Implementation Guideline for DIRDEB

Corporate eGateway

Table of contents

1 Introduction 1
2 Document references 1
3 Direct debit Message - service types and identifications 2
4 Segment table 5
5 Specification of segments and segment groups 8
Segment group 3 (D1) 10
Segment group 4 (M9999) 11
Segment group 5 (D1) 15
Segment group 6 (M1) 16
Segment group 7 (D1) 18
Segment group 11 (M9999) 20
Segment group 12 (D1) 23
Segment group 13 (D1) 25
Segment group 16 (O1) 27
6 Examples 30

Document Title	Implementation Guideline for DIRDEB	**2017-01-02**	Date
Version	1.4	**1(36)**	Page
Author			Reference
Subject	Direct Debit Message Based on DIRDEB UN/EDIFACT directory D.96 A		
Department			
Project	Corporate eGateway		

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 direct debit order Messages should be structured for the exchange between the Message sender and Nordea.

This MIG fully complies to the international definitions for content and use of an UN/EDIFACT Direct debit Message (DIRDEB).

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, or business related issues, are described in Corporate eGateway Service Documentation.

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 United Nations Standard Message. Direct debit Message – DIRDEB, revision 3, dated 1995-11-23, based on UN/EDIFACT UNTDID D.96A.

3 Direct debit Message - service types and identifications

A direct debit order Message with collections to be executed in Norway, Denmark or Sweden is sent by the Customer to the Message Centre at Nordea.

The direct debit order Message can also be used for cancellation of a previously sent direct debit. For cancellations code 1 should be set in element 1225 in the BGM segment.

It is only possible to cancel transactions (C-levels) of previously sent original Messages. Only transactions to be cancelled should be included and not all transactions from the original direct debit Message.

For each cancelled transaction the Customer reference number (CR) and a unique identification of the creditor and creditor's account must be sent, so that the Message Centre can trace the originally sent transaction. (Also see "Identification of cancellations" below.)

The Message Centre converts the message to direct debit instructions in domestic formats, depending on the service requested, and transmits the instructions to the Service Providers in the different countries.

Types of direct debit services for the different countries

Norway
- Avtalegiro

Denmark
- BetalingsService, automatic payments (BS)
- BetalingsService incl., Transfer forms (FIK) (BS)
- LeverandørService (LS)

Sweden
- Autogiro through Bankgiro – Collections
- Autogiro through Bankgiro – Refunds
- Autogiro Nordea

Identification of direct debit transactions
To ensure a unique identification of every single transaction, the DIRDEB Message has the following reference numbers:

Reference type	Position in Message	Description
Direct debit order number	BGM	Unique identification of the DIRDEB Message
Direct debit reference	SG4, RFF “AKJ”	Unique identification of the credit side of the direct debit. Will be returned in BANSTA.
Customer reference	SG11, RFF “CR”	Unique customer debit transaction reference. Will be returned in BANSTA.
Transaction reference	SG11, RFF “AFO”	Unique identification of the debit side of the direct debit (OCR). Will be forwarded to debtor and returned in CREMUL. CREMUL not applicable for service Autogiro Nordea.

Identification of cancellations
To ensure a unique identification of every cancelled transaction, the DIRDEB Message has the following reference numbers when used for cancellations. Cancellation not applicable for service Autogiro Nordea.

Reference type	Position in Message	Description
Direct debit order number	BGM	Unique identification of the DIRDEB cancellation Message
Direct debit reference	SG4, RFF “AKJ”	Unique identification of the credit side of the cancellation Message. Will be returned in BANSTA.
Customer reference	SG11, RFF “CR”	Unique customer debit transaction reference (same as in original direct debit Message). Will be returned in BANSTA.

Identification of parties
The parties involved in the payment transaction are identified as described below.

Reference type	**Position in Message**	**Description**
Creditor	SG7, NAD “HS”	Creditor (party to whom payment is due) is identified in NAD for Denmark.
	SG6, FII “BF”	In Sweden andNorway creditor is identified through his bankgiro/bank account number in FII.
Debtor	SG13, NAD ”HX”	Debtor (party from whom payment is due) is identified in NAD for Denmark and for Autogiro through Bankgiro in Sweden.
	SG12, FII “PH”	For for Autogiro Nordea the debtor is identified through his account number.
	SG11, RFF “AFO”	For Norway the debitor is identified through the KID number.

4 Segment table

The table below lists all segments and segment groups included in the DIRDEB 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.

```
                                              Status/Repeats
Tag  Name                                     EDIFACT  Nordea         Loop

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  ------------------ C2  0-----------+
RFF Reference                                  M1  0           |
DTM Date/time/period                           C1  0-----------+

    ----- Segment group 2  ------------------ C5  0 ----------+
FII Financial institution information          M1  0           |
CTA Contact information                        C1  0           |
COM Communication contact                      C5  0-----------+

    ----- Segment group 3  ------------------ C3 D1 ----------+
NAD Name and address                           M1 M1           |
CTA Contact information                        C1  0           |
COM Communication contact                      C5  0-----------+

    ----- Segment group 4  --------------- M9999 M9999--------+
LIN Line item                                  M1 M1           |
DTM Date/time/period                           C1 D1           |
RFF Reference                                  C2 R1           |
BUS Business function                          C1 R1           |
FCA Financial charges allocation               C1  0           |
                                                               |
    ----- Segment group 5  ------------------ C1 R1----------+|
MOA Monetary amount                            M1 M1          ||
CUX Currencies                                 C1  0          ||
DTM Date/time/period                           C2  0          ||
RFF Reference                                  C1  0----------+|
                                                               |
    ----- Segment group 6  ------------------ M1 M1----------+|
FII Financial institution information          M1 M1          ||
CTA Contact information                        C1  0          ||
COM Communication contact                      C5  0----------+|
                                                               |
    ----- Segment group 7  ------------------ C3 D1----------+|
NAD Name and address                           M1 M1          ||
CTA Contact information                        C1  0          ||
COM Communication contact                      C5  0----------+|
                                                               |
```

```
    ----- Segment group 8  ------------------ C1  0----------+|
INP Parties to instruction                    M1  0          ||
FTX Free text                                 C1  0          ||
DTM Date/time/period                          C2  0----------+|

    ----- Segment group 9  ------------------ 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 10 ------------------ C1  0----------+|
PRC Process identification                    M1  0          ||
FTX Free text                                 M1  0----------+|
                                                              |
    ----- Segment group 11 --------------- M9999 M9999-------+|
SEQ Sequence details                          M1 M1          ||
MOA Monetary amount                           M1 M1          ||
DTM Date/time/period                          C1 D1          ||
RFF Reference                                 C3 R3          ||
PAI Payment instructions                      C1  0          ||
FCA Financial charges allocation              C1  0          ||
                                                             ||
    ----- Segment group 12 ------------------ C3 D1---------+||
FII Financial institution information         M1 M1         |||
CTA Contact information                       C1  0         |||
COM Communication contact                     C5  0---------+||
                                                             ||
    ----- Segment group 13 ------------------ C3 D1---------+||
NAD Name and address                          M1 M1         |||
CTA Contact information                       C1  0         |||
COM Communication contact                     C5  0---------+||
                                                             ||
    ----- Segment group 14----------------    C3  0---------+||
INP Parties to instruction                    M1  0         |||
FTX Free text                                 C1  0         |||
DTM Date/time/period                          C2  0---------+||
                                                             ||
    ----- Segment group 15 ------------------ 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 16 ------------------ C1 O1---------+||
PRC Process identification                    M1 M1         |||
FTX Free text                                 C5 D5         |||
                                                            |||
```

```
    ----- Segment group 17 --------------- C9999 C9999-----+|||
DOC Document/Message details                  M1  0        ||||
MOA Monetary amount                           C5  0        ||||
DTM Date/time/period                          C5  0        ||||
RFF Reference                                 C5  0        ||||
NAD Name and address                          C2  0        ||||
                                                           ||||

    ----- Segment group 18 ------------------ C5  0-------+||||
CUX Currencies                                M1  0       |||||
DTM Date/time/period                          C1  0-------+||||
                                                           ||||
    ----- Segment group 19 -----------------C100  0-------+||||
AJT Adjustment details                        M1  0       |||||
MOA Monetary amount                           M1  0       |||||
RFF Reference                                 C1  0       |||||
FTX Free text                                 C5  0-------+||||
                                                           ||||
    ----- Segment group 20 -----------------C1000 0-------+||||
DLI Document line identification              M1  0       |||||
MOA Monetary amount                           M5  0       |||||
PIA Additional product id                     C5  0       |||||
DTM Date/time/period                          C5  0       |||||
                                                          |||||
    ----- Segment group 21 ------------------ C5  0------+|||||
CUX Currencies                                M1  0      ||||||
DTM Date/time/period                          C1  0------+|||||
                                                          |||||
    ----- Segment group 22 ------------------ C10 0------+|||||
AJT Adjustment details                        M1  0      ||||||
MOA Monetary amount                           M1  0      ||||||
RFF Reference                                 C1  0      ||||||
FTX Free text                                 C5  0--------+|||
                                                            |||
    ----- Segment group 23 ------------------ C1  0--------+|||
GIS General indicator                         M1  0        ||||
MOA Monetary amount                           C5  0-----------+

CNT Control total                             C5  0

    ----- Segment group 24 ------------------ 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	Sender's unique identification of the Message
S009	MESSAGE IDENTIFIER	M		M	
0 065	Message type	M	an..6	M	DIRDEB
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+DIRDEB:D:96A:UN'

BGM - Beginning of Message (M1)

Function: A segment by means of which the sender uniquely identifies the DIRDEB Message.

Use: This segment identifies the total direct debit order Message, and indicates whether this is a new direct debit order, or a cancellation of a previous direct debit order.

Cancel: Reference of the cancellation message. The reference must be unique in relation to both original Messages and other cancellation Messages. Not applicable for service Autogiro Nordea.

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	214 Pre-authorised Direct Debits
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	**<Direct debit order number>**
1 225	MESSAGE FUNCTION, CODED	C	an..3	R	9 Original 1 Cancellation
4 343	*RESPONS TYPE, CODED*	*C*	*an..3*	*N*	

Example: BGM+214+123456+9'

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+137:20020520:102'

Segment group 3 (D1)

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

NAD - Name and address (M1) **Segment group 3**

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

Use: This segment identifies the creditor (message sender), if the sender of the message is a Service Bureau (or similar) and the senders address does not identify a unique customer. **Note:** Only identifications registered by Nordea will be provided in this segment.

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 regarding the credit side of the transaction and details which are pertinent to all direct debits specified within the group.

LIN - Line item (M1) — Segment group 4

Function: A segment identifying the beginning of the credit side of the transaction (B level) by a sequential line number.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
1 082	LINE ITEM NUMBER	O	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 (D1) — Segment group 4

Function: A segment identifying the date, at which an order has been requested to be executed or acted upon.

Use: This is the execution date valid for all transactions included in this B-level. If creditor has chosen to use execution date at C-level, then this segment must not be used.

Cancel: This segment is not used for cancellations.

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	203 Execution date
2 380	Date/time/period	C	an..35	R	**<Execution date>**
2 379	Date/time/period format qualifier	C	an..3	R	102 CCYYMMDD

Example: DTM+203:20020522:102'

RFF- Reference (R1) **Segment group 4**

Function: A segment specifying the reference of the single credit amount on the credit side of the transaction (B level).

Use: The direct debit reference is used to uniquely identify the credit side of a direct debit transaction, and will be returned in the BANSTA Messages.

Cancel: B level reference of the cancellation. The reference must be unique in relation to both original Messages and other cancellation Messages.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C506	REFERENCE	M		M	
1 153	Reference qualifier	M	an..3	M	AKJ Direct debit reference
1 154	Reference number	C	an..35	R	**<Direct debit reference>**
1 156	*Line number*	*C*	*an..6*	*N*	
4 000	*Reference version number*	*C*	*an..35*	*N*	

Example: RFF+AKJ:12344567'

BUS - Business function (R1) **Segment group 4**

Function: A segment identifying certain characteristics of the direct debits stored on level C.

Use: This segment is used to specify the direct debit service which this transaction is intended for. This segment is mandatory, and without the service type the direct debit order will not be processed. Note: If the service is missing or not according to the service codes described in the table below, the whole Message will be rejected and a CONTRL Message will be returned.

Note: Elements 4027 and 4025 can only be used for Autogiro through Bankgiro in Sweden.

Sweden: For refunds (outgoing payments) to debtors elements 4027 and 4025 **must** be used. If not – the transactions will be regarded as regular collections.

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	REF Refund
1 131	*Code list qualifier*	*C*	*an..3*		
3 055	*Code list responsible agency, coded*	*C*	*an..3*		
4 022	*Business description*	*C*	*an..70*		
3 279	*GEOGRAPHIC ENVIRONMENT, CODED*	*C*	*an..3*	*N*	
4 487	*TYPE OF FINANCIAL TRANSACTION, CODED*	*C*	*an..3*	*N*	
C551	BANK OPERATION	C		R	
4 383	Bank operation, coded	M	an..3	M	**See table below!**
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:

Collections through Bankgiro Sweden
BUS++++XAB'

Refunds through Bankgiro Sweden
BUS+1:REF+++XAB'

Service	Service code to be used in 4383
Autogiro through Bankgiro, Sweden	XAB
Autogiro Nordea, Sweden	XAN
Avtalegiro, Norway	XAV
LeverandørService, Denmark	XLS
BetalingsService incl. Transfer forms (FIK), Denmark	XBT
BetalingsService automatic payments, Denmark	XBB

Segment group 5 (D1)

Function: A group of segments containing the currency of the single amounts in level C, currency to be collected, plus the total of all single amounts on level C.

Use: This segment group is not used for cancellations.

MOA - Monetary amount (M1) **Segment group 5**

Function: A segment specifying the total amount and the currency to be collected.

Use: Amount stated is the total sum of all amounts stated at level C.

Valid values for currency code are NOK for Norway, DKK for Denmark andSEK for Sweden.. If the field is left empty the local currency is assumed for each country.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C516	MONETARY AMOUNT	M		M	
5 025	Monetary amount type qualifier	M	an..3	M	9 Amount due/payable
5 004	Monetary amount	C	n..18	R	**<Credit 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+9:1500.50:DKK'

Segment group 6 (M1)

Function: A group of segments containing the account servicing bank including the account to be credited.

FII - Financial Institution Information (M1) **Segment group 6**

Function: A segment identifying the financial institution and relevant account number.

Use: This segment identifies the creditor's bank and account/bankgiro number.

Bank account/bankgiro numbers (3194) for Sweden, Norway and Denmark must consist of digits only. See examples of account numbers below.

Sweden: Bankgiro number must be used for service XAB. Bankgiro number must not exceed 8 digits.
For service XAN bank account number must be used. Bank account number must not exceed 11 digits.

Norway: Bank account number must be 11 digits.

Denmark: Bank account number must be 14 digits. The first 4 digits of the bank account number must be the bank registration number. If the bank registration number is shorter than 4 digits, it must be right aligned and padded with leading zeroes. The last 10 digits must be the account number. If the account number is shorter than 10 digits it must be right aligned and padded with leading zeroes.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
3 035	PARTY QUALIFIER	M	an..3	M	BF Beneficiary’s bank
C078	ACCOUNT IDENTIFICATION	C		R	
3 194	Account holder number	C	an..35	R	**<Bank account number or 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 address for creditor’s bank>** Nordea Bank Denmark = NDEADKKK Nordea Bank Norway = NDEANOKK Nordea Bank Sweden = NDEASESS
1 131	Code list qualifier	C	an..3	R	25 Bank identification
3 055	Code list responsible agency, coded	C	an..3	R	17 SWIFT 5 ISO
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*	*N*	

Example:

Credit an account in Norway:
FII+BF+97804503521+NDEANOKK:25:17'

Credit a bankgiro number in Sweden:
FII+BF+4821020+NDEASESS:25:17'

Credit an account in Denmark:
FII+BF+2131810494433+NDEADKKK:25:17'

Segment group 7 (D1)

Function: A group of segments identifying the creditor.

Use: This segment group is only used for Denmark, identifying the creditor in Denmark.

NAD - Name and address (M1) **Segment group 7**

Function: A segment identifying the creditor.

Use: Either qualifier HS or PE can be used.

Denmark: Creditor number in Denmark is the creditor’s Nets number. Note: Creditor number must also be present for cancellations!

For BetalingsService the contents of element 3036 (Creditor’s name) will be printed on statement to debtor by Nets, and can therefore be used to identify which entity at the creditor that is issuing the direct debit transaction. For more information please contact your Cash Management advisor.

.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
3 035	PARTY QUALIFIER	M	an..3	M	HS Creditor PE Payee
C082	PARTY IDENTIFICATION DETAILS	C		D	
3 039	Party id. identification	M	an..35	M	**<Creditor number>**
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		D	
3036	Party name	M	an..35	M	**<Creditor’s 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*	

Examples:

Creditor in Denmark:
NAD+HS+102030405++ABC Company AS'

Segment group 11 (M9999)

Function: This segment group contains information regarding the debtor(s) of the direct debit.

SEQ – Sequence details (M1) Segment group 11

Function: A segment identifying the beginning of the debit side of the transaction (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'

MOA – Monetary amount (M1) Segment group 11

Function: A segment giving the amount of the direct debit. It is the amount to be collected. The currency is quoted on the credit side of the transaction (level B).

Use: Either qualifier 154 or 9 can be used.

Cancel: The segment should contain the amount of the original transaction to be cancelled.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C516	MONETARY AMOUNT	M		M	
5 025	Monetary amount type qualifier	M	an..3	M	154 Amount to be collected 9 Amount due/amount payable
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+154:150.67'

DTM - Date/time/period (D1) **Segment group 11**

Function: A segment identifying date(s)/time(s).

Use: This is the execution date for the transaction. If creditor has chosen to use execution date at B-level, then this segment must not be used.

Cancel: This segment is not used for cancellations.

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	203 Execution date
2 380	Date/time/period	C	an..35	R	**<Execution date>**
2 379	Date/time/period format qualifier	C	an..3	R	102 CCYYMMDD

Example: DTM+203:20020522:102'

RFF – Reference (R3) **Segment group 11**

Function: A segment identifying a transaction from the creditor to the debtor and/or from the creditor to the creditor's bank.

Use: Reference "AFO" – (OCR, KID, FIK, or invoice number) will be forwarded to debtor. It is used by Nordea's Message Centre in duplicate checks for all countries except Denmark, so it must be unique per creditor number (except for Denmark). If a transaction has been cancelled successfully or rejected, the same RFF "AFO" reference can be reused.

Customer Reference number "CR" will not be forwarded but will be returned in BANSTA. It is important that the "CR" reference is unique so that the transaction can be uniquely identified from the BANSTA.

Note: "CR" and "AFO" are required, except for BetalningsService and LeverandørService Denmark where only "CR" is required.

Sweden: Reference "AFO" may be maximum 16 positions long.

Denmark: BS Transfer forms (FIK):
Beneficiary's reference "AFO" may be maximum 9 positions long.
Agreement number "AJS" is only used for cancellations (not for new transactions). It may be 9 positions long, and must be numeric.

BS Automatic payments:
The reference "AFO" may be maximum 30 positions long.
Agreement number "AJS" is required. It may be 9 positions long, and must be numeric.

LeverandørService: No reference except Customer Reference number “CR” can be used.
Note: This means that no reference will be returned in CREMUL.

Norway: Reference number “AFO” (KID reference) may be maximum 25 positions long and can only contain numbers and hyphens “-“. The reference must be left aligned. Reference number “AHL” (fremmedreferense) is optional and only the first 25 positions will be processed.

Cancel: Reference to the original transaction – level C – that is to be deleted. The “CR” reference is required for cancellations. For BetalingsService the agreement number “AJS” is required (see *Denmark* above). Other references should not be used.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C506	REFERENCE	M		M	
1 153	Reference qualifier	M	an..3	M	CR Customer reference number AFO Beneficiary’s reference AHL Creditor’s reference number AJS Agreement number
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:99812344567'

Overview table of used codes per service type:

Qualifier\Service	XAB XAN,	XAV	XLS	XBT	XBB
CR	R	R	R	R	R
AFO	R	R	-	O	O
AHL	-	O	-	-	-
AJS	-	-	-	*	R

For examples of use see chapter 6.

* Used only for cancellations.

Segment group 12 (D1)

Function: A group of segments containing the debtor’s bank and the account.

Use: A group identifying the debtor’s or debit account holder’s bank and the account/bankgiro number.

The segment group is not used for Norway, Denmark or for cancellations.

FII – Financial Institution Information (M1) **Segment group 12**

Function: A segment identifying the financial institution and relevant account number.

Use: Bank account numbers (3194) for Sweden must consist of digits only.

Sweden: This segment is not used for Autogiro through Bankgiro.

For Autogiro Nordea, Nordea account numbers must be used (including PlusGirot accounts). The account number (3194) must include a 4 digit clearing code except for PlusGirot accounts and Personal accounts, which must **not** include a clearing code. Nordea account number must be 11 digits (including clearing code), Personal account must be 10 digits and PlusGirot account number must be minimum 2 digits and maximum 8 digits.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
3 035	PARTY QUALIFIER	M	an..3	M	PH Payer’s financial institution
C078	ACCOUNT IDENTIFICATION	C		R	
3 194	Account holder number	C	an..35	R	**<Bank 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*	*N*	
C088	*INSTITUTION IDENTIFICATION*	*C*		*N*	
3 433	*Institution name identification*	*C*	*an..11*		
1 131	*Code list qualifier*	*C*	*an..3*		
3 055	*Code list responsible agency, coded*	*C*	*an..3*		
3 434	*Institution branch number*	*C*	*an..17*		
1 131	*Code list qualifier*	*C*	*an..3*		
3 055	*Code list responsible agency, coded*	*C*	*an..3*		
3 432	*Institution name*	*C*	*an..70*		
3 436	*Institution branch place*	*C*	*an..70*		
3 207	*COUNTRY, CODED*	*C*	*an..3*	*N*	

Example:
FII+PH+423456781'

Segment group 13 (D1)

Function: A group of segments identifying the name and address of debtor.

Use: This segment group is not used for cancellations.

NAD – Name and address (M1) **Segment group 13**

Function: A segment identifying the name and address of the non-financial institutions associated with the direct debit on the debtor's side.

Use: This segment identifies the debtor. Note that address information will only be processed for BetalingsService Transfer forms (FIK) and in Denmark. Debtor group number is only used for BetalingsService in Denmark.

Either qualifier HX or PL can be used.

Sweden: Debtors payor number must be stated in element 3039 for Autogiro through Bankgiro. Maximum 16 positions can be used. Debtor's name and address will not be processed. Not used for Autogiro Nordea.

Norway: Debtor's identification is not used. Only 10 positions of the debtor's name will be processed.

Denmark: In Denmark the debtor's identification with the creditor is required. It can be maximum 15 positions.
For BetalingsService the debtor group number is required. It can be maximum 5 digits.
Debtor's name and debtor address information can only be used for Transfer forms (FIK).

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
3 035	PARTY QUALIFIER	M	an..3	M	HX Debtor PL Payor
C082	PARTY IDENTIFICATION DETAILS	C		D	
3 039	Party id. Identification	M	an..35	M	**<Debtor's 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		D	
3 124	Name and address line	M	an..35	M	**<Debtor group number>**
3 124	*Name and address line*	*C*	*an..35*	*N*	
3 124	*Name and address line*	*C*	*an..35*	*N*	
3 124	*Name and address line*	*C*	*an..35*	*N*	
3 124	*Name and address line*	*C*	*an..35*	*N*	
C080	PARTY NAME	C		D	
3036	Party name	M	an..35	M	**<Debtor's 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		D	
3 042	Street and number/p.o. box	M	an..35	M	**<Street>**
3 042	*Street and number/p.o. box*	*C*	*an..35*	*N*	
3 042	*Street and number/p.o. box*	*C*	*an..35*	*N*	
3 042	*Street and number/p.o. box*	*C*	*an..35*	*N*	
3 164	CITY NAME	C	an..35	D	**<City>**
3 229	*COUNTRY SUB-ENTITY IDENTIFICATION*	*C*	*an..9*	*N*	
3 251	POSTCODE IDENTIFICATION	C	an..9	D	**<Postcode>**
3 207	COUNTRY, CODED	C	an..3	D	**<Country>**

Example:
Debtor Norway:
NAD+HX+++Merkantild'

Debtor Denmark:
NAD+HX+123456789012345+12345+DANCORP+Vejen 20+Kobenhavn++1212+DK'

Segment group 16 (O1)

Function: A group of segments containing the details of the direct debit. The content of these segments is passed through the banking chain from the creditor to the debtor.

Use: This segment group is not used for Sweden, for LeverandørService Denmark or for cancellations.

PRC - Process identification (M1) Segment group 16

Function: A segment identifying the kind of processing at the debtor's side.

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	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+11'

FTX - Free text (D5) Segment group 16

Function: A segment providing free text instruction relating to the direct debit details.

Use: This segment may contain information from the creditor to the debtor. Information is always sent to the Service Provider for distribution to the debtor. It is the Service Providers responsibility to distribute this text to the debtor through the local service or through standard methods used in the different countries for distribution of payment information.

Sweden: No text information can be processed.

Norway: All five possible occurrences of FTX can be fully used. Text will only be processed if the creditor has chosen to let the bank advise the debtor.

Denmark: BetalingsService: All five possible occurrences of FTX can be fully used.
LeverandørService: No text at all can be used.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
4 451	TEXT SUBJECT QUALIFIER	M	an..3	M	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	D	**<Text>**
4 440	Free text	C	an..70	D	**<Text>**
4 440	Free text	C	an..70	D	**<Text>**
4 440	Free text	C	an..70	D	**<Text>**
3 453	*LANGUAGE, CODED*	*C*	*an..3*	*N*	

Example: FTX+PMD+++Invoice 02-928, 2003-02-03'

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'

6 Examples

New direct debit Message through Bankgiro Sweden:

UNH+1+DIRDEB:D:96A:UN'
BGM+214+1234561+9'
DTM+137:20020520:102'
LIN+1'
DTM+203:20020522:102'
RFF+AKJ:1234561'
BUS++++XAB'
MOA+9:1500.50:SEK'
FII+BF+4821020+NDEASESS:25:17'
SEQ++1'
MOA+154:500.50'
RFF+CR:99812344564'
RFF+AFO:1234567890123454'
NAD+HX+12345678'
SEQ++2'
MOA+154:1000'
RFF+CR:99812344565'
RFF+AFO:1234567890123455'
NAD+HX+1234567890123456'
UNT+20+1'

New direct debit Message through Bankgiro Sweden with refunds to debtor:

UNH+1+DIRDEB:D:96A:UN'
BGM+214+1234562+9'
DTM+137:20020520:102'
LIN+1'
DTM+203:20020522:102'
RFF+AKJ:1234562'
BUS+1:REF+++XAB'
MOA+9:1500.50:SEK'
FII+BF+4821020+NDEASESS:25:17'
SEQ++1'
MOA+154:500.50'
RFF+CR:99812344567'
RFF+AFO:1234567890123456'
NAD+HX+12345678'
SEQ++2'
MOA+154:1000'
RFF+CR:99812344568'
RFF+AFO:1234567890123457'
FII+PH+22336788'
UNT+20+1'

Cancelled direct debit Sweden:

```
UNH+1+DIRDEB:D:96A:UN'
BGM+214+1234563+1'
DTM+137:20020520:102'
LIN+1'
RFF+AKJ:1234563'
BUS++++XAB'
FII+BF+4821020+NDEASESS:25:17'
SEQ++1'
MOA+154:500.50'
RFF+CR:99812344567'
UNT+11+1'
```

Cancelled direct debit refund Sweden:

```
UNH+1+DIRDEB:D:96A:UN'
BGM+214+1234563+1'
DTM+137:20020520:102'
LIN+1'
RFF+AKJ:1234563'
BUS+1:REF+++XAB'
FII+BF+4821020+NDEASESS:25:17'
SEQ++1'
MOA+154:500.50'
RFF+CR:99812344567'
UNT+11+1'
```

New direct debit Message Avtalegiro Norway:

```
UNH+1+DIRDEB:D:96A:UN'
BGM+214+1234564+9'
DTM+137:20020520:102'
LIN+1'
DTM+203:20020522:102'
RFF+AKJ:1234564'
BUS++++XAV'
MOA+9:1500.50:NOK'
FII+BF+97804503521+NDEANOKK:25:17'
SEQ++1'
MOA+154:500.50'
RFF+CR:88812344565'
RFF+AFO:43211234567890123464l2345'
RFF+AHL:12344321512345678901234 64'
NAD+HX+++Merkantild'
SEQ++2'
MOA+154:1000'
RFF+CR:88812344566'
RFF+AFO:432112345678901234641 2346'
NAD+HX+++Telenor'
PRC+11'
FTX+PMD+++Text1:Text 2:Text 3:Text 4:Text 5'
FTX+PMD+++Text 6:Text 7:Text 8:Text 9:Text 10'
FTX+PMD+++Text 11:Text 12:Text 13:Text 14:Text 15'
FTX+PMD+++Text 16:Text 17:Text 18:Text 19:Text 20'
FTX+PMD+++Text 21:Text 22:Text 23:Text 24:Text 25'
UNT+27+1'
```

Cancelled direct debit Norway:

```
UNH+1+DIRDEB:D:96A:UN'
BGM+214+1234565+1'
DTM+137:20000320:102'
LIN+1'
RFF+AKJ:1234565'
BUS++++XAV'
FII+BF+97804503521+NDEANOKK:25:17'
SEQ++1'
MOA+154:500.50'
RFF+CR:88812344565'
UNT+11+1'
```

New direct debit Message BetalingsService, automatic payment, Denmark:

```
UNH+1+DIRDEB:D:96A:UN'
BGM+214+1234566+9'
DTM+137:20020520:102'
LIN+1'
DTM+203:20020522:102'
RFF+AKJ:1234566'
BUS++++XBB'
MOA+9:1500.50:DKK'
FII+BF+21318104944333+NDEADKKK:25:17'
NAD+HS+102030405'
SEQ++1'
MOA+154:500.50'
RFF+CR:77812344561'
RFF+AFO:43211234567890123464123465432O'
RFF+AJS:123456789'
NAD+HX+123456789012345+12345'
SEQ++2'
MOA+154:1000'
RFF+CR:77812344562'
RFF+AFO:432112345678901234641234654321'
RFF+AJS:123456789'
NAD+HX+123456789012356+12345'
PRC+11'
FTX+PMD+++Text1:Text 2:Text 3:Text 4:Text 5'
FTX+PMD+++Text 6:Text 7:Text 8:Text 9:Text 10'
FTX+PMD+++Text 11:Text 12:Text 13:Text 14:Text 15'
FTX+PMD+++Text 16:Text 17:Text 18:Text 19:Text 20'
FTX+PMD+++Text 21:Text 22:Text 23:Text 24:Text 25'
UNT+29+1'
```

New direct debit Message BetalingsService, Transfer form (FIK) Denmark:

```
UNH+1+DIRDEB:D:96A:UN'
BGM+214+1234567+9'
DTM+137:20020520:102'
LIN+1'
DTM+203:20020522:102'
RFF+AKJ:1234567'
BUS++++XBT'
MOA+9:1500.50:DKK'
FII+BF+21318104944333+NDEADKKK:25:17'
NAD+HS+102030405'
SEQ++1'
MOA+154:500.50'
RFF+CR:77812344563'
RFF+AFO:123456780'
NAD+HX+123456789012342+12346+DANCORP+Vejen 20+Kobenhavn++1212+DK'
SEQ++2'
MOA+154:1000'
RFF+CR:77812344564'
RFF+AFO:123456789'
NAD+HX+123456789012321+12346+A/S PLAST+Gade 21+Kobenhavn++1212+DK'
PRC+11'
FTX+PMD+++Text1:Text 2:Text 3:Text 4:Text 5'
FTX+PMD+++Text 6:Text 7:Text 8:Text 9:Text 10'
FTX+PMD+++Text 11:Text 12:Text 13:Text 14:Text 15'
FTX+PMD+++Text 16:Text 17:Text 18:Text 19:Text 20'
FTX+PMD+++Text 21:Text 22:Text 23:Text 24:Text 25'
UNT+27+1'
```

Cancelled direct debit BetalingsService Denmark:

```
UNH+1+DIRDEB:D:96A:UN'
BGM+214+1234568+1'
DTM+137:20000320:102'
LIN+1'
RFF+AKJ:1234568'
BUS++++XBB'
FII+BF+21318104944333+NDEADKKK:25:17'
NAD+HS+102030405'
SEQ++1'
MOA+154:1000'
RFF+CR:77812344562'
RFF+AJS:123456789'
UNT+13+1'
```

New direct debit Message LeverandørService Denmark:

UNH+1+DIRDEB:D:96A:UN'
BGM+214+1234569+9'
DTM+137:20020520:102'
LIN+1'
DTM+203:20020522:102'
RFF+AKJ:1234569'
BUS++++XLS'
MOA+9:1500.50:DKK'
FII+BF+21318104944333+NDEADKKK:25:17'
NAD+HS+102030405'
SEQ++1'
MOA+154:500.50'
RFF+CR:77812344565'
NAD+HX+123456789012346'
SEQ++2'
MOA+154:1000'
RFF+CR:77812344566'
NAD+HX+123456789012357'
UNT+19+1'

Cancelled direct debit LeverandørService Denmark:

UNH+1+DIRDEB:D:96A:UN'
BGM+214+1234570+1'
DTM+137:20000320:102'
LIN+1'
RFF+AKJ:1234570'
BUS++++XLS'
FII+BF+21318104944333+NDEADKKK:25:17'
NAD+HS+102030405'
SEQ++1'
MOA+154:500.50'
RFF+CR:77812344565'
UNT+12+1'

New direct debit Message Autogiro Nordea Sweden:

UNH+1+DIRDEB:D:96A:UN'
BGM+214+1234563+9'
DTM+137:20070520:102'
LIN+1'
DTM+203:20070522:102'
RFF+AKJ:1234563'
BUS++++XAN'
MOA+9:1500.50:SEK'

```
FII+BF+12345678901+NDEASESS:25:17'
SEQ++1'
MOA+154:500.50'
RFF+CR:99812344567'
RFF+AFO:1234567890123456'
FII+PH+30302345671'
SEQ++2'
MOA+154:1000'
RFF+CR:99812344568'
RFF+AFO:1234567890123457'
FII+PH+30302233678'
UNT+20+1'
```