

User Manual for Direct Remittance

VERSION 5.5

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1 Introducing Direct Remittance

1.1 Brief overview of the service

Direct remittance is an electronic payment service. When the company registers incoming invoices and makes salary payments, the payment transactions are sent to Mastercard Payment Services in a file. Payment transactions can be sent for various transaction types. The file can be sent directly to Mastercard Payment Services, via another data centre or via the bank. Upon receipt at Mastercard Payment Services, the payment transactions will be placed on a register of due payments until the payment date, which can be a maximum of 12 months in advance. If required, a summary of settled transactions may be sent to the company as accounting data so that the subsidiary ledger can be updated automatically. Companies that submit files in Telepay or ISO format will receive settlement refunds in a file.

The strength of Direct remittance is the ability to receive assignments from several banks in one file, which means that the Payer does not have to send assignment files to several banks. Mastercard Payment Services has a set of rules connected to each bank and Direct remittance will based on these rules know how to handle the assignments according to the specific requirements each bank has.

Before the service can be used, an agreement must be set up between the company and the bank.

1.2 AML control

As a result of the Anti-Money Laundering Act §13 in 2018, based on the EU's 4th Directive, banks in Norway have reviewed the consequences of the legal requirement in relation to the security level of file-based payment services. The legal requirement means that the bank must now to a greater extent have knowledge of which individual is acting on behalf of the Company and who initiates a payment from the account through file submission.

As a result, Mastercard Payment Services has further developed Direct Remittance to support AML requirements imposed on banks. As there is no common standard in the market for how and when this legal requirement is to be complied with, Mastercard Payment Services will support 3 different solutions in the Direct Remittance solution. Please contact your bank for information about which solution your bank offers.

Solution 1: Direct remittance (without AML control)

Direct Remittance without AML control is the solution that Mastercard Payment Services has provided for several years and which will still be possible to use for those banks that are not ready to check the Payer's Pay-out right. This means that the Direct Remittance solution used today still can be used if your bank still offers the solution.

Solution 2: Direct Remittance with AML control against bank

In addition to the Direct remittance payment file, the ERP system must generate an approval file that contains the Payer's social security number, and which accounts the Payer has pay-out rights to. Mastercard Payment Services must check these rights against the bank's rights / approval register via the API made available by the bank before payment can be made.

Solution 3: Direct Remittance with post-approval in Customer portal

Bank can also offer post-approval in the Customer portal where the Payer logs in and approves the assignments. It is the bank that provides the Payer access to the Customer portal. Existing customers can use the same file format as before.

1.3 Why Direct remittance?

The majority of salary and accounting programmes are set up to support Direct remittance, so in most cases the service can be used with minimal adjustments. The service is suitable for customers who are seeking an effective solution for bulk payments and who do not wish to be dependent on any bank. Using Direct remittance allows the company to avoid the manual work involved in paying salaries and invoices.

1.4 Benefits for companies

Using Direct remittance allows the company to avoid the manual work involved in paying salaries and invoices. The company gains optimal liquidity management in that all payments are carried out on the payment date, so no interest is lost through early or late payment. If the company has many invoices and, perhaps, credit notes from the same recipient, these can all be sent as one total. This means further savings on the costs of the transactions.

1.5 Formats and restrictions

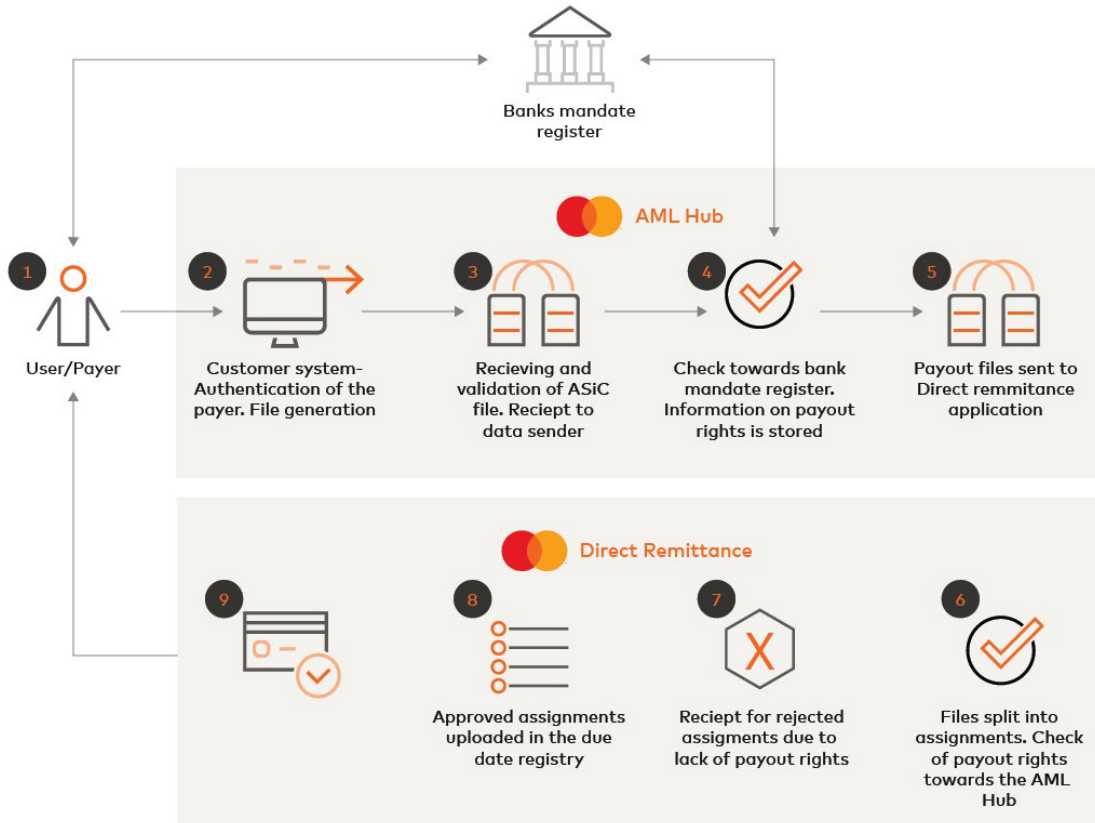
Companies that opt to use Direct remittance can submit payment files in BBS, Telepay or ISO formats. Which file format the Company uses is stated on the bank agreement.

Companies that use Direct remittance may only have one agreement per assignment account. The agreement may be registered with a bank or with Mastercard Payment Services.

For customers who make submissions in Telepay or ISO formats, there are some restrictions regarding what we can process in terms of transactions. We process only salaries, bulk payments and invoices, with a message, credit note and customer ID, and only in NOK.

2 The service described in detail

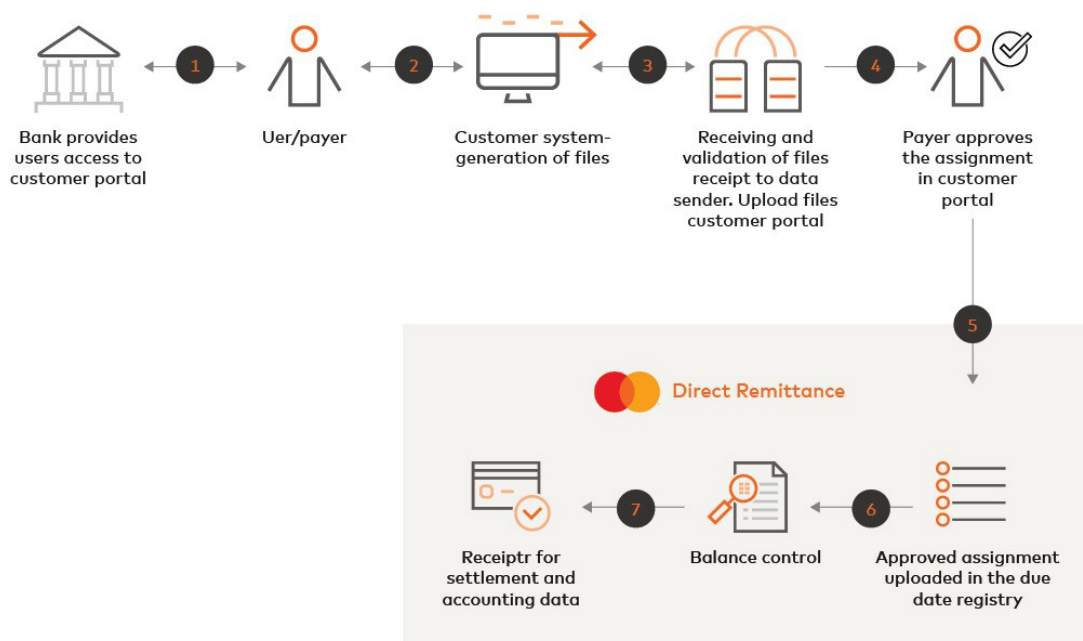
2.1 AML control and ASiC-files



1. Data sender / ERP providers must enter into necessary agreements with a bank, as well as obtain a business certificate from an approved issuer. Bank registers the AML-screened user/Payer in its power of attorney / approval register: Social Security Number, account number with payment rights and type of payment are registered. Contact your bank to set up the user rights to be able to be approved as a Payer on specific accounts. There may be a requirement that more than 1 person is registered with payment rights connected to one account. The approval file must be submitted with the correct user (s) so that this is in accordance with what the bank has registered.
2. The Payer initiates the payment process in the ERP system. The Payer must with regular intervals identify himself with a valid 2 factor ID solution, eg BankID, in accordance with AML requirements. This information is stored in the ERP system and used in the approval file. The ERP system generates 2 files, approval and payment file, which is zipped in an ASiC file and signed with a business certificate.
3. ASiC file is sent to Mastercard Payment Services AML hub where it is validated and extracted. Validation of ASiC applies to both syntax and signature check against the issuer of the business certificate. XML receipt is sent to data sender with status ok or rejected.

4. Payment rights are checked against the bank's register via the API made available by the bank. Mastercard Payment Services stores information from the bank about payment rights in AML hub.
5. The payment files are transferred to the Direct remittance application.
6. The payment files are split into assignments so that the entire file is not rejected if any assignment lacks an approved payment right. Direct remittance makes an inquiry against the AML hub to check the payment rights.
7. If the Payer lacks the payment right on the specified payment account, the assignment will be rejected, and a receipt will be sent to the agreed recipient.
8. Payment assignments that have been approved are updated in the due date register and balance control is performed before payments are sent for settlement.
9. Receipts for settlement and accounting data are sent to the agreed recipient based on the individual format used in Direct remittance.

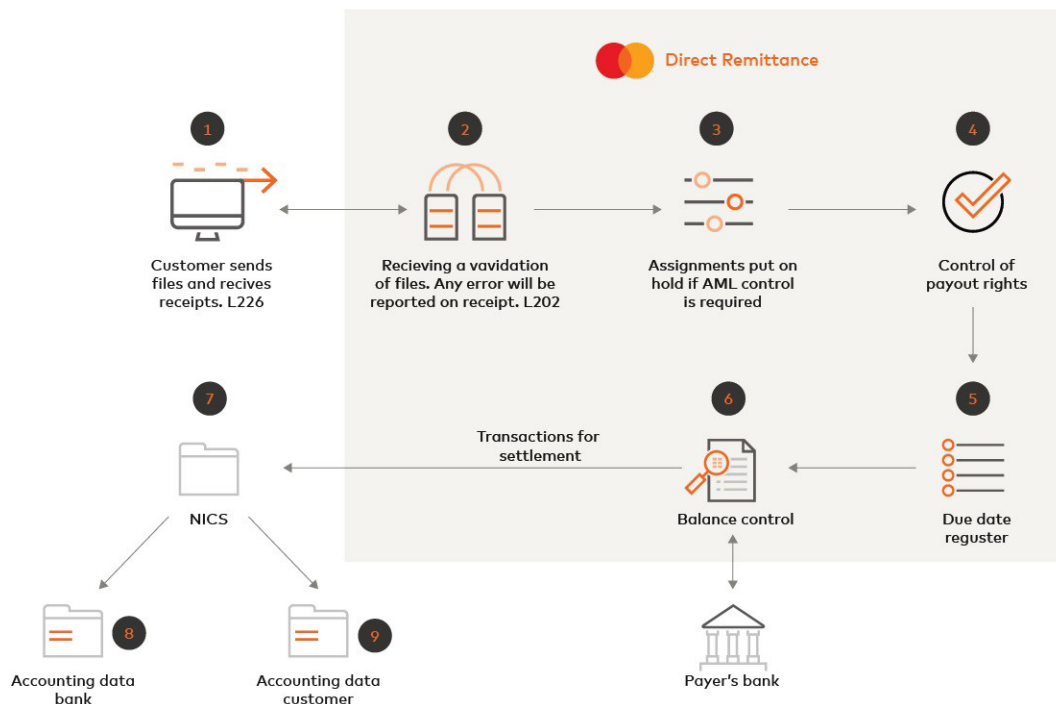
2.2 AML control – Post approval in Customer portal



1. The Payer must enter into the necessary agreements with the bank. The bank AML-screen the user/Payer before give access to the Customer Portal for approval of payment assignments. It must be clarified with the bank what is needed in place to use the solution and which payment account the Payer should have the right to approve from. It can be 1-3 approvers on one account.

2. The Payer generates a file which contains payment assignments and sends it to Mastercard Payment Services. The Payer receives a receipt in return.
3. Mastercard Payment Services validates the file and the payment assignments are uploaded to the Customer Portal pending for approval.
4. The Payer logs on to the Customer portal with login details received from his bank and will see all the assignments that are ready for approval. If more than one approver is required, everyone must approve before the payment assignment is sent to the Direct remittance application and added to the due date register. It is also possible to reject assignments. Assignments that are not approved or rejected within 5 working days will automatically be rejected, and a receipt will be sent to the agreed recipient.
5. Payment assignments that has been approved are updated in the Due Date Register
6. Balance control is performed before payments are sent for settlement
7. Receipts for settlement and accounting data are sent to the agreed recipient based on the individual file format used in Direct remittance

BBS format



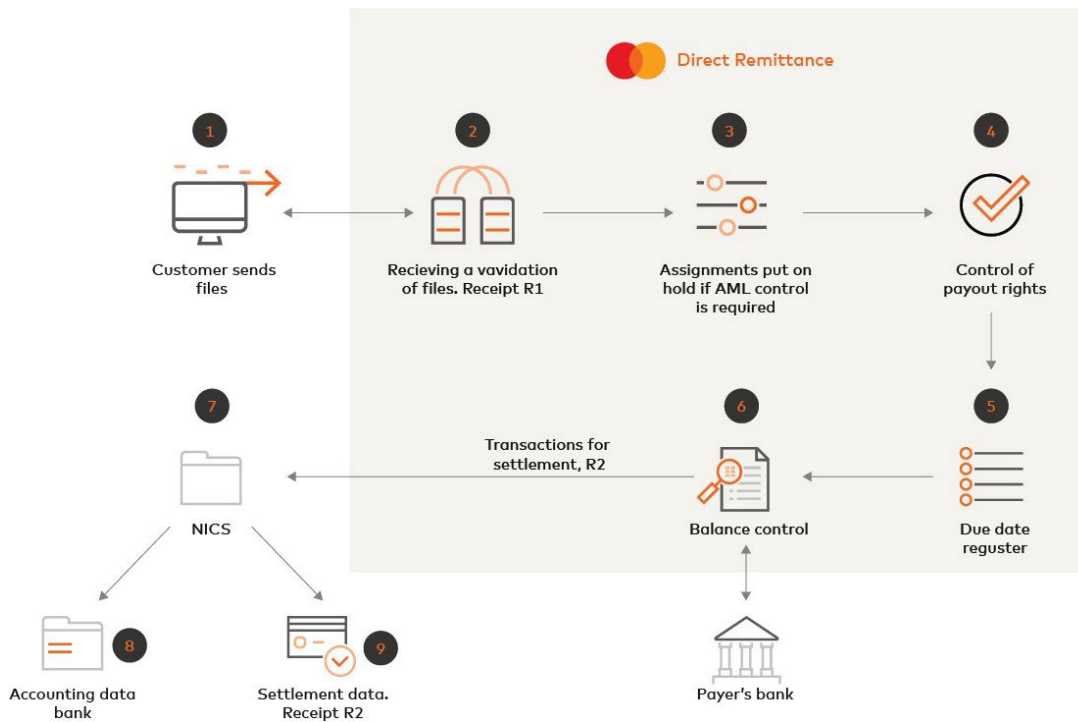
1. The Payer / data sender sends the file to Mastercard Payment Services and receives receipt L226 immediately after the file has been received and processed. The receipt contains the status of whether the file has been approved or rejected. It is checked whether a valid Direct remittance agreement exists both upon receipt and upon validation of assignments.

2. Received files that contain assignments and sends receipt list L202 as soon as the assignment has been checked. The receipt is sent to the data sender or list recipient.
3. Approved assignments are put on hold for control of the Payer's rights if the bank has a requirement for AML control
4. Mastercard Payment Services checks the payment entitlement for the banks that have a claim for AML control, receipt L1002 is created for non-payment entitlement and is sent out after settlement to the list recipient.
5. The transactions are updated on the due date register in Mastercard Payment Services
6. On the due date, the assignment with transactions is sent to the bank for balance control. Any assignments that are rejected by the bank due to lack of funds are reported on receipt L1002 and sent after settlement to the list recipient.
7. The transactions are sent to NICS for settlement, alternatively sent a) notification of credit is sent to the recipient b) Giro payment is sent to the recipient
8. Posting data for bookkeeping of the Payer's bank account and credit of the Payee's bank account are sent to the banks and the banks' data centre on the same day settlement takes place in NICS. Total sums for settled sub-assignments appear on the bank statement the Payee receives from his bank. The amount can appear on the recipient's bank statement as a single sum or a sum item and can have the following information:
 - Reference to the Payer's agreement ID in Mastercard Payment Services
 - Fixed text as specified in the Direct remittance agreement
 - Foreign reference in the individual transaction

If the Payee's account number is not known to the Payer, Mastercard Payment Services can send a giro payment to the Payee. On the assignment to Mastercard Payment Services, this must be stated by special transaction codes, and the Payee's name and address must always be stated. If the account number is incorrect, and the transaction contains name and address, Mastercard Payment Services will automatically send a Giro payment to the Payee.

9. If agreed, the Payer can receive posting data for updating the ledger which is a specification of approved / settled transactions. When transferring to the recipient's account, the Payer can choose whether Mastercard Payment Services shall notify the Payee that the amount has been transferred. If Mastercard Payment Services is to notify the Payee, his name and address must be specified in the assignment to Mastercard Payment Services, possibly with a specification.

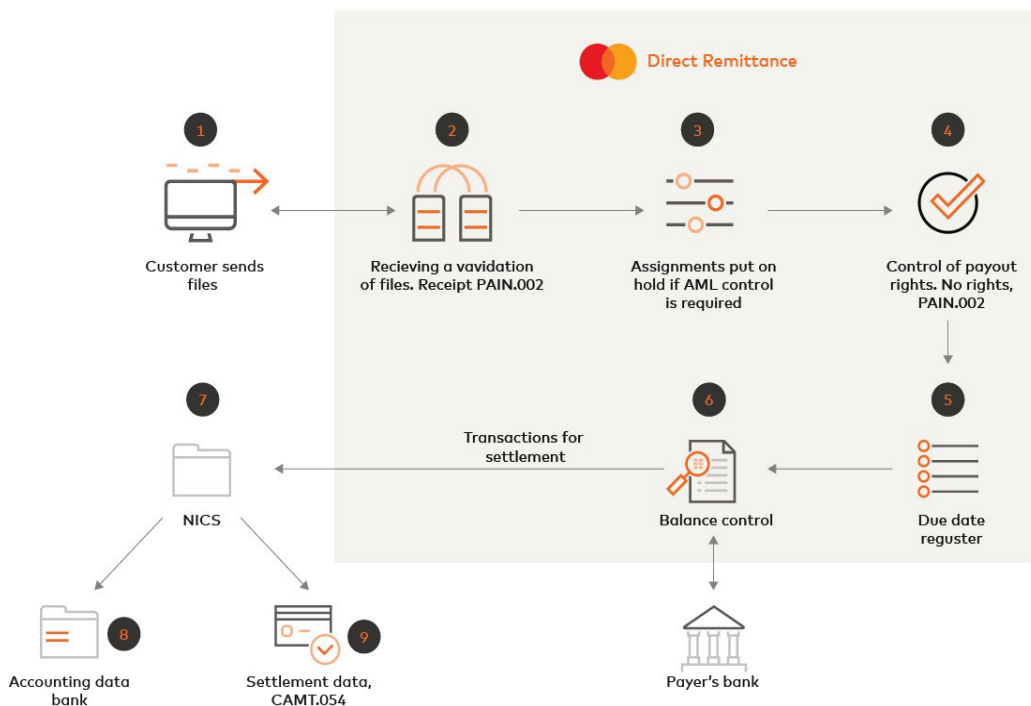
2.3 Telepay format



1. Payer/user sends files to Mastercard Payment Services.
2. Mastercard Payment Services performs syntax and validation of content in submitted file. A check is made as to whether a valid Direct Remittance Agreement exists. Receipt R1 is formed.
3. Approved assignments are put on hold for control of the Payer's rights
4. Mastercard Payment Services controls the payment rights for those banks that require AML control. Receipt R2 is formed for rejected payment rights and R2 is sent after each settlement.
5. The approved assignments are updated in the Due date register at Mastercard Payment Services
6. On the due date, the assignment with transactions is sent to the bank for balance control
7. The payment transactions are sent to settlement and an R2 file is created.
8. Accounting data for bookkeeping of the Payer's bank account and credit of the Payee's bank account are sent to the banks and the banks' data centres on the same day settlement takes place in NICS. Total sums for settled sub-assignments appear on the bank statement the Payee receives from his bank. The amount can appear on the recipient's bank statement as a single sum or a sum item.

9. The Payer receives settlement data for updating the ledger which is a specification of approved/settled transactions. When transferring to the recipient's account, the Payer can choose whether Mastercard Payment Services shall notify the Payee that the amount has been transferred. If Mastercard Payment Services is to notify the Payee, his name and address must be included in the specification in the assignment to Mastercard Payment Services. Receipt file R2 with settlement refund is created.

2.4 ISO format



1. Payer / data sender submits a file to Mastercard Payment Services, file PAIN.001.
2. Mastercard Payment Services performs syntax checking of the file. PAIN.002 file is generated. Mastercard Payment Services validates content and performs a control to see if a valid Direct remittance agreement exists. A new PAIN.002 is generated.
3. Approved assignments are put on hold for control of the Payer's pay-out rights for the banks that require AML control
4. Mastercard Payment Services controls user payment rights for those banks that require AML control. PAIN.002 is formed in the event of rejection of payment rights.
5. The assignment with transactions is updated on the due date register in Mastercard Payment Services.

6. On the due date, the assignment with transactions is sent to the bank for balance control. PAIN.002 is formed in the event of lack of funds on the account.
7. The transactions are sent for settlement.
8. Accounting data for bookkeeping of the Payer's bank account and credit of the Payee's bank account are sent to the banks and the banks' data centre on the same day settlement takes place in NICS. Total sums for settled sub-assignments appear on the bank statement the Payee receives from his bank. The amount can appear on the recipient's bank statement.
9. The Payer receives settlement data for updating the ledger which is a specification of approved / settled transactions. When transferring to the recipient's account, the Payer can choose whether Mastercard Payment Services shall notify the Payee that the amount has been transferred. If Mastercard Payment Services is to notify the Payee, his name and address must, if applicable, be specified in the assignment to Mastercard Payment Services. A settlement return CAMT.054 is formed.

3 Agreement handling with Direct remittance

3.1 Create an agreement for the use of Direct remittance

Use of the Direct Remittance service requires that an agreement is entered into between the Payer and the Payer's bank.

The contractual relationship is between the bank and the Payer. The bank ensures that the Payer receives a copy of the agreement. To use the Direct remittance service, Mastercard Payment Services must receive information about the Payer's assignment account, name and other relevant information that allows the Payer to start using the service. If the bank requires AML control, it must also be registered in the agreement.

The bank can register the information in Nets Online via the production information in the bank customer register or the agreements menu. When the bank itself creates the agreement in Nets online, the registration form do not need to be sent to Mastercard Payment Services.

As an alternative, Mastercard Payment Services Customer service can register the agreement. The bank then submits the registration form to Mastercard Payment Services in pdf format on e-mail: support.norway@mastercard.com

Once the agreement has been created, information will be sent to specified e-mails with information that the service is ready for use. If a test of the service is required, this must be done before the agreement is created.

If the data sender or data recipient is not already registered in Mastercard Payment Services and it is someone other than the contracted customer (eg accounting firm), a communication agreement must be established. The communication agreement can be found in Nets online for bank employees or can be downloaded from www.mastercardpaymentservices.com/norway/innog-utbetalinger. The agreement is sent to Mastercard Payment Services who will facilitate the setup of communication.

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

Questions can be directed to Mastercard Payment Services on telephone 915 04949 or send an e-mail to support.norway@mastercard.com

3.2 Changing an agreement

When the company is to change account, a new agreement must be created. This can be done in two ways. You can either create a brand-new agreement or perform an account change.

If the bank requires AML control you must register this on the new agreement or the existing one.

Create a new agreement:

A new agreement is created for the new bank account and assigned a new agreement Id. Old agreements should not be terminated or deleted until all transactions in the due date register have been settled.

Perform account change:

When changing accounts, it must be considered whether the transaction that is due must be settled against a new or old account. If transactions are to be settled against an old account, the date for account change must be set after these have been settled.

If you want all transactions settled to a new account, account swaps can be performed before all transactions have been settled as you retain the contractual ownership when changing accounts.

Bank can create, perform account exchanges and other changes to the agreement in Nets online. When changing accounts, the function «look up agreement» is used.

If the agreement is sent to Mastercard Payment Services for registration of account change, the old account number must be stated on the new agreement so that the old agreement is retained.

If the data sender/data recipient is to be changed when performing an account change, this must also be changed in the agreement.

Agreements created/changed in Nets online before 14:30 are valid the next day.

Files that are submitted after the account change has been performed must contain the correct information such as the assignment account/agreement owner/data sender.

Format change:

If you want to change the file format you send in on the payment file (BBS format, Telepay, ISO payment), this must be stated in the agreement before a new format is used.

It is important not to remove the old format from the agreement if you have transactions in the due date register and these are to be settled. If the file format is removed from the agreement, the transactions in that file format will be deleted.

It is recommended when transition from one file format to another to keep the existing format registered on the agreement for a transition period.

3.3 Termination of an agreement

The bank may terminate the agreement via Nets Online. If the bank wishes Mastercard Payment Services to do this, Mastercard Payment Services must be sent a written notification of the termination of the agreement from the bank. Termination is submitted by the bank to Customer Services on e-mail: support.norway@mastercard.com

3.4 Invoicing for Direct remittance

Invoicing for Direct remittance is a matter dealt with between the Payer and the Payer's bank, and any questions regarding price/invoicing should be taken up with the bank.

4 Transfer of customer ID (KID)

Payers of Direct remittances enjoy a major advantage when paying an OCR Giro that they have received.

See the example below, which shows a Giro that contains the customer ID.

The image shows a Norwegian Giro payment slip. At the top, it says "Betalinginformasjon" and "GIRO". The invoice number is "Fakturanr. 12345". The payment date is "20.11.96". The payer is "Ola Normann" and the payee is "Bedriften A.S.". A signature "Ola Normann" is present. Below the signature, there is a yellow bar with the text "Bilast konto" and "Kvittering tilbake". At the bottom, there is a table with the following data:

Kundeidentifikasjon (KID)	Kroner	Øre	Til konto	Blankettnummer
H 123451234512348	1996	00 < 8 >	1234 56 78903	<6000000001>

Generally, the banks will charge a lower price for transactions by Direct remittance using the customer ID than for Direct remittance with a message.

Check whether or not it is possible to register customer IDs in your accounting package or speak to your software supplier.

The Payee will then base the update to its subsidiary ledger automatically on accounting data from Mastercard Payment Services. If the customer ID is used in the Direct remittance transaction, the Payee avoids having to register the incoming payments manually. This allows faster updating of the subsidiary ledger.

NB: In Direct remittance transactions where the Payee has a mandatory customer ID agreement, a customer ID that is incorrect according to the agreed modulus and length will lead to the transaction being rejected on receipt. For BBS format, the Payer will receive documentation of rejected transactions in the form of list L00202 with the text «Recipient requires a customer ID». With Telepay or ISO formats, the customer will receive a return file detailing the rejected transactions.

5 Transmissions from Mastercard Payment Services

5.1 Notification of a credit to a Payee

5.1.1 Notification of a credit from Mastercard Payment Services

When Mastercard Payment Services is to send notification of a credit to the Payee, the Payee's name and address must be specified on the transaction record sent to Mastercard Payment Services.

Hans Hansen Drammensveien 1 0107 OSLO	Forsendelsen inneholder 1 melding for konto 1234.56.78901 : 1 melding om kreditering
ENKELTBELØP ført på konto	
MELDING OM KREDITERING	
BETALER: NETS NORWAY AS V/REGNSKAPSAVD 0045 OSLO	MOTTAKER: Hans Hansen Drammensveien 1 0107 OSLO
BELOPET GJELDER : INV. 0000002867 PR.16.05.12	TRIP FROM 11.05.12 TO 11.05.12 TO RORDTV
Oppgj.dato :	18/05-2012
Oppdr.dato :	18/05-2012
Til konto :	1234.56.78901
Fra konto :	1098.76.54321
Beløp :	199,00
Blankettnr. :	3201327217
Arklvref. :	*BB491067
ID nummer :	00000000486

5.1.2 Design of the form

Notification of a credit contains the name and address of the Payer on the front, together with the amount to be credited to the account. If any text for the Payee has been added to the transaction record, this will appear on the form. In the text specification, a maximum of 42 lines may be entered, divided into two columns of 40 positions each and with 21 lines in each column.

The date, the Payee's account number and the amount will also be shown.

5.2 Transmissions from Mastercard Payment Services

A transmission may contain notifications from the various electronic services within the same envelope. Each envelope has an address card on which the content is specified. The bottom line on the form's reverse side will always contain the date, amount and form number, identical to the front side.

Giro payments will always be sent in a separate envelope and by post.

It is possible to choose alternative channels to postal dispatch. By using other channels, there is the option for more rapid monitoring and updating of the subsidiary ledger. The recipient of the notification must enter into an agreement with their own bank regarding alternative modes of dispatch, e.g. by e-mail or NettPost.

5.3 Text on account statements to a Payee

Messages identifying the transaction/Payer can be placed on the Payee's account statement.

Fixed text: The Payer may specify in the Direct remittance agreement a fixed text (max. 25 positions), which will be placed on the Payee's account statement.

If fixed text has not been set out in the agreement, Mastercard Payment Services will automatically put the name of the agreement in this field.

5.4 Giro payment

Giro payments have a separate specification section where messages can be left for the Payee.

In the specification section, a maximum of 42 lines may be entered, divided into two columns of 40 positions each and with 21 lines in each column. See the example of a Giro payment below.

It is not possible to send Giro payments of amounts exceeding NOK 99,999,999.99 million. If this limit is exceeded, it will be reported on L00202 with the message: THE AMOUNT ON THE INSTRUCTION IS TOO LARGE.

For BBS file format this is reported on receipt L00202 – rejected assignments/transactions. For ISO- and Telepay file format this is reported via file.

GIRO UTBETALING	
Sender	TI
BBS	OLA NORDMANN
HAAVARD MARTINSENVEI 54	ROMMEN 5
0045 OSLO	0045 OSLO

Kopibestilling
Arkiv ref. : **01.05.2009**
Gyldig til : **6001101000**
Konto : **02.03.2009**
Utsk. dato: **100,00**
Kr, øre : **8951315113**

5.4.1 Processing transactions with missing information:

If the mandatory name and address of the Payee are missing from a transaction for Giro payment, the transaction will be rejected on input at Mastercard Payment Services. For BBS format, rejected transactions are specified for the Payer on error list L00202. For Telepay and ISO formats, rejected transactions will be sent back in a file.

It is not possible to send Giro payments abroad. If the transaction contains a foreign address, it will be rejected on receipt at Mastercard Payment Services.

If the recipient's account number is not CDV-valid, Mastercard Payment Services will automatically generate a Giro payment. In such instances the mandatory name and address records must be given for the transaction. Mastercard Payment Services will reject the transaction if the name and address records are missing or contain a foreign address.

5.5 Incorrect settlement of assignment

Once settled, according to the Norwegian Financial Contracts Act assignments/individual transactions cannot be returned by the Payer. Exceptionally, if the bank/Mastercard Payment Services experience internal operational deviation the bank/Mastercard Payment Services may perform a chargeback within three days. Where the Act prevents such a refund from being made, there is still the option of having the amount returned according to the normal regulations, i.e. by raising a claim against the account holder in question.

6 Testing Direct remittance

Well ahead of time before production starts, production tests must be performed and approved by Mastercard Payment Services. In those cases where the Payer uses an approved ERP provider/accounting firm for Mastercard Payment Services' services, no test is required. A separate agreement for the data sender must be registered in Mastercard Payment Services.

Payers/data senders who have developed their system can facilitate for the necessary functionalities in their own accounting system to use Direct remittance. If the Payer uses a software provider/data centre, it should be checked that everything within the service is included in the program package.

6.1 Data communication between the Data sender/Payer and Mastercard Payment Services

Before the test begins, communication must be established with Mastercard Payment Services. This is done by contacting Customer Services. They can assist with tests and data communication, as well as send out necessary user documentation. Inquiries can be directed to Mastercard Payment Services v/Customer Service.

Data sender/Payer can send the shipment to Mastercard Payment Services via various channels, which for example can be directly to Mastercard Payment Services or via ERP provider.

Today's communication solutions are the following:

- Customer portal
- sFTP

Mastercard Payment Services deliver accounting data and settled transactions in accordance with the agreement made with the bank. Data sender/Payer can get the data via the data communication that has been set up.

Below is a point-by-point description of how tests are performed in Mastercard Payment Services.

Any questions can be directed to Customer service on telephone 915 04949 or via e-mail: support.norway@mastercard.com

6.1.1 Test of ASiC

- Test files are submitted to the agreed test ID
- Customer system generates 2 files, approval and payment file which is zipped in an ASiC file
- The payment file can be sent in one of the three different file formats: BBS, Telepay or ISO format
- ASiC test file is sent to Mastercard Payment Services for validation
- Receipt for validation of ASiC and the approval file with status ok or rejected
- The payment file will be testing according to which file format Mastercard Payment Services receives

6.1.2 Testing of BBS format

- Test files are sent to Mastercard Payment Services via proprietary software or the ERP supplier for all transaction types to be used in production.
- File format test are conducted
- Test files from Mastercard Payment Services are delivered in accordance with the agreement, if 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 upon.
- The agreement will be registered by the bank or Mastercard Payment Services as soon as the test has been approved. When the testing has been completed and approved, the bank and the customer will receive an e-mail stating that the agreement has been registered and is ready for use.

6.1.3 Testing of Telepay format

- Test files are submitted to the agreed test ID. The test files must include the transaction codes the customer wishes to test.
- The customer will receive two receipts in a file. The first receipt will specify whether the file was rejected or approved, whilst the second receipt will contain settled and cancelled assignments.
- The agreement will be registered by the bank or Mastercard Payment Services as soon as the test has been approved
- When the testing has been completed and approved, the bank and the customer will receive an e-mail stating that the agreement has been registered and is ready for use.

6.1.4 Testing of ISO format

Before the customer carries out testing with Mastercard Payment Services, they must carry out the format validation provided on the BITS website: <http://bits.no/>

- Test files are submitted to the agreed test ID. The test files must include the transactions the customer wishes to test.
- The customer submits the test files in PAIN.001 for the transactions. When deleting transactions, the customer submits the file with CAMT.055.
- The customer will receive a receipt in file PAIN.002 for rejected transactions, whilst settled transactions will be sent in CAMT.054. For deletions, receipts will be received in CAMT.029.
- The agreement will be registered by the bank or Mastercard Payment Services as soon as the test has been approved
- When the testing has been completed and approved, the bank and the customer will receive an e-mail stating that the agreement has been registered and is ready for use.

7 Operating Direct remittance (DIRREM)

7.1 Operating pattern for Direct Remittance

7.1.1 Data submission deadlines

Submission deadlines for processing of submitted files are in accordance with the general operating pattern, which can be found at www.mastercardpaymentservices.com/norway/inn-og-utbetalinger.

7.1.2 Settlement/check on available funds

Transactions are settled during the first possible settlement on the same working day as the specified payment date. If the specified payment date is not a working day, Mastercard Payment Services will use the next working day as the payment date.

Transactions are processed in accordance with the operating pattern that can be found at www.mastercardpaymentservices.com/norway/inn-og-utbetalinger.

Transactions where the specified payment date is 12 months prior to the current date will be settled on receipt at Mastercard Payment Services. The values of transactions will not be backdated.

Balance control will be performed on the debit account before each settlement.

For BBS format, it is possible to reopen assignments and override balance control.

Checks on available funds will be performed on the account being debited prior to each settlement. Mastercard Payment Services must have written notification from the bank/Payer if an assignment is to be reopened once it has been rejected during the check on available funds.

An assignment can be reopened up to 40 calendar days after the due date. If the assignment is to bypass the check on available funds, written notification must be sent from the bank to Customer Service at support.norway@mastercard.com

Telepay and ISO payments only support file-based deletions of assignments/transactions. It is therefore not possible to reopen or override balance control.

7.1.3 Register of due payments at Mastercard Payment Services

Payers have the option to enter assignments onto the register of due payments up to 12 months in advance.

7.2 Check on receipt and validation

7.2.1 Check of ASiC

When receiving the ASiC file, there will be performed a check of the Company signature against the certificate issuer and file syntax. If the Company signature does not match or there is a syntax error, the entire ASiC file will be rejected. No payment files will be forwarded for Direct remittance for further control.

The approved ASiC file is unpacked. Syntax checking is performed, if there is an error with one or more approval files, the associated payment file will be rejected. All other files belonging to the same ASiC will be processing.

7.2.2 Check on receipt for file transmissions

Checks are performed to ensure that the file/data sender is registered with Mastercard Payment Services and has full authority to send data on the specified customers with an agreement/payment account.

If the customer with the agreement/payment account changes the file sender/data sender, the customer's bank must be informed of this.

All file transmissions to Mastercard Payment Services are checked before input. Errors in the file transmission will result in the file being stopped.

There are various possible reasons for this:

- invalid file/data sender;
- transmission file is not in a valid format;
- empty transmission file.

For Telepay and ISO formats, rejection messages will be sent in a file. If the agreement entails use of BBS format, the error message will be documented on receipt list L200, which will be posted in the customer portal.

7.2.3 Checking transmissions received at Mastercard Payment Services

Transmissions that are received at Mastercard Payment Services will be checked both at transmission and assignment level, prior to processing. Following these checks on the transmission, receipt L226 is produced. L226 is posted in the customer portal/Sftp. Receipt must be checked by data sender. For ISO and Telepay formats, the customer will receive a receipt in a file. For ISO format, they will receive PAIN.002 and for Telepay R2. The recipient of the receipt list must immediately check whether the transmission has been approved or rejected.

7.2.4 Duplicate check/rejection check

For transmissions containing assignments in BBS format, Mastercard Payment Services will check to ensure they have not already been processed. The checks are performed on the entire content of the transmission, including all assignments. A check is performed on the previous 12 months + 1 day to ensure the assignment has not already been processed.

If an assignment is rejected and re-submitted, a new assignment number must be assigned. And one character must be changed within the file, so that the content is not completely the same.

For ISO, duplicate control covers 3 months and it is checked during this period whether the same messageid has been used.

For Telepay, the sequence number and sequence check field must match. Sequence number should always start at 1 and it is an incremental number field.

The following are checked at transmission level for BBS format:

- that the file/data sender is able to send on behalf of the payment account;
- that the transmission has not already been imported;
- that recipient-id is correct;
- that the start record of the transmission is correct;
- that the start record of the assignment is correct;
- that the amount specified in the end record of the transmission is correct.

A check is performed to ensure that the total in the end record of the transmission matches the end record in the assignment, or the total of all amount transactions in the assignment, and that:

- the agreement has been correctly registered;
- the transmission contains the correct number of transactions;
- the transmission contains valid assignments.

For ISO format, a syntax check is carried out for the transmission.

The following are checked at assignment level for BBS format:

- that there is a valid agreement for the service;
- whether the assignment has been imported and processed earlier. The check goes back 12 months + 1 day from the current date;
- that the start and end record of the assignment are present and correct;
- that the transactions in the assignment are valid;
- the number of transactions in the assignment;
- the number of records in the assignment;
- the first date in the last assignment item;
- the last date in the last assignment item;
- that the aggregate amount in the total record of each assignment does not exceed the maximum possible total amount (see system specification).

For ISO and Telepay formats, the entire content of the file will be subject to validation.

7.3 Accounting data

7.3.1 Accounting data for the Payer

If the Payer wishes to receive accounting data, this must be specified in the Direct remittance agreement. Accounting data is a breakdown of approved, settled transactions.

Settled transactions can be submitted for one or more of the following times:

- Morning settlement
- Intermediate settlement no. 2
- Intermediate settlement no. 3
- Final settlement

BBS-format: If there is an agreement in place regarding use of several services (e.g. OCR or Autogiro), the accounting data will be sent compiled in one file according to the agreed schedule. You need to use the same customer Id for receiving Accounting data and this only applies to BBS format.

ISO-format: If the Payer is to receive posting data, this is delivered in a separate file or alternatively together with an ISO payment file. A prerequisite for receiving this together with the ISO payment file is that the same customer-ID is used. The message type for ISO is camt54D for debit transactions or Camt54K for credit transactions.

Telepay format: Accounting data is delivered in separate files.

Mastercard Payment Services can offer the following schedule for the transfer of accounting data:

- Daily
- Weekly - 1-3 times per week – any days
- Monthly - 1-3 times per month – any days
- Quarterly - On the last day of the quarter

The timings for access/transfer of files will be in accordance with the operating pattern.

The aggregate amount debited to the account can be found on the account statement from the bank.

Example: Direct remittance assignments sent by 10.45 am and approved in the check on available funds by 1.00 pm will be settled and reported in the afternoon settlement run and sent in the accounting data by 3.00 pm.

If the funds in the account are insufficient to cover the aggregate amount to be debited, the assignment will be sent for a further check on available funds (a maximum of five times).

Note: If you do not receive accounting data in BBS format, the settled assignments must be processed manually in the subsidiary ledger.

Mastercard Payment Services keeps a backup of accounting data for 90 working days.

Customer Services can be contacted by e-mail at support.norway@mastercard.com for receiving accounting data.

When the bank customer wishes to change the time for delivery of accounting data, confirmation can be sent to the customer's bank or Mastercard Payment Services by e-mail support.norway@mastercard.com

Email must include the company's organization number, customer Id and account number.

Technical set up between the bank customer/bank and Mastercard Payment Services are handled by the Test Group in Mastercard Payment Services when the individual agreement is received.

7.4 Renumbering assignments

All approved transactions sent to NICS for settlement will be checked against the Renumbering register. If the recipient's account exists on the register, renumbering must take place.

7.5 Corrections/deletions

Corrections/deletions can be performed on individual settled transactions on the Mastercard Payment Services register of payments due.

If BBS format is used, a correction form must be used. You will find it in www.mastercardpaymentservices.com/norway/inn-og-utbetalinger.

The following changes can be made to an individual transaction:

- reduction of an amount;
- deletion of a transaction;
- change to a payment date.

The correction form should be sent to the Mastercard Payment Services Customer services by e-mail: support.norway@mastercard.com

Customer service can also be contacted by telephone: 91504949.

For ISO and Telepay formats, deletions must be submitted in a file. Manual corrections are not possible with these formats; only deletions may be carried out. The message type Camt.055 has to be implemented in order for the Company to delete transactions by file. It is not possible to perform changes via this message type, only deletions.

Note: Only assignments that have not been settled can be deleted or changed.

7.6 Settlement checks with the Payer

The Payer has a responsibility to ensure that the necessary internal checks are performed so that any incorrect processing of transmissions, assignments and transactions can be discovered immediately.

Mastercard Payment Services recommends that Payers have a subsidiary ledger system, provided by the software supplier/data centre for the automatic updating of transactions. As a foundation for the automatic updating of the subsidiary ledger, Mastercard Payment Services offers accounting data that specifies all approved, settled transactions.

Updating the subsidiary ledger on the basis of submitted data is not recommended. Updates should not be made before settlement as transactions may be rejected at input.

For BBS format, a control of receipt list L00202 from Mastercard Payment Services must be performed. Any transactions rejected/carried out again specified on the error list must be processed manually in the system.

For Telepay and ISO, all rejections and settled transactions will be sent in a file, which must be processed by the Payer.

8 Receipt lists

The receipt lists described below apply only if the agreement entails use of BBS format.

If the agreement entails use of ISO or Telepay formats, the receipts will comprise files uploaded to the file mailbox for the customer.

8.1 Receipts for BBS format

The following lists are produced for BBS format:

L200	Receipt list of rejected transmission files. This receipt will be generated in cases where the transmission file is not in BBS format, the transmission file is empty, or the data sender is invalid. The receipt will be posted in the customer portal.
L226	Receipt for input transmissions. Documents all approved and rejected transmissions. This receipt is made available on eNett immediately once the transmission has been sent to Mastercard Payment Services for downloading by the data sender, who must check whether the transmission has been approved or rejected. Alternatively, the receipt may be sent by e-mail to the data sender or the customer with the agreement.

The lists below are sent by e-mail. If Mastercard Payment Services does not have a registered e-mail address for the customer, the receipts will be sent by post.

L00202	Receipt for changed and rejected transactions/assignments – DIRREM
L01002	Receipt for deviating transactions and assignments – DIRREM. Documents assignments for repeat payment and those rejected in the check on available funds. Transactions rejected due to an invalid customer ID.
L01003	Receipt for changes in transactions and assignments – DIRREM. Documents corrections to assignments, sub-assignments and transactions carried out on the pending register.

L200 – Receipt list of rejected transmission files

I00200 – Receipt list of rejected transmission files	
1) Data sender	046220
2) Input date	25/04/2014
3) Status after input	REJECTED
4) Error messages	
Empty transmission file:	

Explanation:

- File/data sender
- Input date
- Status REJECTED
- Error message

L226 - Receipt list for imported transmissions

1) Data sender	123089
COMPANY	COMPANY
Address	
Town:	0978 OSLO

2) Data sender given in the transmission	00123089
COMPANY	COMPANY

Address	C/O ACCOUNTS
Town:	0978 OSLO
3) Transmission number	910701
Input date	4) 25/04/2014
5) Status after input	APPROVED

	Number of transactions	Amount
Specified	69	6) 348136.34
Imported	69	348136.34
Difference	0	0.00

Direct remittance tasks:

Number of assignments registered	1
Number of assignments approved	1
Number of assignments rejected	0

AvtaleGiro:

Number of assignments registered	0
Number of assignments sent for processing	0
Number of assignments rejected	0

L 226 - Receipt list for imported transmissions

Securities trading:	
Number of assignments registered	0
Number of assignments sent for processing	0
Number of assignments rejected	0
Other assignments:	
Number of assignments rejected	0

Error messages

Mastercard Payment Services will check the transmissions when they are imported. If any errors or deficiencies are discovered in a transmission this may lead to the entire transmission being completely rejected. One or more assignments in a transmission can also be rejected.

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

Explanation:

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

L00202 – RECEIPT FOR CHANGED AND REJECTED TRANSACTIONS/TASKS – DIRREM

Below is an example of receipt L00202:

```
MASTERCARD PAYMENT      KVITTERING ENDREDE OG AVVISTE TRANSAKSJONER/OPPDRAG - DIRREM      Innlest dato:2012-08-28
SERVICES

Kundeid/Orgnummer:      00990224978      Navn:      BEDRIFTEN AS
Avtaleid:      000000001      Navn:      Dirrem Lønn
Dataasender:      00164232      Forsendelsenummer:      2081702
Oppdragsnummer:      0000444      Oppdragskonto:      13600099994
Status etter innlesing:      GODKJENT

STATUS      RAD FRA FORSENDELSESFIL      FEILMELDINGER
AVVIST      NY04013000000012808121360005555001000000000000000      000000      Beløp er for stort
AVVIST      NY0401310000001for stort beløp      000000
```

- The header contains the list name and the input date of the assignments.
- The first section contains information about the customer and assignment:
 - customer ID/business registration number, unique Payer ID, followed by name;
 - agreement ID, unique ID for the agreement, followed by agreement name;
 - data sender and transmission number;
 - assignment number, unique assignment ID, followed by payment account, account to be debited;
 - the status after input will indicate whether the assignment has been approved or rejected:
 - Tasks with the status APPROVED have been imported into Mastercard Payment Services, but the following table will show rejected transactions or other error messages in the assignment. Transactions not stated in the table have been approved without changes and will be settled;
- Tasks with the status REJECTED are stopped in the import check. All transactions have been rejected and the assignment must be resubmitted with a new assignment number. Content may not be exactly the same even if the assignment number changes. In addition, one character or field must be changed. For example, transaction number can be changed. Remember ascending transaction numbers. The table gives an overview of changed and rejected transactions.
- The footer contains the list number, name of the recipient of the list and the number of pages.

L01002 – RECEIPT FOR DEVIATING TRANSACTIONS AND TASKS – DIRREM

Below is an example of receipt L01002:

MASTERCARD PAYMENT SERVICES	KVITTERING AVVIKENDE TRANSAKSJONER OG OPPDRAG - DIRREM	OPPGJØRSDATO:2012-08-28		
Kundeid/Orgnummer: Avtaleid:	00990224978 000000001	Navn: BEDRIFTEN AS Navn: Dirrem Lønn	Oppdragskonto:13600099994	
Oppdrag				
Oppdragsnummer	Forfallsdato	Transaksjoner	Sum Beløp	Feilmelding
0000187	28.08.12	2	4009,00	Dekning mangler, til repetering

- The header contains the list name and the date on which settlement of the assignment was attempted.
- The first section contains information about the customer and assignment:
 - customer ID/business registration number, unique Payer ID, followed by name;
 - agreement ID, unique ID for the agreement, followed by agreement name;
 - payment account, account to be debited.
- The table gives an overview of the assignments and transactions rejected at settlement.
- The footer contains the list number, name of the recipient of the list and the number of pages.

The list shows assignments/sub-assignments sent for repeat payment or rejected in the check on available funds or error connected to pay-out rights where AML-control is required.

If an assignment/sub-assignment has been rejected in the check on available funds, the Payer may resubmit the assignment with a new transmission no. and assignment no. The Payer can also contact the bank or Mastercard Payment Services to have the rejected assignment settled again. A written request must be sent to the Customer services at Mastercard Payment Services from the bank or payer.

If the assignment is to bypass the check being performed on available funds, written confirmation of this must be sent from the bank to Customer Services on e-mail:

support.norway@mastercard.com

L01003 - RECEIPT FOR CHANGES TO TRANSACTIONS AND TASKS – DIRREM

Below is an example of receipt L01003:

MASTERCARD PAYMENT SERVICES		KVITTERING ENDRINGER PÅ TRANSAKSJONER OG OPPDRAG - DIRREM			ENDRINGSDATO:2012-08-28
Kundeid/Orgnummer: Avtaleid:	00990224978 000000001	Navn: BEDRIFTEN AS Navn: Dirrem Lønn	Oppdragskonto:13600099994		
Deloppdrag					
Oppdragsnummer	Forfallsdato	Totalbeløp	Antall	Melding	
0000187	29.08.12	560.01	2	Endret forfallsdato fra 28.08.12	

- The header contains the list name and the date the change was carried out.
- The first section contains information about the customer and assignment:
 - customer ID/business registration number, unique Payer ID, followed by name;
 - agreement ID, unique ID for the agreement, followed by agreement name;
 - payment account, account to be debited.
- The table gives an overview of assignments and transactions that have been changed.
- The footer contains the list number, name of the recipient of the list and the number of pages.

The Payer can perform corrections/deletions on unsettled transactions on the holding register at Mastercard Payment Services. An assignment that has not been settled may be changed or deleted. Corrections performed are indicated on the list.

8.2 Recommended processing of receipt lists by the Payer

Payers process the receipt lists for Direct remittance in a variety of different ways. The recipient of the receipt is responsible for checking the status and must correct the error before the file is resubmitted.

We recommend checking the following points when taking receipt of receipt lists.

L200 – Receipt for input transmission file

- Sent to the data sender in the event of an error message: invalid file sender, transmission file is not in BBS format and empty transmission file.

L226 – Receipt list of input transmission

- Check status after input
- Transmissions and approved amounts match submitted data
- In the event of an error, contact immediately Mastercard Payment Services Customer services telephone 91504949

L00202 – Receipt list of changed and rejected transactions/assignments – DIRREM

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

It is sent out by e-mail shortly after the assignment has been processed. Lists sent out by post are bundled together and sent out once a day.

The list must be checked so the customer can look into rejected assignments/transactions further.

It is important to check the status of the assignment as the assignment may have been rejected.

L01002 – Receipt for deviating transactions and assignments – DIRREM in the check on available funds.

This list documents assignments sent for repeat payment and that have received a final rejection in the check on available funds or errors connecting to payment rights where AML control is required. The list will be sent out after every settlement to those who receive the list by email. This will give customers the opportunity to make a transfer from another account, if desired, so that the assignment is not rejected. The check on available funds will be attempted five times. If the funds in the account remain insufficient, the file will be rejected. Lists sent out by post are bundled together and sent out once a day.

The Payer must check the list and consider how to proceed with the assignment.

L01003 – Receipt for changes to transactions and assignments – DIRREM

List of information showing the number of corrected assignments, sub-assignments and transactions.

Check whether the list matches the copy of the list of submitted corrections.

The list will be created and sent out shortly after the correction has been carried out, for those customers who receive the list by email. Lists that are sent out by post will be bundled and sent out once a day.

9 Change log

Vers.	Section	Description of change	Date	Signature
5.0		Documentation reviewed and revised	30/01/2017	wme
5.1		Deleted correction form, new logo	10/09/2018	wme
5.2		Not exist		
5.3		New version	mai 2021	mhe
5.3		Updated with new name and website	mai 2021	mhe
5.3	1.2	Updated information about Direct Remittance with AML control and Post Approval in Customer	mai 2021	mhe
5.3	1.5	Documentation updated	mai 2021	mhe
5.3	2	The service described in detail: New file flow and descriptions	mai 2021	mhe
5.3	2.1	New documentation of Direct Remittance with AML control	mai 2021	mhe
5.3	2.2	New documentation on the Post approval in Customer Portal	mai 2021	mhe
5.3	3.1	Create agreement: Updated the description	mai 2021	mhe
5.3	3.2	Change agreement: Updated the description:	mai 2021	mhe
5.3	5.4	Moved this text from chapter 7.4 to chapter 5.	mai 2021	mhe
5.3	6.1.1	Updated test of ASiC		
5.3	7.1.2	Settlement/check on available funds: Added more information.	mai 2021	mhe
5.3	7.2.1	Added controll of ASiC	mai 2021	mhe
5.3	7.3.1	Accounting data for the Payer: Updated the information. Deleted chapter 7.3.2 regarding FTP since this is no longer offered in the solution.	mai 2021	mhe
5.3	7.4	Renumbering: Added more information.	mai 2021	mhe
5.3	7.5	Corrections/deletions: Added text about not possible to perform manual deletions for ISO and Telepay.	mai 2021	mhe
5.3	8	Updated description for all receipt with AML control	mai 2021	mhe
5.4		New version	NOV 2021	mhe
5.4		Updated new emails	NOV 2021	mhe

5.5		Updated new emails to Customer services	March 2023	mhe
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