

# GiroDirekt

Record descriptions for domestic payments – Applicable from March 2010

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### Editing histories

| <b>Date</b>                | <b>Page/record type</b>               | <b>Description</b>   |
|----------------------------|---------------------------------------|--|
| 2005-11-17                 | Page 15                               | Pos. 30-36 completed with: To the right and filled in as zero  |
| 2007-10-01<br>Filetype DA1 | Page 19 Transmission Header           | Pos. 31- 32, note that pos. 32 also is (0) Zero  |
|                            | Page 19 File Header                   | Pos. 32-38 the text is changed to Blank space/Reserve  |
|                            | Page 20 Initial Record                | Pos. 45-47 the text completed with "optional"  |
|                            | Page 22 Payments beneficiary          | Pos. 61-77 the text completed with " payment types valid for bankgiro payments and deposit to bank accounts"                             |
| 2007-11-04                 | Page 12 alternative sender- name      | The initial text completed with payment types and a clarification  |
|                            | Page 13 Alternative sender- Location  | "Optional" removed   |
| 2008-01-28                 | Page 3, 13, 25 and 34                 | Corrections related to: Alternative sender can be used for giro transfers to PlusGiro account with or without OCR                        |
| 2008-06-09                 | Page 3, 14 and 22                     | Corrections related to the possibility to show the name of the receiver for deposit to bank accounts for payment types 06, 07, 08 and 09 |
| 2009-01-16                 | Page 38                               | Changed phone number to Customer Service   |
| 2009-08-30                 | Page 2, 3, 15, 18, 22, 24, 25, 30, 36 | Introducing of Credit Notes  |
| 2009-10-30                 | Page 28                               | Information related to Girotransfer to PlusGiro account updated.   |
| 2010-01-01                 | Page 15                               | Information for Credit Notes updated.  |
| 2010-03-11                 | Page 11                               | Message to beneficiary 12 characters, pos 46-57  |

## Record description for domestic payments

### File structure for file type PO1

A physical file (%001 Transmission header–%002 Transmission trailer) may contain several logical files (%020 File header–%022 File trailer). Since details such as sender's account number and currency pocket are included in the MH00 record, so a new %020 - %022 block must be started as soon as any of these details change.

%001 Transmission header

%020 File header

MH00 Initial record for e.g. payments from the SEK pocket.

|      |  |
|------|--|
| PI00 | Payment instruction                                    |
| BA00 | Sender's own notations.                                |
| BA01 | Alternative sender if other than the<br>accountholder. |

BA02

BA03

BM99 Message to beneficiary.

CNDB The amount of the debit invoice

CNKR The amount of the credit invoice

PI00 Payment instruction

BA00 Sender's own notations.

BA01 Alternative sender if other than the  
accountholder.

BA02

BA03

BM99 Message to beneficiary.

MT00 Summary record

%022 File trailer

%020 File header

MH00 Initial record for e.g. payments from EUR pocket.

PI00 Payment instruction

BA00 Sender's own notations.

BA01 Alternative sender if other than the account  
holder.

BA02

BA03

BM99 Message to beneficiary.

CNDB The amount of the debit invoice

CNKR The amount of the credit invoice

MT00 Summary record

%022 File trailer

%002 Transmission trailer

## Payment documentation – (file type PO1)

### Record connection within file type PO1

The records order cannot be changed. All characters must be in upper case.

| Record<br>-type | Pmnt.<br>type<br><b>00</b><br>Giro to<br>PG | Pmnt.<br>type<br><b>00</b><br>Giro to<br>PG-OCR | Pmnt.<br>type<br><b>01</b><br>Deposit<br>to<br>Nordea | Pmnt.<br>type<br><b>02</b><br>Money<br>order | Pmnt.<br>type<br><b>04</b><br>Payment<br>to BGC,<br>OCR | Pmnt.<br>type<br><b>05</b><br>Payment<br>to BGC | Pmnt.<br>type<br><b>06</b><br>Deposit<br>to bank,<br>pension | Pmnt.<br>type<br><b>07</b><br>Deposit<br>to bank. | Pmnt.<br>type<br><b>08</b><br>Deposit<br>to bank,<br>salary | Pmnt.<br>type<br><b>09</b><br>Deposit<br>to bank<br>with msg<br>to benefi-<br>ciary. |
|-----------------|---|---|---|--|---|---|--|---|---|--|
| PI00            | Always                                      | Always  | Always  | Always                                       | Always  | Always  | Always   | Always  | Always  | Always   |
| BA00            | Optional                                    | Optional  | Optional  | Optional                                     | Optional  | Optional  | Optional   | Optional  | Optional  | Optional   |
| BA01            | Optional                                    | Optional  | Optional  | Optional                                     | No  | No  | No   | No  | No  | No   |
| BA02            | Optional                                    | Optional  | Optional  | Optional                                     | No  | No  | No   | No  | No  | No   |
| BA03            | Optional                                    | Optional  | Optional  | Optional                                     | No  | No  | No   | No  | No  | No   |
| BE00            | No  | No  | No  | No   | No  | No  | No   | No  | No  | No   |
| BE01            | No  | No  | No  | Always                                       | No  | No  | Optional   | Optional  | Optional  | Optional   |
| BE02            | No  | No  | No  | Always                                       | No  | No  | No   | No  | No  | No   |
| BE03            | No  | No  | No  | Optional                                     | No  | No  | No   | No  | No  | No   |
| BM98            | Don't<br>use                                | Don't<br>use                                    | Don't<br>use  | Don't<br>use                                 | No  | No  | No   | No  | No  | No   |
| BM99            | Optional<br>max 5                           | No  | Optional<br>max 5                                     | Optional<br>max 5                            | No  | Optional<br>max 5                               | No   | No  | No  | No   |
| IB01            | No  | No  | No  | No   | No  | No  | No   | No  | No  | No   |
| IB02            | No  | No  | No  | No   | No  | No  | No   | No  | No  | No   |
| IB03            | No  | No  | No  | No   | No  | No  | No   | No  | No  | No   |
| CNDB            | Optional                                    | No  | No  | No   | No  | Optional  | No   | No  | No  | No   |
| CNKR            | Optional                                    | No  | No  | No   | No  | Optional  | No   | No  | No  | No   |

### Payment types

- 00= Giro transfer to PlusGiro account with or without an OCR reference
- 01= Deposit to Nordea account including Personal account
- 02= Money order
- 04= Payment to a Bankgiro number (with OCR reference)
- 05= Payment to a Bankgiro number (without OCR reference)
- 06= Deposit to bank account (Pension)
- 07= Deposit to bank accounts held with other Swedish banks ( no message to beneficiary)
- 08= Deposit to bank account (Salary)
- 09= Deposit to bank accounts held with other Swedish banks (with a message to beneficiary)

## Payment documentation – (file type PO1)

### Transmission header

The function of the transmission header is, firstly, to identify the sender of the transmission, and secondly, to indicate the file type that the transmission contains. In this case PO1.

| Position | Contents  |
|----------|---|
| 1–4      | Record type = %001                              |
| 5–14     | Delivering node, customer identity.             |
| 15–20    | Password. Specified in certain cases.           |
| 21       | 0 (zero). Mandatory.                            |
| 22–24    | File type = PO1                                 |
| 25–31    | External reference, sending identity, optional. |
| (25–30)  | Production date, YYMMDD                         |
| (31)     | Sequence number, 0–9 or A–Z                     |
| 32       | 0 (zero). Mandatory.                            |
| 33–80    | Blank space/Reserve                             |

### File header

The general file header mainly indicates the destination for the file. Other information in the file header is intended to uniquely identify a specific file.

| Position | Contents   |
|----------|--|
| 1–4      | Record type = %020   |
| 5–14     | Destination = GIRODIREKT   |
| 15–24    | Original node ID. Specified if the original node ID differs from the delivering node.        |
| 25–31    | External reference, sending identity. Mandatory.   |
| (25–30)  | Production date. This date governs the seal key change.                                      |
| (31)     | Sequence number, can be 0–9 or A–Z. Must be ascending if more than one transmission a day.   |
| 32–38    | Number of records in the file excl. % records, numerical.                                    |
| 39–48    | External reference 2. Sender's PlusGiro account, set to left, blanks filled in to the right. |
| 49–80    | Blank space/Reserve  |

## Payment documentation – (file type PO1)

### Initial record

| <b>Position</b> | <b>Contents</b>   |
|-----------------|---|
| 1–4             | Record type = MH00  |
| 5–10            | Message type = PAYEXT   |
| 11–12           | Blank space/Reserve   |
| 13–22           | Sender's corp. reg. No.   |
| 23–34           | Blank space/Reserve   |
| 35–44           | Sender's PlusGiro account. Set to left, blanks filled in.                                 |
| 45–47           | Currency code for amount. SEK/EUR. All payments in summary record refer to this currency. |
| 48–53           | Blank space/Reserve   |
| 54–56           | Currency pocket SEK/EUR   |
| 57–80           | Blank space/Reserve   |

## Payment documentation – (file type PO1)

### Giro transfer to PlusGiro account

| Position | Contents  |
|----------|---|
| 1–4      | Record type = PI00  |
| 5–6      | Payment type = 00 = Giro to PlusGiro account.   |
| 7–24     | Beneficiary account   |
| (7–11)   | PlusGiro's Clearing number = 9962, to the left, blanks filled in to the right. <b>Mandatory.</b>  |
| (12–24)  | Beneficiary's PlusGiro account, to the left, blanks filled in to the right.   |
| 25–32    | Execution date, YYYYMMDD. If blank space to be executed ASAP.   |
| 33–45    | Ordered amount. Numerical, in öre/cent without decimal point. Right adjusted complete with zero.  |
| 46–70    | OCR reference. Stated only when payment is made to an account that is connected to Inpayment service (C-card and CKcard). If the OCR reference is stated Record type BM99 is not allowed. |
| 71–77    | Blank space/Reserve   |
| 78       | Same day execution J/N. Blank space = N. "J" stated if the payment is to be debited and credited on the same day. (Only applicable if currency exchange between SEK/EUR is required.)     |
| 79–80    | Blank space/Reserve   |

## Payment documentation – (file type PO1)

### Deposit to Nordea account including Personal account

| Position | Contents  |
|----------|---|
| 1–4      | Record type = PI00  |
| 5–6      | Payment type = 01 = Deposit to Nordea account incl. Personal account.   |
| 7–24     | Nordea account incl. Personal account.  |
| (7–11)   | Clearing number. Blanks filled in to the right. With personal account 3300 is stated as the clearing number. Mandatory. |
| (12–24)  | Beneficiary's Nordea account number/personal account number. Set to left, blanks filled in to the right.                |
| 25–32    | Execution date, YYYYMMDD. If blank space to be executed ASAP  |
| 33–45    | Ordered amount. Numerical, in öre/cents without decimal point. Right adjusted complete with zero.                       |
| 46–77    | Blank space/Reserve   |
| 78       | Blank space/Reserve   |
| 79–80    | Blank space/Reserve   |

## Payment documentation – (file type PO1)

### Money order

| Position | Contents   |
|----------|--|
| 1–4      | Record type = PI00   |
| 5–6      | Payment type = 02 = Money order  |
| 7–24     | Blank space/Reserve  |
| 25–32    | Execution date, YYYYMMDD. If blank space to be executed ASAP.  |
| 33–45    | Ordered amount. Numerical in öre, without decimal point. Right adjusted complete with zero.  |
| 46–56    | Blank space/Reserve  |
| 57–66    | Blank space or return account. If the money order is returned the money is returned to this account. If blank space, the amount is returned to the sender's account. |
| 67–80    | Blank space/Reserve  |

### Payment to Bankgiro number (with OCR reference)

| Position | Contents  |
|----------|---|
| 1–4      | Record type = PI00  |
| 5–6      | Payment type = 04 = Payment with an OCR reference to bankgiro number.                       |
| 7–24     | Bankgiro number   |
| (7–11)   | Blank space   |
| (12–24)  | Beneficiary's Bankgiro number, blanks filled in to right.                                   |
| 25–32    | Execution date, YYYYMMDD.   |
| 33–45    | Ordered amount. Numerical, in öre without decimal point. Right adjusted complete with zero. |
| 46–70    | Payments reference, BGC-OCR reference.  |
| 71–80    | Blank space/Reserve   |

## Payment documentation – (file type PO1)

### Payment to Bankgiro number (without OCR reference)

| Position | Contents  |
|----------|---|
| 1–4      | Record type = PI00  |
| 5–6      | Payment type = 05 = Payment to bankgiro number.   |
| 7–24     | Bankgiro number   |
| (7–11)   | Blank space   |
| (12–24)  | Beneficiary's bankgiro number, blank space filled out to the right.                         |
| 25–32    | Execution date, YYYYMMDD  |
| 33–45    | Ordered amount. Numerical, in öre without decimal point. Right adjusted complete with zero. |
| 46–70    | Blank space/Reserve   |
| 71–80    | Blank space/Reserve   |

### Deposit to Bank Account (Pension)

| Position | Contents  |
|----------|---|
| 1–4      | Record type = PI00  |
| 5–6      | Payment type = 06 = Pension deposit to Bank Account.  |
| 7–24     | Bank Account number   |
| (7–11)   | Clearing number. Blanks filled in to the right. Mandatory.                                  |
| (12–24)  | Beneficiary's account number, blanks filled in to the right.                                |
| 25–32    | Execution date, YYYYMMDD.   |
| 33–45    | Ordered amount. Numerical, in öre without decimal point. Right adjusted complete with zero. |
| 46–80    | Blank space/Reserve   |

## Payment documentation – (file type PO1)

### Deposit to Bank Account (no message to beneficiary)

| Position | Contents  |
|----------|---|
| 1–4      | Record type = PI00  |
| 5–6      | Payment type = 07 = Deposit to bank account.  |
| 7–24     | Bank Account number   |
| (7–11)   | Clearing number. Blanks filled in to the right. Mandatory.                                  |
| (12–24)  | Beneficiary's account number, blanks filled in to the right.                                |
| 25–32    | Execution date, YYYYMMDD.   |
| 33–45    | Ordered amount. Numerical, in öre without decimal point. Right adjusted complete with zero. |
| 46–56    | Blank space/Reserve   |
| 57–80    | Blank space/Reserve   |

### Deposit to Bank Account (Salary)

| Position | Contents  |
|----------|---|
| 1–4      | Record type = PI00  |
| 5–6      | Payment type = 08 = Salary deposit to bank account.   |
| 7–24     | Bank Account number   |
| (7–11)   | Clearing number. Blanks filled in to the right. Mandatory.                                  |
| (12–24)  | Beneficiary's account number, blanks filled in to the right.                                |
| 25–32    | Execution date, YYYYMMDD.   |
| 33–45    | Ordered amount. Numerical, in öre without decimal point. Right adjusted complete with zero. |
| 46–80    | Blank space/Reserve   |

## Payment documentation – (file type PO1)

### Deposit to Bank Account with message to beneficiary

| Position | Contents  |
|----------|---|
| 1–4      | Record type = PI00  |
| 5–6      | Payment type = 09 = Deposit to bank account with message to beneficiary.                    |
| 7–24     | Bank Account number   |
| (7–11)   | Clearing number. Blanks filled in to the right. Mandatory.                                  |
| (12–24)  | Beneficiary's account number, blanks filled in to the right.                                |
| 25–32    | Execution date, YYYYMMDD.   |
| 33–45    | Ordered amount. Numerical, in öre without decimal point. Right adjusted complete with zero. |
| 46–57    | Message to beneficiary  |
| 57–80    | Blank space/Reserve   |

## Payment documentation – (file type PO1)

### Sender's own notations

Maximally one BA00 record to a PI00 record, optional information.

| Position | Contents  |
|----------|---|
| 1–4      | Record type = BA00  |
| 5–22     | Beneficiary's identity. Set to left and blank space filled in.                  |
| 23–31    | Blank space/Reserve   |
| 32–66    | Sender reference. Free text, sender's own notations. Shown in the debit advice. |
| 67–80    | Blank space/Reserve   |

### Alternative sender – Name (Optional)

Can be used for giro transfers to PlusGiro account with and without OCR reference (payment type 00), payments to Nordea account (payment type 01) and money orders (payment type 02)

**NB! When using Alternative sender, payment type BA01 and payment type BA02 must always be completed, BA03 is optional.**

| Position | Contents            |
|----------|---------------------|
| 1–4      | Record type = BA01  |
| 5–22     | Blank space/Reserve |
| 23–57    | Sender's name       |
| 58–80    | Blank space/Reserve |

## Payment documentation – (file type PO1)

### Alternative sender – Location (Optional)

| Position | Contents  |
|----------|---|
| 1–4      | Record type = BA02  |
| 5–13     | Sender's postal number. Set to left and blanks filled in. |
| 14–38    | Sender's location   |
| 39–80    | Blank space/Reserve                                       |

### Alternative sender – Street address (Optional)

| Position | Contents  |
|----------|---|
| 1–4      | Record type = BA03  |
| 5–39     | Payment sender's address  |
| 40–74    | Payment sender's address, line 2. For use in connection with c/o address. |
| 75–80    | Blank space/Reserve   |

## Payment documentation – (file type PO1)

### Money order – Beneficiary's Name

Deposit to Bank Account- The name of the receiver (optional). Only shown to the sender. Concerns payment types 06, 07, 08 and 09

| Position | Contents |
|----------|----------|
|----------|----------|

|     |                    |
|-----|--------------------|
| 1–4 | Record type = BE01 |
|-----|--------------------|

|      |                     |
|------|---------------------|
| 5–22 | Blank space/Reserve |
|------|---------------------|

|       |                    |
|-------|--------------------|
| 23–57 | Beneficiary's name |
|-------|--------------------|

|       |                     |
|-------|---------------------|
| 58–80 | Blank space/Reserve |
|-------|---------------------|

### Money order – Beneficiary's Location

| Position | Contents |
|----------|----------|
|----------|----------|

|     |                    |
|-----|--------------------|
| 1–4 | Record type = BE02 |
|-----|--------------------|

|      |               |
|------|---------------|
| 5–13 | Postal number |
|------|---------------|

|       |          |
|-------|----------|
| 14–38 | Location |
|-------|----------|

|       |                     |
|-------|---------------------|
| 39–80 | Blank space/Reserve |
|-------|---------------------|

### Money order – Beneficiary's Street address

| Position | Contents |
|----------|----------|
|----------|----------|

|     |                    |
|-----|--------------------|
| 1–4 | Record type = BE03 |
|-----|--------------------|

|      |                            |
|------|----------------------------|
| 5–39 | Beneficiary address line 1 |
|------|----------------------------|

|       |                            |
|-------|----------------------------|
| 40–74 | Beneficiary address line 2 |
|-------|----------------------------|

|       |                     |
|-------|---------------------|
| 75–80 | Blank space/Reserve |
|-------|---------------------|

## Payment documentation – (file type PO1)

A maximum of 5 per payment (Record type PI00). Cannot be used if payment is made to OCR account. See Record connection.

**Note:** Payments to Bankgiro number (Payment type 05).

Only 25 characters allowed in Message line 1 in the first record type BM99. Remaining message lines can contain 35 characters.

### Message to Beneficiary

| Position | Contents            |
|----------|---------------------|
| 1–4      | Record type = BM99  |
| 5–39     | Message line 1      |
| 40–74    | Message line 2      |
| 75–80    | Blank space/Reserve |

### Information for Credit Notes

The total number of CNDB/CNKR-records per transaction may not exceed 5. Of these 5, 1 must be a debit post (CNDB) and 1 must be a credit post (CNKR)

NB! No “Message to Beneficiary” (BM99) can be used together with transactions which include an “Information for Credit Notes“ post (CNKR or CNDB)

| Position | Contents  |
|----------|---|
| 1–4      | Record type = <b>CNDB</b>   |
| 5–39     | Reference   |
| 40–74    | The amount of the debit note. Numerical, in öre/cent without decimal point. Right adjusted and completed with zeros, (mandatory). |
| 75–80    | Blank space/Reserve   |

| Position | Contents  |
|----------|---|
| 1–4      | Record type = <b>CNKR</b>   |
| 5–39     | Reference   |
| 40–74    | The amount of the credit note. Numerical, in öre/cent without decimal point. Right adjusted and completed with zeros, (mandatory) |
| 75–80    | Blank space/Reserve   |

## Payment documentation – (file type PO1)

### Summary record

| Position | Contents  |
|----------|---|
| 1–4      | Record type = MT00  |
| 5–29     | Blank space/Reserve   |
| 30–36    | Number of payments. Numerical. To the right and filled in as zero.<br>Only PI00 is to be counted, not % records.              |
| 37–51    | Total amount according to MH00 (pos. 45-47). Numerical, in öre/cents– without decimal point. Filled in as zero. To the right. |
| 52–59*)  | User name 1. Alfa-numerical. Set to left. Mandatory.  |
| 60–65*)  | Certificate 1. Numerical. Mandatory.  |
| 66–73*)  | User 2. Alfa-numerical. Set to left.  |
| 74–79*)  | Certificate 2. Numerical.   |
| 80       | Blank space/Reserve   |

*\*) Note: This information is only to be given if Signature is sent in the file. Payments are then not signed in GiroVision. Applied only when signature is created with SmartSec not PKI*

## Payment documentation – (file type PO1)

### File trailer

| Position | Contents  |
|----------|---|
| 1–4      | Record type = %022  |
| 5–11     | Number of Records. All records (% records not counted).<br>Numerical. |
| 12–36    | Seal  |
| (12–29)  | Seal sum, numerical.  |
| (30–36)  | Seal code, numerical.   |
| 37–80    | Blank space/Reserve   |

### Transmission trailer

| Position | Contents            |
|----------|---------------------|
| 1–4      | Record type = %002  |
| 5–80     | Blank space/Reserve |

## Debit advice – (file type DA1)

### Reporting via debit advice

Debit advice contains particulars, such as the account debited, the amount as well as any possible references, directed to the account holder as receipt confirming that the payment instruction has been executed and that the payer's account has been debited. The debit advice can be used as receipt of payment as well as to reconcile with the account payable ledger.

Debit advice can be delivered in both PlusGiro as well as EDIFACT format. The files are normally available at 07.00 a.m. the day after the requested posting date.

### File structure

%001 Transmission header. (Indicates sender and file type.)

%020 File header. (Every logical file "enveloped" with a file header and file trailer.)

MH01 Initial record

(Debit advice is framed in by initial record and summary record.)

DR00 Payment record

(Contains date, that is necessary in the event of possible complaints.)

DR01 Exchange record SEK/EUR

BA00 Own notations

BE01 Beneficiary

CNDB Information for Credit Notes

CNKR Information for Credit Notes

MT01 Summary record

%022 File trailer

%002 Transmission trailer

### Record connection within file type DA1

#### Record type Domestic payment

DR00 Always

DR01 Only in exchange (SEK/EUR)

BA00 Only in own notations

BE00 No

BE01 Always

CNDB Only with Information for Credit Notes (debit)

CNKR Only with Information for Credit Notes (credit)

## Debit advice – (file type DA1)

### Transmission header

| Position | Contents               |
|----------|------------------------|
| 1–4      | Record type = %001     |
| 5–14     | Node id                |
| 15–20    | Blank space/Reserve    |
| 21       | 0 (zero)               |
| 22–24    | File type = DA1        |
| 25–30    | Date = production date |
| 31-32    | 0 (zero)               |
| 33–80    | Blank space/Reserve    |

### File header

| Position | Contents                                   |
|----------|--|
| 1–4      | Record type = %020                         |
| 5–14     | Destination/Customer's node ID             |
| 15–24    | GIRODIREKT                                 |
| 25–30    | Execution date, YYMMDD.                    |
| 31       | Sequence number                            |
| 32–38    | Blank space/Reserve.                       |
| 39–48    | External reference 2<br>(PlusGiro account) |
| 49–80    | Blank space/Reserve                        |

## Debit advice – (file type DA1)

### Initial record

| Position | Contents                           |
|----------|------------------------------------|
| 1–4      | Record type = MH01                 |
| 5–10     | DEBADV                             |
| 11–12    | Blank space/Reserve                |
| 13–22    | Payment sender's corp. reg. No.    |
| 23–26    | Blank space/Reserve                |
| 27–36    | Payment sender's PlusGiro number.  |
| 37–44    | Execution date, YYYYMMDD.          |
| 45–47    | Account statement number, optional |
| 48–50    | SEK/EUR (PlusGiro internal)        |
| 51–65    | Blank space/Reserve                |
| 66–68    | Currency pocket SEK/EUR            |
| 69–80    | Blank space/Reserve                |

## Debit advice – (file type DA1)

### Payment item

| Position | Contents  |
|----------|---|
| 1–4      | Record type = DR00  |
| 5–9      | Clearing number. (Eg 9962=PlusGiro,<br>3300=Nordea Personal account, BGC=Bankgiro)  |
| 10–22    | Beneficiary account, PlusGiro, Nordea account, Personal account.<br>Blank = money order.  |
| 23 -35   | Debited amount in the currency of the pocket. In öre without<br>decimal point.  |
| 36–43    | Reg. ID. Who has registered the payment.  |
| 44–51    | Sign. ID. Who has signed the payment.   |
| 52–67    | Archive and/or document ID.   |
| 68–74    | Blank space/Reserve   |
| 75       | I = domestic payment  |
| 76 –77   | Blank space/Reserve   |
| 78       | Inter-Group payment, E = External payment.  |
| 79       | Same day execution J/N. Blank = N. ”J” stated if payment is to be<br>debited and credited on the same day. (Only applicable if<br>currency exchange is required.) |
| 80       | Blank space/Reserve   |

### Exchange item SEK/EUR

| Position | Contents   |
|----------|--|
| 1–4      | Record type = DR01                               |
| 5–22     | Blank space/Reserve                              |
| 23–35    | Ordered amount, without decimal point. Öre/cent. |
| 36–44    | Exchange rate                                    |
| 45–47    | Currency code for ordered amount. SEK/EUR.       |
| 48–80    | Blank space/Reserve                              |

## Debit advice – (file type DA1)

### Sender's own notations

| Position | Contents                         |
|----------|----------------------------------|
| 1–4      | Record type = BA00               |
| 5–22     | Beneficiary id                   |
| 23–31    | Blank space/Reserve              |
| 32–66    | Sender's reference/own notations |
| 67–80    | Blank space/Reserve              |

### Payments beneficiary

| Position | Contents  |
|----------|---|
| 1–4      | Record type = BE01  |
| 5–22     | Beneficiary account (including Clearing number) otherwise MONEY ORDER or BGC + Bankgiro number. |
| 23–57    | Beneficiary's name or the name of the receiving bank  |
| 58–60    | Country code  |
| 61–77    | Payment types, valid for bankgiro payments and deposit to bank accounts                         |
| 78–80    | Blank space/Reserve   |

### Information for Credit Notes

| Position | Contents   |
|----------|--|
| 1–4      | Record type = <b>CNDB</b>  |
| 5–39     | Reference  |
| 40–52    | The amount of the debit invoice. Numerical, in öre/cent without decimal point. |
| 53–80    | Blank space/Reserve  |

| Position | Contents  |
|----------|---|
| 1–4      | Record type = <b>CNKR</b>   |
| 5–39     | Reference   |
| 40–52    | The amount of the credit invoice. Numerical, in öre/cent without decimal point. |
| 53–80    | Blank space/Reserve   |

## Debit advice – (file type DA1)

### Summary record

| Position | Contents  |
|----------|---|
| 1–4      | Record type = MT01  |
| 5–11     | Number of payments in the file.                                 |
| 12–26    | Total amount in the currency pocket currency according to DR00. |
| 27–80    | Blank space/Reserve   |

### File trailer

| Position | Contents  |
|----------|---|
| 1–4      | Record type = %022  |
| 5–11     | Number of Records. All Records (excl.%-records). Numerical. |
| 12–80    | Blank space/Reserve   |

### Transmission trailer

| Position | Contents            |
|----------|---------------------|
| 1–4      | Record type = %002  |
| 5–80     | Blank space/Reserve |

## Reporting of incorrect payments - (file type POR)

The file contains all erroneous domestic transactions with reason for the error.

### File structure

%001 Transmission header

    %020 File header

        MH00 Initial record

            PI00 Payment instruction

                BA00 Sender's own notations.

                BA01 Alternative sender if other than account holder.

                BA02

                BA03

                BE01 Payments beneficiary, name and address.

                BE02

                BE03

                BM99 Message to beneficiary.

                CNDB Amount of the debit invoice

                CNKR Amount of the credit invoice

                FE00 Error message

        MT00 Summary record

    %022 File trailer

%002 Transmission trailer

## Reporting of incorrect payments– (file type POR)

### Record connection within file type PO1

The records order cannot be changed. All characters must be in upper case.

| Recor-<br>type | Pmnt.<br>type<br>00<br>Giro to<br>PG | Pmnt.<br>type<br>00<br>Giro to<br>PG-OCR | Pmnt.<br>type<br>01<br>Deposit<br>to<br>Nordea | Pmnt.<br>type<br>02<br>Money<br>order | Pmnt.<br>type<br>04<br>Payment<br>to BGC,<br>OCR | Pmnt.<br>type<br>05<br>Payment<br>to BGC | Pmnt.<br>type<br>06<br>Deposit<br>to bank,<br>pension | Pmnt.<br>type<br>07<br>Deposit<br>to bank. | Pmnt.<br>type<br>08<br>Deposit<br>to bank,<br>salary | Pmnt.<br>type<br>09<br>Deposit<br>to bank<br>with msg<br>to benefi-<br>ciary. |
|----------------|--------------------------------------|--|--|---------------------------------------|--|--|---|--|--|---|
| PI00           | Always                               | Always                                   | Always   | Always                                | Always   | Always                                   | Always  | Always                                     | Always   | Always  |
| BA00           | Always                               | Always                                   | Always   | Always                                | Always   | Always                                   | Always  | Always                                     | Always   | Always  |
| BA01           | Always                               | Always                                   | Always   | Always                                | No   | No                                       | No  | No   | No   | No  |
| BA02           | Always                               | Always                                   | Always   | Always                                | No   | No                                       | No  | No   | No   | No  |
| BA03           | Always                               | Always                                   | Always   | Always                                | No   | No                                       | No  | No   | No   | No  |
| BE00           | No                                   | No                                       | No   | No                                    | No   | No                                       | No  | No   | No   | No  |
| BE01           | No                                   | No                                       | No   | Always                                | No   | No                                       | No  | No   | No   | No  |
| BE02           | No                                   | No                                       | No   | Always                                | No   | No                                       | No  | No   | No   | No  |
| BE03           | No                                   | No                                       | No   | Always                                | No   | No                                       | No  | No   | No   | No  |
| BM99           | Always                               | No                                       | Always   | Always                                | No   | Always                                   | No  | No   | No   | No  |
| 5              |                                      |  | 5  | 5                                     |  | 5  |   |  |  |   |
| CNDB           | Always                               | No                                       | No   | No                                    | No   | Always                                   | No  | No   | No   | No  |
| CNKR           | Always                               | No                                       | No   | No                                    | No   | Always                                   | No  | No   | No   | No  |
| FE00           | Always                               | Always                                   | Always   | Always                                | Always   | Always                                   | Always  | Always                                     | Always   | Always  |

### Payment types

- 00= Giro transfer to PlusGiro account with or without an OCR reference
- 01= Deposit to Nordea account including Personal account
- 02= Money order
- 04= Payment to a Bankgiro number (with OCR reference)
- 05= Payment to a Bankgiro number (without OCR reference)
- 06= Deposit to bank account (Pension)
- 07= Deposit to bank accounts held with other Swedish banks ( no message to beneficiary)
- 08= Deposit to bank account (Salary)
- 09= Deposit to bank accounts held with other Swedish banks (with a message to beneficiary)

## Reporting of incorrect payments– (file type POR)

### Transmission header

| Position | Contents  |
|----------|---|
| 1–4      | Record type = %001                              |
| 5–14     | Delivering node, GIRODIREKT.                    |
| 15–20    | Blank space/Reserve                             |
| 21       | 0 (zero). Indicates delivery.                   |
| 22–24    | File type = POR                                 |
| 25–31    | External reference, sending identity, optional. |
| (25–30)  | Production date, YYMMDD.                        |
| (31)     | Sequence number, 0–9 or A–Z.                    |
| 32       | 0 (zero)  |
| 33–80    | Blank space/Reserve                             |

### File header

| Position | Contents  |
|----------|---|
| 1–4      | Record type = %020  |
| 5–14     | Destination (= Customer node)   |
| 15–24    | GIRODIREKT  |
| 25–31    | External reference, sending identity.   |
| (25–30)  | Production date.  |
| (31)     | Sequence number   |
| 32–38    | Number of items, numerical.   |
| 39–48    | External reference 2. Sender's PlusGiro account, set to left, blank filled in to the right. |
| 49–80    | Blank space/Reserve   |

## Reporting of incorrect payments – (file type POR)

### Initial record

| <b>Position</b> | <b>Contents</b>   |
|-----------------|---|
| 1–4             | Record type = MH00  |
| 5–10            | Message type = PAYEXT   |
| 11–26           | Blank space/Reserve   |
| 27–34           | Reg. ID for the person who registered the payment (GIRODIR=sent in via GiroDirekt). |
| 35–44           | Sender's PlusGiro account, set to left, blank filled in.                            |
| 45–47           | Currency for the amount SEK/EUR   |
| 48–53           | Blank space/Reserve   |
| 54–56           | Currency pocket SEK/EUR   |
| 57–80           | Blank space/Reserve   |

## Reporting of incorrect payments – (file type POR)

### Giro transfer to PlusGiro account

| <b>Position</b> | <b>Contents</b>   |
|-----------------|---|
| 1–4             | Record type = PI00  |
| 5–6             | Payment type = 00 = Giro transfer to PlusGiro account.  |
| 7–24            | Beneficiary account   |
| (7–11)          | PlusGiro's Clearing number = 9962, set to left, blank filled in to the right.                     |
| (12–22)         | Beneficiary's PlusGiro account, set to right completed with zeros to the left.                    |
| (23-24)         | Blank space/Reserve   |
| 25–32           | Execution date, YYYYMMDD.   |
| 33–45           | Ordered amount. Numerical, in öre without decimal point. Right adjusted and completed with zeros. |
| 46–70           | OCR reference   |
| 71–77           | Blank space/Reserve   |
| 78              | Same day execution. J/N, Blank=N.   |
| 79-80           | Blank space/Reserve   |

## Reporting of incorrect payments – (file type POR)

### Deposit to Nordea account including Personal account

| Position | Contents   |
|----------|--|
| 1–4      | Record type = PI00   |
| 5–6      | Payment type = 01 = Deposit to Nordea incl. Personal account.  |
| 7–24     | Nordea account incl. Personal account.   |
| (7–11)   | Clearing number. Blanks filled in to the right.  |
| (12–24)  | Beneficiary's Nordea account number/personal account number.   |
| 25–32    | Execution date, YYYYMMDD.  |
| 33–45    | Ordered amount, numerical, in öre/cent without decimal point. Right adjusted and completed with zeros. |
| 46–80    | Blank space/Reserve  |

### Money order

| Position | Contents   |
|----------|--|
| 1–4      | Record type = PI00   |
| 5–6      | Payment type = 02 = Money order  |
| 7–24     | Blank space/Reserve  |
| 25–32    | Execution date, YYYYMMDD.  |
| 33–45    | Ordered amount. In öre, without decimal point. Right adjusted and completed with zeros |
| 46–56    | Blank space/Reserve  |
| 57–66    | Return account, if any   |
| 67–80    | Blank space/Reserve  |

## Reporting of incorrect payments – (file type POR)

### Payment to Bankgiro number (with OCR reference)

| <b>Position</b> | <b>Contents</b>   |
|-----------------|---|
| 1–4             | Record type = PI00  |
| 5–6             | Payment type = 04 = Payment to Bankgiro number with OCR reference.                                      |
| 7–24            | Bankgiro number   |
| (7–11)          | Blank   |
| (12–24)         | Beneficiary's Bankgiro number, blanks filled in to the right.   |
| 25–32           | Execution date, YYYYMMDD.   |
| 33–45           | Ordered amount. Numerical, in öre/cents without decimal point. Right adjusted and completed with zeros. |
| 46–70           | Payments reference, BGC-OCR reference.  |
| 71–80           | Blank space/Reserve   |

## Reporting of incorrect payments – (file type POR)

### Payment to Bankgiro number (without OCR reference)

| <b>Position</b> | <b>Contents</b>   |
|-----------------|---|
| 1–4             | Record type = PI00  |
| 5–6             | Payment type = 05 = Payment to Bankgiro number.   |
| 7–24            | Bankgiro number   |
| (7–11)          | Blank   |
| (12–24)         | Beneficiary's Bankgiro number, blanks filled in to the right.   |
| 25–32           | Execution date, YYYYMMDD.   |
| 33–45           | Ordered amount. Numerical, in öre/cents without decimal point. Right adjusted and completed with zeros. |
| 46–70           | Blank space/Reserve   |
| 71–80           | Blank space/Reserve   |

## Reporting of incorrect payments – (file type POR)

### Deposit to Bank Account (Pension)

| Position | Contents  |
|----------|---|
| 1–4      | Record type = PI00  |
| 5–6      | Payment type = 06 = Pension deposit to Bank account.  |
| 7–24     | Bank account number   |
| (7–11)   | Clearing number. Blanks filled in to the right.   |
| (12–24)  | Beneficiary's account number, blanks filled in to the right.  |
| 25–32    | Execution date, YYYYMMDD.   |
| 33–45    | Ordered amount. Numerical, in öre/cents without decimal point. Right adjusted and completed with zeros. |
| 46–80    | Blank space/Reserve   |

## Reporting of incorrect payments – (file type POR)

### Deposit to Bank Account (no message to beneficiary)

| Position | Contents  |
|----------|---|
| 1–4      | Record type = PI00  |
| 5–6      | Payment type = 07 = deposit to Bank Account.  |
| 7–24     | Bank Account number   |
| (7–11)   | Clearing number. Blanks filled in to the right.   |
| (12–24)  | Beneficiary's account number, blanks filled in to the right.  |
| 25–32    | Execution date, YYYYMMDD.   |
| 33–45    | Ordered amount. Numerical, in öre/cents without decimal point. Right adjusted and completed with zeros. |
| 46–56    | Blank space/Reserve   |
| 57–80    | Blank space/Reserve   |

### Deposit to Bank Account (Salary)

| Position | Contents  |
|----------|---|
| 1–4      | Record type = PI00  |
| 5–6      | Payment type = 08 = Salary deposit to Bank Account.   |
| 7–24     | Bank Account number   |
| (7–11)   | Clearing number. Blanks filled in to the right.   |
| (12–24)  | Beneficiary's account number, blanks filled in to the right.  |
| 25–32    | Execution date, YYYYMMDD.   |
| 33–45    | Ordered amount. Numerical, in öre/cents without decimal point. Right adjusted and completed with zeros. |
| 46–80    | Blank space/Reserve   |

## Reporting of incorrect payments – (file type POR)

### Deposit to Bank Account (with message to beneficiary)

| Position | Contents  |
|----------|---|
| 1–4      | Record type = PI00  |
| 5–6      | Payment type = 09 = Deposit to bank account with advice.  |
| 7–24     | Bank Account number   |
| (7–11)   | Clearing number. Blanks filled in to the right. Mandatory.  |
| (12–24)  | Beneficiary's account number, blanks filled in to the right.  |
| 25–32    | Execution date, YYYYMMDD.   |
| 33–45    | Ordered amount. Numerical, in öre/cents without decimal point. Right adjusted and completed with zeros. |
| 46–56    | Blank space/Reserve   |
| 57–80    | Blank space/Reserve   |

### Sender's own notations

| Position | Contents   |
|----------|--|
| 1–4      | Record type = BA00   |
| 5–22     | Beneficiary's identity. Set to left and blanks filled in.    |
| 23–31    | Blank space/Reserve  |
| 32–66    | Sender reference. Free text, payment sender's own notations. |
| 67–80    | Blank space/Reserve  |

Applicable for giro transfers to PlusGiro account with and without OCR reference, payments to Nordea account and money order

### Alternative sender – Name

| Position | Contents            |
|----------|---------------------|
| 1–4      | Record type = BA01  |
| 5–22     | Blank space/Reserve |
| 23–57    | Sender's name       |
| 58–80    | Blank space/Reserve |

## Reporting of incorrect payments – (file type POR)

### Alternative sender – Location

| Position | Contents   |
|----------|--|
| 1–4      | Record type = BA02   |
| 5–13     | Sender's postal number.<br>Set to left and blanks filled in. |
| 14–38    | Sender's location  |
| 39–80    | Blank space/Reserve  |

### Alternative sender – Street address

| Position | Contents  |
|----------|---|
| 1–4      | Record type = BA03  |
| 5–39     | Payment sender's address  |
| 40–74    | Payment sender's address, line 2. For use in connection with c/o address. |
| 75–80    | Blank space/Reserve   |

### Money order – Beneficiary's Name

| Position | Contents            |
|----------|---------------------|
| 1–4      | Record type = BE01  |
| 5–22     | Blank space/Reserve |
| 23–57    | Beneficiary's name  |
| 58–80    | Blank space/Reserve |

### Money order – Beneficiary's Location

| Position | Contents            |
|----------|---------------------|
| 1–4      | Record type = BE02  |
| 5–13     | Postal number       |
| 14–38    | Location            |
| 39–80    | Blank space/Reserve |

## Reporting of incorrect payments - (file type POR)

### Money order – Beneficiary’s Street address

| Position | Contents                   |
|----------|----------------------------|
| 1–4      | Record type = BE03         |
| 5–39     | Beneficiary address line 1 |
| 40–74    | Beneficiary address line 2 |
| 75–80    | Blank space/Reserve        |

### Message to Beneficiary

Always 5 per payment (Record type PI00). See Record connection.

| Position | Contents            |
|----------|---------------------|
| 1–4      | Record type = BM99  |
| 5–39     | Notified 1          |
| 40–74    | Message line 2      |
| 75–80    | Blank space/Reserve |

### Information for Credit Notes

| Position | Contents  |
|----------|---|
| 1–4      | Record type = <b>CNDB</b>   |
| 5–39     | Reference   |
| 40–52    | The amount of the debit invoice. Numerical, in öre/cent without decimal point. Right adjusted and completed with zeros. |
| 53–80    | Blank space/Reserve   |

| Position | Contents   |
|----------|--|
| 1–4      | Record type = <b>CNKR</b>  |
| 5–39     | Reference  |
| 40–52    | The amount of the credit invoice. Numerical, in öre/cent without decimal point. Right adjusted and completed with zeros. |
| 53–80    | Blank space/Reserve  |

## Reporting of incorrect payments - (file type POR)

### Error message

| Position | Contents            |
|----------|---------------------|
| 1-4      | Record type = FE00  |
| 5-6      | Error code          |
| 7-74     | Error message text  |
| 75-80    | Blank space/Reserve |

### Summary record

| Position | Contents   |
|----------|--|
| 1-4      | Record type = MT00   |
| 5-29     | Blank space/Reserve  |
| 30-36    | Number of payments. Numerical. Only PI00 records must be counted, not % records.   |
| 37-51    | Total amount in currency of the currency pocket. Numerical, in öre/cents – without decimal point. Filled in as zero. To the right. |
| 52-80    | Blank space/Reserve  |

## Reporting of incorrect payments - (file type POR)

### File trailer

| Position | Contents   |
|----------|--|
| 1-4      | Record type = %022   |
| 5-11     | Number of records. All records (excl. % records). Numerical. |
| 12-36    | Seal   |
| (12-29)  | Seal sum, numerical.   |
| (30-36)  | Seal code, numerical.  |
| 37-80    | Blank space/Reserve  |

### Transmission trailer

| Position | Contents            |
|----------|---------------------|
| 1-4      | Record type = %002  |
| 5-80     | Blank space/Reserve |

## Who should I contact?

If you have any questions about GiroDirekt please call your contact at the bank. Or you may call Customer Services telephone +46 31 771 69 92.