



# Direct remittance Systemspecification

VERSION 5.5  
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## Contents

1. Structured Inputs.....	3
2. Record types, record layout and filling in information .....	3
2.1 START RECORD FOR TRANSMISSION .....	3
2.2 START RECORD FOR ASSIGNMENT.....	4
2.3 TRANSACTION RECORDS .....	5
2.4 SUB-SPECIFICATIONS FOR LUMP-SUM INVOICES AND CREDIT NOTES.....	8
2.5 NAME/ADDRESS RECORD .....	9
2.6 SPECIFICATION RECORD.....	11
2.7 END RECORD FOR ASSIGNMENT.....	12
2.8 END RECORD FOR THE TRANSMISSION.....	14
3. Organising records for input data .....	15
4. Adjustment and blanking of fields.....	17
5. Record types, record layout and filling in information.....	17
5.1 START RECORD FOR TRANSMISSION.....	17
5.2 START RECORD FOR ASSIGNMENT.....	18
5.3 TRANSACTION RECORDS .....	19
5.4 END RECORD FOR ASSIGNMENT.....	21
5.5 END RECORD FOR TRANSMISSION.....	22
6. Organizing accounting data records.....	23
7. Calculating control digits in modulus 10 and 11 .....	24
8. Amendment log for this specification.....	26



# 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 (amount 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





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	ASSIG N 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**

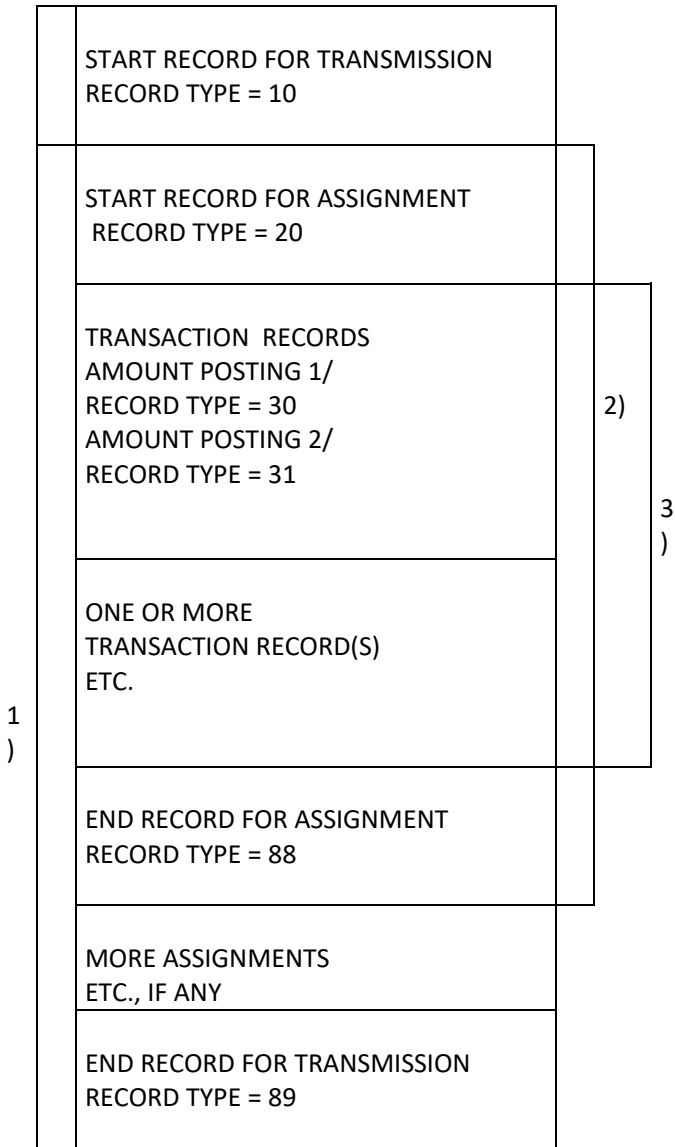
Numeric, 8 characters

The field shows the number of transactions in the transmission

(Amount posting 1 + amount posting 2 = one transaction)







- 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:	$138 \div 11 = 12$ 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: <b>NOTE!</b> 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 exist		
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



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