

GiroDirekt

Explanation of records for Cross-border payments – Valid from December 2009

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Record description for cross-border payments

File structure for file type PO1

A physical file (%001 File header – %002 files end) may contain several logical files (%020 File header – %022 File end). Since information such as the sender's account number, currency pocket and the amount of currency is included in the record MH00 a new %020–%022 block must be initiated as soon as any of this information is changed.

%001 Transmission head

%020 File header

MH00 Introduction item for payments from SEK pocket.

Payment 1

PI00	Payment instruction
BA00	Sender's own notes
BE00	Beneficiary's account
BE01	Beneficiary's name and country
BE03	Beneficiary's street address (obligatory in connection with cash payment)
BM99	Message to receiver
IB01	Receiving bank's name (for SWIFT payment)
IB02	Receiving bank's place name
IB03	Receiving bank's address

Payment 2

PI00	Payment instruction
BA00	Sender's own notes
BE00	Beneficiary's account
BE01	Beneficiary's name and country
BE03	Beneficiary's street address (obligatory in connection with cash payment)

BM99 Message to receiver

IB01 Receiving bank's name (for SWIFT payment)

IB02 Receiving bank's place name

IB03 Receiving bank's address

MT00 Control record.

%022 File end

Record description for cross-border payments

%020 File header

MH00 Introduction item for e.g. payments from EUR pocket.

PI00	Payment instruction
BA00	Sender's own notes
BE00	Beneficiary's account
BE01	Beneficiary's name and country
BE03	Beneficiary's street address (obligatory in connection with cash payment)
BM99	Message to receiver
IB01	Receiving bank's name (for SWIFT payment)
IB02	Receiving bank's place name
IB03	Receiving bank's address

MT00 Control record.

%022 File end

%002 Transmission end

Record connection in file type PO1

The order of the record types cannot be changed!

Letters must always be UPPER-CASE.

Record type	Payment type = 03	Payment type = 03
	SWIFT (SWT)	Cash-payment (BIC)
PI00	Obligatory	Obligatory
BA00	Optional.	Optional.
BE00	Obligatory	Obligatory
BE01	Obligatory	Obligatory
BE03	Optional.	Obligatory
BM99	Optional. (max 2)	Optional. (max 2)
IB01	Obligatory	No
IB02	Obligatory	No
IB03	Obligatory	No

Payment data– (file type PO1)

Transmission head

The transmission head's function is partly to identify the party who compiled the sending, and also to specify the file type the sending contains. In this case PO1.

Position	Content
1–4	Record type = %020
5–14	Delivering node, customer identity The information is provided by PlusGiro.
15–20	Password. Given only in certain cases.
21	0 (zero). Obligatory
22–24	File type = PO1
25–31	External reference, sending identity, optional.
(25–30)	Report date, YYMMDD.
(31)	Serial number, 0–9 or A–Z.
32	0 (zero). Obligatory
33–80	Blank/Reserve.

File header

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

Position	Content
1–4	Record type = %020
5–14	Destination = GIRODIREKT
15–24	Source node. Specified if the original differs from the delivery node.
25–31	External reference, sending identity. Obligatory
(25–30)	Report date datum/Production date. This date steers the mac-code exchange.
(31)	Serial numbers, can be 0–9 or A–Z. Should be rising if more than one sending per day.
32–38	Number of items in the file excl. %-items, numerical.
39–48	External reference 2. Sender's PlusGiro account number, left-adjusted and complete with blanks.
49–80	Reserve/Blank.

Payment data– (file type PO1)

Introduction item

Position	Content
1–4	Record type = MH00
5–10	Message type = PAYEXT
11–12	Reserve/Blank.
13–22	Payment sender's corporate identification number. Left adjusted and complete with blanks. Numerical
23–26	Reserve/Blank.
27–34	Payer identity of the person who has issued/registered the payment. Left-adjusted and complete with blanks. If blank in connection with delivery PlusGiro adds GIRODIR.
35–44	Payment sender's account number. Left-adjusted and complete with blanks
45–47	Currency amount. If omitted assumed to be SEK.
48–53	Reserve/Blank.
54–56	Currency pocket for payment sender. If omitted, assumed to be SEK.
57–80	Reserve/Blank.

Payment data– (file type PO1)

Payment instruction

Position	Content
1–4	Record type = PI00
5–6	Payment type = 03 = Cross-border payment.
7–24	Blank (Account for payment receiver. Not used until further notice.)
25–32	Accounting date requested, YEARMDD. Accounting date is soon as possible if left blank.
33–45	Amount ordered. Numerical, in öre but without decimal point. (Right-aligned complete with zero.)
46–70	Reserve/Blank.
71–71	Processing speed. Normal or Express (N/E) NB! In connection with cash payment = Blank.
72–72	Reserve/Blank.
73–75	Payment code
76–76	Reserve/Blank.

NB! An EU payment can only have the fee code B

77–77 Fee code. (B/O). NB! With SWIFT. B/O

Concerning cash payment B

B = You pay only your own costs, if the beneficiary is charged a receiver fee then he/she bears the cost.

O = You pay all costs for the payment, including possible receiver fee which is charged to the beneficiary. This receiver fee, which varies between countries and banks, is charged in arrears.

78–80 Exp.-as-currency. Optional. If the field is completed the two other fields MH00-Currency amount and MH00-currency pocket must be the same.
If sending is requested in the currency indicated in MH00 this field should be left blank.

Payment data– (file type PO1)

Sender's own notes

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

Position	Content
1–4	Record type = BA00
5–22	Receiver identity. Left-adjusted and complete with blanks.
23–31	Reserve/Blank.
32–66	Sender reference. Free text, payment sender's own notes. Shown in the debiting information.
67–80	Reserve/Blank.

Payment receiver – Account

Position	Content
1–4	Record type = BE00
5–22	Reserve/Blank.
23–25	Method of payment. BIC = Cash payment or SWT = Account deposit in foreign bank (SWIFT).
26–45	Blank. (Bank ID. Not used until further notice.)
46–80	Receiver's account number (IBAN). Left-adjusted and complete with blanks

Beneficiary – Name

Position	Content
1–4	Record type = BE01
5–22	Attention in connection with prior notification. (Not in connection with cash payment.) Left-adjusted and complete with blanks
23–57	Beneficiary name. Left-adjusted and complete with blanks
58–60	Country code
61–77	Fax number in connection with prior notification. (Not in connection with cash payment.) Left-adjusted and complete with blanks. Obligatory if Attention (pos 5 –22) completed.
78–80	Reserve/Blank.

Payment data– (file type PO1)

Beneficiary – Street address

Position	Content
1–4	Record type = BE03
5–39	Beneficiary’s address line 1. Left-adjusted and complete with blanks.
40–74	Beneficiary’s address line 2. Left-adjusted and complete with blanks
75–80	Reserve/Blank.

Payment data– (file type PO1)

Message to Receiver
Max 2 per payment (record type PI00), see record connection.

Position	Content
1–4	Record type = BM99
5–39	Message line. Left-adjusted and complete with blanks
40–74	Message line. Left-adjusted and complete with blanks
75–80	Reserve/Blank.

Receiving Bank – Name (Only method of payment SWT)

Position	Content
1–4	Record type = IB01
5–7	Reserve/Blank.
8–18	The bank’s BIC-code (SWIFT address). Left-adjusted and complete with blanks.
19–27	Reserve/Blank.
28–62	Bank name. Left-adjusted and complete with blanks.
63–72	Bank code, can be used in connection with SWIFT. Optional.
73–80	Reserve/Blank.

Payment data– (file type PO1)

Receiving Bank – Location (Only method of payment SWT)

Position	Content
1–4	Record type = IB02
5–13	Postcode. Left-adjusted and complete with blanks Blank if bank name is B01 is blank
14–38	Location of receiving bank. Left-adjusted and complete with blanks. Blank if bank name is B01 is blank
39–80	Reserve/Blank.

Receiving Bank – Street address (Only method of payment SWT)

Position	Content
1–4	Record type = IB03
5–39	Receiving bank address line 1. Left adjusted, and complete with blanks. Blank if bank name in B01 is blank
40–74	Receiving bank address line 2. Left adjusted and complete with blanks. Blank if bank name in B01 is blank
75–80	Reserve/Blank.

Payment data– (file type PO1)

Control record

Position	Content
1–4	Record type = MT00
5–29	Reserve/Blank.
30–36	Number of payments.(Right-adjusted complete with zero.) Only PI00 should be counted, not %-records.
37–51	Total amount in the currency amount according to MH00 (pos. 45-47). Numerical, in öre/cents– without decimal points. Complete with zero. Right adjusted. This amount is signed when the signature is sent in the file.

These details shall only be specified if the Signature is sent in the file. Signing of the payments is not then done in GiroVision. Applies in connection with signing using SmartSec, not e-identification(PKI).

52–59	User name 1. Alphanumeric. Left-adjusted and complete with blanks
60–65	Certificate 1. Numerical.
66–73	User name 2. Alphanumeric. Left-adjusted and complete with blanks.
74–79	Certificate 2. Numerical.
80	Reserve/Blank.

File end

Position	Content
1–4	Record type = %022
5–11	Number of items. All records (%-records not counted). Numerical.
12–36	Seal
(12–	29) Seal total, numerical.
(30–	36) Seal code, numerical.
37–80	Reserve/Blank.

Payment data– (file type PO1)

Transmission end

Position	Content
1–4	Record type = %002
5–80	Reserve/Blank.

Debiting information– (file type DA1)

Reporting via Debiting information

Debiting information contains information such as the amount debited, debited account, amount and also possible references, directed at the account holder as a receipt showing that the order for payment is executed and that the party's account has been debited. Debiting information can be used as accounting documentation and also for matching of accounts receivable ledgers etc.

Debiting information can be delivered in both PlusGiro and EDIFACT format. The files are normally available at 07:00 the day after being entered in the books.

File structure DA 1

Each logical file is "enveloped" with a file header and file end. The debiting instructions are framed by an initial record and a control record

```
%001 Transmission head
  %020 File header
    MH01 Initial record
      DR00 Debiting post 1
        BA00 Own notes
        BE00 Method of payment
        BE01 Beneficiary
        IB01 Receiving bank
        IB02
      MT00 Control record.

    MH01 Initial record
      DR00 Debiting post 1
        BA00 Own notes
        BE00 Method of payment
        BE01 Beneficiary
        IB01 Receiving bank
        IB02
      MT00 Control record.
  %022 File end
%002 Transmission end
```

Debiting information– (file type DA1)

Record connection in file type DA1

Record type	Cross border payment
DR00	Always
BA00	Only with own notes
BE00	Always
BE01	Always
IB01	Only in connection with method of payment SWT
IB02	Only in connection with method of payment SWT

Transmission head

Position	Content
1–4	Record type = %001
5–14	PlusGiro's node ID
15–20	Reserve/Blank.
21	0 (zero).
22–24	File type = DA1
25–30	Date= PlusGiro's report date
31	0 (zero).
32–80	Reserve/Blank.

File header

Position	Content
1–4	Record type = %020
5–14	Destination/Customer's node ID.
15–24	GIRODIREKT
25–30	Date of entry, YYMMDD.
31	Serial number
32–38	Number of items in the file excl. %-posts,
39–48	External reference2. (PlusGiro account number.)
49–80	Reserve/Blank.

Debiting information– (file type DA1)

Introduction item

Position	Content
1–4	Record type = MH01
5–10	DEBADV
11–12	Reserve/Blank.
13–22	Sender's corporate identification number.
23–26	Reserve/Blank.
27–36	Sender's PlusGiro number.
37–44	Date of entry, YYYYMMDD.
45–47	Account statement number
48–50	Executed currency
51 -56	Reserve/Blank.
57–65	Exchange rate
66–68	Currency pocket (SEK/EUR).
69–80	Executed amount

Debiting information– (file type DA1)

Debiting post 1

Position	Content
1–4	Record type = DR00
5–10	UTLAND
11–22	Reserve/Blank.
23–35	Debited amount in the currency pocket .Öre/cents without decimal points.
36–43	Reg. ID. Who has registered the payment. If blank in connection with delivery goes to PlusGiro GIRODIR. or GIROD-SK (The payment is sent in via GiroDirekt).
44–51	Sign. ID. Who has signed the payment.
52–67	Nordea´s ref no. PlusGiro´s document ID.
68–69	Reserve/Blank.
70	Processing speed N/E Normal or Express. In connection with cash payment = Blank.
71	Prior notification.. J/N
72–74	Payment code
75	U=Foreign payment.
76	Fee code (B/O)
77	Reserve/Blank.
78	E=external payment
79–80	Reserve/Blank.

Debiting information– (file type DA1)

Sender's own notes

Position	Content
1–4	Record type = BA00
5–22	Receiver ID. Left-adjusted and complete with blanks.
23–31	Reserve/Blank.
32–66	Sender reference/ Sender's own notes.
67–80	Reserve/Blank.

Beneficiary– Account

Position	Content
1–4	Record type = BE00
5–22	Reserve/Blank.
23–25	Method of payment, BIC=cash payment, SWT=account deposit (SWIFT).
26–45	Reserve
46–80	Beneficiary account number (if payment mode = SWT). Left-adjusted and complete with blanks.

Beneficiary– Name

Position	Content
1–4	Record type = BE01
5–22	Attention in connection with prior notification. (not if method of payment = BIC in BE00)
23–57	Beneficiary's name. Left-adjusted and complete with blanks.
58–60	Country code
61–77	Fax number in connection with prior notification. (not if method of payment = BIC in BE00)
78–80	Reserve/Blank.

Debiting information– (file type DA1)

Receiving Bank – Name

Position	Content
1–4	Record type = IB01
5–7	Method of payment = SWT (Account deposit)
8–18	The bank's BIC-code(SWIFT address). Left-adjusted and complete with blanks
19–26	Reserve/Blank.
27–62	Bank name. Left-adjusted and complete with blanks
63–72	Bank code, can be used in connection with SWIFT. Optional.
73–80	Reserve/Blank.

Receiving Bank – Location

Position	Content
1–4	Record type = IB02
5–13	Postcode. Left-adjusted and complete with blanks Blank if bank name in IB01 is blank
14–38	Location of receiving bank. Left-adjusted and complete with blanks. Blank if bank name in IB01 is blank
39–80	Reserve/Blank.

Debiting information– (file type DA1)

Control record

Position	Content
1–4	Record type = MT01
5–11	Number of payments. Always value 1
12–26	Amount in currency issued according to MH01.
27–80	Reserve/Blank.

File end

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

Transmission end

Position	Content
1–4	Record type = %002
5–80	Reserve/Blank.

Information on erroneous payments– (file type POR)

File structure for file type POR

The file contains all erroneous transactions with reason for error.

A physical file (%001 File header – %002 files end) may contain several logical files (%020 File header – %022 File end). Since information such as the user's account number, currency pocket and the amount of currency and exp-as is included in the post MH00, a new %020–%022 block will be initiated as soon as any of this information is changed.

%001 Transmission head

 %020 File header

 MH01 Initial record

 PI00 Payment instruction

 BA00 Sender's own notes

 BE00 Method of payment

 BE01 Beneficiary's name

 BE02 Beneficiary's postal code and city

 BE03

 BM99 Message to beneficiary

 IB01 Receiving bank

 IB02

 IB03

 FE00 Error message

 MT00 Control record.

 %022 File end

%002 Transmission end

Information on erroneous payments– (file type POR)

Record connection in file type - POR

Record type	Pymt.type = 03	Pymt.type = 03
	SWIFT (SWT)	Cash payment (BIC)
PI00	Always	Always
BA00	Always	Always
BA01	No	No
BA02	No	No
BA03	No	No
BE00	Always	Always
BE01	Always	Always
BE02	Always	Always
BE03	Always	Always
BM99	Always 2	Always 2
IB01	Always	No
IB02	Always	No
IB03	Always	No
FE00	Always	Always

Transmission head

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

Information on erroneous payments– (file type POR)

File header

Position	Content
1–4	Record type = %020
5–14	Destination (= Customer node)
15–24	GIRODIREKT
25–31	External reference, sending identity.
(25– (31)	30) Report date datum/Production date. Serial number
32–38	Number of records, numerical.
39–48	External reference 2. Sender's PlusGiro account number, left-adjusted and complete with blanks.
49–80	Reserve/Blank.

Introduction item

Position	Content
1–4	Record type = MH00
5–10	Message type = PAYEXT
11–12	Reserve/Blank.
13–26	Reserve/Blank.
27–34	Payer identity of the person who has issued/registered the payment. Left-adjusted and complete with blanks. If blank on delivery PlusGiro provides GIRODIR. or GIROD-SK
35–44	Sender's account number. Left-adjusted and complete with blanks.
45–47	Currency amount.
48–53	Reserve/Blank.
54–56	Currency pocket.
57–59	Exp.-as-currency. Optional. If the field is completed the two other fields MH00-currency amount and MH00-currency pocket must be the same. If sending is requested in the currency indicated in MH00 this field should be left blank.

Information on erroneous payments– (file type POR)

Payment instruction

Position	Content
1–4	Record type = PI00
5–6	Payment type = 03 =Cross-border payment.
7–24	Reserve
25–32	Date of entry, YYYYMMDD.
33–45	Amount ordered. Numerical, in öre but without decimal point. (Right-adjusted complete with zero.)
46–70	Reserve/Blank.
71–71	Processing speed. Normal or Express (N/E) NB! In connection with cash payment = Blank.
72–72	Reserve/Blank.
73–75	Payment code
76–76	Reserve/Blank.
77–77	Fee code (B/O)
78–78	Blank or N(N=same day value)
79-80	Reserve/Blank

Sender's own notes

Always one BA00 post to a PI00 record.

Position	Content
1–4	Record type = BA00
5–22	Receiver identity. Left-adjusted and complete with blanks.
23–31	Reserve/Blank.
32–66	Sender reference. Free text, Sender's own notes. Shown in the debiting information.
67–80	Reserve/Blank.

Information on erroneous payments– (file type POR)

Beneficiary– Account

Position	Content
1–4	Record type = BE00
5–22	Reserve/Blank.
23–25	Payment method. BIC = Cash payment or SWT = Account deposit (SWIFT).
26–45	Blank. (Bank ID. Not used until further notice.)
46–80	Beneficiary’s account number. Left-adjusted and complete with blanks

Beneficiary– Name

Position	Content
1–4	Record type = BE01
5–22	Attention in connection with prior notification. (Not in connection with cash payment.) Left-adjusted, right blank.
23- 57	Beneficiary’s name. Left-adjusted, right blank.
58–60	Country code
61- 77	Fax number in connection with prior notification. (Not in connection with cash payment.) Left-adjusted and complete with blanks
78–80	Reserve/Blank.

Beneficiary– Street address

Position	Content
1–4	Record type = BE03
5–39	Beneficiary’s address line 1. Left-adjusted and complete with blanks.
40- 74	Beneficiary’s address line 2. Left-adjusted and complete with blanks.
75–80	Reserve/Blank.

Information on erroneous payments– (file type POR)

Message to Receiver

Always 2 per payment (Record type PI00). See record connection.

Position	Content
1–4	Record type = BM99
5–39	Message line 1
40–74	Message line 2
75–80	Reserve/Blank.

Receiving Bank - Name (Only method of payment SWT)

Position	Content
1–4	Record type = IB01
5–7	Blank.
8–18	The bank's BIC code (SWIFT address). Left-adjusted and complete with blanks
19–27	Reserve/Blank.
28–62	Bank name. Left-adjusted and complete with blanks.
63–72	Bank code, can be used in connection with SWIFT. Optional.
73–80	Reserve/Blank.

Receiving Bank - Location (Only method of payment SWT)

Position	Content
1–4	Record type = IB02
5–22	Postcode. Left-adjusted and complete with blanks. Blank if bank name in IB01 is blank
23–57	Location of receiving bank. Left-adjusted and complete with blanks. Blank if bank name in B01 is blank
58–80	Reserve/Blank.

Information on erroneous payments– (file type POR)

Receiving Bank – Street address (Only method of payment SWT)

Position	Content
1–4	Record type = IB03
5–39	Receiving bank address line 1. Left-adjusted and complete with blanks. Blank if bank name in IB01 is blank.
40–74	Receiving bank address line 2. Left-adjusted and complete with blanks. Blank if bank name in IB01 is blank.
75–80	Reserve/Blank.

Error message

Position	Content
1–4	Record type = FE00
5–6	Error code
7–74	Error message text
75–80	Reserve/Blank.

Control record

Position	Content
1–4	Record type = MT00
5–29	Reserve/Blank.
30–36	Number of payments. Right-adjusted and complete with blanks. Only PI00 should be counted, not %-records.
37–51	Total amount in the currency amount according to MH00 (pos.45-47). Numerical, in öre/cents– without decimal points. Right-adjusted complete with zero.
52–80	Reserve/Blank.

Information on erroneous payments– (file type POR)

File end

Position	Content
1–4	Record type = %022
5–11	Number of items. All records (%-records not counted). Numerical.
12–36	Seal
(12–29)	Seal total, numerical.
(30–36)	Seal code, numerical.
37–80	Reserve/Blank.

Transmission end

Position	Content
1–4	Record type = %002
5–80	Reserve/Blank.

Who do I contact?

If you have any questions regarding GiroDirekt please phone your contact at the bank. You are also welcome to contact our support, tel +4631-771 69 92