

*Appendix to Technical manual for Danske Bank Löner*

Date 5.2.2021

*Business rules for Danske Bank Löner*

## Change log

Version	Date	Change
1	5.2.2021	Document created

## General

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

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

For a description of Bankgirot's KI format, please see Bankgirot's website [www.bankgirot.se](http://www.bankgirot.se).

## Cut-off times

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

Payment type	Cut-off time
Salary payments	12:30 D - 1

D=execution date

## File handling

### Validation

- Format and payment validation is done by Danske Bank. Validation is done in accordance with the technical manual for Danske Bank Löner.
- Information about why a payment is rejected will be stated in the List of folders in District.

### Cancellation

- Cancellation of files and individual salaries is only possible before midnight D-2.

## Payment booking

Salaries will always be bulk debited and that cannot be changed.

### Check for sufficient funds

- Danske Bank checks for sufficient funds on the debit account on the payment day (D-1).
- The control is made per salary file.
- The control will take place after midnight D-1 for 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 control will be repeated for five (5) banking days before the salaries are rejected. Repeated controls means that the salaries can be booked with a later payment date.
- It is not possible to choose to deactivate repeated checks for sufficient funds.

## Reports

Salary payment details are available on account statement and in List of Folders in District.

## Salary

Salary files will be confidential by default, if at least one user exists on agreement with confidential user rights. If no user has confidential user rights, the salary files will be visible for all users who have access to debit account.

## Customer support

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