

Account reconciliation Norwegian standard comma separated format

Change log

Version	Date	Change
1	2013-10-07	Change log added
2	2015-08-17	New KAFBAL format added to the description. The KAFBAL format ensures that a KAF file is delivered, and that balance information is delivered even though no transactions have been made.
2	2015-10-24	Information about MobilePay entries is added and field 14 and 15 are renamed

This document describes the structure of the Norwegian standard comma separated account reconciliation file format.

Each field starts and finishes with quotation marks ("), and the fields are separated by commas (,).

The fields have no fixed length, which means that no spaces or zeros will be added in front of or behind the content of a field. A maximum length is indicated for each field.

For each account number in the file the format will consist of the following record types:

Identification record - Sum record. The record will occur once for each account number.

Transaction record - The record will occur once for each entry.

The file can be ordered in two different formats: KTOKOM and KAFBAL.

The KTOKOM format delivers information only when a transaction has been booked in the account.

As a minimum, the KAFBAL format always delivers balance information, even if the balance is zero.

KTOKOM format description:

Identification record

Field	Field name	Length	Format	Description
1	Code	2	Num.	Code identifying the record type. Value = '99'
2	Number of transactions	6	Num.	Number of transactions in the matching transaction records.
3	Format name	6	Alphanum.	Value = 'KTOKOM'
4		3	Num.	Value = '009'
5	Currency code for	3	Alphanum.	ISO currency code indicating in which currency the

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	account			current account is held.
6	Date of last booking	8	Num.	Booking date in the last of matching transaction records. Format = YYYYMMDD
7	Net sum	15	Alphanum.	Net sum of the amounts of all the matching transactions.
8	Incoming balance	15	Alphanum.	Starting balance.
9	Outgoing balance	15	Alphanum.	Ending balance.

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Transaction record

Field	Field name	Length	Format	Description
1	Code	2	Num.	Code identifying the record type. Value = '15'
2				Blank
3	Account number	11	Num.	Account number
4	Booking date	8	Num.	Booking date of the transaction. Format = YYYYMMDD
5	Value date	8	Num.	Interest value date of the transaction. Format = YYYYMMDD
6				Blank
7	Text code	3	Num.	Bols text code. For bulk entries the field is filled in with '810'.
8	Archive reference	10	Alphanum.	Technical reference from executing bank.
9	Amount	15	Alphanum.	Amount. Comma is used as decimal separator.
10	Reference number	12	Alphanum.	Identification number supplementing the Bols text code. Example: If the Bols text code is 039 (VISA) then the reference number will be a VISA-reference no. Not all Bols text codes will be supplemented by a reference number.
11	To/from account	35	Alphanum.	Account number of the opposite party on the transaction: On outgoing payments: Beneficiary's account no. On incoming payments: Sender's account no. This information will not be available on all transaction types.
12	To/from name	35	Alphanum.	Name of the opposite party on the transaction: On outgoing payments: Beneficiary's name. On incoming payments: Sender's name. This information will not be available on all transaction types.

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Field	Field name	Length	Format	Description
13	Telepay reference	6	Alphanum.	Will only be available on payments remitted in the Telepay format. The field will contain the reference number from the Telepay file (character 75-80 in BETFOR01 or BETFOR21).
14	Technical reference 1	35	Alphanum.	Mainly used for the payment's technical debit reference but may also be used for other references. Telepay files: The Telepay own reference order (character 87-116 in BETFOR01 or BETFOR21). MobilePay entries: Reference number Not all payments will have a technical reference 1.
15	Technical reference 2	35	Alphanum.	Mainly used for the payment's technical credit reference but may also be used for other references. Telepay files: Telepay own reference invoice (character 228-257 in BETFOR23 or character 116-150 in BETFOR04). For payments with several beneficiaries the field will contain the credit reference for the first beneficiary. MobilePay entries: Sales number Not all payments will have a technical reference 2.
16	Bax no./ Shop-/counter no.	15	Alphanum.	Bax no. on EFTPOS settlement or shop/counter no. on Natssafe settlement. MobilePay entries: Outlet number or Telephone number
17	Text on account statement	24	Alphanum.	Entry text on the account statement.
18	Short advice	70	Alphanum.	Short advice text stated by sender MobilePay entries: Message
19	Advice	70	Alphanum.	First line of free text advice on incoming payments. On payments from other Norwegian banks the field can contain a maximum of 70 characters. On payments from foreign banks the field can contain a maximum of 35 characters.

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				MobilePay entries: Outlet
20	Line counter	6	Num.	Counter counting the transactions matching the current account number.

KAFBAL format description:

Identification record

Field	Field name	Length	Format	Description
1	Code	2	Num.	Code identifying the record type. Value = '99'
2	Number of transactions	6	Num.	Number of transactions in the matching transaction records.
3	Format name	6	Alphanum.	Value = 'KAFBAL'
4		3	Num.	Value = '009'
5	Currency code for account	3	Alphanum.	ISO currency code indicating in which currency the current account is held.
6	Date of last booking/Date of outgoing balance	8	Num.	The booking date is the date of the last transaction made in the account, or, if no transactions have been made, the booking date is the date of the outgoing balance. Format = YYYYMMDD
7	Net sum	15	Alphanum.	Net sum of the amounts of all the matching transactions. When no transactions have been made, this field is empty.
8	Incoming balance	15	Alphanum.	Starting balance.
9	Outgoing balance	15	Alphanum.	Ending balance.

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Transaction record

Field	Field name	Length	Format	Description
1	Code	2	Num.	Code identifying the record type. Value = '15'
2				Blank
3	Account number	11	Num.	Account number
4	Booking date	8	Num.	Booking date of the transaction. Format = YYYYMMDD When no transactions have been made and balance information only is delivered, this field is empty.
5	Value date	8	Num.	Interest value date of the transaction. Format = YYYYMMDD When no transactions have been made and balance information only is delivered, this field is empty.
6				Blank
7	Text code	3	Num.	Bols text code. For bulk entries the field is filled in with '810'. When no transactions have been made and balance information only is delivered, this field is empty.
8	Archive reference	10	Alphanum.	Technical reference from executing bank. When no transactions have been made and balance information only is delivered, this field is empty.
9	Amount	15	Alphanum.	Amount. Comma is used as decimal separator. When no transactions have been made and balance information only is delivered, this field is empty.
10	Reference number	12	Alphanum.	Identification number supplementing the Bols text code. Example: If the Bols text code is 039 (VISA) then the reference number will be a VISA-reference no. Not all Bols text codes will be supplemented by a reference number. When no transactions have been made and balance information only is delivered, this field is empty.

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11	To/from account	35	Alphanum.	<p>Account number of the opposite party on the transaction:</p> <p>On outgoing payments: Beneficiary's account no.</p> <p>On incoming payments: Sender's account no.</p> <p>This information will not be available on all transaction types.</p> <p>When no transactions have been made and balance information only is delivered, this field is empty.</p>
12	To/from name	35	Alphanum.	<p>Name of the opposite party on the transaction:</p> <p>On outgoing payments: Beneficiary's name.</p> <p>On incoming payments: Sender's name.</p> <p>This information will not be available on all transaction types.</p> <p>When no transactions have been made and balance information only is delivered, this field is empty..</p>

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16	Bax no./ Shop-/counter no.	15	Alphanum.	Bax no. on EFTPOS settlement or shop/counter no. on Nattsafe settlement. MobilePay entries: Outlet number or Telephone number When no transactions have been made and balance information only is delivered, this field is empty.
17	Text on account	24	Alphanum.	Entry text on the account statement.

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	statement			When no transactions have been made and balance information only is delivered, this field is empty.
18	Short advice	70	Alphanum.	Short advice text stated by sender MobilePay entries: Message When no transactions have been made and balance information only is delivered, this field is empty.
19	Advice	70	Alphanum.	First line of free text advice on incoming payments. On payments from other Norwegian banks the field can contain a maximum of 70 characters. On payments from foreign banks the field can contain a maximum of 35 characters. MobilePay entries: Outlet When no transactions have been made and balance information only is delivered, this field is empty.
20	Line counter	6	Num.	Counter counting the transactions matching the current account number.