

User manual Payment by one-off mandate – Securities trading

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1 Payment by one-off mandate – Securities trading

Payment by one-off mandate is a service which gives the payee the option of giving their payment claims to the bank for debiting the payer's account and crediting the payee's account. The basis for debiting the payer's account is a written one-off mandate or framework mandate to debit the payer's account for a single charge. The service is offered to certain customer groups.

See also regulations prepared on Bits website, www.bits.no

1.1 Brief overview of service

Payment by one-off mandate is a service where the payee sends a file to Mastercard Payment Services with transactions for automatic debiting of the payer's account.

Before the payment can be processed, the payee must obtain a one-off mandate or framework mandate from the payer to be able to debit the payer's account for a single amount. The service can be used when the agreement between the payee and their bank has been registered.

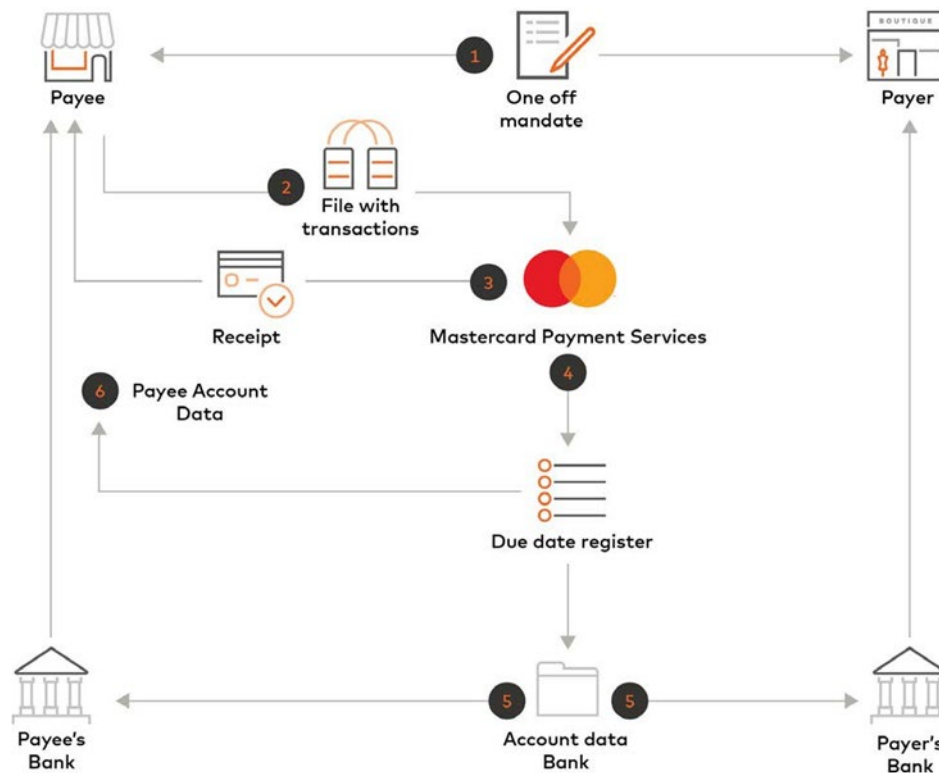
The agreement is between the payee and the bank and is sent to Mastercard Payment Services for registration. The payee is responsible for archiving and storing the one-off mandate or framework mandate which forms the basis for debiting the payer's account.

2 Definitions of important terms

Agreement ID	<ul style="list-style-type: none">• A unique ID for the payee's agreement in Mastercard Payment Services.• Several agreement IDs can be set up for the same task account.
Mastercard Payment Services date	<ul style="list-style-type: none">• Processing date in Mastercard Payment Services.
Mastercard Payment Services processing date	<ul style="list-style-type: none">• The date Mastercard Payment Services settles the transactions.
Payment date/due date	<ul style="list-style-type: none">• The date the payer's account will be debited. If the payment date/due date falls on a Saturday/Sunday/moveable public holiday, debiting will take place on the following working day.
Nets online	<ul style="list-style-type: none">• A portal used by banks.
One-off mandate/ framework mandate	<ul style="list-style-type: none">• A mandate for a single payment.
Customer unit ID/File/ data sender	<ul style="list-style-type: none">• Sender of data for one or more agreements. The data sender can be the agreement customer or another data centre.

Distributor ID	<ul style="list-style-type: none"> ID stated in the file name from a data sender. For example, files sent via the bank's corporate online banking.
Customer unit ID/list recipient	<ul style="list-style-type: none"> The recipient of listing material from Mastercard Payment Services. The list recipient can be the agreement customer or, for example, an accounts office.
Sub-task	<ul style="list-style-type: none"> Transactions in a task that have the same due date.
Internal reference	<ul style="list-style-type: none"> Payee's reference/ID of transaction/payer. If this field is completed, the own reference will appear in data from Mastercard Payment Services.
Format	<ul style="list-style-type: none"> Structure of the records.
Transmission	<ul style="list-style-type: none"> A data file that is sent to/from Mastercard Payment Services. A consignment opens with a start record for the consignment and finishes with an end record for the consignment.
Consignment no.	<ul style="list-style-type: none"> Unique numbering of consignments from/to data sender/recipient.
External reference	<ul style="list-style-type: none"> Payer's reference/ID of transaction/payee. If this field is completed, the external reference will appear on the account statement for the payer.
Customer ID	<ul style="list-style-type: none"> Business registration number or personal identification number (private customers).
Layout	<ul style="list-style-type: none"> The organisation of the fields in the record.
Order	<ul style="list-style-type: none"> Transactions belonging to the same agreement ID.
Order account	<ul style="list-style-type: none"> The account to be credited.
Task no.	<ul style="list-style-type: none"> Sequential unique numbering of assignments for each agreement ID. Entered by the person who creates the task, can be the agreement customer or the data sender.
Transaction	<ul style="list-style-type: none"> An individual entry item in a bank account.
Transaction number	<ul style="list-style-type: none"> Consecutive numbering of the transactions in the task. This is specified by the customer or the data sender.
Transaction type	<ul style="list-style-type: none"> Code indicating how Mastercard Payment Services processes the transactions.
Due date register	<ul style="list-style-type: none"> A register in Mastercard Payment Services where transactions remain until their due date.

2.1 Detailed description of the procedure



Main features of the system:

1. The payer approves the debit by signing the one-off mandate or framework mandate.
2. The payee sends a file with the transactions to Mastercard Payment Services. The file can contain transactions which are due within the next three months. The payee can change or delete individual transactions up until the due date.
3. Mastercard Payment Services checks the received file and makes available a receipt for input consignments to the data sender to their mailbox for those customers who use e-nett or, alternatively, by e-mail, depending on the agreement. The receipt for input tasks is sent to the registered list recipient on the agreement form.
4. The transactions are settled on the specified due date. The payer's account is debited on the due date and the payee's account is credited the same day.
5. Accounting data is sent to the banks/bank data centres to update the individual accounts. Total amounts for settled tasks appear on the payee's account statement.

The amount can appear on the payer's account statement with:

- Reference to the payee's agreement ID in Mastercard Payment Services.
 - Fixed text as specified in the agreement.
 - External reference in the single transaction.
6. The payee can choose to receive accounting data for updating the ledger system.
 - approved/rejected transactions.

3 Agreement on use

3.1 Payee/payee's bank

When using Payment by one-off mandate – securities trading, an agreement must be set up between the payee and the bank.

The contractual relationship is between the bank payee. The bank ensures that the payee receives a copy of the signed agreement. In order to use services, Mastercard Payment Services must receive details of the payee's task account, name and other relevant information that allows the payee to begin using the service.

The bank itself can register the details in Nets Online under product information in the bank customer register or the Agreements menu.

When the bank itself creates an agreement in Nets Online, the registration form should not be sent to Mastercard Payment Services.

Alternatively, Mastercard Payment Services can register the agreement. The bank then sends the registration form to Mastercard Payment Services as a pdf to support.norway@mastercard.com

Once the agreement is created, information will be sent to the email addresses provided, stating that the service is ready for use. If tests need to be run on the service, these must be performed before the agreement is created.

If the data sender, data recipient or list recipient is not already registered in Mastercard Payment Services and is not the agreement customer (e.g. an accounting firm), a communication agreement must be set up with this information.

If communication is to be set up for the agreement form to be sent to Mastercard Payment Services, a communication agreement must be sent.

The communication agreement is available in Nets Online for bank employees or can be downloaded from www.mastercardpaymentservices.com/norway/Inn-og-utbetalinger the agreement is sent to Mastercard Payment Services to prepare the communication settings.

Agreements sent to Mastercard Payment Services for registration must be signed by the bank.

Questions can be sent to Mastercard Payment Services via Customer Service by calling +47 915 04949 or sending email to support.norway@mastercard.com

3.2 Payee/payer

The payee must obtain written permission (one-off mandate/framework mandate) from the payer to charge the payer's account. The one-off mandate can only apply to one single debit.

The one-off mandate/framework mandate cannot exceed the maximum amount agreed between the bank and the payee. The one-off mandate/framework mandate cannot exceed the amount agreed with the payer either.

It is not possible to charge more than 5 million per transaction in accordance with the regulations

If the transaction is for a larger amount than agreed with the bank, the transaction will be rejected and documented in receipt list L00202.

The payee must check the payer's identity against the submitted means of identification.

3.3 Terminating the agreement/changing the payee's bank account

Termination of or changes to the agreement must be notified in writing to the payee's bank.

A new agreement must be created when a bank account is changed. The old agreement ID can be kept if any transactions on the waiting register are not affected, but transferred to the new account.

When changing bank account, the old account number must be stated on the new agreement.

Switching banks can also lead to the customer changing File sender/Data sender; this must be specified in the agreement form under: DistributørID.

If the distributor ID is specified/recorded wrongly in the agreement, this will result in a consignment being rejected when imported.

3.4 Text on payer account statement

It is possible to transfer a text to the payer's account statement, which identifies the transaction/payee.

Fixed text: The payee can enter a fixed text (max. 30 characters) in the agreement, which will be transferred onto the payer's account statement. If this field is not completed, the agreement name will be used.

Variable text: The payee enters a variable text for the payer's account statement using the external reference field in the transaction record. (Max. 25 characters.) The external reference will overwrite fixed text, and if the external reference is used, the text must be informative for the payer.

4 Description of one-off mandate and framework mandate

A prerequisite for using the service is a written one-off mandate or framework mandate from the payer to the payee. The one-off mandate/framework mandate gives the payee the right to debit a specified account once for the given amount.

By using a framework mandate, the payer gives the payee a verbal payment task (one-off mandate). The payee makes a sound recording of the verbal payment task.

The one-off mandate/framework mandate cannot exceed the maximum payment amount for each transaction agreed between the bank and the payee. The maximum amount is stated in the agreement.

The one-off mandate/framework mandate is a valid basis for debiting the payer's account up to seven working days after the mandate has been given. If the payment is to take place in the future, the mandate is valid for up to seven working days from the date the payment should be made according to the mandate.

One-off mandate/framework mandate must contain the following information:

- Payer's and payee's name, address and account number.
- The payee's business registration number.
- The reason for the payment.
- The highest amount that can be debited.
- Date of payment (does not apply to the framework mandate).

If a time/date for payment is not specified, the payee can request that the payment takes place as soon as possible. In this case, the payee specifies the due date of the transaction.

Conditions for payment by one-off mandate/framework mandate

- The one-off mandate/framework mandate must be dated and signed or confirmed by the payer in another satisfactory manner.
- The payee ensures that the payer receives the one-off mandate/framework mandate duly completed.
- The payer adds their account number, the amount to be debited and, alternatively, which date the amount is to be debited.
- The one-off mandate/framework mandate is signed by the payer and returned to the payee. The payer may make a copy of the mandate.
- The payee must keep the one-off mandate/framework mandate so that it can be submitted to the bank in the original up to three years after the payment is made.
- Framework mandate – The payee makes a sound recording of the verbal payment task.
- The payee creates a file with payments and sends the file to the bank/Mastercard Payment Services.

4.1 Examples of a one-off mandate and a framework mandate

A standard one-off mandate has been developed for use by payees. Payees can create their own non-recurrent mandates, but it is a requirement to include all content shown in the example below.

The text is part of the conditions for using the service and cannot be changed.

One-off mandate – First page of form:

Payer's name, address	Payee's name, address and Business registration number
Payer's account number	Payee's account number
The highest amount that can be debited	Date of payment _____
NOK _____	If a date is not specified, the payee can request that the payment takes place as soon as possible.
The payment is for _____	
The undersigned account holder/payer hereby gives the payee mandate to – through the payee's bank – charge the above account with the specified amount for transfer to the payee's account. The mandate applies only to a single payment.	
The undersigned payer also gives the payee mandate to obtain information from my bank on whether I have the right of disposal for the specified account and to obtain confirmation that there are sufficient funds in the account.	
This one-off mandate is valid for up to seven working days after the mandate is issued. If the payment is to take place in the future, the mandate is valid for up to seven working days from the date the payment should be made according to the mandate.	

Conditions of the one-off mandate – see next page:

One-off mandate – Reverse of form:

Conditions for Payment by one-off mandate – securities trading

Payment by one-off mandate is a banking service on which banks in Norway cooperate. In the relationship between the payer and the payer's bank, the following standard conditions apply:

1. The service Payment by one-off mandate – securities trading is supplemented by the account agreement the payer and the payer's bank, see special account agreement part C, General terms and conditions for deposits and payment tasks.
2. Costs of using Payment by one-off mandate – securities trading are specified in the bank's current price list, account information and/or information provided in another way. The bank will debit the account specified for accrued costs.
3. The one-off mandate is signed by the payer and submitted to the payee. The payee submits the payment task to their bank, which in turn can debit the payer's bank.
4. If the one-off mandate is cancelled, the payer must first take up the matter with the payee. According to the Norwegian Financial Contracts Act (finansavtaleloven), the payer's bank must assist if the payer cancels a payment task that has not been implemented. Such cancellation can be considered as a breach of the agreement between the payer and payee.
5. The payer cannot enter a larger amount on the one-off mandate than is available in their account at the time of payment. The payer's bank will normally check that funds are available prior to payment. The payer shall immediately cover payments over the available amount.
6. The payer's account will be debited on the specified payment date. If the payment date is not specified in the one-off mandate, the account will be debited as soon as possible after the payee has submitted the task to their bank. However, the payment will not be made after the validity period of the one-off mandate specified earlier. The payment is normally credited to the payee's account one to three working days after the specified payment date/submission date.
7. If the payer's account is unlawfully debited on the basis of a one-off mandate, the payer's right to a refund of the payment amount is regulated by the account agreement and the Norwegian Financial Contracts Act.

Place, date:

Account holder's/payer's signature:

Framework mandate – First page of form:

<p>Payer's name, address</p> <p>Payer's account number</p>	<p>Payee's name, address and Business registration number</p> <p>Payee's account number</p>
<p>The highest amount that can be debited</p> <p>NOK _____</p> <p>The payment is for _____</p>	
<p>The undersigned account holder/payer hereby gives the payee a framework mandate to – through the payee's bank – charge the above account on the basis of a verbal payment task (one-off mandate) within the specified amount for transfer to the payee's account. The payee will make a sound recording of the verbal payment task.</p>	
<p>The undersigned payer also gives the payee mandate to obtain information from my bank on whether I have the right of disposal for the specified account and to obtain confirmation that there are sufficient funds in the account.</p>	

Conditions of the framework mandate – see next page:

Framework mandate – Reverse of form:

Conditions for Payment by one-off mandate – securities trading

Payment by one-off mandate is a banking service on which banks in Norway cooperate. In the relationship between the payer and the payer's bank, the following standard conditions apply:

1. The service Payment by one-off mandate – securities trading is supplemented by the account agreement the payer and the payer's bank, see special account agreement part C, General terms and conditions for deposits and payment transactions.
2. Costs of using Payment by one-off mandate – securities trading are specified in the bank's current price list, account information and/or information provided in another way. The bank will debit the account specified for accrued costs.
3. On the basis of the framework mandate, the payer can give the payee a verbal payment task (one-off mandate) to charge the above-mentioned account. The payee will make a sound recording of the verbal payment task. The sound recording together with the framework mandate are documentation of the payment task. The payee submits the payment task to their bank, which in turn can charge the payer's bank.
4. If a payment task is cancelled, the payer must first take up the matter with the payee. According to the Norwegian Financial Contracts Act (finansavtaleloven), the payer's bank must assist if the payer cancels a payment mandate that has not been implemented. Such cancellation can be considered as a breach of the agreement between the payer and payee.
5. The payer cannot enter a larger amount on the one-off mandate than is available in their account at the time of payment. The payer's bank will normally check that funds are available prior to payment. The payer shall immediately cover payments over the available amount.
6. The payer's account will be debited on the specified payment date. If the payment date is not specified in the one-off mandate, the account will be debited as soon as possible after the payee has submitted the mandate to their bank. However, the payment will not be made after the validity period of the one-off mandate specified earlier. The payment is normally credited to the payee's account one to three working days after the specified payment date/ submission date.
7. If the payer's account is unlawfully debited on the basis of a one-off mandate, the payer's right to a refund of the payment amount is regulated by the account agreement and the Norwegian Financial Contracts Act.
8. The payer can cancel the framework mandate at any time. Verbal payment tasks that are specified before this date will be implemented unless they are cancelled according to the rules in point 4 above.

Place, date:

Account holder's/payer's signature

4.2 Corrections/cancellations

If the payer asks the payee to change or cancel a specific one-off mandate, the payee must comply, for example by not submitting the payment task to the bank/Mastercard Payment Services. If the file with the payment claim has already been sent to the bank/Mastercard Payment Services but has not been settled, Mastercard Payment Services can delete single transactions. Correction forms have been created, which can be used to delete or change single transactions.

It is also possible to change/delete the whole task in the file if it has not been settled. A whole task consists of several transactions with the same due date.

To change/delete a submitted task that has not been settled, the payee must contact:

The following changes can be made to an individual transaction:

- Reduction of an amount
- Deletion of a transaction
- Change of own reference
- Change of external reference
- Change of due date (only in the future)

Send the completed correction form to:

Customer Service by e-mail to: support.norway@mastercard.com

Changes cannot be made that deviate from the one-off mandate originally given by the payer. The correction form must be submitted to Mastercard Payment Services by 2.30 pm on the day prior to the due date at the latest.

You can find the correction agreement at our website:

www.mastercardpaymentservices.com/norway/Inn-og-utbetalinger

5 When the transaction is settled

Transaction can be sent with due date three month ahead.

Transactions are settled in Mastercard Payment Services on the specified due date. Normally the payer will be charged on the specified due date and the payee will be credited on the same day.

If the specified due date is not a working day, the transactions will be settled on the next working day.

Transactions where the specified due date is already in the past, are settled upon receipt in Mastercard Payment Services. The transactions will not be backdated.

See operating Schedule: www.mastercardpaymentservices.com/norway/Inn-og-utbetalinger

5.1 Checking available funds

Prior to settling transactions, the payer's bank has the right to check whether there are sufficient funds in the payer's bank account, or whether there are other reasons why the payment cannot be made. The payer's bank and Mastercard Payment Services do not take responsibility for prioritising payments.

The transaction is sent for coverage control to the received settlement according to the operating pattern and will be rejected if coverage is missing or for other reasons in the payer's bank. Rejected transactions will not be sent to the next settlement.

5.2 Accounting data to the payee from Mastercard Payment Services

Customer accounting data is provided in BBS format and applies to the following services: OCR giro, direct remittance, Autogiro and payment with non-recurrent authorisation – securities transactions.

If there is an agreement in place for using all the services provided in BBS format, accounting data will be sent collectively in a single file relating to the agreed period allocation.

Accounting data for customers includes the status after settlement for both approved and rejected transactions, but depends on the functionality and operating pattern of the individual service.

For example, Autogiro only provides authorisations once per day, but it is possible to choose the settlement run to which data should be delivered.

Bank customers choose the delivery time for their agreement/account.

The times for accessing/transferring files will be by:

- 08:00 for morning settlement
- 12:30 for intermediate settlement 2
- 15:00 for intermediate settlement 3
- 17:30 for final settlement

If there is an Egiro agreement in place or Payment total in the same task account as the Autogiro, the account data for the settled transactions will be provided under Egiro or Payment total.

If an additional option has been selected to receive settled transactions under the Autogiro agreement, these may be deleted if the account holder does not want to receive settled transactions in Autogiro (BBS format) in addition to Egiro or Payment total.

Mastercard Payment Services keeps data backups for 90 banking days.

Mastercard Payment Services is able to offer the following period allocation:

- Daily.
- Weekly, 1–3 times per week. Any weekdays.
- Monthly, 1–3 times per month. Any days.

A maximum of three combinations of period allocations per agreement is possible (e.g. three times per month or three times per week). Payees who use several different payment services can receive data from Mastercard Payment Services in the same dispatch. See the User Manual of the service in question.

Example of payment by one-off mandate – securities trading:

- A securities trading transaction which is sent in by the 10.45 am deadline and approved in the available funds check by 1.00 pm will be settled and reported in the intermediate settlement 3 and sent in accounting data by 3.00 pm.

If there are insufficient funds in the payer's account to cover the payment sum, the transaction will be rejected and reported in the intermediate settlement 3.

Rejected and settled transactions can be delivered for morning and/or intermediate settlement 2 and/or intermediate settlement 3 and/or final settlement, depending on when the customer sent the file and when the individual payment is approved by the available funds check.

Change of agreement

When the bank customer wishes to change the time of delivery of accounting data, confirmation can be e-mailed to Mastercard Payment Services Customer services at: support.norway@mastercard.com. The e-mail must include the company's business registration number, customer unit ID and account number.

Technical arrangements between the bank customer/bank and Mastercard Payment Services are taken care of by the Mastercard Payment Services Test Implementation when the individual agreement is received.

Reconciliation checks

The payee is responsible for ensuring that appropriate internal checks are made so that any improper processing of consignments, tasks or individual transactions can be detected immediately.

Mastercard Payment Services recommends that the payee has a ledger system, which is set up by the software provider/data centre, for automatic updating of individual transactions. As a basis for automatic updating of the ledger, Mastercard Payment Services provides data which specifies all approved, settled transactions.

6 Start-up procedure

The agreement for Payment by one-off mandate between the bank and the payee must be signed and registered before the service can be used. Prior to starting up the service, a production test must be conducted and approved by Mastercard Payment Services. In those cases where the payee uses an approved accounting firm that already uses the service, it is not necessary to test.

6.1 Arrangements by the payee

Before the service can be used, the payee must check if the accounting system is or can be arranged so that Payment by one-off mandate can be used. The payee must contact their software supplier to clarify whether the function is set up, or the payee can alternatively set up the function in their own systems.

In order to send/retrieve consignments for the service, the payee must have a data communications solution. If the payee does not have such a communications solution established, a communications solution must be clarified and tested before the service is used.

6.2 Test

Below there is a point by point description of how testing is performed in Mastercard Payment Services.

If you have any questions, please contact Customer by e-mail: support.norway@mastercard.com or phone 915 04949

- Mastercard Payment Services Customer services clarifies the manner in which the test file is to be sent.
- Files with transaction tests are sent to Mastercard Payment Services.
- Test files from Mastercard Payment Services are delivered in accordance with the Agreement, where this is desired.

Once testing is complete, Mastercard Payment Services will contact the customer with notification of the results of the test. If necessary, a further test will be agreed.

6.3 Communications solution

The payee may use a variety of channels to send the transmission to Mastercard Payment Services. For example, this may be done through the bank's channel, directly to Mastercard Payment Services, or via another data centre.

The payee can also fetch files directly from Mastercard Payment Services or through the bank's channel.

Payees who use proprietary software can themselves develop the systems they need to use Autogiro. If the payee uses a software supplier/data centre, a check should be made to ensure that the service is supported in the software package.

To be able to send/retrieve transmissions for the service, the payee must have a communications solution. If the payee does not have such a data communication solution, one must be in place. Contact the bank or Mastercard Payment Services for more details.

Mastercard Payment Services via Customer Service by phone on +47 915 04949 or send an email to support.norway@mastercard.com

7 Examples of receipt lists

Payment by one-off mandate produces the following lists:

L200: Receipt list for sent file consignments.

The receipt will be produced in cases where the consignment file is not in BBS format, and in cases of blank consignment files or invalid data senders. The receipt will be available in e-nett immediately.

L226: Receipt for input consignments.

Documents all approved and rejected consignments. This receipt will be available in e-nett immediately after the consignment has been sent to Mastercard Payment Services. The data sender can download the receipt and must check whether the consignment has been approved or rejected. Alternatively, the receipt can be sent by e-mail to the data sender or the agreement customer.

The following lists are sent to registered list recipients. The lists can be sent by e-mail or post, as agreed.

L 00202: Receipt rejected tasks/transactions – Securities trading

L00202 is sent out by e-mail every hour during the period 8.00 am until 5.00 pm.

L 01102: Receipt settled and deviating tasks – Securities trading

Documents settled tasks, approved tasks and specification of rejected transactions, transactions for repeat payments and rejected as of date.

L 01103: Receipt changes to transactions and tasks – Securities trading

Documents corrections to tasks, sub-tasks and transactions carried out on the pending register.

200- Receipt list rejected consignment files	
1) Data sender	012345
2) Import date	20090428
3) Status after importing	REJECTED
4) Error messages	Empty consignment file:

- | | |
|--|--------------------|
| 1. File/data sender | 3. Status REJECTED |
| 2. Mastercard Payment Services own import date | 3. Error message |

L226 – Receipt list imported consignments	
1) Data sender	012345
Name	Data centre
Address	
Town	0007 OSLO

2) Data sender specified in consignment	00987654
Name	AS Company
Address	
Town	N-3211 SANDEFJORD

3) Transmission number	2804076
Import date	5) 28.04.2009

4) Status after import	APPROVED
------------------------	----------

	Number of transactions	Amount
Specified	3019	6) 11482612.77
Imported	3019	11482612.77
Difference	0	0.00

Direct remittance task:	
Number of tasks registered	0
Number of tasks sent for processing	0
Number of tasks rejected	0

AvtaleGiro:	
Number of tasks registered	0
Number of tasks sent for processing	0
Number of tasks rejected	0

Autogiro:	
Number of tasks registered	0
Number of tasks sent for processing	0
Number of tasks rejected	0

7) Securities trading:	
Number of tasks registered	3
Number of tasks sent for processing	2
Number of tasks rejected	1

Other tasks:	
Number of tasks rejected	0

8) Error messages	
Distribution agreement for Payment by one-off mandate – securities transaction task with agreement ID 123456789 is missing: Task 2804005	

Mastercard Payment Services will check the transmissions when they are imported. If errors/defects are detected in a consignment, this can cause the entire consignment to be completely rejected. One or more orders in a transmission can also be rejected.

In the example above, the order account is sent from a different distributor to the one registered in the agreement.

The number of orders sent for processing is not checked in its entirety and may be rejected when all the content is validated. Rejected tasks are documented in receipt list L00202

Data senders/customers who receive this receipt after the file has been sent must check whether the transmission has been approved or rejected. If the transmission has been rejected, the reason must be documented, and the file re-sent. If you have any questions, please contact Customer Services by e-mail: support.norway@mastercard.com or by telephone +47 915 04949

Explanation:

1. File/data sender
2. Data sender specified in the 10 record (consignment start record)
3. Consignment no. specified by data sender
4. Date input
5. Status indicating whether the transmission has been approved or rejected
6. Total numbers of those approved/rejected in the consignment and, where applicable, the difference
7. Service and number of orders in the transmission
8. Any error messages

L 00202 – Receipt for rejected transactions/tasks – Securities trading

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MASTERCARD PAYMENT SERVICES
KUNDEID/CORNR : 00390224978 NAVN: BEDRIFTER AS
AVTALEID: 444444444 NAVN: Vpb Avtale 1
DATAAVSENDER: 00164232 FORSENDELSES NR: 2081702 OPPDRAGSPRINTO: 6001.00.00001
OPDRAGSNR: 0312001 OPPDRAGSTYPE: ENGANGSFULLM -VFM
STATUS ETTER INNKLESING: G O D K J E M T

STATUS RAD FRA FORSENDELSESFIL FELTIDETIDER
AVVIST NT020230000000203121482000000007001000000000000000 000000 Belep er for stott
AVVIST NT02023100000002Be1opmangl 000000
    
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Mastercard Payment Services will check the assignments before input. If errors / faults in one or more problems in the transmission, this means that the function (s) are rejected.

Tasks that are found to be entirely correct will not be reported on L00202..

Description

1. Date for input of the tasks.
2. Customer ID/CVR no.
- Unique customer ID.
3. Agreement ID
- Unique term for identifying the agreement.
4. Sender of the data.
5. Task account. The bank account the agreement applies to, i.e. the account that is credited.
6. Task number. Unique identification of the task is provided by the data sender.
7. The task type is indicated for One-off mandate – securities trading.
8. Tasks with the status APPROVED are input into Mastercard Payment Services, but document rejected transactions or other error messages in the task. Rejected transactions appear with REJECTED and other error messages appear with INFO, which signifies errors as per the system specification. Tasks with the status REJECTED are stopped in the import check. Rejected assignments must be resubmitted
9. A new task number is allocated by Mastercard Payment Services. This must be unique within 12 mths. + 1 day.
10. Rejected individual transactions in the task.
11. Transactions that appear with INFO have not been rejected but this is for information.

List 1102 – Receipt settled and deviating tasks – Securities trading

MASTERCARD PAYMENT SERVICES		KVITTERING AVREGNEDE OG AVVIKENEDE OPDRAG - VERDIPAPIREANDEL		OPPGJØRSDATO: 03.12.2014	
MINDREID/ORDNR : 00087654321	KRavn: Ansvarlig Selskap AMS	OPDRAGSTYPE: VERDIPAPIREANDEL			
AVTALID: 123456789	KRavn: Avtale nr 123	OPDRAGSKONTO: 5020.80.12345			
OPDRAGSNUMMER: 0812001	OPDRAGSDATO: 12.10.2013	ANTALL	BELØP	REF TIL KONTOUTSKRIFT	
		3	222.333,00		
TOTALSUM AVREGNET BELØPPORRAG:			222,00	0000000001	
AVVIKTE TRANSAKSJONER					
OPDRAGNR/KTO.NR	KONTAKTNR	BELØP	REASONS / FRIKORREKSJON	FRIKORREKSJON	
82000123451	Cia Nordn	222.222,00		Avvik i betalings bank	
82000123451	Cia Nordn	111,00		Avvik i betalings bank	
ANTALL AVVIKTE TRANSAKSJONER:		3			
SUM BELØP AVVIKTE TRANSAKSJONER:		222.333,00			
TOTALSUM AVREGNET OPDRAG:			222,00		
TOTALSUM AVREGNET OPDRAGSKONTO:			222,00		

Mastercard Payment Services sends the transactions for an available funds check on the due date. The transactions that are rejected are specified in this list.

Description

1. Date for settlement of the transactions.
2. Payer's account, which is specified in the transaction.
3. Name of payer in abbreviated form.
4. The individual transaction's amount that is rejected by the bank.
5. Payee's identification of transaction/payer. The internal reference field is optional.
6. Payer's identification of transaction/payee. The external reference field is optional.
7. Specification of the reason for rejection (described under recommended processing of receipt list).
8. The total of all transactions with the same due date in a task, minus any rejected transactions. This amount will be credited to the account and appear with a reference to the account statement.
9. The total of all sub-tasks from the same task that are settled on the date. This field will only be different from field 10 if the due date is in the past.
10. Number of settled transactions.

List L01103 – Receipt changes in transactions and tasks – Securities trading

MASTERCARD PAYMENT SERVICES		KVITTERINGS ENDRINGER PÅ TRANSAKSJONER OG OPPDRAG - VERDIPAPIERHANDEL			ENDRINGSDATO: 03.12.2014
KUNDEID/UNIK: 0000/014321	SWAN: Ansvarlig selskap ASU				
AVTALEID: 123456789	SWAN: Avtale nr 123				OPPDRAKSKONTO: 5000.10.12345
Oppdrag					
Oppdragsnummer	Forfalldato	Totalbeløp	Antall transaksjoner	Melding	
0001124	20.10.2015	15,00	2	Forfalldato endret fra 12.10.15	
Transaksjoner					
Oppdragsnummer	Transaksjonsnummer	Forfalldato	Beløp	Kontonr/kodnr	Melding
0001123	0000001	12.10.2015	4,00	82000123456	beløp endret fra 11,00
0001122	0000002	13.10.2015	11,00	82000123456	Forfalldato endret fra 12.10.15

The payee can make corrections/deletions in unsettled transactions that are on the due date register in Mastercard Payment Services. A task that has not been settled may be changed or deleted. Corrections performed are specified on the list.

Description

1. Date for performing corrections.
2. Change to individual transactions. Original (old) and changed (new) data is specified here.
3. Unique numbering of tasks for each Agreement ID.
4. The date the payer will be charged.
5. The payer's account number.
6. Sequential numbering of transactions in the task.
7. The individual transaction's amount.

In list L01103, changes to individual transactions relating to the due date and amount are also stated.

Recommended processing of receipt lists for customers:

It is recommended checking the following points when receiving receipt lists.

L200 – Receipt imported consignment file shows reason why the consignment file is rejected.

Invalid file/data sender

The consignment file is not in BBS format

Empty transmission file

L226 – Receipt list for imported consignment shows the status OK or rejected.

The recipient of the receipt must check the status after input and whether the consignment and the approved amount agree with the submitted data.

All the orders in the transmission have been sent for processing.

If you have any questions about the consignment, please contact Mastercard Payment Services Customer services group by e-mail: support.norway@mastercard.com or by telephone +47 915 04949

L00202 – Receipt rejected tasks/transactions

This receipt list will be produced ONLY in the event of a discrepancy. The receipt documents rejected orders and transactions. The receipt will also report any transactions carried out again or other information on errors that did not lead to rejection.

L00202 is sent out by e-mail every hour during the period 8.00 am until 5.00 pm.

The status after input must be checked by the customer, who must try to send the transactions again.

L01102 Receipt settled and deviating tasks – Securities trading

Documents all settled and approved tasks, and specification of rejected transactions as of date.

L01103 – Receipt changes in transactions and tasks – Securities trading

This is a list of information showing the number of corrected tasks, sub-tasks and transactions.

Check whether the list matches the copy of submitted corrections.

8 Operational procedure

8.1 Submission deadlines

- Data received before 09:45 will be settled in intermediate settlement no. 2.
- Data received before 10:45 will be settled in intermediate settlement no. 3.
- Data received before 13:45 will be settled in intermediate settlement no. 2.
- Data received before 23:30 will be settled in the next morning's clearing.

Files and tasks received must be approved at import and not stopped due to errors.

Operating patterns available at:

www.mastercardpaymentservices.com/norway/Inn-og-utbetalinger

8.2 Check on receipt for file consignments

The system verifies that the file/data sender (distributor ID) is registered in Mastercard Payment Services and is authorised to send data for the specified agreement customers/task accounts.

If the data sender specifies or registers incorrect information, the transmission/task will be rejected when received.

If the agreement customer/agreement account changes the file sender/data sender, Mastercard Payment Services be notified of this in writing by customer services. The bank can also amend the file sender/data sender in Nets Online in the bank customer register. If the customer is to have new communication, any amendments made in Nets Online in the bank customer register must be sent to Mastercard Payment Services as an order.

All file transmissions to Mastercard Payment Services are checked before import. Errors in the file transmission will be stopped before being imported.

Mastercard Payment Services can be contacted in the event of any queries.

Mastercard Payment Services via Customer Service by phone on +47 915 04949 or send an email to support.norway@mastercard.com

All file transmissions to Mastercard Payment Services are checked before import. Errors in the file transmission will be stopped before being imported.

There are various possible reasons for this:

The transmission file is not in BBS format

Empty transmission file

Error messages will be documented on receipt list L00200 which is posted on e-nett.

8.3 Checking consignments received in Mastercard Payment Services

Consignments that are received in Mastercard Payment Services will be checked both at consignment and task level, prior to processing.

Consignments received in Mastercard Payment Services will be checked at task level before processing.

The system performs duplicate and rejection checks on orders in a transmission if it has been previously processed. This also applies when orders in a transmission have been rejected once and then submitted again. In this case, the system will check that the order in the transmission was rejected, so that it will be approved during the next check. The check is performed on the entire transmission for all orders dating back 12 months + 1 day.

After the consignment has been checked, receipt L226 is produced. L226 is placed on e-nett or sent by e-mail. The recipient of the receipt list must check whether the transmission has been approved or rejected, and whether all the orders have been sent for processing. Customers that use the bank's corporate online banking will not be able to retrieve the receipt via the banking system and will receive the receipt via e-mail. The customer must specify the correct data sender in the start record in order to receive the receipt by e-mail.

The following are checked at consignment level:

The file/data sender can send files on behalf of the customer (task order)

The transmission has not already been imported

Mastercard Payment Services is the recipient

The start/end record for the transmission is correct

The start/end record for the order is correct

The correct amount is specified in the transmission

The agreement has been registered properly

The transmission contains the correct number of transactions

The consignment contains valid tasks

The following are checked at task level:

There is a valid agreement for the service.

The order has been imported and processed earlier. The order number and total amount are checked.

The start/end record for the order is available and correct.

The transactions in the order are valid.

9 Change log

Vers.	Section	Description of change	Date	Sign
3		Updated new version	15-Nov	wme
3.1		Deleted correction agreement and new logo	Okt 18	Wme
3.2		Has not exist		
3.3		New version	Juni 2021	mhe
		Changes name from Nets to Mastercard Payment Services	Juni 2021	mhe
		General review, changed name from Nets to Mastercard Payment Services, updated new contact points and new websites.	Juni 2021	mhe
			Juni 2021	mhe
	1	Changes to Bits and new website www.bits.no	Juni 2021	mhe
	2.1	Updated new fil flow with description	Juni 2021	mhe
	3.1	Updated description ang changes contact information	Juni 2021	mhe
	3.2	Information that there is only possible to Charge max 5. Millioner NOK for each transaction	Juni 2021	mhe
	5	Added information about 3 months due date Removed information about submission deadlines refers to operating patterns on the website	Juni 2021	mhe
	5.2	Updated with new description	Juni 2021	mhe
	6.1	Removed contact information Tlf: 22 89 89 89 mellom kl 08:00 – 15:45. Utenom kontortid på tlf: 22 89 82 13 eller tlf: 22 89 82 10.	Juni 2021	mhe
	6.3	Communication solution: updated the whole point	Juni 2021	mhe
	6.4	Removed the description	Juni 2021	mhe
	7	Updated the description	Juni 2021	mhe
	8.1	Updated the description	Juni 2021	mhe
	8.2	Updated with new information	Juni 2021	mhe
3.4		New version	NOV 2021	mhe
3.4		Updated new emails	NOV 2021	Mhe

3.5		Updated new emails to Customer Services	Mars 2023	Mhe
	8.1	Submission deadlines: Changes deadlines to morning settlement	Mars 2023	Mhe



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