Direct remittance Systemspesification

VERSION 5.6

July 2024

Contents

1. Structured Inputs

To ensure correct text output, the ISO-8859-1 character set should be used.

Adjustment And Blanking Of Fields

Unless otherwise specified, the following rules apply to all fields:

Alphanumeric fields:
Data is left-aligned
Open spaces are cleared

Numeric fields:
Data is right-aligned
Open spaces are padded with zeros

2. Record types, record layout and filling in information

Transmissions to Mastercard Payment Services must always start with:
 A. START RECORD FOR TRANSMISSION

Followed by:
B. START RECORD FOR ASSIGNMENT
C. TRANSACTION RECORD (containing amount postings 1 and 2)
D. END RECORD FOR ASSIGNMENT

Transmissions to Mastercard Payment Services always end with:
E. END RECORD FOR TRANSMISSION

A transmission can contain assignments for several services.
In connection with transmissions of production data, fields for the customer unit ID and contract ID must contain valid values.
These IDs are issued by Mastercard Payment Services and entered on the agreement form.

2.1 START RECORD FOR TRANSMISSION

The first record in every transmission
If the record is absent, the transmission will be rejected when it is registered with Mastercard Payment Services
There is only one of these records per transmission

FIELD	1	2	3	4	5	6	7	8
FIELD NAME	FORMAT CODE	SERVICE CODE	TRANSM. TYPE	RECORD TYPE	DATA-TRANSM.	TRANSM NO	DATA-RECIPIENT	FILLER
POS.	1 – 2	3 – 4	5 – 6	7 – 8	9 – 16	17 – 23	24 – 31	32 – 80

FIELD 1 – FORMAT CODE
Alphanumeric, 2 characters
Always = NY (Norwegian for new)

FIELD 2 – SERVICE CODE
Numeric, 2 characters

Always = 00 (zero-zero)

FIELD 3 – TYPE OF TRANSMISSION
Numeric, 2 characters
Always = 00 (zero-zero)

FIELD 4 – RECORD TYPE
Numeric, 2 characters
Record type start transmission always = 10 (one-zero)

FIELD 5 – DATA SENDER
Numeric, 8 characters
CUSTOMER UNIT ID goes here

NOTE! The CUSTOMER UNIT ID must be registered as a legitimate data sender for the   agreement(s) connected to the assignments contained in the transmission

FIELD 6 – TRANSMISSION NUMBER
Numeric, 7 characters
Data sender's unique (i.e. non-recurrent) numbering of transmissions
(e.g. DD MM (day, month) + serial number)

FIELD 7 – DATA RECIPIENT
Numeric, 8 characters
Mastercard Payment Services' ID always = 00008080

FIELD 8 – FILLER
Numeric, 49 characters
Pad with zeros

2.2 START RECORD FOR ASSIGNMENT

The first record for every assignment in the transmission
If the record is absent, the assignment will be rejected when it is registered with Mastercard Payment Services
There is only one of these records per assignment

FIELD	1	2	3	4	5	6	7	8
FIELD NAME	FORMAT CODE	SERVICE CODE	ASSIGNM TYPE	RECORD TYPE	CONTRACT ID	ASSIGNM NO	ASSIGNM ACCOUNT	FILLER
POS.	1 – 2	3 – 4	5 – 6	7 – 8	9 – 17	18 – 24	25 – 35	36 – 80

FIELD 1 – FORMAT CODE
Alphanumeric, 2 characters
Always = NY (Norwegian for new)

FIELD 2 – SERVICE CODE
Numeric, 2 characters
Direct remittance: always service code = 04 (zero-four)

FIELD 3 – ASSIGNMENT TYPE
Numeric, 2 characters
Always = 00 (zero-zero)

FIELD 4 – RECORD TYPE

Numeric, 2 characters
Start assignment record type: always = 20 (two-zero)

FIELD 5 – AGREEMENT ID
Numeric, 9 characters
The registered agreement ID issued by Mastercard Payment Services for the assignment
account goes here

FIELD 6 – ASSIGNMENT NUMBER
Numeric, 7 characters
Numbering of assignments per agreement ID, must be unique within a period of
12 months + 1 day (e.g. DD MM (day, month) + serial no. or similar)
Should the assignment number be required earlier, Mastercard Payment Services will issue a
new assignment number, but the content cannot be the same.
If assignment number and the content is the same will the assignment be rejected.
If an assignment is rejected, a new assignment number must be assigned, and one character
in the file, so that the content is not completely the same.
Remember consecutive numbering of transactions.

FIELD 7 – ASSIGNMENT ACCOUNT
Numeric, 11 characters
The payer's (agreement) account

FIELD 8 – FILLER
Numeric, 45 characters
Pad with zeros

2.3 TRANSACTION RECORDS

In order for a transaction to be valid, both amount posting 1 and amount posting 2 must be filled in

AMOUNT POSTING 1

FIELD	1	2	3	4	5	6	7	8	9	10
FIELD NAME	FORMAT CODE	SERVICE CODE	TRANS. TYPE	RECORD TYPE	TRANS-NO	PAYMENT DATE	CREDIT ACCT/ REF.M.O.	AMOUNT	KID/ BLANK	FILLER
POS.	1 – 2	3 -4	5 – 6	7 – 8	9 – 15	16 – 21	22 – 32	33 – 49	50 – 74	75 – 80

FIELD 1 – FORMAT CODE
Alphanumeric, 2 characters
Always = NY

FIELD 2 – SERVICE CODE
Numeric, 2 characters
Direct remittance: always service code = 04 (zero-four)

FIELD 3 – TRANSACTION TYPE
Numeric, 2 characters
Valid values:

- Payroll transfer to account   - trans. type = 01 (zero-one)
- Other transfers to account without notification   - trans. type = 02 (zero-two)
- Transfer with notification to payee   - trans. type = 03 (zero-three)
- Giro money order (to payee with no bank account)   - trans. type = 04 (zero-four)
- Transfer with KID* to payee   - trans. type = 12 (one-two)

- Transfer with KID and sub-specification/credit note
to payee (Credit note = 17)   - trans. type = 16 (one-six)
  - Agricultural settlement   - trans. type = 62 (six-two)
  - Pension/benefits outside the RTV**   - trans. type = 65 (six-five)
  - Transfer   - trans. type = 66 (six-six)
  - Dividend   - trans. type = 37 (three-seven)
  - Interest   - trans. type = 18 (one-eight)
  - Redemption   - trans. type = 32 (three-two)

*   KID = Customer ID
**   RTV = Norwegian National Insurance Administration

NOTE! Transaction type 04. It is not possible to send a giro money order (giro utbetaling) for amounts exceeding NOK 99.999.999,99 (8+2 characters)

> Reported at L00202 with the text:
> BELØPET PÅ ANVISNINGEN ER FOR STORT (AMOUNT OF INSTRUCTIONS OUT OF LIMIT)

NOTE! Transaction types 12 and 16 must be used if the transaction will include a KID. An incorrect KID will be rejected according to agreement concerning KID validation, the agreed modulus type and length.
Reported at L00202 with the text: UGYLDIG KID (INVALID KID)

FIELD 4 – RECORD TYPE
Numeric, 2 characters
Record type amount posting 1 always = 30 (three-zero)
FIELD 5 – TRANSACTION NUMBER
Numeric, 7 characters
Consecutive numbering of transactions with the assignment per amount posting 1

NOTE! The same transaction number must be used for the entire transaction including all address and specification records. The transaction number must be greater than zero
FIELD 6 – PAYMENT DATE
Numeric, 6 characters
Should be filled in with DD MM YY (day, month, year)
Must be a valid date
Must not be more than 12 months into the future
If the specified date is not a working day at Mastercard Payment Services, i.e. if it is a Saturday, Sunday or public holiday, Mastercard Payment Services will use the first following working day as the payment date.

FIELD 7 – CREDIT ACCOUNT/REFERENCE NUMBER FOR GIRO MONEY ORDER (giro utbetaling)
Numeric, 11 characters

> **Option 1**   The payee's bank account number
>   Must be a valid (Norwegian) 11-digit account number
> **Option 2**   Transaction type 04 – Giro money order (giro utbetaling)

If corrections are to be allowed, a unique number must be entered in this field (e.g. customer number, invoice number etc.) which can be specified in connection with the correction. If this function is not desired, pad the field with zeros

FIELD 8 – AMOUNT
Numeric, 17 characters
The amount is specified in øre (1 øre = NOK 0.01)

NOTE! If transaction type = 16/17 is used, a check is made to ensure that the sum of all the sub-specifications is greater than or equal to zero

FIELD 9 – KID

Numeric, 25 characters

    Option 1   Clear the field

    Option 2   The KID (customer ID) from the payee's bank giro form goes here; the field is right-aligned, without special characters; clear any empty spaces. We also accept left-aligned KIDs. Letters of the alphabet cannot be used in this field

    NOTE! If the transaction type = 16, the KID must be cleared

FIELD 10 – FILLER
Numeric, 6 characters
Pad with zeros

AMOUNT POSTING 2

FIELD	1	2	3	4	5	6	7	8	9
FIELD NAME	FORMAT CODE	SERVICE CODE	TRANS. TYPE	RECOR TYPE	TRANS-NO	ABBR NAME	INTERNAL REF.	EXTERNAL REF.	FILLER
POS.	1 – 2	3 - 4	5 – 6	7 – 8	9 – 15	16 – 25	26 - 50	51 - 75	76 – 80

FIELD 1 – FORMAT CODE
Alphanumeric, 2 characters
Always = NY

FIELD 2 – SERVICE CODE
Numeric, 2 characters
Direct remittance: always service code = 04 (zero-four)

FIELD 3 – TRANSACTION TYPE (MUST BE THE SAME AS IN AMOUNT POSTING 1)
Numeric, 2 characters
Valid values:

Payroll transfer to account	- trans. type = 01 (zero-one)
Other transfers to account without notification	- trans. type = 02 (zero-two)
Transfer with notification to payee	- trans. type = 03 (zero-three)
Giro money order (to payee with no bank account)	- trans. type = 04 (zero-four)
Transfer with KID* to payee	- trans. type = 12 (one-two)
Transfer with KID and sub-specification/credit note to payee (Credit note = 17)	- trans. type = 16 (one-six)
Agricultural settlement	- trans. type = 62 (six-two)
Pension/benefits outside the RTV**	- trans. type = 65 (six-five)
Transfer	- trans. type = 66 (six-six)
Dividend	- trans. type = 37 (three-seven)
Interest	- trans. type = 18 (one-eight)
Redemption	- trans. type = 32 (three-two)

    *   KID = Customer ID
    ** RTV = Norwegian National Insurance Administration

FIELD 4 – RECORD TYPE
Numeric, 2 characters
Amount posting 2 record type: always = 31 (three-one)

FIELD 5 – TRANSACTION NUMBER
Numeric, 7 characters
Transaction number from amount posting 1

FIELD 6 – ABBREVIATED NAME
Alphanumeric, 10 characters
The payee's abbreviated name goes here

FIELD 7 – INTERNAL REFERENCE
Alphanumeric, 25 characters
The field can be used as the transaction identifier, i.e. as a reference for the payer.
If the transaction contains several sub-specifications this field should contain one single
reference for all the sub-specifications so that the accounts payable ledger will be updated.
The internal reference appears on the accounting data lists and the accounting
data transmitted electronically. If the internal reference is not used, clear the field

FIELD 8 – EXTERNAL REFERENCE
Alphanumeric, 25 characters
This field can be used as the transaction identifier, i.e. as a reference for the payer
The external reference is transferred to the payee's bank statement
The fixed text is the contract name
The external reference overrides and replaces the fixed text

FIELD 9 – FILLER
Numeric, 5 characters
Pad with zeros

2.4 SUB-SPECIFICATIONS FOR LUMP-SUM INVOICES AND CREDIT NOTES

Sub-specification record
If the transaction is of "Transaction type = 16/17 – Transfers with KID and sub-specification/credit note", one or more sub-specification may be used
NOTE! The transaction cannot just contain credit notes.
The sum of the sub-specifications must be greater than or equal to zero.
The maximum number of possible sub-specification records is 999. The transaction will be rejected if there are more than 999 sub-specifications.

FIELD	1	2	3	4	5	6	7	8
FIELD NAME	FORMAT CODE	SERVICE CODE	TRANS. TYPE	RECORD TYPE	TRANS-NO	KID	AMOUNT	FILLER
POS.	1 – 2	3 – 4	5 – 6	7 – 8	9 – 15	16 – 40	41 – 57	58 – 80

FIELD 1 – FORMAT CODE
Alphanumeric, 2 characters
Always = NY

FIELD 2 – SERVICE CODE
Numeric, 2 characters
Direct remittance: always service code = 04 (zero-four)

FIELD 3 – TRANSACTION TYPE (MUST BE THE SAME AS IN AMOUNT POSTING 1)
Numeric, 2 characters
Valid values are:

- Transfer with KID and sub-specifications   - trans. type = 16 (one-six)
- Transfer with KID and credit note   - trans. type = 17 one-seven)

NOTE! If the recipient has an agreement concerning compulsory KID, it must be the proper KID in the credit note

NOTE! If the recipient not has an agreement concerning compulsory KID, field can be filled with reference number provided on

credit note.

FIELD 4 – RECORD TYPE
Numeric, 2 characters
Sub-specification record type: always = 50 (five-zero)

FIELD 5 – TRANSACTION NUMBER
Numeric, 7 characters
The transaction number must be the same as for amount postings 1 and 2
FIELD 6 – KID
Numeric, 25 characters
The KID (customer ID) from the payee's bank giro form is put here. The field is right-aligned,
without special characters; clear empty spaces. Letters of the alphabet cannot be used in this field
If the KID in one of the sub-specifications is not valid, the entire transaction amount will be rejected

FIELD 7 – AMOUNT
Numeric, 17 characters
The amount is specified in øre (1 øre = NOK 0.01)

FIELD 8 – FILLER
Numeric, 23 characters
Pad with zeros

Example of a direct remittance transaction with sub-specifications and credit note
Amount posting 1: Trans. type = 16, Record type = 30, amount = 80000, KID = blank
Amount posting 2: Trans. type = 16, Record type = 31
Sub-spec. item: Trans. type = 16, Record type = 50 KID = valid KID, amount = 50000
Sub-spec. item: Trans. type = 16, Record type = 50 KID = valid KID, amount = 40000
Sub-spec. item: Trans. type = 16, Record type = 50 KID = valid KID, amount = 10000
Credit note item: Trans. type = 17, Record type = 50 KID = valid KID, amount = 20000

Verification: The KID field in amount posting 1 = Blank
Valid KID has been completed in the sub-specification item
The sum of the amounts in the sub-spec. items minus the amount of the credit note = amount in amount
posting 1

- The amount in amount posting 1 must be greater than 0
- The credit account number must be linked to a valid OCR agreement

2.5 NAME/ADDRESS RECORD

Address item 1 must be included in the transaction as a minimum requirement for a direct remittance with notification or giro
money order (giro utbetaling) (transaction type 03 or 04), for the notification or giro money order to be sent to the payee.
If the necessary name/address record does not exist or is missing information such as the name and/or postal code and/or postal
area, the transaction will be processed as a direct remittance without notification. The giro money order will be rejected when it is
registered with Mastercard Payment Services.
For the P.O. Box/street address both address item 1 and address item 2 must be filled in.
If the address is in a foreign country (i.e. outside Norway), the country code must be filled in.

ADDRESS ITEM 1 (Name/postal code/postal area)

FIELD	1	2	3	4	5	6	7	8	9	10
FIELD NAME	FORMAT CODE	SERVICE CODE	TRANS. TYPE	RECORD TYPE	TRANS-NO	NAME	ITEM NO	ITEM FILLER	ITEM PLACE	FILLER
POS.	1 – 2	3 – 4	5 – 6	7 – 8	9 – 15	16 – 45	46 – 49	50 – 52	53 – 77	78 – 80

FIELD 1 – FORMAT CODE
Alphanumeric, 2 characters
Always = NY

FIELD 2 – SERVICE CODE
Numeric, 2 characters
Direct remittance: always service code = 04 (zero-four)

FIELD 3 – TRANSACTION TYPE (MUST BE THE SAME AS IN AMOUNT POSTING 1)
Numeric, 2 characters
Valid values are:
- Transfer with notification to payee   - trans. type = 03 (zero-three)
- Giro money order (to payee with no bank account)   - trans. type = 04 (zero-four)

FIELD 4 – RECORD TYPE
Numeric, 2 characters
Address item 1 record type: always = 40 (four-zero)

FIELD 5 – TRANSACTION NUMBER
Numeric, 7 characters
Transaction number from amount posting 1

FIELD 6 – NAME (of the recipient of the notification/giro money order)
Alphanumeric, 30 characters
The name is transferred to a credit notification or giro money order

NOTE! This field must be completed in order for the notification or giro money order (giro utbetaling) to be sent to the payee

FIELD 7 – POSTAL CODE
Numeric, 4 characters
The postal code is transferred to the credit notification or giro money order

NOTE! This field must be completed in order for the notification or giro money order (giro utbetaling) to be sent to the payee

FIELD 8 – POSTAL FILLER
Alphanumeric, 3 characters. Letters of the alphabet are not allowed
Clear the field

> **NOTE!**   Giro money orders (giro utbetaling) will be rejected if the address is outside Norway
> If the address on the credit notification is outside Norway, Field 7 and Field 8 must be used as part of the address field. The country code must be filled in.

FIELD 9 – POSTAL AREA
Alphanumeric, 25 characters
The postal area is transferred to the credit notification or giro money order
NOTE! This field must be completed in order for the notification or giro money order to be sent to the payee

 FIELD 10 – FILLER
Numeric, 3 characters
    Pad with zeros

ADDRESS ITEM 2

FIELD	1	2	3	4	5	6	7	8	9
FIELD NAME	FORMAT CODE	SERVICE CODE	TRANS. TYPE	RECORD TYPE	TRANS NO	ADDRES 1	ADDRESS 2	COUN CODE	FILLER
POS.	1 – 2	3 -4	5 – 6	7 – 8	9 – 15	16 – 45	46 – 75	76 – 78	79 – 80

FIELD 1 – FORMAT CODE
Alphanumeric, 2 characters
Always = NY

FIELD 2 – SERVICE CODE
Numeric, 2 characters
Direct remittance: always service code = 04 (zero-four)

FIELD 3 – TRANSACTION TYPE (MUST BE THE SAME AS IN AMOUNT POSTING 1)
Numeric, 2 characters
Valid values are:

- Transfer with notification to payee   - trans. Type = 03 (zero-three)
- Giro money order (to payee with no bank account)   - trans. Type = 04 (zero-four)

 FIELD 4 – RECORD TYPE
Numeric, 2 characters
Address item 2 record type: always = 41 (four-one)

FIELD 5 – TRANSACTION NUMBER
Numeric, 7 characters
Transaction number from amount posting 1

FIELD 6 – ADDRESS 1
Alphanumeric, 30 characters
Address 1 is transferred to the credit notification or giro money order

FIELD 7 – ADDRESS 2
Alphanumeric, 30 characters
Address 2 is transferred to the credit notification or giro money order

FIELD 8 – COUNTRY CODE
Alphanumeric, 3 characters

Option 1 Clear the field if the address is in Norway
Option 2 If the address is outside Norway, the international country code must be entered in this field
    NOTE! A giro money order (giro utbetaling), transaction type 04, cannot be sent to an address outside Norway because giro money orders cannot be cashed outside Norway

FIELD 9 – FILLER
Numeric, 2 characters
Pad with zeros

2.6 SPECIFICATION RECORD

If a message is to be entered on the credit notification or giro money order one or more specification records are used (max. 42 specification records per message or giro money order)

FIELD	1	2	3	4	5	6	7	8	9
FIELD NAME	FORMAT CODE	SERVICE CODE	TRANS TYPE	RECOR TYPE	TRANS NO	PLACEMENT LINE	PLACEMEN COLUMN	MESS. SPEC.	FILLER
POS.	1 – 2	3 -4	5 – 6	7 – 8	9 – 15	16 – 18	19	20 – 59	60 – 80

FIELD 1 – FORMAT CODE
Alphanumeric, 2 characters
Always = NY

FIELD 2 – SERVICE CODE
Numeric, 2 characters
Direct remittance: always service code = 04 (zero-four)

FIELD 3 – TRANSACTION TYPE (MUST BE THE SAME AS IN AMOUNT POSTING 1)
Numeric, 2 characters
Valid values are:
Transfer with notification to payee   – trans. Type = 03 (zero-three)
Giro money order (to payee with no bank account)   – trans. Type = 04 (zero-four)

FIELD 4 – RECORD TYPE
Numeric, 2 characters
Message specification record type = 49 (four-nine)

      NOTE! Message specification may only be used on the transaction type 03 or 04.

FIELD 5 – TRANSACTION NUMBER
Numeric, 7 characters
Transaction number from amount posting 1

FIELD 6 – PLACEMENT/LINE
Numeric, 3 characters
Indicates the line on which the specification is to be written
Valid line numbers: 001–021
The transaction will be rejected if more than 21 lines is used.

FIELD 7 – PLACEMENT/COLUMN
Numeric, 1 characters
Indicates the column in which the specification (message) should be printed
Valid columns: 1 and 2
 If the placement of the line and/or column is not filled in, the specification (message) will not be printed

Tip: To achieve the best results, we recommend registering line 1, column 1 then column 2.
E.g.:   Line 001, column 1 Text – Line 001, column 2 Text
       Line 002, column 1 Text – Line 002, column 2 Text

FIELD 8 – MESSAGE SPECIFICATION
Alphanumeric, 40 characters
The entire field is transferred to the specification portion of the credit notification or the giro money order

FIELD 9 – FILLER
Numeric, 21 characters
Pad with zeros

2.7 END RECORD FOR ASSIGNMENT

The last record in every assignment in the transmission
If the record is absent, the assignment will be rejected when it is registered with Mastercard Payment Services

There is only one of these records per assignment

FIELD	1	2	3	4	5	6	7	8	9	10
FIELD NAME	FORMAT CODE	SERVICE CODE	ASSIG TYPE	RECOR TYPE	NO OF TRANS	NO OF RECORD	SUM DEB.	EARLIES PAYM. DATE	LAST PAYM. DATE	FILLER
POS.	1 – 2	3 – 4	5 – 6	7 – 8	9 – 16	17 – 24	25 – 41	42 – 47	48 – 53	54 – 80

FIELD 1 – FORMAT CODE
Alphanumeric, 2 characters
Always = NY

FIELD 2 – SERVICE CODE
Numeric, 2 characters
Direct remittance: always service code = 04 (zero-four)

FIELD 3 –ASSIGNMENT TYPE
Numeric, 2 characters
Always = 00 (zero-zero)

FIELD 4 – RECORD TYPE
Numeric, 2 characters
End assignment record type = 88 (eight-eight)

FIELD 5 – NUMBER OF TRANSACTIONS
Numeric, 8 characters
This field should contain the number of transactions in the assignment
(amount posting 1 + amount posting 2 = one transaction) Must be correct or the assignment will be rejected
FIELD 6 – NUMBER OF RECORDS
Numeric, 8 characters
This field should contain the total number of item/records in the assignment, including the start record and the end record for the assignment
Must be correct or the assignment will be rejected

FIELD 7 – TOTAL AMOUNT
Numeric, 17 characters
The field should contain the total amount of all the transactions
(Field 8 in amount posting 1) in the assignment
The amount is specified in øre (1 øre = NOK 0.01)

NOTE! The amount cannot exceed NOK 99,999,999,999.99 (total 13 characters)

FIELD 8 – EARLIEST PAYMENT DATE
Numeric, 6 characters
The field should contain the earliest payment date specified in the assignment
DDMMYY (day, month, year)
Must be correct or the assignment will be rejected

FIELD 9 – LAST PAYMENT DATE
Numeric, 6 characters
This field should contain the payment date in the assignment that is farthest into the future
DDMMYY (day, month, year)
Must be correct or the assignment will be rejected

FIELD 10 – FILLER
Numeric, 27 characters
Pad with zeros

2.8 END RECORD FOR THE TRANSMISSION

The last record in every transmission
If this record is missing, the transmission will be rejected when it is registered with Mastercard Payment Services

There is only one of these records per transmission

FIELD	1	2	3	4	5	6	7	8	9
FIELD NAME	FORMAT CODE	SERVICE CODE	TRANSM. TYPE	RECORD TYPE	NO OF TRANS	NO OF RECORDS	SUM AMT	EARLIES PAYM.	FILLER
POS.	1 – 2	3 -4	5 – 6	7 – 8	9 – 16	17 – 24	25 – 41	42 – 47	48 – 80

FIELD 1 – FORMAT CODE
Alphanumeric, 2 characters
Always = NY

FIELD 2 – SERVICE CODE
Numeric, 2 characters
Always = 00 (zero-zero)

FIELD 3 – TRANSMISSION TYPE
Numeric, 2 characters
Always = 00 (zero-zero)

FIELD 4 – RECORD TYPE
Numeric, 2 characters
Record type end transmission = 89 (eight-nine)

FIELD 5 – NUMBER OF TRANSACTIONS
Numeric, 8 characters
The field should contain the specified number of transactions in the transmission (amout posting 1 + amount posting 2 = one transaction)

FIELD 6 – NUMBER OF RECORDS
Numeric, 8 characters
The field should contain the total number of items/records specified in the transmission, including
the start record and the end record for the assignment, and the start record and the end record for
the transmission

FIELD 7 – TOTAL AMOUNT
Numeric, 17 characters
This field should contain the total amount of all the transaction records in the transmission, or the total amount of all the end records for assignments in the transmission
The amount is specified in øre (1 øre = NOK 0.01)

FIELD 8 – EARLIEST PAYMENT DATE
Numeric, 6 characters
The field should contain the earliest due date/payment date specified in the transmission
Should be filled in with DDMMYY (day, month, year)

FIELD 9 – FILLER
Numeric, 33 characters
Pad with zeros

3. Organising records for input data

The start record for the transmission is always the first record and can only occur once per transmission. A transmission can consist of one or more assignments for one or more services and from one or more agreements (contracts).

Next comes the assignment start record. An assignment can only contain transactions for one agreement ID per service.

After that comes the transaction record. Each transaction consists of two items, amount posting 1 and amount posting 2. Both items must be included in order for a transaction to be valid.

Transaction records which contain a message must be followed by address records – as a minimum requirement, address item 1 – and specification records, if applicable, before each new transaction.

Transactions that have sub-specifications with KID should **not** be followed by address records.

Every assignment in the transmission should terminate with an end record for the assignment. There is only one of these records per agreement ID:

The end record for the transmission is always the last record and can only occur once per transmission.

Example of a transmission to Mastercard Payment Services

```
*******************  TOP OF DATA  *******************************************

NY00001000000099916013030000080800000000000000000000000000000000000000000000000
NY04002000009999991601303999905432120000000000000000000000000000000000000000000
NY0401300000000122089799990502114000000000001153860                000000
NY0401310000001OLE HANSEN            A/S BEDRIFTEN       00000
NY0403300000000222089799993015141000000000002002850                000000
NY0403310000002OLE HANSEN            A/S BEDRIFTEN       00000
NY0403400000002OLE HANSEN        0999   RENTEVIK         000
NY0403410000002POSTBOKS 100                      00
NY0404300000000322089700000000000000000000000901650                000000
NY0404310000003OLA NORMAN            A/S BEDRIFTEN       00000
NY0404400000003OLA NORMAN        0999 RENTEVIK          000
NY0404410000003POSTBOKS 100                      00
NY0412300000000422089799990640331000000000001099460       200029206006000000000
NY0412310000004OLA NORMAN            A/S BEDRIFTEN       00000
NY0401300000000522089799990523992000000000000582920                000000
NY0401310000005OLA NORMAN            A/S BEDRIFTEN       00000
NY04008800000000500000016000000000005740740220897220897000000000000000000000000
NY00008900000000500000018000000000005740740220897000000000000000000000000000000
***************  BOTTOM OF DATA  *******************************************
```

RECORD LAYOUT FOR ACCOUNTING DATA

START RECORD FOR TRANSMIISON
RECORD TYPE = 10

5
)

START RECORD FOR ASSIGNMENT
 RECORD TYPE = 20

TRANSACTON RECORDS
AMOUNT POSTING 1/
RECORD TYPE = 30
AMOUNT POSTING 2/
RECORD TYPE = 31

4)	SUB-SPECIFICATTON RECORD RECORD TYPE = 50	2)	1)
	ADDRESS RECORDS -ADDRESS ITEM 1/ RECORD TYPE = 40 - ADDRESS ITEM 2/ RECORD TYPE = 41	3)	
	SPECIFICATION RECORDS RECORD TYPE = 49	3)	
	TRANSACTION RECORD ETC.		
	END RECORD FOR ASSIGNMENT RECORD TYPE = 88		
	START RECORD FOR ASSIGNMENT ETC.		
	END RECORD FOR TRANSMISSION RECORD TYPE = 89		

1) Transactions
2) Used only in connection with transaction types 16 and 17
3) Used only in connection with transaction types 03 or 04
4) Assignment: An assignment can only contain transactions for one service.
Within each assignment, a collection of transactions with the same payment date is called a sub-assignment
5) Transmission: A transmission can consist of one or more assignments for
one or more services, and from one or more agreements (contracts)

4. Adjustment and blanking of fields

Unless otherwise specified, the following rules apply to all fields:

Alphanumeric fields:
Data is left-aligned
Open spaces are cleared

Numeric fields:
Data is right-aligned
Open spaces are padded with zeros

5. Record types, record layout and filling in information

Transmissions to Mastercard Payment Services must always start with:
A. START RECORD FOR TRANSMISSION
Followed by:
B. START RECORD FOR ASSIGNMENT
C.   TRANSACTION RECORD   (containing amount postings 1 and 2)
D. END RECORD FOR ASSIGNMENT

Transmissions to Mastercard Payment Services always end with:
E. END RECORD FOR TRANSMISSION

A file from Mastercard Payment Services may consist of one or more assignments from one or more services to the same data recipient (per customer unit ID)

5.1 START RECORD FOR TRANSMISSION

The first record in every transmission
This record only occurs once per transmission

FIELD	1	2	3	4	5	6	7	8
FIELD NAME	FORMAT CODE	SERVICE CODE	TRANS TYPE	RECORD TYPE	DATA TRANSM	TRANSM NO	DATA-RECIPIENT.	FILLER
POS.	1 – 2	3 – 4	5 – 6	7 – 8	9 – 16	17 – 23	24 – 31	32 – 80

FIELD 1 – FORMAT CODE
Alphanumeric, 2 characters
Always = NY

FIELD 2 – SERVICE CODE
Numeric, 2 characters
Always = 00 (zero-zero)

FIELD 3 – TYPE OF TRANSMISSION
Numeric, 2 characters
Always = 00 (zero-zero)

FIELD 4 – RECORD TYPE
Numeric, 2 characters
Always = 10 (one-zero)

FIELD 5 – DATA SENDER
Numeric, 8 characters
Completed with Mastercard Payment Services' ID = 00008080

FIELD 6 – TRANSMISSION NUMBER
Numeric, 7 characters
The serial number generated by Mastercard Payment Services goes here

FIELD 7 – DATA RECIPIENT
Numeric, 8 characters
The data recipient's CUSTOMER UNIT ID goes in this field

FIELD 8 – FILLER
Numeric, 49 characters
Pad with zeros

5.2 START RECORD FOR ASSIGNMENT

The first record in every assignment in the transmission
There is only one of these records per assignment

FIELD	1	2	3	4	5	6	7	8
FIELD NAME	FORMAT CODE	SERVICE CODE	ASSIGNM TYPE	RECORD TYPE	AGREEM. ID	ASSIGN. NO	ASSIGNM. ACCOUNT	FILLER
POS.	1 – 2	3 – 4	5 – 6	7 – 8	9 – 17	18 – 24	25 – 35	36 – 80

FIELD 1 – FORMAT CODE
Alphanumeric, 2 characters
Always = NY

FIELD 2 – SERVICE CODE
Numeric, 2 characters
Direct remittance accounting data: always service code = 04 (zero-four)

FIELD 3 – TYPE OF ASSIGNMENT
Numeric, 2 characters
Always = 00 (zero-zero)

FIELD 4 – RECORD TYPE
Numeric, 2 characters
Start assignment record type: always = 20 (two-zero)

FIELD 5 – AGREEMENT-ID
Numeric, 9 characters
The agreement-ID issued by Mastercard Payment Services for assignment account goes in this field

FIELD 6 – ASSIGNMENT NUMBER
Numeric, 7 characters
The serial no. generated by Mastercard Payment Services per assignment in the transmission goes in this field

FIELD 7 – ASSIGNMENT ACCOUNT
Numeric, 11 characters
The payer's (agreement) account number goes in this field

FIELD 8 – FILLER
Numeric, 45 characters
Pad with zeros

5.3 TRANSACTION RECORDS

A valid direct remittance transaction consists of an amount posting 1 and an amount posting 2

AMOUNT POSTING 1

FIELD	1	2	3	4	5	6	7	8	9	10
FIELD NAME	FORMAT CODE	SERVICE CODE	TRANS. TYPE	RECOR TYPE	TRANS-NO	DATE	CREDIT ACCOUNT/ REF.ANV.	AMOUT	KID	FILLER
POS.	1 – 2	3 – 4	5 – 6	7 – 8	9 – 15	16 – 21	22 – 32	33 – 49	50 – 74	75 – 80

FIELD 1 – FORMAT CODE
Alphanumeric, 2 characters
Always = NY

FIELD 2 – SERVICE CODE
Numeric, 2 characters
Direct remittance accounting data always has service code = 04 (zero-four)

FIELD 3 – TRANSACTION TYPE
Numeric, 2 characters
Valid values:
- Payroll transfer to account   - trans. Type = 01 (zero-one)
- Other transfers to account without notification   - trans. Type = 02 (zero-two)
- Transfer with notification to payee   - trans. Type = 03 (zero-three)
- Giro money order (to payee with no bank account)   - trans. Type = 05 (zero-five)
- Transfer with KID* to payee   - trans. Type = 12 (one-two)
- Transfer with KID and sub-specification/credit note

to payee (Credit note = 17)   - trans. Type = 16 (one-six)
- Agricultural settlement   - trans. Type = 62 (six-two)
- Pension/benefits outside the RTV**   - trans. Type = 65 (six-five)
- Transfer   - trans. Type = 66 (six-six)
- Dividend   - trans. Type = 37 (three-seven)
- Interest   - trans. Type = 18 (one-eight)
- Redemption   - trans. Type = 32 (three-two)

   *   KID = Customer ID
   ** RTV = Norwegian National Insurance Administration

FIELD 4 – RECORD TYPE
Numeric, 2 characters
Amount posting 1 record type: always = 30 (three-zero)

FIELD 5 – TRANSACTION NUMBER
Numeric, 7 characters
Completed by Mastercard Payment Services with serial numbers assigned per transaction

in the assignment

FIELD 6 – DATE
Numeric, 6 characters
The payment date, DDMMYY (day, month, year) for the transaction goes in this field

FIELD 7 – CREDIT ACCOUNT/REF NO. FOR GIRO MONEY ORDER
Alphanumeric, 11 characters
The payee's account number or the giro money order serial no. goes here

FIELD 8 – AMOUNT
Numeric, 17 characters
The amount is specified in øre (1 øre = NOK 0.01)

FIELD 9 – KID
Alphanumeric, 25 characters
This field contains the payee's customer identification (KID) if it was specified in the input data

FIELD 10 – FILLER
Numeric, 6 characters
Pad with zeros

AMOUNT POSTING 2

FIELD	1	2	3	4	5	6	7	8	9
FIELD NAME	FORMAT CODE	SERVICE CODE	TRANS. TYPE	RECORD TYPE	TRANS-NO.	ABBR: NAME	INTERNAL REF	EXTERNAL REF	FILLER
POS.	1 – 2	3 -4	5 – 6	7 – 8	9 – 15	16 – 25	26 – 50	51 – 75	76 – 80

FIELD 1 – FORMAT CODE
Alphanumeric, 2 characters
Always = NY

FIELD 2 – SERVICE CODE
Numeric, 2 characters
Direct remittance accounting code always has service code = 04 (zero-four)

FIELD 3 – TRANSACTION TYPE
Numeric, 2 characters
Valid values:

- Payroll transfer to account   - trans. Type = 01 (zero-one)
- Other transfers to account without notification   - trans. Type = 02 (zero-two)
- Transfer with notification to payee   - trans. Type = 03 (zero-three)
- Giro money order (to payee with no bank account)   - trans. Type = 05 (zero-five)
- Transfer with KID* to payee   - trans. Type = 12 (one-two)
- Transfer with KID and sub-specification/credit note

to payee (Credit note = 17)   - trans. Type = 16 (one-six)

- Agricultural settlement   - trans. Type = 62 (six-two)
- Pension/benefits outside the RTV**   - trans. Type = 65 (six-five)
- Transfer   - trans. Type = 66 (six-six)
- Dividend   - trans. Type = 37 (three-seven)
- Interest   - trans. Type = 18 (one-eight)
- Redemption   - trans. type = 32 (three-two)

    *   KID = Customer ID
    ** RTV = Norwegian National Insurance Administration

FIELD 4 – RECORD TYPE
Numeric, 2 characters
Amount posting 2 record type: always = 31 (three-one)

FIELD 5 – TRANSACTION NUMBER
Numeric, 7 characters
Transaction number from amount posting 1

FIELD 6 – ABBREVIATED NAME
Alphanumeric, 10 characters
The payee's abbreviated name goes here

FIELD 7 – INTERNAL REFERENCE
Alphanumeric, 25 characters
Internal reference will be shown here if it was specified in the input data

FIELD 8 – EXTERNAL REFERENCE
Alphanumeric, 25 characters
The fixed text is the agreement name/or the text specified in the input data

FIELD 9 – FILLER
Numeric, 5 characters
Pad with zeros

5.4 END RECORD FOR ASSIGNMENT

The last record in every assignment in the transmission
The record only occurs once per assignment

FIELD	1	2	3	4	5	6	7	8	9	10	11
FIELD NAME	FORMA CODE	SERVIC CODE	ASSIGN TYPE	RECO TYPE	NO OF TRANS	NO OF RECOR	SUM AMT	DATE	EARLI DATE	LAST DATE	FILL
POS.	1 – 2	3 – 4	5 – 6	7 – 8	9 – 16	17 – 24	25 – 41	42 – 47	48 – 53	54 – 59	60 – 80

FIELD 1 – FORMAT CODE
Alphanumeric, 2 characters
Always = NY

FIELD 2 – SERVICE CODE
Numeric, 2 characters
Direct remittance accounting data always has service code = 04 (zero-four)

FIELD 3 – TYPE OF ASSIGNMENT
Numeric, 2 characters
Always = 00 (zero-zero)

FIELD 4 – RECORD TYPE
Numeric, 2 characters
End assignment record type = 88 (eight-eight)

FIELD 5 – NUMBER OF TRANSACTIONS
Numeric, 8 characters
The field shows the number of transactions in the assignment

(Amount posting 1 + amount posting 2 = one transaction)
FIELD 6 – NUMBER OF RECORDS
Numeric, 8 characters
The field shows the total number of items/records in the assignment, including the start record and end record for the assignment

FIELD 7 – TOTAL AMOUNT
Numeric, 17 characters
The field shows the total amount of all the transactions (Field 8 in amount posting 1) in the assignment
The amount is specified in øre (1 øre = NOK 0.01)

FIELD 8 –DATE
Numeric, 6 characters
The field contains the date the assignment was generated by Mastercard Payment Services
DDMMYY (day, month, year)

FIELD 9 – EARLIEST DATE
Numeric, 6 characters
The earliest Mastercard Payment Services processing date (DDMMYY) for transactions in the assignment

FIELD 10 – LAST NDATE
Numeric, 6 characters
Last Mastercard Payment Services processing date (DDMMYY) for transactions in the assignment

FIELD 11 – FILLER
Numeric, 21 characters
Pad with zeros

5.5 END RECORD FOR TRANSMISSION

FIELD	1	2	3	4	5	6	7	8	9
FIELD NAME	FORMAT CODE	SERVICE CODE	TRANS TYPE	RECORD TYPE	NO. OF TRANSA	NO. OF RECORDS	TOTAL AMOUNT	DATE	FILLER
POS.	1 – 2	3 -4	5 – 6	7 – 8	9 – 16	17 – 24	25 – 41	42 – 47	48 – 80

FIELD 1 – FORMAT CODE
Alphanumeric, 2 characters
Always = NY

FIELD 2 – SERVICE CODE
Numeric, 2 characters
Always = 00 (zero-zero)

FIELD 3 – TYPE OF TRANSMISSION
Numeric, 2 characters
Always = 00 (zero-zero)

FIELD 4 – RECORD TYPE
Numeric, 2 characters
Record end transmission = 89 (eight-nine)

FIELD 5 – NUMBER OF TRANSACTIONS
Numeric, 8 characters
The field shows the number of transactions in the transmission
(Amount posting 1 + amount posting 2 = one transaction)

FIELD 6 – NUMBER OF RECORDS
Numeric, 8 characters
The field shows the number of postings/records specified in the transmission including the start
record and the end record for assignments, and the start record and the end record for the
transmission

FIELD 7 – TOTAL AMOUNT
Numeric, 17 characters
This field must contain the total amount of all the transactions in the transmission, or the sum of all the end records for
assignments in the transmission
The amount is specified in øre (1 øre = NOK 0.01)

FIELD 8 –DATE
Numeric, 6 characters
This field contains the date the transmission was generated by Mastercard Payment Services
DDMMYY (day, month, year)

FIELD 9 – FILLER
Numeric, 33 characters
Pad with zeros

Approved, Cleared Transaction From Mastercard Payment Services

```
************************   TOP OF DATA   ********************************
NY000001000008080160130300000990000000000000000000000000000000000000000000000
NY040020000099999916013039999054321200000000000000000000000000000000000000000
NY04123000000001220197999906403310000000000001099460      20002920600600000000
NY0412310000001OLA NORMAN          A/S BEDRIFTEN      00000
NY04053000000022201970000000000000000000000000901650            000000
NY0405310000002OLA NORMAN          A/S BEDRIFTEN      00000
NY04013000000032201976666050211400000000001153860            000000
NY0401310000003OLE HANSEN          A/S BEDRIFTEN    00000
NY04033000000042201979999301514100000000002002850            000000
NY0403310000004OLE HANSEN          A/S BEDRIFTEN    00000
NY040088000000004000000100000000000515782022019722019722019700000000000000000000
NY000089000000004000000120000000000515782022019700000000000000000000000000000000
***************************** BOTTOM OF DATA ****************************
```
This is an Example Of A List/File Of Accounting Data

6. Organizing accounting data records

The first record is always the start record for the transmission, and it only occurs once per transmission.
Next comes the start record for the assignment, which is the first record per assignment in the transmission, and only occurs once
per assignment.
After that comes the transaction record. A direct remittance always consists of an amount posting 1 and an amount posting 2.
Each assignment in the transmission terminates with an end record for an assignment. The last record for the transmission is
always the end record in the transmission.

```
┌─────────────────────────────────────────────┐
│  ┌──────────────────────────────────────┐    │
│  │ START RECORD FOR TRANSMISSION        │    │
│  │ RECORD TYPE = 10                     │    │
│  └──────────────────────────────────────┘    │
│  ┌──────────────────────────────────────┐    │
│  │ START RECORD FOR ASSIGNMENT          │    │
│  │  RECORD TYPE = 20                    │    │
│  │  ┌──────────────────────────────┐    │    │
│  │  │ TRANSACTION  RECORDS         │    │    │
│  │  │ AMOUNT POSTING 1/            │    │    │
│  │  │ RECORD TYPE = 30          2) │ 3) │    │
│  │  │ AMOUNT POSTING 2/            │    │    │
│  │  │ RECORD TYPE = 31             │    │    │
│  │  │                              │    │    │
│  │  │ ONE OR MORE                  │    │    │
│  │  │ TRANSACTION RECORD(S)        │    │    │
│  │  │ ETC.                         │    │    │
│  │  └──────────────────────────────┘    │    │
│  │ END RECORD FOR ASSIGNMENT            │    │
│  │ RECORD TYPE = 88                     │    │
│  └──────────────────────────────────────┘    │
│  ┌──────────────────────────────────────┐    │
│  │ MORE ASSIGNMENTS                     │    │
│  │ ETC., IF ANY                         │    │
│  ├──────────────────────────────────────┤    │
│  │ END RECORD FOR TRANSMISSION          │    │
│  │ RECORD TYPE = 89                     │    │
│  └──────────────────────────────────────┘    │
│ 1)                                            │
└─────────────────────────────────────────────┘
```

1)   Transmission: A transmission can consist of one or more assignments, for one or more services, and from one or more agreements (contracts)

2)   Assignment: An assignment only contains transactions for a single service offered by Mastercard Payment Services, and to the same agreement (contract) /bank account

3)   Transaction A payment

7. Calculating control digits in modulus 10 and 11

Modulus 10

Modulus 10 – Example:

Field without control digit:	1	2	3	4	5	6	7	8
Weighting for check digit calculation:	1	2	1	2	1	2	1	2

Products:				1	4	3	8	5	12	7	16	
Numeric sum:				1	+4	+3	+8	+5	+1+2	+7	+1+6	=38
Control digit:			10 - 8 = 2									

Fields with control digits 1 2 3 4 5 6 7 8 2.
The digits in the field are multiplied by weightings 2 1 2 1, **calculating from the right to the left.**

     NOTE! According to this method, it is the numbers in the products that are added together, not the products themselves. Product 12 thus contributes 1+2 to the numeric sum. The single (last) digit in the numeric sum (in this case 8) is subtracted from 10, thus giving the control digit (in this case 2). If the single digit in the numeric sum is 0, the control digit is 0.

Modulus 11

Modulus 11 – Example:

Field without control digit	1	2	3	4	5	6	7	8	
Weighting for check digit calculation:	3	2	7	6	5	4	3	2	
Products:	3	+4	+21	+24	+25	+24	+21	+16	=138
Division:	138 ÷ 11 = 12		and a rest of 6						
Control digit:	11 − 6 = 5								

Fields with control digits: 1 2 3 4 5 6 7 8 5
The digits in the field are multiplied by weightings 2 3 4 5 6 7 2 3 etc,
calculated from the right to the left.

Divide the sum of the products (in this case 138) by 11. Subtract the remainder after division (in this case 6) from 11, and the result is the control digit (in this case 5). If the division produces no remainder (remainder = 0), the control digit is 0.
If the control digit is 10 (remainder = 1), the control digits must be replaced by - (the minus symbol).

8. Amendment log for this specification

Ver.	page	What is changed	Date	Sign.
2.0		New version	01.09.09	HHA
	6	New transaction type	20.06.12	INP
	8	New transaction type	20.06.12	INP
	22	New transaction type	20.06.12	INP
	23	New transaction type	20.06.12	INP
4.1		New version according to Norwegian edition	20.06.12	INP

Ver.	ITEM	What is changed	Date	Sign.
4.2		New version	nov 12	INP
	1	Recommended character set	nov 12	INP
	2.3	Trans.type 39 Visa – expired		INP
	5.3	Trans.type 39 Visa – expired		INP
	2.3	The sum cannot exceed NOK 99,999,999.99 (8 + 2 characters)	nov 12	Inp
	2.4	If the recipient has an agreement concerning compulsory KID, it must be the proper KID in the credit note	nov 12	INP
	2.4	Removed this line: **NOTE**! The credit note does not have to have a valid KID.	Oct. 12	inp
	2.6	Message specification may only be used on the transaction type 03 or 04.	nov 12	INP
4.3		New version	200313	Inp
	5.3	Amount Post 1 Giro money order changed to trans.type 05 (zero-five)	200313	Inp
	5.3	Amount Post 2 Giro money order changed to trans.type 05 (zero-five)	200313	Inp
4.4		Allocated new version number	April 2013	Inp
	2.3	Amount post 1 field 9 and amount post 2 field 3 – changed from alphanumeric to numeric	April 2013	Inp
	2.4	Field 6 - changed from alphanumeric to numeric	April 2013	Inp
	2.6	Added a tip for specification records (49 record)	April 2013	Inp
4.6	2.2, 2.5, 2.9	Added new text	March 2014	Wme
5.0		New version number	February 2017	wme
5.1.		New version, and new logo	August 2018	Wme
5.2		Not exict		
5.3		New version number to be synchronous with user guide	mai 2021	mhe
		Changes from Nets to Mastercard Payment Services	mai 2021	mhe
5.3	2	Removed description connected to several avtaleid'er. Only possible to use one avtaleid for each account	mai 2021	mhe
5.3	2.1	Changs text	mai 2021	mhe
5.3	2.4	Updated The transaction will be rejected if there are more than 999 sub-specifications.	mai 2021	mhe
5.3	2.6	Updated:The transaction will be rejected if more than 21 lines is used.	mai 2021	mhe
5.4		New version number, synchronous with the user manual	NOV 2021	Mhe
5.5		New version number, synchronous with the user manual	March 2023	Mhe
5.6		New version number, synchronous with the user manual	JULY 2024	Mhe