Mastercard Implementation Guideline for Multiple Credit Advice Message

2004.03.03 VERSION 8.0

BASED ON
CREMUL UN/EDIFACT DIRECTORY D.96A FOR INTERCHANGE WITH

BANK CUSTOMER/BANK

EGIRO CREDIT PAYMENT SERVICE

19 APRIL 2004 DELIVERY

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1   Introduction

The purpose of this documentation is to define how information related to transactions in a multiple credit advice message should be exchanged electronically between Mastercard and the Bank Customer/Bank.

This documentation must be read in conjunction with three other documents:

- Remittance information for PAYMUL, CREMUL and DEBMUL.This

document covers segment groups 20, 21, 22, 23 and 27 in CREMUL

- egiro Credit Payment Plus Specification, latest version

- "Mastercard Tjenestespesifikasjon egiro innbetaling", latest version

.

2   References

This chapter contains references to documents relevant for this IG:

[1]   egiro Credit Payment Plus Specification and "Mastercard Tjenestespesifikasjon egiro innbetaling", latest versions.

[2]   CREMUL Implementation Guideline from Bankenes Standardiseringskontor, version 2.1 dated May 1999. (Norwegian title: CREMUL MELDINGSHÅNDBOK, VERSJON 2.12, Mars 2004)

This guideline is in norwegian. It is based on:

- UN/EDIFACT directory D.96A. UN/ECE, March 1996. UNTDID, UN/ECE Geneva,19951117

- plus some codes from directory D.97A

- UN/EDIFACT standard message, multiple credit advice message - CREMUL, dated 1995.11.23, basedon UN/EDIFACT UNTDID D.96A.

2.1   Precedence rules

In case of conflict between the Guideline from Bankenes Standardiseringskontor and this document, the following precedent rules applies:

1.   CREMUL Implementation Guideline from Bankenes Standardiseringskontor (norwegian language)

2.   Implementation Guideline for Multiple Credit Advice Message [this document]

Implying that the CREMUL Implementation Guideline from Bankenes Standardiseringskontor will overrule this IGin case of conflict. The reason is that this Implementation Guideline is a subset of the Implementation Guideline from Bankenes Standardiseringskontor.

3   Quality management

This documentation has been reviewed and approved by bank and pilot customer.

4.   Multiple Credit Advice Message – area of use

As defined by this IG the main function of the CREMUL - Multiple Credit Advice Message, is as follows:

A Multiple Credit Advice Message is sent by Mastercard to the Bank Customer, who has agreed bilaterally in advance, that their account (s) has been or will be credited for specified amount(s) on the date(s) indicated, in settlement of the referenced business transaction(s).

4.1   Principles for use

The scope of implementing the CREMUL message between Mastercard and the Bank Customer/Bank is:

- For the egiro Credit Payment Service: To receive all credit transactions processed in Mastercard with a value date

- For the egiro Credit Payment Plus Service: To receive all credit transactions processed in Mastercardand the bank with a value date and a posting date

The credit transactions will be delivered in following transaction groups:=

1. Total amount with valid KID on level B and underlying single transactions on level C

2. Total amount with invalid KID on level B and underlying single transactions on level C

3. Total amount with autogiro on level B and underlying single transactions on level C

4. Total amount with electronic payments on level B and underlying single transactions on level C

5. Total amount with giro notes on level B and underlying single transactions on level C

6. Total amount with structured information on level B and underlying single transactions on level C

7. Single bank internal transactions (Same on level B and C)

The transactions groups are stated in the BUS (Business function) segment in Group 4. Transaction group 1-5 covers all credit transactions cleared in Mastercard for the beneficiary.

If the single transactions in a group exceed 9999 transactions (that is underlying single transactions), a new groupwill be created.

Transaction group 6 covers all credit transactions cleared outside Mastercard for the beneficiary and issupplemented from the bank. (only available in egiro Credit Payment Plus Service)

Booking (posting) will be done on the total amounts (level B). Booked amounts on the credit account will beidentical to the amount stated in the MOA (monetary amount) Segment in Group 4.
In egiro Credit Payment Service the qualifier that will be used is 349 (amount that will be posted).In egiro
Credit Payment Plus Service the qualifier that will be used is 60 (final posted amount).

4.2   Conditions

This chapter contains some conditions which are fundamental for the specification of this IG. These conditions willboth affect preparation of outgoing messages and the processing of incoming messages:

Security
See "Mastercard Tjenestespesifikasjon egiro innbetaling" latest version and egiro Credit Payment PlusSpecification, latest version.

Cancellation
All Credit Advices sent to the Bank Customer contains only amounts to be posted or final amounts to be posted.It is therefore not possible to cancel a CREMUL.

Service-segments related to the exchange.
The service-segments related to the exchange are described in detail in the mentioned Specifications, latest versions, and is not part of this IG. The following service-segments are relevant to the exchange: UNA, UNB andUNZ.

5. Segment table

The segment table below, list all segment groups and segments that are included in the CREMUL message. Segments and groups that are used according to this IG, are listed using the bold attribute. Other segments andgroups (in normal writing) are not to be used.

```
0010    UNH Message header                        M    1
0020    BGM Beginning of message                  M    1
0030    DTM Date/time/period                      C    1
0040    BUS Business function                     C    1

0050        ----- Segment group 1   ----------------- C    2-----------
0060    RFF Reference                             M    1              |
0070    DTM Date/time/period                      C    1-----------+

0080        ----- Segment group 2   ----------------- C    5-----------+
0090    FII Financial institution Information     M    1              |
0100    CTA Contact information                   C    1              |
0110    COM Communication contact                 C    5-----------+

0120        ----- Segment group 3   ----------------- C    3-----------+
0130    NAD Name and address                      M    1              |
0140    CTA Contact information                   C    1              |
0150    COM Communication contact                 C    5-----------+

0160        ----- Segment group 4   ----------------- M    9999--------+
0170    LIN Line item                             M    1              |
0180    DTM Date/time/period                      C    2              |
0190    BUS Business function                     C    1              |
0200    MOA Monetary amount                       M    2              |
                                                                      |
0210        ----- Segment group 5   ----------------- M     3----------+|
0220    RFF Reference                             M    1             ||
0230    DTM Date/time/period                      C     1----------+|
                                                                      |
0240        ----- Segment group 6   ----------------- M     1----------+|
0250    FII Financial institution Information     M    1             ||
0260    CTA Contact information                   C    1             ||
0270    COM Communication contact                 C     5----------+|
                                                                      |
0280        ----- Segment group 7   ----------------- C     5----------+|
0290    FCA Financial charges allocation          M    1             ||
0300    MOA Monetary amount                       C    2             ||
                                                                     ||
0310        ----- Segment group 8   ----------------- C     6--------+||
0320    ALC Allowance or charge                   M    1            |||
0330    PCD Percentage details                    C    1            |||
0340    MOA Monetary amount                       C    2            |||
0350    CUX Currencies                            C    1            |||
0360    DTM Date/time/period                      C    1            |||
                                                                    |||
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0370          ----- Segment group 9  ----------------- C    5 -------+|||
0380      TAX Duty/tax/fee details                     M    1        ||||
0390      MOA Monetary amount                          C    2        ||||
0400      CUX Currencies                               C    1        ||||
0410      DTM Date/time/period                         C    1 -------+++|


                                                                        |
0420          ----- Segment group 10 ----------------- M    9999 ------+|
0430      SEQ Sequence details                         M    1         ||
0440      DTM Date/time/period                         C    3         ||
0450      BUS Business function                        C    1         ||
0460      FII Financial institution information        M    2         ||
                                                                       ||
0470          ----- Segment group 11 ----------------- C    5 --------+||
0480      RFF Reference                                M    1         |||
0490      DTM Date/time/period                         C    1 --------+||
                                                                       ||
0500          ----- Segment group 12 ----------------- C    1---------+||
0510      PAI Payment instructions                     M    1         |||
0520      FTX Free text                                C    1 --------+||
                                                                       ||
0530          ----- Segment group 13 ----------------- M    4 --------+||
0540      MOA Monetary amount                          M    1         |||
0550      CUX Currencies                               C    1         |||
0560      DTM Date/time/period                         C    2         |||
0570      RFF Reference                                C    1 --------+||
                                                                       ||
0580          ----- Segment group 14 ----------------- C    3---------+||
0590      NAD Name and address                         M    1         |||
0600      CTA Contact information                      C    1         |||
0610      COM Communication contact                    C    5---------+||
                                                                       ||
0620          ----- Segment group 15  ---------------- C    3---------+||
0630      INP Parties to instruction                   M    1         |||
0640      FTX Free text                                C    1         |||
0650      DTM Date/time/period                         C    1---------+||
                                                                       ||
0660          ----- Segment group 16  ---------------- C    10--------+||
0670      GIS General indicator                        M    1         |||
0680      MOA Monetary amount                          C    1         |||
0690      LOC Place/location identification            C    2         |||
0700      NAD Name and address                         C    1         |||
0710      RCS Requirements and conditions              C    1         |||
0720      FTX Free text                                C    10--------+||
                                                                       ||
0730          ----- Segment group 17 ----------------- C    5---------+||
0740      FCA Financial charges allocation             M    1         |||
0750      MOA Monetary amount                          C    2         |||
                                                                       |||
0760          ----- Segment group 18 ----------------- C    20-------+|||
0770      ALC Allowance or charge                      M    1        ||||
0780      PCD Percentage details                       C    1        ||||
0790      MOA Monetary amount                          C    2        ||||
0800      CUX Currencies                               C    1        ||||
0810      DTM Date/time/period                         C    2        ||||
                                                                      ||||
0820          ----- Segment group 19 ----------------- C    5-------+||||
0830      TAX Duty/tax/fee details                     M    1       |||||
0840      MOA Monetary amount                          C    2       |||||
0850      CUX Currencies                               C    1       |||||
0860      DTM Date/time/period                         C    1 ------+++||
                                                                       ||
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0870          ----- Segment group 20 ----------------- C   1---------+||
0880   PRC Process identification               M   1          |||
0890   FTX Free text                            C   5          |||
                                                              |||
0900          ----- Segment group 21 ---------------- C   9999-----+|||
0910   DOC Document/message details             M   1          ||||
0920   MOA Monetary amount                      C̶M̲   5          ||||
0930   DTM Date/time/period                     C   5          ||||
0940   RFF Reference                            C   5          ||||
0950   NAD Name and address                     C   2          ||||
                                                              ||||
0960          ----- Segment group 22 ---------------- C   5-------+||||
0970   CUX Currencies                           M   1          |||||
0980   DTM Date/time/period                     C   1-------+||||
                                                              ||||
0990          ----- Segment group 23 ---------------- C   100-----+||||
1000   AJT Adjustment details                   M   1          |||||
1010   MOA Monetary amount                      C   1          |||||
1020   RFF Reference                            C   1-------+||||


1030   FTX Free text                            C   5          ||||


1040          ----- Segment group 24 ---------------- C   9999----+||||
1050   DLI Document line identification         M   1          |||||
1060   MOA Monetary amount                      C   5          |||||
1070   PIA Additional product id                C   5          |||||
1080   DTM Date/time/period                     C   5          |||||
                                                              |||||
1090          ----- Segment group 25 ---------------- C   5------+|||||
1100   CUX Currencies                           M   1          ||||||
1110   DTM Date/time/period                     C   1------+|||||
                                                              |||||
1120          ----- Segment group 26 ---------------- C   10-----+|||||
1130   AJT Adjustment details                   M   1          ||||||
1140   MOA Monetary amount                      C   1          ||||||
1150   RFF Reference                            C   1          ||||||
1160   FTX Free text                            C   5------+++|||
                                                              |||
1170          ----- Segment group 27 ---------------- C   1-------+|||
1180   GIS General indicator                    M   1          ||||
1190   MOA Monetary amount                      C   5-------++++


1200   CNT Control total                        C   5


1210          ----- Segment group 28 ---------------- C   5----------+
1220   AUT Authentication result                M   1          |
1230   DTM Date/time/period                     C   1----------+


1240   UNT Message trailer                      M   1
```

· Pos   Position number on item (Segment group or segment) in message.
· Tag   Segment tag.
· Name:Segment name or segment group number, according to message definition [4].
· S   Segment or segment group status, according to message definition[4].
· Rept The maximum number of legal representation of a segment or a segment group, accordingto message definition [4].

6. Specification of segments and segment groups

LEVEL A

UNH Message header (M 1)

Function: A service segment starting and uniquely identifying a message. The message type code for the Multiple credit advice message is CREMUL. Note: Multiple Credit Advice Messages conforming to this document must contain the following data in segment UNH, composite S009: Data element 0065=CREMUL, 0052=D, 0054=96A, 0051=UN.

	Tag	Name	Status	Repr.	Description
010	0062	MESSAGE REFERENCE NUMBER	M	an…14	(Number of each CREMUL in the interchange)
020	5009	MESSAGE IDENTIFIER	M		
	0065	Message type identifier	M	an…6	CREMUL
	0052	Message version number	M	an…3	D
	0054	Message release number	M	an…3	96A
	0051	Controlling agency	M	an…2	UN
	0057	Association assigned code	C	an…6	Shall not be used
030	0068	COMMON ACCESS REFERENCE	C	an…35	Shall not be used
040	5010	STATUS OF THE TRANSFER	C		Shall not be used
	0070	Sequence of the transfers	M	an…2	Shall not be used
	0073	First/last sequence message transfer indication	C	a1	Shall not be used

Example: UNH+1+CREMUL:D:96A:UN'

BGM Beginning of message (M1)

Function: A segment by means of which the sender must uniquely identify the CREMUL message using its type and number and its function. It is an information of items advised in advance, of items pending to be booked or of items which have been booked.

Use: Code 435 (Multiple preadvice of a credit) in data element 1001 is used in egiro Credit Payment Service

Code 455 (Extended credit advice - multiple credit advice) in data element 1001is used in egiro Credit Payment Plus Service

	Tag	Name	Status	Repr.	Description
010	C0062	DOCUMENT/MESSAGE NAME	C		
020	1001	Document/message name, coded	C	an…3	435 (Multiple preadvice of a credit) 455 (Extended credit advice - multiple credit advice
	1131	Code list qualifier	C	an…3	Shall not be used
	3055	Code list responsible agency, coded	C	an…3	Shall not be used
	1000	Document/message name	C	an…35	Shall not be used
	1004	DOCUMENT/MESSAGE NUMBER	C	an…35	(Unique number Example: 1999090813150001 where 1999 = year 09 = month 08 = day 13 = hour 15 = minute 0001 = number of each CREMULin the interchange)
030	1225	MESSAGE FUNCTION, CODED	C	an…3	(Not used by Mastercard)
040	4343	RESPONSE TYPE, CODED	C	an…3	Shall not be used

Example: BGM+435+1999090813150001'
         BGM+455+1999090813150001'

DTM Date/time/period (C1)

Function: A segment specifying the date and if required the time when the message is created.

	Tag	Name	Status	Repr.	Description
010	C507	DATE/TIME/PERIOD	M		
020	1001	Date/time/period qualifier	M	an…3	137 (Document/message date/time)
	2380	Date/time/period	C	an…35	(Date)
	3055	Date/time/period format qualifier	C	an…3	102 (CCYYMMDD) 203 (CCYYMMDDHHMM)

Example: DTM+137:19970303:102'
         DTM+137:200003031208:203'

3.6   Group 3 (C3)

Function: A group of segments identifying the name and address of non-financial parties involved in the message, their function and their contacts.med OCR giro.

Gr/Sg m	Name	Status	Repr.	Description
NAD	Name and Address	M	1	
CTA	Contact Information	C	1	Shall not be used
CTA	Communication contact	C	C	Shall not be used

NAD Name and address (M1)

Function: A segment identifying the names and addresses of the parties associated with the exchange of the message, in coded or uncoded form, and their function.

	Tag	Name	Status	Repr.	Description
010	3035	PARTY QUALIFIER	M	an…3	MR (Beneficiary)
020	C082	PARTY IDENTIFICATION DETAILS	C		
	3039	Party id. identification	M	an…35	This data element is used to identify beneficiary. (The identification should be creditor's organisation number)
	1131	Code list qualifier	C	an…3	Shall not be used
	3055	Code list responsible agency, coded	C	an…3	Shall not be used
030	C058	NAME AND ADDRESS	C	an…2	Shall not be used
	3124	Name and address line	M	an…35	Shall not be used
	3124	Name and address line	C	an…35	Shall not be used
	3124	Name and address line	C	an…35	Shall not be used
	3124	Name and address line	C	an…35	Shall not be used
	3124	Name and address line	C	an…35	Shall not be used
040	C080	PARTY NAME	C		Shall not be used
	3036	Party name	M	an…35	Shall not be used
	3036	Party name	C	an…35	Shall not be used
	3036	Party name	C	an…35	Shall not be used
	3036	Party name	C	an…35	Shall not be used
	3036	Party name	C	an…35	Shall not be used
	3036	Party name format, coded	C	an…3	Shall not be used
050	C059	STREET	C		Shall not be used
	3042	Street and number / p.o. box	M	an…35	Shall not be used
	3042	Street and number / p.o. box	C	an…35	Shall not be used

	3042	Street and number / p.o. box	C	an...35	Shall not be used
	3042	Street and number / p.o. box	C	an...35	Shall not be used
060	3164	CITY NAME	C	an...35	Shall not be used
070	3299	COUNTRY SUB-ENTITY IDENTIFICATION	C	an...35	Shall not be used
080	3251	POSTCODE IDENTIFICATION	C	an...9	Shall not be used
090	3027	COUNTRY, CODED	C	an...3	Shall not be used

Example: NAD+MR+00123456789-001234567'

LEVEL B

Group 4   (M 9999)

Function: A group of segments containing information details which are relevant to all transactions
             specified in the message

Gr/Sg m	Name	Status	Repr.	Description
LIN	Line item	M	1	
DTM	Date/time/period	C	2	
BUS	Business function	C	1	
MOA	Monetary amount	M	2	

LIN   Line item (M1)

Function: A segment identifying the line item by a current line number.

Use: First LIN is stated LIN+1, second LIN is stated LIN+2, third LIN is stated LIN+3 etc. (Data
            element 1082 Line item number)

	Tag	Name	Status	Repr.	Description
010	1082	LINE ITEM NUMBER	C	an...6	(Sequential number)
020	1229	ACTION REQUEST/NOTIFICATION, CODED	C	an...3	Shall not be used
030	C212	ITEM NUMBER IDENTIFICATION	C		Shall not be used
	7140	Item number	C	an...3	Shall not be used
	7143	Item number type, coded	C	an..3	Shall not be used
	1131	Code list qualifier	C	an..3	Shall not be used
	3035	Code list responsible agency, coded	C	an...3	Shall not be used
040	C829	SUB-LINE INFORMATION	C		Shall not be used

	5495	Sub-line indicator, coded	C	an...3	Shall not be used
	1082	Line item number	C	n...6	Shall not be used
050	1222	CONFIGURATION LEVEL	C	n...2	Shall not be used
060	7083	CONFIGURATION, CODED	C	an...3	Shall not be used

Example: LIN+1'

DTM Date/time/period (C 2)

Function: A segment specifying value date, posting date and processing date/time

Use: egiro Credit Payment Service contains only value date and will be used together with qualifier 349 (amount that will be posted) in the MOA-segment ending this segment group

egiro Credit Payment Plus Service contains the posting date (qualifier 202) and value date (qualifier209) set by the bank, and will be used together with final posted amount (qualifier 60) in the MOA- segment ending this segment group.

	Tag	Name	Status	Repr.	Description
010	C507	DATE/TIME/PERIOD	M		
	2005	Date/time/period qualifier	M	an...3	202 (Posting date) 209 (Value date)
	2380	Date/time/period	C	an...35	(Date)
	2379	Date/time/period format qualifier	C	an...3	102 (CCYYMMDD)

Example: DTM+202:19970304:102'DTM+209:19970304:102'

BUS Business function (C 1)

Function: A segment identifying certain characteristics of the credits stored as individual transactions in level C, such as the bank operation, i.e., the method of transferring the funds, in order to sort the dependent credits according to their category.

Use: BKT (Single bank internal transactions) is only available in egiro Credit Payment Plus Service

	Tag	Name	Status	Repr.	Description
010	C521	BUSINESS FUNCTION	M		Shall not be used
	4027	Business function qualifier	M	an...3	Shall not be used
	4025	Business function, coded	C	an...35	Shall not be used
	1131	Code list qualifier	C	an...3	Shall not be used
	3055	Code list responsible agency, coded	C	an...3	Shall not be used
	4022	Business description	C	an...70	Shall not be used
020	3279	GEOGRAPHIC ENVIRONMENT, CODED	C	an...3	DO (Domestic) IN (International)

030	4487	TYPE OF FINANCIAL TRANSACTION, CODED	C	an...3	Shall not be used
040	C551	BANK OPERATION	M	an...3	
040	C551	Bank operation, coded	M	an...3	230 (Total amount valid KID) 231 (Total amount invalid KID) 232 (Total amount AutoGiro) 233 (Total amount electronic payments) 234 (Total amount Giro notes) 240 (Total amount structured information) BKT (Single bank internal transactions)
	4383	Code list qualifier	C	an...3	25
	3055	Code list responsible agency, coded0	C	an...3	124 (Responsible: Bankenes Standardiseringskontor
050	4463	INTRA-COMPANY PAYMENT, CODED	C	an...3	Shall not be used

Example: BUS++DO++230:25:124'

MOA Monetary amount (M2)

Function: A segment specifying the total amount of credits stored as individual transactions in level C.

Use: egiro Credit Payment Service will only use code 349 (Amount that will be posted/amount not confirmed by bank) in data element 5025.

Qualifier 346 and 362 can be used by the bank in the egiro Credit Payment Plus Service

	Tag	Name	Status	Repr.	Description
010	C516	MONETARY AMOUNT	M		
	5025	Monetary amount type qualifier	M	an...3	60 (Final posted amount) 346 (Total credit. Sum of final posted amounts on level C) 349 (Amount that will be posted/ amount not confirmed by bank) 362 (Amount for information –can be changed)
	5004	Monetary amount	C	an...18	(Amount)
	6345	Currency, coded	C	an...3	(Currency code), The ISO 3-letter currency codes (ISO 4217), is to be used.
	6343	Currency qualifier	C	an...3	Shall not be used
010	4405	Status, coded	C	an...3	Shall not be used

Example: DTM+202:19970304:102'DTM+209:19970304:102'

Group 5   (M3)

Function: A segment group containing references related to the payments, as well as relevant

Gr/Sg m	Name	Status	Repr.	Description
RFF	Reference	M	1	
DTM	Date/time/period	C	1	

RFF Reference (M1)

Function: A segment specifying reference numbers for the payments involved in the transaction.

Use: The ACK reference will always be stated. The reference will also be on the statement from the bank.
The ACK reference is referred to as the back office reference number in the Mastercard Service
Specifications.

The AII-reference can be used by the bank in the egiro Credit Payment Plus

	Tag	Name	Status	Repr.	Description
010	C506	REFERENCE	M		
	1153	Reference qualifier	M	an…3	ACK (Bank reference – posted amount) AII (Bank's reference number allocated by the bank to different underlaying individual transactions) CT (AutoGiro agreement ID)

	1154	Reference number	C	an...35	(Example reference ACK= 00430409720 04 = Number of the Banks data processing centre 30 = day 4 = Number of Mastercard processing for the day 09720 = serial number Note: This reference can be changed. Do not put any control here) (Example reference AutoGiro ACK = 10500012789 105 = serial number 0001278 = Agreement number in Mastercard 9 = Number of Mastercard processing for the day Note: This reference can be changed. Do not put any control here) (Excample reference CT = 001005001) used)
	1156	Line number	C	an...6	Shall not be used
	4000	Reference version number	C	an...35	Shall not be used

Example: RFF+ACK:00430409720'
　　　　RFF+CT:001005001'

DTM Date/time/period (C1)

Function: A segment specifying the complete Mastercard processing date

Use:　　This segment will in combination with the RFF segment in Group 5 make an unique reference which canbe used for duplicate control purposes

	Tag	Name	Status	Repr.	Description
010	C507	DATE/TIME/PERIOD	M		
	2005	Date/time/period qualifier	M	an...3	171　(Reference date/time - Mastercard processing date)
	2380	Date/time/period	C	an...35	(Date)
	2379	Date/time/period format qualifier	C	an...3	102　(CCYYMMDD)

Example: DTM+171:19990125:102'

Group 6   (M1)

Function: A segment group containing references related to the payments, as well as relevant

Gr/Sg m	Name	Status	Repr.	Description
FII	Financial institution information	M	1	
CTA	Contact information	C	1	Shall not be used
COM	Communication contact	C	5	Shall not be used

FII   Financial institution information (M 1)

Function: A segment identifying the financial institutions and relevant account number associated with thetransaction, in coded or uncoded form and their function.

	Tag	Name	Status	Repr.	Description
010	3035	PARTY QUALIFIER	M	an...3	BF (Beneficiary's bank)
020	C078	ACCOUNT IDENTIFICATION	C		
	3194	Account holder number	C	an...35	(Bank account number)
	3192	Account holder name	C	an...35	
	3192	Account holder name	C	an...35	(Not used by Mastercard)
	6345	Currency, coded	C	an...3	Shall not be used
030	C088	INSTITUTION IDENTIFICATION	C		Shall not be used
	3433	Institution name identification	C	an...11	Shall not be used
	1131	Code list qualifier	C	an...3	Shall not be used
	3055	Code list responsible agency, coded	C	an...3	Shall not be used
	3434	Institution branch number	C	an...17	Shall not be used
	1131	Code list qualifier	C	an...3	Shall not be used
	3055	Code list responsible agency, coded	C	an...3	Shall not be used
	3432	Institution name	C	an...70	Shall not be used
	3436	Institution branch place	C	an...70	Shall not be used
040	3207	COUNTRY, CODED	C	an...3	Shall not be used

Example: FII+BF+12345678901' (Beneficiary bank account number)

Group 7   (C5)
This group is only relevant for the egiro Credit Payment Plus Service

Function: A group of segments providing full details of all charges or allowances, and associated taxes, that apply to a particular transaction, together with information as to who bears the charges and to whichaccount they have been directed. A total value of all charges plus allowances may be given for every account to which charges may be directed. Where charges are subject to taxation this may also be specified.

Gr/Sg m	Name	Status	Repr.	Description
FCA	Financial charges allocation	M	1	
MOA	Monetary amount	C	2	

FCA Financial charges allocation (M1)
Only used by egiro Credit Payment Plus Service

Function: A segment specifying the method for allocation of charges and allowances and identifying an accountto which such charges or allowances were directed, where it is different from the principal account.

	Tag	Name	Status	Repr.	Description
010	4471	Settlement, coded	M	an…3	13 (All charges borne by payee - beneficiary) 14 (Each party pay own cost) 15 (All charges borne by payor – ordering customer)
	C878	CHARGE/ALLOWANCE ACCOUNT	C	an…3	Shall not be used
	3434	Institution branch number	M	an…17	Shall not be used
	1131	Code list qualifier	C	an…3	Shall not be used
	3055	Code list responsible agency, coded	C	an…3	Shall not be used
	3194	Account holder number	C	an…17	Shall not be used
	6345	Currency, coded	C	an…3	Shall not be used

Example: FCA+15´ (All charges borne by payor – ordering customer)

MOA Monetary amount (C2)
Only used by egiro Credit Payment Plus Service

Function: A segment identifying the basis amount from which charges are calculated, if different from overall amount of the original order. It also gives the total value of charges and/or allowances, andassociated taxes, that relate to an account for charges/allowances.

	Tag	Name	Status	Repr.	Description
010	C516	Settlement, coded	M		
	5025	Monetary amount type qualifier	C	an…3	23 (Charge amount) 25 (Charge/Allowance Basis) 131 (Total Charges)
	5004	Monetary amount	M	n..18	Amount
	6345	Currency, coded	C	an…3	(ISO 4217-3-letter-currency-code)
	6343	Currency qualifier	C	an…3	Shall not be used
	4405	Status, coded	C	an…3	4 (Final amount) 5 (Subject of final payment)9 (Information)

Example: MOA+131:11234,30::4' (Total charges is 11234,30, and is taken off in the credit transaction)

LEVEL C

Group 10 (M9999)
This group is only relevant for the egiro Credit Payment Plus Service

Function: A segment group providing details regarding the individual transactions, such as dates, financialinstitutions, account numbers.

Use: Note: If the number of transactions (SEQ) exceed 9999, a new B-level will be created with a unique reference that can be found on the statement from the bank

Gr/Sg m	Name	Status	Repr.	Description
SEQ	Sequence details	M	1	
DTM	Date/time/period	C	3	
SEQ	Business function	C	1	(Not used by Mastercard)
FII	Financial institution information	M	3	

SEQ Sequence details (M1)

Function: A segment identifying the beginning of the specification of individual transactions (C level) by asequential number.

Use: Within same level B (starts with the LIN-segment), the first underlaying transaction on level Cstarts with SEQ+1, the second transaction starts with SEQ+2, the third transaction starts with SEQ+3 etc.(Data element 1050 Sequence number)

	Tag	Name	Status	Repr.	Description
010	1245	STATUS INDICATOR, CODED	C	an...3	
020	C286	SEQUENCE INFORMATION	C		
	1050	Sequence number	M	an...6	(Sequential number)
	1159	Sequence number source, coded	C	an...3	Shall not be used
	1131	Code list qualifier	C	an...3	Shall not be used
	3055	Code list responsible agency, coded	C	an...3	Shall not be used

Example: SEQ++1'

DTM Date/time/period (C3)

Function: A segment specifying execution and processing date/time.

The qualifiers 9, 193, 202 and 209 can be used by the bank in the egiro Credit Payment Plus Service

	Tag	Name	Status	Repr.	Description
010	C507	DATE/TIME/PERIOD	M		
=	2005	SEQUENCE INFORMATION	M	an..3	9 (Processing date/time. Date when the transactionis processed in the data processing centre) 193 (Execution date. The datewhen ordering bank initiated the transaction) 202 (Posting date. The date when an entry is posted to an account) 203 (Requested execution date or date for receiving payment order) 209 (Value date. Date on which the funds are at the disposalof the beneficiary or cease to be at the disposal of the ordering customer)
	2380	Date/time/period	C	an...35	(Date)
	2379	Sequence number source, coded	C	an...3	102 (CCYYMMDD) 204 (CCYYMMDDHHMMSS)

Example: DTM+203:19970304:102'

DTM+203:20230122154505:204

FII   Financial institution information (M2)

Function: A segment identifying the financial institutions and relevant account number associated with thetransaction, in coded or uncoded form and their function.

	Tag	Name	Status	Repr.	Description
010	3035	PARTY QUALIFIER	M	an...3	OR (Ordered bank)
020	C078	ACCOUNT IDENTIFICATION	C		
	3194	Account holder number	M	an...35	Bank account number
	3192	Account holder name	C	an...35	Account holder name (if available)
	3192	Account holder name	C	an...35	(Not used by Mastercard)
	6345	Currency, coded	C	an...3	(Not used by Mastercard)
030	C088	INSTITUTION IDENTIFICATION	C		

	3433	Institution name identification	C	an...11	(Name)
	1131	Code list qualifier	C	an...3	(Not used by Mastercard)
	3055	Code list responsible agency, coded	M	an...3	(Not used by Mastercard)
	3434	Institution branch number	C	an...17	For example SWIFT-address)
	1131	Code list qualifier	C	an...3	(Not used by Mastercard)
	3055	Code list responsible agency, coded	C	an...3	(Not used by Mastercard)
	3432	Institution branch number	C	an...70	(Not used by Mastercard)
	3436	Code list qualifier	C	an...70	(Not used by Mastercard)
040	3207	Code list responsible agency, coded	C	an...3	For example SWIFT-address)

Example: FII+OR+23510524047:Jenny Petterson'

Group 11 (C)

Function: A group of segments containing references of other messages and transactions, with relevant date(s)/ time(s).

Gr/Sg m	Name	Status	Repr.	Description
RFF	Reference	M	1	
DTM	Date/time/period	C	1	Not used by Mastercard

RFF Reference (M1)

Function: A segment identifying references of other messages or transactions related to this transaction.

	Tag	Name	Status	Repr.	Description
010	C506	REFERENCE	M	an…3	
	1153	Reference qualifier	M		ABO (Originator´reference – for example SWIFT-Reference senders bank) ACK (Bank reference. Cross reference issued by financial institution) ACD (Bank reference = Archive reference. The customer should tell the archive reference to the bank if the customer has questions abouta specific transaction) AEK (Payment order number. Bankgiro note number is unique. The number does not have to be unique when other payment instruments are used) AFO (Beneficiary's reference. "Fremmedref" can be given by payer using Mastercard Direct Remittance Service. The reference does not have to be unique) AGN (Payor's reference The reference can also be given by beneficiary in a direct debit order "egenref" in AutoGiro) AHK (Payer's reference number – "Debetref". in AutoGiro) RA (Remittance advice number) TBR (Reference number pre-advice)
	1154	Sequence number	C	an…35	Reference
	1156	Line number	C	an…6	Shall not be used
	4000	Reference version number	C	an…35	Shall not be used

Example: RFF+ACD:*94011106'
          RFF+AEK:6011489652'

Group 13 (M4)

EQ Sequence details (M1)

Function: A group of segments identifying the monetary amounts and, if necessary, the currencies, exchangerate and date for the amount of the transaction.

Gr/Sg m	Name	Status	Repr.	Description
MOA	Monetary amount	M	1	
CUX	Currencies	C	1	Only used by egiro Credit Payment Plus Service)
DTM	Date/time/period	C	2	Shall not be used
RFF	Reference	C	1	(Only used by egiro Credit Payment Plus Service)

Example: SEQ++1'

RFF Reference (M1)

Function: A segment giving the amount of the individual transaction.

Use: Qualifier 36, 60, 98 and 119 in data element 5025 (Monetary amount type qualifier) are only used byegiro Credit Payment Plus Service

Qualifier 143 in data element 5025 (Monetary amount type qualifier is only used by egiro Credit Payment Service

	Tag	Name	Status	Repr.	Description
010	C516	MONETARY AMOUNT	M		
	2025	Monetary amount type qualifier	M	an...3	36 (Converted amount) 60 (Final (posted) amount) 98 (Original amount – the original amount to be paid) 119 (Received amount) 143 (Transfer amount)
	5004	Monetary amount	C	an...6	Amount
	6345	Currency, coded	C	an...3	
	6343	Currency qualifier	C	an...3	Shall not be used
	4405	Status, coded	C	an...3	Shall not be used

Example: MOA+98:300'

CUX Currencies (M1)
Only used by egiro Credit Payment Plus Service

Function: A segment identifying the source currency and the target currency of the transaction, when they aredifferent.

	Tag	Name	Status	Repr.	Description
	C504	CURRENCY DETAILS	C		
	6347	Currency details qualifier	M	an…3	2
	6345	Currency, coded	C	an…3	(ISO 4217-thre letter currency code)
	6343	Currency qualifier	C	an…3	Shall not be used
	6348	Currency rate base	C	an…3	Shall not be used
	C504	CURRENCY DETAILS	C	an…3	
	6347	Monetary amount type qualifier	M		3
	6345	Currency, coded	M	an…3	(ISO 4217-thre letter currency code)
	6343	Currency qualifier	C	an…6	Shall not be used
	6348	Currency rate base	C	an…3	Shall not be used
	5402	Rate of exchange	C	an…3	
	6341	Currency market exchange, coded	C	an…3	Shall not be used

Example: CUX+2:BEF+3:USD+35,84´ (The reference currency is BEF, but the currency to the amount that converts
and is credited is USD. The Exchange rate is 35,84 for 1 USD)

RFF Reference (C1)
Only used by egiro Credit Payment Plus Service

Function: A segment identifying other transactions to which funds associated with the transaction is relatedsuch as a
separate foreign exchange deal.

	Tag	Name	Status	Repr.	Description
010	C506	CURRENCY DETAILS	M		
	1153	Currency details qualifier	M	an…3	ACX (Banker´s Acceptance) FX (Foreign Exchange Contract Number)
	1154	Currency, coded	C	an…35	
	1156	Currency qualifier	C	an…6	Shall not be used
	4000	Currency rate base	C	an…35	Shall not be used

Example: RFF+ACX+Per Bankmand' (Agreement with Per Bankmand who is bank´s contact person)

Group 14 (C3)

Function: A group of segments identifying the name and address of non-financial parties involved in themessage, their function and their contacts.

Gr/Sg m	Name	Status	Repr.	Description
NAD	Name and address	M	1	
CTA	Contact information	C	1	Shall not be used
COM	Communication contact	C	5	Shall not be used

NAD Name and address (M1)

Function: A segment identifying the names and addresses of the parties associated with the exchange of themessage, in coded or uncoded form, and their function.

	Tag	Name	Status	Repr.	Description
010	3035	PARTY QUALIFIER	M		
020	C082	PARTY IDENTIFICATION DETAILS	C		143 (Transfer amount)
	3039	Party id. identification	M	an…35	Amount
	1131	Code list qualifier	C	an…3	
	3055	Code list responsible agency, coded	C	an…3	Shall not be used
030	C058	NAME AND ADDRESS	C		
	3124	Name and address line	M	an…35	
	3124	Name and address line	C	an…35	
	3124	Name and address line	C	an…35	
	3124	Name and address line	C	an…35	
	3124	Name and address line	C	an…35	
040	C080	PARTY NAME	C		
	3036	Party name	M	an…35	Name
	3036	Party name	C	an…3	Name
	3036	Party name	C	an…6	Name
	3036	Party name	C	an…3	Shall not be used
	3036	Party name	C	an…3	Shall not be used
	3045	Party name format, coded	C	an…3	Shall not be used
050	C059	STREET	C		
	3042	Street and number/p.o. box	M	an…3	Address
	3042	Street and number/p.o. box	C	an…6	Address
	3042	Street and number/p.o. box	C	an…3	Address

	3042	Street and number/p.o. box	C	an…3	(Not used by Mastercard)
060	3164	CITY NAME	C	an…3	City name
	3229	COUNTRY SUB-ENTITY IDENTIFICATION	C	an…3	Shall not be used
	3251	POSTCODE IDENTIFICATION	C	an…6	Post code
	3207	COUNTRY, CODED	C	an…3	Country code

Example: NAD+PL+++Bjarne Frogner AS++Asker++1370'

Group 15 (C3)

Function: A segment group that is used to give e.g. information about the payor.

Gr/Sg m	Name	Status	Repr.	Description
INP	Instruction to parties	M	1	
FTX	Free text	C	1	Shall not be used
DTM	Date/time/period	C	2	Shall not be used

INP Instruction to parties (M1)

Function: The segment is used to identify the part that should execute the instruction and the part that should be contacted, followed by the instruction in coded form.

Use: AD, EI and SI can be stated in CREMUL

	Tag	Name	Status	Repr.	Description
	C849	PARTIES TO INSTRUCTION	M		
	3301	Party enacting instructionidentification	M	an…17	BF (Beneficiary's bank)
	3285	Recipient of the instruction identification	C	an…17	
	C522	INSTRUCTION	C		
	4403	Instruction qualifier	M	an…3	
	4401	Instruction, coded	C	an…3	AD (Advice) EI (EDI-Advice via EDIFACT CREMUL) SI (Statement information – The information was ment to come on the statementbut is only delivered in CREMUL)

	Tag	Name	Status	Repr.	Description
	1131	Code list qualifier	C	an…3	Shall not be used
	3055	Code list responsible agency, coded	C	an…35	Shall not be used
	C850	STATUS OF INSTRUCTION	C	an…6	Shall not be used
	4405	Status, coded	M	an…35	Shall not be used
	3036	Party Name	C	an…6	Shall not be used

Example: INP+BF+2:SI'

FTX Free text (C1)

Function: A segment providing free text information to beneficiary Mastercard will give information on 1 linethat has 70 characters.

	Tag	Name	Status	Repr.	Description
010	4451	TEXT SUBJECT QUALIFIER	M		AAG (Party instructions)
020	4453	TEXT FUNCTION, CODED	C	an…3	Shall not be used
030	C107	TEXT REFERENCE	C	an…3	Shall not be used
	4441	Free text, coded	M		Shall not be used
	1131	Code list qualifier	C	an…3	Shall not be used
	3055	Code list responsible agency, coded	C	an…3	Shall not be used
040	C108	TEXT LITERAL	C		
	4440	Free text	M	an…70	Text
	4440	Free text	C	an…6	Shall not be used
	4440	Free text	C	an…35	Shall not be used
	4440	Free text	C	an…6	Shall not be used
	4440	Free text	C	an…35	Shall not be used
050	3453	LANGUAGE, CODED	C	an…6	Shall not be used

Example: FTX+AAG+++Tandberg Data'

Group 16 (C10)
This group is only used by egiro Credit Payment Plus Service

Function: A group of segments providing information for subsequent use by regulatory authorities requiring statistical and other types of data. It also identifies the regulatory authority for which the informationis intended followed by the information itself.

Gr/Sg m	Name	Status	Repr.	Description
GIS	General indicator	M	1	
MOA	Monetary amount	C	1	Shall not be used

LOC	Location	C	2	Shall not be used
NAD	Name and address	C	1	Shall not be used
RCS	Requirements and conditions	C	1	Shall not be used
FTX	Free text	C	1	

GIS   General indicator (M1)
Only used by egiro Credit Payment Plus Service

Function: A segment identifying what processing should be completed for regulatory authorities.

	Tag	Name	Status	Repr.	Description
	C529	PROCESSING INDICATOR	M		
	7365	Processing indicator, coded	M	an…3	10
	1131	Code list qualifier	C	an…3	Shall not be used
	3055	Code list responsible agency, coded	C	an…3	Shall not be used
	7187	Process type identification	C	an…3	Shall not be used

Example: GIS+10' (Declaration is necessary)

FTX Free text (C1)
Only used by egiro Credit Payment Plus Service

Function: A segment giving information, in coded or clear form, to provide information relevant to regulatoryauthorities requirements

Use: See Implementation Guideline from Bankenes Standardiseringskontor

	Tag	Name	Status	Repr.	Description
010	4451	TEXT SUBJECT QUALIFIER	M	an…3	REG (Is always required to use)
020	4453	TEXT FUNCTION, CODED	C	an…3	Shall not be used
030	C107	TEXT REFERENCE	C		
	4441	Free text, coded	M	an…3	
	1131	Code list qualifier	C	an…3	Shall not be used
	3055	Code list responsible agency, coded	C	an…3	Shall not be used
040	C108	TEXT LITERAL	C		
	4440	Free text	M	an…70	Text
	4440	Free text	C	an…70	Shall not be used
	4440	Free text	C	an…70	Shall not be used
	4440	Free text	C	an…70	Shall not be used
050	3453	LANGUAGE, CODED	C	an…3	Shall not be used

Example: FTX+REG++14+Import of Toyota-cars'

Free text, coded (4441)
Only used by egiro Credit Payment Plus Service

Payment codes from Norges Bank

PAYMENT TYPE: TRADE

CODE	TEXT	AMT. LIMIT	CONDITIONS	Description
10	Export/import of ship	None	None	All payments shall be specified with the name of theship eventually building no.
11	Export/import of platform/rigs	None	None	All conditions shall be specified with the platforms/rigs name eventually building no.
12	Export/import of aeroplane	None	None	For these payments it is not required with text infield C108/4440 (Text Literal/Free text).
13	Export of crude oil, natural gas condensed and wet gas.	None	Only for incoming payments	For these payments it is not required with text infield C108/4440 (Text Literal/Free text).
14	Export/ import of other merchandise	5.000.000	Only merchandise that is, or will be, duty treated at a Norwegian duty station.	If payments exceed the amount limit, the field in C108/4440 (Text Literal/Free text) shall specify merchandise category.
15	Other payments in connection with trade	None	None	All payments shall be specified with merchandise category in field C108/4440 (Text Literal/Free text).Ex. On payments that shall be covered under the codes are: - Merchandise bought and resold in foreign countries for Norwegian account - Merchandise bought and resold in Norway for foreign account - Direct delivery to/from the oilfields in the North sea exclusive payments under code 13 - Transport expenses (specified whether they are for export or import as well as means of conveyance

PAYMENT TYPE: SERVICES

CODE	TEXT	AMT. LIMIT	CONDITIONS	Description
20	Passenger freight income	None	Incoming payments to enterprises where the enterprise number is valid	For these payments it is not required with text I field C108/4440 (Text Literal/Free text). If the enterprise number is invalid, code 25 shall be used
21	Other freight income	None	Incoming payments to enterprises where the enterprise number is valid.	For these payments it is not required with text in field C108/4440 (Text Literal/Free text). If the enterprise number is invalid, code 25 shall be used. Covers also forwarding.
22	Travelling income	0,00	All transactions related to travelling shall be coded regardless of the size of the amount.	For these payments it is not required with text in C108/4440 (Text Literal/Free text). Examples on payments in addition to normal tourist traffic are travel and living costs in connection with services and settlement from/to travel agencies.
23	Travelling foreigner	0,00	All transactions related to travelling shall be coded regardless of the size of the amount.	For these payments it is not required with text in field C108/4440 (Text Literal/Free text). Examples on payments in addition to normal tourist traffic are travel and living costs in connection with services and payments from/to travel agencies.
24	Indemnity insurance foreigner	None	Exclusive payments concerning compensations and life insurance	For these payments it is not required with text in field C108/4440 (Text Literal/Free text).

25	Other services	None	None	All payments shall be specified in field C108/4440 (Text Literal/Free text). Examples on payments thatshall use this code are: - Data processing and programming - Diplomat costs - Drift of offices and buildings - Refinement/preparation - Insurance compensation (Indemnity) - Insurance premium and payments (Life) - Fees - Harbour income/ -expenses - Health - Commissions - Rent income/expenses - Management - Military income/expenses - Assemblage - Option premium - Post services - Provisions/costs - Salvage services - Advertising income/expenses - Repairs - Ship crew wages - Technical assistance - Tele services - Education - Maintenance - Weather forecast

PAYMENT TYPE: INTEREST / PROCEEDS / OTHER CAPITAL YIELD

CODE	TEXT	AMT. LIMIT	CONDITIONS	Description
40	Interest on loan	250.000	None	If payments exceed the amount limit, the field C108/4440 (Text Literal/Free text) shall specifywhich loans the interests are related to.
42	Behold. Interest other than the banks own	250.000	None	If payments exceed the amount limit, the field C108/4440 (Text Literal/Free text) shall specifywhat the interests are related to.
44	Dividend on shares	250.000	None	If payments exceed the amount limit the field C108/4440 (Text Literal/Free text) shall specifywhat the dividends are related to.
46	License charges royalties patents	250.000	None	If payments exceed the amount limit the field C108/4440 (Text Literal/Free text) shall specifywhat the charges are related to.

CODE	TEXT	AMT. LIMIT	CONDITIONS	Description
48	Other capital gains	None	None	All payments shall be specified in field C108/4440(Text Literal/Free text). This post shall cover all capital gains that do not fit in any of the defined posts.

PAYMENT TYPE: CAPITAL

CODE	TEXT	AMT. LIMIT	CONDITIONS	Description
60	Loan	None	None	All payments shall be specified with type of loan in field C108/4440 (Text Literal/Free text). Covers alsoturnover of
61	Loan	None	None	loans and loan parts.
62	Purchase/sales of Norwegian stocks dir.inv.	None	The payments shall cover minimum 10% of the stock capital in the company	loans and loan parts
63	Purchase/sale of foreign stocks dir. inv.	None	The payments shall cover minimum 10% of the stock capital in the company	If payments exceed the amount limit the field All payments shall be specified with stock capital in percent in field C108/4440 (Text Literal/Free text).
64	Purchase/sale of Norwegian stock holding	None	The payments shall cover minimum 10% of the stock capital in the company	All payments shall be specified with the issuer of stocks and VP-nr. in field C108/4440 (Text Literal/Free text).
65	Purchase/sale of foreign stock holdings	None	The payments shall cover minimum 10% of the aksjekap. in the company	For these payments it is not required with text i field C108/4440 (Text Literal/Free text).
66	Purchase/sale of Norwegian bonds	None	None	All payments shall be specified in field C108/4440(Text Literal/Free text). This post shall cover all capital gains that do not fit in any of the defined posts.

PAYMENT TYPE: CAPITAL

CODE	TEXT	AMT. LIMIT	CONDITIONS	Description
67	Purchase/sale foreign bonds	None	None	For these payments it is not required with text i field C108/4440 (Text Literal/Free text)
68	Purchase/sale other Norwegian securities	None	None	All payments shall be specified with type of securities and the Norwegian issuer.
69	Purchase/sale other foreign securities	None	None	All payments shall be specified with type ofsecurities.
70	Other capital transactions	None	None	All payments shall be specified in field C108/4440(Text Literal/Free text). Payment examples are : - Shares (K/S, A/L, etc.) - Capital deposit - Purchase/sale of vacation house

PAYMENT TYPE: OTHER TRANSFERS

CODE	TEXT	AMT. LIMIT	CONDITIONS	Description
90	Other transfers from/to private nationals	250.000	Only private persons	If the payments exceeds the amount limit C108/4440 (Text Literal/Free text) shall specify what the payments covers. If the payments does not belong to any of the prior specified groups the following codes shall be used. Ex. On payments in both these codes (90 and 91) will be: - Inheritance - Emigration - Contingence - Missions money - Pensions - Taxes and charges - Subsidies - Maintenance allowance
91	Other transfers on behalf of the business	250.000	No private persons	If the payments exceeds the amount limit C108/4440 (Text Literal/Free text) shall specify what the payments covers. If the payments does not belong to any of the prior specified groups the following codes shall be used. Ex. On payments in both these codes (90 and 91) will be: - Inheritance - Emigration - Contingence

Segment group 20 – 27 is documented in a separate document:
Mastercard Implementation Guideline for Remittance Information in PAYMUL, CREMUL and DEBMUL

LEVEL A, AFTER DETAIL SECTION
Information given on this level, generally applies for PAYMUL, CREMUL and DEBMUL

CNT Control total (C5)

Function: A segment identifying the end of level B and the total number of LIN - segments in group 4.

	Tag	Name	Status	Repr.	Description
010	C270	CONTROL	M		
	6069	Control qualifier, coded	M	an…3	LI
	6066	Control value	M	an…18	(Total number of LIN – segments)
	6411	Measure unit qualifier	C	an…3	Shall not be used

Example: CNT+LI:5''

UNT Message trailer (M 1)

Function: A service segment ending a message, giving the total number of segments in the message and thecontrol reference number of the message.

Usage: This segment is used to verify a correctly transmitted message.

	Tag	Name	Status	Repr.	Description
010	0074	NUMBER OF SEGMENTS IN THE MESSAGE	M	an…6	The total number of segments in the message
020	0062	MESSAGE REFERENCE NUMBER	M	an…6	Message reference number

Example: UNT+25+1'