Changes to the use of Norwegian Telepay format v. 2.1

Change log

Version	Date	Change
2.1	2014-01-07	Updated to match Telepay version 2.1
2.2	2022-10-01	Changed Bankenes standardiseringskontor (BSK) to BITS and www.bsk.no to www.bits.no

The description only includes fields where the bank's use of the format deviates from standard. If a data element is not used, this means that the contents will be ignored upon receipt. The contents of the field will, however, be sent back in the return file.

For a complete description of Telepay version 2.1 please refer to BITS web-site www.bits.no:

Application header:		
Data element:	Position:	Description:
AH Procedure ID	6 - 9	Procedure ID TBIO/TBRO is not supported
AH sequence no.	14 – 19	Only checks that sequence no. is consecutive within each batch (BETFOR00 – BETFOR99)

International payments:

Start-of-batch record - BETFOR00:		
Data element:	Position:	Description:
Division	60 – 70	Not used.
Sequence control field	71 – 74	Only checks that control field is consecutive within each batch (BETFOR00 – BETFOR99)
Password	85 – 94	Not used
New password	105 – 114	Not used
Operator number	115 – 125	Not used
Sigill: Seal-use	126	For use contact Danske Bank
Sigill: Seal date	127 – 132	For use contact Danske Bank
Sigill: Part key	133 – 152	For use contact Danske Bank
Sigill: Seal how	153	For use contact Danske Bank
Own reference batch	297 - 311	Not used

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Transfer record– BETFOR01:		
Data element:	**Position:**	**Description:**
Sequence control field	71 – 74	Only checks that control field is consecutive within each batch (BETFOR00 – BETFOR99)
Payment date	81 – 86	Payments submitted with a payment date that is up to 60 days back in time will not be rejected.. The payment will be executed at the first opportunity. Payments falling due more than 60 days back in time will be rejected. Payments can be post-dated max. 12 months.
Notification indicator	129 – 158	Not used
Agreed exchange rate	160 – 167	Not used. When using an agreed exchange rate, it is only necessary to fill out the field "Deal made with" (pos. 258-263).
Forward contract exchange rate	174 – 181	Not used. When using a forward contract, it is only necessary to fill out the field "Forward contract number" (pos. 168-173).
Value date receiving bank	183 – 188	Not used.
Deal made with	258 – 263	When a rate agreement is entered into with the bank, the rate agreement is allocated a 6-digit rate agreement number. This number must be written in the field "Deal made with", instead of the name of the person the agreement was made with.
Clearing code	265	Not used.

Bank details record – BETFOR02:		
Data element:	**Position:**	**Description:**
Sequence control field	71 – 74	Only checks that the control field is consecutive within each batch (BETFOR00 – BETFOR99)
SWIFT address of corr. bank	232 – 242	Not used
Account number TBIO	260 – 294	Not used, as procedure ID TBIO is not supported

Danske Bank

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Payee record – BETFOR03:		
Data element:	Position:	Description:
Sequence control field	71 – 74	Only checks that the control field is consecutive within each batch (BETFOR00 – BETFOR99)

Invoice record – BETFOR04:		
Data element:	Position:	Description:
Sequence control field	71 – 74	Only checks that the control field is consecutive within each batch (BETFOR00 – BETFOR99)
To own account	233	Not used
KID, foreign	293	Not used

End-of-batch record – BETFOR99:		
Data element:	Position:	Description:
Sequence control field	71 – 74	Only checks that the control field is consecutive within each batch (BETFOR00 – BETFOR99)
Sigill: Security	272 – 275	For use contact Danske Bank
Sigill: Language	276	For use contact Danske Bank
Sigill: Version	277	For use contact Danske Bank
Sigill: Interface	278	For use contact Danske Bank
Sigill: Control field	279 – 296	For use contact Danske Bank
Version software	297 – 312	Not used
Version bank	313 – 320	Not used

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Domestic payments:

Start-of-batch record - BETFOR00:		
Data element:	Position:	Description:
Division	60 – 70	Not used
Sequence control field	71 – 74	Only checks that the control field is consecutive within each batch (BETFOR00 – BETFOR99)
Password	85 – 94	Not used
New password	105 – 114	Not used
Operator number	115 – 125	Not used
Sigill: Seal-use	126	For use contact Danske Bank
Sigill: Seal date	127 – 132	For use contact Danske Bank
Sigill: Part key	133 – 152	For use contact Danske Bank
Sigill: Seal how	153	For use contact Danske Bank
Own reference batch	297 - 311	Not used

Transfer record – BETFOR21:		
Data element:	Position:	Description:
Sequence control field	71 – 74	Only checks that the control field is consecutive within each batch h (BETFOR00 – BETFOR99)
Payment date	81 – 86	Payments submitted with a payment date that is up to 60 days back in time will not be rejected. The payment will be executed at the first opportunity. Payments falling due more than 60 days back in time will be rejected. Payments can be post-dated max. 12 months.
Client reference	284 – 288	Not used
Value date receiving bank	295 – 300	Not used
Form number	311 – 320	Not used

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Mass payment record – BETFOR22:		
Data element:	Position:	Description:
Sequence control field	71 – 74	Only checks that the control field is consecutive within each batch (BETFOR00 – BETFOR99)
Own reference 1	138-172	Only 27 characters will be forwarded to the Payee's account statement when used with text code 622 in the transfer record (BETFOR21 pos. 264-266)

Invoice record – BETFOR23:		
Data element:	Position:	Description:
Sequence control field	71 – 74	Only checks that the control field is consecutive within each batch (BETFOR00 – BETFOR99)

End-of-batch record – BETFOR99:		
Data element:	Position:	Description:
Sequence control field	71 – 74	Only checks that the control field is consecutive within each batch (BETFOR00 – BETFOR99)
Sigill: Security	272 – 275	For use contact Danske Bank
Sigill: Language	276	For use contact Danske Bank
Sigill: Version	277	For use contact Danske Bank
Sigill: Interface	278	For use contact Danske Bank
Sigill: Control field	279 – 296	For use contact Danske Bank
Version software	297 – 312	Not used
Version bank	313 – 320	Not used

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General comments and clarifications:

Subject:	BITS version 2.01		Description:
	Page:	Section:	
Check for duplicate transmission	6	2.1.5 2.1.6 2.1.7	We do not check for duplicate transmission of files on the basis of sequence numbers (in the application header) and sequence control fields (in all records). Instead, we perform a technical check by calculating a "hash total" of the first 30,000 characters in the file. The result is compared with files sent in earlier and, if the same "hash total" is registered on one of these, the transmission will be rejected.
Reply data	7	2.2	The customer may choose whether the settlement return file must also contain information on deleted transactions. It is also possible to have the settlement return data split, which will result in invoice and salary transactions being delivered in separate files.
Rejection levels	8	2.2.1	We support the following rejection levels: • File (the whole file sent in) • Batch (BETFOR00 – BETFOR99) • Transaction (BETFOR01 or BETFOR21) • Single transaction (BETFOR04 or BETFOR22/23)
Name and address of beneficiary	12	4.1	We do not require the full name and address of the beneficiary to be filled out. The payment will be accepted if just the name (BETFOR03 position 116-150) is filled out

Charges abroad/in Norway	16	4.3.2	The combination:
			    Charges abroad = OUR (BETFOR01 pos. 123-125) **and**
			    Charges in Norway = BEN (BETFOR01 pos. 126-128)
			is not supported. The payment will not be rejected, however, instead the invalid combination will be replaced by default values for the two fields (Charges abroad = BEN and Charges in Norway = OUR).

Ordered transferred amount	16 34	4.3.2 6	The return field "Ordered transferred amount" (BETFOR01 position 294-309) is interpreted as the sum of all the BETFOR04 records sent in under the BETFOR01 concerned. This means that amounts in erroneous or deleted BETFOR04 records will also be included. Erroneous records will only be included, however, if the amount can be determined.

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<td>Price info</td>
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35</td>
<td>4.3.2
6</td>
<td>

The return field "Price info" (BETFOR01 pos. 310) is filled out as follows:

The customer has an agreement with the bank on accumulating fees:		Charges in Norway (pos. 126-128)	
		OUR	BEN
Charges abroad (pos. 123-125)	OUR	2	-
	BEN	2	3

The customer has <u>no</u> agreement with the bank on accumulating fees:		Charges in Norway (pos. 126-128)	
		OUR	BEN
Charges abroad (pos. 123-125)	OUR	1	-
	BEN	1	3

The numbers shown in the chart mean the following:

1. Fees are debited to the account separately or with the transfer amount
2. Fees are accumulated and invoiced the following month
3. Fees are deducted from the quoted transfer amount.

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<tr>
<td>Booking on customer account and content of return file R2</td>
<td>30</td>
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<td>

The customer has an agreement with the bank on accumulating fees:

Information in the R2 file in BETFOR01:
"Amount debited" (pos. 215-230) = debited amount without fee and
"Fee" (pos. 272-280)   = kr. 0,-

Booking on customer account:
The customer's account is debited for "Amount debited" without the fee. Fees are accumulated and charged monthly or quarterly.

The customer has no agreement with the bank on accumulating fees:

Information in the R2 file in BETFOR01:
"Amount debited" (pos. 215-230) = debited amount without fee and
"Fee" (pos. 272-280)   = fee charged

Booking on customer account:
The customer's account is debited "Amount debited" + "Fee" in one total amount.

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Subject:	BITS version 2.01		Description:
	Page:	Section:	
Total amount batch	28 38	5.3.5 6	The return field "Total amount batch" (BETFOR99 position 89-103) will contain the total sum for the batch in question. BITS has confirmed this interpretation of the field.