must be filled in
			K0085	Giro type must be 'O' or 'U'
			K0087	Beneficiary and sender PBS no. is the same
			K0088	The field 'Letter to beneficiary' must be filled in with Y or N
			K0091	EITHER fill in 'letter to beneficiary' OR 'text on account statement'
			K0092	Text on acc. statem. only with letter to benef. on Corp.Serv. paym.
			K0093	The field 'Letter to sender' must be filled in with Y or N
			K0100	Valid postcode must be inserted
			K0101	Enter correct postcode
			K0104	Fill in EITHER field 'PBS' OR field 'GIRO'
			K0105	Wrong signs in card receiver
			K0106	Fill in Payment ID
			K0112	No credit entries to be processed
			K0113	Rejected as debit entry was wrong
			K0117	Payment handled manually by the bank
			K0118	Payment deleted by customer
			K0119	Payments with conversion not allowed in a composite debit
			K0120	Payments with different curr. codes not allowed in a composite debit
			K0126	Exchange required - use "Text on account statement - remitter"
			K0134	The field 'Import' is not filled in correctly
			K0140	No rate agreement. The transfer is in the currency of the account
NARR	Narrative	Reason is provided as narrative information in the additional reason information.	K0149	Europe transfer cannot be sent to this country
			K0151	Exchange required - use "Text on account statement - beneficiary"
			K0152	Error in OCR-reference
			K0162	Enter 'OCR-ref.', 'Text to benef.' or 'Mess. to beneficiary'
			K0168	The field 'Import' is not correctly filled in
			K0170	OCR reference must be numeric
			K0171	OCR reference modulus is not correct
			K0178	The payment is test-marked
			K0181	OCR reference field not filled in
			K0184	Customer number must be filled in
			K0186	Payment ID must begin with 4 and consist of 19 characters
			K0190	Unknown payment channel
			K0194	The 'rate agreement no.' entered does not exist
			K0196	The field 'Import' must not be filled in



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			K0199	'Text' must be filled in
			K0200	PBS No. is used by other Datasupplier(0048)
			K0202	Payment ID must not be filled in for this card type
			K0209	The field 'Import' is not filled in correctly
			K0213	To or From account must be in the same currency as the payment
			K0224	Text must be supplied
			K0225	Additional text must be supplied
			K0234	OCR reference must be filled in
			K0237	Acceptance missing
			K0239	Ready for processing
			K0240	Acceptance and approval missing
			K0241	Acceptance and approval missing
			K0242	2nd approval missing
			K0244	Being processed
			K0250	The 'Settlement type' field must be filled in
			K0251	Rate agreement is utilised and can no longer be used
			K0252	Payment means are not stated correct
			K0254	Enter name of town
			K0255	Unknown specification of modulus check
			K0260	Currency does not match rate agreement no.
			K0267	Joint debiting is not permitted for fixed account transfers
NARR	Narrative	Reason is provided as narrative information in the additional reason information.	K0268	Cannot create more agreements on fixed account transfers on the acc.
			K0272	Transfer to 2.bank not permitted with fixed account transfer
			K0274	Fixed account transfer must be executed more than once
			K0275	End date and number of executions must not both be filled out.
			K0276	An agreement on fixed acc. transfers must cover at least two transfers
			K0277	The number of fixed acc. transfers contains invalid characters
			K0279	OCR-reference to Riksskatteverket must start with '16'
			K0280	ES-agreement is inactive(0180)
			K0282	OCR-reference to Riksskatteverket must have 13 digits
			K0286	Rjct. BGC
			K0290	The payment has been executed
			K0292	Do not make debit entries to the 'from-account' used
			K0298	Forward exchange contract does not exist
			K0301	Payment deleted

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ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
			K0302	Payment cannot be deleted
			K0303	Technical reference does not exist
			K0304	Advice type must be 'R', 'S' or 'U'
			K0305	Cheque can not be printed in the selected Reg. No.
			K0307	Internal error in fixing exchange rate
			K0310	The OCR reference is invalid
			K0311	The payment cannot be deleted
			K0312	PBS No. unknown in the register(0007)
			K0320	No. of char. in the field Sender's Reference must not be more than
			K0329	OCR-reference must be numeric
			K0331	Demo agreement - dispatch refused
			K0339	Enter "OCR-ref.", "Invoice number" or "Mess. to beneficiary"
			K0345	Payment Id for card type 41 must have 10 digits
			K0348	Unknown advice type
			K0349	OCR reference invalid
			K0354	'Letter to remit.' not possible for this payment
			K0356	Beneficiary require OCR
			K0363	Type of advice not filled in correctly
			K0367	Rejected by Postgirot
			K0369	Payment to Beneficiary's bank can not be exchanged
			K0370	You cannot transfer from debit account
			K0372	The payment cannot be executed
NARR	Narrative	Reason is provided as narrative information in the additional reason information.	K0376	Unable to delete credit transaction
			K0378	There is an internal error in the rate fixing
			K0383	Enter either 'OCR-reference' or 'Message to beneficiary'
			K0385	Details not correct
			K0386	REGON number empty or not numerical
			K0390	NIP no. modulus is not correct or blank
			K0391	Do not make debit entries to the 'from-account' used
			K0392	Rejected payment - make PLI instead
			K0395	No Bankgironumber in the agreement.
			K0397	Information on recipient must not be filled out for Luxembourg
			K0398	Tax Office account doesn't correspond to symbol of payment
			K0403	Text code 630, own produced Giro payment not supported
			K0404	Unknown debit/credit code

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ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
			K0405	KID reference field not filled in
			K0407	Exchange not allowed - make a foreign payment instead
			K0408	Text code must be filled in
			K0410	No valid recipients in the request
			K0412	Customer number, Invoice number or Invoice date must be filled in
			K0414	To and From account must be kept in the same currency
			K0428	Pass book supplied
			K0432	Foreign cheque payments cannot be processed at present.
			K0436	Cross-boarder payment not allowed
			K0445	The beneficiary-account must be own account
			K0448	Invoice number must be filled in
			K0449	Spot deals cannot be made in the currency chosen
			K0452	OCR reference field must only be filled in for Postgirot or Bankgirot
			K0458	Hamburg account can not be used in CMUO, use instead CMOO
			K0460	Cheque cannot be sent to beneficiary
			K0461	Reversed
			K0462	RetFrOthBk (returned)
			K0465	System failure. Transfer entered cannot be executed
			K0469	Entry kind and type must both be filled outs
			K0470	Fremdateret - statfrem (SKB)
			K0472	The entry type does not exist on the agreement
			K0473	Messages from the bank (BANSTA)
			K0478	NoAp2OvLim
NARR	Narrative	Reason is provided as narrative information in the additional reason information.	K0480	Transfers cannot be made to the country selected
			K0483	The payment has been incorrectly validated (contact Customer service)
			K0488	Debit-credit-code must be filled in with D, C or -
			K0489	Debit-credit-code must be filled in with D, C or -
			K0490	Payment rejected because of error in batch (Telepay)
			K0496	The "Settlement type" field must be filled in with A, E, T, K or L
			K0499	The selected transfer type cannot be used.
			K0507	The payment failed
			K0514	An agreed rate cannot be used for a cheque
			K0517	The KID reference is incorrect.
			K0525	Rejected payment - make a conversion and send PLI payment to clearing

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ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
			K0527	Error in a message specification record
			K0531	NoAcApOvLi
			K0533	Please specify service code in the file
			K0536	Reason for return not specified - contact Payee
			K0540	Please enter a purpose code
			K0541	The selected purpose code is incorrect.
			K0543	NoAp1OvLim
			K0550	NoAccOvLim
			K0554	Only one Norwegian paym. type in each transmission in multiple debit
			K0555	Please specify BACS User ID for payment
			K0567	Cross border payments can not be part of a bulk debit.
			K0568	Field "Letter to beneficiary" must be filled in with N, I or E
			K0576	SWIFT address does not correspond to IBAN account
			K0578	The field 'To' must be filled in
			K0579	Unknown ID type
			K0580	IBAN and BIC/SWIFT do not match in terms of beneficiary bank country
			K0582	The payment type can only be used by RGK
			K0584	Payment type cannot be part of bulk debit
			K0586	Rate agreement must not be filled out with this rate.
			K0587	Payment Type does not exist
			K0590	Express transfers cannot be created at the moment.
			K0591	Beneficiary bank cannot receive express transfers.
			K0594	Same Day Domestic payments can only be made to banks in Ireland
			K0598	Credit notes are not accepted
			K0599	From October 1st 2015, PlusGiro depletion is no longer available
			K0626	Rejected in clearing - Used in PCF file
			K0630	Rejected in clearing - CT settled/cancelled. Recall request
			K0632	Rejected in clearing - Unsupported XML field
			K0633	Rejected in clearing - Invalid data format
			K0634	Rejected in clearing - Invalid country code
			K0635	Rejected in clearing - Invalid original transaction status
			K0636	Rejected in clearing - Invalid original transaction statua

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ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
			K0638	Rejected in clearing - Only SEPA core fields are allowed
			K0639	Rejected in clearing - Invalid Settlement Cycle
			K0640	Rejected in clearing - Expired Time limit for PCR
			K0641	Rejected in clearing - Inconsistent Instructing Agent
			K0643	Rejected in clearing - Invalid use of a Technical BIC
			K0644	It is not possible to issue Danish cheques dated after 31 Oct. 2016.
			K0653	The payment type cannot be used by RGK
			K0654	Text on account statement not possible. Use message to beneficiary
			K0655	Service not valid for this customer
			K0656	Only SEK is allowed for this payment type.
			K0657	Do not make debit entries to the 'from-account' used
			K0658	Cross border payments must be in EUR
			K0659	1169: Reason for return not specified - contact Payee
			K0660	Not allowed to create ZUS payment with value date after 31.12.2017.
			K0661	Cross-border payment is not allowed
			K0662	Incorrect Identification number
			K0663	Not possible to create Swedish payment in EUR - Use Transfer abroad
			K0664	Beneficiary's name contains invalid characters.
			K0667	Number of Beneficiaries must be less than 10 million
			K0671	Reference or Message to Beneficiary must be filled in
			K0672	Bulk payments not possible for Baltic Payments
			K0673	Document number must be filled in
			K0674	Reference no. + Message to beneficiary cannot exceed 130 char.
			K0675	Please enter Statistic code
			K0676	Statistic code not valid
			K0677	Payment only allowed in EUR. Use "Transfer abroad" screen.
			K0678	Urgent payment can be only done within same country
			K0679	From-account do not exist in given currency
			K0680	Cheque cannot be created from a Baltic account

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ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
			K0681	Bundling agreement for foreign payments required
			K0682	INN number should be stated in payments to Russia
			K0683	INN number invalid. Must start with 'INN' and contain 10/12 digits
			K0684	KPP number invalid. Must start with 'KPP' and contain 9 digits
			K0685	VO code is invalid. Correct format is '[VO12345]'
			K0686	BIK invalid. Correct format //RU123456789.12345678901234567890
			K0687	Last 3 digits in RU and account no. Should be the same
			K0688	Bank name must be filled in
			K0689	Currency conversion not possible, choose account in payment currency
			K0690	Fill in at least 2 lines in Beneficiary's address.
			K0691	Split payment can be created from 1st July
			K0692	VAT account not found
			K0693	Please enter valid VAT format
			K0694	VAT Amount can not be greater than transaction amount
			K0695	Payee Reference reqd (eg, roll no, card no, customer ref)
			K0696	The value of TXT cannot be blank
			K0697	Please enter valid VAT Amount format - (10n,2n)
			K0698	Please use Split Payment - Internal for "Przekazanie w <sup>a</sup> asne"
			K0699	The VAT Amount must be greater than 0
			K0700	Structured report is not filled out
			K0701	The value of IDC cannot be blank
			K0702	Bank cannot be found from the IBAN. Please use "Transfer abroad".
			K0703	Identification of obligation is blank or not correct
			K0704	Error in VAT Amount
			K0705	The value of INV cannot be blank
			K0706	Earliest date of disposal can be after two banking days.
			K0707	Insufficient authority
			K0708	MobilePay PayOut failed. The service is no longer available
			K0709	Payee Bank advises a/c does not allow funds to be credited

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ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
			K0710	'!' Cannot be used in VAT Amount
			K0711	Too many text lines for beneficiary
			K0712	IBAN is mandatory. You can enter
			K0716	Debtor closed for SEPA Instant
			K0717	Creditor closed for SEPA Instant
			K0718	Channel not open for SEPA Instant
			K0719	Sender BIC not supported in SEPA Instant
			K0730	Error in payment record
			K0763	Payment information exceeds advise limit. Split the payment
RC01	BankIdentifierIncorrect	Bank identifier code specified in the message has an incorrect format. Formerly IncorrectFormatForRoutingCode	K0620	Rejected in clearing - Bank Identifier Incorrect
RC02	InvalidBankIdentifier	Bank identifier is invalid or missing. Generic usage if cannot specify between debit or credit account	Not used	
RC03	InvalidDebtorBankIdentifier	Debtor bank identifier is invalid or missing	Not used	
RC04	InvalidCreditorBankIdentifier	Creditor bank identifier is invalid or missing	K0130	SWIFT address does not exist
			K0138	SWIFT address must consist of 8 or 11 digits
			K0223	Name of beneficiary's bank must be stated
			K0235	Name and address of receiving bank must not be filled in
			K0321	Fill in the SWIFT address of receiving bank
			K0325	Enter beneficiary's bank
			K0327	The SWIFT address of receiving bank does not exist
			K0411	Beneficiary's bank is not correctly filled in
			K0493	IBAN and SWIFT address do not agree.
			K0564	Beneficiary's bank must not start with '!'
			K0732	Fill in either SWIFT address or name of beneficiary's bank
RC05	InvalidBICIdentifier	BIC identifier is invalid or missing. Generic usage if cannot specify between debit or credit account	Not used	

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ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
RC06	InvalidDebtorBICIdentifier	Debtor BIC identifier is invalid or missing	Not used	
RC07	InvalidCreditorBICIdentifier	Creditor BIC identifier is invalid or missing	Not used	
RC08	InvalidClearingSystemMemberIdentifier	Clearing System Member identifier is invalid or missing. Generic usage if cannot specify between debit or credit account	Not used	
RC09	InvalidDebtorClearingSystemMemberIdentifier	Debtor ClearingSystemMember identifier is invalid or missing	Not used	
RC10	InvalidCreditorClearingSystemMemberIdentifier	Creditor ClearingSystemMember identifier is invalid or missing	K0157	The bank code entered does not exist
			K0159	The field 'Bank code type' must be filled in
			K0167	The field 'Bank code no.' must contain only digits
			K0211	'Bank code' and 'Bank code no.' do not match
			K0226	The field 'Bank code no.' must be filled in
			K0295	Bank code must be stated for Europe transfer
			K0323	The SWIFT address of receiving bank is not active
			K0420	Fill in both Bank ID and Bank Code of receiving bank
			K0422	SWIFT/BLZ no. must be filled in, as beneficiary's acc. isn't IBAN
RC11	InvalidIntermediaryAgent	Intermediary Agent is invalid or missing	Not used	
RC12	MissingCreditorScemeld	Creditor Scheme Id is invalid or missing	Not used	
RF01	NotUniqueTransactionReference	Transaction reference is not unique within the message.	Not used	
RR01	Missing Debtor Account or Identification	Specification of the debtor's account or unique identification needed for reasons of regulatory requirements is insufficient or missing	K0621	Returned - Missing Debtor account or identification
RR02	Missing Debtor Name or Address	Specification of the debtor's name and/or address needed for regulatory requirements is insufficient or missing.	K0622	Returned - Missing Debtor Name or Address



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ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
RR03	Missing Creditor Name or Address	Specification of the creditor's name and/or address needed for regulatory requirements is insufficient or missing.	K0623	Returned - Missing Creditor name or address
RR04	RegulatoryReason	Regulatory Reason	K0624	Returned - Regulatory reason
RR05	RegulatoryInformationInvalid	Regulatory or Central Bank Reporting information missing, incomplete or invalid.	K0133	The field 'Category' is not filled in correctly
			K0187	The 'Category' field is not correctly filled in
			K0435	The field 'Category' must be filled in
			K0451	Do not fill in Message to Foreign Central Bank
RR06	TaxInformationInvalid	Tax information missing, incomplete or invalid.	Not used	
RR07	RemittanceInformationInvalid	Remittance information structure does not comply with rules for payment type.	K0074	Text on account statement to beneficiary must not be filled in
			K0086	Text on beneficiary account statement must be maximum 10 characters
			K0089	Letter to beneficiary about pension transfers cannot be sent
			K0090	Letter to beneficiary cannot be sent about Inpayment card
			K0153	Letter to beneficiary is empty
			K0155	Letter to beneficiary field not filled in
			K0176	Payment types Standard & Internal do not allow message to beneficiary
			K0185	'Text-ref. to beneficiary' not possible for this payment
			K0228	Field for text reference to beneficiary not filled in
			K0233	Beneficiary ref. not filled in
			K0294	Beneficiary's bank accepts only 3 lines in message to beneficiary
			K0317	'Text reference to beneficiary' not possible for wage payment
			K0341	Beneficiary's bank accepts only 2 lines in message to beneficiary
			K0342	Message to beneficiary must not start with '!'
			K0350	Only 1 line must be used in the field 'Message to beneficiary'
			K0351	Beneficiary Bank does not accept more than 28 characters text to
			K0374	Complete the "Message to beneficiary" field
K0396	Enter 'Text ref. to beneficiary' or 'Message to beneficiary'			
RR07	RemittanceInformationInvalid	Remittance information structure does not comply with rules for payment type.	K0401	It is not possible to mix structured and unstructured advice notes
			K0402	It is only possible to send 25 advice lines per payment
			K0413	Fill in either 'Text ref. to beneficiary' or 'OCR ref.'

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ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
			K0429	Please enter 'Text to beneficiary' or 'Message to beneficiary'
			K0456	Message to Beneficiary - do not fill in more than 2 lines
			K0485	Fill in at least 1 line in Message to beneficiary
			K0495	Fill in Beneficiary's text ref., OCR ref. or Mess. to Beneficiary
			K0510	Advis not possible for wage-payment
			K0511	Exchange required - Max. 40 characters in 'Message to beneficiary'
			K0512	Fill in all 4 lines in Message to beneficiary
			K0513	Fill in at least 2 lines in Message to beneficiary
			K0518	Text reference not possible with Payment in cash
			K0526	The field "Letter to beneficiary" must be filled in with J
			K0532	Beneficiary account would like the reference to be filled in
			K0545	Tax message is not valid
K0557	'Letter to beneficiary' not possible for EUR payments			
K0558	EITHER fill in 'Message to beneficiary' OR 'Text on acc.statement'			
K0559	'Document reference' not allowed for EUR payments			
K0560	'Sender ID' not allowed for EUR payments			
K0561	Error in Subspecifications			
K0570	Declaration number is blank or not correct			
K0571	Tax reference is not valid			
K0572	Period is blank or not correct			
K0574	REGON number is blank or not correct			
K0581	Maximum length of the field Message to Beneficiary is			
K0596	The credit account is a tax account, so use the tax form instead.			
K0597	PESEL number is blank or not correct			
K0731	With this transfer only 18 characters are available in the 1st line.			
RR08	RemittanceInformationTruncated	Remittance information truncated to comply with rules for payment type.	Not used	
RR09	InvalidStructuredCreditorReference	Structured creditor reference invalid or missing.	Not used	
RR10	InvalidCharacterSet	Character set supplied not valid for the country and payment type.	Not used	

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ISO code	ISO Name	ISO Description	Danske Bank code	Danske Bank code description
RR11	InvalidDebtorAgentServiceID	Invalid or missing identification of a bank proprietary service.	Not used	
RR12	InvalidPartyID	Invalid or missing identification required within a particular country or payment type.	Not used	
SL01	Specific Service offered by Debtor Agent	Due to specific service offered by the Debtor Agent	Not used	
SL02	Specific Service offered by Creditor Agent	Due to specific service offered by the Creditor Agent	Not used	
TA01	TransmissonAborted	The transmission of the file was not successful - it had to be aborted (for technical reasons)	Not used	
TD01	NoDataAvailable	There is no data available (for download)	Not used	
TD02	FileNonReadable	The file cannot be read (e.g. unknown format)	Not used	
TD03	IncorrectFileStructure	The file format is incomplete or invalid	Not used	
TM01	CutOffTime	Associated message was received after agreed process in cut-off time.	K0188	Establishment must be made before 1.30pm
			K0189	Selling rate must be established before 13.45am
			K0273	Invalid payment time for fixed account transfer
			K0384	Urgent payment received after cut-off, make standard payment instead
			K0501	The product's time limit has been exceeded.
			K0729	Returned from clearing - Invalid cut-off time
TS01	TransmissionSuccessful	The (technical) transmission of the file was successful.	Not used	
TS04	TransferToSignByHand	The order was transferred to pass by accompanying note signed by hand	Not used	