



DIGITALISERINGSSTYRELSEN

# OIOUBL Guideline

OIOUBL Payment means and Payment terms  
UBL 2.0 Betalingsmåder og betalingsbetingelser

G24

Version 1.3

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# Colophon

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# Contents

1. Preface.....	5
1.1. Purpose of this document .....	5
1.2. Changes in version 1.3.....	5
2. Relevant UBL Classes and Elements .....	6
2.1. DK field names and cardinality .....	6
2.1.1. PaymentMeans.....	6
2.1.2. PaymentTerms.....	7
2.2. Attributes.....	7
3. Description.....	8
3.1. PaymentMeans (Betalingstype) .....	8
3.1.1. ID (BetalingstypeNummer).....	8
3.1.2. PaymentMeansCode (BetalingstypeKode).....	8
3.1.3. PaymentChannelCode (Betalingstkanal) .....	9
3.1.4. InstructionID (BetalingstID) .....	9
3.1.5. InstructionNote (LangAdvisering).....	10
3.1.6. PaymentID (KortArtsKode) .....	10
3.1.7. AccountID (KreditorNummer) .....	10
3.1.8. PayerFinancialAccount / PaymentNote (BetalingstNote).....	10
3.1.9. PayeeFinancialAccount / ID (KontoNummer).....	11
3.1.10. PayeeFinancialAccount / PaymentNote (BetalingstNote).....	11
3.1.11. PayeeFinancialAccount / FIBranch / ID (Registreringsnummer).....	11
3.1.12. PayeeFinancialAccount / FIBranch / Name (BankFilialNavn) .....	11
3.1.13. PayeeFinancialAccount / FIBranch / Address / * .....	11
3.1.14. PayeeFinancialAccount / FIBranch / FinancialInstitution / ID (BankID) .....	12
3.2. Payment Means options.....	12
3.2.1. Joint info transfer form payment information (FIK).....	12
3.2.2. Bank transfer .....	13
3.2.3. Giro account .....	14
3.2.4. Payment- or Supplier service.....	14
3.2.5. National Direct debit .....	15
3.2.6. International Direct debit .....	15
3.3. PaymentTerms.....	15
3.3.1. ID (BetalingstbetingelseNummer) .....	15

3.3.2.	PaymentMeansID (BetalingsMådeNummer) .....	16
3.3.3.	Note .....	16
3.3.4.	Amount (BetalingsBeløb).....	16
3.4.	Specific for factoring.....	16
3.5.	Specific for Consolidated invoices .....	17
4.	Examples.....	19
4.1.	Giro payment form .....	19
4.2.	FIK payment form .....	20
4.3.	Domestic bank transfer .....	21
4.4.	International bank transfer .....	21
4.5.	Direct Debit.....	22
4.6.	NemKonto.....	23
4.7.	Multiple due dates.....	24
5.	Relevant IDs and code lists .....	25
6.	Terms and abbreviations .....	25

# 1. Preface

This guideline is one out of a series of documents describing the purpose and use of the business documents that comprise the Danish localization of UBL 2.0, known as OIOUBL.

For each business document, a guideline document has been prepared, as well as general guidelines describing the use of elements that apply across the documents.

## 1.1. Purpose of this document

This document is a cross-referential description of the payment means and payment terms of OIOUBL

The main point of reference of this description is the use of the *PaymentMeans* and *PaymentTerms* classes in relation to the listed documents, but may also be used likewise in other OIOUBL documents.

OIOUBL Order (Ref. G08)

OIOUBL OrderResponseSimple (Ref. G10)

OIOUBL OrderResponse (Ref. G09)

OIOUBL Invoice (Ref. G16)

OIOUBL CreditNote (Ref. G13)

Depending on the payment means desired there is a range of requirement as to which fields must be filled, and with which type of information.

The following will contain a description and explanation of this topic. The document is intended for everyone, nevertheless, a certain knowledge of both OIOXML and XML will be an advantage.

## 1.2. Changes in version 1.3

In this latest update of this guideline the following has been changed:

- Questions and answers from FAQ on OIOUBL.info has been incorporated

## 2. Relevant UBL Classes and Elements

The payment means are described in the following classes:

- *PaymentMeans* (Header level)
- *PaymentTerms* (Header level)

### 2.1. DK field names and cardinality

See DK names for *PaymentMeans* and *PaymentTerms* in the following

#### 2.1.1. *PaymentMeans*

The below table contains a Danish translation of the English names of the most commonly used fields, as well as their use. Note that the "DK-Alternativ term" is also used in this guideline.

UK-name	DK-name/DK-Alternativ term	Use
ID	BetalingsMådeNummer	0..1
PaymentMeansCode	BetalingsMådeKode	1
PaymentDueDate	BetalingsDato	0..1
PaymentChannelCode	BetalingsKanal	0..1
InstructionID	BetalingsID	0..1
InstructionNote	LangAdvisering	0..1
PaymentID	KortArtsKode	0..1
PayerFinancialAccount / ID	Kontonummer	0..1
PayerFinancialAccount / PaymentNote	KortAdvisering	0..n
PayerFinancialAccount / FiBranch / ID	Registreringsnummer	0..1
PayerFinancialAccount / FiBranch / FinancialInstitution /ID	BankID	1
PayeeFinancialAccount / ID	Kontonummer	1
PayeeFinancialAccount / PaymentNote	BetalingsNote	0..n
PayeeFinancialAccount / FiBranch / ID	Registreringsnummer	0..1
PayeeFinancialAccount / FiBranch / Name	BankFilialNavn	0..1
PayeeFinancialAccount / FiBranch / FinancialInstitution /ID	BankID	1
PayeeFinancialAccount / FiBranch / Address / *	BankFilialAdresse	0..1
CreditAccount / AccountID	KreditorNummer	1

## 2.1.2. PaymentTerms

The below table contains a Danish translation of the English names of the most commonly used fields, as well as their use.

UK-name	DK-name/DK-Alternativ term	Use
ID	BetalingsBetingelseNummer	0..1
PaymentMeansID	BetalingsMådeNummer	0..1
Note	Betalingsbetingelse	0..1
SettlementDiscountPercent	AfregningsRabatSats	0..1
PenaltySurchargePercent	StrafRenteSats	0..1
Amount	BetalingsBeløb	0..1
SettlementPeriode / StartDate	StrafRenteSats / StartDato	0..1
SettlementPeriode / EndDate	StrafRenteSats / SlutDato	0..1
SettlementPeriode / Description	StrafRenteSats / Beskrivelse	0..n
PenaltyPeriode / StartDate	StrafPeriode / StartDato	0..1
PenaltyPeriode / EndDate	StrafPeriode / SlutDato	0..1
PenaltyPeriode / Description	StrafPeriode / Beskrivelse	0..n

## 2.2. Attributes

In OIOUBL, attributes in codelists are specified as follows:

Attribute	Value
listAgencyID	320
listID	urn:oioubl:codelist:paymentmeanscode-1.1

However the *PaymentMeansCode* is an exception, because the applicable values are included in the list of Payment Means codes in the UBL standard, thus the attributes need not be specified. It is therefore only mentioned in this guide for informational purposes.

Attributes for *ID's* are specified as follows (here shown for *PaymentID*):

Attribute	Value
schemeAgencyID	320
schemeID	urn:oioubl:id:paymentid-1.1

Example for specifying attributes:

```
<cbc:PaymentMeansCode>50</cbc:PaymentMeansCode>

<cbc:PaymentID schemeAgencyID="320" schemeID="urn:oioubl:id:paymentid-1.1">01</cbc:PaymentID>

<cbc:PaymentChannelCode listAgencyID="320" listID="urn:oioubl:codelist:paymentchannelcode-1.1">DK:BANK</cbc:PaymentChannelCode>
```

### 3. Description

#### 3.1. *PaymentMeans* (Betalingmåde)

The following sections contain cross-referential description of the use of the *PaymentMeans* class, i.e. the part of it that is not contained in the general document guidelines.

If no payment means is specified, the usual payment terms agreed between a creditor and a debtor are used. For public authorities payment is performed via the "NemKonto". It is possible, however, to directly state that payment via "NemKonto" is requested. This is described further under section 3.1.2 *PaymentMeansCode*.

##### 3.1.1. ID (BetalingMådeNummer)

*ID* is used to identify the different means of payment. This is an important *ID*, because it is also used as a reference number under *PaymentTerms*. Hence, it is recommended using a number sequence for the *ID*, such as 1, 2, 3, etc.

This means that if you wish to specify two different payment means, such as both FIK and a domestic bank transfer, the *PaymentMeans* class must occur twice with one *ID* each.

##### 3.1.2. *PaymentMeansCode* (BetalingMådeKode)

*PaymentMeansCode* is used to specify the payment means that is desired.

Seven different types of electronic payment options are available, as well as three types of manual payment. The manual payment means are not relevant in relation to electronic invoicing, but have been included for the use of OIOUBL in other situations.

Please note that different codes apply for the specification of an international versus a domestic bank transfer.

Payment by creditcards (*PaymentMeansCode* = 48) is included for future use, as this type of payment is not supported under the current version of OIOUBL.

The chosen *PaymentMeansCode* controls which other fields must be used, and which values each field can contain.

Electronic payment means	PaymentMeansCode	PaymentID
International bank transfer	31	
Domestic bank transfer	42	
Payment by credit card	48	
Direct Debit including Payment service or Supplier service	49	
Giro payment form (Payment slip)	50	01, 04 and 15
Joint info transfer form payment information (Payment slip)	93	71, 73 and 75
NemKonto or Bilaterally defined	97	

Furthermore, three different manual payment means may be specified.

Electronic payment means	PaymentChannelCode	PaymentID
No type of payment specified	1	
Cash	10	
Check	20	

If "97" is entered for payment to "NemKonto", *PaymentChannelCode* should be specified as "DK:NEMKONTO" according to the example given in section 4.6. Payment will be settled to the NemKonto set up for the company that is specified under *AccountingSupplierParty/Party/PartyIdentification/ID*. It should be noted that this *PaymentChannelCode* can only be used if a public company/organization is paying.

### 3.1.3. *PaymentChannelCode (BetalingKanal)*

*PaymentChannelCode* is used for specifying which payment channel to use. In the related codelist several national payment channel codes and a number intended for international use, has been defined. In the table below a sample of the codes is presented:

PaymentChannelCode	Number of characters in account number
DK:BANK	Danish bank account and international bank account for non EU/EEC countries.
DK:FIK	Joint info transfer form payment information (Danish)
DK:GIRO	Giro account (Danish)
DK:NEMKONTO	NemKonto
IBAN	International bank account number
ZZZ	Bilaterally agreed payment channel

For payments to EU/EEC countries the IBAN (Bank Identification Code - BIC) must be used. For payments to non-EU/EEC countries, the *PaymentMeansCode* must be "31" (International bank transfer) and *PaymentChannelCode* must be "ZZZ".

*PaymentChannelCode* must be specified by the following attributes:

Attribute	Value
listAgencyID	320
listID	urn:oiubl:codelist:paymentchannelcode-1.1

### 3.1.4. *InstructionID (BetalingID)*

*InstructionID* is used to specify an OCR reference from a payment form using the *PaymentID* "04", "15", "71" or "75". The number of digits depends on which *PaymentID* is being used.

PaymentID	Number of digits
"04", "15", or "75"	16 numeric characters
"71"	15 numeric characters
Other	60 alphanumeric characters

If *PaymentMeansCode* is specified as "49", Payment service and Supplier service, or some other form of payment transfer, the *PaymentID* may be used as a reference between the invoice/credit note specification and the payment identification on the transfer document or account statement.

International and national Direct Debit not used for Payment service or Supplier service can be supported by using *PaymentMeansCode* "49" together with *PayerFinancialAccount/ID* with either

BBAN (DK:BANK) or IBAN.

If *PaymentMeansCode* "49" is used with BBAN (DK:BANK) then *PayerFinancialAccount/FIBranch/ID* must be specified. If "49" is used with IBAN then *PayerFinancialAccount /FIBranch/FinancialInstitution/ID* must be specified as well. The use of *PayerFinancialAccount* is the only format related difference between Direct Debit as Payment service or Supplier service on one side and other international or national Direct Debit on the other.

### 3.1.5. *InstructionNote (LangAdvisering)*

*InstructionNote* can only be used, if *PaymentID* has the values "01", "73" or "75".

If this is used, it can contain no more than 41 lines of each 35 alphanumeric characters, or a maximum of 1435 alphanumeric characters in one line, including line break characters.

### 3.1.6. *PaymentID (KortArtsKode)*

*PaymentID* is used to specify the form category on joint info transfer form payment information (Danish abbreviation FIK), and Giro payment forms.

*PaymentMeansCode* "50" specifies a Giro payment form, and therefore the value in *PaymentID* can only be either "01", "04" or "15".

*PaymentMeansCode* "93" specifies a FIK payment form, and therefore the value in *PaymentID* can only be either "71", "73" or "75".

*PaymentID* must be specified using the following attributes:

Attribute	Value
schemeAgencyID	320
schemeID	urn:oioubl:id:paymentid-1.1

### 3.1.7. *AccountID (KreditorNummer)*

*AccountID* is used to identify the account ID on payment forms with the *PaymentID* "71", "73", or "75". The *AccountID* is always 8 numeric characters.

### 3.1.8. *PayerFinancialAccount / PaymentNote (BetalingsNote)*

*PaymentNote* is used to provide a short note text to the sender of the payment of a maximum of 20 characters. *PaymentNote* can only be used if *PaymentMeansCode* is "31" International bank transfer or "42" Domestic bank transfer.

If a note for the sender is required, the *PayerFinancialAccount/ID* and the *PayerFinancialAccount/FiBranch/ID* must also be specified for the account that the payment comes from.

### 3.1.9. **PayeeFincancialAccount / ID (KontoNummer)**

The *PayeeFincancialAccount/ID* is used to specify which account to pay to, provided the *PaymentMeansCode* is "31" International bank transfer, or "42" Domestic bank transfer. The requirements for the account ID depends on the value specified in the *PaymentChannelCode* field.

*PayeeFincancialAccount/ID* can be used for international or national Direct Debit (*PaymentMeansCode* "49") different from Payment service or Supplier service. This requires that BBAN (DK:BANK) or IBAN is specified in *PayerFincancialAccount*.

PaymentChannelCode	Number of characters in account number
DK:BANK	10 numeric characters if the <i>PaymentMeansCode</i> is "42". Otherwise the format is optional depending on the chosen account transfer system.
DK:GIRO	7 or 8 numeric digits.
IBAN	Danish account numbers are 18 alphanumeric characters. International account numbers are a maximum of 34 alphanumeric characters.
ZZZ	Country-specific.

### 3.1.10. **PayeeFincancialAccount / PaymentNote (BetalingNote)**

*PaymentNote* is used to provide a short advice text to the receiver of the payment of a maximum of 20 characters. *PaymentNote* can only be used if *PaymentMeansCode* is "31" International bank transfer or "42" Domestic bank transfer.

### 3.1.11. **PayeeFincancialAccount / FIBranch / ID (Registreringsnummer)**

The *PayeeFincancialAccount / FIBranch / ID* is mandatory when using the *PaymentMeansCode* "42" and the *PaymentChannelCode* "DK:BANK". The *PayeeFincancialAccount / FIBranch / ID* is 4 digits

When using bank transfer for non-EU/EEC countries that do not use BIC and IBAN (*PaymentMeansID* = "31" and *PaymentChannelCode* = "ZZZ") the *PayeeFincancialAccount / FIBranch / ID* of the bank must be specified. For example FWXXXXXXXXXX (US), or AUXXXXXX (Australia)

*PayeeFincancialAccount/FIBranch/ID* is used for international or national Direct Debit (*PaymentMeansCode* "49") different from Payment service or Supplier service. This requires that BBAN (DK:BANK) or IBAN is specified in *PayerFincancialAccount*.

### 3.1.12. **PayeeFincancialAccount / FIBranch / Name (BankFilialNavn)**

When using bank transfer for non-EU/EEC countries that do not use BIC and IBAN (*PaymentMeansID* = "31" and *PaymentChannelCode* = "ZZZ") the *PayeeFincancialAccount / FIBranch / Name* of the bank must be specified.

### 3.1.13. **PayeeFincancialAccount / FIBranch / Address / \***

When using bank transfer for non-EU/EEC countries that do not use BIC and IBAN

(*PaymentMeansID* = "31" and *PaymentChannelCode* = "ZZZ") the *PayeeFinancialAccount / FIBranch / Address / \** of the bank must be specified.

The complete address details of the bank/branch must be specified.

### **3.1.14. PayeeFinancialAccount / FIBranch / FinancialInstitution / ID (BankID)**

*PayeeFinancialAccount / FiBranch / FinancialInstitution / ID* is the Bank Identification Code (BIC) for identification of the SWIFT address of the bank. This field is mandatory for EU/EEC countries if the *PaymentMeansCode* used is "31" or "42", and the *PaymentChannelCode* is "IBAN". *PayeeFinancialAccount / FIBranch / FinancialInstitution / ID* is 8 or 11 alphanumeric characters.

Can be used for international or national Direct Debit (*PaymentMeansCode* "49") different from Payment service or Supplier service. This requires that BBAN (DK:BANK) or IBAN is specified in *PayerFinancialAccount*.

## **3.2. Payment Means options**

The payment means is determined by the *PaymentMeansCode*.

The below sections describe how the different payment means are related, and how the different fields of the *PaymentMeans* class are used.

### **3.2.1. Joint info transfer form payment information (FIK)**

The FIK payment form is a widely used means of payment. The Joint Payment System (Danish abbreviation FI) was developed in collaboration between the Danish banks and the Payment Business Services (PBS).

The use of the FIK payment form is indicated by entering the value "93" in the *PaymentMeansCode*.

The characteristics of the FIK payment form is that three values are significant for the payment identification. A *PaymentID*, an *InstructionID / InstructionNote* and an *AccountID*.

Please note that instead of a *PayeeFinancialAccount / ID* an *AccountID* is used for the FIK payment form.

Field name	Valid values
<i>PaymentMeansCode</i>	93
<i>BetalingsDato</i>	YYYY-MM-DD
<i>CreditAccount / AccountID</i>	8 numeric characters
<i>PaymentID</i>	"71", "73", or "75"
<i>InstructionID</i>	If the <i>PaymentID</i> = "71", this field is 15 numeric characters. If the <i>PaymentID</i> = "73" the field is not filled. If the <i>PaymentID</i> = "75", this field is 16 numeric characters.
<i>InstructionNote</i>	If the <i>PaymentID</i> is "73" or "75", <i>InstructionNote</i> may be used.

### 3.2.2. Bank transfer

If the payment is to be settled via bank transfer, this is indicated by entering the value "31" for International bank transfer, or "42" for Domestic bank transfer, in the *PaymentMeansCode* field.

It is possible to make both Domestic and International bank transfers. For a Danish (domestic) bank transfer, the given account number is entered in the *PayeeFinancialAccount / ID* field (Danish account numbers are 10 digits). *PaymentChannelCode* is set to "DK:BANK". The bank's registration number is entered in the *FIBBranch / ID*, and the BIC/SWIFT address is entered in the *FinancialInstitution / ID*.

For an International bank transfer to an EU/EEC country the account number in question is also entered in the *PayeeFinancialAccount / ID* field, which for International bank transfers can be a maximum of 34 characters (18 characters for international bank transfers from Denmark). *PaymentChannelCode* is set to "IBAN". The *FIBBranch / ID* is not used with International bank transfers. The bank's BIC/SWIFT address is entered in the *FIBBranch / FinancialInstitution / ID* field, and the field is mandatory.

For bank transfers a payment note may be entered for the receiver (*PayeeFinancialAccount/PaymentNote*), and also for oneself (*PayerFinancialAccount/PaymentNote*). These can be of a maximum of 20 positions.

In an International bank transfer to a non-EU/EEC country, the value "31" for International bank transfer is entered in the *PaymentMeansCode* field. In the *PayeeFincancialAccount / ID* the relevant domestic account is entered, and the *PaymentChannelCode* is specified as "ZZZ". Furthermore, the *FinancialInstitution / ID /* clearing number of the bank must be specified, for example FWXXXXXXXXX (US), or AUXXXXXX (Australia).

#### International bank transfer to an EU/EEC country

Field name	Valid values
PaymentMeansCode	31
PaymentDueDate	YYYY-MM-DD
PaymentChannelCode	IBAN
PayeeFinancialAccount / ID	18 alphanumeric characters for Danish international account numbers. A maximum of 34 alphanumeric characters for international account numbers.
BankID	Usually 8 alphanumeric characters, however some countries use 11 alphanumeric characters.
PayerFinancialAccount / PaymentNote	A maximum of 20 alphanumeric characters.
PayeeFinancialAccount / PaymentNote	A maximum of 20 alphanumeric characters.

#### International bank transfer to a non-EU/EEC country

Field name	Valid values
PaymentMeansCode	31
PaymentDueDate	YYYY-MM-DD
PaymentChannelCode	ZZZ
PayeeFinancialAccount / ID	Account number of the foreign account.
FIBBranch / ID	Registration number of the foreign bank, e. g. FWXXXXXXXXX (US) or AUXXXXXX (Australia)
FIBBranch / Name	Name of the foreign bank branch.
FIBBranch / Address / *	Address of the foreign bank branch. The complete address must be specified.

## Danish domestic bank transfer

Field name	Valid values
PaymentMeansCode	42
PaymentDueDate	YYYY-MM-DD
PaymentChannelCode	DK:BANK
PayeeFinancialAccount / ID	10 numeric characters for Danish account numbers.
FIBranch / ID	4 numeric characters
PayerFinancialAccount / PaymentNote	A maximum of 20 alphanumeric characters.
PayeeFinancialAccount / PaymentNote	A maximum of 20 alphanumeric characters.

### 3.2.3. Giro account

The use of the Giro payment form is indicated by entering the value "50" in the *PaymentMeansCode*.

The Giro payment form is characterized by having two or three significant values for identifying the payment, depending on which *PaymentID* is used.

Please note that both the *InstructionID* and the *InstructionNote* may be used for identification of the payment, depending on which *PaymentID* is used.

Field name	Valid values
PaymentMeansCode	50
PaymentDueDate	YYYY-MM-DD
PaymentChannelCode	DK:GIRO (may be omitted, as the PaymentChannelCode is unique for DK:GIRO).
PayeeFinancialAccount / ID	7 or 8 numeric characters.
PaymentID	"01", "04", or "15"
InstructionID	If the PaymentID = "01" the field is not filled. If the PaymentID= "04" or "15", this field is 16 numerical characters.
InstructionNote	If the PaymentID = "01" the field may be filled.

### 3.2.4. Payment- or Supplier service

If the invoice is to be paid through the payment services *Payment service*, *Supplier service* (both provided by the PBS), or some other agreed payment method by which the creditor charges the payment to the debtors account upon specific agreement, the *PaymentMeansCode* must be specified as "49".

When using the *PaymentMeansCode* "49" the *InstructionID* must be filled with a unique value for the respective party.

When requesting payment via the PBS (Payment Business Services), the Creditor (AccountingSupplierParty) must also specify the defined *InstructionCode* as a reference to the Debtor (AccountingCustomerParty) that identifies the related invoice.

Please note that the supplier will only be able to enter a payment note for the receiver when using Payment service (Betalingsservice). When Payment Service is used the first line in the payee advice must contain the *InstructionID*.

Field name	Valid values
PaymentMeansCode	49
PaymentDueDate	YYYY-MM-DD
InstructionID	A maximum of 60 alphanumeric characters.

### 3.2.5. National Direct debit

If the Invoice is paid using any other type of national Direct Debit than PBS, *PaymentMeansCode* must be specified with the value "49".

When *PaymentMeansCode* is "49" *InstructionID* must be filled with a unique value for the respective party and BBAN (DK:BANK) as *PayerFinancialAccount*.

Field name	Valid values
PaymentMeansCode	49
PaymentDueDate	YYYY-MM-DD
InstructionID	A maximum of 60 alphanumeric characters.
PaymentChannelCode	DK:BANK

### 3.2.6. International Direct debit

If the Invoice is paid using an international Direct Debit, *PaymentMeansCode* must be specified with the value "49".

When *PaymentMeansCode* is "49" *InstructionID* must be filled with a unique value for the respective party and IBAN as *PayerFinancialAccount*.

Field name	Valid values
PaymentMeansCode	49
PaymentDueDate	YYYY-MM-DD
InstructionID	A maximum of 60 alphanumeric characters.
PaymentChannelCode	IBAN

## 3.3. PaymentTerms

The following sections contain cross-referential description of the use of the *PaymentTerms* class, i.e. the part of the class that is not contained in the UBL Common Guidelines.

If no payment terms are specified, the usual payment terms agreed between a creditor and a debtor are used.

### 3.3.1. ID (*BetalingsBetingelseNummer*)

The *PaymentTerms / ID* is used to identify the different payment terms. The payment terms are listed by importance or by due date. Payment of the lowest number must always be identical with payment for the amount that is specified under *LegalMonetaryTotal/PayableAmount*.

Therefore, it is recommended to use sequential ID numbering, such as 1, 2, 3 etc., by which the OIOUBL Payment means and Payment terms Version 1.3

value "1" specifies the payment term that corresponds to paying the *LegalMonetaryTotal/PayableAmount* on an invoice.

If two different due dates are specified, e. g. the first installment is due "31.03.2007" and the second installment is due "30.09.2007", the first installment must have the lower value, "1", and the second installment, for example, the value "2".

### 3.3.2. *PaymentMeansID (BetalingMådeNummer)*

The *PaymentMeansID* specifies a reference to the payment method that applies to the payment term in question. If, for example, one payment term is used for bank transfers, and another is used for FIK payment forms, it is necessary to specify both two *PaymentTerms* classes, as well as two *PaymentMeans* classes.

### 3.3.3. *Note*

The payment term entered in clear text, such as "Current month + 30 days".

### 3.3.4. *Amount (BetalingBeløb)*

*Amount* is used to specify the amount that is payable under the individual payment term.

Please note that normally an invoice is payable with the amount specified in the *LegalMonetaryTotal/PayableAmount* field. In case an agreement exists that an invoice is payable in two or more installments, the respective due amount is to be specified under *Amount*. In such case, the sum of the amounts in *Amount* must correspond to the *LegalMonetaryTotal/PayableAmount*.

## 3.4. *Specific for factoring*

If factoring is used one or more instances of the *PaymentTerms* class can be specified, with the purpose of specifying an invoicing note related to transferring the claim. In this case the class must be specified with *ID* = "Factoring" and the factoring note is written in the *Note* element as in the example below:

```
<cac:PaymentTerms>
  <cbc:ID>Factoring</cbc:ID>
  <cbc:PaymentMeansID>1</cbc:PaymentMeansID>
  <cbc:Note>Invoicing note</Note>
  <cbc:Amount currencyID="DKK">9981.25</cbc:Amount>
</cac:PaymentTerms>
```

When factoring it applies that in a OIOUBL Invoice the *InvoiceTypeCode* must have the value "393" (Factored Invoice) as in the example below

```
<cbc:InvoiceTypeCode listAgencyID="320" listID="urn:oiubl:codelist:invoicetypecode-1.1">393</cbc:InvoiceTypeCode>
```

Two types of factoring can be identified dependent on whether or not the claim is transferred.

#### Scenario 1:

The Supplier sends the Invoice to the Customer and specifies that the Invoice can be legally paid to a factoring company. In this case the Supplier is *AccountingSupplierParty* and the factoring company is *PayeeParty*.

In the following process any Reminders are send from the factoring company to the customer.

#### Scenario 2:

The Supplier transfers the claim to the factoring company, who sends the invoice and any following reminders to the customer. In this case the factoring company is *AccountingSupplierParty* and the Supplier is specified as *SellerSupplierParty*.

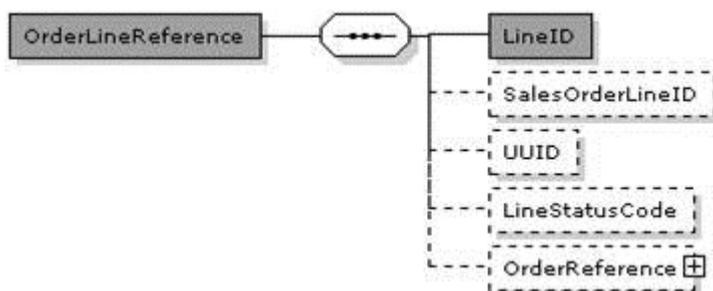
### **3.5. Specific for Consolidated invoices**

A consolidated invoice is defined as an invoice with reference to more Order documents. This means that the order reference is specified on the invoice line level.

By default consolidated invoices are not recommended in OIOUBL, since they impede the automatic order/invoice match. Also the increased file size can cause problems.

But if two parties agree on exchanging consolidated invoices, nothing in the OIOUBL standard prevent this.

On the invoice line it is possible to specify an order line reference in the element *Invoice/InvoiceLine/OrderlineReference/LineID* and an order reference in the element *Invoice/InvoiceLine/OrderlineReference/LineID/OrderReference/ID*



Please note that *OrderReference* is a bilateral agreed element, and the receiver is not obligated to read the content without a preceding agreement.

Also please note that the *OrderLineReference* class on the Invoice line cannot be used without specifying *OrderReference/ID* on header level. Write the value “Linjespecificeret” (“Specified on line”) for consolidated invoices.

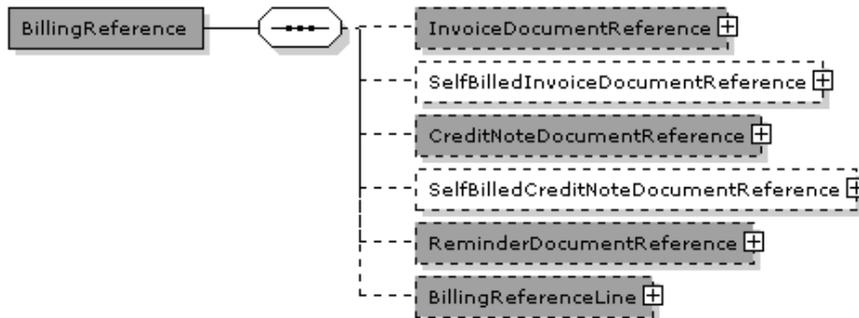
```
<cac:OrderReference>
  <cbc:ID>Linjespecificeret</cbc:ID>
</cac:OrderReference>
```

It is possible to specify Credit note lines in a consolidated invoice, as long as the document total is still positive.

Moreover the rules for Credit note lines in a consolidated invoice are the same as for specifying a negative line in an invoice.

For a Credit note line the *PriceAmount* is negative and thereby also the *InvoiceLine/LineExtensionAmount*.

A reference to a preceding invoice can be specified on the Credit note line in the element *InvoiceLine/BillingReference*. Please note that this is a bilateral agreed field, and the receiver is not obligated to read the content without a prior agreement.



## 4. Examples

### 4.1. Giro payment form

#### Giro payment form PaymentID 01

```
<cac:PaymentMeans>
  <cbc:ID>1</cbc:ID>
  <cbc:PaymentMeansCode>50</cbc:PaymentMeansCode>
  <cbc:PaymentDueDate>2006-12-31</cbc:PaymentDueDate>
  <cbc:InstructionNote>Long notification</cbc:InstructionNote>
  <cbc:PaymentID schemeAgencyID="320" schemeID="urn:oioubl:id:paymentid-1.1">01</cbc:PaymentID>
  <cac:PayeeFinancialAccount>
    <cbc:ID>1234567</cbc:ID>
  </cac:PayeeFinancialAccount>
</cac:PaymentMeans>
<cac:PaymentTerms>
  <cbc:ID>1</cbc:ID>
  <cbc:PaymentMeansID>1</cbc:PaymentMeansID>
  <cbc:Amount>1000.00</cbc:Amount>
</cac:PaymentTerms>
```

#### Giro payment form PaymentID 04

```
<cac:PaymentMeans>
  <cbc:ID>1</cbc:ID>
  <cbc:PaymentMeansCode>50</cbc:PaymentMeansCode>
  <cbc:PaymentDueDate>2006-12-31</cbc:PaymentDueDate>
  <cbc:InstructionID>1234567890123456</cbc:InstructionID>
  <cbc:PaymentID schemeAgencyID="320" schemeID="urn:oioubl:id:paymentid-1.1">04</cbc:PaymentID>
  <cac:PayeeFinancialAccount>
    <cbc:ID>1234567</cbc:ID>
  </cac:PayeeFinancialAccount>
</cac:PaymentMeans>
<cac:PaymentTerms>
  <cbc:ID>1</cbc:ID>
  <cbc:PaymentMeansID>1</cbc:PaymentMeansID>
  <cbc:Amount>1000.00</cbc:Amount>
</cac:PaymentTerms>
```

#### Giro payment form PaymentID 15

```
<cac:PaymentMeans>
  <cbc:ID>1</cbc:ID>
  <cbc:PaymentMeansCode>50</cbc:PaymentMeansCode>
  <cbc:PaymentDueDate>2006-12-31</cbc:PaymentDueDate>
  <cbc:InstructionID>1234567890123456</cbc:InstructionID>
  <cbc:PaymentID schemeDataURI="urn:oioubl:id:paymentid-1.0">15</cbc:PaymentID>
  <cac:PayeeFinancialAccount>
    <cbc:ID>1234567</cbc:ID>
  </cac:PayeeFinancialAccount>
</cac:PaymentMeans>
<cac:PaymentTerms>
  <cbc:ID>1</cbc:ID>
  <cbc:PaymentMeansID>1</cbc:PaymentMeansID>
  <cbc:Amount>1000.00</cbc:Amount>
</cac:PaymentTerms>
```

## 4.2. FIK payment form

### FIK payment form PaymentID 71

```
<cac:PaymentMeans>
  <cbc:ID>1</cbc:ID>
  <cbc:PaymentMeansCode>93</cbc:PaymentMeansCode>
  <cbc:PaymentDueDate>2006-12-31</cbc:PaymentDueDate>
  <cbc:InstructionID>1234567890123456</cbc:InstructionID>
  <cbc:PaymentID schemeAgencyID="320" schemeID="urn:oiubl:id:paymentid-1.1">71</cbc:PaymentID>
  <cac:CreditAccount>
    <cbc:AccountID>12345678</cbc:AccountID>
  </cac:CreditAccount>
</cac:PaymentMeans>
<cac:PaymentTerms>
  <cbc:ID>1</cbc:ID>
  <cbc:PaymentMeansID>1</cbc:PaymentMeansID>
  <cbc:Amount>1000.00</cbc:Amount>
</cac:PaymentTerms>
```

### FIK payment form PaymentID 73

```
<cac:PaymentMeans>
  <cbc:ID>1</cbc:ID>
  <cbc:PaymentMeansCode>93</cbc:PaymentMeansCode>
  <cbc:PaymentDueDate>2006-12-31</cbc:PaymentDueDate>
  <cbc:InstructionNote>Long notification</cbc:InstructionNote>
  <cbc:PaymentID schemeAgencyID="320" schemeID="urn:oiubl:id:paymentid-1.1">73</cbc:PaymentID>
  <cac:CreditAccount>
    <cbc:AccountID>12345678</cbc:AccountID>
  </cac:CreditAccount>
</cac:PaymentMeans>
<cac:PaymentTerms>
  <cbc:ID>1</cbc:ID>
  <cbc:PaymentMeansID>1</cbc:PaymentMeansID>
  <cbc:Amount>1000.00</cbc:Amount>
</cac:PaymentTerms>
```

### FIK payment form PaymentID 75

```
<cac:PaymentMeans>
  <cbc:ID>1</cbc:ID>
  <cbc:PaymentMeansCode>93</cbc:PaymentMeansCode>
  <cbc:PaymentDueDate>2006-12-31</cbc:PaymentDueDate>
  <cbc:InstructionID>1234567890123456</cbc:InstructionID>
  <cbc:InstructionNote> Long notification </cbc:InstructionNote>
  <cbc:PaymentID schemeAgencyID="320" schemeID="urn:oiubl:id:paymentid-1.1">75</cbc:PaymentID>
</cac:PaymentMeans>
<cac:PaymentTerms>
  <cbc:ID>1</cbc:ID>
  <cbc:PaymentMeansID>1</cbc:PaymentMeansID>
  <cbc:Amount>1000.00</cbc:Amount>
</cac:PaymentTerms>
```

### 4.3. Domestic bank transfer

#### Bank transfer Danish account

```
<cac:PaymentMeans>
  <cbc:ID>1</cbc:ID>
  <cbc:PaymentMeansCode>42</cbc:PaymentMeansCode>
  <cbc:PaymentDueDate>2006-12-31</cbc:PaymentDueDate>
  <cbc:PaymentChannelCode listAgencyID="320" listID="urn:oioubl:codelist: paymentchannelcode-1.1">
DK: BANK</cbc:PaymentChannelCode>
  <cac:PayeeFinancialAccount>
    <cbc:ID>1234567890</cbc:ID>
    <cbc:PaymentNote>Note to receiver</cbc:PaymentNote>
    <cac:FinancialInstitutionBranch>
      <cbc:ID>1234</cbc:ID>
    </cac:FinancialInstitutionBranch>
  </cac:PayeeFinancialAccount>
</cac:PaymentMeans>
<cac:PaymentTerms>
  <cbc:ID>1</cbc:ID>
  <cbc:PaymentMeansID>1</cbc:PaymentMeansID>
  <cbc:Amount>1000.00</cbc:Amount>
</cac:PaymentTerms>
```

### 4.4. International bank transfer

#### Bank transfer International account in EU/EEC country

```
<cac:PaymentMeans>
  <cbc:ID>1</cbc:ID>
  <cbc:PaymentMeansCode>31</cbc:PaymentMeansCode>
  <cbc:PaymentChannelCode listAgencyID="320" listID="urn:oioubl:codelist:paymentchannelcode-1.1">
IBAN</cbc:PaymentChannelCode>
  <cbc:PaymentDueDate>2006-12-31</cbc:PaymentDueDate>
  <cac:PayeeFinancialAccount>
    <cbc:ID>123456789012345678</cbc:ID>
    <cbc:PaymentNote>Note to receiver</cbc:PaymentNote>
    <cac:FinancialInstitutionBranch>
      <com:FinancialInstitution>
        <com:ID>DABADKKK</com:ID>
        <com:Name>Andelsbanken</com:Name>
      </com:FinancialInstitution>
    </cac:FinancialInstitutionBranch>
  </cac:PayeeFinancialAccount>
</cac:PaymentMeans>
<cac:PaymentTerms>
  <cbc:ID>1</cbc:ID>
  <cbc:PaymentMeansID>1</cbc:PaymentMeansID>
  <cbc:Amount>1000.00</cbc:Amount>
</cac:PaymentTerms>
```



## National Direct Debit

```
<cac:PaymentMeans>
  <cbc:ID>1</cbc:ID>
  <cbc:PaymentMeansCode>49</cbc:PaymentMeansCode>
  <cbc:PaymentDueDate>2006-12-31</cbc:PaymentDueDate>
  <cbc:PaymentChannelCode listAgencyID="320" listID="urn:oioubl:codelist:paymentchannelcode-1.1">DK: BANK</cbc:PaymentChannelCode>
  <cac:PayeeFinancialAccount>
    <cbc:ID>1234567890</cbc:ID>
    <cbc:PaymentNote>Note to receiver</cbc:PaymentNote>
    <cac:FinancialInstitutionBranch>
      <ID>3696</ID>
    </cac:FinancialInstitutionBranch>
  </cac:PayeeFinancialAccount>
</cac:PaymentMeans>
<cac:PaymentTerms>
  <cbc:ID>1</cbc:ID>
  <cbc:PaymentMeansID>1</cbc:PaymentMeansID>
  <cbc:Amount>1000.00</cbc:Amount>
</cac:PaymentTerms>
```

## International direct debit

```
<cac:PaymentMeans>
  <cbc:ID>1</cbc:ID>
  <cbc:PaymentMeansCode>49</cbc:PaymentMeansCode>
  <cbc:PaymentDueDate>2006-12-31</cbc:PaymentDueDate>
  <cbc:PaymentChannelCode listAgencyID="320" listID="urn:oioubl:codelist:paymentchannelcode-1.1">IBAN</cbc:PaymentChannelCode>
  <cac:PayeeFinancialAccount>
    <cbc:ID>12345678901234567890</cbc:ID>
    <cbc:PaymentNote>Note to receiver</cbc:PaymentNote>
    <cac:FinancialInstitutionBranch>
      <com:FinancialInstitution>
        <ID>DABADKKK</ID>
      </com:FinancialInstitution>
    </cac:FinancialInstitutionBranch>
  </cac:PayeeFinancialAccount>
</cac:PaymentMeans>
<cac:PaymentTerms>
  <cbc:ID>7c</cbc:ID>
  <cbc:PaymentMeansID>1</cbc:PaymentMeansID>
  <cbc:Amount>1000.00</cbc:Amount>
</cac:PaymentTerms>
```

## 4.6. NemKonto

### Payment via NemKonto

```
<cac:PaymentMeans>
  <cbc:ID>1</cbc:ID>
  <cbc:PaymentMeansCode>ZZZ</cbc:PaymentMeansCode>
  <cbc:PaymentDueDate>2006-12-31</cbc:PaymentDueDate>
  <cbc:PaymentChannelCode listAgencyID="320" listID="urn:oioubl:codelist:paymentchannelcode-1.1">DK: NEMKONTO</cbc:PaymentChannelCode>
</cac:PaymentMeans>
<cac:PaymentTerms>
  <cbc:ID>1</cbc:ID>
  <cbc:PaymentMeansID>1</cbc:PaymentMeansID>
  <cbc:Amount>1000.00</cbc:Amount>
</cac:PaymentTerms>
```

## 4.7. Multiple due dates

### Multiple due dates

```
<cac:PaymentMeans>
  <cbc:ID>1</cbc:ID>
  <cbc:PaymentMeansCode>93</cbc:PaymentMeansCode>
  <cbc:PaymentDueDate>2006-12-31</cbc:PaymentDueDate>
  <cbc:InstructionID>123456789061231</cbc:InstructionID>
  <cbc:PaymentID schemeAgencyID="320" schemeID="urn:oiubl:id:paymentid-1.1">71</cbc:PaymentID>
  <cac:CreditAccount>
    <cbc:AccountID>12345678</cbc:AccountID>
  </cac:CreditAccount>
</cac:PaymentMeans>

<cac:PaymentMeans>
  <cbc:ID>2</cbc:ID>
  <cbc:PaymentMeansCode>93</cbc:PaymentMeansCode>
  <cbc:PaymentDueDate>2007-03-31</cbc:PaymentDueDate>
  <cbc:InstructionID>123456789061231</cbc:InstructionID>
  <cbc:PaymentID schemeAgencyID="320" schemeID="urn:oiubl:id:paymentid-1.1">71</cbc:PaymentID>
  <cac:CreditAccount>
    <cbc:AccountID>12345678</cbc:AccountID>
  </cac:CreditAccount>
</cac:PaymentMeans>

<cac:PaymentTerms>
  <cbc:ID>1</cbc:ID>
  <cbc:PaymentMeansID>1</cbc:PaymentMeansID>
  <cbc:Amount>[Payable amount per 2006-12-31]</cbc:Amount>
</cac:PaymentTerms>

<cac:PaymentTerms>
  <cbc:ID>2</cbc:ID>
  <cbc:PaymentMeansID>2</cbc:PaymentMeansID>
  <cbc:Amount>[Payable amount per 2007-03-31]</cbc:Amount>
</cac:PaymentTerms>
```

## 5. Relevant IDs and code lists

Code list:	Agency:	Urn:	Example value:
PaymentID	320	urn:oiubl:id:paymentid-1.1	71, 73, 75
PaymentMeansCode	320	urn:oiubl:codelist:paymentmeanscode-1.1	31, 42, 49, 50, 93
PaymentChannelCode	320	urn:oiubl:codelist:paymentchannelcode-1.1	DK:BANK, IBAN, DK:GIRO, ZZZ

## 6. Terms and abbreviations

Listed below are the most important terms and abbreviations:

Term:	Explanation:
NemKonto	NemKonto is the new Danish public sector payment system Everyone in Denmark must have a NemKonto – both citizens, associations and companies. A NemKonto is a regular, already existing bank account that public authorities transfer money to.