

## Danske SMS bank

### What is Danske SMS bank?

It means a possibility for **Danske** bankas customers who have mobile telephones to use SMS (short messages) for managing their accounts with the bank.

### What are the benefits offered by Danske SMS bank?

Using **Danske SMS bank** Service you are able to:

- get information about your account and payment cards' balances;
- obtain statements on cash movements in your accounts and payment cards (last credits, debits, banking operations performed lately);
- transfer money between own accounts with **Danske** bankas;
- learn about **Danske** bankas exchange rates (in cash and by payment order);
- block the payment card.

Also for your support we have the help function.

### How to begin using Danske SMS bank?

- You will be able to use **Danske SMS bank** Service upon entry into a special agreement with the bank.
- Using the password change function, during the first inquiry you must change the initial user password assigned to you (see "A" description of functions).
- If a wrong user password is entered for five consecutive times, the System will deny your access to the System. In order to activate the Service you will have to arrive at the bank.
- Send your inquiries by SMS using the short number: 1636 (only for "Bité GSM" and "Omnitel" customers).
- When sending requests from Tele2 or from abroad, use long number **+370 614 71 636**.
- Monetary transfers with **Danske** bankas shall be possible only between the same currency accounts or payment cards.

### How much does it cost?

The fee charged per each received SMS - response shall be LTL 0,31.

### Anything to worry about?

In case you face any problems:

make a call using **Danske** bankas information telephone **1636**.

## Where to start?

How to write an SMS - inquiry?

### Component parts of the inquiry

- "Danske SMS bank" Service shall be provided in the Lithuanian and English languages.
- All inquiries shall be written and responses of the bank provided in Latin alphabet, without using Lithuanian letters.
- We recommend that capital letters be used for the purpose of inquiry.
- Component parts of the inquiry (user password, function code, additional function codes) shall be separated by a space.

All SMS messages shall be written according to the same principle:

XXXXX	T	K
Your user password	Function code	Additional function codes

### Service function codes

Familiarise yourself with short service function codes to be used when writing SMS:

Function	Function code
Changing user password	A
List of accounts and payment cards	L
Account balance	B
Monetary transfer	D
Card blocking	CBL
Exchange rates	E
Inflows	I
Inflows subscription	II
Down-writings	O
Operations	T
Help	H
Debt for the Service	C
Subscribed reports	Q

### What response will you receive?

Each response to the inquiry shall consist of the **header** and **body of the response**:

- The **Header** shall cover general information about the message itself: code of the selected service, date and time of sending the message. If the response is sent in several messages, then only the first message shall cover the general information.  
Example: [1] Danske A 2006 02 23 16:20;  
Response header elements:
  1. [1] - sequence number of the message representing the response [specified only when the response contains more than one SMS].
  2. Danske - name of the bank.
  3. A - function code.
  4. 23 02 2006 - date of sending the response.
  5. 16:20 - time of sending the response.
- The **Response body** shall contain the reply to your inquiry.

## Specific features of response to your inquiry

- The response amounts shall be written in brackets, within two decimals after a comma (dot). A dot may stand for the comma, i.e. litas from cents shall be separated by a dot. For example, fifty-three litas, zero cents will be expressed as: <53.00>.
- Your accounts and payment cards indicated in the response shall be preceded by a sequence number taken from the list of your accounts and payment cards specified in parenthesis. Each account/card number shall be followed by a currency code consisting of three characters. For example, (1) LT1074000005892235810 LTL.
- A plus sign preceding the sum in the response shall mean that your account was credited with that amount. For example, the amount of LTL 155 credited to your account will be reflected by: <+155.00>. A minus sign means that a given sum was debited from your account. For example, the amount of LTL 100 debited from your account will be reflected by <-100.00>.
- For the purpose of listing payment cards, the card type and number will be specified - the last four digits. For example, Maestro 4587.
- The time in the response shall be specified considering that a day consists of 24 hours. For example, 13:25, other than 1:25.
- A message shall end in a semicolon ";".
- Information about exchange rates shall be provided:
  - in cash - within two decimals after a comma (dot);
  - by transfer - within four decimals after a comma (dot).

## Payment card abbreviations specified in the response

Card type	Abbreviation
Maestro	Maestro
MasterCard Standard	MC S
MasterCard Business	MC B

## Table of abbreviations of currency names

Exchange rate	Currency code*	Currency	Currency code*
Australian Dollar	AUD	Japanese Yen	JPY
Canadian Dollar	CAD	Latvian Lat	LVL
Swiss Frank	CHF	Norwegian Krone	NOK
Czech Koruna	CZK	Polish Zloty	PLN
Danish Krone	DKK	Russian Rouble	RUB
Estonian Kroon	EEK	Swedish Krona	SEK
Euro	EUR	US Dollar	USD
Great Britain Pound Sterling	GBP	Lithuanian Litas	LTL

## Danske SMS bank memo

### How to change user password (A)?

Starting to avail yourselves of **Danske SMS bank** services, in the first instance you will have to change the user password, which was assigned to you and specified in the Special Part of the Agreement.

Send an SMS for the purpose of changing your user password:

<b>SMS message - inquiry:</b>	YYYYY A XXXXX	
	YYYYY	- Initial user password specified in the Agreement, or the password, which you have created and are willing to change
	A	- Password change function code.
	XXXXX	- A new password to be generated by you using 4-9 digits.
<b>Sample inquiry:</b>	12345 A 54321	
<b>Sample response:</b>	Danske A 2006 01 05 11:31; SMS bank Service is activated; Password changed;	

### How to obtain the list of accounts and cards (L)?

If you have more than one account/card, you number them in the selected sequential order when entering into the agreement. All inquiries about particular accounts shall be provided using the account/card sequence number. In case you forget what sequence numbers you assigned to your own accounts/payment cards at the moment of entry into the agreement, send the following message:

<b>SMS message -</b>	XXXXX L	
	XXXXX	- Your (user) password.
	L	- Account and payment cards' list function code.
<b>Sample inquiry:</b>	12345 L	
<b>Sample response:</b>	Danske L 2006 01 05 11:31; (1) LT1074000005892235810 LTL; (2) LT1074000005892235810 USD; (3) MC S 5862;	

### How to obtain your account balance (B)?

In order to obtain your bank account or payment card balance, send the following inquiry:

<b>SMS message -</b>	XXXXX B	
	XXXXX	- Your (user) password.
	B	- Account balance function code.
	Y	- Account or payment card sequence number. (If you have more than one account, number them in the sequential order selected by you upon signing the agreement.)
<b>Sample inquiry:</b>	12345 B 1	
<b>Sample response:</b>	Danske B 2006 01 05 11:31; (1) LT1074000005892235810 LTL - <22,754.27>;	

## How to perform monetary transfers (D)?

If you are willing to perform a monetary transfer between your accounts with **Danske** bankas, send the following SMS:

<b>SMS message -</b>	XXXXX D Y GGG M	
	XXXXX	- Your (user) password.
	D	- Monetary transfer function code.
	Y	- Sequence number of the account / payment card to be debited with the funds.
	GGG	- Payment order amount. When indicating the cents, use "." symbol to separate the figures. When large amounts are specified, do not use additional separation marks to separate
	M	- Sequence number of the account / payment card to be credited with the funds.
<b>Sample inquiry:</b>	12345 D 1 100 5	
<b>Sample response:</b>	Danske D 2006 01 05 15:40; (1) LT1074000005892235810 LTL -> (5) LT8074000005892235820 LTL; 100 LTL transfer has been completed successfully;	

**Attention!** Payment orders may be executed only between the same currency accounts or payment cards

## How to block a payment card (CBL)?

With a view to blocking a payment card, send the following inquiry:

<b>SMS message -</b>	XXXXX CBL Y	
	XXXXX	- Your (user) password.
	CBL	- Payment card blocking function code.
	Y	- Payment card sequence number.
<b>Sample inquiry:</b>	12345 CBL 3	
<b>Sample response:</b>	Danske CBL 2006 01 05 15:40; Payment card Maestro 3456 is blocked. Please contact nearest bank office;	

**Attention!** You must arrive at the bank within 7 calendar days to file a written application for confirming the blocking of the card.

## How to obtain information about exchange rates (E)?

In order to obtain information about certain currency exchange rates with **Danske** bankas, send the following message:

<b>SMS message -</b>	XXXXX E VVV	
	XXXXX	- Your (user) password.
	E	- Exchange rates function code.
	VVV	- Currency code*.
<b>Sample inquiry:</b>	12345 E EUR	

<b>Sample response:</b>	Danske E 2006 01 05 15:40; 100 EUR buy / sale rate; In cash: LTL 3.40 / 3.47; By transfer: LTL 3.4052 / 3.4721;
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## How to obtain information about amounts recently credited to the account (I)?

In order to obtain information about amounts recently credited to the particular account or payment card, send the following inquiry:

<b>SMS message -</b>	XXXXX I Y K S	
	XXXXX	- Your (user) password.
	I	- Function code of inflows.
	Y	- Sequence number of the account or payment card.
	K	- Enter the number of lately credited amounts. If this parameter is not entered, the System will send you the statement on 3 last amounts credited to the account. This parameter is not required.
	S	- Specify the required amount of money. Then you will be notified only on those lately credited amounts that are not smaller than the sum indicated by you. This parameter shall not be valid if the parameter K is not entered.
<b>Sample inquiry:</b>	12345 I 1	
<b>Sample response:</b>	Danske I 2006 01 05 11:31; (1) LT1074000005892235810 LTL - last inflows: 1. <+22,754.27> (02.11.30); 2. <+0.27> (02.11.29); 3. <+4.27> (02.11.29);	

**Attention!** The statement ordered by you shall cover maximum 5 recently credited amounts.

## How to subscribe notification about amounts recently credited to the account (II)?

In order to subscribe notification about amounts recently credited to the particular account or payment card, send the following inquiry:

<b>SMS message -</b>	XXXXX II Y K S	
	XXXXX	- Your (user) password.
	II	- Inflow notification subscription function code.
	Y	- Sequence number of the account or payment card.
	K	- Enter the number of lately credited amounts. If this parameter is not entered, the System will send you the statement on 3 last amounts credited to the account. This parameter is not required.
	S	- Specify the required amount of money. Then you will be notified only on those lately credited amounts that are not smaller than the sum indicated by you. This parameter shall not be valid if the parameter K is not entered.
<b>Sample inquiry:</b>	12345 II 1	
<b>Sample response:</b>	OK (II)	
<b>Report sample:</b>	Danske II 2006 01 05 11:31; (1) LT1074000005892235810 LTL - last inflows: 1. <+2,754.27> (04.01.05);	

**Attention!** You can subscribe only one notification for each particular account or payment card. Notifications about amounts recently credited to the particular account or payment card will be send each day from 8:00 h. till 23:00 h. Notifications about amounts credited to the particular account or payment card from 23:00 h. till 8:00 h. will be send each day from 8:00 h. till 10:00 h.

In order to unsubscribe notification about amounts recently credited to the particular account or payment card, send the following inquiry:

<b>SMS message -</b>	XXXXXX II Y OFF	
	XXXXXX	- Your (user) password.
	II	- Inflow notification subscription function code.
	Y	- Sequence number of the account or payment card.
	OFF	- Unsubscription function code.
<b>Sample inquiry:</b>	12345 II 1 OFF	
<b>Sample response:</b>	OK (II)	

### How to obtain information on the recent debits [0]?

In order to obtain information about the recent debits from a particular account or payment card, send the following message:

<b>SMS message -</b>	XXXXXX O Y K S	
	XXXXXX	- Your (user) password.
	O	- Function code of down-writings.
	Y	- Sequence number of the account or payment card.
	K	- Enter the number of lately debited amounts, which will be included in the account. If this parameter is not entered, the System will send you the statement on 3 latest down-writings. This parameter is not required.
	S	- Specify the required amount of money. Then you will be notified only on those lately down-writings that are not smaller that the sum indicated by you. This parameter shall not be valid if the parameter K is not entered.
<b>Sample inquiry:</b>	12345 O 1	
<b>Sample response:</b>	Danske O 2006 01 05 11:31; (1) LT1074000005892235810 LTL - last down-writings: 1. <-82,754.27> (02.11.30); 2. <-3.27> (02.11.29); 3. <-1.27> (02.11.29);	

**Attention!** The statement ordered by you shall cover maximum 5 recently debited amounts.

## How to obtain information about recently performed operations (T)?

With a view to obtaining information about operations recently performed with particular accounts or payment cards, send the following message:

<b>SMS message -</b>	XXXXX T Y K S	
	XXXXX	- Your (user) password.
	T	- Code of the function of information about recently performed
	Y	- Sequence number of the account or payment card.
	K	- Specify the number of recently performed operations to be included in the account. If this parameter is not entered, the System will send the statement on 3 recently performed operations. This parameter is not required.
	S	- Specify the required amount of money. Then you will be notified only on those amounts of recently performed operations that are not smaller than the sum indicated by you. This parameter shall not be valid if the parameter K is not entered.
<b>Sample inquiry:</b>	12345 T 1	
<b>Sample response:</b>	Danske T 2006 01 05 11:31; (1) LT1074000005892235810 LTL - last transactions: 1. <-82,754.27> (02.11.30); 2. <+0.27> (02.11.29); 3. <-1.27> (02.11.29);	

**Attention!** The statement ordered by you shall cover maximum 5 recent operations.

## How to use help function (H)?

With a view to obtaining information about **Danske SMS bank** operative commands, send the following inquiry:

<b>SMS message -</b>	XXXXX H	
	XXXXX	- Your (user) password.
	H	- Support function code.
<b>Sample inquiry:</b>	12345 H	
<b>Sample response:</b>	1 Danske H 2006 01 05 15:40; A-Password change; B-Balance; C-Debt; CBL-Card blocking; D-Local transactions; E-Exchange rates; H-Help; I-Inflows; II-Inflows subs 2 L-Accounts; O-Down-writings; Q- Subscriptions; T-Transactions;	

To obtain information about particular function provided by **Danske SMS bank**, send the following message:

<b>SMS message -</b>	XXXXX H K	
	XXXXX	- Your (user) password.
	H	- Support function code.
	K	- Code of the function you are willing to be notified on.
<b>Sample inquiry:</b>	12345 H T	
<b>Sample response:</b>	Danske H 2006 01 05 15:40; Information about completed transactions: {XXXXX T Y}, {XXXXX T Y K}, {XXXXX T Y K S};	

## How to be notified about the debt for service [C]?

To obtain information about your debt for the service provided by **Danske SMS bank**, send the following inquiry:

<b>SMS message -</b>	XXXXX C	
	XXXXX	- Your (user) password.
	C	- Code of the function of the debt for service.
<b>Sample inquiry:</b>	12345 C	
<b>Sample response:</b>	Danske C 2006 01 05 15:40; Debt: 3.10 LTL;	

**Attention!** The fee charged for debt inquiry shall be excluded from this amount.

## How to obtain the list of subscribed notifications [Q]?

In order to obtain the list of subscribed notifications, send the following inquiry:

<b>SMS message -</b>	XXXXX Q	
	XXXXX	- Your (user) password.
	Q	- Subscription function code.
<b>Sample inquiry:</b>	12345 Q	
<b>Sample response:</b>	Danske Q 2006 01 05 11:31; Subscribed notifications: 1.    1; 2.    2 3 100;	