



Corporate Netbank

Comma-delimited format for payments (UTF-format)
May 2019

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1. Introduction

This manual is a description of the comma-delimited UTF-format for payments to Corporate Netbank for payments from Danish accounts and for Request for Transfers.

Corporate Netbank enables you to create payments manually and/or to import payments from a file from e.g. your financial system.

Note: A file imported in Corporate Netbank can max contain 1200 payments.

This manual is mainly aimed at software suppliers wishing to develop an integrated solution for Corporate Netbank. Customers integrating their own financial system with Corporate Netbank may also appreciate it.

You will find most of the manuals on Nordea's homepage www.nordea.dk/CNformular. Use the link Guides and file-description. Here you can download the manuals in Adobe Acrobat Reader® PDF-format.

If you need further information or have any questions regarding this manual or if you want advice regarding other matters in relation to integrated payments transmission, please contact:

Cash Management Implementation & Customer Support

E-mail: integration@nordea.dk

Version	Description of changes.
April 2007	Changes in text, no format changes.
May 2008	The differences between Unitel for PC and Corporate Netbank added. New name for the manual and changes in the text.
July 2008	Changes in text. Clarifying the use of the fields 44, 47, 102 and 103.
November 2008	Update with functionalities supported in CN ver. 5.1.
November 2009	After 01.11.2009 it will no longer be possible to use expenses code M Beneficiary. Text added about max number of payments in a file imported in CN.
June 2011	Text added about EasyAccount payments in the field Account information, remitter for domestic banktransfer.
November 2014	“Prompt advice” will not be supported anymore which means that field 91 always has to be filled in with 0. New payment type added – type 57 Information about Unitel for PC is deleted. There is now a separate format description for Unitel for PC

August 2015	It is now possible to import NemKonto payments via CN – changes in text for field 17 and field 112.
August 2016	From 31.08.2016 it is no longer possible to import domestic cheques, as the payment type is closed.
January 2017	From 31.12.2016 it is no longer possible to import international cheques, as the payment type is closed.
March 2019	It is now possible to use both Hastighedskoder [Urgency codes] for import of NemKonto payments, when using the payment type 57 'Various domestic payments': Urgency '1' for Standard credit transfer and Urgency '2' for Same-day credit transfer

2. Format type

The file is an ordinary comma-delimited (ASCII) text file. The individual fields in a record are separated by commas ', '. The fields in each record are of variable length. It furthermore applies that all alphanumeric text fields in a record must be enclosed in double quotes ' " '. Double quotes may also be used around numeric fields although this is not required.

Each record ends with a Carriage Return (ASCII (13)) + Linefeed (ASCII (10)).

Filenames	The file to be imported may have any name. However, the defined file extension (suffix), UTF, is recommended. E.g. "Filename. UTF ".
Numeric and alphanumeric fields	All fields in the payment format may be completed as alphanumeric fields. This may be an advantage for integration solutions for systems that cannot use 0 (zero) as a leading value in numeric fields. As an example, field 17, "Kontoinformation, betalingsmodtager" [Account information, beneficiary], is an alphanumeric field which in certain cases must contain e.g. registration number 0115, where 0 (zero) is a significant digit.

3. Field description

Each field is described with a line stating the field's number in the import file, the field name (in bold text) and the field format (in parenthesis).

The field format consists of a field type (see below) and a number specifying the field length. Further requirements apply to the format of some fields.

In addition to this, a thorough description of the field content is provided.

Field types

A= Alphabetical	Only text
AN = Alphanumeric	Text and numbers. Written in "double quotes". May contain a comma ',' but not double quotes: Correct: "This is, a text string" Incorrect: "This is, not "a" text string " (AN 4 x 35) is read as: 4 text fields, each with a maximum length of 35 characters)
D = Date	Date expressed by digits for year, month and (optional) date. (D 8, format: YYYYMMDD) is read as: Date with 4 digits for year (YYYY), 2 digits for month (MM) and 2 digits for date (DD). See description of each field. May be surrounded by "double quotes".
DN= Decimal number	Separator = "." (dot, period). May be surrounded by "double quotes". Leading zeros may be used. (DN 15, format: 9.6) is read as: Decimal number with 6 decimals and a maximum of 9 digits before the separator.
N = Number	Integer. Thousands separator (comma, period) not used, e.g. 1000, not 1,000 . May be surrounded by "double quotes". Leading zeros may be used.

Field no.

1 **Recordtype [Record type]: (N 1)**
Reserved for internal use. Default value: blank or 0 (zero).

2 **Betalingstype [Payment type]: (N 2)**
Specifies payment form of a specific payment:

Indenlandske betalinger [Domestic payments]:

- 45: Indenlandsk bankoverførsel [Domestic transfer]
- 46: Indbetalingskort/Giro-betaling [Transfer form/giro payment]
- 56: Valutakontooverførsel mellem konti i Nordea [Currency account transfer between Nordea accounts in Denmark]
- 57: Various domestic payments.

Udenlandske betalinger [International payments]:

- 49: Standardoverførsel [Standard transfer]
- 50: Ekspresoverførsel [Express transfer]
- 51: Koncernoverførsel til udenlandsk pengeinstitut

[Intercompany payment to foreign bank]
52: Nordea Intercompany Payment

Special Payment types:

55: Koncernoverførsel (indenlandsk) [Intercompany transfer (domestic)]
43: Request for Transfer [Request for transfer]

3-10 Presently, the fields are not used for import of data.
However, the 8 fields must be represented as empty fields in the file to be downloaded (8 consecutive commas).

11 **Landekode [Countrykode] (A 2)**
Only used for international payments.
The field contains a countrycode (ISO) for beneficiary's bank, according to ISO 3166.

12-15 **Modtager, line 1 til 4: [Beneficiary, line 1 to 4]: (AN 4 x 35)**
The field contains the beneficiary's name and address.

16 **Bankkode [bankcode] (AN 17)**
Only used for international payments.
The field contains registration number for beneficiary's bank, e.g. "BLZ nr." or "Sort Code" - e.g. BL8965444 or SC609744.
For further information please see guide on *International payments - Account number structure*.

17 **Kontoinformation, betalingsmodtager: [Account information, beneficiary] (AN 35)**
The field contains information about beneficiary's account.

IBAN is to be used for international payments for a number of countries. Please see www.nordea.dk/iban for specification. The recipient bank may reject payments without IBAN.

Valid for indenlandsk bankoverførsel [domestic transfer] and Various domestic payments". Fill in with IBAN (e.g. DK8620005036542065) or 4 digits sort code and 10 digits account number (modulus 11 control) (e.g. 23205036542065). Account numbers with less than 10 digits is to be included preceding zeroes (e.g. sort code. 2320, account number 6542065 → 23200006542065).

NemKonto betalinger (NemKonto payments):

If the domestic transfer is a NemKonto payment, the beneficiary account must consist of:

- Sort code 2323 followed by the beneficiary's CPR number (civil registration number) or
- Sort code number 2589 followed by the beneficiary's CVR number with leading zeroes. (E.g. number 2589, CVR number 87878787 → 25890087878787). (CVR = The Central Business Register)

Note: A separate agreement with Nordea is required to be able to make NemKonto payments.

Valid for indbetalingskort [Transfer form]:

Fill in with creditor number of 8 digits (modulus 11 control).

Valid for Giro-betalinger [Giro-payments]:

Fill in with giro account number of 7 to 10 digits (modulus 11 control).

Valid for udenlandske betalinger [international payments]:

Fill in with IBAN or account number of the foreign account.

Valid for Request for transfer (Payment type 43):

Fill in with IBAN or account number for the foreign account.

- 18-21 **Modtagerbank, line 1 til 4 [Beneficiary's bank, lines 1 to 4]:** (AN 35)
The fields contain the name and address of the beneficiary's bank.
As for Request for Transfer (Payment type 43), see the country-specific manuals which are available on www.nordea.dk.
- 22 **BIC-Code (S.W.I.F.T.-adresse) [BIC-code (S.W.I.F.T. address)]:** (AN 11)
Only used for international payments and Request for Transfer (payment type 43).
The field contains the BIC-code of the beneficiary's bank. A value of 8 or 11 characters should be entered in the field.
- 23-26 **Meddelelse, linje 1 til 4 [Message, lines 1 to 4]:** (AN 4 x 35)
The fields contain an optional message to the beneficiary, e.g. invoice number, order number, etc.
- Domestic payments* (payment types 45 "Indenlandsk bankoverførsel" [Domestic transfer], 46 "Indbetalingskort / Girokort" type 01, 73 and 75 [Transfer form/giro payment] and 57 "Various domestic payments").
Use fields 54 to 90 to include a longer message.
- International payments*
We recommend that the fields always are filled in with exact information about the purpose of the payment. Missing information about the purpose of the payment can cause delays or rejections, because the beneficiary bank will control the incoming payments according to the existing rules for Anti-Money Laundering and for Regulation on "Information on the payer".
- 27 **Alternativ afsender [Alternative remitter]:** (N 1)
The field states whether an alternative remitter's name and address have been stated.
- 0 No alternative remitter.
This value adds the name and address registered at the remitter's account as remitter on the beneficiary's advice.
- 1 Alternative remitter defined.
This value adds the remitter specified in the fields 28, 29 and 30 as remitter on the beneficiary's advice.
- 28-30 **Alternativ afsender, line 1 til 3 [Alternative remitter, lines 1 to 3]:**

These fields contain an alternative remitter's name and address. If the fields are completed, the value in field 27, "Alternativ afsender" [Alternative remitter], must be 1.

Payments with alternative remitter must contain information in all three lines.

When "Alternativ afsender" [Alternative remitter] is used it will appear in the advice to beneficiary with the heading "På foranledning af:" [On behalf of].

31 **Valutakode, ISO-kode [Currency code, ISO code]:** (AN 3)
The field contains the currency code for the currency in which the payment is to be effected, cf. ISO 4217.
Domestic payment types can only be made in DKK.

32 **Modværdi [Equivalent value]:** (N 1)
The field is to be filled in with
0 No equivalent value.

Equivalent value is currently not supported in CN.

33 **Beløb [Amount]:** (DN 15, format: 13.2)
The field contains the amount to be transferred to the beneficiary. Use "." (dot, period) as decimal separator. Leading zeros are optional.

34 **Overførselsdato [Execution date]:** (D 8, format: YYYYMMDD) The field contains the date on which Nordea is to effect the payment. Payments may be entered up to 360 days in advance of the execution date. The **date when the funds are available** to the beneficiary depends on the payment type chosen (see price list for payments),
For payment type 43 "Request for Transfer" the field contains the date on which the *foreign bank* is to effect the payment.

35-36 Presently, the field is not used for import of data.
However, the fields must be represented as 2 empty fields in the file to be downloaded. (2 consecutive commas).

37 **Kontoinformation, betalingsafsender [Account information, remitter]:**
(AN 35)
Information on the remitter's account.

Payments drawn on a Danish account:

Fill in IBAN (e.g. DK8620005036542065) or 4 digits registration number and 10 digits account number (modulus 11 control) (e.g. 23205036542065).

Valid for Request for transfer (payment type 43):

Fill in with IBAN or account number for the foreign account.

38 **Egenreference [Own reference]:** (AN 20)
The field must be left justified and contains the user's own reference, such as

a creditor name or number or an invoice number. The field appears on the list of executed payments and on the remitter's account statement, but not on the beneficiary's advice.

39-42 Presently, the fields are not used for import of data.
However, the 4 fields must be represented as empty fields in the file to be imported (4 consecutive commas).

43 Presently, the field is not used for import of data.
However, the field must be represented as an empty field in the file to be imported.

44 **Kursreference [Exchange rate reference]:** (AN 11)
The field contains the reference number for a special rate agreement or contract.
If the field is used, field 47 Kurs [Exchange Rate] must contain the exchange rate. Both field 44 and field 47 are mandatory if an agreement or contract has been made with Nordea Markets.
The field must be left empty if no agreement has been made with Nordea.

The field cannot be used for payment type 51 "Koncernoverførsel til udenlandsk pengeinstitut" [Intercompany transfer to foreign bank]

Payment type 43 "Request for Transfer":
The field contains the reference number for a special rate agreement made with the account holding bank.
Not all banks are able to receive information from this field.
If the field has been used, the fields 47 Kurs [Exchange rate], 102 Oprindelig valutakode [Original currency code] and 103 Oprindeligt beløb [Original amount] must be used too.

45 **Kortartkode [Form type code]:** (N 2)
The field contains the code to be used for transfer forms / giro transfer forms. The code is listed in the machine-readable field ("Til maskinel aflæsning") on transfer forms and is positioned immediately before the payment reference (field 46).
The form type code determines the type of data which may/must be entered in the fields 23-26 "Meddelelse" [Message], 27 and 28-30 "Alternativ afsender" [Alternative remitter], 46 "Betalingsreference" [Payment reference] and 54-90 "Lang advis tekst" [Long advice text].

The rules applying to the values of these fields are specified in "Integration with Unitel and Corporate Netbank, General description".

46 **Betalingsreference [Payment reference]:** (N 19)
Format: 15 or 16 digits modulus 10.
For further information please see description for field 45.

47 **Kurs [Exchange rate]:** (DN 12, format: 6.6)

The field contains the exchange rate (with 6 digits) agreed in connection with a special rate agreement or contract. The field is mandatory only if field 44 "Kursreference" [Exchange rate reference] has been used. Both field 44 and field 47 are mandatory if an agreement or contract has been made with Nordea Markets.

The field must be left empty if no agreement has been made with Nordea.

Payment type 43 "Request for Transfer":

The field contains the exchange rate (with 6 digits) agreed in connection with a special rate agreement made with the account holding bank. **Or** the exchange rate which was used to convert the original amount.

Not all banks are able to receive information from this field.

If the field has been used, the fields 102 Oprindeligt valutakode [Original currency code], and 103 Oprindeligt beløb [Original amount] must be used too, and if a special rate agreement or contract has been made with the account holding bank furthermore field 44 Kursreference [Exchange rate reference].

48

Presently, the field is not used for import of data.

However, the field must be represented as an empty field in the file to be imported.

49-50

Meddelelse til Nordea, line 1 til 2 [Message to Nordea, lines 1 to 2]:

(AN 2 x 20)

The field may only be used for Originator's reference on SEPA-payments (may only be used for International payment type 49 "Standardoverførsel" [Standard transfer] in EUR).

If you want to send Originator's reference on SEPA-payments you must use these fields for the message. The message must start with /ROC/ followed by up to 35 characters (AN) i.e.

/ROC/123456789012345678901234567890123AB

The information will be sent to the beneficiary if the beneficiary's bank is able to receive it.

51

Tekstkode [Text code]: (N 3)

The field contains a numeric code which is converted to an explanatory text about the payment appearing on the beneficiary's account statement. The field may **only** be used for payment type 45 "Indenlandsk bankoverførsel" [Domestic transfer] and 57 "Various domestic payments".

To make sure that the beneficiaries of salary and pension transfers (whether they have an account with Nordea or with another bank) receive the amounts in time and at the same time, the transfers must contain a specific text code.

For further information see "Integration with Unitel and Corporate Netbank, General description".

Corporate Netbank does not support other text codes than text code 100 and the text codes for salaries and pension. If using other text codes than codes for salaries and pension or text code 100, the code will be renamed to "Overførsel" [Transfer].

If text code 100 is used "Kort frit advis (Brief free advice) (field 53) **must** be

used as well.

The field is to be empty if “RF Creditor reference” (field 113) is filled in”.

52

Samlepostnummer [Batch entry number]: (N 3)

Identification of total debiting on the remitter's bank statement. When filled in, the field allows you to collect a number of payments into one debiting. All payments made with the same execution date and with the same batch entry number will be debited from your account as one total amount. The field may be used for payment type 45 "Indenlandsk bankoverførsel" [Domestic transfer], 46 "Indbetalingskort /Girokort" [Transfer form/giro payment] or 57 “Various domestic payments”. The batch entry number will be specified on your account statement.

Note: A payment type 57 “Various domestic payments” with urgency 2 (Same-day credit transfer) cannot be in the same batch entry as a payment with:

- type 57 with urgency 1 (Standard credit transfer),
- Type 45 "Indenlandsk bankoverførsel" [Domestic transfer] or
- Type 46 "Indbetalingskort /Girokort" [Transfer form/giro payment].

This is due to different cut-off times.

53

Kort fri avis [Brief free advice]: (AN 20)

The field may only be used for payment type 45 "Indenlandsk bankoverførsel" [Domestic transfer] and 57 “Various domestic payments”.

If the field is used, “Tekstkode” [**Text code**] **must** be “100”.

54-90

Lang avis tekst, meddelelselinje 5 til 41 [Long advice text, advice lines 5 to 41]: (AN 37 x 35)

The fields may **only** be used for payment types 45 "Indenlandsk bankoverførsel" [Domestic transfer], 46 "Indbetalingskort /Girokort" [Transfer form/giro payment] and 57 “Various domestic payments”. In combination with the 4 advice lines (fields 23-26, the 37 fields (fields 54 to 90) make up a total number of 41 advice lines that may be sent to the beneficiary. The first line must begin in field 23.

CAUTION: Fields 23 - 26 must be completed before fields 54 - 90 are used.

91

Straks avis/ [Prompt advice/message]: (N 1)

The field is to be filled in with 0.

92

Modtagers identifikation af betalingsafsender [Beneficiary's identification of remitter]: (AN 35)

May only be used for payment type 45 "Indenlandsk bankoverførsel" [Domestic transfer] and 57 “Various domestic payments”.

May be used for transfer to a third party allowing the beneficiary to identify the remitter (e.g. by means of a customer number).

93

Reference til primært dokument [Reference to primary document]: (AN 35)

May only be used for payment type 45 "Indenlandsk bankoverførsel" [Domestic transfer] and 57 “Various domestic payments”. E.g. statement of an invoice number or order number.

- 94 **Omkostningskode [Expenses code]:** (AN 1)
 The field contains a letter code specifying who is to pay the expenses relating to the payment. The field is only used in International Payments.
 A Remitter.
 Both banks' expenses to be withdrawn from the remitter account.
 M Beneficiary.
 Both banks' expenses to be withdrawn from the beneficiary account. (Not possible to use after 01.11.2009)
 N Both.
 Remitter and the beneficiary pay their own bank expenses.
Note:
 Generally, you should select (both) when you order a domestic transfer (abroad) via Request for Transfer as the foreign bank will usually be unable to handle other options. If you want to pay all expenses yourself or want the beneficiary to pay alone, it is recommended that you check out the available options in advance.
- Note** **Fields 95 to 111 are only to be used for payment type 43 "Request for transfer".**
- 95 **Overførelstype [Transfer type]:** (N 3)
 The field contains the type of transfer to be effected from your foreign account (a three-digit code specified by Nordea).
 For further information on transfer types etc. please use the Request for transfer guides on www.nordea.dk.
- 96 **Felt 97-111 m.fl. udfyldt [Fields 97-111, etc., completed]** (A 1)
 Use this field to specify whether a value has been entered in one or more of the fields 44, 47 or 97 to 111:
 J A value has been entered in one or more of the fields 44, 47, 97 - 111.
 N No values have been entered in the fields 44, 47, 97 – 111.
- 97 **Autorisation [Authorisation]:** (AN 35)
 If you have agreed with you foreign bank on a digital signature in relation to Request for Transfer, you must enter the signature here.
 Not all banks are able to receive information from this field.
- 98-101 **Sendes via, line 1 til 4 [To be sent via, lines 1 to 4]:** (AN 4 x 35)
 Use this field to enter a bank that should be used as a correspondent bank by your foreign bank for the purpose of sending the transfer to the beneficiary.
 Not all banks are able to receive information from this field.
Note: You can only use the field if you have used the fields 18-21 "Modtagerbank" [Beneficiary's bank] or field 22 "S.W.I.F.T.-adresse" [S.W.I.F.T. address].
- 102 **Oprindelig valutakode [Original currency code]:** (AN 3)
 If you pay in another currency than the original, you may inform the beneficiary of the original currency code here.
 Not all banks are able to receive information from this field.
Note: If an original currency code is entered in "Oprindelig valutakode", the fields 103 "Oprindeligt beløb" [Original amount] and 47 "Kurs" [Exchange

rate] should also be used, and perhaps also field 44 "Kursreference" [Exchange rate reference] (see the description for field 44).

- 103 **Oprindeligt beløb [Original amount]:** (N 15, format 13.2)
If you pay in another currency than the original, you may inform the beneficiary of the original amount here.
Not all banks are able to receive information from this field.
Note: If an original amount is entered in "Oprindeligt beløb", the fields 102 "Oprindeligt valutakode" [Original currency code] and 47 "Kurs" [Exchange rate] should also be used, and perhaps also field 44 "Kursreference" [Exchange rate reference] (see the description for field 44).
- 104 **Omkostningskontonummer [Expenses account number]:** (AN 34)
Use this field to specify an account number, if the expenses relating to the transfer should be paid from another account than the remitter account. You may only use accounts in the remitter bank for this purpose.
Not all banks are able to receive information from this field.
- 105-108 **Ejer af afsenderkonto, linje 1 til 4 [Owner of remitter account, lines 1 to 4]:** (AN 4 x 35)
Use this field to enter the name of the owner of the foreign account from which the transfer is to be paid.
Not all banks are able to receive information from this field.
Note: If you do *not* enter a value in this field, Nordea enters the address registered as part of your Unitel agreement or Corporate Netbank agreement.
- 109-111 **Anmeldelse til Centralbank i afsenderland, linje 1 til 3 [Central bank notification in remitter country, lines 1 to 3] (AN 3 x 35)**
Use this field to file an electronic notification to the central bank in the country from which the payment is to be executed.
Not all banks are able to receive information from this field.
- Note** **Fields 112 to 114 are only to be used for payment type 57 "Various domestic payments".**
- 112 **Hastighedskode [Urgency code]:** (N 1)
1. Standard credit transfer
The payment is executed in the same way as payment type 45

2. Same-day credit transfer
The payment is executed same day if the payment instruction is received before cut-off and if sufficient funds.

3. Is not in use
- 113 **RF Kreditor reference [RF-Creditor reference]:** (AN 25)
A Unique reference of 25 characters (RF + 23), assigned by the creditor, to Unambiguously refer to the payment transaction.
The field can only be used in payment type 57 "Various domestic

payments”.

Maximum length is 25 characters, and it has to start with the letters RF.

The field has to be modulus correct – modulus 97

The field can be used together with urgency code 1 and 2

If RF-Creditor reference is filled in the fields 23-26, 51, 53-90 and field 92-93 **cannot** be filled in.

114

End-to-end reference [End-to-end reference] (AN 35)

The field can only be used together with payment type 57 ”Various domestic payments”

Maximum length is 35 characters. There is no modulus validation.

The End-to-end reference is a unique identification, as assigned by the initiating party, to unambiguously identify the transaction.

This identification is passed on, unchanged, throughout the entire end-to-end chain.

4. Optional and mandatory fields

The description of each payment type specifies the mandatory fields. The description also specifies which optional fields may be used.

Fields that are not filled in must, however, be represented in the record, i.e. an **empty** numeric field must be represented by a "," (comma).

Fields marked "#" are minimum or mandatory fields, i.e. they **must** be used in order for the payment to be accepted.

Fields marked "&" is fields which are not necessary to use to have the payment accepted in Corporate Netbank. See further specification in the field description.

It is recommended that fields marked "♠" are used.

Each record in all import files regardless of format type must end with a Carriage-Return + Linefeed.

5. Indenlandske betalinger [Domestic payments]

5.1. Indenlandsk bankoverførsel [Domestic transfer]

For further information, see "Integration with Unitel and Corporate Netbank, General description".

	Field no.	Field name
	1	Recordtype [Record type]
#	2	Betalingstype (45) [Payment type (45)]
	12	Modtager linje 1 [Beneficiary line 1]
	13	Modtager linje 2 [Beneficiary line 2]
	14	Modtager linje 3 [Beneficiary line 3]
	15	Modtager linje 4 [Beneficiary line 4]
#	17	Kontoinformation, betalingsmodtager [Account information, beneficiary]
	23	Meddelelse, linje 1 [Message, line 1]
	24	Meddelelse, linje 2 [Message, line 2]
	25	Meddelelse, linje 3 [Message, line 3]
	26	Meddelelse, linje 4 [Message, line 4]
	27	Alternativ Afsender [Alternative remitter]
	28	Alternativ Afsender, linje 1 [Alternative remitter, line 1]
	29	Alternativ Afsender, linje 1 [Alternative remitter, line 2]
	30	Alternativ Afsender, linje 3 [Alternative remitter, line 3]
#	31	Valutakode (ISO-kode)
#	33	Beløb [Amount]
#	34	Overførselsdato [Execution date]
#	37	Kontoinformation, betalingsafsender [Remitter's Account information]
	38	Egenreference [Own reference]
&	51	Tekstkode [Text code]
	52	Samlerpostnummer [Batch entry number]
	53	Kort fri avis [Brief free advice]
	54-90	Lang avis tekst [Long advise text] (37 lines of 35 characters)
	91	Straks avis/meddelelse [Prompt advice/message]
	92	Betalingsmodtagers identifikation af betalingsafsender [Identification of beneficiary by remitter]
	93	Reference til primært document. [Reference to primary document]

Example 1

```
"0","45","","","Modtagers navn","","","23201543583576","","","",
,"Meddelelse 1","Meddelelse 2","Meddelelse 3","Meddelelse 4","","","DKK",
"4450.25","20030214","","","23205036542065","Egen reference","","",
,"","100","","Kort fri avis","Dette er lang avis","du har i alt 37 linier","af 35 karakterer",
"til rådighed",
","","0","Identifikation af afsender","Reference til primært dokument"
```

See an example of a salary transfer on the next page.

Example 1

```
"","57", "", "", "", "", "", "", "", "", "", "Modtagers navn", "Modtager line 2", "Modtager line
3", "Modtager line 4", "", "23201543583576", "", "", "", "", "", "Meddelelse linie 1", "Meddelelse linie
2", "Meddelelse linie 3", "Meddelelse linie 4", "0", "", "", "", "DKK", "", "111.00",
"20141103", "", "", "23205036542065", "Egen reference", "", "", "", "", "", "", "", "", "", "100", ""
, "Kort fri advi", "Dette er lang advis", "du har i alt 37 linier", "af 35 karakterer", "til
rådighed", "", "", "", "", "", "", "", "", "", "", "", "", "", "", "", "", "", "", "", "", "",
, " ", "Identifikation af afs", "Ref til primær dok", "", "", "", "", "", "", "", "",
, "", "", "", "", "", "", "", "", "", "1", "", "",
```

Example 2 with creditor reference.

```
"0", "57", "", "", "", "", "", "", "", "", "Modtagers navn", "", "", "", "23201543583576",
, "", "", "", "", "", "", "", "", "0", "", "", "", "DKK", "", "3000.00", "20141125", "", "",
"23205036542065", "Egen reference", "", "", "", "", "", "", "", "", "001", "", "", "", "",
, "", "", "", "", "", "", "", "", "", "", "", "", "", "", "", "", "", "", "", "", "",
, "", "", "", "", "", "", "", "", "", "", "", "", "", "", "", "", "", "", "", "",
, "", "", "", "", "", "", "", "", "", "", "", "", "", "", "", "", "", "", "", "1", "RF2012345678", "End-to-end ref"
```

5.3. Indbetalingskort / Girokort [Transfer form/ giro payment]

The form type code on the transfer form (field 45) determines the type of data which may/must be entered in the fields 23-26 "Meddelelse" [Message], 27 "Afsender" [Remitter], 28-30 "Alternativ afsender, linje 1-3" [Alternative remitter, line 1-3], 46 "Betalingsreference" [Payment reference] and 54-90 "Lang advis tekst" [Long advice text].

The rules applying to the values of these fields are specified in "Integration with Unitel and Corporate Netbank, General description".

Field no.	Field name
	1 Recordtype [Record type]
#	2 Betalingstype (46) [Payment type (46)]
#	12 Modtager, linje 1 [Beneficiary, line 1]
#	13 Modtager, linje 2 [Beneficiary, line 2]
#	14 Modtager, linje 3 [Beneficiary, line 3]
#	15 Modtager, linje 4 [Beneficiary, line 4]
#	17 Kontoinformation, betalingsmodtager [Account information, beneficiary]
	23 Meddelelse, linje 1 [Message, line 1]
	24 Meddelelse, linje 2 [Message, line 2]
	25 Meddelelse, linje 3 [Message, line 3]
	26 Meddelelse, linje 4 [Message, line 4]
	27 Alternativ Afsender [Remitter]
	28 Alternativ afsender, linje 1 [Remitter, line 1]
	29 Alternativ afsender, linje 2 [Remitter, line 2]
	30 Alternativ afsender, linje 3 [Remitter, line 3]
#	31 Valutakode (ISO-kode) [Currency code, ISO code]
#	33 Beløb [Amount]
#	34 Overførselsdato [Execution date]
#	37 Kontoinformation, betalingsafsender [Account information, remitter]
	38 Egenreference [Own reference]
#	45 Kortartkode [Transfer type code] ²
	46 Betalingsreference [Payment reference]

² Overview of the transfer type codes that can be used in Unitel. Please refer to *Integration with Unitel and Corporate Netbank, General description*.

5.4. Valutaoverførsel mellem konti i Nordea Danmark [Currency account transfer between Nordea accounts in Denmark]

Field no.	Field name
	1 Recordtype [Record type]
#	2 Betalingstype (56) [Payment type (56)]
# &	12 Modtager, linje 1 [Beneficiary, line 1]
# &	13 Modtager, linje 2 [Beneficiary, line 2]
# &	14 Modtager, linje 3 [Beneficiary, line 3]
	15 Modtager, linje 4 [Beneficiary, line 4]
#	17 Kontoinformation, betalingsmodtager [Account information, beneficiary]
	23 Meddelelse, linje 1 [Message, line 1]
	24 Meddelelse, linje 2 [Message, line 2]
	25 Meddelelse, linje 3 [Message, line 3]
	26 Meddelelse, linje 4 [Message, line 4]
	27 Alternativ Afsender [Alternative remitter]
	28 Alternativ afsender, linje 1 [Alternative remitter, line 1]
	29 Alternativ afsender, linje 2 [Alternative remitter, line 2]
	30 Alternativ afsender, linje 3 [Alternative remitter, line 3]
#	31 Valutakode (ISO-kode) [Currency code, ISO code]
	32 Modværdi [Equivalent value]
#	33 Beløb [Amount]
#	34 Overførselsdato [Execution date]
#	37 Kontoinformation, betalingsafsender [Account information, remitter]
	38 Egenreference [Own reference]
	44 Kursreference [Exchange rate reference]
	47 Kurs [Exchange rate]

Example

```
"0","56","","","","","","","","","","","Modtagers navn","Testvej 10","88888 Testby",  
"","","23205036542073","","","","","","Meddelelse 1","Meddelelse 2","Meddelelse 3",  
"Meddelelse 4","","","","","GBP","","15688","20030214","","","DK8620005036542065","Egen  
reference","
```

6. Udenlandske betalinger [International payments]

6.1. Standardoverførsel [Standard transfer]

	Field no.	Field name
	1	Recordtype [Record type]
#	2	Betalingstype (49) [Payment type (49)]
#	11	Landekode [country code]
#	12	Modtager, linje 1 [Beneficiary, line 1]
#	13	Modtager, linje 2 [Beneficiary, line 2]
#	14	Modtager, linje 3 [Beneficiary, line 3]
	15	Modtager, linje 4 [Beneficiary, line 4]
	16	Bankkode [bankcode]
#	17	Kontoinformation, betalingsmodtager [Account information, beneficiary]
# &	18	Modtagerbank, linje 1 [Beneficiary's bank, line 1]
# &	19	Modtagerbank, linje 2 [Beneficiary's bank, line 1]
# &	20	Modtagerbank, linje 3 [Beneficiary's bank, line 1]
	21	Modtagerbank, linje 4 [Beneficiary's bank, line 1]
♠	22	BIC-Code (S.W.I.F.T.-adresse) [BIC-code (S.W.I.F.T. address)]
	23	Meddelelse, linje 1 [Message, line 1]
	24	Meddelelse, linje 2 [Message, line 2]
	25	Meddelelse, linje 3 [Message, line 3]
	26	Meddelelse, linje 4 [Message, line 4]
	27	Alternativ afsender [Alternative remitter]
	28	Alternativ afsender, linje 1 [Alternative remitter, line 1]
	29	Alternativ afsender, linje 2 [Alternative remitter, line 2]
	30	Alternativ afsender, linje 3 [Alternative remitter, line 3]
#	31	Valutakode, ISO-kode [Currency code, ISO code]
	32	Modværdi [Equivalent value]
#	33	Beløb [Amount]
#	34	Overførselsdato [Execution date]
#	37	Kontoinformation, betalingsafsender [Account information, remitter]
	38	Egenreference [Own reference]
	44	Kursreference [Exchange rate reference]
	47	Kurs [Exchange rate]
	49	Meddelelse til Nordea, linje 1 [Message to Nordea, line 1]
	50	Meddelelse til Nordea, linje 2 [Message to Nordea, line 2]
#	94	Omkostningskode [Expenses code]

Example

```
"0","49","","","","","","","","","DE","Modtagers navn","Testvej 10","88888 Testby udland",
"Udland","","DE10314700040866628100","DEUTSCHE BANK","Modtagerbank 2",
"Modtagerbank 3","Modtagerbank 4","DEUTDEFFXXX","meddelelse 1","meddelelse 2",
"meddelelse 3","meddelelse 4","0","","","EUR","0","12345.49","20080429","","",
"DK2420001543505281","Egenreference","","","","","0","","","0","0","","","0",
,,,,,,,"0",,,"N"
```

6.2. Ekspresoverførsel [Express transfer]

Field no.	Field name
	1 Recordtype [Record type]
#	2 Betalingstype (50) [Payment type (50)]
#	11 Landekode [country code]
#	12 Modtager, linje 1 [Beneficiary, line 1]
#	13 Modtager, linje 2 [Beneficiary, line 2]
#	14 Modtager, linje 3 [Beneficiary, line 3]
	15 Modtager, linje 4 [Beneficiary, line 4]
	16 Bankkode [bankcode]
#	17 Kontoinformation, betalingsmodtager [Account information, beneficiary]
# &	18 Modtagerbank, linje 1 [Beneficiary's bank, line 1]
# &	19 Modtagerbank, linje 2 [Beneficiary's bank, line 1]
# &	20 Modtagerbank, linje 3 [Beneficiary's bank, line 1]
	21 Modtagerbank, linje 4 [Beneficiary's bank, line 1]
♠	22 BIC-Code (S.W.I.F.T.-adresse) [BIC-code (S.W.I.F.T. address)]
	23 Meddelelse, linje 1 [Message, line 1]
	24 Meddelelse, linje 2 [Message, line 2]
	25 Meddelelse, linje 3 [Message, line 3]
	26 Meddelelse, linje 4 [Message, line 4]
	27 Alternativ afsender [Alternative remitter]
	28 Alternativ afsender, linje 1 [Alternative remitter, line 1]
	29 Alternativ afsender, linje 2 [Alternative remitter, line 2]
	30 Alternativ afsender, linje 3 [Alternative remitter, line 3]
#	31 Valutakode, ISO-kode [Currency code, ISO code]
	32 Modværdi [Equivalent value]
#	33 Beløb [Amount]
#	34 Overførselsdato [Execution date]
#	37 Kontoinformation, betalingsafsender [Account information, remitter]
	38 Egenreference [Own reference]
	44 Kursreference [Exchange rate reference]
	47 Kurs [Exchange rate]
#	94 Omkostningskode [Expenses code]

Example

```
"0","50","","","","","","","","","","DE","Modtagers navn","Testvej 10","88888 Testby udland",
"Udland","","DE10314700040866628100","DEUTSCHE BANK","Modtagerbank 2",
"Modtagerbank 3","Modtagerbank 4","DEUTDEFFXXX","meddelelse 1","meddelelse 2",
"meddelelse 3","meddelelse 4","0","","","EUR","0","12345.49","20080429","","",
"DK2420001543505281","Egenreference","","","","0","","","0","0","","","0",
,"","0",,"N"
```


6.4. Nordea Intercompany Payment

Field no.	Field name
	1 Recordtype [Record type]
#	2 Betalingstype (52) [Payment type (52)]
#	11 Landekode [country code]
#	12 Modtager, linje 1 [Beneficiary, line 1]
#	13 Modtager, linje 2 [Beneficiary, line 2]
#	14 Modtager, linje 3 [Beneficiary, line 3]
	15 Modtager, linje 4 [Beneficiary, line 4]
	16 Bankkode [bankcode]
#	17 Kontoinformation, betalingsmodtager [Account information, beneficiary]
# &	18 Modtagerbank, linje 1 [Beneficiary's bank, line 1]
# &	19 Modtagerbank, linje 2 [Beneficiary's bank, line 1]
# &	20 Modtagerbank, linje 3 [Beneficiary's bank, line 1]
	21 Modtagerbank, linje 4 [Beneficiary's bank, line 1]
♠	22 BIC-Code (S.W.I.F.T.-adresse) [BIC-code (S.W.I.F.T. address)]
	23 Meddelelse, linje 1 [Message, line 1]
	24 Meddelelse, linje 2 [Message, line 2]
	25 Meddelelse, linje 3 [Message, line 3]
	26 Meddelelse, linje 4 [Message, line 4]
	27 Alternativ afsender [Alternative remitter]
	28 Alternativ afsender, linje 1 [Alternative remitter, line 1]
	29 Alternativ afsender, linje 2 [Alternative remitter, line 2]
	30 Alternativ afsender, linje 3 [Alternative remitter, line 3]
#	31 Valutakode, ISO-kode [Currency code, ISO code]
	32 Modværdi [Equivalent value]
#	33 Beløb [Amount]
#	34 Overførselsdato [Execution date]
#	37 Kontoinformation, betalingsafsender [Account information, remitter]
	38 Egenreference [Own reference]
	44 Kursreference [Exchange rate reference]
	47 Kurs [Exchange rate]
#	94 Omkostningskode [Expenses code]

Example

```
"0","52","","","FI","Modtagers navn","Testvej 10","88888 Testby udland",
"Udland","","FI3216603000001316","NORDEA BANK A/S","Finland","Modtagerbank 3",
"Modtagerbank 4","NDEAFIHHXXX","meddelelse 1","meddelelse 2","meddelelse 3",
"meddelelse 4","0","","","EUR","0","12345.52","20080429","","","DK2420001543505281",
"Egenref","","","0","","0","0","","","0","","","0",
,,,,,,,"0",,,,,,"N"
```


7.2. Request for Transfer

For further information on transfer types etc. please use the Request for transfer guides on www.nordea.dk.

Field no.	Field name
	1 Recordtype [Record type]
#	2 Betalingstype (43) [Payment type (43)]
#	12 Modtager, linje 1 [Beneficiary, line 1]
#	13 Modtager, linje 2 [Beneficiary, line 2]
#	14 Modtager, linje 3 [Beneficiary, line 3]
#	15 Modtager, linje 4 [Beneficiary, line 4]
#	17 Kontoinformation, betalingsmodtager [Account information, beneficiary]
&	18 Modtagerbank, linje 1 [Beneficiary's bank, line 1]
&	19 Modtagerbank, linje 2 [Beneficiary's bank, line 2]
&	20 Modtagerbank, linje 3 [Beneficiary's bank, line 3]
	21 Modtagerbank, linje 4 [Beneficiary's bank, line 4]
♠	22 S.W.I.F.T.-adresse [S.W.I.F.T adress]
	23 Meddelelse, linje 1 [Message, line 1]
	24 Meddelelse, linje 2 [Message, line 2]
	25 Meddelelse, linje 3 [Message, line 3]
	26 Meddelelse, linje 4 [Message, line 4]
	27 Alternativ afsender [Remitter]
#	31 Valutakode [Currency code]
#	33 Beløb [Amount]
#	34 Overførselsdato [Execution date]
#	37 Kontoinformation, betalingsafsender [Account information, remitter]
	38 Egenreference [Own reference] (max. 16 characters)
	44 Kursreference [Exchange rate reference]
	47 Kurs [Exchange rate]
#	94 Omkostningskode [Expenses code]
#	95 Overførselstype [Transfer type]
#	96 Felt 97-111 m. fl. udfyldt ³ [Fields 97-111, etc., completed]
	97 Autorisation [Authorisation]
	98-101 Sendes via, linje 1-4 [To be sent via, lines 1-4]
	102 Oprindelig valutakode [Original currency code]
	103 Oprindeligt beløb [Original amount]
	104 Omkostningskontonummer [Expenses account number]
	105-108 Ejer af afsenderkonto, linje 1-4
	109-111 Anmeldelse til Centralbank i afsenderland, linje 1-3

Example

```
"0","43","","","","","","","","","Modtagers navn","Testby 10","88888 Testby udland",
"Udland","","DE10314700040866628100","Deutsche Bank","Modtagerbank 2",
"Modtagerbank 3","Modtagerbank 4","DEUTDEFFXXX","Meddelelse 1","Meddelelse 2",
"Meddelelse 3","Meddelelse 4","","","","","EUR","","1000","20080429","","",
"ES1200810193840001019402","Egenreference","","","","","","","","","","",
"","","","N","301","N"
```

³ Enter "J" in the field if one of the fields 44, 47 or 97 – 111 has been used.