

Overførselsservice

Record Description Transfers

1 October 2026



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Overførselsservice - Record Description Transfers Overview

Overview

This guide provides information and record description details for Transfers in Overførselsservice.

Audience

Payers and Data Suppliers

Product

Overførselsservice (transfer service) is offered by Mastercard Payment Services Denmark and is used by payers to transfer salary, pension, and public benefits, directly to accounts in Danish banks.

Details

Table 1: Publication information

| Metadata | Value |
|--------------|---------------------------|
| Audience | Payers and Data Suppliers |
| Product | Overførselsservice |
| Region | Europe |
| Country | Denmark |
| Type | Reference |
| Publish Date | 1 October 2026 |

Table 2: Summary of changes

| Description of Change | Where to look | Where to look |
|-----------------------|---|--------------------------|
| October 2026 | Restructured the document and made extensive editorial changes. | Throughout the document. |
| April 2021 | Added information to indicate that Mastercard Payment Services is a provider of Overførselsservice. | Throughout the document. |

| Description of Change | Where to look | Where to look |
|------------------------------|---|--------------------------|
| September 2019 | Changed Nets to Overførselsservice | Throughout the document. |
| 2018 | Updated the logo. | Throughout the document. |
| February 2014 | Updated to state that it is not permitted to send 0 (zero) postings. Sections containing 0 postings will be rejected. | Throughout the document. |

Chapter 1 Introduction

Overførselsservice is used by payers to transfer payments, such as salary, pension, and public benefits. Businesses can make payments to payees by using their account numbers or without using their account numbers. To make NemKonto-based transfers, the payer enters a CPR (Social Security Number) number for transfers to private individuals or, if the payee is a business a CVR (Central Business Register) number. Overførselsservice looks up the payee's NemKonto number in the NemKonto register to process the payment.

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Abbreviations and acronyms

The following abbreviations and acronyms are used in this guide.

Table 3: Abbreviations and acronyms

| Abbreviation | Description |
|--------------|--|
| CPR | Social Security number |
| CVR no. | Central Business Register (Danish version of VAT number) |
| DKK | Danish kroner |

Related publications

The following documents and resources provide information directly related to the subjects discussed in this guide.

- *Overførselsservice - Guide for Payers and Data Suppliers*
- *Overførselsservice - Record Description Information Transfers*
- *Overførselsservice - Record Description Transfer Receipt*
- *Overførselsservice - Record Description Addition and Removal Details*

Contact information

Contact [customer service](#) if you need help with Overførselsservice.

- For general queries, review the FAQs.
- For information and questions about implementation and testing, contact our customer service at +45 80810708 from Monday to Friday (9:00 o'clock to 16:00 o'clock).
- For specific questions about data transmission, contact technical support.

Chapter 2 Overførselsservice overview

Overførselsservice supports payment transfers and information transfers. For more information, see the [website](#).

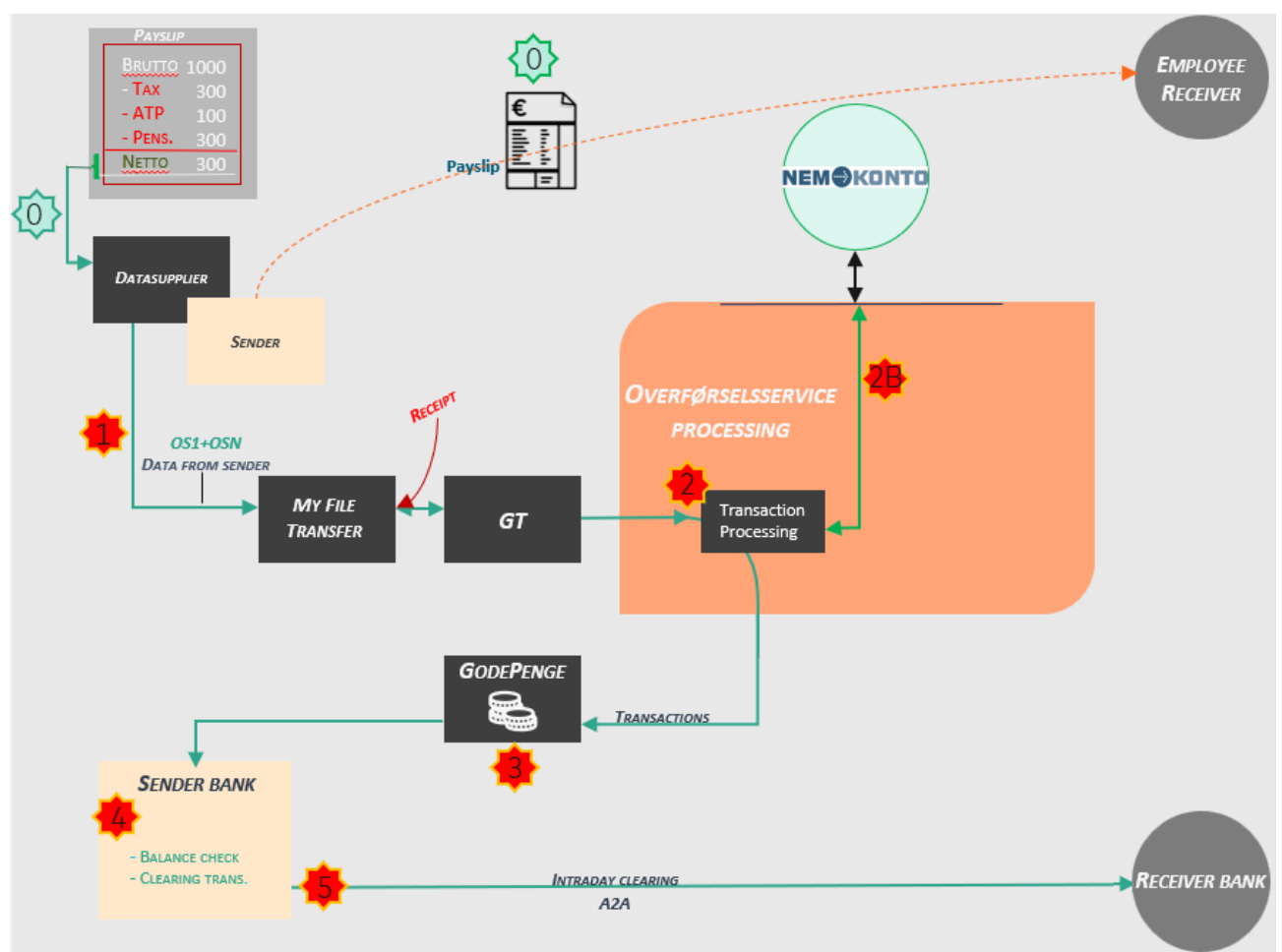
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How it works

Overførselsservice manages electronic payments, such as salary and pension transfers, in Danish kroner, to accounts in Danish banks. It is primarily intended for net salary transfers without notification. The service assumes that the payer notifies the payee; for example in the form of a salary specification.

To use Overførselsservice, a payer needs to register for the service by using the [on-boarding portal](#).

Figure 1: Overførselsservice overview



Here is a high-level description of how Overførselsservice works.

- 0 – Salary calculation and payslip delivery to employee (occurs outside of Overførselsservice)
- 1 – Data supplier sends data to Overførselsservice [OS1(A2A) or OSN(NemKonto)]
- 2 – Overførselsservice validates data and sends receipt to the data supplier, storage of data
- 2B – Overførselsservice converts OSN CPR/CVR to a NemKonto

- 3 – GodePenge delivers data to the banks
- 4 – Bank performs balance checks
- 5 – Bank adds transactions into Clearing

Supported transfer types

In Overførselsservice, payments are divided into transfer types with intervals from 10 to 99.

Note that the transfer type identifies the individual payment while the individual types are accompanied by a standard text in the payee's account statement from the bank.

Table 4: Transfer types

| Transfer type | Associated text in payee's account statement | Provides a notification of |
|---------------|---|---|
| 10-19 | Salary | |
| 20-29 | Salary | |
| 30-39 | Transferred | |
| 40-49 | No text is specified unless the posting identifier field in transfer record OS5 is used | Up to 8 characters |
| 50-59 | Standing order | |
| 60-69 | Information transfer | NOTE: NemKonto-based transfers for transfer types 60-69 cannot be processed. |
| 70-79 | Transferred | |
| 80-89 | No text is specified unless the posting identifier field in transfer record OS5 is used | Up to 20 characters in the payee's account statement |
| 90 | Pension | |
| 91-99 | No text is specified unless the posting identifier field in transfer record OS5 is used | Up to 8 characters |

Chapter 3 Record structure

*All deliveries to Overførselsservice (transfer service) must start with a **Data supplier start record** and end with a **Data supplier end record**.*

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Structure overview

Between the **Data supplier start record** and **Data supplier end record** record types, an optional number of sections can be submitted, starting with **Section start record** and ending with **Section end record**. In each section, there can be a variable number of transfers. There may be both OS5 and OS6 transactions in the same section.

Table 5: Amount transfers

| Section | Description |
|---------|--|
| OS1 | Data supplier start record (OS1) |
| OS2 | Section start record (OS2) |
| OS5/OS6 | Transfer record 1 (Transfer record account number-based payment (OS5), Transfer record account number-based payment with additional notification (OS5), Transfer record NemKonto payment (OS6), or Transfer record NemKonto payment with extra notification (OS6)) |
| OS5/OS6 | Transfer record 2 (Transfer record account number-based payment (OS5), Transfer record account number-based payment with additional notification (OS5), Transfer record NemKonto payment (OS6), or Transfer record NemKonto payment with extra notification (OS6)) |
| OS5/OS6 | Transfer record x (Transfer record account number-based payment (OS5), Transfer record account number-based payment with additional notification (OS5), Transfer record NemKonto payment (OS6), or Transfer record NemKonto payment with extra notification (OS6)) |
| OS8 | Section end record (OS8) |
| OS9 | Data supplier end record (Data supplier end record A (OS9) or Data supplier end record B (OS9)) |

When sending a delivery, you must divide the delivery into sections so that the following information is identical within a section:

- type of transfer
- payer's CVR (Central Business Register) number
- the bank's registration (routing) number
- payer's account number
- availability date

Note that if a delivery does not comply with this division, Overførselsservice rejects the entire delivery.

Data supplier start record (OS1)

The Data supplier start record (OS1) includes the following fields.

Table 6: Data supplier start record (OS1) fields

| Field no. | Field content | No. of chars. | Type | Position | | Mandatory | Description |
|-----------|----------------------|---------------|------|----------|----|-----------|---|
| | | | | From | To | | |
| 1 | System Code | 2 | X | 1 | 2 | Yes | OS abbreviation for Overførselsservice. |
| 2 | Record Type | 1 | N | 3 | 3 | Yes | 1 represents the code for data supplier start record. |
| 3 | Constant | 2 | N | 4 | 5 | Yes | Contains 21. |
| 4 | System Text | 14 | X | 6 | 19 | Yes | Contains PBS-OVERFØRSEL for PBS transfer. |
| 5 | Zeros | 9 | N | 20 | 28 | Yes | Contains 000000000. |
| 6 | Identification | 20 | X | 29 | 48 | Yes | Contains a unique identifier for the delivery. If you are a data supplier for more than one payer, you can use this field to identify the delivery. Overførselsservice includes the contents of this field in the delivery receipt. |
| 7 | Zeros | 3 | N | 49 | 51 | Yes | Contains 000. |
| 8 | Data Supplier Number | 8 | N | 52 | 59 | Yes | Indicates the data supplier number. Overførselsservice uses the data supplier number to identify you as a data supplier and ensure that we have entered into an agreement to exchange data in Overførselsservice. |
| 9 | Delivery Receipt | 1 | N | 60 | 60 | Yes | Contains 0. |

| Field no. | Field content | No. of chars. | Type | Position | | Mandatory | Description |
|-----------|----------------|---------------|------|----------|----|-----------|---|
| | | | | From | To | | |
| 10 | NemKonto Based | 1 | N | 61 | 61 | Yes | <p>Indicates whether the payer has entered into an agreement with Overførselsservice to process NemKonto-based transactions. Possible values:</p> <ul style="list-style-type: none"> • 0 - Indicates that payer is yet to enter into an agreement on processing NemKonto-based transactions. The delivery must not contain NemKonto-based transactions. • 1 - Indicates that the payer has entered into an agreement to process NemKonto-based transactions. The current delivery may or may not contain NemKonto-based transactions. |
| 11 | Zeros | 19 | N | 62 | 80 | Yes | Contains 000000000000000000. |

For the Type column in the table:

- X indicates that the field is alphanumeric and is left aligned with trailing spaces.
- N indicates that the field is numeric and is right aligned with leading zeros.

Section start record (OS2)

The Section start record (OS2) includes the following fields.

Table 7: Section start record (OS2) fields

| Field no. | Field content | No. of chars. | Type | Position | | Mandatory | Description |
|-----------|-------------------------------|---------------|------|----------|----|-----------|--|
| | | | | From | To | | |
| 1 | System Code | 2 | X | 1 | 2 | Yes | OS abbreviation for Overførselsservice. |
| 2 | Record Type | 1 | N | 3 | 3 | Yes | 2 represents the code for a record with a section start record. |
| 3 | Type Of Transfer | 2 | N | 4 | 5 | Yes | Indicates the type of transfer using a two-digit code (10–59 and 70–99). The type of transfer must be unique within a section. For more information on transfer types, see Supported transfer types . |
| 4 | Zeros | 26 | N | 6 | 31 | Yes | Contains 00000000000000000000000000000000. |
| 5 | Availability Date | 6 | N | 32 | 37 | Yes | Specifies the availability date (ddmmyy) for the transfers. For more information on the availability date, review the Availability dates section in the <i>Overførselsservice Guide for Payers and Data Suppliers</i> . |
| 6 | Registration (Routing) Number | 4 | N | 38 | 41 | Yes | Specifies the registration (routing) number of payer's bank from which the subsequent transfers (OS05) are to be debited. |

| Field no. | Field content | No. of chars. | Type | Position | | Mandatory | Description |
|-----------|--|---------------|------|----------|----|-----------|--|
| | | | | From | To | | |
| 7 | Account Number | 10 | N | 42 | 51 | Yes | Specifies the payer's account number from which the subsequent transfers (OS05) are to be debited. |
| 8 | Data Supplier Number | 8 | N | 52 | 59 | Yes | Represents the data supplier number. Overførselsservice uses the data supplier number to identify the data supplier and ensure that we have entered into an agreement to exchange data in Overførselsservice. |
| 9 | CVR (Central Business Register) Number | 8 | N | 60 | 67 | Yes | Indicates the payer's CVR (Central Business Register) number. Overførselsservice uses the payer's Central Business Register number to check that an agreement has been created for the payer in the agreement register in Overførselsservice. |
| 10 | Zeros | 13 | N | 68 | 80 | Yes | Contains 0000000000000. |

For the Type column in the table:

- X indicates that the field is alphanumeric and is left aligned with trailing spaces.
- N indicates that the field is numeric and is right aligned with leading zeros.

Transfer record account number-based payment (OS5)

The Transfer record account number-based payment (OS5) includes the following fields.

Table 8: Transfer record account number-based payment (OS5) fields

| Field no. | Field content | No. of chars. | Type | Position | | Mandatory | Description |
|-----------|-------------------------------|---------------|------|----------|----|-----------|--|
| | | | | From | To | | |
| 1 | System Code | 2 | X | 1 | 2 | Yes | OS abbreviation for Overførselsservice. |
| 2 | Record Type | 1 | N | 3 | 3 | Yes | 5 represents the code for a record with a transfer to a payee where the payee's account number is specified in the record. The transfer is therefore called an account number-based transfer. |
| 3 | Type of Transfer | 2 | N | 4 | 5 | Yes | Indicates the type of transfer using a two-digit code (10–59, 70–79, and 90–99). The type of transfer must be unique within a section. For more information on transfer types, see Supported transfer types . |
| 4 | Registration (Routing) Number | 4 | N | 6 | 9 | Yes | Specifies the registration (routing) number of the payee's bank. |
| 5 | Account Number | 10 | N | 10 | 19 | Yes | Specifies the payee's account number. |
| 6 | Amount | 12 | N | 20 | 31 | Yes | Indicates the amount (in ører without sign) to be transferred to the payee's account. The amount must be greater than 0, or the entire section is rejected. |

| Field no. | Field content | No. of chars. | Type | Position | | Mandatory | Description |
|-----------|-------------------------------|---------------|------|----------|-----|-----------|---|
| | | | | From | To | | |
| 7 | Availability Date | 6 | N | 32 | 37 | Yes | Specifies the availability date (ddmmyy) for the transfers. For more information on the availability date, review the Availability dates section in the <i>Overførselsservice Guide for Payers and Data Suppliers</i> . |
| 8 | Registration (Routing) Number | 4 | N | 38 | 41 | Yes | Specifies the registration (routing) number of the payer's bank. |
| 9 | Account Number | 10 | N | 42 | 51 | Yes | Specifies the payer's account number. |
| 10 | Posting ID | 8 | X | 52 | 59 | Yes | Contains an identifier for the transfer so the payee can identify the payment. The information is printed on the payee's account statement. For more information on transfer types, see Supported transfer types . |
| 11 | Payee ID | 13 | X | 60 | 72 | Yes | Contains an identifier for the payee, such as the payee's civil registry number, name, or salary number. The information helps the payer identify the payment. |
| 12 | Zeros | 8 | N | 73 | 80 | Yes | Contains 00000000. |
| 13 | Beneficiary Name | 140 | X | 81 | 220 | Yes | Specifies the name of the recipient of the amount. |

For the Type column in the table:

- X indicates that the field is alphanumeric and is left aligned with trailing spaces.
- N indicates that the field is numeric and is right aligned with leading zeros.

Transfer record account number-based payment with additional notification (OS5)

The Transfer record account number-based payment with additional notification (OS5) includes the following fields.

Table 9: Transfer record account number-based payment with additional notification (OS5) fields

| Field no. | Field content | No. of chars. | Type | Position | | Mandatory | Description |
|-----------|-------------------------------|---------------|------|----------|----|-----------|--|
| | | | | From | To | | |
| 1 | System Code | 2 | X | 1 | 2 | Yes | OS abbreviation for Overførselsservice. |
| 2 | Record Type | 1 | N | 3 | 3 | Yes | 5 represents the code for a record with a transfer to a payee where the payee's account number is specified in the record. The transfer is therefore called an account number-based transfer. |
| 3 | Type of Transfer | 2 | N | 4 | 5 | Yes | Indicates the type of transfer using a two-digit code (80–89). The type of transfer must be unique within a section. For more information on transfer types, see Supported transfer types . |
| 4 | Registration (Routing) Number | 4 | N | 6 | 9 | Yes | Specifies the registration (routing) number of the payee's bank. |
| 5 | Account Number | 10 | N | 10 | 19 | Yes | Specifies the payee's account number. |
| 6 | Amount | 12 | N | 20 | 31 | Yes | Indicates the amount (in ører without sign). The amount must be greater than 0, or the entire section is rejected. |

| Field no. | Field content | No. of chars. | Type | Position | | Mandatory | Description |
|-----------|-------------------------------|---------------|------|----------|-----|-----------|---|
| | | | | From | To | | |
| 7 | Availability Date | 6 | N | 32 | 37 | Yes | Specifies the availability date (ddmmyy) for the transfers. For more information on the availability date, review the Availability dates section in the <i>Overførselsservice Guide for Payers and Data Suppliers</i> . |
| 8 | Registration (Routing) Number | 4 | N | 38 | 41 | Yes | Specifies the registration (routing) number of the payer's bank. |
| 9 | Account Number | 10 | N | 42 | 51 | Yes | Specifies the payer's account number. |
| 10 | Posting ID | 20 | X | 52 | 71 | Yes | Contains an identifier (up to 20 characters) for the transfer so the payee can identify the payment. The information is printed on the payee's account statement. For more information on transfer types, see Supported transfer types . |
| 11 | Payee ID | 13 | X | 72 | 84 | Yes | Contains an identifier for the payee, such as the payee's civil registry number, name, or salary number. The information helps the payer identify the payment. |
| 12 | Zeros | 44 | N | 85 | 128 | Yes | Contains 00000000...0. |
| 13 | Beneficiary Name | 140 | X | 129 | 268 | Yes | Specifies the name of the recipient of the amount. |

For the Type column in the table:

- X indicates that the field is alphanumeric and is left aligned with trailing spaces.
- N indicates that the field is numeric and is right aligned with leading zeros.

Transfer record NemKonto payment (OS6)

The Transfer record NemKonto payment (OS6) includes the following fields.

Table 10: Transfer record NemKonto payment (OS6) fields

| Field no. | Field content | No. of chars. | Type | Position | | Mandatory | Description |
|-----------|-------------------------------|---------------|------|----------|----|-----------|--|
| | | | | From | To | | |
| 1 | System Code | 2 | X | 1 | 2 | Yes | OS abbreviation for Overførselsservice. |
| 2 | Record Type | 1 | N | 3 | 3 | Yes | 6 represents the code for a record with a transfer to the payee's NemKonto. |
| 3 | Type of Transfer | 2 | N | 4 | 5 | Yes | Indicates the type of transfer using a two-digit code (10–59, 70–79, and 92–99). The type of transfer must be unique within a section. For more information on transfer types, see Supported transfer types . |
| 4 | Amount | 12 | N | 6 | 17 | Yes | Indicates the amount (in ører without sign). The amount must be greater than 0, or the entire section is rejected. |
| 5 | Availability Date | 6 | N | 18 | 23 | Yes | Specifies the availability date (ddmmyy) for the transfers. For more information on the availability date, review the Availability dates section in the <i>Overførselsservice Guide for Payers and Data Suppliers</i> . |
| 6 | Registration (Routing) Number | 4 | N | 24 | 27 | Yes | Specifies the registration (routing) number of the payer's bank. |

| Field no. | Field content | No. of chars. | Type | Position | | Mandatory | Description |
|---|-------------------------|---------------|------|----------|----|-----------|--|
| | | | | From | To | | |
| 7 | Account Number | 10 | N | 28 | 37 | Yes | Specifies the payer's account number. |
| 8 | Posting ID | 8 | X | 38 | 45 | Yes | Contains an identifier for the transfer so the payee can identify the payment. The information is printed on the payee's account statement. For more information on transfer types, see Supported transfer types . |
| 9 | Payee ID | 13 | X | 46 | 58 | Yes | Contains an identifier for the payee, such as the payee's civil registry number, name, or salary number. The information helps the payer identify the payment. |
| 10 | NemKonto Identification | 22 | X | 59 | 80 | Yes | Indicates the payee identification to use and specifies where to find the corresponding NemKonto. In addition, you must enter the current identification. You can use the following as identification: <ul style="list-style-type: none"> • Payee's Danish Social Security Number (CPR) • Payee's Central Business Register number For more information, see Contents of the NemKonto register . |
| When using the payee's Danish social security number as identification, you must specify: | | | | | | | |
| 10A | Key Type | 4 | X | 59 | 62 | Yes | Contains CPR. |

| Field no. | Field content | No. of chars. | Type | Position | | Mandatory | Description |
|--|--|---------------|------|----------|-----|-----------|---|
| | | | | From | To | | |
| 10B | Civil Registry Number (CPR) | 10 | N | 63 | 72 | Yes | Specifies the payee's civil registry number. |
| 10C | Zeros | 8 | N | 73 | 80 | Yes | Contains 00000000. |
| When using the payee's Central Business Register number as identification, you must specify: | | | | | | | |
| 10A | Key Type | 4 | X | 59 | 62 | Yes | Contains CV. |
| 10B | Central Business Register Number (CVR) | 8 | N | 63 | 70 | Yes | Specifies the payee's Central Business Register number (CVR). |
| 10C | Zeros | 10 | N | 71 | 80 | Yes | Contains 0000000000. |
| 11 | Beneficiary Name | 140 | X | 81 | 220 | Yes | Specifies the name of the recipient of the amount. |

For the Type column in the table:

- X indicates that the field is alphanumeric and is left aligned with trailing spaces.
- N indicates that the field is numeric and is right aligned with leading zeros.

Transfer record NemKonto payment with extra notification (OS6)

The Transfer record NemKonto payment with extra notification (OS6) includes the following fields.

Table 11: Transfer record NemKonto payment with extra notification (OS6) fields

| Field no. | Field content | No. of chars. | Type | Position | | Mandatory | Description |
|-----------|---------------|---------------|------|----------|----|-----------|---|
| | | | | From | To | | |
| 1 | System Code | 2 | X | 1 | 2 | Yes | OS abbreviation for Overførselsservice. |

Record structure
Transfer record NemKonto payment with extra notification (OS6)

| Field no. | Field content | No. of chars. | Type | Position | | Mandatory | Description |
|-----------|-------------------------------|---------------|------|----------|----|-----------|---|
| | | | | From | To | | |
| 2 | Record Type | 1 | N | 3 | 3 | Yes | 6 represents the code for a record with a transfer to the payee's NemKonto with additional notification in the payee's account statement if the transfer type is 80–89. |
| 3 | Type of Transfer | 2 | N | 4 | 5 | Yes | Indicates the type of transfer using a two-digit code (80–89). The type of transfer must be unique within a section. For more information on transfer types, see Supported transfer types . |
| 4 | Amount | 12 | N | 6 | 17 | Yes | Indicates the amount (in ører without sign). The amount must be greater than 0, or the entire section is rejected. |
| 5 | Availability Date | 6 | N | 18 | 23 | Yes | Specifies the availability date (ddmmyy) for the transfers. For more information on the availability date, review the Availability dates section in the <i>Overførselsservice Guide for Payers and Data Suppliers</i> . |
| 6 | Registration (Routing) Number | 4 | N | 24 | 27 | Yes | Specifies the registration (routing) number of the payer's bank. |
| 7 | Account Number | 10 | N | 28 | 37 | Yes | Specifies the payer's account number. |

| Field no. | Field content | No. of chars. | Type | Position | | Mandatory | Description |
|---|-----------------------------|---------------|------|----------|----|-----------|--|
| | | | | From | To | | |
| 8 | Posting ID | 20 | X | 38 | 57 | Yes | Contains an identifier (up to 20 characters) for the transfer so the payee can identify the payment. The information is printed on the payee's account statement. For more information on transfer types, see Supported transfer types . |
| 9 | Payee ID | 13 | X | 58 | 70 | Yes | Contains an identifier for the payee, such as the payee's civil registry number, name, or salary number. The information helps the payer identify the payment. |
| 10 | NemKonto Identification | 22 | X | 71 | 92 | Yes | Indicates the payee identification to use and specifies where to find the corresponding NemKonto. In addition, you must enter the current identification. You can use the following as identification: <ul style="list-style-type: none"> • Payee's Danish Social Security Number (CPR) • Payee's Central Business Register number For more information, see Contents of the NemKonto register . |
| When using the payee's Danish social security number as identification, you must specify: | | | | | | | |
| 10A | Key Type | 4 | X | 71 | 74 | Yes | Contains CPR. |
| 10B | Civil Registry Number (CPR) | 10 | N | 75 | 84 | Yes | Specifies the payee's civil registry number. |
| 10C | Zeros | 8 | N | 85 | 92 | Yes | Contains 00000000. |

| Field no. | Field content | No. of chars. | Type | Position | | Mandatory | Description |
|--|--|---------------|------|----------|-----|-----------|---|
| | | | | From | To | | |
| When using the payee's Central Business Register number as identification, you must specify: | | | | | | | |
| 10A | Key Type | 4 | X | 71 | 74 | Yes | Contains CV. |
| 10B | Central Business Register Number (CVR) | 8 | N | 75 | 82 | Yes | Specifies the payee's Central Business Register number (CVR). |
| 10C | Zeros | 10 | N | 83 | 92 | Yes | Contains 0000000000. |
| 11 | Zeros | 36 | N | 93 | 128 | Yes | Contains 00...00000. |
| 12 | Beneficiary Name | 140 | X | 129 | 268 | Yes | Specifies the name of the recipient of the amount. |

For the Type column in the table:

- X indicates that the field is alphanumeric and is left aligned with trailing spaces.
- N indicates that the field is numeric and is right aligned with leading zeros.

Contents of the NemKonto register

Private individuals and businesses can both have NemKonto numbers.

Table 12: NemKonto register

| Type | Description |
|---------------------|---|
| Private individuals | <p>Private individuals' NemKonto numbers are identified using the person's civil registry number. All private individuals over the age of 18 years are obliged to have a NemKonto, whereas persons under 18 are only obliged if they receive benefits from the public sector.</p> <p>Private individuals can only have one NemKonto number. When the private payer specifies the payee's civil registry number, the payment will generally be completed successfully. However, there are a few cases where the payment cannot be completed. This may be the case for private individuals who have never been in contact with the public system – including, in certain instances, Faroese and Greenlanders.</p> <p>NOTE: It is not possible to make a payment to a foreign NemKonto even if the payee has created one in the NemKonto register. Payments to a foreign NemKonto will be rejected and appear as such in the delivery receipt and transfer receipt.</p> |

| Type | Description |
|------------|---|
| Businesses | <p>Businesses can be registered in the NemKonto register in several ways, depending, among other things, on their structure and size.</p> <p>All businesses registered in the NemKonto register are registered with a NemKonto number for their CVR (Central Business Register) number. This means that a payment order that only contains the payee's CVR number will, as a rule, be completed successfully.</p> |

Section end record (OS8)

The Section end record (OS8) includes the following fields.

Table 13: Section end record (OS8) fields

| Field no. | Field content | No. of chars. | Type | Position | | Mandatory | Description |
|-----------|------------------|---------------|------|----------|----|-----------|--|
| | | | | From | To | | |
| 1 | System Code | 2 | X | 1 | 2 | Yes | OS abbreviation for Overførselsservice. |
| 2 | Record Type | 1 | N | 3 | 3 | Yes | 8 represents the code for a record with information on what type of transfers the delivery contains. |
| 3 | Type of Transfer | 2 | N | 4 | 5 | Yes | <p>Indicates the type of transfer using a two-digit code (10–99). The type of transfer must be unique within a section.</p> <p>For more information on transfer types, see Supported transfer types.</p> |
| 4 | Zeros | 4 | N | 6 | 9 | Yes | Contains 0000. |
| 5 | Count | 10 | N | 10 | 19 | Yes | Specifies the number of transfers (OS5 records) in this section. |
| 6 | Amount | 12 | N | 20 | 31 | Yes | Indicates the total amount (in ører) with leading zeros for transfers (OS5 records field 6) in this section. |

| Field no. | Field content | No. of chars. | Type | Position | | Mandatory | Description |
|-----------|--|---------------|------|----------|----|-----------|---|
| | | | | From | To | | |
| 7 | Availability Date | 6 | N | 32 | 37 | Yes | Specifies the availability date (ddmmyy) for the transfers. For more information on the availability date, review the Availability dates section in the <i>Overførselsservice Guide for Payers and Data Suppliers</i> . |
| 8 | Registration (Routing) Number | 4 | N | 38 | 41 | Yes | Specifies the registration (routing) number of the payer's bank from which all transfers (OS5) in this section will be debited. |
| 9 | Account Number | 10 | N | 42 | 51 | Yes | Specifies the payer's account number from which all transfers (OS5) in this section will be debited. |
| 10 | Data Supplier No. | 8 | N | 52 | 59 | Yes | Represents the data supplier's CVR (Central Business Register) number. Overførselsservice uses a data supplier number to identify the data supplier and to ensure that we have entered into an agreement to exchange data in Overførselsservice. |
| 11 | CVR (Central Business Register) Number | 8 | N | 60 | 67 | Yes | Represents the payer's CVR number. Overførselsservice uses the payer's CVR (Central Business Register) number to check that an agreement has been created for the payer in the agreement register with Overførselsservice. |
| 12 | Zeros | 13 | N | 68 | 80 | Yes | Contains 000000000000. |

| Field no. | Field content | No. of chars. | Type | Position | | Mandatory | Description |
|-----------|---------------|---------------|------|----------|----|-----------|-------------|
| | | | | From | To | | |

For the Type column in the table:

- X indicates that the field is alphanumeric and is left aligned with trailing spaces.
- N indicates that the field is numeric and is right aligned with leading zeros.

Data supplier end record A (OS9)

The Data supplier end record A (OS9) includes the following fields. It is important that you, as a data supplier, decide whether to use the A or B version of the data supplier end record OS9.

Table 14: Data supplier end record A (OS9) fields

| Field no. | Field content | No. of chars. | Type | Position | | Mandatory | Description |
|-----------|---------------|---------------|------|----------|----|-----------|--|
| | | | | From | To | | |
| 1 | System Code | 2 | X | 1 | 2 | Yes | OS abbreviation for Overførselsservice. |
| 2 | Record Type | 1 | N | 3 | 3 | Yes | 9 represents the code for a record with control information to ensure that Overførselsservice has received the correct number of transfer records (OS5). |
| 3 | Constant | 2 | N | 4 | 5 | Yes | Contains 29. |
| 4 | Zeros | 4 | N | 6 | 9 | Yes | Contains 0000. |
| 5 | Total Number | 10 | N | 10 | 19 | Yes | Indicates the total number of transfers in the entire delivery. |
| 6 | Total Amount | 12 | N | 20 | 31 | Yes | Represents the total amount (in ører) for all transfers in the entire delivery. |
| 7 | Zeros | 6 | N | 32 | 37 | Yes | Contains 000000. |
| 8 | 9s | 14 | N | 38 | 51 | Yes | Contains 99999999999999. |

| Field no. | Field content | No. of chars. | Type | Position | | Mandatory | Description |
|-----------|-------------------|---------------|------|----------|----|-----------|---|
| | | | | From | To | | |
| 9 | Data Supplier No. | 8 | N | 52 | 59 | Yes | Specifies the data supplier number. Ensure the number is identical to the value specified in field 8 of the start records OS1 and OS2. Overførselsservice uses the data supplier number to identify you as a data supplier and ensure that we have entered into an agreement to exchange data in Overførselsservice. |
| 10 | Zeros | 21 | N | 60 | 80 | Yes | Contains 00000000000000000000 0. |

For the Type column in the table:

- X indicates that the field is alphanumeric and is left aligned with trailing spaces.
- N indicates that the field is numeric and is right aligned with leading zeros.

Data supplier end record B (OS9)

The Data supplier end record B (OS9) includes the following fields. It is important that you, as a data supplier, decide whether to use the A or B version of the data supplier end record OS9.

Table 15: Data supplier end record B (OS9) fields

| Field no. | Field content | No. of chars. | Type | Position | | Mandatory | Description |
|-----------|---------------|---------------|------|----------|----|-----------|--|
| | | | | From | To | | |
| 1 | System Code | 2 | X | 1 | 2 | Yes | OS abbreviation for Overførselsservice. |
| 2 | Record Type | 1 | N | 3 | 3 | Yes | 9 represents the code for a record that indicates the end of the delivery. This type of end record does not contain any check numbers. |

| Field no. | Field content | No. of chars. | Type | Position | | Mandatory | Description |
|-----------|----------------------|---------------|------|----------|----|-----------|---|
| | | | | From | To | | |
| 3 | Constant | 2 | N | 4 | 5 | Yes | Contains 29. |
| 4 | 9s | 14 | N | 6 | 19 | Yes | Contains 99999999999999. |
| 5 | Zeros | 18 | N | 20 | 37 | Yes | Contains 000000000000000000. |
| 6 | 9s | 14 | N | 38 | 51 | Yes | Contains 99999999999999. |
| 7 | Data Supplier Number | 8 | N | 52 | 59 | Yes | Specifies the data supplier number. Ensure the number is identical to the value specified in field 8 of the start records OS1 and OS2. Overførselsservice uses the data supplier number to identify you as a data supplier and ensure that we have entered into an agreement to exchange data in Overførselsservice. |
| 8 | Zeros | 21 | N | 60 | 80 | Yes | Contains 00000000000000000000. |

For the Type column in the table:

- X indicates that the field is alphanumeric and is left aligned with trailing spaces.
- N indicates that the field is numeric and is right aligned with leading zeros.

Glossary

account number-based transfer

A transfer where the payer uses the payee's account number to identify the payee.

availability date

The date on which the transfer must be available in the payee's account.

change of availability date

The payer or data supplier has the option to change the availability date after the service has registered the transfers.

CVR number

The number in the Central Business Register that is assigned to a business when it is registered with Skat (Danish Customs and Tax Administration) or the Danish Business Authority.

data supplier

The payer or another business to which the payer has entrusted the exchange of data with the service.

delivery receipt

A receipt from the service to the data supplier for the registered transfers. The receipt also contains information about any errors and rejected transfers.

information recipient

Refers to businesses that are customers of the Information service. For example, these can be Skat (Danish Customs and Tax Administration), ATP (supplementary pension for employed persons), pension funds, or similar.

information transfer

Refers to a transfer made to an Information service recipient. Additionally, an electronic notification is sent to the information recipient.

information type

The information types that the service supports are divided into intervals from 100 to 900. The numbers identify the individual information types.

negative amount

Using the Information service, a payer can offset an item within a delivery that includes one or more payments to the same payee. The net amount must be greater than or equal to 0 kroner.

NOTE: It is not possible to debit amounts directly from the payee's account.

NemKonto-based transfer

A transfer where the payer uses the CPR or CVR number to identify the payee.

payee

Refers to a person or business that receives the individual transfers in their accounts.

payer

Refers to a business that enters into an agreement with Overførselsservice, and its bank to use the service for transfer of amounts to its payees. The payer's agreement with the bank also has a contractual impact in the relationship between the payer and Overførselsservice.

resubmission

Until the submission deadline, the data supplier can resubmit transfers that have been rejected by the service due to errors. The data supplier can also cancel a delivery and submit a new version, provided the previous delivery has been stopped in agreement with the service.

stop request

If required, the payer or data supplier may stop an entire delivery or one or more sections of a delivery of transfers or information transfers.

transfer

An amount sent from a payer to a payee.

transfer receipt

A receipt from the service that states the number of transfers and total amount that will be debited from the payer's account. The receipt is sent to the data supplier's my file transfer mailbox.

transfer type

The transfer types that the service supports are divided into intervals from 10 to 99. The numbers identify the individual transfer types.

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