

Appendix to Technical manual for Danske Bank Leverantörsbetalningar
Business rules for Danske Bank Leverantörsbetalningar

Date 5.2.2021
 Page 1 of 4

Change log

Version	Date	Change
1	5.2.2021	Document created

General

This document describes Danske Bank's business rules for Danske Bank Leverantörsbetalningar.

For more information about the format, please see the Technical Manual for Danske Bank Leverantörsbetalningar.

For a description of Bankgirot's LB format, please see Bankgirot's website www.bankgirot.se.

Cut-off times

The following cut-off times are used in Danske Bank.

Payment type	Cut-off time
Giro payments	10:00 D
Money orders	10:00 D
Account transfers with advice	12:30 D
Account transfers without advice	13:45 D
Account transfers within Danske Bank	24/7
Salary payments	12:30 D - 1

D=execution date

Giro transfer to bankgiro number

Max advice per payment: 15*35 characters. If the payment contains more information, the information will be truncated. Texts are compressed and extra spaces are removed.

Deduction/Credit invoice

Standalone deduction records (TK15) with no matching bankgiro number or credit transfer number will become a payment with negative amount and give a validation error.

Rule for netting invoice/credit invoices per file

The following rules applies:

- Same debtor (sending) bankgiro number
- Same receiving bankgiro number
- Same payment date
- Net amount must be positive (>0)

Credit and/or salary transfer without notification

Max advice per payment: 12 characters.

Credit and/or salary transfer with notification

Max advice per payment: 15*35 characters. If the payment contains more information, the information will be truncated. Texts are compressed and extra spaces are removed.

For salary payments only text LÖN will be sent to the receiver.

Money order

Max advice per payment: 15*35 characters. If the payment contains more information, the information will be truncated. Texts are compressed and extra spaces are removed.

Giro transfer to PlusGiro number

Max advice per payment: 10*35 characters. If the payment contains more information, the information will be truncated. Texts are compressed and extra spaces are removed.

Changes in payment types

Salaries

- Notification on paper to the recipient will no longer be available.
- Salary payments will be marked as confidential, if any user has confidential user rights in District, so then only these users will be able to see salaries. If no user has this user right, the salary payments will be visible to the users who have access to the debit account.

Internal payments and taxes

- These payment groups will no longer be used. They will be reported as "Leverantörsbetalningar" in the Payments specification.

Credit invoices with /without monitoring (TK15, TK16 and TK17)

- Credit invoices are accepted when the net amount to the receiver is greater than 0 and it is the same payment date (TK15). Payments where the net amount becomes zero will be rejected.
- Monitoring of credit invoices (TK16 and TK17) is not supported, the entire file is then rejected directly upon validation on arrival to Danske Bank.
- You as a customer should look into how the company's ERP system handles credit invoices. There must always be an invoice (outgoing payment) to the same receiver on the payment date that exceeds any credit invoice amount. If you currently are using credit invoices with monitoring, contact your company's ERP system supplier to secure the handling.

References to the receiver

- If the payment contains more than allowed number of characters, information will be truncated. Texts are compressed and extra spaces are removed.
- When sending payments to a bankgiro number only one structured part (OCR) can be structured. If there are more invoices/credit invoices with OCR references, the information is sent in the unstructured field.
- OCR validation is done for bankgiro payments to the Swedish tax authority. Credit invoice (TK 15) is not allowed.

Payment booking

Check for sufficient funds

- The control is made per salary file. The check for sufficient funds will take place after midnight D-1 for salary files and D-0 for supplier payment files that have been sent in earlier and during the payment date (D-1) if the file is sent during the day, but before cut-off time.
- If sufficient funds is missing, the cover control will be repeated for five (5) banking days before the payments are rejected.
- Repeated check means that the payments can be booked with a later payment date. It is not possible to choose to deactivate repeated checks for sufficient funds.

Bulk posting

- Bulk posting makes single entries or bulk debited payments bundled into one posting (debit) on the account.
- As a default solution, all accounts linked to bankgiro number for LB (except for salaries) will be activated on the bulk posting account.
- Payments will be booked once a day regardless of the number of files and payment types, except for salaries, with the posting text "DB Lev.bet".
- The List of folders in District displays one total amount per LB file. At the next level, the List of outgoing payments for a LB file displays all netted payments to one recipient per day.
- You can deactivate the bulk posting by contacting the Bank. If you choose this, each net payment is posted to the account separately.

Payment information

Payment date

- Danske Bank allows execution date one year ahead.
- Payments with old execution date will be executed next possible banking date.

Reports

Payment specification with salary details

- Possibility to receive only the LB transactions in the LB format.
- If using camt reporting, details are shown in camt.053 and camt.054.

Payment specification without salary details

- Available as PDF in eArchive in District.
- Internal payments and taxes will no longer be reported as payment type in the report.

Rejected payment

- Possibility to receive rejected LB transactions in the LB format.

Ordering new reports

- You can create new reports in District.

Customer support

You can find our contact details at Danske Bank's website.