

Implementation Guideline for DEBMUL

Corporate eGateway

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1 Introduction

The terms and definitions used in this document are defined in a separate document, “*Glossary for Corporate eGateway*”, which can be found on the Nordea.com homepage: www.nordea.com/eGateway.

The purpose of this documentation is to define how information in multiple debit advice Messages will be structured for the exchange between the Message Centre at Nordea and the Message recipient in Corporate eGateway.

This MIG fully complies with the international definitions for content and use of an UN/EDIFACT Multiple Debit Advice Message (DEBMUL).

This MIG does not include any technical issues such as security, retransmissions, duplicates. These issues as well as the service-segments related to the exchange are described in the documentation on technical specification.

For a full understanding of the use of this implementation guide we refer to document:

- “*Message flow and use of EDIFACT*”

2 Document references

This chapter contains references to documents relevant for this MIG:

- [1] “*UN/EDIFACT directory D.96A. UN/ECE, March 1996. UNTDID, UN/ECE Geneva, 1995-11-17*”.
- [2] “*UN/EDIFACT Standard message, Multiple Debit Advice Message - DEBMUL, dated 1995-11-23, based on UN/EDIFACT UNTDID D.96A*”.

3 Multiple debit advice Message – service types and identifications

A multiple debit advice Message with transactions outgoing from an account in Denmark, Estonia, Finland, Germany, Great Britain, Latvia, Lithuania, Norway, Russia, Sweden or USA, is sent by the Message Centre at Nordea to the Customer.

Types of transactions included for the different countries

Denmark

- ♦ Domestic transactions originating from PAYMUL
- ♦ Revoked Direct Debit transactions originating from DIRDEB - BetalingsService (BS)
- ♦ Revoked Direct Debit transactions originating from DIRDEB - LeverandørService (LS)
- ♦ International Transactions originating from PAYMUL
- ♦ Corrections of credit transactions (returned “DANKORT” items)

Estonia

- ♦ Domestic transactions originating from PAYMUL
- ♦ International transactions originating from PAYMUL

Finland

- ♦ Domestic transactions originating from PAYMUL
- ♦ International Transactions originating from PAYMUL
- ♦ Outgoing Cash Pool transactions
- ♦ Corrections of credit transactions (returned items)

Germany

- ♦ Domestic transactions originating from PAYMUL
- ♦ International transactions originating from PAYMUL

Great Britain

- ♦ Domestic transactions originating from PAYMUL
- ♦ International transactions originating from PAYMUL

Latvia

- ♦ Domestic transactions originating from PAYMUL
- ♦ International transactions originating from PAYMUL

Lithuania

- ♦ Domestic transactions originating from PAYMUL
- ♦ International transactions originating from PAYMUL

Norway

- ♦ Domestic transactions originating from PAYMUL
- ♦ Other domestic outgoing transactions not originating from PAYMUL
- ♦ Separate booked charges connected to a domestic or international transfer originating from PAYMUL
- ♦ International Transactions originating from PAYMUL
- ♦ Other international outgoing transactions not originating from PAYMUL

Russia

- ♦ Domestic transactions originating from PAYMUL
- ♦ International transactions originating from PAYMUL

Sweden

- ♦ Domestic Transactions originating from PAYMUL
- ♦ International Transactions originating from PAYMUL
- ♦ Other international outgoing transactions not originating from PAYMUL
- ♦ Internal outgoing Cash Pool transactions from Nordea incl. PlusGiro (KPG)
- ♦ Refunds of Direct Debit transactions originating from DIRDEB
- ♦ Revoked Direct Debit transactions originating from DIRDEB

United States of America

- ♦ Domestic transactions originating from PAYMUL
- ♦ International transactions originating from PAYMUL

Identification of transactions

To ensure a unique identification of every single transaction, the DEBMUL Message has the following reference numbers:

Reference type	Position in Message	Description
Multiple debit advice Message number	BGM	Unique id for DEBMUL Message
Bank reference	SG5, RFF:ACK SG11, RFF:AIK	Banks unique reference for inquiry purposes on B- and/or C-level
B-level reference	SG5, RFF:AEK	B-level reference from PAYMUL or DIRDEB
Customers reference	SG11, RFF:CR	Customers unique transaction reference (e.g. reference for internal reconciliation).
Reference of original transaction	SG11, RFF:ABO	Bank reference of original credit transaction for corrections (returned items) in Finland and original AFO reference from revoked or refunded direct debit transactions.
Originators Reference	SG11, RFF:PQ	Originators reference (a.k.a. "End-to-End reference). This reference is only reported for SEPA Credit Transfer and is originating from the payor (sender).
Beneficiary reference	SG21, DOC:YW3 SG21, DOC:380/381	Beneficiary's unique transaction reference (e.g. OCR, KID) may as an optional service be reported for Finland, Norway and Sweden under the DOC segment.

4 Segment table

The segment table below, lists all segments and segment groups that are included in the DEBMUL (Multiple Debit Advice Message). Segments and groups, which are used according to this MIG, are listed in bold. The status and number of repeats are listed for EDIFACT and for usage according to this MIG under Nordea.

Tag	Name	Status/Repeats		Loop
		EDIFACT	Nordea	
UNH	Message header	M1	M1	
BGM	Beginning of Message	M1	M1	
DTM	Date/time/period	M1	M1	
BUS	Business function	C1	0	
----- Segment group 1 -----				
RFF	Reference	M1	0	
DTM	Date/time/period	C1	0	-----+
----- Segment group 2 -----				
FII	Financial institution information	M1	0	
CTA	Contact information	C1	0	
COM	Communication contact	C5	0	-----+
----- Segment group 3 -----				
NAD	Name and address	M1	M1	
CTA	Contact information	C1	0	
COM	Communication contact	C5	0	-----+
----- Segment group 4 -----				
LIN	Line item	M1	M1	
DTM	Date/time/period	C3	D2	
BUS	Business function	C1	R1	
MOA	Monetary amount	M2	M1	
----- Segment group 5 -----				
RFF	Reference	M1	M1	
DTM	Date/time/period	C1	0	-----+
----- Segment group 6 -----				
FII	Financial institution information	M1	M1	
CTA	Contact information	C1	0	
COM	Communication contact	C5	0	-----+
----- Segment group 7 -----				
FCA	Financial charges allocation	M1	M1	
MOA	Monetary amount	C2	R1	

----- Segment group 8 -----		C6	0	-----+
ALC	Allowance or charge	M1	0	
PCD	Percentage details	C1	0	
MOA	Monetary amount	C2	0	
CUX	Currencies	C1	0	
DTM	Date/time/period	C1	0	
----- Segment group 9 -----		C5	0	-----+
TAX	Duty/tax/fee details	M1	0	
MOA	Monetary amount	C2	0	
CUX	Currencies	C1	0	
DTM	Date/time/period	C1	0	-----+++
----- Segment group 10 -----		C9999	D9999	-----+
SEQ	Sequence details	M1	M1	
DTM	Date/time/period	C3	R3	
BUS	Business function	C1	0	
FII	Financial institution information	M2	M2	
----- Segment group 11 -----		C5	R3	-----+
RFF	Reference	M1	M1	
DTM	Date/time/period	C1	0	-----+
----- Segment group 12 -----		C1	0	-----+
PAI	Payment instructions	M1	0	
FTX	Free text	C1	0	-----+
----- Segment group 13 -----		M4	M4	-----+
MOA	Monetary amount	M1	M1	
CUX	Currencies	C1	D1	
DTM	Date/time/period	C2	0	
RFF	Reference	C1	O1	-----+
----- Segment group 14 -----		C3	O1	-----+
NAD	Name and address	M1	M1	
CTA	Contact information	C1	0	
COM	Communication contact	C5	0	-----+
----- Segment group 15 -----		C3	0	-----+
INP	Parties to instruction	M1	0	
FTX	Free text	C1	0	
DTM	Date/time/period	C2	0	-----+
----- Segment group 16 -----		C10	0	-----+
GIS	General indicator	M1	0	
MOA	Monetary amount	C1	0	
LOC	Place/location identification	C2	0	
NAD	Name and address	C1	0	
RCS	Requirements and conditions	C1	0	
FTX	Free text	C10	0	-----+

----- Segment group 17 -----		C5	O1	-----+
FCA Financial charges allocation		M1	M1	
MOA Monetary amount		C2	0	
----- Segment group 18 -----		C20	R4	-----+
ALC Allowance or charge		M1	M1	
PCD Percentage details		C1	0	
MOA Monetary amount		C2	R1	
CUX Currencies		C1	0	
DTM Date/time/period		C1	0	
----- Segment group 19 -----		C5	0	-----+
TAX Duty/tax/fee details		M1	0	
MOA Monetary amount		C2	0	
CUX Currencies		C1	0	
DTM Date/time/period		C1	0	-----++
----- Segment group 20 -----		C1	O1	-----+
PRC Process identification		M1	M1	
FTX Free text		C5	R1	
----- Segment group 21 -----		C9999	0	-----+
DOC Document/message details		M1	M1	
MOA Monetary amount		C5	R1	
DTM Date/time/period		C5	D1	
RFF Reference		C5	0	
NAD Name and address		C2	0	
----- Segment group 22 -----		C5	0	-----+
CUX Currencies		M1	0	
DTM Date/time/period		C1	0	-----+
----- Segment group 23 -----		C100	0	-----+
AJT Adjustment details		M1	0	
MOA Monetary amount		C1	0	
RFF Reference		C1	0	
FTX Free text		C5	0	-----+
----- Segment group 24 -----		C9999	0	-----+
DLI Document line identification		M1	0	
MOA Monetary amount		C5	0	
PIA Additional product id		C5	0	
DTM Date/time/period		C5	0	
----- Segment group 25 -----		C5	0	-----+
CUX Currencies		M1	0	
DTM Date/time/period		C1	0	-----+

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----- Segment group 26 ----- C10 0-----+|||||
AJT Adjustment details           M1 0          |||||
MOA Monetary amount              C1 0          |||||
RFF Reference                     C1 0          |||||
FTX Free text                     C5 0-----+++|||
                                   |||

----- Segment group 27 ----- C1 O1-----+|||
GIS General indicator            M1 M1          |||
MOA Monetary amount              C5 0-----+++++

CNT Control total                C5 R1

----- Segment group 28 ----- C5 0-----+
AUT Authentication result         M1 0          |
DTM Date/time/period              C1 0-----+

UNT Message trailer              M1 M1

```

5 Specification of segments and segment groups

UNH - Message header (M1)

Function: A service segment starting and uniquely identifying the Message.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
0 062	MESSAGE REFERENCE NUMBER	M	an..14	M	Senders unique identification of the Message
S009	MESSAGE IDENTIFIER	M		M	
0 065	Message type	M	an..6	M	DEBMUL
0 052	Message version number	M	an..3	M	D
0 054	Message release number	M	an..3	M	96A
0 051	Controlling agency	M	an..2	M	UN United Nations
0 057	Association assigned code	C	an..6	N	
0 068	COMMON ACCESS REFERENCE	C	an..35	N	
S010	STATUS OF THE TRANSFER	C		N	
0 070	Sequence message transfer number	M	n..2		
0 073	First/last sequence message transfer indication	C	a1		

Example: UNH+1+DEBMUL:D:96A:UN'

BGM - Beginning of Message (M1)

Function: A segment by means of which the sender must uniquely identify the DEBMUL Message using its type and number and its function.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C002	DOCUMENT/MESSAGE NAME	C		R	
1 001	Document/Message name, coded	C	an..3	R	456 Debit advice
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
1 000	Document/message name	C	an..35	N	
1 004	DOCUMENT/MESSAGE NUMBER	C	an..35	R	<Multiple debit advice number>
1 225	MESSAGE FUNCTION, CODED	C	an..3	N	
4 343	RESPONS TYPE, CODED	C	an..3	N	

Example: BGM+456+113030446'

DTM - Date/time/period (M1)

Function: A segment specifying the date and/or time the Message is created.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C507	DATE/TIME/PERIOD	M		M	
2 005	Date/time/period qualifier	M	an..3	M	137 Document/Message-date
2 380	Date/time/period	C	an..35	R	<Message date>
2 379	Date/time/period format qualifier	C	an..3	R	102 CCYYMMDD 203 CCYYMMDDHHMM

Example: DTM+137:20030602:102'

Segment group 3 (D1)

Function: A group of segments identifying the name(s) and address(es) of non-financial parties involved in the transaction.

Use: This segment group identifies the Service Bureau Customer number, if a Service Bureau has an agreement for this with Nordea Bank. Only identifications registered by Nordea will be provided in this segment group.

NAD - Name and address (M1)

Segment group 3

Function: A segment identifying the names and addresses of the non-financial parties associated with the multiple debit advice.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
3 035	PARTY QUALIFIER	M	an..3	M	OF Service bureau customer number
C082	PARTY IDENTIFICATION DETAILS	C		O	
3 039	Party id. identification	M	an..35	O	<Identification>
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
C058	NAME AND ADDRESS	C		N	
3 124	Name and address line	M	an..35		
3 124	Name and address line	C	an..35		
3 124	Name and address line	C	an..35		
3 124	Name and address line	C	an..35		
3 124	Name and address line	C	an..35		
C080	PARTY NAME	C		N	
3036	Party name	M	an..35		
3036	Party name	C	an..35		
3036	Party name	C	an..35		
3036	Party name	C	an..35		
3036	Party name	C	an..35		
3045	Party name format, coded	C	an..3		
C059	STREET	C		N	
3 042	Street and number/p.o. box	M	an..35		
3 042	Street and number/p.o. box	C	an..35		
3 042	Street and number/p.o. box	C	an..35		
3 042	Street and number/p.o. box	C	an..35		
3 164	CITY NAME	C	an..35	N	
3 229	COUNTRY SUB-ENTITY IDENTIFICATION	C	an..9	N	
3 251	POSTCODE IDENTIFICATION	C	an..9	N	
3 207	COUNTRY, CODED	C	an..3	N	

Example: NAD+OF+5657581131'

Segment group 4 (M9999)

Function: A group of segments containing information details which are relevant to all transactions specified in the Message.

LIN - Line item (M1)

Segment group 4

Function: A segment indicating, by a sequential line number, the beginning of the specification of details related to all transactions specified.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
1 082	LINE ITEM NUMBER	C	n..6	R	<Sequential number>
1 229	ACTION REQUEST/NOTIFICATION, CODED	C	an..3	N	
C212	ITEM NUMBER IDENTIFICATION	C		N	
7 140	Item number	C	an..35		
7 143	Item number type, coded	C	an..3		
1 131	Code list qualifier	C	an..3		
3 055	Code list responsible agency, coded	C	an..3		
C829	SUB-LINE INFORMATION	C		N	
5 495	Sub-line indicator, coded	C	an..3		
1 082	Line item number	C	n..6		
1 222	CONFIGURATION LEVEL	C	n..2	N	
7 083	CONFIGURATION, CODED	C	an..3	N	

Example: LIN+1'

DTM - Date/time/period (D2)

Segment group 4

Function: A segment specifying the entry and/or value date.

Use: Posting date (202) will always be forwarded. Value date (209) will be present if received from local bank/clearinghouse.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C507	DATE/TIME/PERIOD	M		M	
2 005	Date/time/period qualifier	M	an..3	M	202 Posting date 209 Value date
2 380	Date/time/period	C	an..35	O	<Date>
2 379	Date/time/period format qualifier	C	an..3	O	102 CCYYMMDD

Example: DTM+202:20030602:102'

BUS - Business function (R1)

Segment group 4

Function: A segment identifying certain characteristics of the debits stored as individual transactions in level C.

Use: This segment is used to specify the transaction type of the payments. Domestic Bank-/bankgiro transactions originating from PAYMUL are identified by “BGI” and domestic PlusGiro transactions origination from PAYMUL are identified by “PGI”. International payments (“IN”) originating from PAYMUL will be identified by “AAC” for all countries.

Business function (C521) is presently only used for Direct Debit transactions.

Code MSC is only used for domestic transactions from Norway that did not originate from a PAYMUL message through Corporate eGateway.

Code TRF is only used for international transactions that did not originate from a PAYMUL message through Corporate eGateway.

Code CON is only used for internal outgoing Cash Pool transactions from Finland, Norway and Sweden, incl. Plusgiro (KPG).

Code CHG is only used in Norway for separate booked charges connected to a domestic or international transfer originating from PAYMUL

Corrections of previously booked **credit** transactions, only valid for Finland, will be reported in element 4383 with qualifier RET (Returned items).

Revoked direct debit transactions (initiated by debtor or debtor’s bank) will be reported in element 4383 with qualifier RET (Returned items).

Refunds of direct debit transactions (sent in DIRDEB by creditor), only valid Sweden, will be reported in element 4383 with qualifier DDT (Direct debit transactions).

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C521	BUSINESS FUNCTION	C		D	
4 027	Business function qualifier	M	an..3	M	1
4 025	Business function, coded	M	an..3	M	ZZZ
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
4 022	Business description	C	an..70	R	Service, see table below!
3 279	GEOGRAPHIC ENVIRONMENT, CODED	C	an..3	R	DO Domestic payment IN International payment
4 487	TYPE OF FINANCIAL TRANSACTION, CODED	C	an..3	N	
C551	BANK OPERATION	C		O	
4 383	Bank operation, coded	M	an..3	M	AAC Outgoing international payments BGI Bank-/bankgiro transfer CON Internal Cash Pool transactions DDT Direct debit transactions MSC Miscellaneous PGI Plusgiro transfer RET Returned items TRF Transfer CHG Charges
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
4 463	INTRA-COMPANY PAYMENT, CODED	C	an..3	N	

Example: BUS++DO++BGI'

Service for Direct Debit	Service code stated in 4022
LeverandørService, Denmark	XLS
BetalingsService, Denmark	XBB
BetalingsService incl. Transfer forms (FIK), Denmark	XBT
Direct debit Bankgiro, Sweden	XAB

MOA - Monetary amount (M1)

Segment group 4

Function: A segment specifying the total amount of all debits stored as individual transactions in level C.

Use: Amount stated is the total sum of all final posted amounts stated at level C. Currency stated is the account currency. All final posted amounts on level C will be stated in this currency.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C516	MONETARY AMOUNT	M		R	
5 025	Monetary amount type qualifier	M	an..3	M	60 Final (posted) amount
5 004	Monetary amount	C	n..18	R	<Posted amount>
6 345	Currency, coded	C	an..3	R	<Currency code>
6 343	Currency qualifier	C	an..3	N	
4 405	Status, coded	C	an..3	N	

Example: MOA+60:150000.67:DKK'

Segment group 5 (M3)

Function: A segment group containing references related to the payments.

RFF- Reference (M1)

Segment group 5

Function: A segment specifying reference numbers for the payments.

Use: Debit reference (AEK) will always be sent with transactions originating from PAYMUL and then contain the debit level reference (RFF AEK) from PAYMUL.

Bank reference (ACK) will be forwarded when sent from the clearing house.

Payers bankgiro number (PB) will be sent for payments from bankgiro.

Creditor number with Nets (KRE) will be stated for revoked Direct Debit transactions in Denmark.

For non eGateway transactions, the debit reference (AEK) is the customer debit reference provided by the clearing house.

When no reference is forwarded from the clearing house a unique B level reference will be created at the Nordea Message Centre instead (ZZZ). The reference is created from the BGM reference in combination with the LIN counter.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C506	REFERENCE	M		M	
1 153	Reference qualifier	M	an..3	M	ACK Bank reference AEK Debit reference KRE Creditor number (DK Direct Debit) PB Payers bankgiro number (SE BG) ZZZ Nordea B level reference
1 154	Reference number	C	an..35	R	<Reference number>
1 156	Line number	C	an..6	N	
4 000	Reference version number	C	an..35	N	

Example: RFF+ACK:00430409720'

Segment group 6 (M1)

Function: A group of segments identifying the account that has been or will be debited.

FII - Financial Institution Information (M1)

Segment group 6

Function: A segment identifying the financial institutions and relevant account number associated with the transaction.

Use: This segment identifies the debit account number.

Sweden: If a bankgiro number has been used in Sweden, then it has here been replaced with the Nordea account or PlusGiro account number that the bankgiro number is connected to.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
3 035	PARTY QUALIFIER	M	an..3	M	OR Ordered bank
C078	ACCOUNT IDENTIFICATION	C		R	
3 194	Account holder number	C	an..35	R	<Debit account number>
3 192	Account holder name	C	an..35	N	
3 192	Account holder name	C	an..35	N	
6 345	Currency, coded	C	an..3	D	<Debit account currency>
C088	INSTITUTION IDENTIFICATION	C		R	
3 433	Institution name identification	C	an..11	R	<SWIFT code for Account holding bank> Nordea Bank Denmark = NDEADKKK Nordea Bank Estonia = NDEAEE2X Nordea Bank Finland = NDEAFIHH Nordea Bank Germany = NDEADEFF Nordea Bank Great Britain = NDEAGB2L Nordea Bank Latvia = NDEALV2X Nordea Bank Lithuania = NDEALT2X Nordea Bank Norway = NDEANOKK Nordea Bank Russia = NDEARUMM Nordea Bank Sweden = NDEASESS Nordea Bank United States = NDEAUS3N
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
3 434	Institution branch number	C	an..17	N	
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
3 432	Institution name	C	an..70	N	
3 436	Institution branch place	C	an..70	N	
3 207	COUNTRY, CODED	C	an..3	R	<Country code> DK=Denmark EE=Estonia FI=Finland DE=Germany GB=Great Britain LV=Latvia LT=Lithuania NO=Norway RU=Russia SE=Sweden US=United States of America

Example: FII+OR+30017712345+NDEASESS+SE'

Segment group 7 (O1)

Function: A group of segments providing full details of all charges or allowances, and associated taxes, which apply to the total amount.

Use: This segment group will only be used for international payments from Denmark, Norway and Sweden, and for domestic payments in Norway.

FCA - Financial charges allocation (M1)

Segment group 7

Function: A segment specifying the method for allocation of charges and allowances and identifying an account to which such charges or allowances were directed where it is different from the principal account.

Use: The clearing code will be sent with the account number in the account number field. Element 3434 will always contain the clearing code of Corporate eGateway when a charge account number is present.

Charge account number and currency will only be present for Sweden.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
4 471	SETTLEMENT, CODED	M	an..3	M	15 Charges paid by payer
C878	CHARGE/ALLOWANCE ACCOUNT	C		D	
3 434	Institution branch number	M	an..17	M	4509 Corporate eGateway clearing code
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
3 194	Account holder number	C	an..35	R	<Charge account number>
6 345	Currency, coded	C	an..3	D	<Charge account currency>

Example: FCA+15+4509:::30011054321:SEK'

MOA - Monetary amount (R1)

Segment group 7

Function: A segment identifying the total value of charges (or allowances).

Use: This segment is used to specify the total amount of the charges. The detailed information is stated in segment group 18.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C516	MONETARY AMOUNT	M		R	
5 025	Monetary amount type qualifier	M	an..3	M	259 Total charges, included in the transaction amount. 488 Total charges, not included in the transaction amount.
5 004	Monetary amount	C	n..18	R	<Total charges>
6 345	Currency, coded	C	an..3	R	<Charge currency>
6 343	Currency qualifier	C	an..3	N	
4 405	Status, coded	C	an..3	R	4 Final 9 Information

Example: MOA+488:70:SEK::4'

Segment group 10 (D9999)

Function: A segment group providing details regarding the individual transactions, such as dates, financial institutions, account numbers.

Use: This segment group will normally be present, except for separate booked charges originating from PAYMUL and certain transactions from Norway that are not transactions originating from PAYMUL.

SEQ - Sequence details (M1)

Segment group 10

Function: A segment identifying the beginning of the specification of the status of individual transactions (C level) by a sequential number.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
1 245	STATUS INDICATOR, CODED	C	an..3	N	
C286	SEQUENCE INFORMATION	C		R	
1 050	Sequence number	M	an..6	M	<Sequence number>
1 159	Sequence number source, coded	C	an..3	N	
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	

Example: SEQ++1'

DTM - Date/time/period (R3)

Segment group 10

Function: A segment specifying value dates and other dates passed on from a preceding payment order.

Use: This segment will always be forwarded for posting date (202). It may also be forwarded for additional dates as specified below.

Denmark: Execution date (193) will be forwarded for transactions originating from PAYMUL. For revoked Direct Debit transactions in Denmark requested execution date (203) will be forwarded. *Estonia:* Execution date (193) will be forwarded.

Finland: Execution date (193) and value date (209) will normally be forwarded.

Germany: Value date (209) will be forwarded both for domestic and international payments.

Great

Britain: Value date (209) will be forwarded both for domestic and international payments.

Latvia: Execution date (193) will be forwarded.

Lithuania: Execution date (193) will be forwarded.

Norway: Value date (209) will be forwarded both for domestic and international payments.

Sweden: For international transactions execution date (193) and value date (209) will be forwarded. For Cash Pool transactions (not from PlusGiro) value date (209) will be forwarded. For refunds from Direct Debit execution date (193) will be forwarded. For revoked Direct Debit transactions execution date (193) – date of revoking the transaction, and requested execution date (203) – date of original Direct Debit transaction will be forwarded.

Russia: Value date (209) will be forwarded both for domestic and international payments.

United States

of America: Value date (209) will be forwarded both for domestic and international payments.

International

payments: See respective country.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C507	DATE/TIME/PERIOD	M		M	

2 005	Date/time/period qualifier	M	an..3	M	193 Execution date 202 Posting date 203 Requested execution date 209 Value date
2 380	Date/time/period	C	an..35	O	<Date>
2 379	Date/time/period format qualifier	C	an..3	O	102 CCYYMMDD

Example: DTM+202:20030602:102'

FII - Financial Institution Information (M2)

Segment group 10

Function: A segment identifying the financial institutions and relevant account number associated with the transaction.

Use: The beneficiary's account number or bankgiro number will be stated with qualifier BF – beneficiary's bank, when possible. This segment is mandatory in EDIFACT so even when no account number is present the segment will be present. Qualifier BE will only be used for Finland and Bankgiro Sweden.

For cash pool transactions this segment will contain the credit account of the transaction.

Denmark: For Easy Account payments element 3194 is used for either Social Security number (10 digits with qualifier NKC) or Central Business Register no. (8 digits with qualifier NKV).

Sweden: If the beneficiary's bankgiro number has changed, the new bankgiro number will be stated in another occurrence of FII with qualifier BE. Not used for PlusGiro.

Finland: If the beneficiary's account number has changed, the new account number will be stated in another occurrence of FII with qualifier BE.

International

payments: Intermediary bank (3035=I1) can only be present for international payments from Norway and Sweden. Only the Swift code and country code of the bank will be stated.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
3 035	PARTY QUALIFIER	M	an..3	M	BF Beneficiary's bank BE Beneficiary special information II Intermediary bank NKC Social Security Number (DK) NKV Central Business Register no(DK).
C078	ACCOUNT IDENTIFICATION	C		O	
3 194	Account holder number	C	an..35	O	<Beneficiary account number / bankgiro number>
3 192	Account holder name	C	an..35	N	
3 192	Account holder name	C	an..35	N	
6 345	Currency, coded	C	an..3	N	
C088	INSTITUTION IDENTIFICATION	C		O	
3 433	Institution name identification	C	an..11	R	<SWIFT code>
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
3 434	Institution branch number	C	an..17	N	
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
3 432	Institution name	C	an..70	N	
3 436	Institution branch place	C	an..70	N	
3 207	COUNTRY, CODED	C	an..3	D	<Country code>

Example with Beneficiary bankgiro number:
FII+BF+4733016'

Example with new Beneficiary bankgiro number:
FII+BF+4733016'
FII+BE+55320012'

Example without Beneficiary account number:
FII+BF'

Example with intermediary bank:
FII+I1++BYLADEMM+DE'

Example with 8-digit CVR no. (Central Business Register no.)
FII+NKV+87654321'

Example with 10-digit CPR-no. (Social Security Number)
FII+NKC+0112550508'

Segment group 11 (R3)

Function: A group of segments containing references of other messages and transactions, with relevant date(s)/time(s).

RFF - Reference (M1)

Segment group 11

Function: A segment identifying references of other messages or transactions related to this transaction.

Use: Bank reference (AIK) may be sent for all countries except from Norway and for domestic payments via Bankgiro, Sweden Originators reference for SEPA payments will be sent in RFF PQ.

Creditor number (KRE) will only be sent for Direct Debit in Denmark.

RFF CR reference from original PAYMUL will be present on both Domestic and International payments for all countries.

For refunds and revoked Direct Debit transactions, the original AFO reference from DIRDEB will be stated with qualifier "ABO", and the original CR reference with qualifier "CR".

For transactions where no other reference is present, a reference based on the BGM reference of the DEBMUL, the LIN and the SEQ counter will be sent with qualifier ZZZ.

Denmark: For revoked Direct Debit transactions from LeverandørService in Denmark "opgavenummer" will be stated with AIK (Bank reference). The cheque number from payment to money order (domestic and international cheques) will be stated with the reference qualifier "CK".

For negative DANKORT transactions the following will be stated:

System code DK: AIK with transaction identification from Nets and ACD with business no.(7)+ bunch no.(6)

System code KC: AIK with 0+sales date(4)+sales time(4)+number of sales (4), ACD with terminal no.(6)+transaction no.(5) and ABO with business no.(7)

System code KH: AIK with 0+counter transaction date (6)+counter transaction time (4)+00, ACD with terminal no.(6)+transaction no.(5) and ABO with business no.(7)

Finland: For corrections of credit transactions, RFF ABO will contain the bank reference of the originating credit transaction.

International

payments: For international payments from PAYMUL through Corporate eGateway, RFF CR will contain the RFF CR reference from PAYMUL. For other international payments, RFF ACD may be present, and will then either contain the reference from the original transaction or the bank processing channel reference.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C506	REFERENCE	M		M	
1 153	Reference qualifier	M	an..3	M	ABO Originating reference ACD Additional reference number AIK Bank reference CK Cheque number (DK) CR Customer reference (C-level reference from PAYMUL/DIRDEB) PQ Originators SEPA reference ZZZ Message Centre reference (Direct Debit)
1 154	Reference number	C	an..35	R	<Reference>
1 156	Line number	C	an..6	N	
4 000	Reference version number	C	an..35	N	

Example: RFF+CR:436500000006'

Segment group 13 (M4)

Function: A group of segments identifying the monetary amounts and, if necessary, the currencies, exchange rate and date for the amount of the transaction.

MOA - Monetary amount (M1)

Segment group 13

Function: A segment giving the amount of the individual transaction.

Use: Currency is available for international payments and for domestic payments Germany, Great Britain, Russia and United States of America.
For domestic payments for the other countries it is stated at B-level.

Converted amount (36), original amount (98) and transfer amount (143) are only used for international payments for the Nordic countries.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C516	MONETARY AMOUNT	M		R	
5 025	Monetary amount type qualifier	M	an..3	M	60 Final (posted) amount 143 Transferred amount 36 Converted amount 98 Original amount
5 004	Monetary amount	C	n..18	R	<Amount>
6 345	Currency, coded	C	an..3	D	<Currency>
6 343	Currency qualifier	C	an..3	N	
4 405	Status, coded	C	an..3	N	

Example: MOA+60:1500.5'

CUX - Currencies (D1)

Segment group 13

Function: To specify currencies used in the transaction and relevant details for the rate of exchange.

Use: This segment contains the exchange rate when used with converted amount (MOA "36"). It can not be used with any other occurrences of MOA, but will always be present for converted amount.

Exchange rate will be stated with maximum 5 decimals.

Currency base denomination will only be stated for Denmark, Finland, Norway and Sweden.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C504	CURRENCY DETAILS	C		R	
6 347	Currency details qualifier	M	an..3	M	2 Reference currency
6 345	Currency, coded	C	an..3	R	<Payment (original) currency>
6 343	Currency qualifier	C	an..3	N	
6 348	Currency rate base	C	n..4	N	
C504	CURRENCY DETAILS	C		R	
6 347	Currency details qualifier	M	an..3	M	3 Target currency
6 345	Currency, coded	C	an..3	R	<Credit currency>
6 343	Currency qualifier	C	an..3	N	
6 348	Currency rate base	C	n..4	D	<Currency base denomination>
5 402	RATE OF EXCHANGE	C	n..12	R	<Exchange rate>
6 341	CURRENCY MARKET EXCHANGE, CODED	C	an..3	N	

Example: CUX+2:SEK+3:USD::1+6.9752'

RFF - Reference (O1)

Segment group 13

Function: A segment for the inclusion of any additional references related to the reference document.

Use: This segment contains the foreign exchange contract number when used with final posted amount (MOA "60"). It can not be used with any other occurrences of MOA.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C506	REFERENCE	M		M	
1 153	Reference qualifier	M	an..3	M	FX Foreign exchange contract number
1 154	Reference number	C	an..35	R	<Contract number>
1 156	Line number	C	an..6	N	
4 000	Reference version number	C	an..35	N	

Example: RFF+FX:3456734567'

Segment group 14 (O1)

Function: A group of segments identifying the name and address of non-financial parties involved in the Message.

NAD - Name and address (M1)

Segment group 14

Function: A segment identifying the names and addresses of the parties associated with the exchange of the Message.

Use: This segment identifies the beneficiary (BE). Only beneficiary's name will be given.

Denmark: For revoked Direct Debit transactions, the debtor's identification with the creditor will be stated (NAD+HX from DIRDEB).

Sweden: For refunds and revoked transactions from Direct Debit, the debtor number will always be stated (NAD+HX from DIRDEB).

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
3 035	PARTY QUALIFIER	M	an..3	M	BE Beneficiary
C082	PARTY IDENTIFICATION DETAILS	C		O	
3 039	Party id. identification	M	an..35	O	<Identification>
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
C058	NAME AND ADDRESS	C		N	
3 124	Name and address line	M	an..35		
3 124	Name and address line	C	an..35		
3 124	Name and address line	C	an..35		
3 124	Name and address line	C	an..35		
3 124	Name and address line	C	an..35		
C080	PARTY NAME	C		R	
3036	Party name	M	an..35	M	<Name>
3036	Party name	C	an..35	N	
3036	Party name	C	an..35	N	
3036	Party name	C	an..35	N	
3036	Party name	C	an..35	N	
3045	Party name format, coded	C	an..3	N	
C059	STREET	C		N	
3 042	Street and number/p.o. box	M	an..35		
3 042	Street and number/p.o. box	C	an..35		
3 042	Street and number/p.o. box	C	an..35		
3 042	Street and number/p.o. box	C	an..35		
3 164	CITY NAME	C	an..35	N	
3 229	COUNTRY SUB-ENTITY IDENTIFICATION	C	an..9	N	
3 251	POSTCODE IDENTIFICATION	C	an..9	N	
3 207	COUNTRY, CODED	C	an..3	N	

Example: NAD+BE+5657581131'

Segment group 17 (O1)

Function: A group of segments providing full details of all charges or allowances, and associated taxes, which apply to a particular transaction.

Use: This segment group will only be used for international payments from Sweden.

FCA - Financial charges allocation (M1)

Segment group 17

Function: A segment specifying the method for allocation of charges and allowances.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
4 471	SETTLEMENT, CODED	M	an..3	M	15 Charges paid by payer
C878	CHARGE/ALLOWANCE ACCOUNT	C		N	
3 434	Institution branch number	M	an..17		
1 131	Code list qualifier	C	an..3		
3 055	Code list responsible agency, coded	C	an..3		
3 194	Account holder number	C	an..35		
6 345	Currency, coded	C	an..3		

Example: FCA+15'

Segment group 18 (R4)

Function: A group of segments providing a detailed breakdown of all charges (or allowances).

Use: This segment group is included in segment group 17 and will only be used for international payments from Sweden.

ALC - Allowance or charge (M1)

Segment group 18

Function: A segment providing full details of each charge or allowance for which the payor is liable.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
5 463	ALLOWANCE OR CHARGE QUALIFIER	M	an..3	M	C Charge
C552	ALLOWANCE/CHARGE INFORMATION	C		R	
1 230	<i>Allowance or charge number</i>	C	an..35	N	
5 189	Charge/allowance description, coded	C	an..3	R	ZBF Cross border fee ZCF Correction fee ZEF Express fee ZSF Service fee
4 471	<i>SETTLEMENT, CODED</i>	C	an..3	N	
1 227	<i>CALCULATION SEQUENCE INDICATOR, CODED</i>	C	an..3	N	
C214	<i>SPECIAL SERVICES IDENTIFICATION</i>	C		N	
7 161	<i>Special services, coded</i>	C	an..3		
1 131	<i>Code list qualifier</i>	C	an..3		
3 055	<i>Code list responsible agency, coded</i>	C	an..3		
7 160	<i>Special service</i>	C	an..35		
7 160	<i>Special service</i>	C	an..35		

Example: ALC+C::ZBF'

MOA - Monetary amount (R1)

Segment group 18

Function: A segment identifying the amount of charges (or allowances).

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C516	MONETARY AMOUNT	M		R	
5 025	Monetary amount type qualifier	M	an..3	M	58 Fee amount
5 004	Monetary amount	C	n..18	R	<Charges amount>
6 345	Currency, coded	C	an..3	R	<Charge currency>
6 343	<i>Currency qualifier</i>	C	an..3	N	
4 405	<i>Status, coded</i>	C	an..3	N	

Example: MOA+58:70:SEK'

Segment group 20 (O1)

Function: A group of segments containing the details of payment.

Use: This segment group is used for international payments from Sweden, revoked Direct Debit transactions from Denmark and Sweden, and as an optional service for domestic and international payments (both structured and unstructured) for Finland, Norway and Sweden.

For international payments from a Nordea account it is used to specify error details for Non Straight Through Processed payments, meaning that this group will only occur when ALC is stated with charge code ZCF – Correction fee.

For international payments from a PlusGiro account the actual charge amount is booked separately to the account (i.e. no other information about charges will be present in the DEBMUL), but the information about charge reason will still be reported.

For revoked Direct Debit transactions it is used to state the reason for revoking the transaction.

PRC - Process identification (M1)

Segment group 20

Function: A segment identifying the kind of process.

Use: Processing of structured information (8) means that information will only be sent in the DOC segments, and not in the FTX segment in group 20.

Processing of both structured and unstructured information (10) means that both the FTX segment and the DOC segments can be present.

Processing of unstructured information (11) means that information will only be sent in the FTX segment, and no DOC segments will be present.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C242	PROCESS TYPE AND DESCRIPTION	M		M	
7 187	Process type identification	M	an..17	M	8 Processing of structured Information 10 Processing of both structured and unstructured information 11 Processing of unstructured information
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
7 186	Process type	C	an..35	N	
7 186	Process type	C	an..35	N	

Example: PRC+8'

FTX - Free text (R1)

Segment group 20

Function: A segment providing free text information.

Use: For international payments from Sweden, up to maximum 5 separate error charges (AAO) will be reported for NSTP, i.e. when the international payment order has been manually corrected by Nordea.

For payments from a PlusGiro account no other information about charges will be present in the DEBMUL, but the information about charge reason will be reported (AAO) in this segment.

For revoked Direct Debit transactions only one text line will be sent stating the reason for revoking (AAO) the transaction.

If only free text information is present from originating PAYMUL messages, then this will be reported (optional service) with qualifier "PMD".

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
4 451	TEXT SUBJECT QUALIFIER	M	an..3	M	AAO Error description PMD Payment details/-remittance Information
4 453	TEXT FUNCTION, CODED	C	an..3	N	
C107	TEXT REFERENCE	C		N	
4 441	Free text, coded	M	an..3		
1 131	Code list qualifier	C	an..3		
3 055	Code list responsible agency, coded	C	an..3		
C108	TEXT LITERAL	C		R	
4 440	Free text	M	an..70	M	<Text>
4 440	Free text	C	an..70	O	<Text>
4 440	Free text	C	an..70	O	<Text>
4 440	Free text	C	an..70	O	<Text>
4 440	Free text	C	an..70	O	<Text>
3 453	LANGUAGE, CODED	C	an..3	N	

Example: FTX+AAO+++ERROR IN BENEFICIARY ID:BENEFICIARY NAME MISSING'
FTX+PMD+++Invoice 03-928, 2003-04-03'

Segment group 21 (O9999)

Function: A group of segments providing details of all documents, e.g. invoices, to which the multiple debit advice refers.

Use: The use of this segment is optional and when used it will only cover domestic payments in Finland, Norway and Sweden.

DOC - Document/Message details (M1)

Segment group 21

Function: A segment identifying the reference document against which payment is being made.

Use: Optional service and may only be used for Finland, Norway and Sweden.

DOC - Document/Message details (M1)

Segment group 21

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C002	DOCUMENT/MESSAGE NAME	M		M	
1001	Document/Message name, coded	C	an..3	R	YW3 OCR payment 420 OCR credit note 380 Commercial invoice 381 Credit note
1131	Code list qualifier	C	an..3	N	
3055	Code list responsible agency, coded	C	an..3	N	
1000	Document/Message name	C	an..35	N	
C503	DOCUMENT/MESSAGE DETAILS	C		A	
1004	Document/Message number	C	an..35	A	<Document number>
1373	Document/Message status, coded	C	an..3	N	
1366	Document/Message source	C	an..35	N	
3453	Language, coded	C	an..3	N	
3153	COMMUNICATION CHANNEL IDENTIFIER, CODED	C	an..3	N	
1220	NUMBER OF COPIES OF DOCUMENT REQUIRED	C	n..2	N	
1218	NUMBER OF ORIGINALS OF DOCUMENT REQUIRED	C	n..2	N	

Example: DOC+YW3+100015772114985018'

MOA - Monetary amount (O2)

Segment group 21

Function: A segment giving the monetary amounts of each reference document.

Use: Only used for Finland, Norway and Sweden.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C516	MONETARY AMOUNT	M		R	
5 025	Monetary amount type qualifier	M	an..3	M	9 Amount due/Amount payable 210 Credit note amount
5 004	Monetary amount	C	n..18	R	<Amount>
6 345	Currency, coded	C	an..3	N	
6 343	Currency qualifier	C	an..3	N	
4 405	Status, coded	C	an..3	N	

Example: MOA+9:490'

DTM - Date/time/period (O2)

Segment group 21

Function: A segment specifying the date of the referenced document.

Use: Only used for Finland, Norway and Sweden.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C507	DATE/TIME/PERIOD	M		M	
2 005	Date/time/period qualifier	M	an..3	M	202 Posting date
2 380	Date/time/period	C	an..35	R	<Date>
2 379	Date/time/period format qualifier	C	an..3	R	102 CCYYMMDD

Example: DTM+202:20130222:102'

GIS - General indicator (M1)

Segment group 23

Function: A segment identifying the end of the details of payment.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C529	PROCESSING INDICATOR	M		M	
7 365	Processing indicator, coded	M	an..3	M	37 Complete information
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
7 187	Process type identification	C	an..17	N	

Example: GIS+37'

CNT - Control Total (R1)

Function: A segment identifying the kind of control checks and the totals according to the coded form.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C270	CONTROL	M		M	
6069	Control qualifier	M	an..3	M	2 Number of line items in Message
6066	Control value	M	n..18	M	Total number of line items in Message
6411	Measure unit qualifier	C	an..3	N	

Example: CNT+2:12'

UNT - Message trailer (M1)

Function: A service segment ending a Message, giving the total number of segments in the Message and the control reference number of the Message.

Use: The control reference number in element 0062 must be the same as in UNH, and the total number of segments in the Message, including UNH- and UNT-segments, must be stated in element 0074. The segment is used to verify a correctly transmitted Message.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
0074	NUMBER OF SEGMENTS IN A MESSAGE	M	n..6	M	Total number of segments in the message
0062	MESSAGE REFERENCE NUMBER	M	an..14	M	Message reference no

Example: UNT+20+1'