



Online Banking ICM Quick Guide

Finland, Germany, Norway, Poland, Sweden and UK

If you have any questions regarding transactions or if you wish to have additional services, please email to icm@sydbank.dk. Tel +45 74 37 26 09

For contact details in Germany, please see page 8/8.

If you have any technical questions, please feel free to contact Sydbank Hotline on email hotline@sydbank.dk. Tel +45 74 37 25 10

Sydbank

Finland (DNB)

Payments from account in Finland · Log in to Online Banking via www.sydbank.dk · Select: “Payments – Payments from accounts abroad”.

Payment type in Online Banking	Payment to	Recipient account	BIC/Swift	Please note	Cut-off time at DNB, Finland
Ordinary	Account in Finland	IBAN	Yes		15:30
	With OCR (code line or giro form)	IBAN	Yes	Enter OCR reference as follows in “For payment of”. Example: /REC/REF4884	
Express		IBAN	Yes		13:30
Repatriation to accounts with Sydbank		Choose account from dropdown list		Deadline for same-day payment: 12:30.	15:00
Intra-group payment to account with different bank		Choose account from dropdown list		If the preferred account does not appear from the dropdown list, please contact Sydbank Hotline: tel +45 74 37 25 10 or email hotline@sydbank.dk .	13:30

Payment from account with Sydbank in Denmark to own account abroad:

Deadline in Online Banking is 15:00. Select: “Payments – International payments”. Enter (your) IBAN in the field “Recipient’s account”.

Germany (Sydbank)

Log in to Online Banking via www.sydbank.dk · Select: “Payments – Payments from accounts abroad”.

Payment type in Online Banking	Payment to	Recipient account	BIC/Swift	Please note	Cut-off time at Sydbank, Germany
Ordinary	SEPA (EUR)	IBAN See IBAN list of SEPA countries via link below	Yes	Deadline for same-day payment: 13:30.	17:00
	Other	IBAN (see countries via link below) or account number	Yes	If BIC is not provided, use the list/dropdown list of bank codes, eg USA – select FW	12:30 ¹⁾ 15:00 ²⁾
Express		IBAN (see countries via link below) or account number	Yes	If BIC is not provided, use the list/dropdown list of bank codes, eg USA – select FW	12:30 ¹⁾ 15:00 ²⁾
Repatriation to accounts with Sydbank		Choose account from dropdown list			15:00
Intra-group payment to account with different bank		Choose account from dropdown list		If the preferred account does not appear from the dropdown list, please contact Sydbank Hotline: tel +45 74 37 25 10 or email hotline@sydbank.dk .	12:30 ¹⁾ 15:00 ²⁾

If BIC is not provided, use the list/dropdown list of bank codes, eg USA - select FW.

¹⁾ With currency conversion

²⁾ Without currency conversion.

Your reference:

Your reference of up to 16 characters may be entered in the field “Your reference”.

Payment from account with Sydbank in Denmark to own account abroad:

Deadline in Online Banking is 15:00. Select: “Payments – International payments”. Enter (your) IBAN in the field “Recipient’s account”.

Read more about IBAN and EUR and SEPA countries:

<https://www.sydbank.dk/inc/pdf/sydbank-iban.pdf>

If you have any questions

about payments or entries regarding your account with Sydbank in Germany, please contact:

Flensburg customer centre

Tel: +49 461 86020

Email: zv@sydbank.dk

Sydbank

Norway (DNB)

Log in to Online Banking via www.sydbank.dk · Select: “Payments – Payments from accounts abroad”.

Payment type in Online Banking	Payment to	Recipient account	BIC/Swift	Please note	Cut-off time at DNB, Norway
Ordinary	Account in Norway	IBAN or account number	May be entered		14:00
	With OCR/KID (code line or giro form)	Account number	May be entered	Enter only KID reference without trailing sign in “For payment of”.	
Express		IBAN	Yes		15:00
Repatriation to accounts with Sydbank		Choose account from dropdown list		Deadline for same-day payment: 12:30.	12:30
Intra-group payment to account with different bank		Choose account from dropdown list		If the preferred account does not appear from the dropdown list, please contact Sydbank Hotline: tel +45 74 37 25 10 or email hotline@sydbank.dk .	15:00

Payment from account with Sydbank in Denmark to own account abroad:

Deadline in Online Banking is 15:00. Select: “Payments – International payments”. Enter (your) IBAN in the field “Recipient’s account”.

Poland (mBank)

Log in to Online Banking via www.sydbank.dk · Select: “Payments – Payments from accounts abroad”.

Payment type in Online Banking	Payment to	Recipient account	BIC/Swift	Please note	Cut-off time at mBank, Poland
Ordinary	Account in Poland	IBAN	Yes		14:00
	NB Social benefits Health insurance Unemployment insurance = <u>ZUS payments</u>	IBAN	Yes	Enter as follows in “For payment of”: NIP number and REGON number of sender, payment type and declaration + declaration number. Example: 1070002939, R350535626 S20110501	
	Tax = <u>US payments</u>	IBAN	Yes	Enter as follows in “For payment of”: Type and identification number of sender, year, period and number of periods covered by the payment. Example: NIP 1070002939, 12M01 VAT7: PIT4/CIT	
Express		IBAN	Yes		14:30
Repatriation to accounts with Sydbank		Choose account from dropdown list		Deadline for same-day payment: 12:30.	12:30
Intra-group payment to account with different bank		Choose account from dropdown list		If the preferred account does not appear from the dropdown list, please contact Sydbank Hotline: tel +45 74 37 25 10 or email hotline@sydbank.dk .	14:30

Payment from account with Sydbank in Denmark to own account abroad:

Deadline in Online Banking is 15:00. Select: “Payments – International payments”. Enter (your) IBAN in the field “Recipient’s account”.

Sweden (DNB)

Payments from account in Sweden · Log in to Online Banking via www.sydbank.dk · Select: “Payments – Payments from accounts abroad”.

Payment type in Online Banking	Payment to	Recipient account	BIC/Swift	Please note	Cut-off time at DNB, Sweden
Ordinary	Bankgirot (SEK only)	Bank giro number (7-8 digits)	BGABSESS		16:00 on the day before payment date
	Bank account in Sweden (Always select Bankgirot/Plusgirot if giro number is provided and the recipient will be notified)	Account number	Yes		The account with DNB must contain sufficient funds to cover payments at 16:00 on the day before payment date ¹⁾
	Plusgirot	Plusgiro number	NDEASESS		16:00
Express		Account number	Yes		15:30
Repatriation to accounts with Sydbank		Choose account from dropdown list		Deadline for same-day payment: 12:30.	13:00
Intra-group payment to account with different bank		Choose account from dropdown list		If the preferred account does not appear from the dropdown list, please contact Sydbank Hotline: tel +45 74 37 25 10 or email hotline@sydbank.dk .	15:30

¹⁾ Example: Payment must be made on Friday. The payment must be ordered in Online Banking by Thursday before 16:00. The account must contain sufficient funds to cover payment on Thursday at 16:00. The amount is credited to the recipient's account on Friday at 14:00. If several payments are sent on the same day with the same payment date, the account must contain sufficient funds to cover the total amount (payment batch) on the day before payment date at 16:00. Otherwise the entire payment batch will be rejected.

Payment from account with Sydbank in Denmark to own account abroad:

Deadline in Online Banking is 15:00. Select: “Payments – International payments”. Enter (your) IBAN in the field “Recipient's account”.

Sweden (Swedbank)

Log in to Online Banking via www.sydbank.dk · Select: “Payments – Payments from accounts abroad”.

Payment type in Online Banking	Payment to	Recipient account	BIC/Swift	Please note	Cut-off time at Swedbank, Sweden
Ordinary	Bankgirot (SEK only)	Bank giro number (7-8 digits) + name, street, postal code and town ²⁾	BGABSESS	The account with Swedbank must contain sufficient funds to cover payment at 16:00 on the day before payment date ³⁾ Search for or check the recipient's bank giro number at www.bgc.se .	16:00 on the day before payment date
	With OCR (code line or giro form)	Bank giro number (7-8 digits)	BGABSESS	Enter only OCR reference without trailing sign in “For payment of”	
	Bank account in Sweden (However always select payment to Bankgirot if giro number is provided and the recipient will be notified). NB Plusgirot CANNOT be used. ¹⁾	Bank account number + name, street, postal code and town ²⁾ Account nos starting with 9960 are plusgiro numbers and cannot be used	Yes	IBAN MAY NOT BE USED Do not enter any information in the field “Name of banker” If the recipient's account is with Swedbank or Sparbank and the account number starts with 8 and totals 15 digits, the fifth digit is not entered. Example: Account number 890123456789012 is entered as 89013456789012.	The account with Swedbank must contain sufficient funds to cover payment at 16:00 on the day before payment date ³⁾
Repatriation to accounts with Sydbank		Choose account from dropdown list		Deadline for same-day payment: 12:30. International payments cannot be postdated.	14:30
Intra-group payment to account with different bank		Choose account from dropdown list		If the preferred account does not appear from the dropdown list, please contact Sydbank Hotline: tel +45 74 37 25 10 or email hotline@sydbank.dk .	14:30

Express payments are not possible from accounts in Sweden. Instead order an express international payment from an account with Sydbank. International payments cannot be postdated.

¹⁾ Instead payment to a Plusgiro account can be ordered as an international payment from an account with Sydbank.

²⁾ If the account number/bank giro number is incorrect or if Swift/BIC is missing, a payment advice/“cheque” is sent to the recipient (may be cashed at a bank or post office). Do not use country codes (eg SE for Sweden).

³⁾ Example: Payment must be made on Friday. The payment must be ordered in Online Banking by Thursday before 16:00. The account must contain sufficient funds to cover payment on Thursday at 16:00.

The amount is credited to the recipient's account on Friday at 14:00. If several payments are sent on the same day with the same payment date, the account must contain sufficient funds to cover the total amount (payment batch) on the day before payment date at 16:00. Otherwise the entire payment batch will be rejected.

Payment from account with Sydbank in Denmark to own account abroad:

Deadline in Online Banking is 15:00. Select: “Payments – International payments”. Enter (your) IBAN in the field “Recipient's account”.

UK (NatWest)

Log in to Online Banking via www.sydbank.dk · Select: “Payments – Payments from accounts abroad”.

Payment type in Online Banking	Payment to	Recipient account	BIC/Swift	Please note	Cut-off time at NatWest, UK
Ordinary	Faster Payment	IBAN	Yes	Ordinary payments must be executed as postdated payments. Postdating must be a minimum of 2 days and a maximum of 30 days. A Faster Payment can only include 18 characters in the “Message to recipient” field.	16:30
Express	Faster Payment CHAPS	IBAN	Yes	Express payments below £250,000 are executed as a Faster Payment.	16:30 17:30*
Repatriation to accounts with Sydbank		Choose account from dropdown list			15:00

Payment from account with Sydbank in Denmark to own account abroad:

Deadline in Online Banking is 15:00. Select: “Payments – International payments”. Enter (your) IBAN in the field “Recipient’s account”.

* Cut-off time is 17:30 for express payments executed as CHAPS.