

Invoice Payment Service International

General Description/Explanations of Records -
Valid from 30 March 2006

Editing history

- Invoice Payment Service International

Change date/ published on the net	Page/ record type	Description of the change
2006-03-30	6	Part of the explanation deleted
	9	"PC" changed to "GiroVision"
	12	Editorial change
	16/57 - 89	Clarifying the instruction
	17/18 - 50	New instruction for IBAN and Bank Codes

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How to start

Connection

Together, we enter into an agreement on your connection to Invoice Payment Service International. You are allocated a customer reference number, which must be quoted in any dealings with us. When you sign the agreement, you give us details of the person or persons authorized to sign for your organization, as well as details of contact people. You also supply details of the payment documentation you want to use as well as what transaction information you want from us. We also agree on security routines.

Delivery of payment details

Payment details may be transferred either by asynchronous data transmission via our GiroLink communications software or by synchronous data transmission using an off-the-shelf communications program from a software supplier. Payment data may also be transferred via an SNI or TCP/IP connection. For further information, please see the User Guide for "GiroLink and other Data Media " or for "GiroLink Internet ", published by us.

Deadlines

Payment data must be received by the

bank no later than on the last banking day before the first date of posting, as follows:

- Electronic data transmission – 5.00 p.m.
- Debit authorization – 5.00 p.m.
- Amendments and cancellations – 5.00 p.m.

Testing

Before starting to use the service, you must have a test run approved. It is important that you should test all methods of payment and all possible payment combinations. You should therefore use our standard testing material.

During testing, you should enter your customer reference number and use your actual PlusGiro account. Once you have received your customer identity and password for data transfers, send the test file to us. In some cases, several tests may be necessary. For this reason, it is important that we should receive your test transmission well ahead of the anticipated start-up of your connection.

You will receive written confirmation of the results of the test. If there are no problems, you may start to use Invoice Payment Service International.

How to start

Security

To secure your payments, we perform these checks on entry of your payment orders:

- Data entry verification
- Verification of message authentication code
- Signature verification

Data entry verification

We verify that the payment order is cor-

rect. The order is barred if it has already been entered or if an error is found in the final total. We then contact you so you can send in a new payment order. We send you an error list if an error is found in an individual payment for example incorrect currency code or incorrect country code. After the error is corrected or additional information is entered in your system, you resend the payment order.

Basic transaction information

Statements of account

We send you a statement of account after each transaction event: the details include starting and closing balances, total of the payments executed via Invoice Payment Service International, and other payments to and from the account.

When you use both the SEK facility and the EUR facility, you will receive separate transaction information for each (this applies to both statements of account and any other types of report you may choose).

PlusGiro		AB FÖRETAG		92 01 00-5	
123 45 Stockholm Telefon 08-12 34 56		105 06 STOCKHOLM			
KONTOUTDRAG PlusGirokonto Företag					
Telefon XX-XXXXXXX					
Nummer	Räntesats	Bokföringsdatum	Inbetalt belopp	Ingående saldo	
1		20XX-XX-XX	2.232,00	0,00	
Antal allegat	Antal bilder	Föreg bokföringsdatum	Utbetalt belopp	Utgående saldo	
	2	20XX-XX-XX	0,00	2.232,00	
Typ	Referens	Belopp		Löpnr	
INB.SERVICE		1.870,00			
GIR	3289-6	50,00		00001	
INS	3338-0049	312,00		00002	

PlusGiro är en del i Nordens Bank AB (publ) org: 470005
nr 51646-0120 /SE65000019501. Skyddsansvarig: Stryvelens allte Stockholm.

Basic transaction information

Stored payment orders under surveillance

You may use this report as a basis for your liquidity planning. For each date of posting, it shows how much will be paid out.

The report is printed every time any change is made to the content of the payment surveillance register. International payment orders are converted at the exchange rate prevailing on the date the report is generated.

Dates of posting may be entered for as far ahead as you want, but if the payment is for more than one year ahead, we mark it specially on the list.

Days of posting may also be back dated. Payments for which the date of posting is less than 14 banking days earlier are executed.

If the date is more than 14 calendar days earlier, the payments are not executed, but they are shown before the total of the orders posted for the day. If you want such payments to be executed, please contact Customer Services.

Payment orders under surveillance is standard at sender account level, but the service is also available at other levels, such as sender code level, customer reference number level and other customer reference number level.

PLUSGIROT	BEVAKADE BETALNINGSUPPDRAG	2001-10-15		
FAKTURABETALNINGSSERVICE	KUNDDNR	AVSKONTO	AVSÄNDARE	ORG NUMMER
UTRIKES	30361	28 88 28-7	AB FÖRETAG	202100-0001
	KONTOFICKA: SEK			

OM BOKFÖRINGS DAG INFALLER PÅ ICKE BANKDAG HAR DATUM ÄNDRATS TILL NÄSTA BANKDAG.

	BRUTTO SEK	NETTO SEK	ANMÄRKNING
TOTALT ATT BEVAKA FÖRE BOKFÖRING	87 644,13		
IDAG BOKFÖRT EUR	14.338,63	14.338,63	SE BEORDRADE UPPDRAG
IDAG BOKFÖRT DKK	6.732,21	6.732,21	SE BEORDRADE UPPDRAG
IDAG BOKFÖRT USD	40.920,75		
	20.460,38--	20.460,38	SE BEORDRADE UPPDRAG
IDAG BOKFÖRT TOTALT SEK	61.991,59		
	20.460,38-	41.531,22	
TOTALT ATT BEVAKA EFTER BOKFÖRING	46.112,91	46.112,91	

Basic transaction information

Payments to be processed

This report, along with the statement of account, represents a specification of international payment orders to be pro-

cessed. You will receive this report after every transaction event. You may also receive this information as a data file.

PLUSGIROT	BEORDRADE BETALNINGAR			2001-10-15	SID 2	
FAKTURABETALNINGSSERVICE	KUNDNR	AVSKONTO	AVSKOD	AVSÄNDARE	ORG NUMMER	
UTRIKES	30361 28 88 28-7	AC		AB FÖRETAG	202100-0001	
	KONTOFICKA: SEK			BOX 110	S-123 40 SJÖSTAD	
MOTTAGARE/MEDDELANDE	EXP BELOPP		KURS	BELOPP I SEK	DIFF	
1152						
ABC INTERNATIONAL	TRANSNR:	F09358200723				
RUA MONTEVIDEO 8756	BETSÄTT:	CHECK				
PENHA RIO DE JANEIRO	EXPEDIERAD VALUTA:	USD				
BRASILIEIN	BASVALUTA:	USD				
	AVGIFT:	SE SEPARAT PRISLISTA				
INVOICE 1088191		3.900,-	10,4925	40.920,75	127,35+	
	BETALNINGSKOD:	163				
	PRODDAT/NR	011011				
		1.950,-	10,4925	20.460,38-	206,27+	
	BETALNINGSKOD:	101				
	PRODDAT/NR	011011				
URSPRUNGSBELOPP		1.950,00				
IDAG AVDRAGET		1.950,00				
KREDITNOTANS REST		0,00				
****ÅTER TILL BEVAKNING, SISTA	BEVAKNINGSDAG	011111				

Our date of posting

Your production date and production number.

Settlement of credit note. The beneficiary is informed that the settlement has been made.

Basic transaction information

Beneficiary-ID

PLUSGIROT	BEORDRADE BETALNINGAR			2001-10-15	SID 1	
FAKTURABETALNINGSSERVICE	KUNDNR	AVSKONTO	AVSKOD	AVSÄNDARE	ORG NUMMER	
UTRIKES	30361	28 88 28-7	AC	AB FÖRETAG BOX 110 S-123 40 SJÖSTAD	202100-0001	
KONTOFICKA: SEK						
MOTTAGARE/MEDDELANDE			EXP BELOPP	KURS	BELOPP I SEK	DIFF
1008						
COLEMAR COMPANY	TRANSNR: F09358200721					
WÖHLERSTRASSE 8	BETSÄTT: UTBETALNINGSKORT					
D-2000 HAMBURG 74	EXPEDIERAD VALUTA: EUR					
FÖRBUNDSREPUBLICEN TYSKLAND	BASVALUTA: EUR		1.499,70	9,5610	14.338,63	10,12+
RECHNUNG 10879	AVGIFT: SE SEPARAT PRISLISTA					
	RIKSBANKSKOD: 101					
	PRODDAT/NR 011011					
1303031						
DRAGÖR KOMMUNE	TRANSNR F09358200722					
RÅDHUSET KIRKEVEJ 7	BETSÄTT GIRERING NORMAL					
DK-2791 DRAGÖR	EXPEDIERAD VALUTA DKK					
DANMARK	BASVALUTA DKK					
FAKTURA 21103684	AVGIFT: SE SEPARAT PRISLISTA		5.235,00	128,60	6.732,21	112,55+
	RIKSBANKSKOD 163					
	PRODDAT/NR 011011					

Exchange rate difference in SEK (alt. EUR) if you have used a calculation rate of exchange.

Basic transaction information

PLUSGIROT FAKTURABETALNINGSSERVICE	BEORDRADE BETALNINGAR KUNDRNR AVSKONTO		2001-10-15	SID 3	
UTRIKES	30361 28 88 28-7 KONTOFICKA: SEK				
TOTALT FÖR KONTO	28 88 28-7	ANTAL	BELOPP SEK		
	GIRERING NORMAL	1	6.732,70		
	EXPRESS	0	0,00		
	UTBETALNINGSKORT	1	14.338,63		
	CHECK	1	20.460,38		
	SWIFT NORMAL	0	0,00		
	URGENT	0	0,00		
	TOTALT	3	41.531,22		
VALUTATOTALER	VALUTA TERMIN	EXP BELOPP	KURS	BELOPP SEK	DIFF
	DKK	5.235,00	128,60	6.732,21	112,55+
	EUR	1.449,70	9,5610	14.338,63	10,12+
	USD	1.950,00	10,4925	20.460,38	333,62+
	TOTALT			41.531,22	456,29+

Error in payment order

This report, which includes both national and international payments if you have the same customer reference number for both, shows any errors detected when details of your payments orders are entered in the system.

N.B.: After correction/entry of additional information in your system, the payment is resent by you.

PLUSGIROT	FELAKTIGA BETALNINGSSUPPDRAG		2001-10-15	SID 1
FAKTURABETALNINGSSERVICE	KUNDRNR AVSKONTO PROD DAT	PROD NR		
	30361 28 88 28-7 KONTOFICKA: SEK	2001-10-11	2	
POSTTYP				
2	44809527042 1 DANMARKS FORSKNINGSBIBLIOTEK		 AKTUELL BETALNING HEJDAD
3	44809527042 CAMPUSVEJ 55 DK-5230 ODENSE M			DK AKTUELL BETALNING HEJDAD
5	4480952704 INV.1117 100 1062215 00000316785990304 000000000245000DKK11101		 AKTUELL BETALNING HEJDAD
	SUMMA HEJDADE FAKTUROR SEK	3.167,85		
	KREDITERINGAR SEK	0,00		
	TOTALT HEJDAT SEK	3.167,85		

Basic transaction information

Amendment of payment order

This report, which includes both national and international payments if you have the same customer reference number for both, shows any amendments you may have asked us to make.

Transaction information via Girovision

GiroVision provides continuous information on payment orders under surveillance.

The service presents a total amount for

every payment date, as well as detailed information on individual payment orders. A simple search function enables you quickly to identify and check the required orders. GiroVision also allows you to follow up recorded credit notes, for example via original amount and/or earlier settlements.

GiroVision may also be used for liquidity planning, checking up-to-date exchange rates, sending messages to the bank and producing statements of account.

Transaction information by electronic file

Payment order information on data file

You can also ask for your standard transaction report (Payment orders to be processed) in the form of a data file. You may then put the accounting information straight into your suppliers' ledger, provided that your software accepts the data in the format used.

You may have your payment orders reported daily or by some other period, for example, weekly, monthly, quarterly, half-yearly etc.

Alteration of arrangements

You can alter the period and medium for transaction information. However, such changes are only possible for future

transactions, and must be effected a day before the end of the current period.

Any change required should be notified to your contact at the bank or to Customer Services.

Sort criteria

If your transactions are reported via a data file, you can ask for domestic (i.e. Swedish) and international payment transactions to be reported either in the same file or separately.

Payments are sorted by payment method, beneficiary identity, and/or transaction date.

Transaction information options

Audit report

You may order a list of all payment orders which we have under surveillance. The report is available for the following sorting criteria:

- Beneficiary identification (account)/date of posting.
- Date of posting/beneficiary identification.
- Beneficiary name/beneficiary identification
- Currency/date of posting.

The required periodicity should be notified to your contact at the bank, or to Customer Services, by no later than 4.00 p.m. on the date before the payment is to be drawn.

Alarm list, credit notes

This list is a reminder that 14 banking days now remain until our surveillance of the credit note terminates.

Cancelled credit notes

A specification of credit notes not claimed on. (The sum total is also reported in Stored Payment Orders under Surveillance and the part-amounts in Payments to be Processed.).

For further information, please see Invoice Payment Service, General Description.

Explanations of Records

-File from customers

General rules on delivery of payment data

- There may be several customer reference numbers in the same data file.
- There may be several production numbers in the same data file.
- Domestic and international records may be placed in the same data file.
- The message authentication code is entered last per production unit.

Types of record – international

- 0 Initial record
- 1 Sender record
- 2 Beneficiary name record
- 3 Beneficiary address record
- 5 Message record
- 5 Amount record – debit
- 6 Message record
- 6 Amount record – credit
- 7 Total record
- 8 Mac record

- 0 Transfer to account
- 9 Cheque

Methods of payment

Unless otherwise indicated, all fields are mandatory. Letters must always be written as capitals.

Production unit

A production unit must be introduced by one initial record. In each production unit, one or more production blocks may be used.

Structure of records

Production block

All records in the same production block must refer to the same customer, sender account and sender code. Each production block is introduced by one sender record and ended with one total record.

Production unit – example

One or more sender account or one sen-

Explanations of Records

-File from customers

der account with several sender codes.

Record type	Production block, domestic
0 Initial record	
2 Sender record,national	1
5 Amount record	1
5 Amount record	1
6 Amount record (credit)	1
5 Amount record	1
7 Total record	1
2 Sender record	2
5 Amount record	2
4 Message record	2
5 Amount record	2
6 Amount record (credit)	2
7 Total record	2

Record type	Production block, international
1 Sender record,international	3
2 Beneficiary name record	3
3 Beneficiary address record	3
5 Amount record	3
6 Amount record (credit)	3
5 Message record	3
6 Amount record (credit)	3
5 Message record	3
5 Amount record	3
5 Message record	3
5 Amount record	3
2 Beneficiary name record	3
3 Beneficiary address record	3
5 Amount record	3
7 Total record	
8 Mac record	

Explanations of Records

- File from customers

Initial record

Is always entered as the first record per production unit and per production number. The initial record may be the same for both domestic and international payments.

N.B.: Every initial record delivered to the bank must be unique.

Position	Explanation
1	Record type =0.
2 – 6	Customer reference number (allocated by the bank).
7 – 12	Production date (YYMMDD). Sender 's processing date.
13	Production number, figures 1 – 9 may be used. In the case of several initial records with the same customer reference number and production date, the production number must be unique in each initial record. Otherwise, the interpretation will be that the production unit data has already been read.
14 – 100	Blank.

Explanations of Records

- File from customers

Sender record

Is always entered as the first record per customer reference number and per code.

Position	Explanation
1	Record type = 1.
2 – 6	Customer reference number (allocated by PlusGiro).
7 – 16	Sender account. Right justified, trailing spaces. PlusGiro account or foreign currency account with control figure excluding hyphen.
17 – 18	Sender code. Chosen by sender. Alphanumeric or blank. An account may have several sender codes for separate reporting of payment orders posted and audit report. Not mandatory.
19 – 45	Sender line 1. Usually sender 's name. Edited by sender. Printed as sender on the payment documents sent to the beneficiary. Also printed on transaction information report, payment orders posted.
46 – 72	Sender line 2. Usually sender 's address. Edited by sender. Printed on payment document to beneficiary, immediately below Sender, line 1. Also printed on transaction information report, payment orders posted. Not mandatory.
73 – 87	Sender line 3. Usually location of sender. Country not entered, printed out automatically. Edited by sender. Printed on payment document to sender, immediately below Sender line 2. Not mandatory.
88	International code = 2.
89	Layout code = 2.
90	Currency facility from which payment is made. E = EUR, S = SEK. (Not ISO standard, space insufficient.)
91 – 100	Sender 's company registration number etc.

Explanations of Records

- File from customers

Beneficiary name record

The beneficiary name and address records must precede the amount record. If several payments are to go to the same beneficiary, the beneficiary name record and the beneficiary address record need not be repeated if the amount records are sequential.

Position	Explanation
1	Record type = 2.
2	Method of payment: 0 = Transfer to account 9 = Cheque
3 – 17	Beneficiary identity. Enter any alphanumeric beneficiary identity, but ensure it is unique to beneficiary concerned. Right or left adjusted, completed with blanks.
18 – 22	Blank.
23	Beneficiary code. If transfer to account, enter: 1. Standard 2. Express If cheque always enter: 1. Standard
24 – 56	Beneficiary line 1. If transfer to account, enter:account number of beneficiary. If possible in IBAN-structure. If cheque, enter: Name of beneficiary.
57 – 89	Beneficiary line 2. If transfer to account, enter: Name of beneficiary. Mandatory.
90 – 92	Payment code Applies to following payments to same beneficiary unless a different code is entered in the amount record. Not mandatory if payment code is entered in all amount records.
93 – 100	Blank.

Explanations of Records

- File from customers

Beneficiary address record

Position	Explanation
1	Record type = 3.
2	Method of payment. Same as in record type 2, position 2.
3 – 17	Beneficiary identity. Same as in record type 2, positions 3 – 17.
18 – 50	Beneficiary line 3. For payments within Europe, IBAN shall always be used. For certain countries outside Europe, certain codes are needed. See below:
Australia:	The code is called BSB (Bank/State/Branch) and consists of 6 figures. It is often written as "branch 123 – 456" on invoices. Enter it as //AU123456
Canada:	The code is called Payment Routing Number and consists of nine figures, always starting with 0. Should be entered as //CC012345678
South Africa:	The code is called Sort Code and consists of 6 figures (if 8 figures are quoted, only the first 6 should be used). Should be entered as //ZA123456
USA:	The code, called Fedwire Routing Number (alt. ABA) and consists of 9 figures. Should be entered as //FW1232456789
51 – 72	Location of beneficiary. If transfer to account, enter: Location of beneficiary 's bank. If cheque, enter location of beneficiary.
73 – 82	Post code. Alphanumeric, right or left adjusted, completed with blanks. The post code may also be entered in the field 51 – 72, before the location. If so, this field must be left blank.
83 – 84	Country code. ISO standard. Indicates the country to which the payment is to be sent. It does not need to be the same country as the one in which the beneficiary lives.
85 – 97	Sender 's internal reference. Not passed on to the beneficiary. Edited by sender. Reported back on the transaction report. Payment orders posted and data file. Not mandatory.
98 – 100	Blank.

Amount record, debit –message record

Position	Explanation
1	Record type = 5.
2	Method of payment. Same as in record type 2, position 2.
3 – 17	Beneficiary identity. Same as in record type 2, position 3 – 17.
18 – 50	Message to the beneficiary. If more space is needed for the message, the amount record Debit may be repeated a maximum of 3 times per payment without other information, i.e. field 51-100 left blank. The message fields must go before the amount field.

If transfer to account: enter the bank 's BIC (Bank Identifier Code) on the first message line. (Apart from this, four other lines may be used for any message Inc. the amount field.)

Explanations of Records

- File from customers

51 – 52	Blank.
53 – 63	<p>Amount in currency of facility (incl. öre/cents – currency is at present SEK or EUR). Right adjusted, completed with zeros, no plus/minus sign after the decimal separator.</p> <p>Option 1. If the invoiced amount is in a currency other than that of the facility and an estimated value for the currency of the facility has been calculated, it should be entered here. The difference is reported back. Otherwise, zeros.</p> <p>Option 2. If the invoiced amount is in the currency of the facility, it is entered here. The amount is dispatched in the currency stated in the field Currency code (position 87-89).</p>
64 – 69	Date of posting (YYMMDD). The date on which the sender´s account is to be charged.
70 – 71	Blank.

Explanations of Records

- File from customers

72 – 86	Amount in currency other than that of facility. Entered in decimals, but no plus/minus sign or decimal separator. Right adjusted, completed with zeros. If the invoiced amount is in a currency other than that of the facility, it is entered here, otherwise trailing zeros. The amount is dispatched in the currency shown in the field Currency code below. If the currency code is JPY, decimals are not used. However, in this field, amounts in that currency (JPY) are to be extended by two decimal places. For example, the amount 9999 JPY is entered as 999900.
87 – 89	Currency code, ISO standard. The currency in which the payment is to be dispatched.
90	Conversion code. Indicates the amount on which the payment is based. 1 = If amount in a currency other than that of the facility are entered. 2 = If only amounts in the currency of the facility are entered.
91	Sorting code. Payments in the same currency, with the same posting date and to the same beneficiary may be combined together into one payment. 1 = No sorting. Every payment is sent separately. 2 = Sorting of all methods of payment. Part-payments specified. One merged payment may comprise a maximum of 4 payments. 3 = Sorting of all methods of payment. Part-payments not specified. The degree of sorting is determined by the length of the messages of the original payments.
92 – 94	Payment code. Entered if different from the payment code entered in record type 2, otherwise blank. If a payment includes part-amounts with different payment codes, these will be reported individually.
95 – 100	Blank.

Explanations of Records

- File from customers

Amount record, credit – message record

Is generated for each credit note to be settled, which may also be against future debit items. Fields 64-69 and 70-75 are used to enter the first and last dates for settlement.

Position	Explanation
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1	Record type =6.
2	Method of payment. (See record type 2.) Must be the same as in the debit record(s) against which the credit note is to be settled.
3 – 17	Beneficiary identity. (See record type 2.) Must be the same as in the debit record(s) against which the credit note is to be settled.
18 – 50	Messages to the beneficiary.
51 – 52	Blank.
53 – 63	Amount in currency of facility (incl. öre/cents – currency is at present SEK or EUR). Right adjusted, completed with zeros, no plus/minus sign or decimal separator. Entered in the same way as for the debit record(s) against which the credit note is to be settled against. Option 1. If the amount for the credit note is in a currency other than that of the facility and an estimated value for the currency of the facility has been calculated, it should be entered here. The difference is reported back. Otherwise, zeros. Option 2. If the invoiced amount is in the currency of the facility, it is entered here. The amount is dispatched in the currency stated in the field Currency code, positions 93 – 95.
64 – 69	First date of posting (YYMMDD). The earliest date on which the credit note may be settled.
70 – 75	Last date of posting (YYMMDD). The last date on which the credit note may be settled. Should be at least the first date of posting +10 days.
76 – 77	Blank.

Explanations of Records

- File from customers

78 – 92	<p>Amount in currency other than that of facility. Right adjusted completed with zeros, no plus/minus sign, no decimal separator. Entered in same way as for the debit record(s) against which the credit note is to be settled.</p> <p>If the invoiced amount is in another currency than that of the facility, it is entered here, otherwise zeros. The amount is dispatched in the currency entered in field Currency code, positions 93-95.</p> <p>The amount is dispatched in the currency shown in the field Currency code below. If the currency code is JPY, decimals are not used. However, in this field, amounts in that currency (JPY) are to be extended by two decimal places. For example, the amount 9999 JPY is entered as 999900.</p>
93 – 95	<p>Currency code. Must be the same as for the debit record(s) against which the credit note is to be settled against. ISO standard.</p>
96	<p>Currency conversion code. Same as for the debit record(s) against which the credit note is to be settled against. Indicates the amount on which the payment is based.</p> <p>1 = If amounts in a currency other than that of the facility are entered. 2 = If only amounts in the currency of the facility are entered.</p>
97 – 99	<p>Payment code. Entered if different from the payment code entered in record type 2. If a credit note includes sub-amounts with different payment codes, these will be accounted for individually. Must be the same as in the debit record(s) against which the credit note is to be settled.</p>

Explanations of Records

- File from customers

Total record

Position	Explanation
1	Record type = 7.
2 – 6	Customer reference number. Same as in record type 0.
7 – 16	Sender account. Same as in record type 1.
17 – 18	Sender code. Chosen by sender. Alphanumeric or blank. An account may have several sender codes in order to have separate transaction information about payment orders posted and audit report. Not mandatory.
19	Currency facility from which payment is made. E =EUR, S =SEK. (Not ISO standard, insufficient space.)
20	Blank.
21 – 33	Total in currency of facility. Net amounts, i.e. debits are totaled as plus and credits as minus amounts. Indicated by plus (+) or minus (-) sign in position 33. Decimal separator not included. Right adjusted completed with zeros.
34 – 35	Blank.
36 – 52	Nonsense totals in currencies other than that of facility. Net total of all amounts regardless of currency. Indicated by plus (+) or minus (-) sign in position 52. Zeros if position 80 is blank.
53 – 79	Blank.
80	Reconciliation code. Blank = Payments executed if total obtained by PlusGiro is the same as entered in position 21 – 33. 1 = Payments executed if PlusGiro obtains exactly the same total amount as entered in position 21 – 33 and in position 36 – 52. In the event of any discrepancy, all payments are printed in the report Errors in payment orders.
81 – 87	Number of records, excluding initial records. Right adjusted completed with zeros. Not mandatory.
88	International code = 2.
89 – 100	Blank.

Explanations of Records

- File from customers

Message authentication code record record type = S

The message authentication code ("mac ") is entered last per production unit.

Fields to be included in the mac calculation: (Macs from Giroprotektor or SÄKData may be used.) RT = record type. Length of field is shown in parentheses.

RT0:	Record type (1), Customer ref. no. (5), Prod. date (6), Prod. no. (1).
RT1:	Record type (1), Customer ref. no. (5), Send. account (10).
RT2:	Record type (1), Ben. ID (15), Ben. line 1 (33), Ben. line 2 (33).
RT3:	Record type (1), Ben. ID (15), Ben. loc. (22).
RT4:	None.
RT5:	Record type (1), Ben. ID (15), Amount in currency of facility (11), Amount in currency other than that of facility (15), Currency code (3), Conv. code (1).
RT6:	Same fields as in PT5.
RT7:	None.

The mac record should take this form:

Position	Explanation
1	Record type = S.
2 – 6	Customer reference number. Always 5 characters.
7 – 24	Mac sum. Always 18 digits.
25 – 31	Mac code. Extra information, depending on method of calculating mac.
32 – 100	Blank.

The mac record must be placed last per production unit. Change of mac key is determined by production date. If a whole-file mac is used, this type of record is not required. See also the "GiroLink and other data media" brochure.

Explanations of Records

- Report to customer

Reporting of payment orders to be processed

Types of Record

0	Initial record
1	Beneficiary record
2	Beneficiary name record
3	Beneficiary address record
4	Message record
5	Amount record - debit
6	Amount record - credit I
7	Amount record - credit II
8	Total record

Transaction information on international payment orders may be provided daily or by some other period. Transaction information on domestic and international payments may be provided in the same file or separately.

Initial record

The initial record is always placed as the first record per customer reference number and per sender account. The initial record may be standard for both domestic and international orders.

Position	Explanation
1	Record type = 0.
2 – 6	Beneficiary, alphanumeric (allocated by PlusGiro).
7 – 11	Customer reference number.
12 – 21	Sender account, right justified, trailing spaces.
22 – 48	Beneficiary. Recorded when routine is set up.
49 – 54	Transaction information date. The last date for transaction information.
55	Currency facility from which payment to be made. E = EUR, S = SEK. (Not ISO standard, insufficient space.)
56 – 80	Blank.

Explanations of Records

- Report to customer

Beneficiary record

The beneficiary identity record represents the first record per posting date and per beneficiary where the payment method, type of currency and conversion code are the same. If there are any differences in these fields, a new beneficiary record must be created.

Position	Explanation
1	Record type = 1.
2 - 3	Sender code. See page 15.
4	Method of payment used by PlusGiro for the payment. 0 = Transfer to account 9 = Cheque
5 - 19	Beneficiary identity, right justified, trailing spaces, see page 16.
20 - 24	Blank.
25 - 28	Number of records per beneficiary.
29 - 30	Country code. ISO standard.
31 - 32	Blank.
33 - 35	Currency code. ISO standard.
36	Blank.
37	Conversion code.
38 - 80	Blank.

Explanations of Records

- Report to customer

Beneficiary name record

Position	Explanation
1	Record type = 2.
2 – 34	Beneficiary line 1.
35 – 67	Beneficiary line 2.
68 – 80	Blank.

Beneficiary address record

Position	Explanation
1	Record type = 3.
2 – 34	Beneficiary line 3.
35 – 44	Post code.
45 – 66	Beneficiary location.
67 – 80	Blank.

Explanations of Records

- Report to customer

Message record

Position	Explanation
1	Record type = 4.
2 – 34	Message line.
35 – 67	Message line.
68 – 80	Sender 's internal reference.

Amount record – debit

Position	Explanation
1	Record type = 5.
2 – 34	Message line.
35 – 45	Amount in currency of facility (incl. öre/cents). If conversion code = 1, the amount calculated by PlusGiro is given; if conversion code = 2, the amount from the input data is given (in currency of facility).
46 – 60	Amount in currency other than that of facility. If conversion code = 2, the amount calculated by PlusGiro is given; if conversion code = 1, the amount – in currency other than that of facility – given in the input data is entered, record type 5, position 72 -86.
61 – 71	The difference between the estimated amount given in the input data in the currency of the facility and the amount posted by PlusGiro. The field is edited right justified, trailing zeros, two decimal places. The value is shown as either a plus or minus amount.
72 – 77	Date of posting at PlusGiro.
78 – 80	Blank.

Explanations of Records

- Report to customer

Amount record – credit I

If a credit note is both settled and cancelled on the same date of posting, "Credit record I" and "Credit record II" are repeated with different values in the field "posting indicator".

Position	Explanation
1	Record type = 6.
2 – 34	Message line.
35 – 45	Amount in currency of facility (incl.öre/cents) which has been settled on this occasion.
46 – 60	Amount in currency other than that of the facility that has been settled on this occasion.
61 – 71	The difference between the amount settled by PlusGiro in the currency of the facility, converted from the amount in a currency other than that of the facility, and the corresponding part of the amount in the currency of the facility as stated in the input data. The field is edited right adjusted, completed with zeros, two decimal places.
72 – 77	Date of posting (date of settlement) at PlusGiro.
78	Posting indicator. 1 = settlement has been made, any remainder is held for surveillance by PlusGiro. 0 = cancellation, credit note no longer under surveillance at PlusGiro.
79 – 80	Blank.

Explanations of Records

- Report to customer

Amount record Credit II

Total record

Position	Explanation
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1	Record type = 7.
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2 – 12	The original amount of credit note in currency of facility.
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13 – 27	Original amount of credit note in currency other than that of facility.
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28 – 80	Blank
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Position	Explanation
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1	Record type = 8.
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2 – 6	Customer reference number.
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7 – 16	Sender account.
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17 – 18	Sender code.
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19 – 31	Total in currency of facility (plus or minus).
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32 – 48	Nonsense total in currencies other than that of facility.
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49 – 54	Number of records, excluding initial record.
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55	Currency facility from which payment was made.
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56 – 80	Blank.
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Who should I contact?

If you have any questions about Invoice Payment Service International, please call your contact at the bank. Or you may call Customer Services:

PlusGiro Customer Services

SE-105 71 Stockholm, Sweden.

Telephone: (Inside Sweden) 08-20 96 00

www.plusgirot.se.