THE TELEPAY FORMAT

Version 2.1

February 3rd 2011

1. Format changes since former versions

- See the changes log for changes between version 2.0, 2.01 and 2.1. The changes log for earlier versions is appended at the end of this document.
- For detailed information prior to BSK version 1.06, please contact the specific bank. For changes in version 1.06 and later, please contact the specific bank or BSK.

This document is a translation of the Norwegian documentation of the Telepay format version 2.1. In the event of any discrepancies between the two versions, the Norwegian one shall be regarded as the master version and the correct one.

2. General information

2.1. Structure – input files/reply files

Numerical fields shall be right justified and padded with ASCII zeros ('0').
Alphanumerical fields shall be left justified and padded with spaces (blanks).

Default values when nothing else is stated:
    - Numeric fields: ASCII zeros ('0').
    - Alphanumeric fields: Padded with spaces.
The character set to be used is ISO 8859-1.

2.1.1 In/Out - medium

Basically the banks expect payment orders to be transmitted by means of telecommunication lines.
Backup solutions must be specifically agreed with the specific bank.
Communication solutions must be agreed with the specific bank.

2.1.2 Input data

All data transmissions must start with a start-of-batch-record (BETFOR00) and terminate with an end-of-batch-record (BETFOR99).

Domestic and international payment orders sent via the same data transmission must be separated into individual batches enclosed within a start and end-record (BETFOR00 and BETFOR99).

Data must be grouped together such that record types belonging to a transfer record (BETFOR01/BETFOR21) follow immediately after this.

A record consists of an application header = 40 characters, payment data = 280 characters, in total 320 characters. This must be transmitted in sub-records of 80 characters. Reserved fields must not be used for internal references since these fields are reserved for future use and might be taken in use without prior notification.

Cancellation instructions may be transmitted together with new payment instructions, though these must be placed at the end of the batch.

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2.1.3 Application header

All records start with a 40 character application header. The information in this record is used by the receiving systems in order to handle the data in an efficient way.

Application header: layout

M/V	DATA ELEMENT	POSITION	LENGTH	INPUT DATA	OUTPUT DATA
M/F	AH-ID	1-2	2	AH	AH
M/F	AH-VERSION	3	1	2	2
M/V	AH-RETURN CODE	4-5	2	00	SEE NEXT PAGE
M/V	AH-PROCEDURE ID	6-9	4	TBII (DOMESTIC)	TBRI
				TBIU (FOREIGN)	TBRU
				TBIO (PAYMENT INSTR)	TBRO
M/V	AH-TRANSACTION DATE	10-13	4	MMDD	MMDD
M/V	AH-SEQ.NO	14-19	6	NUMBER OF SEQUENCE THAT DAY. STARTS AT 1.	
	AH-TRANSCODE	20-27	8	RESERVED	RESERVED
	AH-USERID	28-38	11	RESERVED	RESERVED
M/F	AH-NO OF 80 CHAR	39-40	2	NO OF 80 CHARACTER BLOCKS THAT CONSTITUTE ONE RECORD. PAYMENT INSTRUCTIONS: 04	

M=MANDATORY   V=VARIABLE   F=FIXED DATA   R1=INITIAL REPLY   R2=PROCESS REPLY

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2.1.4   AH return codes

If a record contains several errors, the application header and BETFOR record will appear for each error.

```
00     Batch rejected, but no errors in this record.
01     Batch ok received (R1).
02     Batch ok. This batch contains processed payment orders (R2).
10     Erroneous enterprise number/customer number
11     Cannot Change/Cancel
12     Total amount of invoices/credit notes cannot be less than 0
13     Serial number does not exist or is invalid
14     Transaction type cannot be changed in BETFOR21
15     Missing debit/credit code
16     Mixing of structured/unstructured message information not allowed
17     Incorrect use of KID / invalid KID
18     Use of KID is mandatory for this beneficiary
19     Invalid credit account number
20     Invalid debit account number
21     Payment date invalid
22     Ref. no. does not exist or is invalid
25     Password expired (Password too old)
26     Operator locked
27     Invalid password
28     Operator not authorised
29     Invalid Operator ID
30     Invalid version number in BETFOR00
34     Error(s) in name/address fields
35     Incorrect currency code
36     Error in agreed exchange rate/forward rate
37     Invalid cheque code
38     Invalid charges codes
39     Invalid notification indicator
40     Invalid priority code
41     Invalid authority report code
42     Invalid amount field
43     Missing mandatory authority report free text for authority report code
44     Incorrect payee country code
45     Error in SWIFT code field
46     Error in bank code
47     Invalid production date
80     Error in sequence control field
81     Incorrectly constructed batch
82     Invalid transaction code
83     Seal invalid
84     Missing new seal key
85     Incorrectly constructed payment order
86     BETFOR not followed by sufficient number of records
87     Errors in BETFOR99
88     Errors in BETFOR00
89     Count error for number of transactions within a batch (BETFOR99)
90     Sequence error in AH-sequence (application header)
91     Unknown AH-PROCEDURE-ID
92     Invalid AH-TRANSACTION DATE
93     Freetext information exceeds the limits in the format
95     Invalid division
```

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Final
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2.1.5 Sequence number

Sequence numbering is used for two important reasons:
- To prevent unauthorised changes in data.
- To prevent duplicate transmissions of payment orders.

The sequence numbers should be assigned in two series:
- Number of sequence that day in the application header, starting at 1 every day.
- In all other records (BETFORXX) with wrap-around running continuously.

2.1.6 Sequence numbers for application header

Input batch
There are 6 positions in the sequence number field, which must be seen in relation to the AH-transaction date. The counter should be set back to 000001 EVERY DAY. Ensure that the sequence numbering runs in an unbroken series throughout the entire working day. This is particularly important when transferring several batches during the same day. When a batch has been rejected the sequence number should always start at one - 1 - higher than in the last transmitted batch.

Reply batch
The sequence numbering of the PROCESSING REPLY (R2) batch will always run in an unbroken series throughout the entire batch. You should always ensure that there are no gaps in the series before using the data to update your system. It is also important to check that the batch has a start/end record.

2.1.7 Sequence control field in BETFORXX

Input batch
There are 4 positions in the sequence control field. The first time data are transmitted to the bank the sequence number should start with 0001. The counter then runs continuously (regardless of the date) up to 9999 pr. company. The numbers wraps around so the next number will be 0000. The main rule is that the sequence number should be unbroken between the batches. Some banks can make arrangements to allow a gap of up to 1000 between the batches.

Reply batch
The sequence numbering of the PROCESSING REPLY (R2) batch will always run in an unbroken series throughout the entire batch. You should always ensure that there are no gaps in the series before using the data to update your system. It is also important to check that the batch has a start/end record.

2.1.8 Enterprise number

It is possible to transmit batches for different companies in the same transmission. The data for each company must be in a separate batch with its own start/end record. This applies to a group of companies, e.g. within an enterprise, which are registered with different enterprise numbers in the bank.

2.1.9 Division

If a data transfer includes data from different divisions, these should be separated with a start/end record. In this context different divisions means divisions within the same company, which are registered with the SAME enterprise number in the bank. Please contact your bank for further information.

2.2 Reply data

There can be as many as 3 types of reply data. Common to these is that the AH-reply code in the application header indicates the type of reply data.

The following designations are used in this description:

R1 = Receipt acknowledgement (first time reply)
   The reply may consist of.

- XX Rejection reply
- 01 Receipt acknowledgement reply. The data are okay.

R2 = Processing reply (second time reply)
   The reply consists of processed and cancelled orders

- 02 Processing reply

Communication problems may occur when transferring reply files from the bank to the customer. When this happens, the bank may "re-queue" the reply file. The reply files are kept in the bank's system for immediate re-queuing for a certain period of time. After that they must be retrieved from the bank's backup system. Please check with the individual bank for information about how this is done.

We also recommend reply files be checked for the following before updating the customer's system:

- That there is a start/end record (BETFOR00/BETFOR99).
- That there are no gaps in the sequence numbering of the batch.

2.2.1 Rejection reply

Payment transactions may be rejected on three different levels:

- Batch   (BETFOR00 – BETFOR99)
- Payment Order   (BETFOR01-03 / BETFOR21)
- Single transaction   (BETFOR04 / BETFOR22/23)

The rejection and cause will be identified by the reply code in the application header at the rejection level (see: AH return codes 2.1.4)

If a data record contains multiple errors, the application header and data record occur as many times as there are errors.

2.2.2 Receipt acknowledgement reply

01 RECEIPT ACKNOWLEDGEMENT REPLY OK .

If the first record in the batch contains the reply code 01, the data have been accepted by the bank's system. The data are returned in the same sequence as they were transmitted. Each payment order is assigned a reference number in the respective transfer record. In addition to this the corresponding invoice transactions (BETFOR04 or BETFOR23) or mass payment record (BETFOR22) are assigned serial numbers within the respective transfer record.

2.2.3 Bank's reference number

Once the bank has accepted a transmitted batch, each payment order is assigned a 6 character reference number. These reference numbers are included in the receipt acknowledgement reply (R1) from the bank. A new reference number is created for each new payment order. Records (BETFORXX) which are linked to a transfer record (BETFOR21 or BETFOR01) are assigned the same reference number as the transfer record. The following records are included in a domestic payment/international payment:

International

The bank detail record (BETFOR02), the payee record (BETFOR03) and the invoice record(s) (BETFOR04) are given the same reference number as the transfer record with which they are associated (i.e. BETFOR01).

Domestic

The invoice record(s) (BETFOR23) or mass payment record (BETFOR22) are assigned the same reference number as the transfer record with which they are associated (i.e. BETFOR21).

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2.2.4 Serial numbers

A payment order may be linked to up to 999 invoices or up to 9999 payees in cases of mass payments. In order to keep track of how many invoices or separate amounts are linked to a specific payment order the bank assigns a serial number upon receipt of the data.

The bank assigns serial numbers for the following records (BETFOR):

1. Invoice record domestic (BETFOR23)
2. Invoice record international (BETFOR04)
3. Mass payment record - credit – domestic (BETFOR22)

2.2.5 Processing reply

If the reply code in BETFOR00 is 02 this is a confirmation from the bank that payments have been executed. Processing replies for domestic invoice and mass payments (e.g. salary/pensions)- are split into separate batches (BETFOR00/99).

2.2.6 Execution reference international

In the processing reply for an international transfer (BETFOR01) the bank will also assign an execution reference. The same reference will appear on the bank statement for the account from the bank.

2.2.7 Backup of data

Input Data

Backups of transmitted data files must be stored in the customer's systems until the receipt acknowledgement reply (R1) from the bank has been received and processed.

2.3 Electronic request for cancellation

Prior to the execution of an electronic request for cancellation, the receipt reply must have been read and updated in the customer's system. This is particularly important in order to preserve the reference number/serial number of each payment order.

The cancellation data must be transmitted at the end of the batch. Domestic and international transactions must be separated into individual batches each with separate start/end record (BETFOR 00/99).

The data will be returned in the same order as they were transmitted, according to the same rules as for new updates.

A processing reply (acknowledgement of cancellation) will be produced as soon as the cancellation is processed and the bank's system updated.

2.3.1   Rules for cancelling complete payment orders

To cancel a complete payment order (single ref. no.) with one or more invoice records, it's sufficient to transmit the transfer record (BETFOR21/01) associated with the reference number. A cancellation request it not needed for each transaction at an individual transaction level.

The record must contain the reference number and the code "S" in the cancellation field. All the underlying transactions (BETFOR04/23/22) will be cancelled.

2.3.2   Rules for cancelling single invoice/mass payment record

It's sufficient to transmit only the transaction (BETFORXX) you wish to cancel. In order to make it possible for the bank's computer to recognise the transaction, the reference number and the serial number associated with the record must be included in the transmission. If you are cancelling an invoice record (BETFOR23/04) the debit/credit code field must be filled in with "-" (a hyphen) for cancellation. For a mass payment record (BETFOR22) you have to enter an "S" in the cancel code field. When cancelling at the transaction level, the payment instruction (BETFOR01/21) must not be included.

3 SOFTWARE/CUSTOMER REQUIREMENTS

The following integration REQUIREMENTS must be met by the software developer/customers:

- Domestic/international: where possible the debtors'/creditors' ledger should be adapted for both international and domestic transactions.

- Copy of the transmitted file: must be accessible on the transmitter's computer until the receipt acknowledgement (R1) has been received.

- Reply data: the system must be able to handle all three reply categories (rejection reply, receipt acknowledgement and processing reply).

- The software must be able to handle rejected batches, payments orders and transactions.

- Training must be provided by the software vendor or authorised dealer.

- A CDV check of all Norwegian account numbers, modulus 11, must be performed in the debtor's/creditors' ledger systems or in the adaptation solution (middleware).

- The payer must have some means of storing the reference number sent in the receipt acknowledgement reply (R1), either as a report with the reference number or stored in the customer's system. The reference number must be easy to retrieve by the customer.

- The payer must be able to print vouchers based on the processing reply. It must be possible to display the total per account per debit day.

- KID: it must be possible to register the KID (customer Identification number) in the appropriate input field. It is recommended that a CDV check of the KID be performed in the customer's ledger system. This will increase the quality of the KID reference and reduce rejections.

- Ability to transfer money to own accounts.

- Overdue invoice payments to the same payee must be placed in the same payment order.

- The payee's address (i.e. postcode/post office) must be checked against the postcode table for Norway.

- The use of status codes for payment orders is recommended. The status codes may be used to avoid duplicate payments, advise about operational discrepancies and to tell how far in the process a payment order is.

- The software version number should be included in BETFOR99

- Structured and unstructured message information must not be included with the same BETFOR21.

- The transfer record's amount (BETFOR21) must not be negative. The amount being transmitted must be equal to or greater than zero.

4   International Payments

4.1 General: International

- International transactions are transmitted via the international interbank network. S.W.I.F.T. (Society for Worldwide Interbank Financial Telecommunication). This system has limited space for invoice references for payment recipients. If the reference exceeds this space limit, the bank's computer will produce and send the payee a separate letter with the extra information.

- Payment orders with due dates on Saturday, Sunday or other banking holidays will be moved to the closest following business day.

- If a set of fields contains several lines, the data must be entered in succession: line one, line two etc. without skipping any lines. Do not fill lines one and three while leaving line two blank. Line one must always be filled in. All text fields/line should be left aligned and the first position must be non-blank.

- There are two currency fields:

  - The invoice currency
  - The payment currency

  Rules for filling in the fields:
  - If the invoice currency is the same as the payment currency, only the invoice currency should be entered.
  - If the invoice currency is different from the payment currency, both fields must be filled in.

- It is not sufficient to enter only the payee's account number. The payee's full name and address must be entered as well.

- The receiving bank's country code (ISO code) in BETFOR02 must identify the country where the bank is located, and not the country on the payee's postal address.

- The payee's country code (ISO code) in BETFOR03 must be the country for the payee's postal address.

4.2 International: Organising data

International payments orders are based on invoices which are associated with one payment order per payee within the same foreign currency, with the same payment date and the same authority report code.

In order to make this possible 4 types of records are used:

TRANSFER RECORD   BETFOR01
  Contains generic information about invoices being paid, for example due date, type of currency etc.

BANK DETAILS RECORD   BETFOR02
  Payee's Bank details

PAYEE RECORD   BETFOR03
  Payee's name, address and account number

INVOICE RECORD   BETFOR04
  Contains details for each individual invoice that is to be paid to the payee specified in the payee record (BETFOR03)

PLEASE NOTE!! A maximum of 999 invoice records (BETFOR04) can be linked to one transfer record (BETFOR01) (Note that SEPA payments only allows 140 character with freetext).

```
┌─────────────────────────┐
│                         │
│  Start-of-Batch Record  │
│        BETFOR00         │
│                         │
├─────────────────────────┤─────────┐
│                         │         │
│     TRANSFER RECORD     │         │
│        BETFOR01         │         │
│                         │         │
├─────────────────────────┤         │
│                         │    T    │
│   BANK DETAILS RECORD   │    H    │
│        BETFOR02         │    E    │
│                         │         │
├─────────────────────────┤    R    │
│                         │    E    │
│      PAYEE RECORD       │    C    │
│        BETFOR03         │    O    │
│                         │    R  O │
├─────────────────────────┤    D  N │
│                         │    S  E │
│     INVOICE RECORD      │       │
│        BETFOR04         │    F  P │
│        (MAX 999)        │    O  A │
│                         │    R  Y │
├─────────────────────────┤    M  M │
│          NEXT           │       E │
│     INVOICE RECORD      │    O  N │
│        BETFOR04         │    N  T │
│                         │       │
├─────────────────────────┤    O  O │
│                         │    R  R │
│   SUBSEQUENT PAYMENT    │    D    │
│        ORDERS           │    E    │
│                         │    R    │
├─────────────────────────┤─────────┘
│                         │
│  End-of-Batch Record    │
│        BETFOR99         │
│                         │
└─────────────────────────┘
```

Note: "One batch (BETFOR00 to BETFOR99) can onlys consist of up to 99999 records".

4.3 Record description

4.3.1   BETFOR00: Start-of-batch record

BETFOR00			
M/V F/R1 R2	**DATA ELEMENT**	**POSITION FROM-TO**	**LENGTH**	**COMMENTS**
M	APPLICATION HEADER	1-40	40	SEE DESCRIPTION PAGE 5
M/F	TRANSACTION CODE	41-48	8	BETFOR00
M/F	ENTERPRISE NUMBER	49-59	11	NUMERIC
	DIVISION	60-70	11	ALPHA
M/V	SEQUENCE CONTROL	71-74	4	NUMERIC
	RESERVED	75-80	6	ALPHA
M/V	PRODUCTION DATE	81-84	4	NUMERIC: MMDD
	PASSWORD	85-94	10	ALPHA
M/F	VERSION	95-104	10	VERSJON002
	NEW PASSWORD	105-114	10	ALPHA
	OPERATOR NO.	115-125	11	ALPHA
	SIGILL: SEAL-USE	126	1	ALPHA
	SIGILL: SEAL DATE	127-132	6	NUMERIC
	SIGILL: PART KEY	133-152	20	NUMERIC
	SIGILL: SEAL HOW	153	1	ALPHA
	RESERVED	154-296	143	ALPHA
	OWN REFERENCE BATCH	297-311	15	ALPHA
	RESERVED	312-320	9	ALPHA
M=MANDATORY V=VARIABLE F=FIXED DATA R1=ACK. REPLY R2=PROCESS REPLY				

Reply batch contains the same fields as input batch. However, the fields 'password', 'new password', 'user Id' and all Sigill fields are empty (numeric fields padded with zeros, '0').

In the first transmission the sequence control should start at 0001. After passing 9999 it should continue with 0000.

> **Sequence counter in the application header must start at 000001 every day and run in an unbroken series throughout the day**

> **In the first transmission the sequence control should start at 0001. After passing 9999 it should continue with 0000.**

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4.3.2   BETFOR01: Transfer record, International

BETFOR01			
M/V/F R1/R2	**DATA ELEMENT**	**POSITION FROM-TO**	**LENGTH**	**COMMENTS**
M	APPLICATION HEADER	1-40	40	SEE DESCRIPTION PAGE 5
M/F	TRANSACTION CODE	41-48	8	BETFOR01
M/F	ENTERPRISE NUMBER	49-59	11	NUMERIC
M/V	ACCOUNT NUMBER	60-70	11	NUMERIC (NOT USED FOR TBIO)
M/V	SEQUENCE CONTROL	71-74	4	NUMERIC
M/V R1/R2	REFERENCE NUMBER	75-80	6	ALPHA
M/V	PAYMENT DATE	81-86	6	NUMERIC: YYMMDD
	OWN REFERENCE ORDER *	87-116	30	ALPHA
	PAYMENT CURRENCY	117-119	3	ALPHA
M/V	INVOICE CURRENCY	120-122	3	ALPHA
	CHARGES ABROAD	123-125	3	ALPHA (DEFAULT: BEN)**
	CHARGES IN NORWAY	126-128	3	ALPHA (DEFAULT: OUR)**
	NOTIFICATION INDICATOR	129-158	30	ALPHA
	PRIORITY CODE	159	1	ALPHA
	AGREED EXCHANGE RATE	160-167	8	NUMERIC (DEFAULT: ZEROS)
	FORWARD CONTRACT NO.	168-173	6	ALPHA
	FORWARD CONTRACT EXCH. RATE	174-181	8	NUMERIC
	CHEQUE CODE	182	1	ALPHA
	VALUE DATE RECEIVING BANK	183-188	6	NUMERIC: YYMMDD
	RESERVED	189-190	2	ALPHA
R2	ACTUAL EXCHANGE RATE	191-202	12	NUMERIC
R2	EXECUTION REF. 2	203-214	12	ALPHA
R2	AMOUNT DEBITED	215-230	16	NUMERIC
R2	AMOUNT TRANSFERRED	231-246	16	NUMERIC
	CLIENT REFERENCE	247-251	5	ALPHA
R2	EXECUTION REF. 1	252-257	6	NUMERIC: MANDATORY
	DEAL MADE WITH	258-263	6	ALPHA
	CANCELLATION CODE	264	1	ALPHA
	CLEARING CODE	265	1	ALPHA
R2	VALUE DATE	266-271	6	NUMERIC: YYMMDD
R2	FEE	272-280	9	NUMERIC
R2	RATE AGAINST NOK	281-292	12	NUMERIC
R2	CANCELLATION CAUSE	293	1	ALPHA
R2	ORDERED TRANSFERRED AMOUNT	294-309	16	NUMERIC
R2	PRICE INFO	310	1	ALPHA
	RESERVED	311-320	10	ALPHA
M=MANDATORY V=VARIABLE F=FIXED DATA R1=ACK REPLY R2=PROCESS REPLY			

* Own Reference Order: Payer's reference that is mandatory for SEPA payments and that shall be forwarded to the payment receiver.

** Shared charges (SHA)is indicated when defaultvalue "BEN" is given in "Charges Abroad" and defaultvalue "OUR" is given in "Charges in Norway".

Rules for handling inncoming payments may vary between banks if transactions has wrong charge codes according to standing laws and rules. Som banks may reject and som banks may convert automatically to correct charge code (automatic handling demands that this is previously agreed between the payer and the transactionbank).

Final

4.3.3   BETFOR02, Bank details, International

BETFOR02				
M/V/F R1/R2	**DATA ELEMENT**	**POSITION FROM-TO**	**LENGTH**	**COMMENTS**
M	APPLICATION HEADER	1-40	40	SEE DESCRIPTION PAGE 5
M/F	TRANSACTION CODE	41-48	8	BETFOR02
M/F	ENTERPRISE NUMBER	49-59	11	NUMERIC
M/V	ACCOUNT NUMBER	60-70	11	NUMERIC (NOT USED WITH TBIO)
M/V	SEQUENCE CONTROL	71-74	4	NUMERIC
M/V R1/R2	REFERENCE NUMBER	75-80	6	ALPHA
	SWIFT ADDRESS	81-91	11	ALPHA
V *	BANK NAME	92-126	35	ALPHA
*	BANK ADDRESS 1	127-161	35	ALPHA
*	BANK ADDRESS 2	162-196	35	ALPHA
*	BANK ADDRESS 3	197-231	35	ALPHA
	SWIFT ADDRESS CORR. BANK	232-242	11	ALPHA
M/V**	COUNTRY CODE RECEIVING BANK	243-244	2	ALPHA
	BANK CODE	245-259	15	ALPHA
	ACCOUNT NO TBIO	260-294	35	ALPHA (ONLY USED WITH TBIO)
	RESERVED	295-320	26	ALPHA
M=MANDATORY V=VARIABLE F=FIXED DATA R1=ACK REPLY R2=PROCESS REPLY				

PLEASE NOTE! EXTREMELY IMPORTANT

* These fields are to be regarded as a unit. If the first position in one of the fields is not filled in (is blank) the rest of the field will be ignored. Line 1 must be filled in before line 2, etc. There must not be any blank lines between the fields.

** Mandatory if the SWIFT address is not used.

4.3.4   BETFOR03: Payee record, International

BETFOR03				
M/V/F R1/R2	**DATA ELEMENT**	**POSITION FROM-TO**	**LENGTH**	**COMMENTS**
M	APPLICATION HEADER	1-40	40	SEE DESCRIPTION PAGE 5
M/F	TRANSACTION CODE	41-48	8	BETFOR03
M/F	ENTERPRISE NUMBER	49-59	11	NUMERIC
M/V	ACCOUNT NUMBER	60-70	11	NUMERIC (NOT USED WITH TBIO)
M/V	SEQUENCE CONTROL	71-74	4	NUMERIC
M/V R1/R2	REFERENCE NUMBER	75-80	6	ALPHA
	PAYEE'S ACCOUNT NUMBER	81-115	35	ALPHA (DEFAULT: BLANK)
M *	PAYEE'S NAME	116-150	35	ALPHA
*	PAYEE'S ADDRESS 1	151-185	35	ALPHA
*	PAYEE'S ADDRESS 2	186-220	35	ALPHA
*	PAYEE'S ADDRESS 3	221-255	35	ALPHA
M	PAYEE'S COUNTRY CODE	256-257	2	ALPHA
V	FAX CODE	258	1	ALPHA (F=FAX)
V	TELEX COUNTRY CODE	259-260	2	ALPHA (NOT USED)
V	FAX NO.	261-278	18	ALPHA
V	ATTENTION	279-298	20	ALPHA
	RESERVED	299-320	22	ALPHA
M=MANDATORY V=VARIABLE F=FIXED DATA R1=ACK REPLY R2=PROCESS REPLY				

PLEASE NOTE! EXTREMELY IMPORTANT!

   * These fields are to be regarded as a unit. If the first position in one of the fields is not filled in (is blank) the rest of the field will be ignored. Line 1 must be filled in before line 2 etc. There must not be any blank lines between the fields.

4.3.5 BETFOR04, Invoice record, International

M/V/F R1/R2	DATA ELEMENT	POSITION FROM-TO	LENGTH	COMMENTS
BETFOR04				
M	APPLICATION HEADER	1-40	40	SEE DESCRIPTION PAGE 5
M/F	TRANSACTION CODE	41-48	8	BETFOR04
M/F	ENTERPRISE NUMBER	49-59	11	NUMERIC
M/V	ACCOUNT NUMBER	60-70	11	NUMERIC (NOT USED WITH TBIO)
M/V	SEQUENCE CONTROL	71-74	4	NUMERIC
M/V	REFERENCE NUMBER	75-80	6	ALPHA
R1/R2	PAYEE REF. INVOICE	81-115	35	ALPHA
	OWN REFERENCE INVOICE	116-150	35	ALPHA
M/V	INVOICE AMOUNT	151-165	15	NUMERIC
M/V	DEBIT/CREDIT CODE CANCELLATION CODE	166	1	ALPHA
M/V *	AUTHORITY REPORT CODE	167-172	6	ALPHA
M *	AUTHORITY REPORT FREE TEXT	173-232	60	ALPHA
	TO OWN ACCOUNT	233	1	ALPHA
R2	CANCELLATION CAUSE	234	1	ALPHA
	RESERVED	235-240	6	NUMERIC
	RESERVED	241	1	ALPHA
	RESERVED	242-247	6	NUMERIC
	RESERVED	248-292	45	ALPHA
**	KID, FOREIGN	293	1	ALPHA
R2/M/V	SERIAL NUMBER	294-296	3	NUMERIC
	RESERVED	297-320	24	ALPHA
M=MANDATORY V=VARIABLE F=FIXED DATA R1=ACK REPLY R2=PROCESS REPLY				

* Fields used for declarations/reports connected to "Foreign Exchange Register Act". The fields are mandatory for cross border payments (TBIU) when it is a payment to an account in a country outside Norway.

** Only implemented by few banks. Contact the bank for details.

Note: When SWIFT banks countrycode equals "NO", the payment is regarded as a domestic payment (payment within Norway).

Final

4.3.6   BETFOR99, End-of-batch record, International

BETFOR99				
M/V/F R1/R2	**DATA ELEMENT**	**POSITION FROM-TO**	**LENGTH**	**COMMENTS**
M	APPLICATION HEADER	1-40	40	SEE DESCRIPTION PAGE 5
M/F	TRANSACTION CODE	41-48	8	BETFOR99
M/F	ENTERPRISE NUMBER	49-59	11	NUMERIC
	RESERVED	60-70	11	ALPHA
M/V	SEQUENCE CONTROL	71-74	4	NUMERIC
	RESERVED	75-80	6	ALPHA
M/V	PRODUCTION DATE	81-84	4	NUMERIC: MMDD
	RESERVED	85-88	4	ALPHA, USED DOMESTIC
	RESERVED	89-103	15	ALPHA, USED DOMESTIC
M	NUMBER OF RECORDS	104-108	5	NUMERIC
	RESERVED	109-271	163	ALPHA
	SIGILL: SECURITY	272-275	4	ALPHA
	SIGILL: LANGUAGE	276	1	ALPHA
	SIGILL: VERSION	277	1	ALPHA
	SIGILL: INTERFACE	278	1	ALPHA
	SIGILL: CONTROL FIELD	279-296	18	ALPHA
	VERSION SOFTWARE	297-312	16	ALPHA
	VERSION BANK	313-320	8	ALPHA
M=MANDATORY V=VARIABLE F=FIXED DATA R1=ACK REPLY R2=PROCESS REPLY				

Number of records (pos. 104-108) BETFOR99 indicates the total number of records within each batch batch. A batch means transactions from and including the start-of-batch record to and including the end-of-batch record. A file or transmission may contain several batches, but these must be separated by a start-of-batch/end-of-batch record.

Final

5 Domestic

5.1 General: Domestic

5.1.1 Transfer to own account

This procedure allows for same day value dating (debit and credit same day) of transfers between own accounts in the same bank. (See: Transfer record - BETFOR21 - fields "Amount to own account" and "Transaction category").

5.1.2 Money order

If you do not know the payee's bank account number, the routine will produce a money order to be issued and mailed to the payee. (See: the "Payee's account" field in Transfer transaction - BETFOR21.) In such cases the value 00000000019 should be entered in the account number field. This does not apply to mass payment records (BETFOR22).

5.1.3 Customer identification field (KID)

Payments are often based on an OCR giro sent by the payee. The basis for the banks' OCR procedure is that the payee is sent payment information electronically based on the CUSTOMER IDENTIFICATION REFERENCE (KID), which is on the left-hand side of the giro's code line. It is therefore extremely important to register the correct KID when making a payment.

PLEASE NOTE!
The payee details invoice cannot be entered for invoice records where the KID field has been filled in.

5.1.4 Negative amount

All amount fields in BETFOR23 associated with a BETFOR21 will be accumulated in the bank's system. If the total amount is not positive (0 or higher) the order or the entire batch will be rejected. To avoid this, a test must be included which will check to make sure that the total amount per supplier per payment date is equal to or greater than 0.

5.1.5 Mass payment record (e.g. salaries, pensions etc.)

No notification to the payee is generated in connection with a mass payment record - BETFOR22. It is up to the payer to send notification. The transaction cannot contain money orders (cash payments).

PLEASE NOTE!
THE PAYEE'S NAME AND ACCOUNT NUMBER MUST BE FILLED IN.

5.2 ORGANISING DATA: DOMESTIC

Domestic payment orders are configured according to the same principles as international payment orders, but without separate bank details and payee records.

TRANSFER RECORD

This record contains generic information about the payment. For example the payee's name, account number and the payment date.

INVOICE RECORD

This record contains information about each individual invoice which is to be paid to the payee according to the transfer record.

If invoice information should be able to be processed as structured information (e.g. the invoice information should be able to be processed electronically) the invoice number or KID is must included with the invoice amount.

PLEASE NOTE!
- **A MAXIMUM OF 999 INVOICE RECORDS CAN BE LINKED TO ONE TRANSFER RECORD**.
- **When using free text information in the invoice record (multiple BETFOR23) a maximum of 25 x 40 characters may be used linked to the same transfer record (BETFOR21).**

MASS PAYMENT RECORD

The record contains information about the payee's name, account number and the payment amount, e.g. used in connection with general mass payments, salary or pension payments. The mass payment record must NEVER be linked to an Invoice record.

PLEASE NOTE!
- **A MAXIMUM OF 9999 MASS PAYMENT RECORDS MAY BE LINKED TO ONE TRANSFER RECORD.**
- **THE TRANSACTION CANNOT CONTAIN ANY MONEY ORDERS (CASH PAYMENTS).**

```
+---------------------------------+
|      Start-of-Batch Record      |
|           BETFOR00              |
+---------------------------------+
|       TRANSFER RECORD           |  T
|         BETFOR21                |  H  O
+---------------------------------+  E  N
|       INVOICE RECORD            |  R  E
|         BETFOR23                |  E  
|      (MAX 999 RECORDS)          |  C  P
+---------------------------------+  O  A
|       TRANSFER RECORD           |  R  Y
|         BETFOR21                |  D  M
+---------------------------------+  S  E
|     MASS PAYMENT RECORD         |  N
|         BETFOR22                |  F  T
|      (MAX 9999 RECORDS)         |  O
+---------------------------------+  R  O
|    SUBSEQUENT PAYMENT           |  M  R
|         ORDERS                  |     D
|                                 |  O  E
+---------------------------------+  N  R
|      End-of-Batch Record        |  E
|           BETFOR99              |
+---------------------------------+
```
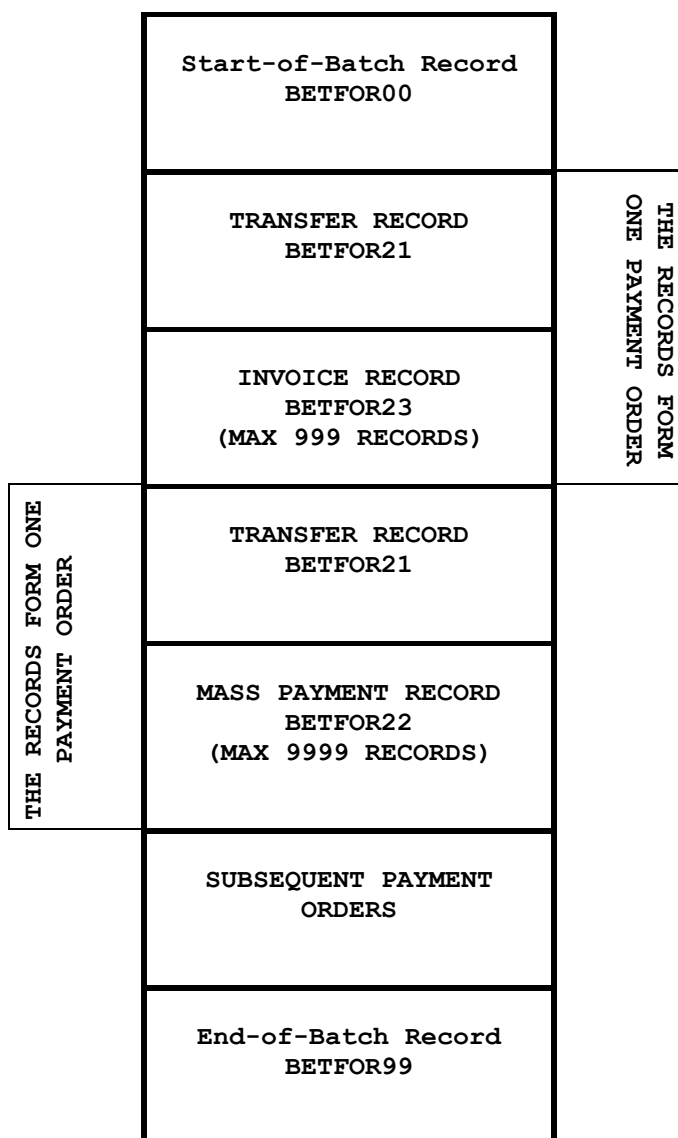
Note: "One batch (BETFOR00 to BETFOR99) can onlys consist of up to 99999 records".

5.3 Record description: Domestic

5.3.1   BETFOR00: Start-of-batch record, Domestic

BETFOR00

M/V/F R1/R2	DATA ELEMENT	POSITION FROM-TO	LENGTH	COMMENTS
M	APPLICATION HEADER	1-40	40	SEE DESCRIPTION PAGE 5
M/F	TRANSACTION CODE	41-48	8	BETFOR00
M/F	ENTERPRISE NUMBER	49-59	11	NUMERIC
	DIVISION	60-70	11	ALPHA
M/V	SEQUENCE CONTROL	71-74	4	NUMERIC
	RESERVED	75-80	6	ALPHA
M/V	PRODUCTION DATE	81-84	4	NUMERIC: MMDD
	PASSWORD	85-94	10	ALPHA
M/F	VERSION	95-104	10	VERSJON002
	NEW PASSWORD	105-114	10	ALPHA
	OPERATOR NO.	115-125	11	ALPHA
	SIGILL: SEAL-USE	126	1	ALPHA
	SIGILL: SEAL DATE	127-132	6	NUMERIC
	SIGILL: PART KEY	133-152	20	NUMERIC
	SIGILL: SEAL HOW	153	1	ALPHA
	RESERVED	154-296	143	ALPHA
	OWN REFERENCE BATCH	297-311	15	ALPHA
	RESERVED	312-320	9	ALPHA
M=MANDATORY V=VARIABLE F=FIXED DATA R1=ACK REPLY R2=PROCESS REPLY

Reply batch contains the same fields as input batch. However, the fields 'password', 'new password', 'user Id' and all Sigill fields are empty (numeric fields padded with zeros, '0').

```
Sequence counter in the application
header must start at 000001 every
day and be unbroken throughout the
day
```

```
In the first transmission the
sequence control should start at
0001. After passing 9999 it should
continue with 0000.
```

Final

5.3.2 BETFOR21: Transfer record, Domestic

BETFOR21				
M/V/F R1/R2	**DATA ELEMENT**	**POSITION FROM-TO**	**LENGTH**	**COMMENTS**
M	APPLICATION HEADER	1-40	40	SEE DESCRIPTION PAGE 5
M/F	TRANSACTION CODE	41-48	8	BETFOR21
M/F	ENTERPRISE NUMBER	49-59	11	NUMERIC
M/V	ACCOUNT NUMBER	60-70	11	NUMERIC
M/V	SEQUENCE CONTROL	71-74	4	NUMERIC
M/V R1/R2	REFERENCE NUMBER	75-80	6	ALFA
M/V	PAYMENT DATE	81-86	6	NUMERIC: YYMMDD
	OWN REF. ORDER	87-116	30	ALPHA
	RESERVED	117	1	ALPHA
M/V	PAYEE'S ACCOUNT NUMBER	118-128	11	NUMERIC
M/V	PAYEE'S NAME	129-158	30	*ALPHA
	ADDRESS 1	159-188	30	*ALPHA
	ADDRESS 2	189-218	30	*ALPHA
	POSTCODE	219-222	4	*NUMERIC
	CITY	223-248	26	*ALPHA
	AMOUNT TO OWN ACCOUNT	249-263	15	**NUMERIC
	TEXT CODE	264-266	3	NUMERIC
M/V	TRANSFER CODE	267	1	**ALPHA
	CANCELLATION CODE	268	1	ALPHA
R2	TOTAL AMOUNT	269-283	15	***NUMERIC
	CLIENT REFERENCE	284-288	5	ALPHA
R2	VALUE DATE	289-294	6	NUMERIC: YYMMDD
	VALUE DATE RECEIVING BANK	295-300	6	NUMERIC: YYMMDD
R2	CANCELLATION CAUSE	301	1	ALPHA
	RESERVED	302-310	9	ALPHA
	FORM NO	311-320	10	NUMERIC
M=MANDATORY V=VARIABLE F=FIXED DATA R1=ACK REPLY R2=PROCESS REPLY				

* The fields are to be regarded as a unit.

** Amount only used in event of transfer to own account. Last two digits are decimals. Transfer code for transaction to own account is "E". See description on page 38.

*** Amount, total of linked BETFOR23 (invoice record) or BETFOR22 (mass payment record). This field is a reply field and is only updated in the processing reply (R2).

NOTE: If structured invoice information is missing, the transaction will be treated as if it is a free text transaction. If this is used together with transactions with correct structured information, the error code 16 (Mixing of structured/unstructured message information not allowed) will be returned.

A BETFOR21 may be followed by one of the following two types of BETFOR23:
1. BETFOR23 with KID or BETFOR23 with structured information (invoice number, invoice customer no and invoice date)
2. BETFOR23 with unstructured information (free text) (pos. 81-200).

Note: Payee's name is mandatory when BETFOR21 is followes by BETFOR23

5.3.3   BETFOR22: Mass payment record, Domestic

BETFOR22				
M/V/F R1/R2	**DATA ELEMENT**	**POSITION FROM-TO**	**LENGTH**	**COMMENTS**
M	APPLICATION HEADER	1-40	40	SEE DESCRIPTION PAGE 5
M/F	TRANSACTION CODE	41-48	8	BETFOR22
M/F	ENTERPRISE NUMBER	49-59	11	NUMERIC
M/V	ACCOUNT NUMBER	60-70	11	NUMERIC
M/V	SEQUENCE CONTROL	71-74	4	NUMERIC
M/V R1/R2	REFERENCE NUMBER	75-80	6	ALPHA
M/V	PAYEE'S ACCOUNT NUMBER	81-91	11	NUMERIC
M/V	PAYEE'S NAME	92-121	30	ALPHA (FIRST AND LAST NAME)
M	AMOUNT	122-136	15	NUMERIC
	CANCELLATION CODE	137	1	ALPHA
	OWN REFERENCE 1	138-172	35	*ALPHA
	RESERVED	173-282	145	ALPHA
	OWN REFERENCE 2	283-292	10	*ALPHA
R1/R2	SERIAL NUMBER	293-296	4	**NUMERIC
R2	CANCELLATION CAUSE	297	1	ALPHA
	RESERVED	298-320	23	ALPHA
M=MANDATORY V=VARIABLE F=FIXED DATA R1=ACK REPLY R2=PROCESS REPLY				

*   Only one of the "Own reference" fields may be used. If both fields are filled in, only the reference in position 283-292 will be used.

**   Sequential numbering of the individual mass payment records within each transfer record (BETFOR21). Starts with 0001 and is allocated by the bank.

5.3.4 BETFOR23: Invoice record, Domestic

BETFOR23

M/V/F R1/R2	DATA ELEMENT	POSITION FROM-TO	LENGTH	COMMENTS
M	APPLICATION HEADER	1-40	40	SEE DESCRIPTION PAGE 5
M/F	TRANSACTION CODE	41-48	8	BETFOR23
M/F	ENTERPRISE NUMBER	49-59	11	NUMERIC
M/V	ACCOUNT NUMBER	60-70	11	NUMERIC
M/V	SEQUENCE CONTROL	71-74	4	NUMERIC
M/V R1/R2	REFERENCE NUMBER	75-80	6	ALPHA
	PAYEE REF. INVOICE	81-120	40	*ALPHA
	PAYEE REF. INVOICE	121-160	40	*ALPHA
	PAYEE REF. INVOICE	161-200	40	*ALPHA
	KID	201-227	27	**ALPHA
	OWN REFERENCE INVOICE	228-257	30	ALPHA
M/V	INVOICE AMOUNT	258-272	15	NUMERIC
M/V	DEBIT/CREDIT CODE CANCELLATION CODE	273	1	ALPHA
	INVOICE NUMBER	274-293	20	****ALPHA
R1/R2	SERIAL NUMBER	294-296	3	***NUMERIC
R2	CANCELLATION CAUSE	297	1	ALPHA
	CUSTOMER NUMBER	298-312	15	****ALPHA
	INVOICE DATE	313-320	8	****ALPHA: YYYYMMDD
M=MANDATORY V=VARIABLE F=FIXED DATA R1=ACK REPLY R2=PROCESS REPLY				

    *   Not to be used if "KID" or "Invoice no", "Customer no." and "Invoice Date" fields are filled in.

   **   Not to be used if "Payee ref. invoice" is filled in

  ***   Sequential numbering of the individual invoice records within each individual transfer record (BETFOR21). Starts with 001 and is allocated by the bank

 ****   Cannot be used simultaneously with KID. When using structured information it is recommended that all elements be used (invoice number, customer number and invoice date). In this case invoice number and amount are mandatory.

NOTE: If structured invoice information is missing, the transaction should be treated as a free text transaction. If used together with records with correct structured information, this will result in an error code 16 (Mixing of structured/unstructured message information not allowed) being returned.

           When using free text (payee ref. invoice) it is only possible to use 25 x 40 characters, which means BETFOR23 can be repeated a set number of times within the BETFOR21. This limit ensures that the free text reaches the payee through the Norwegian bank infrastructure.

5.3.5 BETFOR99: End-of-batch record, Domestic

BETFOR99				
M/V/F R1/R2	**DATA ELEMENT**	**POSITION FROM-TO**	**LENGTH**	**COMMENTS**
M	APPLICATION HEADER	1-40	40	SEE DESCRIPTION PAGE 5
M/F	TRANSACTION CODE	41-48	8	BETFOR99
M/F	ENTERPRISE NUMBER	49-59	11	NUMERIC
	RESERVED	60-70	11	ALPHA
M/V	SEQUENCE CONTROL	71-74	4	NUMERIC
	RESERVED	75-80	6	ALPHA
M/V	PRODUCTION DATE	81-84	4	NUMERIC: MMDD
	NUMBER OF PAYMENTS	85-88	4	NUMERIC
	TOTAL AMOUNT BATCH	89-103	15	NUMERIC
M	NUMBER OF RECORDS	104-108	5	NUMERIC
	RESERVED	109-271	163	ALPHA
	SIGILL: SECURITY	272-275	4	ALPHA
	SIGILL: LANGUAGE	276	1	ALPHA
	SIGILL: VERSION	277	1	ALPHA
	SIGILL: INTERFACE	278	1	ALPHA
	SIGILL: CONTROL FIELD	279-296	18	ALPHA
	VERSION SOFTWARE	297-312	16	ALPHA
	VERSION BANK	313-320	8	ALPHA
M=MANDATORY V=VARIABLE F=FIXED DATA R1=ACK REPLY R2=PROCESS REPLY				

Number of records (pos. 104-108) BETFOR99 indicates the total number of records within the batch. A batch means transactions from and including the start-of-batch record to and including the end-of-batch record. A file or transmission may contain several batches, each enclosed in a start-of-batch/end-of-batch record.

Final

6 Field descriptions: Domestic/International

- Account number (Posisjon 60-70).

Debit account number must be specified on all records except BETFOR00/99. For TBIO this field must be padded with zeros.

- Account no TBIO. BETFOR02 (Posisjon 260-294)

When using payment instructions to foreign banks this field must be used for identification of the debit account number. This demands that the field "Account number" (position 60-70) on all BETFORs is filled in with zeros (see account number).

- Actual exchange rate. BETFOR01 (Posisjon 191-202)

Exchange rate used to calculate debited amount.

The last 8 digits are decimals. The field is used in processing reply (R2) according to the following rules:

1. If the account being debited is a NOK account and the currency of payment is NOK the field will not be updated.

2. If the account being debited is denominated in a currency other than NOK and the currency of payment is the same currency the exchange rate will be against NOK.

3. If the currency of the account being debited is different from the currency of the payment the exchange rate between the two different currencies will be used.

- Agreed exchange rate. BETFOR01 (Posisjon 160-167)

Only to be used if an exchange rate has been agreed upon. The last 4 digits are decimals. Default value is zeros.

- AH- ID Applicationheader (Position 1-2)

Fixed value: AH

- AH- No of 80 char (Position 39-40)

Number of blocks of 80 characters that makes one record. Used in relation with payment instructions.

- AH-Procedure ID.
  - TBII/TBRI = Domestic payments
  - TBIO/TBRO = Payment instructions (payments to be debited an account in another bank using international format).
  - TBIU/TBRU = International payments

- AH Return code (Position 4-5)

Used in relation with reply messages. Codelist lies under chapter 2.1.4

- AH- Seq.No (Position 14-19)

Sequence number per. day which starts with 1 (one) in the beginning of each day.

- AH-transaction date. BETFORXX (Posisjon 10-13)

Final

Indicates the month and day when the transaction was produced on the customer's computer system for transmission to the bank. Format MMDD.

- AH- Version (Position 3)

Fixed value: 2

- Amount. BETFOR22 (Position 122-136).

The field is numeric and unsigned; i.e. it does not specify whether the amount is positive or negative. This is where the amount to be transferred to the individual payee is entered. The last 2 digits are decimals.

- Amount debited. BETFOR01 (Position 215-230)

Specifies the total amount debited from the account according to the actual exchange rate when the payment was effected. Some banks also include their charges in the amount. The last 2 digits are decimals.

- Amount to own account. BETFOR21 (Position 249-263)

The field should only be filled in for a transfer between own accounts in NOK. The last 2 digits in the field are decimals. The field is numeric and unsigned; i.e. it does not specify whether the amount is positive or negative. The field is used for account adjustments. Must not be followed by BETFOR22 or BETFOR23.

- Amount transferred. BETFOR01 (Position 231-246)

Specifies the actual total transferred amount. The last two digits in the field are decimals. The field is filled in by the bank and only used in the processing reply (R2).

- Application header. BETFORXX (Position 1-40)

To facilitate the processing of the data, every record (BETFOR) must be preceded with an application header.

- Attention. BETFOR03 (Position 279-298)

This field identifies the receiver of a telefax confirmation about the execution of a payment order. The field is mandatory if the *Telefax* field is filled in.

- Authority report code. BETFOR04 (Position 167-172)

Used in reporting to the Norwegian authorities as required by the Norwegian Foreign Exchange Register Act, the kind of goods/services that initiated the transfer. Details may be obtained from the banks or the Norwegian Customs and Excise.

- Authority report free text. BETFOR04 (Position 173-232)

Text specification of the payment as required by the Norwegian Foreign Exchange Register Act.

- Bank code. BETFOR02 (Position 245-259)

Used to identify which bank and branch the payee's account is held with. This is not the same as the SWIFT address.

- Bank name/address. BETFOR02 (Position 92-231 (4 fields with 35 characters each))

The name and address of the payee's bank should be entered here. Since this can identify a branch office, it should be used even if the SWIFT address has been filled in.

Final

- Batch.

All BETFORXX within start-of-batch and end-of-batch records (BETFOR00/99), both included. A record/BETFOR consists of 320 characters broken into 4 lines of 80 characters.

- Cancellation code. BETFOR01 (Position 264)/BETFOR21 (Position 268)

The code S is used to indicate that the whole payment order is to be cancelled. The banks reference number must be supplied. All corresponding records (BETFOR02/03/04 or BETFOR22/23) will be cancelled.

- Cancellation code. BETFOR22 (Position 137)

If a single invoice/mass payment record is to be cancelled, enter an S in this field. Both the serial number and the bank's reference number are mandatory. Only the specified record will be cancelled.

- Cancellation cause. BETFOR01 (Position 293) / BETFOR04 (Position 234) / BETFOR21 (Position 301) / BETFOR22 (Position 297) and 23 (Position 297)

The code shows the cause for cancellation of an invoice or payment order.

        B = Cancelled by the bank.
        D = Cancelled due to lack of funds.
        F = Expired unclaimed money order.
        K = Payee's account closed or non-existent.
        O = Cancelled online by customer.
        S = Electronic cancellation sent in file by customer.

- Charges abroad. BETFOR01 (Position 123-125)

DEFAULT: BEN (to be paid by the payee). OUR indicates that all charges abroad are to be paid by the payer.

NOTE: Shared charges (SHA) is indicated when defaultvalue "BEN" is given in "Charges Abroad" and defaultvalue "OUR" is given in "Charges in Norway".

- Charges in Norway. BETFOR01 (Position 126-128).

DEFAULT: OUR (to be paid by the payer). BEN indicates that charges are to be paid by the beneficiary (payee).

NOTE: Shared charges (SHA) is indicated when defaultvalue "BEN" is given in "Charges Abroad" and defaultvalue "OUR" is given in "Charges in Norway".

- Cheque code. BETFOR01 (Position 182)

If a cheque is to be issued a non-blank value must be entered. Use is bankdependent and the bank must be kontacted for further information.

The following codes can be used:

        1 = Issue a cheque and send it to the payee.
        2 = Issue a cheque and send it to the payer.

- City. BETFOR21 (Position 223-248)

Final

Identifies a postal place's name in payee's address. The field is Mandatory if BETFOR21 is followed by BETFOR23 and must be in accordance with the Norwegian directory of post offices. See Postcode.

- Clearing code. BETFOR01 (Position 265)

Only used if required from specific bank. For the time being this field is not used (according to our knowledge).

- Client reference. BETFOR01 (Position 247-251)/BETFOR21 (Position 284-288)

The software developer may use this field to differentiate between separate clients within the ledger.

- Country Code receiving bank. BETFOR02 (Position 243-244)

This field indicates the country of the receiving bank (ISO standard). A list of country codes may be obtained from the bank.

- Customer number. BETFOR23 (Position 298-312)

To be used with structured information. Field for payer's customer number in the payee's ledger.

- Deal made with. BETFOR01 (Position 258-263).

The first six characters in the last name of the person in the bank the exchange rate deal was made with. Mandatory if *agreed exchange rat*e has been filled in.

- Debit/Credit code. BETFOR04 (Position 166)/BETFOR23 (Position 273)
  - D - Indicates that the amount should be added to the transfer.
  - K - Indicates that the amount should be subtracted from the transfer.
  - - - Indicates that the invoice should be removed from the transfer.

- Division. BETFOR00 (Position 60-70)

The field is used to differentiate batches between different systems, branches, departments, subsidiaries etc., when using the same enterprise number.

- Enterprise number. BETFORXX (Position 49-59)

To be filled in for every record. This identifies the customer to the bank.

- Execution ref 1. BETFOR01 (Position 138-172)

The execution reference is attached to the processing reply (R2). The same reference number will appear on the advice/bank statement. Applies to international payments only. Field is mandatory.

- Execution ref 2. BETFOR01 (Position 283-292)

The execution reference is attached to the processing reply (R2) originating from a second level processing system. Applies to international payments only. This field is a supplementary reference and is not mandatory.

- Fax code. BETFOR03 (Position258)

Indicates if fax is to be sent to payee. The use of this field is bankdependant. Contact the bank.

The following values apply:
F = Fax

Final

- Fax number. BETFOR03 (Position 261-278)

Identifies a fax number. Mandatory if Fax code is filled in. The use of this field is bankdependant. Contact the bank.

- Fee. BETFOR01 (Position 278-280)

Indicates the commission incurred by the payment. The last two digits are decimals. Not used if the commissions are charged (debited) periodically. The use of this field is bankdependant. Contact the bank.

- File.

A file may consist of one or more batches (BETFOR00 – BETFOR99).

- Form number. BETFOR21 (Position 311-320)

Used together with text code 630 – Customer printed money order.

- Forward contract number. BETFOR01 (Position 168-173)

Identifies a forward contract by its number.

- Forward contract exch. rate. BETFOR01 (Position 174-181)

Identifies a forward contract's exchange rate. Can only be used when there is a valid forward contract and the forward contract number is specified. The last 4 digits are decimals.

- Invoice amount. BETFOR23 (Position 258-272)/BETFOR04 (Position 151-165)

The field is numeric and unsigned; i.e. it does not specify whether the amount is positive or negative. This is controlled by D(debit)/K(credit) codes.

- Invoice currency. BETFOR01 (Position 120-122).

Invoice currency according to the ISO standard. This currency will be used on the transaction if payment currency is not used.

Final

- Invoice date. BETFOR23 (Position 313-320)

To be used with structured information. The date the invoice was issued.

- Invoice number. BETFOR23 (Position 274-293)

To be used with structured information. The field is used for the invoice number. No leading text allowed.

- KID. BETFOR23 (Position 201-227)

If the invoice consists of a giro with KID number (lower left on giro), this number is to be filled in here. The number identifies the payer/invoice to the payee. The payee will only receive electronic information of the payment. The KID's maximum length is 25 digits. This field cannot be used if payee ref. invoice is filled in. Please note that payee may demand use of KID. In this case a payment without KID (or invalid KID (length/modulus)) will be rejected.

- KID, FOREIGN, BETFOR04 (Position 293)

If the payee uses OCR to identify the payer, the reference number should be entered in "Payee ref Invoice"(BETFOR04 pos. 81-115) together with the code K (for Kid) in KID, foreign (BETFOR04 position 293). If the payer's bank is not able to handle OCR payments internationally the KID reference will be forwarded the payee as an ordinary credit advice. This is only implemented by a few banks. Please contact your bank for details.

    Sweden: "kundreferens", "referensnr"
                2-25 digits + length byte and control digit modulus 10 (including length byte)
                E.g. 71721774 – The second last digit indicates length of 7 or 17.
                The last digit is a control digit.

- New password. BETFOR00 (Position 105-114)

This field is used to change the customer transfer password. When used the bank will change the transfer password and expect this password in the next transmission.

- Notification indicator. BETFOR01(Position 129-158)

Fax or PHONE in the first 5 positions of the field instructs the receiving bank to notify the payee by fax or phone. The next position should contain the fax or phone number. Use OTHER if other instructions are needed. This field may only contain information for the receiving bank.

- Number of payments. BETFOR99 (Position 85-88).

Identifies the total number of payment instructions (BETFOR21) in the batch. If this is larger than 9999 only zeros (0000) will be shown (domestic only).

- Number of records. BETFOR99 (Position 104-108)

Identifies the total number of records in a batch including BETFOR00 and BETFOR99.

- Operator no. BETFOR00 (Position 115-125)

Assigned by the bank if OPERATOR NO. is needed.

Final

- Ordered transferred amount. BETFOR01 (Position 294-309)
Identifies the total amount of all invoice records BETFOR04 in the specified invoice currency within this transfer record BETFOR01. The last two digits are decimals. Only used in processing reply (R2).

- Own reference batch. BETFOR00 (Position 297-311)
Reference to facilitate reconciliation of batches.

- Own reference invoice. BETFOR04 (Position 116-150) and BETFOR23 (Position 228-257).
Is used for the payer's own reference field to facilitate reconciliation in the payer's ledger, e.g. invoice number etc. (BETFOR04: pos. 116-150, BETFOR23: pos. 228-257).

- Own reference 1 BETFOR22 (Position 138-172).
The Own Reference 1 (pos. 138-172) may be forwarded to payee's account statement when used with text code 622 in the transfer record (BETFOR21 pos. 264-266).

- Own reference 2 BETFOR22 (Position 283-292).
The field may be used to facilitate reconciliation in the payer's ledger (BETFOR22 – pos. 283-292).

- Own reference payment order. BETFOR01/BETFOR21 (Position 87-116)
Is used for the payer's own reference to facilitate reconciliation in the payer's ledger, e.g. customer number, etc. The reference may be forwarded to payee's account statement when used with text code 621 in the transfer record (BETFOR21 pos. 264-266) and combined with mass payments.

- Password. BETFOR00 (Position 85-94)
Contact the bank for further information.

- Payee's name/address. BETFOR03 (Position 116-255 (4 fields with 35 characters each)
The payee's name must always be entered in the first line (position 139-158). The first name and last name must be within the first 30 positions. There must be no blank lines between used lines. If the first position is blank, the whole line and the following lines will be ignored.

- Payee's name/address. BETFOR21(Position 129-248).
The payee's name must always be entered in the first line (position 129-158). The first name and last name/company name must be within the first 30 positions. If the first position is blank, the whole line will be ignored. There must be no blank lines between used lines. For mass payments the fields must be left blank (spaces) and the name entered in pos. 92-121 in BETFOR22 instead. The address fields must be used with cash payments.

- Payee's name. BETFOR22 (Position 92-121)
Identifies the Payee's first name and last name (or company name). If the first position in the field is blank, the rest of the field will be ignored.

- Payee's account number. BETFOR03 (Position 81-115)/BETFOR21 (Position 118-128)/BETFOR22 (Position 81-91).

For domestic payments the field is numeric and is always to be filled in with 11 digits. If the payee's account number is unknown the value '00000000019' should be used to indicate a money order (domestic only to Norwegian address). In this case the complete name and address of the payee is mandatory. The code '00000000019' is not to be used with mass payments (BETFOR22). For international payments the field is alphanumeric and is to be filled in from the left (BETFOR04).

If "Transfer Code" in BETFOR21 contains the code "L" or "M", then the payee's account number shal lie in BETFOR 22, position 81-91 and not in BETFOR 21.

- Payee details invoice. BETFOR04 (Position 81-115)/BETFOR23 (position 81-200 (3 fields with 40 characters each)).

May be used to give the payee free text information related to the payment, e.g. invoice number etc. The information is sent the payee through the SWIFT system or separate letter (international) or by advice (domestic) through payee bank's information system. May be used for KID information for International payments (BETFOR04). See: Foreign KID.
In BETFOR 23, the payment can only include up to 25 times 40 characters.
In BETFOR 04, the payment can only include information up to 140 characters

- Payee's country code. BETFOR03 (Position 256-257)

Identifies the payee's address country by its ISO code.

- Payment currency BETFOR01 (Position 117-119)

Indicates the currency (ISO standard) in which the transfer to the payee is to be made. The field is used if the currency of payment is different from the invoice currency.

- Payment date. BETFOR01/BETFOR21 (Position 81-86)

Indicates when the payer wants the payment to be effected. The payment date is not identical to the production date (the date for the transmission to the bank). The payment date might be up to 13 months into the future. Format YYMMDD

- Postcode. BETFOR21 (Position 219-222)

Identifies the Payee's postcode. This is mandatory when BETFOR21 is succeeded by BETFOR23 and must be in accordance with the Norwegian directory of post offices (see: www.posten.no) and be followed by a valid city name. Postcode 0000 is also valid.

- Price info. BETFOR01 (Position 310)

The field may be used by the bank to inform how the fees are charged /invoiced. Only used in processing reply (R2)

1	Debited account separately.
2	Accumulated and debited/invoiced at intervals.
3	Fees deducted from transferred amount.

- Priority code. BETFOR01

J = Express payment

Final

- Production date BETFOR00/BETFOR99 (Position 81-84)

Identifies the production date of the batch. This field must not be confused with payment date.
Format MMDD.

- Rate against NOK. BETFOR01 (Position 281-292)

This field is used by the bank when the payer's account is a foreign currency account and contains
the exchange rate of the account currency against NOK. Only used in the processing reply.

- Reference number. BETFOR01/02/03/04 and BETFOR21/22/23 (Position 75-80)

This field should be blank (spaces when transmitting new payment orders). The reference number
will be supplied by the bank in the acknowledgment reply (R1) and also used in the processing reply
(R2). The reference number must be supplied when transmitting an electronic request for
cancellation of payment orders.

- Reserved

Applies to all BETFORXX. Fields marked reserved must not be used for any purpose. These fields
may be utilised by a bank without prior notice.

- Sequence control. BETFORXX (Position 71-74)

Used in all transactions. Sequential numbering of all records (BETFORXX). Next batch must start
one higher than the last record in the last batch. When wrapping around the sequence should be
9999, 0000, 0001. There is no connection between the sequence number in the input data and the
processing reply.

- Serial number. BETFOR04 (Position 294-296)/BETFOR22 (Position 293-296)/BETFOR23
(Position 294-296)

Consecutive numbering of the separate invoice records or mass payment records linked to the same
transfer record. This starts with 001 (in BETFOR04/BETFOR23) within each transfer transaction
(0001 in BETFOR22). The field is filled in by the bank in the acknowledgment reply (R1).
Mandatory when cancelling transmitted invoices or single mass payments.

- SIGILL (All fields) BETFOR00 (Position 126-153) and BETFOR99 (Position 272-296)

A method of making a seal based on sensitive information in the batch.

SIGILL is the swedish product name on a method of an electronic file seal. The seal is a controlsum
that is generated based on a key only known by the sender and the receiver. The method makes it
possible to control whether the data has been altered on the way fram the sender to the receiving
bank. The key consists of 35 characters and is unique for each customer. Key's is issued by the
bank.
The Sigill calculation is based on an advanced cryptological algorythm that calculates a 18
characters checknumber on the basis of the issued key and the data that is to be transfered.

The software is owned and distributed by:

Technology Nexus AB
Box 47057
SE-100 74 Stockholm.

Final

Full user manual is supplied with the software package (users must contact external software suppliers as the banks do not dsitribute this software).

For further information, contact the bank.

- Structured payment information. BETFOR23

The payment information is entered in specific fields to facilitate electronic handling.

Structured fields:
- BETFOR23: KID
- BETFOR23: Invoice no
- BETFOR23: Invoice date
- BETFOR23: Customer no

Structured and unstructured information must not be mixed within the same payment order (BETFOR21)

- SWIFT address. BETFOR02 (Position 81-91)

Identifies the payee's bank by its SWIFT address.

- SWIFT address corresponding bank. BETFOR02 (Position 232-242)

The SWIFT address for receiving bank's correspondent bank (consult your bank).

- Text code. BETFOR21 (Position 264-266)

Codes for displaying specific text on the payee's bank statement.

600 = Transfer without advice.

601 = KID transfer.

602 = Transfer with advice.

603 = Money order.

604 = Salary.

605 = Seaman's pay.

606 = Agricultural settlement.

607 = Pension/ Social security.

608 = Advice sent from institution other than BBS.

609 = Tax

621 = Free text mass payment. (Own reference in BETFOR21 is forwarded to payee's account statement).

622 = Free text. (Own reference in BETFOR22 (pos. 138-172) is forwarded to payee's account statement.)

630 = Self-produced money order.

If text code is not supplied code 602 will be used for invoice payments (BETFOR23) and code 604 for mass payments (BETFOR22)

- To own account. BETFOR04 (Position 233)

To be filled in with J if payee's account number belongs to the payer and is registered under the same subscription in the bank, otherwise blank.

- Total amount. BETFOR21 (Position 269-283)

Identifies the total sum of amounts in all linked BETFOR23 or BETFOR22. Only used in the processing reply (R2).

Final

- Total amount batch. BETFOR99 Domestic (Position 89-103)

Identifies the total sum of amounts in all BETFOR21 in the batch.

- Transfer code. BETFOR21. Domestic (Position 267)
    L = Salary
    M = Other mass payment
    E = To own account
    F = Invoice payment

- Transaction code. BETFOR00/01/02/03/04 and BETFOR21/22/23 (Position 41-48)
    BETFOR00 = Start-of-batch record.
    BETFOR01 = Transfer record, International
    BETFOR02 = Bank details record, International.
    BETFOR03 = Payee record, International.
    BETFOR04 = Invoice record, International.
    BETFOR21 = Transfer record, Domestic.
    BETFOR22 = Mass payment record, Domestic.
    BETFOR23 = Invoice record, Domestic.
    BETFOR99 = End-of-batch record.

- Unstructured payment information

Payment information entered as free text and will prevent electronic processing in payee's system. Unstructured information should be entered in "Payee ref. invoice" in BETFOR23 (max. 25 times 40 char.) or BETFOR04 (max. 140 char.).

Structured and unstructured information must not be mixed within the same payment order (BETFOR21).

- Value date. BETFOR01 (Position 266-271)/BETFOR21 (Position 289-294)

Date the amount was debited from the customer's account (interest date).

- Value date receiving bank. BETFOR01(Position 256-257)/BETFOR21 (Position 295-300)

Makes it possible to indicate which date the amount should be available in the receiving bank. The receiving bank's rules decide when the amount is available for the payee. Format YYMMDD. The functionality is only used by some of the banks. Contact the bank before use.

- Version. BETFOR00 (Position 95-104)

Fixed value: VERSJON002.

- Version Bank. BETFOR99 (Position 313-320).

To be used by the bank for program version info.

- Version Software. BETFOR99 (Position 297-312).

Used for ledger system info or formatting software info.
First 8 positions should be used for software version and last 8 for software name/supplier name.

Final

7 Rules / Agreements

7.1 Agreement

The payer must sign an agreement with his bankers prior to any use of this electronic fund transfer procedure.

Each party shall keep a copy of the agreement.

7.2 Test

A production test must be performed and approved by the bank, prior to start-up. The data used in the test must be real data and transmitted by the medium the parties have agreed to use.

8   Modulus control

This section applies only to Norwegian account numbers and Norwegian KIDs (customer identification).

8.1 Account numbers

The verification described below does not apply to account groups 00 (Digits 5 and 6 in the account number).

8.1.1   Account numbers, verification

For all other account groups the last digit is a verification digit. The banks use a CDV 11 modulus to verify the account numbers. All account numbers are 11 digits long, including the control digit.

The following weights are used:
5, 4, 3, 2, 7, 6, 5, 4, 3, 2 and 1.

For account number 1234 10 56789

Each digit is multiplied by its corresponding weight.

Field with control digit	1	2	3	4	1	0	5	6	7	8	9	
Weight	5	4	3	2	7	6	5	4	3	2	1	
Produce	+5	+8	+9	+8	+7	+0	+25	+24	+21	+16	**+9**	=**132**

The sum of the products must be divisible by 11 (132 divided by 11 leaves a remainder of 0).

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8.2 KID (Customer Identification)

There are two different methods for verifying the KID field, modulus 10 and modulus 11. Modulus 10 is recommended as modulus 11 may result in a minus sign (-) being used as control digit, which may result in problems using the KID in electronic payments. If the ledger system can skip KIDs with minus signs for control digits, modulus 11 is better. The maximum length of a KID is 25 digits, including the control digit. Leading zeros are part of the KID and must be included.

8.2.1 KID Modulus 10

Modulus 10 - Example:

Field without control digit	1	2	3	4	5	6	7	8	
Weight	1	2	1	2	1	2	1	2	
Produce	1	4	3	8	5	12	7	16	
Sum of digits	1	+4	+3	+8	+5	+1+2	+7	+1+6	=3**8**

Control digit = 10 - **8** = 2

The digits in the field are multiplied with the weight (2 1 2 1 2 1…) reading from right to left.

NOTE: all the separate digits in the results are added together, not the products. The last digit in the sum (e.g. 8) is subtracted from 10 and gives the control digit (2). If the last digit is 0 the control digit is 0 (zero)

KID including control digit: 12345678**2**

8.2.2 KID Modulus 10, verification

To verify the KID use the following weights from right to left:
1, 2, 1, 2, 1, 2 etc. Multiply each digit by its corresponding weight. All the separate digits in the result must be added together. The total must be divisible by 10 for the KID to be correct.

Field with control digit	1	2	3	4	5	6	7	8	2	
Weight	1	2	1	2	1	2	1	2	1	
Produce	1	4	3	8	5	12	7	16	2	
Sum of digits	1	+4	+3	+8	+5	+1+2	+7	+1+6	+2	=**40**

The sum must be divisible by 10 (40 divided by 10 leaves a remainder of 0).

`Final`

8.2.3 KID Modulus 11

Modulus 11 - Example:

Field without control digit	1	2	3	4	5	6	7	8	
Weight	3	2	7	6	5	4	3	2	
Produce	+3	+4	+21	+24	+25	+24	+21	+16	=**138**

The sums of the results are divided by 11:

138 / 11 = 12 plus a remainder of 6

The control digit is:

11 – 6 = 5

KID including control digit: 12345678**5**

The following weights are used for modulus 11 and are to be used from right to left:

2, 3, 4, 5, 6, 7, 2, 3, 4, 5, 6, 7, 2, 3, 4, 5, 6, 7…

The separate digits of the field are to be multiplied by the weight **reading from right to left**. The results are added together (138) and divided by 11. The remainder (6) is subtracted from 11 to reveal the control digit (5).

- If the remainder is 0 (zero) the control digit will be 0.
- If the remainder is 10 (ten) the control digit will be substituted with - (minus sign). Using KIDs with minus signs as the control digit is not recommended.

8.2.4 KID Modulus 11, verification

To verify the KID use the following weights from right to left:
1, 2, 3, 4, 5, 6, 7, 2, 3, 4, 5, 6, 7, 2, 3, 4, 5, 6, 7...
Multiply each digit by its corresponding weight. Add the results together. For the KID to be correct the total must be divisible by 11.

Field with control digit	1	2	3	4	5	6	7	8	5	
Weight	3	2	7	6	5	4	3	2	1	
Produce	+3	+4	+21	+24	+25	+24	+21	+16	**+5**	=**143**

The sum must be divisible by 11 (143 divided by 11 leaves a remainder of 0).

If the control digit is '-', use 10 as the product for the last digit.

Field with control digit	7	1	2	3	4	5	6	7	8	-	
Weight	4	3	2	7	6	5	4	3	2	1	
Produce	+28	+3	+4	+21	+24	+25	+24	+21	+16	***+10***	=**176**

The sum must be divisible by 11 (176 divided by 11 leaves a remainder of 0).

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Final
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Bankenes Standardiseringskontor

CHANGE LOG FOR TELEPAY FORMAT VERSION 2.1:

#	Chapter	Change	Comment
1.	Front page	Changed from BSK version 2.01 to BSK version 2.1 and date to May 14th 2010	
2.	General change	Included field positions after field names and inlcuded missing field descriptions.	
3.	2.1.1	Generalized the sentence about backup solutions by removing linkage to tapes and diskettes.	
4.	2.1.4	Included new AH return code: 93 Freetext information exceeds the limits in the format	Decided in BSK 3. November 2004 Todays limit is 25x40 characters
5.	2.1.7	Explanation clearified.	Decided in BSK 17. June 2009
6.	4.1	The following bulletpoint is removed: "The telex country code (ISO code) in BETFOR03 positions 259-260 should indicate the country to which a telex is being sent."	Telex is not used anymore.
7.	4.2	The following note is included under the figure: "One batch (BETFOR00 to BETFOR99) can onlys consist of up to 99999 records".	Decided in BSK 24. August 2007
8.	4.2	Note regarding freetext informastion for SEPA payments included	Decided in BSK 12. Desember 2007
9.	4.3.2	Note included connected til "Charges Abroad" and "Charges in Norway".	Decided in BSK 26. August 2009
10.	4.3.2	Note regarding payers reference for SEPA payments is included.	Decided in BSK 12. Desember 2007
11.	4.3.4	Removed "Telex", which no longer is in use	
12.	4.3.5	Revised notes under the record description	Decided in BSK 9 March 2005
13.	5.2	Corrected the number of maximum invoice records under the heading "INVOICE RECORDS", subsequent "PLEASE NOTE!" from 9999 to 999 for BETFOR 23.	Correction of an error in the english version. The norwegian version was correct.

#	Chapter	Change	Comment
14.	5.2	The following note is included under the figure: "One batch (BETFOR00 to BETFOR99) can onlys consist of up to 99999 records".	Decided in BSK 24. August 2007
15.	5.3.2	Field 118-128 Payee's Accountnumber changed to Numeric Included a note saying that Payee's Name must be included if BETFOR21 is followed by BETFOR23.	
16.	5.3.4	Changed field 313-320 (Invoice Date) to ALFHA field!	Correction of an error. Defined as Alpha in the Norwegian version.
17.	6	Explanatory text for the Autority report code and the Authority report free text is revised	Decided in BSK 9 March 2005
18.	6	Explanation for "Charges Abroad" is made clearer.	Decided in BSK 26. August 2009
19.	6	Explanation for "Charges in Norway" is made clearer.	Decided in BSK 26. August 2009
20.	8.1.1	Corrected the accountnumber in the table	

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CHANGE LOG FOR TELEPAY FORMAT VERSION 2.01:

#	Chapter	Change	Comment
1.	Front page	Changed version no from 2.0 to 2.01 and date from May 13th 2003 to February 5th 2004.	
2.			
3.	2.1.4	Text for return code 40 changed to "Invalid priority code""	
4.	4.3.1	Version in BETFOR00 changed to "VERSJON00**2**"	
5.	4.3.2	Formatting value YYMMDD included for field "Value date receiving bank" (pos. 183-188).	
6.	5.3.2	Formatting value YYMMDD included for field "Value date receiving bank" (pos. 295-300).	
7.	6	Version in BETFOR00 changed to "VERSJON00**2**"	Correction due to inconsistency (regards 3)
8.	6	Changed header in description from "Rate against NOK. BETFOR01 pos. 281-288" to "Rate against NOK. BETFOR01 pos. 281-292"	Correction due to inconsistency
9.	6	Minor changes in description of "Pricing info. BETFOR01" "The field may be used by the bank to inform how the fees are…".	
10.	6	Changed header in description "Value date receiving bank. BETFOR21" to "Value date receiving bank. BETFOR01/BETFOR21"	
11.	6	Description for "Payee's name" changed to include BETFOR21 and BETFOR22.	
12.	6	Description for "Charges in Norway BETFOR01"; last sentence moved to first.	
13.	6	Description for "Charges abroad BETFOR01" updated. Default value is BEN.	
14.	6	In description in "Ordered transferred amount BETFOR01" changed *payment currency* to *invoice currency*.	

#	Chapter	Change	Comment
15.	6	Added information for "Serial number". Serial number starts with 0001 in BETFOR22, contrary to BETFOR23/04 where it starts with 001.	
16.	6	Field "Debit/Credit code" moved to correct alphabetic order.	
17.	6	Revised description of "Own reference".	
18.	6	Added description of "New Password BETFOR00"	
19.	6	Added description of "Postcode BETFOR21"	
20.	6	Added description of "Town/Post office BETFOR21"	
21.	6	Added description of "User ID BETFOR00"	
22.	6	Added description of "Clearing Code BETFOR00"	Not in use!
23.	8	Changed verbose description of account number verification	
24.	8	Added description of Modulus 10 verification	
25.	8	Added description of Modulus 11 verification	

CHANGE LOG FOR TELEPAY FORMAT VERSION 2.0:

#	Chapter	Change	Comment
1	Front page	Changed from BSK version 1.06 to BSK version 2.0 and date to May 13th 2003	
2.	2.1.4	Text for return code 00 was changed.	
3.	2.1.4	New AH-return codes added: Code 47, 84, 85, 86, 87 and 88.	
4.	2.2.1	Revised text under "Processing reply"	
5.	2.3.1	Added sentence: "To cancel a complete payment order (single ref. no.) with one or more invoice records, it is sufficient to transmit the transfer record."	
6.	2.3.2	Added sentence: "When cancelling at the transaction level, the payment instruction (BETFOR01/21) should not be included."	
7.	3	Bullet point 4: Text corrected.	
8.	3	Bullet point 9: Included recommendation to verify KID-reference.	
9.	4.3.2	BETFOR01 – Included new field "Execution ref 2 in pos. 203-214	
10.	4.3.2	BETFOR01 – pos. 252-257 "Execution ref 1": changed field to mandatory.	
11.	4.3.2	BETFOR01 – Added new field "Pricing info" in pos. 310.	
12.	4.3.4	BETFOR03 – Added comment "(Not used with TBIO)" for account number in pos. 60-70.	
13.	4.3.5	BETFOR04- Added comment "(Not used with TBIO)" for account number in pos. 60-70.	
14.	4.3.5	BETFOR04. Added new field: "KID, Foreign"	Including footnote at bottom of page
15.	5.1.3	Deleted last sentence under NOTE.	
16.	5.1.4	Changed from "and" to "or in sentence 2.	
17.	5.2	BETFOR23 - Invoice record – Included description on rules and verifications.	

#	Chapter	Change	Comment
18.	5.3.2	BETFOR21 – Transfer record - included description on rules and verifications.	
19.	5.3.3	BETFOR22 – Added star in "own reference 1"	
20.	5.3.4	BETFOR23 – Changed to earlier layout for payee ref invoice fields (that is three times 40 characters).	This was done to maintain compatibility with earlier versions.
21.	5.3.4	Corrected text in note with 4 stars (****).	
22.	5.3.4	BETFOR21 – Added text under NOTE.	
23.	6	Added description for "Ordered transferred amount BETFOR01"	
24.	6	Added text in description for "Execution ref 1. BETFOR01.	
25.	6	Added description for "Execution ref 2. BETFOR01".	
26.	6	Added description for "Pricing info BETFOR01".	
27.	6	Corrected header for "Customer number BETFOR21" to "Customer number BETFOR23. Last sentence deleted.	
28.	6	Changed description for "Transferred amount BETFOR01".	
29.	6	Added description of new field: "KID, Foreign"	