

Danske Bank
EDI Message Implementation Guide

Multiple Credit Advice Message
(EDIFACT D.96A - CREMUL)

Finnish payment types

Introduction

This document contains a description of the most common payment types, with examples, that can be received in EDIFACT (CREMUL, version 96 A) from Danske Bank to a Finnish account.

There is a specific description of each payment type, which segments with codes, qualifiers, etc. may occur.

For the sake of clarity the examples list a segment per line. In reality, several segments are sent in each line of a given length.

The following payment types are included in the description.

FI Internal transfer with or without separate advice

FI Credit entry without advice

FI Long advice credit entry with structured message and/or free text and/or reference

FI Reference giro

Incoming foreign payment

The Bank's purchase of foreign cheque

Cashpool transaction

FI Internal transfer with or without separate advice

Internal Danske Bank account transfer with a possible advice to the creditor, of a maximum of 41 lines of 35 characters.

Data element	UN/EDIFACT Segment/Element	Code/Value
Payment type	SG4 BUS 3279	DO
	SG4 BUS 4383	IBB
Booking date	SG4 DTM 2005	202
	SG4 DTM 2380	<i>date</i>
Value date	SG4 DTM 2005	209
	SG4 DTM 2380	<i>date</i>
Booked amount	SG4 MOA 5025	60
	SG4 MOA 5004	<i>amount</i>
Amount transferred	SG4 MOA 5025	98
	SG4 MOA 5004	<i>amount</i>
Archive reference	SG5 RFF 1153	ACK
	SG5 RFF 1154	<i>bank reference</i>
Creditor's account	SG6 FII 3055	BF
	SG6 FII 3194	<i>account number</i>
Beneficiary's reference	SG11 RFF 1153	CR
	SG11 RFF 1154	"Under sep.advice"+ <i>advice no.</i>
Original amount	SG13 MOA 5025	98
	SG13 MOA 5004	<i>amount</i>
Sender	SG14 NAD 3035	OY
	SG14 NAD C080	<i>name</i>
Message to creditor	SG20 PRC C242 7187	11
	SG20 FTX 4451	PMD
	SG20 FTX C108 4440	<i>unstructured text</i>

Example:

UNH+1+CREMUL:D:96A:UN'
BGM+X1+20010625234410112'
DTM+137:20010625:102'
LIN+1'
DTM+202:20010625:102'
DTM+209:20010626:102'
BUS++DO++IBB'
MOA+60:538,45:EUR'
MOA+98:3201,45:FIM'
RFF+ACK'
FII+BF+34499400028373'
SEQ++1'
FII+BF'
RFF+CR: Under sep.advice 1260396'
MOA+98:538,45:EUR'
NAD+OY+++BEESTING OY'
PRC+11'
FTX+PMD+++Invoice no. 345734, 345803, 345809'
GIS+37'
UNT+20+1'

FI Credit entry without advice

Credit entry without information from the sender.

Data element	UN/EDIFACT Segment/Element	Code/Value
Payment type	SG4 BUS 3279	DO
	SG4 BUS 4383	IBB
Booking date	SG4 DTM 2005	202
	SG4 DTM 2380	<i>date</i>
Value date	SG4 DTM 2005	209
	SG4 DTM 2380	<i>date</i>
Booked amount	SG4 MOA 5025	60
	SG4 MOA 5004	<i>amount</i>
Original amount	SG4 MOA 5025	98
	SG4 MOA 5004	<i>amount</i>
Archive reference	SG5 RFF 1153	ACK
	SG5 RFF 1154	
Creditor's account	SG6 FII 3055	BF
	SG6 FII 3194	<i>account number</i>
Beneficiary's reference	SG11 RFF 1153	CR
	SG11 RFF 1154	<i>reference</i>
Original amount	SG13 MOA 5025	98
	SG13 MOA 5004	<i>amount</i>

Example

UNH+1+CREMUL:D:96A:UN'
BGM+X1+20010629153710128'
DTM+137:20010629:102'
LIN+1'
DTM+202:20010627:102'
DTM+209:20010628:102'
BUS++DO++IBB'
MOA+60:102,3:EUR'
MOA+98:608,25:FIM'
RFF+ACK'
FII+BF+34499400028373'
SEQ++1'
FII+BF'
RFF+CR:200106268C1100005144'
MOA+98:102,3:EUR'
UNT+16+1'

FI Long advice credit entry

The long advice credit entry may contain information on several payments with

- 1) Structured message and/or
- 2) Free text and/or
- 3) Reference number

Data element	UN/EDIFACT Segment/Element	Code/Value
Payment type	SG4 BUS 3279	DO
	SG4 BUS 4383	IBB
Booking date	SG4 DTM 2005	202
	SG4 DTM 2380	<i>date</i>
Value date	SG4 DTM 2005	209
	SG4 DTM 2380	<i>date</i>
Booked amount	SG4 MOA 5025	60
	SG4 MOA 5004	<i>amount</i>
Original amount	SG4 MOA 5025	98
	SG4 MOA 5004	<i>amount</i>
Archive reference	SG5 RFF 1153	ACK
	SG5 RFF 1154	
Creditor's account	SG6 FII 3055	BF
	SG6 FII 3194	<i>account number</i>
Beneficiary's reference	SG11 RFF 1153	CR
	SG11 RFF 1154	"Under sep.advice"+ <i>advice no.</i>
Original amount	SG13 MOA 5025	98
	SG13 MOA 5004	<i>amount</i>
Sender	SG14 NAD 3035	OY
	SG14 NAD C080	<i>name</i>
Message to creditor	SG20 FTX 4451	PMD
	SG20 FTX C108 4440	<i>text</i>
Related documents	SG21 DOC C002 1001	380 or 381:
	SG21 DOC C503 1004	<i>reference</i>
Related document amount	SG21 MOA C516 5025	9

	SG21 MOA C516 5004	<i>amount</i>
Related document date	SG21 DTM C507 2005	171
	SG21 DTM C507 2380	<i>date</i>
Related reference	SG21 RFF C506 1153	CR or IV
	SG21 RFF C506 1154	<i>reference</i>
Free text	SG23 FTX 4451	PMD
	SG23 FTX C108 4440	<i>text</i>

Example with structured message and reference number

UNH+4+CREMUL:D:96A:UN'
 BGM+X1+20010625234410139'
 DTM+137:20010625:102'
 LIN+1'
 DTM+202:20010625:102'
 DTM+209:20010626:102'
 BUS++DO++IBB'
 MOA+60:1493,3:EUR'
 MOA+98:8878,76:FIM'
 RFF+ACK'
 FII+BF+34499400028373'
 SEQ++1'
 FII+BF'
 RFF+CR: Under sep.advice 1260432'
 MOA+98:1493,3:EUR'
 NAD+OY+++AMERTRONICS OY'
 PRC+8'
 FTX+PMD+++PL 44'
 DOC+381'
 MOA+9:899,99:FIM'
 DTM+171:010606:102'
 RFF+CR:34343434'
 RFF+IV:38804970'
 DOC+380+00000000000387988395'
 MOA+9:9778,75:FIM'

GIS+37'
UNT+27+4'

Example with free text and reference number

UNH+2+CREMUL:D:96A:UN'
BGM+X1+20010625234410122'
DTM+137:20010625:102'
LIN+1'
DTM+202:20010625:102'
DTM+209:20010626:102'
BUS++DO++IBB'
MOA+60:478,38:EUR'
MOA+98:2844,32:FIM'
RFF+ACK'
FII+BF+34499400028373'
SEQ++1'
FII+BF'
RFF+CR: Under sep.advice 1260422'
MOA+98:478,38:EUR'
NAD+OY+++KAMPUS DATA OY'
PRC+8'
FTX+PMD+++PL 44'
DOC+381'
MOA+9:558,09:FIM'
FTX+PMD+++NRO 38806524, 11.6.2001'
DOC+381'
MOA+9:2780,34:FIM'
FTX+PMD+++NRO 38804971, 6.6.2001'
DOC+380+00000000000387997247'
MOA+9:6182,75:FIM'
GIS+37'
UNT+28+2'

FI Reference giro

The reference giro credit entry relates to all reference payments made without structured or free text message. Reference payments are payments with a reference number. Below is shown an example with 5 reference payments.

Data element	UN/EDIFACT Segment/Element	Code/Value
Payment type	SG4 BUS 3279	DO
	SG4 BUS 4383	IBB
Booking date	SG4 DTM 2005	202
	SG4 DTM 2380	<i>date</i>
Value date	SG4 DTM 2005	209
	SG4 DTM 2380	<i>date</i>
Booked amount	SG4 MOA 5025	60
	SG4 MOA 5004	<i>amount</i>
Archive reference	SG5 RFF 1153	ACK
	SG5 RFF 1154	
Beneficiary's reference	SG5 RFF 1153	CR
	SG5 RFF 1154	"Reference giro"
Creditor's account	SG6 FII 3055	BF
	SG6 FII 3194	<i>account number</i>
Booking date	SG10 DTM 2005	202
	SG10 DTM 2380	<i>date</i>
Payment date	SG10 DTM 2005	193
	SG10 DTM 2380	<i>date</i>
Archive reference	SG11 RFF C506 1153	ACD
	SG11 RFF C506 1154	<i>archive ref. from place of payment</i>
Debtor number	SG11 RFF C506 1153	BID
	SG11 RFF C506 1154	<i>reference number</i>
Original amount	SG13 MOA 5025	98
	SG13 MOA 5004	<i>amount</i>
Sender	SG14 NAD 3035	OY
	SG14 NAD C080	<i>name</i>

Example

UNH+6+CREMUL:D:96A:UN'
BGM+X1+20010625234410160'
DTM+137:20010625:102'
LIN+1'
DTM+202:20010625:102'
DTM+209:20010626:102'
BUS++DO++IBB'
MOA+60:1015,27:FIM'
RFF+ACK'
RFF+CR:Reference giro'
FII+BF+34499400028373'
SEQ++1'
DTM+202:20010625:102'
DTM+193:20010621:102'
FII+BF'
RFF+BID:0000000000387984713'
RFF+ACD:20010621258877122823'
MOA+98:213,44:FIM'
NAD+OY+SOFTWARE EXPLOSION OY'
SEQ++2'
DTM+202:20010625:102'
DTM+193:20010621:102'
FII+BF'
RFF+BID:0000000000387985495'
RFF+ACD:20010621258877122824'
MOA+98:160,96:FIM'
NAD+OY+SOFTWARE EXPLOSION OY'
SEQ++3'
DTM+202:20010625:102'
DTM+193:20010621:102'
FII+BF'
RFF+BID:0000000000387989640'
RFF+ACD:20010621258877122825'

MOA+98:271,92:FIM'
NAD+OY+SOFTWARE EXPLOSION OY'
SEQ++4'
DTM+202:20010625:102'
DTM+193:20010621:102'
FII+BF'
RFF+BID:00000000000387990927'
RFF+ACD:20010621258877122826'
MOA+98:113,33:FIM'
NAD+OY+SOFTWARE EXPLOSION OY'
SEQ++5'
DTM+202:20010625:102'
DTM+193:20010621:102'
FII+BF'
RFF+BID:00000000000388001909'
RFF+ACD:20010621258877123109'
MOA+98:255,62:FIM'
NAD+OY+Helsingin Microsto Oy'
UNT+52+6'

Incoming foreign payment

Incoming foreign payment Incoming foreign payments may be credited to an account in the same currency as the amount transferred or an account in a currency other than the transferred amount when an exchange is made to the currency of the account.

Data element	UN/EDIFACT Segment/Element	Code/Value
Payment type	SG4 BUS 3279	IN
	SG4 BUS 4383	UBB
Booking date	SG4 DTM 2005	202
	SG4 DTM 2380	<i>date</i>
Value date	SG4 DTM 2005	209
	SG4 DTM 2380	<i>date</i>
Booked amount	SG4 MOA 5025	60
	SG4 MOA 5004	<i>amount</i>
	SG4 MOA 6345	<i>currency</i>
Archive reference	SG5 RFF 1153	ACK
	SG5 RFF 1154	<i>bank reference.</i>
Creditor's account	SG6 FII 3055	BF
	SG6 FII 3194	<i>account number</i>
	SG6 FII 6345	<i>currency</i>
Correspondent bank	SG10 FII 3432	Bank in clear text
Beneficiary's reference	SG11 RFF 1153	CR
	SG11 RFF 1154	<i>reference ("Payment" + reference)</i>
Original (transferred) amount	SG13 MOA 5025	143
	SG13 MOA 5004	<i>amount</i>
	SG13 MOA 6345	<i>currency</i>
Credit amount	SG13 MOA 5025	98
	SG13 MOA 5004	<i>amount</i>
	SG13 MOA 6345	<i>currency</i>
Beneficiary	SG14 NAD 3035	BE
	SG14 NAD C082 3039	<i>identification</i>
	SG14 NAD C082 1131	KUN

Sender	SG14 NAD 3035 SG14 NAD C080	OY <i>name and address</i>
Fee	SG17 FCA 4471 SG17 FCA C878 3194	13, 14 or 15 <i>fee account.</i>
Fee amount	SG17 MOA 5025 SG17 MOA 5004 SG13 MOA 6345	23 <i>fee amount</i> <i>currency</i>
Message to creditor	SG16 FTX C108 4440	<i>text</i>

Example 1

UNH+277289+CREMUL:D:96A:UN'
 BGM+X1+19990219162054000'
 DTM+137:19990219:102'
 LIN+1'
 DTM+202:19990218:102'
 DTM+209:19990223:102'
 BUS++IN++UBB'
 MOA+60:11261,6:FIM'
 RFF+ACK: 6131312'
 FII+BF+4993378451:::FIM+DABADKKKAAL:25:17:::17:AALBORG BRANCH ALGADE 53, P.O.
 BOX 1264:9100 AALBORG+DK'
 SEQ++1'
 FII+BF'
 FII+I1+:::FIM+:::SKANDINAVISKA ENSKILDA BANKEN AB (PUBL):KUNGSTRAEDGÅRDSGATAN
 8 S-106 40 STOCKHOLM+SE'
 RFF+CR:Payment 3825-90496131312'
 MOA+98:11261,6:FIM'
 MOA+143:11291,6:FIM'
 NAD+BE+0042997811:KUN'
 NAD+OY+++VISION CORPORATION AB:BOX 4260:::S-102 66 STOCKHOLM SWEDEN'
 FCA+13+3201:::3694103863'
 MOA+23:30:FIM'
 PRC+11'
 FTX+PMD+++DOC.NO?:40692 9920,00:DOC.NO?:1529746 1371,60'
 UNT+23+277289'

Example 2 (with exchange)

UNH+313526+CREMUL:D:96A:UN'
 BGM+X1+19990311092057000'
 DTM+137:19990311:102'
 LIN+1'
 DTM+202:19990309:102'
 DTM+209:19990308:102'
 BUS++IN++UBB'

MOA+60:6769,4:FIM'
RFF+ACK: 6174915'
FII+BF+4993378451:::FIM+DABADKKK:25:17:::17:SVENSTRUP BRANCH HOVEDVEJEN
108:2600 GLOSTRUP+DK'
SEQ++1'
FII+BF'
FII+I1+:::USD+:::ABN AMRO BANK N.V. 335 MADISON AVE.:NEW YORK, N.Y. 10017'
RFF+CR:Payment 3825-90646374915'
MOA+98:6769,4:FIM'
CUX+2:USD+3:FIM+679,94'
MOA+143:6799,4:FIM'
CUX+2:USD+3:FIM+679,94'
MOA+36:1000:USD'
CUX+2:USD+3:FIM+679,94'
NAD+BE+0043636510:KUN'
NAD+OY+++VISION CORP. INTL, INC:ONE OCEAN DRIVE:LAKEVILLE MIDDLEBORO, MA 02349'
FCA+13+4440:::4993378451'
MOA+23:30:FIM'
PRC+11'
FTX+PMD+++RFB/GT50208274'
UNT+27+313526'

The Bank's purchase of foreign cheque

This payment type is related to the creditor's sale to the bank of a foreign cheque (cash transaction). Several cheques may be cashed in one transaction and credited as a total amount.

Data element	UN/EDIFACT Segment/Element	Code/Value
Payment type	SG4 BUS 3279	IN
	SG4 BUS 4383	UBB
Booking date	SG4 DTM 2005	202
	SG4 DTM 2380	<i>date</i>
Value date	SG4 DTM 2005	209
	SG4 DTM 2380	<i>date</i>
Booked amount	SG4 MOA 5025	60
	SG4 MOA 5004	<i>amount</i>
	SG4 MOA 6345	<i>currency</i>
Archive reference	SG5 RFF 1153	ACK
	SG5 RFF 1154	blank
Creditor's account	SG6 FII 3055	BF
	SG6 FII 3194	<i>account number</i>
Beneficiary's reference	SG11 RFF 1153	CR
	SG11 RFF 1154	<i>reference ("Cheque" + reference)</i>
Credit amount	SG13 MOA 5025	98
	SG13 MOA 5004	<i>amount</i>
	SG13 MOA 6345	<i>currency</i>

Example

UNH+277333+CREMUL:D:96A:UN'
BGM+X1+19990219162055000'
DTM+137:19990219:102'
LIN+1'
DTM+202:19990208:102'
DTM+209:19990209:102'
BUS++IN++UBB'
MOA+60:37491,92:FIM'
RFF+ACK'
FII+BF+4993378451'
SEQ++1'
FII+BF'
RFF+CR:Cheque 3201-99020812336'
MOA+98:37491,92:FIM'
UNT+15+277333'

Cashpool transaction

This payment type relates to a credit entry in connection with account adjustment transactions. The entry matches a debit transaction. On the account statement/entry list the setoff account is indicated, i.e. the account to which the same amount is debited. This transaction type can be de-selected.

Data element	UN/EDIFACT Segment/Element	Code/Value
Payment type	SG4 BUS 3279	DO
	SG4 BUS 4383	CON
Booking date	SG4 DTM 2005	202
	SG4 DTM 2380	<i>date</i>
Value date	SG4 DTM 2005	209
	SG4 DTM 2380	<i>date</i>
Booked amount	SG4 MOA 5025	60
	SG4 MOA 5004	<i>amount</i>
	SG4 MOA 6345	FIM
Archive reference	SG5 RFF 1153	ACK
	SG5 RFF 1154	blank
Creditor's account	SG6 FII 3055	BF
	SG6 FII 3194	<i>account number</i>
Related account	SG10 FII 3055	OR
	SG10 FII 3194	<i>account number</i>
Beneficiary's reference	SG11 RFF 1153	CR
	SG11 RFF 1154	("Transfer" + setoff account)
Credit amount	SG13 MOA 5025	98
	SG13 MOA 5004	<i>amount</i>
	SG13 MOA 6345	FIM

Example

UNH+322861+CREMUL:D:96A:UN'
BGM+X1+19990317085153000'
DTM+137:19990317:102'
LIN+1'
DTM+202:19990312:102'
DTM+209:19990315:102'
BUS++DO++CON'
MOA+60:1509902:FIM'
RFF+ACK'
FII+BF+3119111111'
SEQ++1'
FII+BF'
FII+OR+3119222222'
RFF+CR:Transfer 3119222222'
MOA+98:1509902:FIM'
UNT+16+322861'