

# **Payments and transactions**

in Bankdata-format

Please check with your bank for details.

We encourage you to use ISO 20022 format  
for payments and transactions

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## Revisions

Date	Changes
28 March 2025	Investment data moved to separate record description. Type IB030202 (domestic transfer split into 3 description) Changed business rules for Domestic Instant transfer added.  Source-doc: SPDOC-940369604-7492

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## Introduction

### Why is it called "Bankdata-format"?

Bankdata is the IT-partner for several banks in Denmark.

### General information

This document describes Bankdata formats for transactions which may be exchanged between the client and Bankdata banks.

### File structure

All files always contain a start record and an end record.

All record fields are separated by comma and each field is wrapped in quotes.

However, CSV extracts are separated by a semicolon. When exporting account entries, it is possible to use a dot or comma as the decimal separator in amount fields.

Each record must end with a <CR><LF>.

### Payment file

All payment file records have a fixed length of 896 bytes. All fields have fixed length. If there is no data for a field, it has been filled with spaces.

Payment file example:

- Payment start
- Domestic standard payment
- International payment
- Domestic standard payment
- Payment end

As shown in the example the same payment types do not have to follow each other in succession.

### Data file - export/receipt

Account entries (transactions), payment slip notifications (FI) can only be exported in separate files.

Export files contain variable-length records. Each field with data are completed. Fields without data are represented by "". Numbered files are without leading zeroes and text fields are without trailing spaces.

Example of an account entry file:

- Account entries start
- Account entry
- Account entry
- Account entry
- Account entries end

An account entry can consist of several records. Each record numbered ascending 0001, 0002, etc.

## Description of fixed-length records

### Example:

Field	Position	Data name	Format	Mandatory	Description
1	2	Type	X(14)	Yes	Payment type = "IB030202000004"
2	19	Index	9(4)	Yes	Index no. = "0001"
3	26	Process date	9(8)	Yes	Processing date (YYYYMMDD)
4	37	Transaction amount	9(13)+	Yes	Amount in øre or cent
5	54	Currency	X(3)	Yes	Currency
6	60	From-type	9(1)	Yes	Contents of "From account" "1" = Financial account "2" = Bank account

**Field** Field number of the record.

**Position** First position after opening quotation marks, i.e. first significant character position.  
Data name Field name.

**Format** X(14): A text field of 14 characters.  
Text is left justified with trailing spaces.

9 (4) A numeric field of 4 digits.  
Digits are right justified with leading zeroes.

9(13)+ A numeric field of 13 digits and a trailing sign (fixed position 14). The digits and sign are right justified with leading zeroes.  
No decimal separator allowed in numeric fields.  
Example: enter DKK 12.50 as "0000000001250+".

**Mandatory** Yes: Completion of this field is mandatory.  
Additional remarks on the contents is below the table.

No Completion of this field is optional.

See below  
Remarks on the contents is below the table (conditional), e.g. specific validations or dependencies on other fields.

Spaces: This field must be filled in with spaces.

**Description** Field description. E.g. date format (see field 3) or valid data of a type of field (see field 6).

## Description of variable-length records

### Example:

Field	Data name	Format	Mandatory	Description
1	Transaction type	X(14)	Yes	Payment type = "ED010103000002"
2	Record serial no.	9(5)	Yes	Consecutive record number
3	Book date	9(8)	Yes	Book date (YYYYMMDD)
4	Entry-amount	9(15)	Yes	Amount with 2 decimals. If the amount is negative the field contains a leading "-".
5	Account type	9(1)	Yes	Contents of "Account no.", field 6 "1" = Financial account "2" = Bank account
6	Account no.	9(15)	Yes	Account number

**Field** Field number of the record.

**Data name** Field name

**Format** X(14)  
A text field of a maximum of 14 characters.

9 (4)  
A numeric field of a maximum of 4 digits.

9(15)  
A numeric field of 15 digits and a trailing sign "-" if the amount is negative.

In WebBank, choose either a comma or dot as decimal separator.

**To be completed** Yes  
Completion of this field is mandatory. Additional remarks on the contents is below the table.

\* See below  
Remarks on the contents is below the table, e.g. specific validations or dependencies on other fields.

Spaces  
The field may contain data.

**Description** Field description, e.g. date format (see field 3) or valid data of a type of field (see field 5).

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## Payment start (IB00000000000000)

Field	Position	Data name	Format	Mandatory	Description
1	2	Transactiontype	X(14)	Yes	Payment type = "IB00000000000000"
2	19	Creation date	9(8)	Yes*	Creation date (YYYYMMDD)
3	30	Spaces	X(90)		Blank spaces = " "
4	123	Spaces	X(255)		Blank spaces = " "
5	381	Spaces	X(255)		Blank spaces = " "
6	639	Spaces	X(255)		Blank spaces = " "
7	895	End	X(2)	Yes	<CR><LF>

**Field no.****Description**

Field 2

Creation date of file with subsequent payments. The date must correspond with the date of the "Payment end" record.

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## Domestic transfers, comments

Please observe the differences between the 3 different domestic transfer types. The domestic transfers type is decided by the content in field 11 "Clearing type".

There are also different business rules and validations for the fields for each domestic transfer type.

## Domestic standard transfer

IB030202000006, clearing type = 1

**Structure** A domestic payment consists of up to 3 records characterised by the index numbers 1-3. Index 1 is mandatory.

### Payment information (Index 1)

Field	Position	Data name	Format	Mandatory	Description
1	2	Transaction type	X(14)	Yes	Payment type = "IB030202000006"
2	19	Index	9(4)	Yes*	Index no. = "0001"
3	26	Process date	9(8)	Yes*	Processing date (YYYYMMDD)
4	37	Transaction amount	9(13)+	Yes*	Amount in øre or cent
5	54	Currency	X(3)	Yes*	Currency
6	60	From type	9(1)	Yes	Contents of "From account" "1" = Financial account "2" = Bank account
7	64	From account	9(15)	Yes*	Account number of senders
8	82	Payment type	9(1)	Yes	Always "2" = Transfer to bank account
9	86	To-reg. No.	9(4)	Yes*	Registration number of recipient
10	93	To account no.	9(10)	Yes*	Account number of recipients
11	106	Clearing type	9(1)	Yes*	Payment type: "1" = Standard credit transfer
12	110	Entry text	X(35)	Yes*	Entry text on recipient's bank statement
13	148	Name	X(32)	No	Name of recipient.
14	183	Address 1	X(32)	No	Address of recipient
15	218	Address 2	X(32)	No	Address of recipient
16	253	Postal code	9(4)	No	Postal code of recipient



Field	Position	Data name	Format	Mandatory	Description
17	260	Town name	X(32)	No	Town name of recipient
18	295	Your reference	X(35)	See below	Debtor's identification of payment
19	333	Advice text 1	X(35)	See below	Advice text to recipient
20	371	Advice text 2	X(35)	See below	Advice text to recipient
21	409	Advice text 3	X(35)	See below	Advice text to recipient
22	447	Advice text 4	X(35)	See below	Advice text to recipient
23	485	Advice text 5	X(35)	See below	Advice text to recipient
24	523	Creditor identification of debtor	X(35)	See below	E.g. customer no.
25	561	Reference to primary document	X(35)	See below	E.g., Invoice no.
26	599	Debtor identification of payment	X(35)	See below	E.g. Your reference no.
27	637	End-to-end reference	X(35)	See below	E.g. agreed reference between creditor and debtor
28	675	Creditor reference	X(35)	See below	Always start with RF
29	679	NemKonto code	X(3)	See below	Possibilities: - NKC - NKV - NKP - NKR - NKS
30	895	NemKonto ID	X(35)	See below	Recipients social security no. (CPR), CVR no., CVR no. + P no., CVR no. + SE no. or SE no.
31	757		X(35)	No	Not used, spaces = " "
32	795		X(35)	No	Not used, spaces = " "
33	833		X(35)	No	Not used, spaces = " "
34	871		X(6)	No	Not used, spaces = " "
35	880		X(14)	No	Not used, spaces = " "
36	895	End	X(2)	Yes	<CR><LF>

Field no.	Description
Field 2	Index 1 is mandatory Index 2-3 is optional
Field 3	<p>The following is checked when importing/receiving a file:</p> <ol style="list-style-type: none"> <li>1. The system will change processing dates that are not banking days to the banking day immediately following such day.</li> <li>2. The system will change invalid dates to today's date.</li> <li>3. The system will change dates prior to today's date to today's date.</li> <li>4. If files with clearing type 3 (express credit transfer) are imported with a date in a weekend/holiday, they are posted immediately, but with exp. and posting date on the first banking day.</li> </ol> <p>The processing date may be today's date or a date up to 18 months in the future.</p>
Field 4	The amount must be positive and greater than 0. No decimal separator will be transmitted, i.e. the amount is stated in øre or cent. All amounts - irrespective of their signs - are considered positive numbers.
Field 5	Currency must be DKK. If recipient account is within the bank the currency can be other than DKK.
Field 7	<p>The field may contain a bank account or financial account. The account type is determined by field 6 "From type"</p> <p>Bank account format: The bank account is 15 characters long and is composed of the following: 9 (1) = 0 9 (4) = Registration number 9 (10) = Account number</p> <p>Example: Payment to bank account no. 1111 1234567. The bank account must be formatted "011110001234567".</p> <p><b>Financial account:</b> On receipt the bank automatically converts the account into the corresponding bank account. If the financial account does not exist, the file is rejected.</p> <p>Financial account format: The financial account is 15 characters long.</p> <p>Example: Payment to financial account no. 123. The financial account must be formatted "000000000000123"</p>
Field 9-10	Fields 9-10 must be completed if the payment type is 2 "Transfer to bank account". Digits are right justified with leading zeroes.

The fields are not filled in an NemKonto transfer.

If the transfer is created as an NemKonto transfer, the following fields should be filled out instead:

- Field 29
- Field 30

If field 9 and 10 is filled in an NemKonto transfer, they are going to be replaced by recipient's NemKonto.

#### Field 11

The following is checked when importing/receiving a file:

If files with clearing type 3 (express credit transfer) are imported, with date ahead, they are changed to clearing type 2 (same-day credit transfer).

Clearing type 1 (standard credit transfer), clearing type 2 (same-day credit transfer) and clearing type 3 (Express credit transfer) are only possible in connection with payment type 2 (transfer to bank account).

#### Field 12

At least one of the following fields are mandatory:

1. Field 12 "Entry text" on index 1
2. Minimum one of the fields 19-23 (advice text) on index 1 or field 8-24 (advice text) on index 2 or field 3-21 (advice text) on index 3-
3. Minimum one of the fields 24-28 (reference fields) on index 1

#### Field 18

The field is used by the debtor to link a payment in the ERP system/payment in WebBank to an entry in "From account". E.g. for automatic marking of invoices paid.

#### Field 19-23

See description of field 12.

#### Fields 24-26

If completed, fields 24 and 25 are transmitted to the recipient. Field 26 can be used in any troubleshooting situation and is transmitted to the recipient's computer centre.

If payment is made to another bank, please note that only the first 20 characters can be seen by the recipient/receiving bank.

See also description of field 12 in index 1

#### Field 27

End-to-end reference is a free text field where the debtor can enter a reference making it easier for the creditor to identify the payment.

See also description of field 12 in index 1

#### Field 28

Payment with creditor reference may be created as either a standard credit transfer (clearing type 1) or a same-day credit transfer (clearing type 2).

The following fields must not be completed in connection with a payment with creditor reference:

1. Entry text (field 12)

2. Creditor's identification of debtor (field 24)
3. Reference to primary document (field 25)
4. Advice text to recipient (fields 19-23, fields 8-24 index 2 and fields 3-21 index 3).

The creditor reference is up to 25 characters long and is alphanumeric. The creditor reference always starts with RF. The remaining characters may be alphanumeric and spaces.

See also description of field 12 in index 1

#### Field 29

If the payment is to be created as an NemKonto payment, the field must be completed with one of the following codes

- "NKC" – stating the recipient's CPR no.
- "NKV" – stating the recipient's CVR no
- "NKP" – stating the recipient's CVR no. + P no.
- "NKR" – stating the recipient's CVR no. + SE no.
- "NKS" – stating the recipient's SE no.

Please note that an agreement with your bank is required before NemKonto payments can be created.

The following fields must not be completed in connection with an NemKonto payment:

- Field 9
- Field 10

If these fields are completed, they will be replaced by the recipient's NemKonto.

#### Field 30

The field must be completed with the recipient's CPR no., CVR no., CVR no. + P no., CVR no. + SE no., or SE no.

The format of the recipient's CVR no. + P no. must be as follows:

- 12345678/0123456789

The format of the recipient's CVR no. + SE no. must be as follows:

- 12345678/12345678

**Sender information and reference fields (Index 2)**

In a "Transfer to bank account" may contain up to 41 advice lines. The first five advice lines are imported from index 1, the next 17 are in index 2 and the last 19 are in index 3. Index 2 and 3 are optional.

Field	Position	Data name	Format	Mandatory	Description
1	2	Transaction type	X(14)	Yes*	Payment type = "IB030202000006"
2	19	Index	9(4)	Yes*	Index nr. = "0002"
3	26	Sender 1	X(35)	See below	Sender information line 1
4	64	Sender 2	X(35)	See below	Sender information line 2
5	102	Sender 3	X(35)	No	Sender information line 3
6	140	Sender 4	X(35)	No	Sender information line 4
7	178	Sender 5	X(35)	No	Sender information line 5
8-24	From 216	Advice text 6 - 22	X(35)	See below	
25	862	Spaces	X(32)		Blank spaces = " "
26	895	End	X(2)	Yes	<CR><LF>

**Field no.****Description**

Fields 3-7

If sender information is provided the two first lines must always be completed. However, sender information may consist of spaces. If no sender information is provided, the name and address of "From account" are sent to the recipient.

Fields 8-24

Index 2 indicates the advice lines included in the record.  
Fields 8-24, advice lines 6 to 22 inclusive.  
See description of field 12 in index 1.

**Advice lines (Index 3)**

A payment may contain up to 41 advice lines. The first 5 advice lines are imported from index 1, the next 17 are in index 2 and the last 19 are in index 3. Index 2 and 3 are optional.

Field	Position	Data name	Format	Mandatory	Description
1	2	Transaction type	X(14)	Yes	Payment type = "IB030202000005"
2	19	Index	9(4)	Yes	Index no. = "0003" or "0004"
3-21	from 26	Advice text	X(35)	See below	Advice text to recipient
25	862	Spaces	X(146)		Blank spaces = " "
26	895	End	X(2)	Yes	<CR><LF>

**Field no.****Description**

Fields 3-21

Index 3 indicates the advice lines included in the record.

Fields 3-21, advice lines 23 to 41 inclusive.  
See description of field 12 in index 1.

## Domestic sameday transfer

IB030202000006, clearing type = 2

Field	Position	Data name	Format	Mandatory	Description
1	2	Transaction type	X(14)	Yes	Payment type = "IB030202000006"
2	19	Index	9(4)	Yes*	Index no. = "0001"
3	26	Process date	9(8)	Yes*	Processing date (YYYYMMDD)
4	37	Transaction amount	9(13)+	Yes*	Amount in øre or cent
5	54	Currency	X(3)	Yes*	Currency
6	60	From type	9(1)	Yes	Contents of "From account" "1" = Financial account "2" = Bank account
7	64	From account	9(15)	Yes*	Account number of senders
8	82	Payment type	9(1)	Yes	Always "2" = Transfer to bank account
9	86	To-reg. No.	9(4)	Yes*	Registration number of recipient
10	93	To account no.	9(10)	Yes*	Account number of recipients
11	106	Clearing type	9(1)	Yes*	Payment type: "2" = same-day credit transfer
12	110	Entry text	X(35)	Yes*	Entry text on recipient's bank statement
13	148	Name	X(32)	No	Name of recipient. It is recommended that the field be completed for use with payment summary.
14	183	Address 1	X(32)	No	Address of recipient
15	218	Address 2	X(32)	No	Address of recipient
16	253	Postal code	9(4)	No	Postal code of recipient
17	260	Town name	X(32)	No	Town name of recipient
18	295	Your reference	X(35)	See below	Debtor's identification of payment
19	333	Advice text 1	X(35)	See below	Advice text to recipient
20	371	Advice text 2	X(35)	See below	Advice text to recipient
21	409	Advice text 3	X(35)	See below	Advice text to recipient

Field	Position	Data name	Format	Mandatory	Description
22	447	Advice text 4	X(35)	See below	Advice text to recipient
23	485	Advice text 5	X(35)	See below	Advice text to recipient
24	523	Creditor identification of debtor	X(35)	See below	E.g. customer no.
25	561	Reference to primary document	X(35)	See below	E.g., Invoice no.
26	599	Debtor identification of payment	X(35)	See below	E.g. Your reference no.
27	637	End-to-end reference	X(35)	See below	E.g. agreed reference between creditor and debtor
28	675	Creditor reference	X(35)	See below	Always start with RF
29	679	NemKonto code	X(3)	See below	Possibilities: - NKC - NKV - NKP - NKR - NKS
30	895	NemKonto ID	X(35)	See below	Recipient's social security no. (CPR), CVR no., CVR no. + P no., CVR no. + SE no. or SE no.
31	757		X(35)	No	Not used, spaces = " "
32	795		X(35)	No	Not used, spaces = " "
33	833		X(35)	No	Not used, spaces = " "
34	871		X(6)	No	Not used, spaces = " "
35	880		X(14)	No	Not used, spaces = " "
36	895	End	X(2)	Yes	<CR><LF>

**Field no.****Description**

Field 2

Index 1 is mandatory  
Index 2-3 is optional

Field 3

The following is checked when importing/receiving a file:

5. The system will change processing dates that are not banking days to the banking day immediately following such day.
6. The system will change invalid dates to today's date.
7. The system will change dates prior to today's date to today's date.

8. If files with clearing type 3 (express credit transfer) are imported with a date in a weekend/holiday, they are posted immediately, but with exp. and posting date on the first banking day.

The processing date may be today's date or a date up to 18 months in the future.

Field 4 The amount must be positive and greater than 0. No decimal separator will be transmitted, i.e. the amount is stated in øre or cent. All amounts - irrespective of their signs - are considered positive numbers.

Field 5 Currency must be DKK. If recipient account is within the bank the currency can be other than DKK.

Field 7 The field may contain a bank account or financial account. The account type is determined by field 6 "From type"

Bank account format:

The bank account is 15 characters long and is composed of the following:

9 (1) = 0

9 (4) = Registration number

9 (10) = Account number

Example: Payment to bank account no. 1111 1234567.

The bank account must be formatted "011110001234567".

**Financial account:** On receipt the bank automatically converts the account into the corresponding bank account. If the financial account does not exist, the file is rejected.

Financial account format: The financial account is 15 characters long.

Example: Payment to financial account no. 123.

The financial account must be formatted "000000000000123"

Field 9-10 Fields 9-10 must be completed if the payment type is 2 "Transfer to bank account". Digits are right justified with leading zeroes.

The fields are not filled in an NemKonto transfer.

If the transfer is created as an NemKonto transfer, the following fields should be filled out instead:

- Field 29
- Field 30

If field 9 and 10 is filled in an NemKonto transfer, they are going to be replaced by recipient's NemKonto.

Field 11 The following is checked when importing/receiving a file:  
If files with clearing type 3 (express credit transfer) are imported, with date ahead, they are changed to clearing type 2 (same-day credit transfer).



Clearing type 1 (standard credit transfer), clearing type 2 (same-day credit transfer) and clearing type 3 (Express credit transfer) are only possible in connection with payment type 2 (transfer to bank account).

Field 12	<p>At least one of the following fields are mandatory:</p> <ol style="list-style-type: none"> <li>4. Field 12 "Entry text" on index 1</li> <li>5. Minimum one of the fields 19-23 (advice text) on index 1 or field 8-24 (advice text) on index 2 or field 3-21 (advice text) on index 3-</li> <li>6. Minimum one of the fields 24-28 (reference fields) on index 1</li> </ol>
Field 18	The field is used by the debtor to link a payment in the ERP system/payment in WebBank to an entry in "From account". E.g. for automatic marking of invoices paid.
Field 19-23	See description of field 12.
Fields 24-26	<p>If completed, fields 24 and 25 are transmitted to the recipient. Field 26 can be used in any troubleshooting situation and is transmitted to the recipient's computer centre.</p> <p>If payment is made to another bank, please note that only the first 20 characters can be seen by the recipient/receiving bank.</p> <p>See also description of field 12 in index 1</p>
Field 27	<p>End-to-end reference is a free text field where the debtor can enter a reference making it easier for the creditor to identify the payment.</p> <p>See also description of field 12 in index 1</p>
Field 28	<p>Payment with creditor reference may be created as either a standard credit transfer (clearing type 1) or a same-day credit transfer (clearing type 2).</p> <p>The following fields must not be completed in connection with a payment with creditor reference:</p> <ol style="list-style-type: none"> <li>5. Entry text (field 12)</li> <li>6. Creditor's identification of debtor (field 24)</li> <li>7. Reference to primary document (field 25)</li> <li>8. Advice text to recipient (fields 19-23, fields 8-24 index 2 and fields 3-21 index 3).</li> </ol> <p>The creditor reference is up to 25 characters long and is alphanumeric. The creditor reference always starts with RF. The remaining characters may be alphanumeric and spaces.</p> <p>See also description of field 12 in index 1</p>
Field 29	If the payment is to be created as an NemKonto payment, the field must be completed with one of the following codes

- "NKC" – stating the recipient's CPR no.
- "NKV" – stating the recipient's CVR no
- "NKP" – stating the recipient's CVR no. + P no.
- "NKR" – stating the recipient's CVR no. + SE no.
- "NKS" – stating the recipient's SE no.

Please note that an agreement with your bank is required before NemKonto payments can be created.

The following fields must not be completed in connection with an NemKonto payment:

- Field 9
- Field 10

If these fields are completed, they will be replaced by the recipient's NemKonto.

#### Field 30

The field must be completed with the recipient's CPR no., CVR no., CVR no. + P no., CVR no. + SE no., or SE no.

The format of the recipient's CVR no. + P no. must be as follows:

- 12345678/0123456789

The format of the recipient's CVR no. + SE no. must be as follows:

- 12345678/12345678

## Domestic instant transfer

IB030202000006, clearing type = 3

Field	Position	Data name	Format	Mandatory	Description
1	2	Transaction type	X(14)	Yes	Payment type = "IB030202000006"
2	19	Index	9(4)	Yes*	Index no. = "0001"
3	26	Process date	9(8)	Yes*	Processing date (YYYYMMDD)
4	37	Transaction amount	9(13)+	Yes*	Amount in øre or cent
5	54	Currency	X(3)	Yes*	Currency
6	60	From type	9(1)	Yes	Contents of "From account" "1" = Financial account "2" = Bank account
7	64	From account	9(15)	Yes*	Account number of senders
8	82	Payment type	9(1)	Yes	Always "2" = Transfer to bank account
9	86	To-reg. No.	9(4)	Yes*	Registration number of recipient
10	93	To account no.	9(10)	Yes*	Account number of recipients
11	106	Clearing type	9(1)	Yes*	Payment type: "3" = Express credit transfer
12	110	(Not used)	X(35)	No	Not in use for Instant transfer
13	148	Name	X(32)	Yes	Name of recipient. It is recommended that the field be completed for use with payment summary.
14	183	Address 1	X(32)	No	Address of recipient
15	218	Address 2	X(32)	No	Address of recipient
16	253	Postal code	9(4)	No	Postal code of recipient
17	260	Town name	X(32)	No	Town name of recipient
18	295	Your reference	X(35)	See below	Debtor's identification of payment
19	333	Advice text 1	X(35)	No	Advice text to recipient
20	371	Advice text 2	X(35)	No	Advice text to recipient
21	409	Advice text 3	X(35)	No	Advice text to recipient

Field	Position	Data name	Format	Mandatory	Description
22	447	Advice text 4	X(35)	No	Advice text to recipient
23	485	(Not used)	X(35)	No	Not in use for Instant transfer
24	523	Creditor identification of debtor	X(35)	See below	E.g. customer no.
25	561	Reference to primary document	X(35)	See below	E.g., Invoice no.
26	599	Debtor identification of payment	X(35)	See below	E.g. Your reference no.
27	637	End-to-end reference	X(35)	See below	E.g. agreed reference between creditor and debtor
28	675	Creditor reference	X(35)	See below	Always start with RF
29	679	NemKonto code	X(3)	See below	Possibilities: - NKC - NKV - NKP - NKR NKS
30	895	NemKonto ID	X(35)	See below	Recipient's social security no. (CPR), CVR no., CVR no. + P no., CVR no. + SE no. or SE no.
31	757		X(35)	No	Not used, spaces = " "
32	795		X(35)	No	Not used, spaces = " "
33	833		X(35)	No	Not used, spaces = " "
34	871		X(6)	No	Not used, spaces = " "
35	880		X(14)	No	Not used, spaces = " "
36	895	End	X(2)	Yes	<CR><LF>

**Field no.****Description**

Field 2

Index 1 is mandatory  
Index 2-3 is optional

Field 3

The following is checked when importing/receiving a file:

9. The system will change processing dates that are not banking days to the banking day immediately following such day.
10. The system will change invalid dates to today's date.
11. The system will change dates prior to today's date to today's date.
12. If files with clearing type 3 (express credit transfer) are imported with a date in a weekend/holiday, they are posted immediately, but with exp. and posting date on the first banking day.

The processing date may be today's date or a date up to 18 months in the future.

Field 4 The amount must be positive and greater than 0. No decimal separator will be transmitted, i.e. the amount is stated in øre or cent. All amounts - irrespective of their signs - are considered positive numbers.

Field 5 Currency must be DKK. If recipient account is within the bank the currency can be other than DKK.

Field 7 The field may contain a bank account or financial account. The account type is determined by field 6 "From type"

Bank account format:

The bank account is 15 characters long and is composed of the following:

9 (1) = 0

9 (4) = Registration number

9 (10) = Account number

Example: Payment to bank account no. 1111 1234567.

The bank account must be formatted "011110001234567".

**Financial account:** On receipt the bank automatically converts the account into the corresponding bank account. If the financial account does not exist, the file is rejected.

Financial account format: The financial account is 15 characters long.

Example: Payment to financial account no. 123.

The financial account must be formatted "000000000000123"

Field 9-10 Fields 9-10 must be completed if the payment type is 2 "Transfer to bank account". Digits are right justified with leading zeroes.

The fields are not filled in an NemKonto transfer.

If the transfer is created as an NemKonto transfer, the following fields should be filled out instead:

- Field 29
- Field 30

If field 9 and 10 is filled in an NemKonto transfer, they are going to be replaced by recipient's NemKonto.

Field 11 The following is checked when importing/receiving a file:  
If files with clearing type 3 (express credit transfer) are imported, with date ahead, they are changed to clearing type 2 (same-day credit transfer).

Clearing type 1 (standard credit transfer), clearing type 2 (same-day credit transfer) and clearing type 3 (Express credit transfer) are only

possible in connection with payment type 2 (transfer to bank account).

Field 18	The field is used by the debtor to link a payment in the ERP system/payment in WebBank to an entry in "From account". E.g. for automatic marking of invoices paid.
Fields 24-26	<p>If completed, fields 24 and 25 are transmitted to the recipient. Field 26 can be used in any troubleshooting situation and is transmitted to the recipient's computer centre.</p> <p>If payment is made to another bank, please note that only the first 20 characters can be seen by the recipient/receiving bank.</p>
Field 27	End-to-end reference is a free text field where the debtor can enter a reference making it easier for the creditor to identify the payment.
Field 28	<p>Payment with creditor reference may be created as either a standard credit transfer (clearing type 1) or a same-day credit transfer (clearing type 2).</p> <p>The following fields must not be completed in connection with a payment with creditor reference:</p> <ul style="list-style-type: none"><li>9. Entry text (field 12)</li><li>10. Creditor's identification of debtor (field 24)</li><li>11. Reference to primary document (field 25)</li></ul> <p>The creditor reference is up to 25 characters long and is alphanumeric. The creditor reference always starts with RF. The remaining characters may be alphanumeric and spaces.</p>
Field 29	<p>If the payment is to be created as an NemKonto payment, the field must be completed with one of the following codes</p> <ul style="list-style-type: none"><li>• "NKC" – stating the recipient's CPR no.</li><li>• "NKV" – stating the recipient's CVR no</li><li>• "NKP" – stating the recipient's CVR no. + P no.</li><li>• "NKR" – stating the recipient's CVR no. + SE no.</li><li>• "NKS" – stating the recipient's SE no.</li></ul> <p>Please note that an agreement with your bank is required before NemKonto payments can be created.</p> <p>The following fields must not be completed in connection with an NemKonto payment:</p> <ul style="list-style-type: none"><li>• Field 9</li><li>• Field 10</li></ul> <p>If these fields are completed, they will be replaced by the recipient's NemKonto.</p>

## Field 30

The field must be completed with the recipient's CPR no., CVR no., CVR no. + P no., CVR no. + SE no., or SE no.

The format of the recipient's CVR no. + P no. must be as follows:

- 12345678/0123456789

The format of the recipient's CVR no. + SE no. must be as follows:

- 12345678/12345678

## International payments

IB030204000004

### Description

An international payment consists of 2 records: index 1 and 2.  
 Index 1 consists of information about the payment.  
 Index 2 consists of information about settlement of payment

### Payment information etc. (Index 1)

Field	Position	Data name	Format	Mandatory	Description
1	2	Transaction type	X(14)	Yes	Payment type = "IB030204000004"
2	19	Index	9(4)	Yes	Index= "0001"
3	26	Processing date	9(8)	Yes*	Processing date (YYYYMMDD)
4	37	Transaction amount	9(13)+	Yes*	Amount in foreign currency with no decimal separator
5	54	From type	9(1)	Yes	Contents of "From account" "1" = Financial account "2" = Bank account
6	58	From account	9(15)	Yes*	Account number of senders
7	76	Currency code	X(3)	Yes*	Settlement currency
8	82	Payment currency	X(3)	No	Required if payment is made in a currency other than the currency stated in field 7
9	88	Payment type	9(2)	See below	Payment type
10	93	Message 1	X(35)	See below	Payment specification (line 1)
11	131	Message 2	X(35)	See below	Payment specification (line 2)
12	169	Message 3	X(35)	See below	Payment specification (line 3)
13	207	Message 4	X(35)	See below	Payment specification (line 4)
14	245	Recipient	X(35)	Yes*	Name of recipient



Field	Position	Data name	Format	Mandatory	Description
15	283	Address 1	X(35)	See below	Address of recipient (line 1)
16	321	Address 2	X(35)	No	Address of recipient (line 2)
17	359		X(35)		Blank spaces = " "
18	397		X(34)		Blank spaces = " "
19	434		X(11)		Blank spaces = " "
20	448		X(45)		Blank spaces = " "
21	496		X(75)		Blank spaces = " "
22	574		X(75)		Blank spaces = " "
23	652		X(24)		Blank spaces = " "
24	679		X(215)		Blank spaces = " "
25	895	End	X(2)	Yes	<CR><LF>

**Field no.****Description**

Field 3

The following is checked when importing/receiving a file:

1. The system will change processing dates that are not banking days to the banking day immediately following such day.
2. The system will change invalid dates to today's date.
3. The system will change dates prior to today's date to today's date.
4. If files with clearing type 3 (express credit transfer) are imported with a date in a weekend/holiday, they are posted immediately, but with exp. and posting date on the first banking day.

The processing date may be today's date or a date up to 18 months in the future.

Field 4

The amount must be positive and greater than 1. Do not use decimal separator. Example:

EUR 100.50 (100 euro and 50 cents): "0000000010050+".

All amounts are considered positive irrespective of their signs.

Field 6

The field may contain a bank account or financial account. The account type is determined by field 5 "From type".

**Bank account:** The system checks that the account exists. If the account does not exist, an error message is displayed.

Bank account format:

The bank account is 15 characters long and is composed of the following:

9(1) = 0

9(4) = Registration number

9(10) = Account number

Example: Payment to bank account no. 1111 1234567. Bank account format: "011110001234567".

**Financial account:** The bank checks that the financial account exists in the system and automatically converts the account into the corresponding bank account. If the financial account does not exist, the file is rejected.

Financial account format:

The financial account is 15 digits long.

Example: Payment to financial account no. 123.

Financial account format: "000000000000123".

#### Fields 7-8

Field 8 must be completed only if the settlement currency (field 7) differs from the payment currency.

*Example:*

The settlement amount is equal to EUR 1000.00; however the amount (equivalent) is to be transferred in USD.

Enter EUR in field 7 (currency code) and USD in field 8 (payment currency).

If the settlement currency and payment currency are identical, field 8 should not be completed.

For SEPA/EU payments (field 9 = 97) can only be "EUR".

If field 7 does not contain "EUR", field 8 must be "EUR".

If field 8 is empty, field 7 must be "EUR".

#### Field 9

Payment type. See options in your Corporate WebBank or you're your bank. The following options may be applied as a minimum:

Code	Payment type
21	International cheque
53	Ordinary payment
57	Express payment

As regards other payment types, read index international payments.

If 53 "Ordinary payment" is selected, the payment will be changed to SEPA payment, provided the SEPA payment terms are met.

IBAN and BIC should be stated if possible. This is a requirement in several countries.

As regards payment type 21 "International cheque", field 4 in index must be completed. Fields 5-12 in index 2 should not be completed. As regards other payment types, field 4 in index 2 should not be completed. Fields 5-12 in index 2 must be completed as described in index 2.

As regards SEPA/EU payments (SEPA) the field must be 97.

#### Fields 10-13

One of the fields must be completed.

Fields 10-16

The SWIFT character set is valid.

**Payment settlement information (Index 2)**

Field	Position	Data name	Format	Mandatory	Description
1	2	Type	X(14)	Yes	Payment type = "IB030204000004"
2	19	Index	9(4)	Yes	Index = "0002"
3	26	Charges DK	9(1)	Yes*	Domestic charges to be paid by: "0" = Order "1" = Recipient
4	30	To be sent	9(1)	See below	Cheque processing: "0" = To be collected "1" = To be sent to order "2" = To be sent to recipient
5	34	SWIFT address	X(11)	See below	SWIFT address of recipient bank
6	48	Bank name	X(35)	See below	Name of banker
7	86	Bank address 1	X(35)	See below	Address of banker
8	124	Bank address 2	X(35)	No	Address of banker
9	162	Bank country	X(35)	No	Country of banker.
10	200	Bank code	X(33)	No	Exact branch number. Used for further identification of SWIFT address
11	236	Foreign account	X(34)	See below	Account number of recipients
12	273	IBAN	X(35)	See below	IBAN of recipient
13	311	Foreign charges	9(1)	Yes*	Foreign charges to be paid by: "0" = Order "1" = Recipient
14	315		9(15)	No	Blank spaces = " "
15	333	Comment 1	X(35)	No	Comments to the bank
16	371	Comment 2	X(35)	No	Comments to the bank
17	409	Comment 3	X(35)	No	Comments to the bank

18	447	Your reference	X(35)	See below	Debtor's identification of payment
19	485		9(15)	No	Not used Blank spaces = " "
20	503		9(13)	No	Not used Blank spaces = " "
21	519		9(1)	No	Not used Blank spaces = " "
22	523		9(7)	No	Not used Blank spaces = " "
23	533		9(15)	No	Not used Blank spaces = " "
24	551		9(13)	No	Not used Blank spaces = " "
25	567		9(1)	No	Not used Blank spaces = " "
26	571		9(7)	No	Not used Blank spaces = " "
27	581		9(15)	No	Not used Blank spaces = " "
28	599		9(13)	No	Not used Blank spaces = " "
29	615		9(1)	No	Not used Blank spaces = " "
30	619		9(7)	No	Not used Blank spaces = " "
31	629		9(15)	No	Not used Blank spaces = " "
32	647		9(13)	No	Not used Blank spaces = " "
33	663		9(1)	No	Not used Blank spaces = " "
34	667		9(7)	No	Not used Blank spaces = " "
35	677		9(15)	No	Not used Blank spaces = " "
36	695		9(13)	No	Not used Blank spaces = " "
37	711		9(1)	No	Not used Blank spaces = " "
38	715		9(7)	No	Not used Blank spaces = " "
39	725		X(169)		Not used Blank spaces = " "
40	895		X(2)	Yes	>CR><LF>

Field no.	Description
Field 3	For SEPA/EU payments, the field should always have the value 0
Field 4	Field 4 must be completed if field 9 (payment type) of index 1 has been completed with 21 "International cheque". Fields 5–13 should not be completed.
Field 5	For SEPA/EU payments, field 5 (SWIFT address) must be present with a valid SWIFT address.
Fields 5-9	Complete field 5 (SWIFT address) or fields 6-9 (banker).  If the banker is entered, the completion of the following fields is mandatory: <ul style="list-style-type: none"> <li>• Field 6 (bank name)</li> <li>• Field 7 (bank address 1) or field 8 (bank address 2)</li> <li>• Field 9 (bank country)</li> </ul>
Fields 5-11	The SWIFT character set is valid.
Field 6-10	SEPA/EU payments does not use fields 6-10.

Field 10	<p>Field format:</p> <p>Bank code ID (2 characters) Bank code contents (3-11 characters)</p> <p>Example:</p> <p>Bank code (Fedwire routing number (FED, ABA)) for USA: FW123456789</p> <p>The field should not be completed if:</p> <ul style="list-style-type: none"><li>• Fields 5 and 12 have been completed.</li><li>• Field 5 contains a SWIFT address of 11 characters.</li></ul>
Field 11	SEPA/EU payment, don't complete field
Fields 11-12	Only one of the fields may be completed.
Field 12	<p>The field must contain a valid IBAN.</p> <p>Example of an IBAN: DE89370400440532013000</p> <p>The first two characters are a 2-letter country code. They are followed by two check digits and a domestic account number.</p> <p>SEPA/EU payment, field is mandatory.</p>
Field 13	<p>If field 3 has been completed with 1, field 13 must be completed with 1.</p> <p>SEPA/EU payment field must be 1.</p>
Field 15-17	Fields are optional and can be filled with all payment types, except SEPA/EU payments (payment types = 97).
Field 18	<p>Field 18 is used by the debtor to link a payment in the ERP system/payment to an entry in "From account"</p> <p>E.g. for automatic marking of invoices paid.</p>

SWIFT character set

When importing file certain fields are checked to ensure that the characters used belong to the SWIFT character set.

<b>The first character of a text string must be checked specifically. The following characters are valid:</b>	<b>The following characters are included in the SWIFT character set – i.e. the following characters are valid:</b>
A-Z	A-Z
a-z	a-z
0-9	0-9
	SPACE
/	/
	-
?	?
	:
(	(
)	)
.	.
/	/
+	+

## ICM: Payment from abroad

IB030204000004

**Description** A "Payment from account abroad" consists of 2 records, index 1 and index 2.

### Payment information etc. (Index 1).

Field	Pos.	Data name	Format	Mandatory	Description
1	2	Type	X(14)	Yes	Payment type = "IB030204000004"
2	19	Index	9(4)	Yes	Index= "0001"
3	26	Process date	9(8)	Yes*	Processing date (YYYYMMDD)
4	37	Transaction amount	9(13)+	Yes*	Amount in foreign currency with no decimal separator
5	54	From type	9(1)	Yes*	Contents of "From account" "1" = Financial account "2" = Bank account "3" = ICM-account
6	58	From account	9(15)	No	Account number of senders
7	76	Currency code	X(3)	Yes	Settlement currency
8	82	Payment currency	X(3)	No	Not applicable
9	88	Payment type	9(2)	See below	Payment type
10	93	Payment message 1	X(35)	See below	Payment specification (line 1)
11	131	Payment message 2	X(35)	See below	Payment specification (line 2)
12	169	Payment message 3	X(35)	See below	Payment specification (line 3)
13	207	Payment message 4	X(35)	See below	Payment specification (line 4)
14	245	Recipient	X(35)	Yes	Name of recipient
15	283	Address 1	X(35)	See below	Address of recipient (line 1)
16	321	Address 2	X(35)	See below	Address of recipient (line 2)
17	359	Country	X(35)	No	Blank spaces = " "
18	397	From ICM account	X(34)	See below	BBAN/IBAN, sender
19	434	SWIFT address of sender	X(11)	See below	BIC address (SWIFT) of sending bank
20	448	Spaces	X(45)	No	Blank spaces = " "
21	496	Spaces	X(75)	No	Blank spaces = " "
22	574	Spaces	X(75)	No	Blank spaces = " "



Field	Pos.	Data name	Format	Mandatory	Description
23	652	Spaces	X(24)	No	Blank spaces = " "
24	679	Spaces	X(215)	No	Blank spaces = " "
25	895	End	X(2)	Yes	<CR><LF>

**Field no.****Description**

Field 3

The following is checked when importing/receiving a file:

1. The system will change processing dates which are not banking days to the banking day immediately following such day.
2. The system will change dates up to 30 days back in time to today's date.

Field 4

The amount must be positive and larger than 1, and without comma. E.g. 100.50 EUR (100 euro and 50 cent) is represented as "0000000010050+".

Field 5

If the field is completed with 1 (financial account) or 2 (bank account/shadow account):

- field 6 - From account must be completed and
- field 18 - From ICM account and field 19 - SWIFT address of sender must be left blank.

If the field is completed with 3 (ICM account):

- field 6 - From account must be left blank and
- field 18 - From ICM account and field 19 - SWIFT address of sender must be completed.

Field 6

The field may contain a bank account, a financial account or an ICM account. The account type is determined by field 5 "From type".

**Bank account:** The system checks that the account exists. If the account does not exist, an error message is displayed. The bank account you must use is an internal account (shadow account number) to be provided by the bank.

Bank account format:

The bank account is 15 characters long and is composed of the following:

9(1) = 0

9(4) = 9844 (Jyske bank 9999)

9(10) = Shadow account number

Example: Payment from bank account (shadow account number) 1234567. Bank account format: "098440001234567" (099990001234567 for Jyske Bank).

The shadow account number of the foreign account may be obtained by contacting bank's Hotline.

**Financial account:** On receipt the bank checks that the financial account exists in the system and automatically converts the account into the corresponding bank account. If the financial account does not exist, the file is rejected.

Financial account format:

The financial account is 15 characters long.

Example: Payment from financial account no. 123. Financial account format: "000000000000123".

**Please note:** Field 6 must not be completed if field 18 – From ICM account and field 19 – BIC address of sender has been completed.

Field 9 The following payment types may be used for "Payments from accounts abroad":

Code Payment type

83 ICM Ordinary payment

84 ICM Express payment

85 ICM Repatriation

86 ICM Intra-group payment

88 ICM Foreign giro payment

Fields 10-16 The SWIFT character set is valid.

Field 18 Enter from ICM account when field 5 – From type is completed with 3 = ICM account. The account number must be left justified. The format may be like a foreign account number (BBAN) or IBAN.

Field 19 Enter the BIC address of the sending bank when field 5 – From type is completed with 3 = ICM account.

#### Additional information (Index 2)

Field	Position	Data name	Format	Mandatory	Description
1	2	Type	X(14)	Yes	Payment type = "IB030204000004"
2	19	Index	9(4)	Yes	Index = "0002"
3	26	Cost-DK	9(1)	Yes	Domestic (Danish) charges to be paid by: "0" = Order "1" = Recipient
4	30	(Not used)	9(1)		Not used Blank spaces = " "
5	34	Swift-address	X(11)	No	SWIFT address of recipient bank
6	48	Bank name	X(35)	No	Name of banker
7	86	Bank-address1	X(35)	No	Address of banker
8	124	Bank-address2	X(35)	No	Address of banker

Field	Position	Data name	Format	Mandatory	Description
9	162	Bank-land	X(35)	No	Country of banker
10	200	Bank code	X(33)	No	Exact branch number. Used for further identification of SWIFT address
11	236	Foreign account	X(34)	See below	Account number of recipients
12	273	IBAN	X(35)	See below	IBAN of recipient
13	311	Cost-for-foreign	9(1)	Yes*	Charges by the recipient's bank: "0" = Order "1" = Recipient
14	315		9(15)	No	Blank spaces = " "
15	333		X(35)	No	Blank spaces = " "
16	371		X(35)	No	Blank spaces = " "
17	409		X(35)	No	Blank spaces = " "
18	447	Your reference	X(35)	See below	Debtor's identification of payment
19	485		9(15)	No	Blank spaces = " "
20	503		9(13)	No	Blank spaces = " "
21	519		9(1)	No	Blank spaces = " "
22	523		9(7)	No	Blank spaces = " "
23	533		9(15)	No	Blank spaces = " "
24	551		9(13)	No	Blank spaces = " "
25	567		9(1)	No	Blank spaces = " "
26	571		9(7)	No	Blank spaces = " "
27	581		9(15)	No	Blank spaces = " "
28	599		9(13)	No	Blank spaces = " "
29	615		9(1)	No	Blank spaces = " "
30	619		9(7)	No	Blank spaces = " "
31	629		9(15)	No	Blank spaces = " "
32	647		9(13)	No	Blank spaces = " "
33	663		9(1)	No	Blank spaces = " "
34	667		9(7)	No	Blank spaces = " "
35	677		9(15)	No	Blank spaces = " "
36	695		9(13)	No	Blank spaces = " "
37	711		9(1)	No	Blank spaces = " "
38	715		9(7)	No	Blank spaces = " "
39	725		X(169)	No	Blank spaces = " "
40	895	END	X(2)	Yes	<CR><LF>

**Field no.****Description**

Field 5 If the field is completed the Swift address must be correct.

Fields 5-6 Only one of the fields may be completed.

Fields 5-11 The SWIFT character set is valid. Press CTRL and click here to see the SWIFT character set.

Field 10	<p>Field format: Bank code ID (2 characters) Bank code contents (3-11 characters). No spaces allowed. Example: Bank code (Fedwire routing number (FED, ABA)) for USA: FW123456789</p> <p>The field should not be completed if: Fields 5 and 12 have been completed Field 5 contains a SWIFT address of 11 characters</p>
Fields 11-12	<p>Only one of the fields may be completed.</p>
Field 12	<p>Field must contain valid IBAN. Example of an IBAN: DE89370400440532013000. The first two characters are the country code. They are followed by two check digits and the original account number.</p>
Field 13	<p>If field 3 has been completed with 1, field 13 must be completed with 1. As regards "Payments from accounts abroad" the field relates to charges by the recipient's bank.</p>
Field 18	<p>Used by debtor to link a payment in the ERP system/payment to an entry in "From account", e.g. for automatic marking of invoices paid.</p>

## Salary transfers

IB030205000004

### Description

A salary transfer consists of one record of index 1 (employer) and a number of index 2 (employees).

### Employer information (Index 0001)

Field	Position	Data name	Format	To be completed	Description
1	2	Transaction type	X(14)	Yes	Transactiontype = "IB030205000004"
2	19	Index	9(4)	Yes	Index = "0001" (header)
3	26	Disposal date	9(8)	Yes *	Date of disposal (YYYYMMDD)
4	37	Amount balancing	9(13)+	See below	Balanced amount in øre Must balance of amount in Index 2
5	54	From type	9(1)	Yes	Contents of "From account" "1" = Financial account "2" = Bank account
6	58	From account	9(15)	Yes	Account number of senders
7	76	Number – recipients	9(6)	See below	Number of wage earners comprised by the wage transfer
8	85		9(10)	No	Blank spaces = " "
9	98		9(4)	No	Blank spaces = " "
10	105		9(10)	No	Blank spaces = " "
11	118		9(13)+	No	Blank spaces = " "
12	135		X(2)	No	Blank spaces = " "
13	140		X(26)	No	Blank spaces = " "
14	169		X(7)	No	Blank spaces = " "
15	179	Payment type	9(1)	Yes	"0" = Wage transfer
16	183		X(35)	No	Blank spaces = " "
17	221	Your reference	X(35)	See below	Debtor's identification of payment
18	259		X(159)		Blank spaces = " "
19	421		X(255)		Blank spaces = " "
20	679		X(215)		Blank spaces = " "
21	895	End	X(2)	Yes	<CR><LF>

Field no.	Description
Field 3	<p>The following is checked when importing/receiving a file:</p> <ol style="list-style-type: none"> <li>1. The system will change disposal dates which are not banking days to the banking day immediately following such day.</li> <li>2. The system will change invalid dates to today's date + one banking day.</li> <li>3. The system will change dates prior to today's date to today's date + one banking day.</li> </ol> <p>The disposal date may be today's date + one banking day or a date up to 18 months in the future.</p>
Field 4	The amount must be positive and greater than 0. No decimal separator will be transmitted, i.e. the amount is stated in øre.
Field 6	<p>The field may contain a bank account or financial account. The account type is determined by field 5 "From type".</p> <p><b>Bank account:</b> On receipt the bank checks that the bank account exists in the system. If the account does not exist an error message is displayed. The account must be a DKK account. Bank account format: The bank account is 15 characters long and is composed of the following: 9(1) = 0 9(4) = Registration number 9(10) = Account number</p> <p>Example: Payment to bank account no. 1111 1234567. Bank account format: "011110001234567".</p> <p><b>Financial account:</b> On receipt the bank checks that the financial account exists in the system and automatically converts the account into the corresponding bank account. If the financial account does not exist, the file is rejected.</p> <p>Financial account format: The financial account is 15 characters long.</p> <p>Example: Payment to financial account no. 123. Financial account format: "000000000000123".</p>
Field 7	Number of wage earners comprised by the wage transfer.
Field 17	The field is used by the debtor to link a payment in the ERP system/payment to an entry in "From account", e.g. for automatic marking of invoices paid.

**Employee information (Index 0002)**

Field	Position	Data name	Format	To be completed	Description
1	2	Transaction type	X(14)	Yes	Payment type = "IB030205000004"
2	19	Index	9(4)	Yes	Index = "0002"
3	26		9(8)		Not used in index 0002
4	37		9(13)+		Not used in index 0002
5	54		9(1)		Not used in index 0002
6	58		9(15)		Not used in index 0002
7	76		9(6)		Not used in index 0002
8	85	Employee – no.	9(10)	Yes	Number of employees.
9	98	Employee – reg. no.	9(4)	Yes	Registration number of employee
10	105	Employee – account	9(10)	Yes	Account number of employees
11	118	Salary – amount	9(13)+	See below	Wage of employee
12	135		X(2)		Blank spaces = " "
13	140		X(26)		Blank spaces = " "
14	169		X(7)		Blank spaces = " "
15	179		9(1)		Blank spaces = " "
16	183	Entry text	X(35)	See below	Entry text
17	221		X(35)		Blank spaces = " "
18	259		X(159)		Blank spaces = " "
19	421		X(255)		Blank spaces = " "
20	679		X(215)		Blank spaces = " "
21	895	End	X(2)	Yes	<CR><LF>

**Field no.****Description**

Field 11

The amount must be positive and greater than 0. No decimal separator will be transmitted, i.e. the amount is stated in øre.

Field 16

Only the first 20 characters are imported.

## Payment slip (giro)

IB030207000002

### Description

A payment slip (giro) consists of up to three records characterised by the index number 1-3. Index 1 is mandatory.  
If more than six advice lines are required index 2 and possibly index 3 are mandatory.

### Payment record (Index 1)

Field	Position	Data name	Format	Mandatory	Description
1	2	Transaction type	X(14)	Yes	Payment type = "IB030207000002 "
2	19	Index	9(4)	Yes	Index nr. = "0001"
3	26	Process date	9(8)	Yes *	Processing date (YYYYMMDD)
4	37	Transaction amount	9(13)+	Yes	Amount in øre
5	54	From type	9(1)	Yes	Contents of "From account" "1" = Financial account "2" = Bank account
6	58	From account	9(15)	Yes *	Account number of senders
7	76	Giro code	X(2)	See below	Code of giro payment type
8	81	Payment ID	X(19)	See below	Payment ID
9	103		9(4)		0000
10	110	Recipient's giro account no	9(10)	See below	Giro account number of recipient
11	123	Recipient's creditor ID	9(8)	See below	Creditor ID of recipient
12	134	Recipient name	X(32)	Yes	Name of recipient
13	169		X(32)		Blank spaces



Field	Position	Data name	Format	Mandatory	Description
14	204	Your reference	X(35)	See below	Debtor's identification of payment
15	242	Sender name	X(35)	See below	Sender information line 1
16	280	Sender address 1	X(35)	See below	Sender information line 2
17	318	Sender address 2	X(35)	See below	Sender information line 3
18	356	Sender address 3	X(35)	See below	Sender information line 4
19	394	Sender address 4	X(35)	See below	Sender information line 5
20	432	Advice 1	X(35)	See below	Advice line 1
21	470	Advice 2	X(35)	See below	Advice line 2
22	508	Advice 3	X(35)	See below	Advice line 3
23	546	Advice 4	X(35)	See below	Advice line 4
24	584	Advice 5	X(35)	See below	Advice line 5
25	622	Advice 6	X(35)	See below	Advice line 6
26	660		X(16)		Blank spaces = " "
27	679		X(215)		Blank spaces = " "
28	895	End	X(2)	Yes	<CR><LF>

**Field no.****Description**

Field 3

The following is checked when importing/receiving a file:

1. The system will change processing dates which are not banking days to the banking day immediately following such day.
2. The system will change invalid dates to today's date.
3. The system will change dates prior to today's date to today's date.

Processing date may be today's date or a date up to 18 months in the future.

Field 4

The amount must be positive and greater than 0. No decimal separator will be transmitted, i.e. the amount is stated in øre.

All amounts are considered positive numbers irrespective of their signs.

Field 6

The field may contain a bank account or financial account. The account type is determined by field 5 "From type".

The account must be a DKK account.

Bank account format: The bank account is 15 characters long and is composed of the following:

9(1) = 0

9(4) = Registration number

9(10) = Account number

Example: Payment to bank account no. 1111 1234567. Bank account format: "011110001234567".

**Financial account:** On receipt the bank converts the account into the corresponding bank account. If the financial account does not exist the file is rejected.

Financial account format: The financial account is 15 characters long. Example: Payment to financial account no. 123. Financial account format: "000000000000123".

Field 7

The giro code determines the structure/contents of the payment ID and whether the advice text may be imported. For instance, certain giro codes do not allow the entry of payment ID – however the advice text may be entered.

As regards giro codes 01, 73 and 75 advice may be transmitted to the recipient.

As regards giro codes 01 and 73 the name and address of the sending account holder will automatically be transmitted as sender information to the recipient.

Field 8

Completion of the payment ID field depends on the giro code, e.g.:

Giro code 01 Payment ID cannot be provided.  
 Giro code 04 Payment ID of 13-16 digits (modulus 10 control).  
 Giro code 15 Payment ID of 13-16 digits (modulus 10 control).  
 Giro code 71 Payment ID of up to 15 digits (modulus 10 control).  
 Giro code 73 Payment ID cannot be provided.  
 Giro code 75 Payment ID of up to 16 digits (modulus 10 control).

If the giro code is blank (indicated by two spaces) the first digit of the payment ID must be 2, 4 or 8, + 17 digits + modulus control digits, i.e. a payment ID totalling 19 digits.

Positions exceeding the maximum digit number must be blank. Example: four spaces (giro code 71) and three spaces (giro code 75).

Fields 10-11

Only one of the fields may be completed. The contents are modulus checked.

Fields 15-19

Sender information may be provided in relation to giro codes 01 and 73 (field 7). If no sender information is provided, the name and address of "From account" are sent to the recipient.

Fields 20-25

Sender information may be provided in relation to giro codes 01, 73 and 75 (field 7).

**Advice record (Index 2 or 3)****Description**

As regards giro code 01 up to 26 advice lines may be transmitted and as regards giro codes 73 and 75 up to 41 advice lines may be transmitted.

Index 1 contains advice lines 1-6. If additional advice lines are required index 2 and possibly index 3 are used.

Field	Position	Data name	Format	Mandatory	Description
1	2	Transaction type	X(14)	Yes	Payment type = "IB030207000002"
2	19	Index	9(4)	Yes	Index = "0002" or "0003"
3-24	from 26	Advice text	X(35)	See below	Advice text to recipient
25	862	Spaces	X(32)		Blank spaces = " "
26	895	End	X(2)	Yes	<CR><LF>

**Field no.****Description**

Field 2

The index indicates the advice lines included in the record.

Index "2" = advice lines 7-28

Index "3" = advice lines 29-41

As regards giro payments containing 26 advice lines the advice must be structured as follows:

advice lines 1-6 in index 1

advice lines 7-26 in index 2, advice lines 27-28 must be blank

index 3 is not used.

As regards giro payments containing 41 advice lines the advice must be structured as follows:

advice lines 1-6 in index 1

advice lines 7-28 in index 2

advice lines 29-41 in index 3

## Payment end

IB99999999999999

Field	Position	Data name	Format	Mandatory	Description
1	2	Transaction type	X(14)	Yes	Payment type = "IB99999999999999"
2	19	Creation date	9(8)	Yes *	Creation date (YYYYMMDD)
3	30	Number of transactions	9(6)	Yes *	Number of payments
4	39	Total amount	9(13)+	Yes *	Hash total
5	56		X(64)		Blank spaces = " "
6	123		X(255)		Blank spaces = " "
7	381		X(255)		Blank spaces = " "
8	639		X(255)		Blank spaces = " "
9	895	End	X(2)	Yes	<CR><LF>

### Field no.

### Description

Field 2

Creation date of file with preceding payments. The date must correspond with the date of the "Payment start" record, otherwise the payment batch/import is rejected.

Field 3

Count of payments of type "IB=03XXXXXXXXXX" with Index = "1" placed between preceding "Payment start" and this record. If this count does not match the payment batch/import is rejected.

Field 4

Count of field "Transaction amount" of payment type "IB=03020XXXXXXXXX" between preceding "Payment start" and this record.

Only records with index = "1" must be counted.

No decimal separator will be transmitted, i.e. the amount is stated in øre. The count is independent of the currency code, i.e. the amounts are added up directly without translation and any sign. The aggregate amount is stated as a positive amount.

## Transactions, ver. 1, Individual, Fixed format

### Structure

Account entries (called transactions) have a start record, a number of entry records and an end record – all variable lengths. All entry records are itemised entries. The multiple entries which can be viewed in WebBank will not be displayed in the extract of account entries.

### Startrecord (ED0000000000001)

Field	Data name	Format	To be completed	Description
1	Transaction type	X(14)	Yes	Payment type = "ED0000000000001"
2	Creation date	9(8)	Yes	Creation date (YYYYMMDD)
3	Spaces	X(52)		Blank spaces = " "
4	Spaces	X(255)		Blank spaces = " "
5	Spaces	X(255)		Blank spaces = " "
6	End	X(2)	Yes	<CR><LF>

### Field no.

### Description

Field 2                      Creation date of file with subsequent account entries. The date must correspond with the date of "Account entries (End record)".

### Entry record (ED0101030000001)

Field	Data name	Format	Mandatory	Description
1	Transaction type	X(14)	Yes	Type = "ED0101030000001"
2	Index	X(1)	Yes	Index no. = "1"
3	Zip code	9(4)	Yes	Consecutive per Book date
4	Book date	9(8)	Yes	Book date (YYYYMMDD)
5	Post-amount	9(13)+	Yes	Amount with 2 decimal
6	Account type	9(1)	Yes	Contents of "Account no.", field 6 "1" = Financial account "2" = Bank account
7	Account number	9(15)	Yes	Account no.
8	Value date	9(8)	See below	Value date (YYYYMMDD)
9	Balance	9(13)+	Yes	Balance after the entry. Amount with 2 decimals followed by sign.
10	Entry text	X(70)	Yes	Entry text
11	Message attached	X(1)	Yes	"0" = No message attached "1" = Message attached
12	Sender – 1	X(35)	See below	Sender information
13	Sender – 2	X(35)	See below	Sender information

Field	Data name	Format	Mandatory	Description
14	Sender – 3	X(35)	See below	Sender information
15	Sender – 4	X(35)	See below	Sender information
16	Sender – 5	X(35)	See below	Sender information
17	Creditor ID	X(35)	See below	Creditor's identification of debtor
18	Reference	X(35)	See below	Reference of primary document
19	Debtor ID	X(35)	See below	Debtor's identification of payment
20	Your reference	X(10)	No	References no. is exported from Web-Bank, if a reference has been entered in the list of account entries. Otherwise blank.
21	Attachment no.	9(18)	Yes	The banks identification of the entry
22	Message line	X(35)	See below	Message text
23		X(37)		Space = " "
24	End	X(2)	Yes	CR + LF

**Field no.****Description**

Field 7

The field may contain a bank account or financial account. The account type is determined by field 5 "Account type".

**Bank account:**

Bank account format:

The bank account is 15 characters long and is composed of the following:

9(1) = 0

9(4) = Registration number

9(10)= Account number

Example: Export of entries from bank account no. 1111 1234567.

Bank account format: "011110001234567".

**Financial account:**

Financial account format:

The financial account is 15 characters long.

Example: Export of entries from financial account no. 123. Financial account format: "000000000000123".

Field 8

The field is completed only if the Bank has entered a value date.

Field 9

No commas are send. Amount with 2 decimals followed by a sign.

Field 12-16

Fields may contain information on the sender.

Field 17-19	At least one of these fields is completed if a message has been attached and none of the "Message line" fields are completed.
Field 20	The field is exported from WebBank if a reference has been entered in the list of account entries.
Field 21	<p>Attachment no. Is connected as following: First 2 numbers decide the type</p> <p>70 = individual entry 71 = An itemised entry (e.g. the first entry under a multiple entry) 72 = multiple entry</p> <p>Next 2 numbers are year and The next 3 numbers are number of the day The last numbers are unique for the transaction.</p> <p>Example: Attachment no.: 701732834764372000 This is an individual entry on day 328 in 2017 with the reference 34764372000</p>
Field 22	First line in Message text

**Message record (ED010103000001)**

Field	Dataname	Format	Mandatory	Description
1	Type	X(14)	Yes	Payment type = "ED010103000001"
2	Index	X(1)	Yes	Index no. = "2-4"
3-17	Message lines	X(35)	See below	Message text
18	Spaces	X(5)		Space = " "
19	End	X(2)	Yes	<CR><LF>

**Field no.****Description**

Field 2

Index indicates the message lines, included in the record:

"2" = Message line 2-16

"3" = Message line 17-31

"4" = Message line 32-41

It is possible to have up to 3 records of this type, where space is available for 15 Message lines in index 2 and 3. In index 4 the last 5 message lines are not used (field 13-17).

**End record (ED999999999999)**

Field	Data name	Format	To be completed	Description
1	Type	X(14)	Yes	Payment type = "ED999999999999"
2	Create date	9(8)	Yes	Creation date (YYYYMMDD)
3	Number of transactions	9(6)	Yes	Number of account entries (index 1)
4	Total amount	9(13)+	Yes	Total amount
5	Spaces	X(540)		Space = " "
6	End	X(2)	Yes	<CR><LF>

**Field no.****Description**

Field 2

Creation date of file with preceding account entries. Date must correspond with the date of "Account entries (Start record)".

Field 3

Count of entries of type "ED010103000001" placed between "Account entries start" and this record.

Field 5

Count of "Entry amount" in record type "ED010103000001 " without any sign placed between the preceding "Account entries start" and this record. The amount is positive. It is a "Hash total", to be used for control of the export.



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## Transactions, ver. 2, Individual, decimal. Separator: Dot

**Structure**

Account entries have a start record, a number of entry records and an end record. All entry records are specific entries. The multiple entries viewed in WebBank will not be displayed in the extract of account entries.

**Startrecord (ED000000000000)**

Field	Data name	Format	To be completed	Description
1	Transaction type	X(14)	Yes	Payment type = "D0000000000000 "
2	Creation date	9(8)	Yes	Date of creation (YYYYMMDD)
3	Creation time	9(6)	Yes	Time of export (HHMMSS)
4	End		Yes	<CR><LF>

**Field no.****Description**

Field 2

Date for creating the file with the following account entries. The date must match the date in the "Account entries (End record)".

Field 3

Time for creating the file with the following account entries. The time must match the time in the "Account entries (End record)".

**Entry record (ED010103000002)**

Field	Data name	Format	To be completed	Description
1	Transaction type	X(14)	Yes	Payment type = "ED010103000002"
2	Record serial no.	9(5)	Yes	Consecutive record number
3	Book date	9(8)	Yes	Book date (YYYYMMDD)
4	Entry amount	9(15)	Yes	Amount with 2 decimals. Negative amounts are shown with a leading "-". Decimal: Dot
5	Account type	9(1)	Yes	Type of account in field 6 "1" = Financial account "2" = Bank account
6	Account no.	9(15)	Yes	Account no.
7	Value date	9(8)	See below	Value date (YYYYMMDD)
8	Amount	9(15)	Yes	Amount with 2 decimals. Negative amounts are shown with a leading "-". Decimal: Dot
9	Entry text	X(70)	Yes	Entry text
10	Sender information	X(1)	Yes	"0" = Sender information not provided "1" = Sender information provided
11	Sender information 1	X(35)	See below	Sender information
12	Sender information 2	X(35)	See below	Sender information
13	Sender information 3	X(35)	See below	Sender information
14	Sender information 4	X(35)	See below	Sender information
15	Sender information 5	X(35)	See below	Sender information
16	Creditor ID	X(35)	See below	Creditor's identification of debtor
17	Reference	X(35)	See below	Reference of primary document
18	Debtor ID	X(35)	See below	Debtor's identification of payment
19	Your reference	X(35)	See below	Debtor's identification of payment
20	Reference no.	X(10)	See below	Reference no.
21	Attachment no.	9(18)	Yes	The banks identification of the transaction
22	Entry currency	X(3)	Yes	Entry currency

23	Exchange rate	9(15)		Exchange rate 6 decimals
24	Amount exchanged	9(15)		Amount exchanged
25	Exchange fee	9(15)		Exchange fee
26	Initial currency	X(3)		Initial entry amount before exchange
27	Initial exchange rate	9(15)		Initial exchange rate , 6 decimals
28	Initial amount	9(15)		Initial amount (currency)
29	Message line 1	X(35)		Message text
30-68	Message lines 2-40	X(35)		Message text
69	Message line 41	X(35)		Message text
70	End	X(2)	Yes	<CR> <LF>

**Field no.****Description**

Field 6

The field may contain a bank account or financial account. The account type is determined by field 5 "Account type".

**Bank account:**

Bank account format:

The bank account is 15 characters long and is composed of the following:

9(1) = 0

9(4) = Registration number

9(10) = Account number

Example: Export of entries from bank account no. 1111 1234567.

Bank account format: "011110001234567"

**Financial account:**

Financial account format:

The financial account is 15 characters long.

Example: Export of entries from financial account no. 123.

Financial account format: "000000000000123".

Field 7

The field is completed only if the Bank has entered a value date.

Field 8

Amount with 2 decimals. Decimal: Dot

Field 11-15	Fields may contain information on the sender.
Field 16-18	At least one of these fields is completed if a message has been attached and none of the "Message line" fields are completed.
Field 19	The field comes from a payment initiated by the debtor and is used to link a payment in the ERP system/payment in WebBank to an entry in "From account", e.g. for automatic marking of invoices paid.
Field 20	The field is exported from WebBank if a reference has been entered in the list of account entries.
Field 21	<p>Attachment no. format:</p> <p>First 2 numbers decide the type</p> <p>70 = individual entry 71 = An itemised entry (e.g. the first entry under a multiple entry) 72 = multiple entry</p> <p>The next two numbers are years and The next three numbers are numbers of the day. The last digits are a unique reference</p> <p>Example: Attachment no. : 701732834764372000 This is an individual entry on date 328 is 2017 with reference 34764372000</p>
Field 23-25	If the entry has been exchanged to the currency of the account in connection with the booking, exchange information may be displayed in these fields.
Field 26-28	If the entry has been received via another financial institution which has exchanged the amount before transmitting it for booking the initial information may be displayed in these fields.
Fields 29-69	Fields may contain up to 41 message lines.

**End record (ED999999999999)**

Field	Data name	Format	To	Decription
1	Transaction type	X(14)	Yes	Payment type = "ED999999999999"
2	Creation date	9(8)	Yes	Creation date (DD-MM-YYYY).
3	Creation time	9(6)	Yes	Creation time (HHMMSS)
4	Number of transactions	9(5)	Yes	Number of account entries
5	Total amount	9(15)	Yes	Total amount, the aggregate of the field "Entry amount"
6	End	X(2)	Yes	<CR> <LF>

Field no.	Description
Field 2	Creation date of file with preceding account entries. The date must correspond with the date of "Account entries (Start record)".
Field 3	Creation time of file with preceding account entries. The time must correspond with the time of "Account entries (Start record)".
Field 4	Count of entries of type "ED010103000002" placed between the preceding "Account entries start" and this record.
Field 5	Count of "Entry amount" in record type "ED010103000002" without any sign placed between the preceding "Account entries start" and this record. The amount is positive (hash total).

## Transactions, ver. 3, Individual, dec. sep.: Comma or dot

### Structure

Account entries have a startrecord, a number of entry records and an end record. All entry records are itemised entries. The multiple entries which can be viewed in WebBank will not be displayed in the extract of account entries.

3<sup>rd</sup> edition can be found in the following variations:

	Startrecord	Entryrecord	Endrecord
Individual entries Decimal: Comma	ED0000000000003	ED010103000003	ED9999999999999
Individual entries Decimal: Dot	ED0000000000003	ED010103000003	ED9999999999999
Multiple entries Decimal: Comma	ED0000000000007	ED010103000007	ED9999999999999
Multiple entries Decimal: Dot	ED0000000000005	ED010103000005	ED9999999999999

### Startrecord (**ED0000000000003**)

Field	Data name	Format	To be completed	Description
1	Transaction type	X(14)	Yes	Payment type = "ED0000000000003 "
2	Creation date	9(8)	Yes	Creation date (YYYYMMDD)
3	Creation time	9(6)	Yes	Creation time (HHMMSS)
4	End		Yes	<CR><LF>

### Field no.

### Description

Field 2 Date for creating the file with the following account entries. The date must match the date in the "Account entries (End record)".

Field 3 Time for creating the file with the following account entries. The time must match the time in the "Account entries (End record)".

**Entry record (ED010103000003)**

Field	Data name	Format	Mandatory	Description
1	Transaction type	X(14)	Yes	Payment type = "ED010103000003"
2	Record serial no.	9(5)	Yes	Consecutive record number
3	Book date	9(8)	Yes	Book date (YYYYMMDD)
4	Entry amount	9(15)	Yes	Amount with two decimals. If the amount is negative the field contains a leading "-". Decimal separator: dot
5	Account type	9(1)	Yes	Contents of "Account no.", field 6 "1" = Financial account "2" = Bank account
6	Account no.	9(15)	Yes	Account number
7	Value date	9(8)	See below	Value date (YYYYMMDD)
8	Balance	9(15)	Yes	Balance after the entry. Amount with two decimals. The field contains a leading "-" if the amount is negative. Decimal separator: dot
9	Entry text	X(70)	Yes	Entry text
10	Message attached	X(1)	Yes	"0" = No message attached "1" = message attached
11	Sender-1	X(35)	See below	Sender information
12	Sender-2	X(35)	See below	Sender information
13	Sender-3	X(35)	See below	Sender information
14	Sender-4	X(35)	See below	Sender information
15	Sender-5	X(35)	See below	Sender information
16	Creditor ID	X(35)	See below	Creditor's identification of debtor
17	Reference	X(35)	See below	Reference to primary document
18	Debtor ID	X(35)	See below	Debtor's identification of payment
19	Your reference	X(35)	See below	Debtor's identification of payment
20	Attachment no.	X(10)	See below	Attachment number
21	Entry ID	9(18)	See below	Bank's identification of entry
22	Entry currency	X(3)	Yes	Entry currency
23	Exchange rate	9(15)		Exchange rate, six decimals

Field	Data name	Format	Mandatory	Description
24	Amount exchanged	9(15)		Amount exchanged
25	Exchange fee	9(15)		Exchange fee
26	Initial currency	X(3)		Initial currency
27	Initial exchange rate	9(15)		Initial exchange rate, six decimals
28	Initial amount	9(15)		Initial amount (currency)
29	Message line 1	X(35)		Message text
30-68	Message lines 2-40	X(35)		Message text
69	Message line 41	X(35)		Message text
70	End	X(2)	Yes	<CR><LF>

**Field no.****Description**

Field 6

The field may contain a bank account or financial account. The account type is determined by field 5 "Account type".

**Bank account:**

Bank account format: The bank account is 15 characters long and is composed of the following:

9(1) = 0

9(4) = Registration number

9(10) = Account number

Example: Export of entries from bank account no. 1111 1234567.  
Bank account format: "011110001234567".

**Financial account:**

Financial account format: The financial account is 15 characters long.  
Example: Export of entries from financial account no. 123. Financial account format: "000000000000123".

Field 7

The field is completed only if the bank has entered a value date.

Field 8

Amount with two decimals. Decimal separator: Dot

Fields 11-15

The fields may contain information on the sender.

Fields 16-18

At least one of these fields is completed if a message has been attached and none of the message line fields are completed.

Field 19

The field comes from a payment initiated by the debtor and is used to link a payment in the ERP system/payment in Online Banking to



an entry in "From account", e.g. for automatic marking of invoices paid.

Field 20 The field is exported from WebBank if a reference has been entered in the list of account entries.

Field 21 The entry ID is composed as follows:

The first two digits determine the type:

70 = an individual entry

71 = an itemised entry (e.g. the first entry under a multiple entry)

72 = multiple entry

The next two digits are the year and

The next three digits are the day number

The last digits are unique to the entry.

Example Entry ID: 701432834764372000

This is an individual entry

on day 328 in 2017 with the reference 34764372000

Fields 23-25 If the entry has been exchanged to the currency of the account in connection with booking, exchange information may be displayed in these fields.

Fields 26-28 If the entry has been received via another bank which has exchanged the amount before transmitting it for booking, the initial information may be displayed in these fields.

Fields 29-69 The fields may contain up to 41 message lines.

End record ((ED999999999999))

Field	Data name	Format	Mandatory	Description
1	Type	X(14)	Yes	Payment type = "ED999999999999"
2	Creation date	9(8)	Yes	Creation date (YYYYMMDD)
3	Creation time	9(6)	Yes	Creation time of export (HHMMSS)
4	Number of transactions	9(5)	Yes	Number of transactions
5	Total amount	9(15)	Yes	Sum of field "Entry-amount"
6	End	X(2)	Yes	<CR><LF>

#### Field no.

#### Description

Field 2 Creation date of file with preceding account entries. The date must correspond with the date of "Account entries (Start record)".

Field 3 Creation time of file with preceding account entries. The time must correspond with the time of "Account entries (Start record)".

Field 4 Count of entries of type "ED010103000003" placed between the preceding "Account entries start" and this record.

Field 5

Count of "Entry amount" in record type "ED010103000003" without any sign placed between the preceding "Account entries start" and this record. The amount is positive (hash total).

## Transactions, ver. 3, Multiple, decimal separator: Dot

### Structure

Account entries have a start record, a number of entry records and an end record. All entry records are itemised entries. The multiple entries which can be viewed in Online Banking will not be displayed in the extract of account entries.

### Startrecord (ED000000000005)

Field	Dataname	Format	To be completed	Description
1	Transaction type	X(14)	Yes	Payment type = "ED000000000005 "
2	Creation date	9(8)	Yes	Creation date (YYYYMMDD)
3	Creation time	9(6)	Yes	Creation time (HHMMSS)
4	End		Yes	<CR><LF>

### Field no.

### Description

Field 2 Date for creating the file with the following account entries. The date must match the date in the "Account entries (End record)".

Field 3 Creation time of the file, with the following account entries. Time should match time in "Account entries (Endrecord)".

### Entry record (ED010103000005)

Field	Data name	Format	To be completed	Description
1	Transaction type	X(14)	Yes	Payment type = "ED010103000005"
2	Record serial no.	9(5)	Yes	Consecutive record number
3	Book date	9(8)	Yes	Book date (YYYYMMDD)
4	Entry amount	9(15)	Yes	Amount with two decimals. If the amount is negative the field contains a leading "-". Decimal separator: dot
5	Account type	9(1)	Yes	Contents of "Account no.", field 6 "1" = Financial account "2" = Bank account
6	Account no.	9(15)	Yes	Account number
7	Value date	9(8)	See below	Value date (YYYYMMDD)
8	Balance	9(15)	Yes	Balance after the entry. Amount with two decimals. The field contains a leading "-" if the amount is negative. Decimal separator: dot
9	Entry text	X(70)	Yes	Entry text
10	Message attached	X(1)	Yes	"0" = No message attached "1" = Message attached

Field	Data name	Format	To be completed	Description
11	Sender information-1	X(35)	See below	Sender information
12	Sender information -2	X(35)	See below	Sender information
13	Sender information-3	X(35)	See below	Sender information
14	Sender information -4	X(35)	See below	Sender information
15	Sender information -5	X(35)	See below	Sender information
16	Creditor ID	X(35)	See below	Creditor's identification of debtor
17	Reference	X(35)	See below	Reference to primary document
18	Debtor ID	X(35)	See below	Debtor's identification of payment
19	Your reference	X(35)	See below	Debtor's identification of payment
20	Attachment no.	X(10)	See below	Attachment number
21	Entry ID	9(18)	See below	Bank's identification of entry
22	Entry currency	X(3)	Yes	Entry currency
23	Exchange rate	9(15)		Exchange rate, six decimals
24	Amount exchanged	9(15)		Amount exchanged
25	Exchange fee	9(15)		Exchange fee
26	Initial currency	X(3)		Initial currency
27	Initial exchange rate	9(15)		Initial exchange rate, six decimals
28	Initial amount	9(15)		Initial amount (currency)
29	Message line 1	X(35)		Message text
30-68	Message lines 2-40	X(35)		Message text
69	Message line 41	X(35)		Message text
70	End	X(2)	Yes	<CR><LF>

Field no.	Description
Field 6	<p>The field may contain a bank account or financial account. The account type is determined by field 5 "Account type".</p> <p><b>Bank account:</b>  Bank account format: The bank account is 15 characters long and is composed of the following:  9(1) = 0  9(4) = Registration number  9(10) = Account number</p> <p>Example: Export of entries from bank account no. 1111 1234567.  Bank account format: "011110001234567".</p> <p><b>Financial account:</b>  Financial account format: The financial account is 15 characters long.</p> <p>Example: Export of entries from financial account no. 123. Financial account format: "000000000000123".</p>
Field 7	The field is completed only if the bank has entered a value date.
Field 8	Amount with two decimals. Decimal separator: Dot
Fields 11-15	The fields may contain information on the sender.
Fields 16-18	At least one of these fields is completed if a message has been attached and none of the message line fields are completed.
Field 19	The field comes from a payment initiated by the debtor and is used to link a payment in the ERP system/payment in Online Banking to an entry in "From account", e.g. for automatic marking of invoices paid.
Field 20	The field is exported from Online Banking if a reference has been entered in the list of account entries.
Field 21	<p>The entry ID is composed as follows:</p> <p>The first two digits determine the type:</p> <p>70 = an individual entry  71 = an itemised entry (e.g. the first entry under a multiple entry)  72 = multiple entry</p> <p>The next two digits are the year and  The next three digits are the day number</p> <p>The last digits are unique to the entry.</p> <p>Example Entry ID: 701432834764372000  This is an individual entry  on day 328 in 2017 with the reference 34764372000</p>

Fields 23-25 If the entry has been exchanged to the currency of the account in connection with booking, exchange information may be displayed in these fields.

Fields 26-28 If the entry has been received via another bank which has exchanged the amount before transmitting it for booking, the initial information may be displayed in these fields.

Fields 29-69 The fields may contain up to 41 message lines.

#### Endrecord ((ED99999999999999))

Field	Data name	Format	To be completed	Description
1	Transaction type	X(14)	Yes	Payment type = "ED99999999999999"
2	Creation date	9(8)	Yes	Creation date (YYYYMMDD)
3	Creation time	9(6)	Yes	Creation time of export (HHMMSS)
4	Number of transactions	9(5)	Yes	Number of transactions
5	Amount-total	9(15)	Yes	Total amount, sum of the field "post-amount"
6	End	X(2)	Yes	<CR><LF>

Field no.	Description
Field 2	Creation date of file with preceding account entries. The date must correspond with the date of "Account entries (Start record)".
Field 3	Creation time of file with preceding account entries. The time must correspond with the time of "Account entries (Start record)".
Field 4	Count of entries of type "ED010103000005" placed between the preceding "Account entries start" and this record.
Field 5	Count of "Entry amount" in record type "ED010103000005" without any sign placed between the preceding "Account entries start" and this record. The amount is positive (hash total).

## Transactions, ver. 3, Multiple, decimal separator: Comma

### Structure

The structure of the Account entries is a startrecord, a number of entry records and an endrecord. All entry records are itemised entries. The multiple entries which can be viewed in Online Banking will not be displayed in the extract of account entries.

#### Startrecord (ED0000000000007)

Field	Dataname	Format	To be completed	Description
1	Transaction type	X(14)	Yes	Payment type = "ED0000000000007 "
2	Creation date	9(8)	Yes	Creation date (YYYYMMDD)
3	Creation time	9(6)	Yes	Creation time (HHMMSS)
4	End		Yes	<CR><LF>

#### Field no.

#### Description

Field 2                      Creation date of file with subsequent account entries. The date must correspond with the date of "Account entries (End record)".

Field 3                      Creation time of file with subsequent account entries. The time must correspond with the time of "Account entries (End record)".

#### Entryrecord (ED0101030000007)

Field	Data name	Format	To be completed	Description
1	Transaction type	X(14)	Yes	Payment type = "ED0101030000007"
2	Record serial no.	9(5)	Yes	Consecutive record number
3	Book date	9(8)	Yes	Book date (YYYYMMDD)
4	Entry amount	9(15)	Yes	Amount with two decimals. If the amount is negative the field contains a leading "-". Decimal separator: dot
5	Account type	9(1)	Yes	Contents of "Account no.", field 6 "1" = Financial account "2" = Bank account
6	Account no.	9(15)	Yes	Account number
7	Value date	9(8)	See below	Value date (YYYYMMDD)
8	Balance	9(15)	Yes	Balance after the entry. Amount with two decimals. The field contains a leading "-" if the amount is negative. Decimal separator: dot
9	Entry text	X(70)	Yes	Entry text

Field	Data name	Format	To be completed	Description
10	Message attached	X(1)	Yes	"0" = No message attached "1" = Message attached
11	Sender information-1	X(35)	See below	Sender information
12	Sender information -2	X(35)	See below	Sender information
13	Sender information-3	X(35)	See below	Sender information
14	Sender information -4	X(35)	See below	Sender information
15	Sender information -5	X(35)	See below	Sender information
16	Creditor ID	X(35)	See below	Creditor's identification of debtor
17	Reference	X(35)	See below	Reference to primary document
18	Debtor ID	X(35)	See below	Debtor's identification of payment
19	Your reference	X(35)	See below	Debtor's identification of payment
20	Attachment no.	X(10)	See below	Attachment number
21	Entry ID	9(18)	See below	Bank's identification of entry
22	Entry currency	X(3)	Yes	Entry currency
23	Exchange rate	9(15)		Exchange rate, six decimals
24	Amount exchanged	9(15)		Amount exchanged
25	Exchange fee	9(15)		Exchange fee
26	Initial currency	X(3)		Initial currency
27	Initial exchange rate	9(15)		Initial exchange rate, six decimals
28	Initial amount	9(15)		Initial amount (currency)
29	Message line 1	X(35)		Message text
30-68	Message lines 2-40	X(35)		Message text
69	Message line 41	X(35)		Message text
70	End	X(2)	Yes	<CR><LF>

**Field no.****Description**

Field 6

The field may contain a bank account or financial account. The account type is determined by field 5 "Account type".



**Bank account:**

Bank account format: The bank account is 15 characters long and is composed of the following:

9(1) = 0

9(4) = Registration number

9(10) = Account number

Example: Export of entries from bank account no. 1111 1234567.

Bank account format: "011110001234567".

**Financial account:**

Financial account format: The financial account is 15 characters long.

Example: Export of entries from financial account no. 123. Financial account format: "000000000000123".

Field 7	The field is completed only if the bank has entered a value date.
Field 8	Amount with two decimals. Decimal separator: Comma
Fields 11-15	The fields may contain information on the sender.
Fields 16-18	At least one of these fields is completed if a message has been attached and none of the message line fields are completed.
Field 19	The field comes from a payment initiated by the debtor and is used to link a payment in the ERP system/payment in Online Banking to an entry in "From account", e.g. for automatic marking of invoices paid.
Field 20	The field is exported from Online Banking if a reference has been entered in the list of account entries.
Field 21	<p>The entry ID is composed as follows:</p> <p>The first two digits determine the type:</p> <p>70 = an individual entry  71 = an itemised entry (e.g. the first entry under a multiple entry)  72 = multiple entry</p> <p>The next two digits are the year and  The next three digits are the day number</p> <p>The last digits are unique to the entry.</p> <p>Example Entry ID: 701432834764372000  This is an individual entry on day 328 in 2017 with the reference 34764372000</p>
Fields 23-25	If the entry has been exchanged to the currency of the account in connection with booking, exchange information may be displayed in these fields.

Fields 26-28 If the entry has been received via another bank which has exchanged the amount before transmitting it for booking, the initial information may be displayed in these fields.

Fields 29-69 The fields may contain up to 41 message lines.

#### Endrecord ((ED99999999999999))

Field	Data name	Format	To be completed	Description
1	Transaction type	X(14)	Yes	Payment type = "ED99999999999999"
2	Creation date	9(8)	Yes	Creation date (YYYYMMDD)
3	Creation time	9(6)	Yes	Creation time of export (HHMMSS)
4	Number of transactions	9(5)	Yes	Number of transactions
5	Total amount	9(15)	Yes	Total amount, the aggregate of the field "Entry amount"
6	End	X(2)	Yes	<CR><LF>

Field no.	Description
Field 2	Creation date of file with preceding account entries. The date must correspond with the date of "Account entries (Start record)".
Field 3	Creation time of file with preceding account entries. The time must correspond with the time of "Account entries (Start record)".
Field 4	Count of entries of type "ED010103000007" placed between the preceding "Account entries start" and this record.
Field 5	Count of "Entry amount" in record type "ED010103000007" without any sign placed between the preceding "Account entries start" and this record. The amount is positive (hash total).

## Transactions, ver. 6, Individual, decimal separator: Comma

### Structure

Account entries have a start record, a number of entry records and an end record. All entry records are itemised entries. The multiple entries which can be viewed in Online Banking will not be displayed in the extract of account entries.

6<sup>th</sup> edition can be found in the following variations:

	Startrecord	Entryrecord	Endrecord
Decimal: Comma	ED0000000000008	ED010103000008	ED9999999999999
Decimal: Dot	ED0000000000009	ED010103000009	ED9999999999999

### Startrecord (**ED0000000000008**)

Field	Dataname	Format	To be completed	Description
1	Transaction type	X(14)	Yes	Payment type = "ED0000000000008 "
2	Creation date	9(8)	Yes	Creation date (YYYYMMDD)
3	Creation time	9(6)	Yes	Creation time (HHMMSS)
4	End		Yes	<CR><LF>

### Field no.

### Description

Field 2                      Creation date of file with preceding account entries. The date must correspond with the date of "Account entries (Start record)".

Field 3                      Creation time of file with preceding account entries. The time must correspond with the time of "Account entries (Start record)".

**Entryrecord (ED010103000005)**

Field	Data name	Format	To be completed	Description
1	Transaction type	X(14)	Yes	Payment type = "ED010103000005"
2	Record serial no.	9(5)	Yes	Consecutive record number
3	Book date	9(8)	Yes	Book date (YYYYMMDD)
4	Entry amount	9(15)	Yes	Amount with two decimals. If the amount is negative the field contains a leading "-". Decimal separator: Comma
5	Account type	9(1)	Yes	Contents of "Account no.", field 6 "1" = Financial account "2" = Bank account
6	Account no.	9(15)	Yes	Account number
7	Value date	9(8)	See below	Value date (YYYYMMDD)
8	Balance	9(15)	Yes	Balance after the entry. Amount with two decimals. The field contains a leading "-" if the amount is negative. Decimal separator: dot
9	Entry text	X(70)	Yes	Entry text
10	Message attached	X(1)	Yes	"0" = No message attached "1" = Message attached
11	Sender information-1	X(35)	See below	Sender information
12	Sender information -2	X(35)	See below	Sender information
13	Sender information-3	X(35)	See below	Sender information
14	Sender information -4	X(35)	See below	Sender information
15	Sender information -5	X(35)	See below	Sender information
16	Creditor ID	X(35)	See below	Creditor's identification of debtor
17	Reference	X(35)	See below	Reference to primary document
18	Debtor ID	X(35)	See below	Debtor's identification of payment
19	Your reference	X(35)	See below	Debtor's identification of payment
20	Attachment no.	X(10)	See below	Attachment number
21	Entry ID	9(18)	See below	Bank's identification of entry
22	Entry currency	X(3)	Yes	Entry currency
23	Exchange rate	9(15)		Exchange rate, six decimals
24	Amount exchanged	9(15)		Amount exchanged

Field	Data name	Format	To be completed	Description
25	Exchange fee	9(15)		Exchange fee
26	Initial currency	X(3)		Initial currency
27	Initial exchange rate	9(15)		Initial exchange rate, six decimals
28	Initial amount	9(15)		Initial amount (currency)
29	Message line 1	X(35)		Message text
30-68	Message lines 2-40	X(35)		Message text
69	Message line 41	X(35)		Message text
70	Creditor reference	X(35)	Se below	Transfer with creditor reference
71	End-to-end- reference	X(35)	Se below	Completed only if the sender has entered a value in the field
72	End	X(2)	Yes	<CR> <LF>

**Field no.****Description**

Field 6

The field may contain a bank account or financial account. The account type is determined by field 5 "Account type".

**Bank account:**

Bank account format: The bank account is 15 characters long and is composed of the following:

9(1) = 0

9(4) = Registration number

9(10) = Account number

Example: Export of entries from bank account no. 1111 1234567.

Bank account format: "011110001234567".

**Financial account:**

Financial account format: The financial account is 15 characters long.

Example: Export of entries from financial account no. 123. Financial account format: "000000000000123".

Field 7

The field is completed only if the bank has entered a value date.

Field 8

Amount with two decimals. Decimal separator: Comma

Fields 11-15

The fields may contain information on the sender.

Fields 16-18	At least one of these fields is completed if a message has been attached and none of the message line fields are completed.
Field 19	The field comes from a payment initiated by the debtor and is used to link a payment in the ERP system/payment in Online Banking to an entry in "From account", e.g. for automatic marking of invoices paid.
Field 20	The field is exported from Online Banking if a reference has been entered in the list of account entries.
Field 21	<p>The entry ID is composed as follows:</p> <p>The first two digits determine the type:</p> <p>70 = an individual entry 71 = an itemised entry (e.g. the first entry under a multiple entry) 72 = multiple entry</p> <p>The next two digits are the year and The next three digits are the day number</p> <p>The last digits are unique to the entry.</p> <p>Example Entry ID: 701432834764372000 This is an individual entry on day 328 in 2017 with the reference 34764372000</p>
Fields 23-25	If the entry has been exchanged to the currency of the account in connection with booking, exchange information may be displayed in these fields.
Fields 26-28	If the entry has been received via another bank which has exchanged the amount before transmitting it for booking, the initial information may be displayed in these fields.
Fields 29-69	The fields may contain up to 41 message lines.
Field 70	If the entry is created as a payment with creditor reference, creditor reference will be shown here. The creditor reference will also appear from field 9 ENTRY TEXT.
Field 71	End-to-end reference is a free text field, where the debtor can enter a reference making it easier for the creditor to identify the payment.

## Endrecord ((ED999999999999))

Field	Data name	Format	To be completed	Description
1	Transaction type	X(14)	Yes	Payment type = "ED999999999999"
2	Creation date	9(8)	Yes	Creation date (YYYYMMDD)
3	Creation time	9(6)	Yes	Creation time of export (HHMMSS)
4	Number of transactions	9(5)	Yes	Number of transactions
5	Total amount	9(15)	Yes	Total amount, the aggregate of the field "Entry amount"
6	End	X(2)	Yes	<CR> <LF>

Field no.	Description
Field 2	Creation date of file with preceding account entries. The date must correspond with the date of "Account entries (Start record)".
Field 3	Creation time of file with preceding account entries. The time must correspond with the time of "Account entries (Start record)".
Field 4	Count of entries of type "ED010103000005" placed between the preceding "Account entries start" and this record.
Field 5	Count of "Entry amount" in record type "ED010103000003" without any sign placed between the preceding "Account entries start" and this record. The amount is positive (hash total).

## Transactions, ver. 6, Individual, decimal separator: Dot

### Structure

Account entries have a start record, a number of entry records and an end record. All entry records are itemised entries. The multiple entries which can be viewed in Online Banking will be displayed in the extract of account entries. 6<sup>th</sup> edition can be found in the variations:

#### Startrecord (ED0000000000008)

Field	Dataname	Format	To be completed	Description
1	Transaction type	X(14)	Yes	Payment type = "ED0000000000008 "
2	Creation date	9(8)	Yes	Creation date (YYYYMMDD)
3	Creation time	9(6)	Yes	Creation time (HHMMSS)
4	End		Yes	<CR><LF>

#### Field no.

#### Description

Field 2                      Creation date of file with subsequent account entries. The date must correspond with the date of "Account entries (End record)".

Field 3                      Creation time of file with subsequent account entries. The time must correspond with the time of "Account entries (End record)".

#### Entryrecord (ED0101030000008)

Field	Data name	Format	To be completed	Description
1	Transaction type	X(14)	Yes	Payment type = "ED0101030000009"
2	Record serial no.	9(5)	Yes	Consecutive record number
3	Book date	9(8)	Yes	Book date (YYYYMMDD)
4	Entry amount	9(15)	Yes	Amount with two decimals. If the amount is negative the field contains a leading "-". Decimal separator: Comma
5	Account type	9(1)	Yes	Contents of "Account no.", field 6 "1" = Financial account "2" = Bank account
6	Account no.	9(15)	Yes	Account number
7	Value date	9(8)	See below	Value date (YYYYMMDD)
8	Balance	9(15)	Yes	Balance after the entry. Amount with two decimals. The field contains a leading "-" if the amount is negative. Decimal separator: dot
9	Entry text	X(70)	Yes	Entry text



Field	Data name	Format	To be completed	Description
10	Message attached	X(1)	Yes	"0" = No message attached "1" = Message attached
11	Sender information-1	X(35)	See below	Sender information
12	Sender information -2	X(35)	See below	Sender information
13	Sender information-3	X(35)	See below	Sender information
14	Sender information -4	X(35)	See below	Sender information
15	Sender information -5	X(35)	See below	Sender information
16	Creditor ID	X(35)	See below	Creditor's identification of debtor
17	Reference	X(35)	See below	Reference to primary document
18	Debtor ID	X(35)	See below	Debtor's identification of payment
19	Your reference	X(35)	See below	Debtor's identification of payment
20	Attachment no.	X(10)	See below	Attachment number
21	Entry ID	9(18)	See below	Bank's identification of entry
22	Entry currency	X(3)	Yes	Entry currency
23	Exchange rate	9(15)		Exchange rate, six decimals
24	Amount exchanged	9(15)		Amount exchanged
25	Exchange fee	9(15)		Exchange fee
26	Initial currency	X(3)		Initial currency
27	Initial exchange rate	9(15)		Initial exchange rate, six decimals
28	Initial amount	9(15)		Initial amount (currency)
29	Message line 1	X(35)		Message text
30-68	Message lines 2-40	X(35)		Message text
69	Message line 41	X(35)		Message text
70	Creditor reference	X(35)	See below	Transfer with creditor reference
71	End-to-end- reference	X(35)	See below	Completed only if the sender has entered a value in the field
72	End	X(2)	Yes	<CR><LF>

Field no.	Description
Field 6	<p>The field may contain a bank account or financial account. The account type is determined by field 5 "Account type".</p> <p><b>Bank account:</b></p> <p>Bank account format: The bank account is 15 characters long and is composed of the following:            9(1) = 0            9(4) = Registration number            9(10) = Account number</p> <p>Example: Export of entries from bank account no. 1111 1234567.            Bank account format: "011110001234567".</p> <p><b>Financial account:</b></p> <p>Financial account format: The financial account is 15 characters long.</p> <p>Example: Export of entries from financial account no. 123. Financial account format: "000000000000123".</p>
Field 7	The field is completed only if the bank has entered a value date.
Field 8	Amount with two decimals. Decimal separator: Comma
Fields 11-15	The fields may contain information on the sender.
Fields 16-18	At least one of these fields is completed if a message has been attached and none of the message line fields are completed.
Field 19	The field comes from a payment initiated by the debtor and is used to link a payment in the ERP system/payment in Online Banking to an entry in "From account", e.g. for automatic marking of invoices paid.
Field 20	The field is exported from Online Banking if a reference has been entered in the list of account entries.

Field 21	<p>The entry ID is composed as follows:</p> <p>The first two digits determine the type:</p> <p>70 = an individual entry 71 = an itemised entry (e.g. the first entry under a multiple entry) 72 = multiple entry</p> <p>The next two digits are the year and The next three digits are the day number</p> <p>The last digits are unique to the entry.</p> <p>Example Entry ID: 701432834764372000 This is an individual entry on day 328 in 2017 with the reference 34764372000</p>
Fields 23-25	<p>If the entry has been exchanged to the currency of the account in connection with booking, exchange information may be displayed in these fields.</p>
Fields 26-28	<p>If the entry has been received via another bank which has exchanged the amount before transmitting it for booking, the initial information may be displayed in these fields.</p>
Fields 29-69	<p>The fields may contain up to 41 message lines.</p>
Field 70	<p>If the entry creates as a transfer with creditor reference, creditor reference will be shown here. Creditor reference will also appear from field 9 ENTRY TEXT.</p>
Field 71	<p>End-to-end reference is a free text field where the debtor can enter a reference making it easier for the creditor to identify the payment.</p>

Endrecord (**ED999999999999**)

Field	Data name	Format	Description
1	Transaction type	X(14)	Payment type = "ED999999999999"
2	Creation date	9(8)	Creation date (YYYYMMDD)
3	Creation time	9(6)	Creation time of export (HHMMSS)
4	Number of transactions	9(5)	Number of transactions
5	Total amount	9(15)	Total amount, the aggregate of the field "Post-amount"
6	End	X(2)	<CR><LF>

Field no.	Description
Field 2	Creation date of file with preceding account entries. The date must correspond with the date of "Account entries (Start record)".
Field 3	Creation time of file with preceding account entries. The time must correspond with the time of "Account entries (Start record)".
Field 4	Count of entries of type "ED010103000005" placed between the preceding "Account entries start" and this record.
Field 5	Count of "Entry amount" in record type "ED010103000003" without any sign placed between the preceding "Account entries start" and this record. The amount is positive (hash total).

## CSV-extracts, ver. 4, transactions

### Structure

CSV extracts (Account entries) have a startrecord, a number of entry records and an endrecord. All entry records are itemised entries. The multiple entries which can be viewed in Online Banking will not be displayed in the extract of account entries.

4th version, csv can be found in the following variations: As individual entries and multiple entries.

	Startrecord	Entryrecord	Endrecord
Decimal: Comma		ED010103000010	ED

### Special considerations

Special attention should be paid to date and digit formats in the control panel when requesting extracts. The computer's language must be set to Danish. There may be a conflict between the below formats and e.g. Excel formats.

### Entry record (ED010103000010)

Field	Dataname	Format	Mandatory	Description
1	Transaction type	X(14)	Yes	Payment type = "ED010103000010"
2	Serial no.	9(5)	Yes	Consecutive numbering of entries in the file
3	Account type	9(1)	Yes*	Account type in field 4: "1" = Financial account "2" = Bank account
4	Account number	X(35)	Yes*	An ordinary account in Denmark consists of registration number and an account number. Format: RRRRKKKKKKKKKK with leading zeroes. Example: 99880001234567
5	Book date	X(10)	Yes	Format: DD-MM-YYYY Choose the above date format in Windows control panel.
6	Value date	X(10)	See below	Format: DD-MM-YYYY
7	Entry text	X(70)	Yes	Entry text
8	Currency	X(3)	Yes	Currency code of entry amount (equal to account currency)
9	Amount	9(15.2)	Yes	Amount with two decimals. Negative amounts are stated with a leading "-". Example: -79,00. No thousand separator. Example: 47842,25
10	Final post	X(0)	No	Prepared to indicate whether the entry is final or provisional. Preliminary posts may change during the day

Field	Dataname	Format	Mandatory	Description
11	Balance	9(15.2)	Yes	Amount with two decimals. Negative amounts are stated with a leading "-". Example: -79,00. No thousand separator. Example: 47842,25
12	Checked	X(0)	No	Field is prepared to indicate whether an entry is checked.
13	Your reference	X(35)	Yes	Completed only if a reference is registered on the entry
14	Sender information	9(1)	Yes	Indicates whether sender information fields have been completed. "0" = Sender information not provided "1" = Sender information provided
15	Sender information 1	X(35)	See below	Sender information
16	Sender information 2	X(35)	See below	Sender information
17	Sender information 3	X(35)	See below	Sender information
18	Sender information 4	X(35)	See below	Sender information
19	Sender information 5	X(35)	See below	Sender information
20	Creditor ID	X(35)	See below	Creditor's identification of debtor
21	Reference	X(35)	See below	Reference to primary document
22	Debtor ID	X(35)	See below	Debtor's identification of payment
23	Entry ID	9(18)	Yes*	Bank's identification of entry
24	Exchange currency	X(0)	No	Field to be implemented later
25	Amount exchanged	9(15.2)	See below	Currency amount to be exchanged
26	Exchange rate	9(11.6)	See below	Exchange rate
27	Exchange fee	9(15.2)	No	Exchange fee
28	Initial currency	X(3)	No	Currency code of initial currency
29	Initial amount	9(15.2)	See below	Initial entry amount before exchange
30	Initial exchange rate	9(11.6)	See below	Exchange rate of initial amount
31	End-to-end Reference	X(35)	See below	Completed only if the sender has entered a value in the field
32	Creditor reference	X(25)	See below	Payment with creditor reference
33	Reserved	9(0)	No	Prepared for entry codes (book code) according to PBS list Field to be implemented later
34-74	Message lines 1-41	X(35)	No	One field per message line
75	End	X(2)	Yes	<CR><LF>

Field no.	Description
Field 4	<p>The field may contain a bank account or financial account. The account type is determined by field 3 "Account type".</p> <p><b>Bank account:</b>  Bank account format: The bank account is 14 characters long and is composed of the following:</p> <p>9(4) = Registration number  9(10) = Account number</p> <p>Example: Export of entries from bank account no.  1111 1234567. Bank account format: "11110001234567".</p>
Field 6	The field is completed only if the bank has entered a value date.
Fields 15-19	The fields may contain information on the sender.
Fields 20-22	At least one of these fields is completed if a message has been attached and none of the message line fields are completed.
Field 23	<p>The entry ID is composed as follows:</p> <p>The first two digits determine the type:  70 = an individual entry  71 = an itemised entry (e.g. the first entry under a multiple entry)  72 = multiple entry</p> <p>The next two digits are the year and  The next three digits are the day number</p> <p>The last digits are unique to the entry.</p> <p>Example Entry ID: 701432834764372000  This is an individual entry on day 328 in 2017 with the reference 34764372000</p>
Fields 24-27	If the entry has been exchanged to the currency of the account in connection with booking, exchange information may be displayed in these fields.
Fields 28-30	If the entry has been received via another bank which has exchanged the amount before transmitting it for booking, the initial information may be displayed in these fields.
Field 31	End-to-end reference is a free text field where the debtor can enter a reference making it easier for the creditor to identify the payment.
Field 32	If the entry is created as a payment with creditor reference, creditor reference will be shown here. The creditor reference will also appear from field 7 ENTRY TEXT.
Fields 34-74	The fields may contain up to 41 message lines.

**End record (ED999999999999)**

Field	Data name	Format	To be completed	Description
1	Transaction type	X(14)	Yes	Payment type = "ED999999999999"
2	Creation date	9(8)	Yes	Creation date (DD-MM-YYYY)
3	Creation time	9(6)	Yes	Creation time (HHMMSS)
4	Number of transactions	9(5)	Yes	Number of account entries
5	Total amount	9(15)	Yes	Total amount, the aggregate of the field "Entry amount"
6	End	X(2)	Yes	<CR><LF>

**Field no.****Description**

Field 2	Creation date of file with preceding account entries. The date must correspond with the date of "Account entries (Start record)".
Field 3	Creation time of file with preceding account entries. The time must correspond with the time of "Account entries (Start record)".
Field 4	Count of entries of type "ED010103000010" placed between the preceding "Account entries start" and this record.
Field 5	Count of "Entry amount" in record type "ED010103000010" without any sign placed between the preceding "Account entries start" and this record. The amount is positive (hash total).



## CSV-extracts, ver. 7, transactions

### Structure

CSV extracts (Account entries) have a startrecord, a number of entry records and an endrecord. All entry records are itemised entries. The multiple entries which can be viewed in Online Banking will not be displayed in the extract of account entries.

4th version, csv can be found in the following variations: As individual entries and multiple entries.

	Startrecord	Entryrecord	Endrecord
Decimal:		ED010103000010	ED
Comma			

### Special considerations

Special attention should be paid to date and digit formats in the control panel when requesting extracts. The computer's language must be set to Danish. There may be a conflict between the below formats and e.g. Excel formats.

### Posteringsrecord (ED010103000011)

Field	Dataname	Format	Mandatory	Description
1	Transaction type	X(14)	Yes	Betalingstype = "ED010103000011"
2	Serial no.	9(5)	Yes	Consecutive numbering of entries in the file
3	Account type	9(1)	Yes*	Account type in field 4: "1" = Financial account "2" = Bank account
4	Account number	X(35)	Yes*	An ordinary account in Denmark consists of registration number and an account number. Format: RRRRKKKKKKKKKK with leading zeroes. Example: 99880001234567
5	Book date	X(10)	Yes	Format: DD-MM-YYYY Choose the above date format in Windows control panel.
6	Value date	X(10)	See below	Format: DD-MM-YYYY
7	Entry text	X(70)	Yes	Entry text
8	Currency	X(3)	Yes	Currency code of entry amount (equal to account currency)
9	Amount	9(15,2)	Yes	Amount with two decimals. Negative amounts are stated with a leading "-". Example: -79,00. No thousand separator. Example: 47842,25

Field	Dataname	Format	Mandatory	Description
10	Final post	X(0)	No	Prepared to indicate whether the entry is final or provisional. Preliminary posts may change during the day
11	Balance	9(15,2)	Yes	Amount with two decimals. Negative amounts are stated with a leading "-". Example: -79,00. No thousand separator. Example: 47842,25
12	Checked	X(0)	No	Field is prepared to indicate whether an entry is checked.
13	Your reference	X(35)	Yes	Completed only if a reference is registered on the entry
14	Sender information	9(1)	Yes	Indicates whether sender information fields have been completed. "0" = Sender information not provided "1" = Sender information provided
15	Sender information 1	X(35)	See below	Sender information
16	Sender information 2	X(35)	See below	Sender information
17	Sender information 3	X(35)	See below	Sender information
18	Sender information 4	X(35)	See below	Sender information
19	Sender information 5	X(35)	See below	Sender information
20	Creditor ID	X(35)	See below	Creditor's identification of debtor
21	Reference	X(35)	See below	Reference to primary document
22	Debtor ID	X(35)	See below	Debtor's identification of payment
23	Entry ID	9(18)	Yes*	Bank's identification of entry
24	BS Agreement nr.	9(9)	See below	Payment service agreement number
25	Exchange currency	X(0)	No	Field to be implemented later
26	Amount exchanged	9(15,2)	See below	Currency amount to be exchanged
27	Exchange rate	9(11,6)	See below	Exchange rate
28	Exchange fee	9(15,2)	No	Exchange fee
29	Initial currency	X(3)	No	Currency code of initial currency
30	Initial amount	9(15,2)	See below	Initial entry amount before exchange
31	Initial exchange rate	9(11,6)	See below	Exchange rate of initial amount
32	End-to-end Reference	X(35)	See below	Completed only if the sender has entered a value in the field
33	Creditor reference	X(25)	See below	Payment with creditor reference

Field	Dataname	Format	Mandatory	Description
34	Reserved	9(0)	No	Prepared for entry codes (book code) according to PBS list Field to be implemented later
35-75	Message lines 1-41	X(35)	No	One field per message line
76	End	X(2)	Yes	<CR><LF>

Field no.	Description
Field 4	<p>The field may contain a bank account or financial account. The account type is determined by field 3 "Account type".</p> <p><b>Bank account:</b>  Bank account format: The bank account is 14 characters long and is composed of the following:</p> <p>9(4) = Registration number  9(10) = Account number</p> <p>Example: Export of entries from bank account no.  1111 1234567. Bank account format: "11110001234567".</p>
Field 6	The field is completed only if the bank has entered a value date.
Field 15-19	The fields may contain information on the sender.
Field 20-22	At least one of these lines is filled when there is a message attached, and none of the message texts are filled.
Field 23	<p>The entry ID is composed as follows:</p> <p>The first two digits determine the type:  70 = an individual entry  71 = an itemised entry (e.g. the first entry under a multiple entry)  72 = multiple entry</p> <p>The next two digits are the year and  The next three digits are the day number</p> <p>The last digits are unique to the entry.</p> <p>Example Entry ID: 701432834764372000  This is an individual entry on day 328 in 2017 with the reference 34764372000</p>
Field 24	Filled with the debtor's BS agreement number
Field 25-28	If the entry has been exchanged to the currency of the account in connection with booking, exchange information may be displayed in these fields.

- Field 29-31 If the entry has been received via another bank which has exchanged the amount before transmitting it for booking, the initial information may be displayed in these fields.
- Field 32 End-to-end reference is a free text field where the debtor can enter a reference making it easier for the creditor to identify the payment.
- Field 33 If the entry is created as a payment with creditor reference, creditor reference will be shown here. The creditor reference will also appear from field 7 ENTRY TEXT.
- Field 35-75 The fields may contain up to 41 message lines.

### End record (ED999999999999)

Field	Data name	Format	To be completed	Description
1	Transaction type	X(14)	Yes	Payment type = "ED999999999999"
2	Creation date	9(8)	Yes	Creation date (DD-MM-YYYY)
3	Creation time	9(6)	Yes	Creation time (HHMMSS)
4	Number of transactions	9(5)	Yes	Number of account entries
5	Total amount	9(15)	Yes	Total amount, the aggregate of the field "Entry amount"
6	End	X(2)	Yes	<CR><LF>

### Field no.

### Description

- Field 2 Creation date of file with preceding account entries. The date must correspond with the date of "Account entries (Start record)".
- Field 3 Creation time of file with preceding account entries. The time must correspond with the time of "Account entries (Start record)".
- Field 4 Count of entries of type "ED010103000010" placed between the preceding "Account entries start" and this record.
- Field 5 Count of "Entry amount" in record type "ED010103000010" without any sign placed between the preceding "Account entries start" and this record. The amount is positive (hash total).

## Balance information

Field	Data name	Format	Mandatory	Description
1	Account holder	X(32)	Yes	Account holder
2	SE No-CPR No	9(10)	Yes	SE number or CPR number
3	Account number	X (35)	Yes	Registration number and account number. An ordinary account in Denmark consists of a registration number (R) and an account number (K). (RRRRKKKKKKKKKK) As regards ICM accounts the field has been completed with BBAN or IBAN.
4	Type	X(10)	See below	Account type
5	Name	X(35)	Yes	Name of account (e.g. "overdraft facility")
6	Currency	X(3)	Yes	Currency of account
7	Balance	9(15.2)	Yes	Balance in currency of account. Amount with two decimals. Negative amounts are stated with a leading "-". Example: -9579,00. No thousand separator
8	Credit line	9(15)	Yes	Any facility associated with the account
9	Available balance	X(15.2)	See below	Amount with two decimals. Negative amounts are stated with a leading "-". Example: -9579,00. No thousand separator
10	Balance in DKK	9(15.2)	Yes	Same content as field 7 converted into DKK via current average rate.
11	Available balance in DKK	X(15.2)	See below	Same content as field 9 converted into DKK via current average rate
12	Date of extract	X(10)	Yes	Date of extract creation (DDMMYYY)
13	Date of most recent movement	X(10)	Yes	Date of most recent account movement (DDMMYYYY)
14	BIC address	X(11)	Yes	SWIFT address of account-holding bank. Only in connection with ICM accounts.
15	Accrued interest	9(12.2)	Yes	Amount with two decimals. Interest not charged to the account.

Field no.	Description
Field 4	Completed with "account" or "ICM account"
Field 7	As regards ICM accounts any credit line is not displayed.
Field 9/11	<p>As regards ordinary accounts the field contains an aggregate of the current balance + any credit line of the account. If the account forms part of a facility, the field will be completed with the various balances.</p> <p>If the account is an ICM account, the field will contain the current value balance, i.e. a current balance adjusted for entries with value dates later than the extract date (field 12).</p>
Field 12/13	Please note as regards ICM accounts: Due to the different time zones of foreign banks, the extract may have been created before the foreign bank has transmitted "end-of-day" bank statements.

## Payment slip notification (FI)

### Start record (ED010106000000)

Field	Pos	Dataname	Format	Mandatory	Description
1	1	Datatype	X(2)	Yes	Always 01
2	3	Creditor no.	9(8)	Yes	Creditor no
3	11	Account owner	X(16)		Completed with 00 + reg. no + 000 + 7-numbered account number
4	27	Delivery number	9(3)	Yes	Number of the deliveries. Are completed with zeroes.
5	30	Filler	9(51)	Yes	Content = 00000000

### Advice record (ED010106000000)

Field	Pos.	Dataname	Format	Mandatory	Description
1	1	Datatype	9(2)	Yes	Always 10
2	3	Creditor no.	9(8)	Yes	Creditor no.
3	11	Filler	9(2)	Yes	Content: 00
4	13	Date of payment	9(6)	Yes	Date of payment (YYYYMMDD)
5	19	Giro code	9(2)	Yes	Giro code is 71, 73 or 75.
6	21	Payment ID	9(16)	Yes	Payment ID
7	37	Filing date	X(9)	Yes	YYYYMMDD + first 3 characters of the filing reference
8	46	Filing refno.	X(8)	Yes	The last 8 characters of the filing reference.
9	54	Advice date	X(6)	Yes	Date of advice YYYYMMDD. Completed with zeroes.
10	60	Filler	9(5)	Yes	Content: 00000
11	65	Credit amount	9(14)	Yes	Entry amount from advice
12	79	Payment code	9(2)	Yes	01 for Giro payments

Filing information consist of a filing date and a filing reference. The filing information's are used, exclusively as reference information for the bank in connection with identification.

### End record (ED010106000000)

Field	Pos	Dataname	Format	Mandatory	Description
1	1	Data type	9(2)	Yes	Always 90
2	3	Creditor no.	9(8)	Yes	Creditor no.
3	11	Filler	9(2)	Yes	Content: 00
4	13	Number of advices	9(8)	Yes	Number of delivered giro payments. Counting of datatype 10 records
5	21	Total amount	9(14)	Yes	Total amount of the delivery. Count of amount in field 11 for datatype 10.
6	35	Filler	9(46)	Yes	Content: 0000000





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## Payment slip notification, (FI), dec. sep.: comma

**Start record (ED000000000000)**

Field	Data name	Format	Mandatory	Description
1	Transaction type	X(14)	Yes	Payment type = "ED000000000000"
2	Creation date	9(8)	Yes	Creation date (YYYYMMDD)
3	Creation time	9(6)	Yes	Creation time of export (HHMMSS).
4	End		Yes	<CR><LF>

**Field no.****Description**

Field 2

Creation date of file with subsequent notice of giro payments (FI).  
The date must correspond with the date of "Notice of giro payments (FI) (End record)".

Field 3

Creation time of file with subsequent notice of giro payments (FI).  
The time must correspond with the time of "Notice of giro payments (FI) (End record)".

**Advice record (ED010106000001)**

Field	Data name	Format	To be completed	Description
1	Transaction type	X(14)	Yes	Payment type = "ED010106000001"
2	Serial no.	9(5)	Yes	Consecutive record number
3	Creditor ID	9(8)	Yes	Creditor ID
4	Giro code	9(2)	Yes	Giro code of giro payment (FI).
5	Payment ID	9(16)	Yes	Payment ID
6	Payment date	9(8)	Yes	Date of payment (YYYYMMDD)
7	Amount	9(15)	Yes	Entry amount from the notice, decimal separator: comma
8	Currency	X(3)		Reserved for future use
9	Filing date	9(8)	Yes	Date of filing (YYYYMMDD)
10	Filing ref.	X(14)	Yes	Filing reg. no. + filing ref. (4+10)
11	Book date	9(8)	Yes	Book date (YYYYMMDD)
12	Fees	9(15)		Fee
13	Fee reason	X(2)		Fee reason code: AA = non-OCR readable BB = Modulus error in payment ID AB = non-OCR readable and modulus error CC = Correct
14	Fee account	9(15)		Fee account
15	Sender 1	X(35)		Sender information
16	Sender 2	X(35)		Sender information
17	Sender 3	X(35)		Sender information
18	Sender 4	X(35)		Sender information
19	Sender 5	X(35)		Sender information
20	Entry currency	X(3)		Reserved for future use
21	Message line 1	X(35)		Message text
22-60	Message lines 2-40	X(35)		Message text
61	Message line 41	X(35)		Message text
62	End	X(2)	Yes	<CR><LF>

**Field no.****Description**

Fields 9-10

Filing information consists of a filing date and a filing reference. Filing information is used only as reference information to the Bank in connection with erroneous payments.  
Filing reference is not numerical (may contain e.g. letters).

Field 13

If exporting from WebBank and the fee reason code is correct, the field will be blank.

**End record (ED999999999999)**

Field	Data name	Format	To be completed	Description
1	Transaction type	X(14)	Yes	Payment type = "ED999999999999"
2	Creation date	9(8)	Yes	Creation date (YYYYMMDD)
3	Creation time	9(6)	Yes	Creation time (HHMMSS)
4	Number of transactions	9(5)	Yes	Number of giro payments (FI)
5	Total amount	9(15)	Yes	Total amount, the aggregate of field "Amount"
6	End	X(2)	Yes	<CR><LF>

**Field no.****Description**

Field 2	Creation date of file with preceding notice of giro payments (FI). The date must correspond with the date of "Notice of giro payments (FI) (Start record)".
Field 3	Creation time of file with preceding notice of giro payments (FI). The time must correspond with the time of "Notice of giro payments (FI) (Start record)".
Field 4	Count of entries of type "ED010106000001" placed between the preceding "Account entries start" and this record.
Field 5	Count of "Entry amount" in record type "ED010106000001" without any sign placed between the preceding "Account entries start" and this record. The amount is positive (hash total).

## Payment slip notification (FI), decimal separator: dot

### Start record (ED000000000000)

Field	Data name	Format	Mandatory	Description
1	Transaction type	X(14)	Yes	Payment type = "ED000000000000"
2	Creation date	9(8)	Yes	Creation date (YYYYMMDD)
3	Creation time	9(6)	Yes	Creation time of export (HHMMSS).
4	End		Yes	<CR><LF>

Field 2                      Creation date of file with subsequent notice of giro payments (FI).  
The date must correspond with the date of "Payment slip notification (FI) (End record)".

Field 3                      Creation time of file with subsequent payment slip notification (FI).  
The time must correspond with the time of End record.

### Advice record (ED010106000001)

Field	Data name	Format	Mandatory	Description
1	Transaction type	X(14)	Yes	Payment type = "ED010106000001"
2	Serial no.	9(5)	Yes	Consecutive record number
3	Creditor ID	9(8)	Yes	Creditor ID
4	Giro code	9(2)	Yes	Giro code of giro payment (FI).
5	Payment ID	9(16)	Yes	Payment ID
6	Payment date	9(8)	Yes	Date of payment (YYYYMMDD)
7	Amount	9(15)	Yes	Entry amount from the notice, decimal separator: Dot
8		X(3)		
9	Filing date	9(8)	Yes	Date of filing (YYYYMMDD)
10	Filing ref.	X(14)	Yes	Filing reg. no. + filing ref. (4+10)
11	Book date	9(8)	Yes	Book date (YYYYMMDD)
12	Fees	9(15)		Fee
13	Fee reason	X(2)		Fee reason code: AA = non-OCR readable BB = Modulus error in payment ID AB = non-OCR readable and modulus error CC = Correct
14	Fee account	9(15)		Fee account
15	Sender 1	X(35)		Sender information
16	Sender 2	X(35)		Sender information
17	Sender 3	X(35)		Sender information
18	Sender 4	X(35)		Sender information
19	Sender 5	X(35)		Sender information
20		X(3)		
21	Message line 1	X(35)		Message text
22-60	Message lines 2-40	X(35)		Message text

Field	Data name	Format	Mandatory	Description
61	Message line 41	X(35)		Message text
62	End	X(2)	Yes	<CR> <LF>

Field no.	Description
Fields 9-10	Filing information consists of a filing date and a filing reference. Filing information is used only as reference information to the Bank in connection with erroneous payments. Filing reference is not numerical (may contain e.g. letters).
Field 13	If exporting from WebBank and the fee reason code is correct, the field will be blank.

**End record (ED999999999999)**

Field	Data name	Format	Description
1	Transaction type	X(14)	Payment type = "ED999999999999"
2	Creation date	9(8)	Creation date (YYYYMMDD)
3	Creation time	9(6)	Creation time (HHMMSS)
4	Number of transactions	9(5)	Number of giro payments (FI)
5	Total amount	9(15)	Total amount, the aggregate of field "Amount"
6	End	X(2)	<CR><LF>

**Field no.****Description**

Field 2	Creation date of file with preceding notice of giro payments (FI). The date must correspond with the date of "Notice of giro payments (FI) (Start record)".
Field 3	Creation time of file with preceding notice of giro payments (FI). The time must correspond with the time of "Notice of giro payments (FI) (Start record)".
Field 4	Count of entries of type "ED010106000001" placed between the preceding "Account entries start" and this record.
Field 5	Count of "Entry amount" in record type "ED010106000001" without any sign placed between the preceding "Account entries start" and this record. The amount is positive (hash total).

## Mastercard

You can NOT determine the content of the Mastercard data based on the filename. You must open the file and check the content of field 23 to determine if it is Daily or Settlement.

Field	Data name	Format	Description
1 A	Agreement NO	9(11)	A Number of agreements
2	Card number	9(19)	Partly hidden card NO
3	Card ID	9(11)	Exact reference Card NO
4	Name	X(35)	Name of Card holder
5	PostID	X(26)	Exact reference to payment
6 A	Book date	9(8)	Book date Format: YYYYMMDD
7	Used date	9(8)	Used date Format: YYYYMMDD
8	Used time	9(6)	Used Time Format: TTMMSS
9	Currency	X(3)	Currence of transaction
10	Calculated rate	9(8,6)	Exchange rate
11	Amount in cur- rency	9(8,6)	Amount with sign
12 A	Amount in DKK	9(15,2)	Amount in DKK with sign. Return transaction is positive.
13 A	Entry text	X(35)	Identification NO of transaction
14 A	Entry type	X(1)	0 = Return transaction 1 = Used in ATM 2 = Trade  Blank = Costs and other transactions not related to card
15	Business category	9(4)	Unique Business category
16	Business number	9(9)	Unique Business number
17	Business name	X(35)	Name of the business
18	Bus.address-1	X(35)	Address of the business
19	Bus.address 2	X(35)	Address of the business
20	Bus.address 3	X(35)	Address of the business
21	Zip code	X(10)	Zip code of the business
22	Country code	X(3)	Country code
23 A	Frequency	X(1)	D = Daily A = Settlement
24 A	Invoice no	9(9)	To be completed only by monthly settlements
25 A	Sum of transactions	9(15,2)	Sum of all transactions in DKK

### Field 15 - 20

Business information's may not be exact.

### Field 23

D = Daily contains all fields

A = Settlement contains fields marked with "A"