

As of June 12th there are new versions of the two documents describing the technical specification (Interface document) and the security specification (Security appendix) for financial institutions (FI) and Debt Information Companies (DIC) on how to exchange information about debt. The technical specification is defined by Norsk Gjeldsinformasjon AS, Gjeldsregisteret AS and Experian Gjeldsregister AS.

Financial institutions must implement the described changes, at the latest by December 15th, 2020.

This is the summary of the changes made.

Changed document	Section changed	Previous Version 1p1p3	New Version 1.2.0	Consequence of the change
Interface-document	Section 4.2.2	Organization number defined as Norwegian organization number.	New version includes foreign organization number with own definition.	No consequences for existing organization number. Technical standard will handle foreign organization number.
	Section 4.2.3 Section 4.2.4 Section 4.2.5	AccountID should be account number or KID.	AccountID is changed to be anonymous identifier per. loans per FI.	No consequences for existing solutions where AccountID is an anonymous identifier. If using account number or KID, the solution must be changed.

Interface-document	Section 4.2.3 Section 4.2.4 Section 4.2.5	accountName is mandatory	accountName has been set to optional.	No consequences for existing solutions.
	Section 4.2.3 Section 4.2.4 Section 4.2.5	Timestamp	Specification that applies to FI's time of update. Timestamp for when the data payload was extracted from the system.	Possible consequences for solutions if FI is using other than the last update date.
	Section 4.2.3 Section 4.2.4	NominalInterestRate N5	Changes to N6 to handle interest rates above 1000%.	No consequences for existing solutions.
	Section 4.2.3 Section 4.2.4	InstallmentChargePeriod was previously monthly, quarterly, semi-annually and annually.	Changes to only monthly period.	Charges must be reported as a monthly charge/fee. Those using other intervals must recalculate to a monthly charge and report this. Example: Quarterly charges of 300 NOK should be reported as: 300 NOK divided by 3 months = 100 NOK monthly charges. If there is a combination of monthly and other (twice a year, yearly etc.), add up to yearly, and divide by 12 months.

Interface-document	Section 5.2	Working days	Clarification that it is Norwegian working days that applies.	Possible rescheduling of the service if FI has not based reporting of debt on Norwegian working days.
	Section 6.5	Repayment	Specifies explicitly which fields should be set to zero when reporting debt that has been fully repaid. Example of repaymentLoan: Section 6.5 Example for creditFacility and chargeCard added as new section 6.6.	This is just a clarification of an established practice.
	Section 10 Appendix E	N/A	Additional FI providerID and Foreign organisational number	Additional possibilities for integration with DIC.
Changed document	Section changed	Previous Version 1.2	New Version 1.3.0	Consequence of the change
Security appendix document	Section 3.1.2	Second paragraphs. Specifically stated Commfides and Buypass	Has been rewritten to include EV certificates, not just Commfides and Buypass.	No consequences for existing solutions. All existing certificates will still apply.