

More information on completing payment details – Look below for the field you need to key information into

Agreement number (applicable to Transfer from Account Abroad)

Enter reference number for agreed rate or forward rate.

Amount

Enter the amount and specify the currency to be transferred/paid to the beneficiary.

For CHAPS and FPS

- Enter the amount to be paid to the beneficiary.
- For UK domestic payments the payment must be made in GBP, different limits may apply depending on the payment type.

For Foreign Cheque and Transfer Abroad

- Enter the amount and specify the currency to be paid to the beneficiary.
- If instead you click the radio button 'The equivalent of' you should complete the three. Fill in the amount and currency and in the 'transferred in' dropdown box you should select the currency that you want the beneficiary to receive the payment in.

Authorise all payments and close the folder

Check this box to authorise all payments and close the current folder.

This opens a new window where you need to specify your digital signature by typing in your security password. This authorises the payments.

When the payments have been authorised the folder will be closed and the payments will be ready for processing.

Authorise payment

Check this box to authorise the payment.

This opens a new window where you need to specify your digital signature by typing in your security password. This authorises the payment.

When the payment has been authorised the payment will be processed.

Bank code and ID

The Bank code is an international registration number for the branch of the beneficiary Bank in the chosen country.

Select the Bank code from the drop-down list and then key in the Bank ID.

If you have selected a bank code, you must also key in the Bank ID, must be entered as numbers only, without dashes or other characters.

Refer to the table below to choose an appropriate Bank code and ID format for the beneficiary bank in the chosen country.

For transfers to:	Abbreviated Bank code	Bank code names	Length of Bank ID
Austria	AT	Bankleitzahl	5 digits If less than 5 digits, precede it with zeroes
Germany	BL	Bankleitzahl	8 digits
Canada	CC	Bank Transit Number	9 digits [<zero> +institution Number>+ number> +]
USA	CH	CHIPS UID (Universal identifier)	6 digits
USA	CP	CHIPS Participant Number	4 digits
USA	FW	ABA/Fedwire/Routing no.	9 digits
UK (Incl. Northern Ireland) & Ireland	SC	Sort Code	6 digits
Switzerland	SW	Bankenclearing	5 digits
Russia	RU	Russian Central bank Identification Code [BIK]	9 digits
Australia	AU	BSB-number	6 digits
Spain	ES	Codigo Bancario	9 digits
Greece	GR	Hellenic Bank Identification Code	7 digits
New Zealand	NZ	National Clearing Code	6 digits
Portugal	PT	Codigo de Banco	8 digits

Beneficiary's account number

Select in the dropdown list the account number to which the amount must be transferred.

NB: Errors when completing the information in this field may result in the payment going to an incorrect payee and you may not be able to get the funds back.

For Transfer from account abroad

Enter the beneficiary's account number/IBAN (International Bank Account Number). This field should always be completed for account transfers.

You can enter a maximum of 35 characters:

- An account number/IBAN at the Bank
- Another domestic Bank account number or IBAN
- A foreign Bank account number or IBAN

Note: If you select Domestic or Foreign cheque in the Payment type drop-down, this field must be blank, and the name and address details must be entered in the Beneficiary's name and address field.

For CHAPS and FPS

Enter the account number to which the amount must be transferred keying an IBAN (International Bank Account Number) is also an option.

For Transfer Abroad

Enter the beneficiary's account number/IBAN (International Bank Account Number).

You can enter a maximum of 35 characters:

- An account number/IBAN at the Bank
- Another domestic bank account number or IBAN
- A foreign bank account number or IBAN

For transfers in EUR to an EEA country an IBAN is mandatory. For all other transfers to a country that is part of the IBAN co-operation, regardless of currency, a correct IBAN is a requirement to avoid higher costs.

Beneficiary's address (applicable to Transfer Abroad and Transfer from Account Abroad)

Enter the address of the beneficiary, you can enter a maximum of 3 lines, each containing 35 characters. Complete as much of the address as you can.

Beneficiary's address (applicable to Foreign Cheque)

It is not permitted to send a Foreign Cheque directly to the beneficiary but you can key in the beneficiary address as this will be printed on the cheque and sent to you by mail.

Enter the beneficiary address, you can enter a maximum of 3 lines, each containing 35 characters. NB: At least 2 lines must be completed.

Beneficiary's country (applicable to Transfer from Account Abroad)

Enter the country code of the beneficiary's residence.

For a transfer to your own account abroad, enter the code for the country where the account is held.

Beneficiary's country code

Enter the ISO code of the country where the cheque is being sent/cashed.

Beneficiary's name (applicable to Transfer Abroad, FPS and transfer from Account Abroad)

Enter the name of the beneficiary. You can enter a maximum for 35 characters.

When sending a Faster Payment (FPS) you can enter a maximum of 18 characters.

Beneficiary Reference

Enter a message to assist the beneficiary to identify the payment.

Generally you can enter a maximum of 4 lines, each containing up to 35 characters. If the beneficiary account is within the same Bank as the account being debited then you can only enter 1 line containing a maximum of 18 characters.

Where the payment is being sent to a third party do not leave the reference box blank or enter incorrect information. The beneficiary may have quoted a payment reference on their invoice that you can use.

BIC/SWIFT address (applicable to Transfer Abroad and Transfer from Account Abroad)

The BIC (Bank Identifier Code) is a quick and easy means of identifying beneficiary's bank. The BIC is the same as the Bank's SWIFT address.

If the BIC/SWIFT address is not entered on the transfer it will require manual handling at the Bank, for which we charge an additional fee. NB: A BIC is not required for Euro payments to EEA countries.

Enter the BIC/SWIFT address of the beneficiary's bank. A BIC/SWIFT address always consists of 8 or 11 characters. Examples of BIC/SWIFT addresses are DABADKKK and DEUTDEBB120.

If you do not know the BIC/SWIFT address, you may be able to find it by clicking on the globe icon. You enter the search information in a new window that contains the following search fields:

Bank name: Enter the name of the bank. You need to enter only a few characters. For instance, if you enter "NAT", the system will display all bank names that include "NAT" in the name. Only the letters A to Z may be entered into this field.

Town: If you cannot remember the name of the Bank, or you want to limit the search, you can enter the town in which the bank is located. Only the letters A to Z may be entered in this field.

Country: Select a country from the drop-down list containing countries listed alphabetically.

After you have entered the information, click on search. In order to refine your search results, please enter as much information as possible.

When you have found the Bank you are looking for, click on the BIC (SWIFT address) to transfer it to the entry screen. The search window will automatically close.

Cheque to be (applicable to Foreign Cheque)

Specify whether you want the foreign cheque to be:

1. Sent to beneficiary (Not an available option in Northern Ireland and the Republic of Ireland, you will receive an error message)
2. Sent to sender (account holder)

Cheque to be crossed (applicable to Foreign Cheque)

Check this box to cross the cheque. Never cross cheques for the USA and Canada as this means that they are cancelled.

Close current folder

Click this box to close the folder with the payments you have created.

Before the payments in the closed folder can be made, they must first be authorised.

Payments can be authorised both before and after closing the folder.

Costs (applicable to Transfer Abroad and Transfer from Account Abroad)

Select the distribution of costs between the sender and the beneficiary. You can choose between these three cost options:

Each party pays own bank costs (SHA) – If you choose this charge clause, you (the sender) and the person or organisation receiving the payment (the payee) will both have costs to pay. As the sender, you pay the costs charged by your bank. The payee pays all other costs including costs charged by the payee's own bank and any intermediary bank involved in handling the payment.

Beneficiary pays (BEN) – if you choose this charge clause, the payee pays all the costs. You will not have to pay any costs for making this transfer – the payee will pay the costs charged by us (as your bank) and their own bank.

Sender pays (OUR) – If you choose this charge clause, you (the sender) pays all the costs. You will pay the costs charged by us (as your bank) and the payee's bank. In these circumstances, we will always charge you a minimum fee – please refer to our fee and service charges brochure.

If you want to be sure that the payee receives the payment in full (with no costs or other charges taken), choose the Sender pays (OUR) charge clause as described above. However, if you make a cross-border transfer to a country in the European Economic Area (EEA), you must always choose – Each party pays own bank costs (SHA).

Foreign Cheque

Specify whether the cheque amount:

Excludes the costs incurred by the Bank for issuing and forwarding the cheque.

Includes the costs incurred by the Bank for issuing and forwarding the cheque.

Country code

Enter the ISO country code of the beneficiary's bank. Specify the country code if;

The bank code is entered, and the SWIFT address is not entered

The SWIFT address and beneficiary's bank address are both entered

Create new payment

Check this box to create a new payment, the fields will clear, so that they are ready for creating another payment. The fields containing the selected payment type will, however, be carried over to the new payment.

Create several payments

Check this box to create the payment and clear the fields, so that they are ready for creating another payment.

The fields containing the selected payment type and the folder name will, however, be carried over to the new payment.

Creditor ID

Here you can enter the unique creditor ID and click on 'Find Creditor' or;

Click on 'Find Creditor' to bring up a list of all existing creditors to use one to create the payment.

When selecting a Creditor, make sure that all details are correct – in particular for the UK, the payee's sort code and account number. Errors in this information may result in the payment going to an incorrect payee and you may not be able to get it back.

Creditor Name

Enter the creditor's full name as identification. You can enter a maximum of 35 characters.

Exchange rate type (applicable to Foreign Cheque)

Specify the exchange rate type the Bank should use for any exchange:

No exchange (used, when no exchange is required, i.e. the payment is made in the same currency as the account is held in).

Bank's selling rate (the Bank's general daily rate).

Bank's spot rate (the Bank's spot market rate).

Forward rate (a rate from a forward contract entered with the Bank will be used).

Enter the forward contract rate number in the Forward rate no. field.

Find Creditor

If one or more of the Supplier ID, Beneficiary or To account fields are completed, then activating the Find beneficiary function button will search the Beneficiary list using the search combination(s) entered.

If the search produces a single hit, the beneficiary details will be entered in the payment screen. If the search produces several hits, the relevant hits will be shown in the Beneficiary list. If the search returns nothing, the entire Beneficiary list will be displayed.

Foreign central bank details (applicable to Transfer from Account Abroad)

Here you can make a declaration to the central bank in the country where the 'from' account is domiciled. The purpose of the transfer can be specified using a code or free text.

Forward rate no (applicable to Foreign Cheque)

If a forward rate no is being used, enter the reference number for it.

Further information about the payment (applicable to Transfer from Account Abroad)

This allows you to provide further details about the payment to the sender and or/beneficiary. Clicking the red arrow brings up the fields relating to the selected payment type.

Further specification (applicable to Transfer from Account Abroad)

Enter any extra text to specify what the payment relates to. You can enter a maximum of 35 characters.

HMRCRTI Payments

Check the box, if the payments created are HMRC Real Time Information (RTI) Payments to be sent via a Bacs Service User Number. You can find out more information on Real Time Information (RTI), by clicking on the help text icon.

Under HMRC Direction, if you are a RTI employer and are using a Bacs service User Number to submit your payments you must provide a correctly formatted reference with the payment instruction.

Note: If this box is checked the HMRCRTI field will appear.

If 'Account Transfer' – Faster Payments is selected the HMRCRTI field is not required and therefore is not visible.

HMRCRTI

This information must be completed when HMRCRTI payments are being created in order to comply with the HMRC direction concerning Bacs payments.

The HMRC information will only be accepted if it follows the format prescribed which is set out below:

- (a) the “/” required by paragraph 2 followed by
- (b) a random 3 character string formed from the following characters:
 - (i) upper case A- Z
 - (ii) 0-9
 - (iii) full stop
 - (iv) hyphen, and
 - (v) “/”

Note: The reference entered must be the same as the reference provided to HMRC in the return required under Reg. 67B of the 2012 Regulations.

Message to account holding bank (applicable to Transfer from Account Abroad)

Enter any additional messages or instructions to the bank. If this is an intra-group transfer between two units in the Group, enter /REC/SAME. If this is an intra-group transfer from another bank, enter /REC/INTERGROUP.

Note: For transfers from accounts with Danske Group in Denmark, Finland, Norway, Sweden, Ireland and the UK, use the Transfer Abroad payment type.

This field is not available for MT101 transfer.

Message to beneficiary (applicable to Transfer from Account Abroad)

Enter a message to assist the beneficiary to identify the payment.

Generally you can enter a maximum of 4 lines, each containing up to 35 characters. If the beneficiary account is within the same Bank as the account being debited then you can only enter 1 line containing a maximum of 18 characters.

Where the payment is being sent a third party do not leave the reference box blank or enter incorrect or additional information. The payment reference will appear on your bill. Use your bill to check the reference matches what you've entered or quoted.

Message to sender (applicable to Foreign Cheque)

Enter a message to the sender. The message will appear on the statement from the Bank.

You can enter a maximum of 2 lines, each containing up to 35 characters.

Message to sender's bank

Enter further information or instructions to the Bank. You may use this field, for example, if the transfer must go via another correspondent bank of your own choice (clearing bank).

You can enter a maximum of 3 lines, each containing up to 35 characters.

Note: if you complete this field, you may have to pay extra costs and your payment may be delayed.

Name and address of beneficiary's bank (applicable to Transfer Abroad and Transfer from Account Abroad)

Enter the name and address of the beneficiary's bank.

You need not fill in this field if you have entered the correct SWIFT address. We strongly recommend that you use BIC/SWIFT code as this is a requirement in many banks.

You can enter a maximum of 4 lines, each containing up to 35 characters.

Payment category/description (applicable to Transfer to Account Abroad)

Give the purpose of the transfer to the national bank in the country, where the From account is held. The purpose can be given with the help of a code or a free text. You can enter a maximum of 35 characters.

Payment Type

Select the type of payment you want to create.

Account transfer – Faster Payments: 'Faster Payments Service' or 'FPS' means the payments service in the UK which enables payments to be processed in near real time. Both the sending and receiving financial institution need to be members of the FPS scheme and certain financial limits apply.

Account Transfer - CHAPS – 'CHAPS' is the payments system used by UK banks for the electronic processing of sterling bank to bank same day value payments.

Both the sending and the receiving financial institutions need to be members of the CHAPS scheme;

Account Transfer – Internal: 'Internal Transfer' means a transfer of money from an Account You hold with Us to another account on your agreement;

Foreign Cheque – a cheque/draft that can be sent to a payee in the UK or abroad in any currency.

Transfer Abroad – a payment which is made within the UK in a currency other than sterling, or a payment (in any currency) which is made where the payee's bank is not in the UK.

Transfer from account abroad – this is only available where you have made special arrangements with the Bank, contact your account manager if you would like more details.

Different fees and processing times apply depending upon the payment type you select.

Proceed to unauthorised payments

Check this box if you want to save the payment and proceed to List of outgoing payments. In the List of outgoing payments you will be able to approve unapproved payments.

Reporting to Foreign exchange registry (applicable to Transfer Abroad)

Payments:

- In currency between residents
- In NOK and currency between residents and non-residents
- To/from residents' accounts abroad, you must report the beneficiary's name and address for amounts between NOK 25,000 and 100,000 or the equivalent.

With payments over NOK100,000.00 or the equivalent, a report must also be sent to Foreign exchange registry, stating purpose of payment and payment type codes.

Purpose code

Select a 2-digit purpose of payment code to Foreign exchange registry.

Message

In some case Foreign exchange registry a supplementary text. This depends on the purpose of payment code chosen and the valid amount limit.

Save payment as creditor

Here you can save details of the current payment for later use or update existing creditor details.

If you have already set up the creditor and you simply want to add the created payment type, click the Save creditor details now button to add the payment type.

If you want to update existing creditor details for the selected creditor, similarly, click the Save creditor details now button to update the payment type.

If you want to create a new creditor with the created payment linked to it, type a unique description for the beneficiary in the Creditor ID field and the name under which that you want the creditor to be saved.

When saving a Creditor, make sure that all details are correct – in particular for the UK the payee's sort code and account number. Errors in this information may result in the payment going to an incorrect payee and you may not be able to get it back.

Save payment in folder

Check the box if you have several payments to be saved in the same folder, which will enable you, for example: to save salaries and supplier payments in their own folders.

In this way you will also be able to make bulk debits of the payments.

If you save the payments in a folder, the payments must be approved and the folder closed, before the payments can be executed.

If you do not click the box, the payments will not be saved in a folder, but instead saved individually. The payment must be approved before it can be executed on the payment date. In this case, there will be no folder to be closed subsequently.

Note: The options at the bottom of the screen will change, depending on whether or not you have selected to save the payment in a folder.

When saving payments in a folder, make sure that all details are correct – in particular for the UK the payees' sort codes and account numbers. Errors in this information may result in the payment going to an incorrect payee and you may not be able to get it back.

Senders account number

Select in the dropdown list the account from which the payment will be debited.

Transfer from account abroad

Select in the dropdown list the account abroad which the amount will be debited to.

Transfer from account abroad presupposes that the company has an agreement with the Bank and the foreign bank.

Sort code (applicable to CHAPS and FPS)

Input a six digit code. To make a payment by CHAPS or Faster Payments Service (FPS) the payee's sort code must be CHAPS or FPS addressable. You can check if the sort code is addressable at http://www.paymentscouncil.org.uk/resourcesand_publications/sort_code_checker

Separate fee account (applicable to Transfer from Account Abroad)

Enter the account number that the fees incurred abroad should be debited to.

This field should only be used if the fees are not to be debited to the account selected in the Sender's account field.

Note: The field can only be completed, if Shared or Sender pays are selected under Costs.

The account number must be recorded in the affiliation agreement.

Text reference to sender (applicable to Transfer from Account Abroad)

Enter text to identify the payment on the sender's account statement. You can enter a maximum of 20 characters.

If no text is entered then text containing the payment reference number will be detailed on the sender's account statement.

Transaction date

Enter the date on which the bank is to send the payment.

The date can be up to 365 days in the future and must be a business day.

If you leave this field blank then click OK, the system will insert the first possible business day.

Transfer from Account Abroad

Enter the date when the transfer amount will be debited to the sender's account (interest calculation date) with the foreign bank.

The transaction date must be the same or later than the transaction date, depending on foreign bank's deadlines.

The date can be up to 365 days in the future and must be a business day.

If you leave this date blank the system will insert today's date.

Transfer type

Select a transfer type from the drop down list.

You can choose between the following transfer types:

Standard transfer

For transfers within the Danske Bank Group in euro (with and without conversion) and certain EEA currencies (without conversion) the amount will be available at the payee's bank on the same day. For transfers within the Danske Bank Group in other currencies (with and without conversion) the amount will be available at the payee's bank two business days later.

For transfers outside of the Danske Bank Group in euro within the EEA (with and without conversion) the amount will be available at the payee's bank one business day later. For transfers outside of the Danske Bank Group (with and without conversion) in all other currencies (including euro outside the EEA) the amount will be available at the payee's bank two business days later.

For execution times of specific currencies and the cut-off times refer to Payments table.

In each case above we will send the payment to the payee's bank or its agent within the timescales set out above.

Payments in euro within the EEA

To make a cross border payment in euro within the EEA (where the payment is €50,000 or less) or a SEPA payment select the 'Standard transfer' from the Transfer type drop-down list and complete the following criteria:

- IBAN
- BIC/SWIFT code
- Each party pays own bank costs (SHA)
- Maximum amount €50,000 (no maximum amount for SEPA payments)

Group Transfer

A payment you make to an account in your name, or whenever it applies, to an account in the name of your parent company, or subsidiary, or any company which has the same parent as you. Beneficiaries of these payments can be within or outside the Danske Bank Group. For payments sent inside the Danske Bank Group (with and without conversion) in euro and all other currencies the amount will be available on the same day (certain exceptions apply- see payment table). For payments (with and without conversion) set outside the Danske Bank Group the amount is placed at the disposal of the payee's bank or its agent up to two business days after the processing date (same day for euro, certain EEA currencies and US dollars). The amount will be placed at the beneficiary's disposal according to the rules of the receiving bank.

For execution times of specific currencies and the cut-off times refer to Payments table.

Express transfer

For payments sent within the Danske Bank Group both in euro (with and without conversion) and certain EEA currencies (without conversion) the Standard fee will apply. This is because the Express service is not faster than the Standard service in this case.

For payments sent outside the Danske Bank Group (with and without conversion) in euro, certain EEA currencies and US dollars the amount will be available at the payee's bank on the same day. For all other payments sent outside the Danske Bank Group (with and without conversion) the amount will be available at the payee's bank one business day later.

For execution times of specific currencies and the cut-off times refer to the Payments table.

Transmission date (applicable to Transfer from Account Abroad)

Enter the date on which the Bank is to send the transfer request to the foreign bank. Transmission date must be the same as or earlier than the payment date, depending on the foreign bank's deadlines.

The date can be up to 365 days in the future and must be a business day.