

In-Payment Service

General Description - Valid from August 2009

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In-Payment Service

What is In-Payment Service?

In-payment service is designed for companies receiving large volumes of in-payments, such as rents, subscriptions etc. In this service, Nordea processes and compiles your incoming payments and provides clear transaction information to enable your payments to be checked off against your sales ledger automatically. You save time and obtain the benefit of high-quality accounting records.

How it works

1. You enter into an agreement on your connection to In-Payment Service, and a working account, called In-payment Service number (OCR) – “IS number (OCR)” is set up. From this IS number (OCR), the whole balance is transferred to your normal PlusGirot account at the intervals agreed.

If the day of the transfer falls on a public holiday, the transfer is carried out on the first banking day after the holiday.

The IS number (OCR) may only be used to receive incoming payments. As a result, no payment orders or withdrawal forms are issued for the IS number (OCR).

No interest is payable on the IS number (OCR), and no charges may be paid from it. The IS number (OCR) may not be in pawn.

2. You issue each invoice with a reference number, which you use to identify the payment and check it off automatically against your sales ledger.

This function requires the reference number to be made up in accordance with the directions on the following pages.

3. Invoices are printed with in-payment forms using your own printer or via a service bureau.
4. The information on the lower part of the in-payment form – on the “code line” – must be printed in optically readable characters.
5. Your customers often pay by registering the payment themselves on a data media, for example, via Invoice Payment Service or an Internet bank. The payment is checked to verify, for example, that it states the correct reference number. (See the next page for more information on invoice numbers.)
6. The customer may also pay using the in-payment form via any of Sweden’s payment transmission services which are able to process in-payment forms.

Once the details on the code line of the in-payment forms have been read into the computer and payments via a data media have been received and posted, details of the payments are reported via teletransmission.

In addition, you will receive an account statement from us every day on which a transaction is posted to your IS number (OCR).

Invoice number

Payers often choose to pay via computer, for example through PlusGiro's Invoice Payment Service or an Internet bank.

In this case, the in-payment form accompanying the invoice is not used. Instead, the sender of the payment often records the invoice number as a reference for the payment.

To ensure as far as possible that the payer records the reference required for the payment, Nordea recommends that the

reference number on the code line on the in-payment form and the invoice number should be identical.

For it to be possible to check that the reference for the payment has been entered in the computer correctly, it must include a length and control figure (see the following pages). This is also necessary to enable Nordea to provide transaction information for payments received via teletransmission.

Example: Printout of invoice number on invoice.

AB FÖRETAG 105 00 Stockholm		Invoice number 21692686 Please quote this number if payment is made without using the attached in-payment form.	
PlusGiro		INBETALNING / GIRERING C	
Sker betalning på annat sätt än med detta inbetalningskort ange fakturanummer 21692686.		Till PlusGirokonto nr 92 01 00-5	Avgift Kassastämpel
Meddelanden till betalningsmottagaren kan inte lämnas på denna blankett		Betalningsmottagare (endast namn) AB Företag	Kod 1
I FÄLTET NEDAN FÅR ANTECKNINGAR INTE GÖRAS RESERVERAT FÖR PLUSGIROT		Avsändare (namn och postadress) 21692686	
I FÄLTET NEDAN FÅR ANTECKNINGAR INTE GÖRAS RESERVERAT FÖR PLUSGIROT		Belopp (får inte ändras) Svenska kronor öre	I FÄLTET NEDAN FÅR ANTECKNINGAR INTE GÖRAS RESERVERAT FÖR PLUSGIROT
H #	21692686 #	2600 00	5 > 9201005 #14#

Reference number.

Transaction Information

How we report transaction information to you

The in-payments are reported to your IS number (OCR) maintained in the In-Payment Service.

You will receive transaction information reports at the agreed intervals, via tele-transmission. These reports will specify reference numbers, sender account numbers (for certain payments), amounts, our film number and the total amount. You will also receive an account statement from us for every day on which a transaction is posted to your IS number (OCR).

Options

As an option, you may on payment of a fee, receive the same information on

a transaction information list or via the internet. See pages 6–8.

Account statements

Your account statement for the IS number (OCR) will report the total amount for payments entered. "Reject" in-payments – those which were impossible to register on a data file – and manual in-payments, are specified in amount order and a serial number is given to each payment on the statement. These serial numbers are stated on the image-processed copies of the in-payment and giro transfer forms that are attached to the account statement. You may receive several account statements per posting day.

If the account statement does not fit on one page, a continuation page is printed.

Example: Account statement.

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 1	Räntesats	Bokföringsdatum 20XX-XX-XX	Inbetalt belopp 2.232,00	Ingående saldo 0,00	
Antal allegat	Antal bilder 2	Föreg bokföringsdatum 20XX-XX-XX	Utbetalt belopp 0,00	Utgående saldo 2.232,00	
Typ	Referens	Belopp		Löpnr	
INB.SERVICE	1	1.870,00			
GIK	3289-6	50,00		00001	
INS	3338-0049	312,00		00002	

Merfösa Bank AB (publ) logg-in: nr 516406-0120 /SE56300019501. Skyddsans salls Stockholm.

- ① Machine read in-payments reported on a data file or accounting list.
- ② Payments that were impossible to register on a data file.

Types of link for teletransmission (electronic data files)

Teletransmission of account information is available via the following types of link:

- Datel
9600/14400/28800 bps, synchronous
IBM 3780, full duplex, EBCDIC
- Datel/FD
2400/9600/14400/19200 bps,
asynchronous GiroLink, ASCII

We can also offer SNI connection, a fixed connection between your mainframe and Nordea.

Please consult the User Guides for GiroLink for further information on ways of communicating with our Business Services. The User Guides can be found at our website.

Transfer of data via teletransmission

You may choose to receive account information via teletransmission after every posting day, or on particular weekdays and/or dates (= cutoff dates). The cutoff is always on the last working day of each month if cutoff is requested on the "last day". If the cutoff day falls on a non-working day, the cutoff takes place on the following working day.

Payments accumulate for no longer than one month.

List reports

List can as an option, be reported via electronic reports (eReports) or on paper-media at the customer's will. The lists carries the same information as reported via file transmission.

eReports can be delivered via the Internet, CD or data file.

The customer receives the reports much quicker via the Internet or data file compared to CD or ordinary paper-media.

Daily list

If you request transaction information in list form, mechanically read in-payment details are reported as shown in the example.

The daily list is printed out as soon as a transaction is posted to the IS number (OCR). The daily list is dispatched on the posting day. You can only get the daily list on paper-media.

A number of examples are presented on the next page.

Examples of Daily list of payments with computer-read code line, showing sub-totals.

PLUSGIROT FÖRETAGSTJÄNST INBETALNINGSSERVICE 105 71 STOCKHOLM		R E D O V I S N I N G DAGLIG		SIDA 1 2000-XX-XX	
		AB FÖRETAG			
		105 06 STOCKHOLM			
KONTO:	92 01 00-5	AB FÖRETAG			
BOKFÖRINGSDAG:	2000XXXX				
KUND:	523803				
KUNDREFERENS	(AVSKTO/JNR)	BELOPP	FILMNR		
3215042304	1601001-9	255,00	13809487		
150		255,00*			
3215138904		255,00	14605422		
3215171301	9561-0036	70,00	16043147		
3215187604	9550-2043	70,00	17101041		
3215199203	9550-0014	70,00	06801897		
151		465,00*			
3215293303	7934-0014	360,00	17104792		
152		360,00*			
3215312608	1603001-7	360,00	15702641		
3215352505	8150-2015	360,00	14084630		
153		720,00*			
3215606603	5842-0142	70,00	14086989		
156		70,00*			
32		1.870,00*			

PLUSGIROT INBETALNINGSSERVICE		R E D O V I S N I N G DAGLIG		SIDA 2 2000-XX-XX	
		AB FÖRETAG			
KONTO:	92 01 00-5				
BOKFÖRINGSDAG:	2000XXXX				
D E L T O T A L E R					
KUNDREFERENS, LÄNGD 10		BELOPP			
150		255,00			
151		465,00			
152		360,00			
153		720,00			
156		70,00			
32		1.870,00			

If sub-totals are shown, the sum total of these is shown on the daily list. The following example illustrates how the total amount posted is shown.

PLUSGIROT INBETALNINGSSERVICE		R E D O V I S N I N G DAGLIG		SIDA 3 2000-XX-XX	
		AB FÖRETAG			
KONTO:	92 01 00-5				
BOKFÖRINGSDAG:	2000XXXX				
B O K F Ö R I N G S T O T A L E R					
BETALNINGAR MED INLÄST KODRAD:					
BOKFÖRT		ANTAL	BELOPP		
		9	1.870,00		

Complete list

Because several account statements may be generated for one and the same posting day, several lists may also be produced per day. If, instead of several lists, you would like to receive a summary total list for every posting day, this can be arranged.

The complete list is sent out on the first working day after the posting day. It contains exactly the same information as delivered via teletransmission.

Periodic list

You may also choose a periodic list. This list shows in-payments posted, with totals for every day and every IS number (OCR), together with the total for the period.

Sub-totals

The way the reference number is structured enables you to have the in-payment amounts categorized and totalled for the different parts of your business. You do this by marking any figures or groups of figures. A sub-total is printed out as soon as any figure is altered in the group or in a higher-ranking (left-adjusted) group.

The maximum number of groups is 5, with each group comprising a maximum of 10 characters. Between the groups, there may be characters that are not included in any group (see also "Reference number", page 13).

You may also have a new page start in the list after every sub-total.



Sub-totals are reported only in list form.

Design, Printout

Two types of in-payment forms


In-payment/Giro transfer C:

Reference number, amount and IS number (OCR) are printed in optically readable characters on the code line:

		INBETALNING / GIRERING C		Kod 1 Kassastämpel
Till PlusGirokonto nr 92 01 00 – 5		Avgift		
Betalningsmottagare (endast namn) Företag AB				
Avsändare (namn och postadress) MARIA JOHANSSON BJULEVÄGEN 25 123 45 STORSTAD				
Meddelanden till betalningsmottagaren kan inte lämnas på denna blankett		Eget kontonr vid girering		
I FÄLTET NEDAN FÅR ANTECKNINGAR INTE GÖRAS RESERVERAT FÖR PLUSGIROT		Belopp (får inte ändras) Svenska kronor öre	I FÄLTET NEDAN FÅR ANTECKNINGAR INTE GÖRAS RESERVERAT FÖR PLUSGIROT	
code line → H				

In-payment/Giro transfer CK:

Reference number and IS number (OCR) are printed in optically readable characters on the code line. The payment sender then enters the amount to be paid:

		INBETALNING/GIRERING CK		Kod 1
Meddelande till betalningsmottagaren kan inte lämnas på detta kort		Till PlusGirokonto 92 01 00 – 5		Kassastämpel
		Betalningsmottagare (endast namn) Företag AB		
		Avsändare (namn och postadress) 21692686		
Från PlusGiro-/personkonto (vid girering)		Svenska kronor		öre
code line → H # 21692686 # 9201005 #16 #				

Design of in-payment forms

During design and printing of in-payment forms, it is very important to ensure that the rules established are followed carefully. In-payment forms must be printed by a printing firm approved by Nordea. All manuscripts for approval and ordering must be sent to Nordea, PlusGiro Blankettsservice where the documents will also be proofread prior to printing. Details on the code line will be printed by your own printer, or printer at a service bureau.

Laser printout

The layout for in-payment forms may also be printed using laser technology. In this case, a special permission is issued. Please contact Nordea, PlusGiro Blankettsservice, for further information on requirements and routines.

If only the code line is to be printed using laser technology, the same rules apply as for conventional printing.

You may always contact Nordea, PlusGiro Blankettsservice for advice and assistance. (Their telephone number is given on page 15).

The form

Paper quality. The form must be printed on white OCR paper, 90 g. The paper must be clean and free of spots of dirt in the reading area. There must not be any holes in the form.

Format. The standard format for the In-Payment/ Giro transfer C and CK forms shall be 4" high (101.6 mm). The height format of 99 mm is also acceptable, in which case Nordea, PlusGiro Blankettsservice must be contacted for further information. The width format is required to be 83/10" (210.8 mm) or 80/10" (203.2 mm). By way of exception, the width format 74/10" (188 mm) may be allowed.

Adjustment mark (H), field marks (# and >), the internal document type and, as a rule, also the IS number (OCR) are printed when the form is produced.

Invoice/Payment advice to be attached is placed at the top or left edge of the in-payment form.

Set of forms. The printout on the code line in the in-payment form must always be on the original. Forms with copies should be avoided, as a soft backing leads to "ghosted" and unclean print, and blurred copies during printing. The printer should be adjusted at frequent intervals when the forms are printed out.

Printing forms

The code line for the form should be printed using a line printer, laser printer or dot matrix printer with a print head of at least 24 pins. The printout must be of good quality. The print heads must be cleaned before printing begins. Printed characters must be complete and have sharp contours, and there must be high contrast between character and background.

IMPORTANT: The quality of the print should be checked regularly with regard to the following points:

Ink ribbon. Black OCR ink ribbon must be used to obtain a clear and distinct print quality. If the ribbon contains too much blue ink pigment (aniline), legibility will suffer and this will result in a high level of rejects. Intense inking will produce ink droplets and blurred printing, while inadequate inking will lead to legibility problems due to poor contrast. If print quality deteriorates because the ribbon has dried, this may be compensated for by increasing the impact force.

Paper adjustment. Adjust the paper so it does not buckle. This may lead to shadowed printing. The printer's "H" must totally cover the printed "H".

Typeface. OCR-ISO B-font, size 1 or IBM 407-1.

Character spacing. 10 characters per inch.

Code line. Printed at 4/6" (16.9 mm) from lower edge of form. (Error tolerance: +/- 0.5 mm in height.) Only numeric characters may be used.

Finishing

The forms must be separated and the edges trimmed carefully. There must be four blank positions before the first, and three blank positions after the last field mark. The “first field mark” is placed at the far right and the “last field mark” at the far left of the code line for the form.

Testing

Form printing must be tested in the following situations:

- *before a new customer for In-Payment Service invoices his customers.*
- *if a customer changes his printer and/or software.*
- *in the case of periodic printing a few times a year for volumes larger than 10,000 in-payment forms.*

The test batch must consist of at least 50 in-payment forms. Before the test batch is printed, please contact Nordea for information about checks with regard to software and typefaces. If possible, send the invoice part of the form too, and we will be pleased to give an advice as to placement and structure of the reference

you would like to use for payments received. Customers who pay via the electronic services do not use the in-payment forms. Instead, they use the information contained in the invoice section, as the reference required for their payment.

Nordea must approve the test result before the invoice/ in-payment form is sent out to customers. Once Nordea has informed the customer that the test result has been approved, Nordea is ready to process the in-payment forms via In-Payment Service.

Charge for “rejected” in-payment forms

Where the code line on in-payment forms cannot be read optically (rejected forms) and where as a result additional manual work is required, Nordea reserves the right to charge for that additional work. Such a charge will be applied if the volume of rejects exceeds 2 % and the number of in-payment forms is more than 100 per month.

The code line

The codeline on the form is read mechanically from right to left.

PlusGiro		INBETALNING / GIRERING C		Kod 1
		Till PlusGirokonto nr 92 01 00 – 5	Avgift	Kassastämpel
		Betalmottagare (endast namn) AB Företag		
		Avsändare (namn och postadress) 21692686		
		Eget kontonr vid girering		
Meddelanden till betalningsmottagaren kan inte lämnas på denna blankett				
I FÄLTET NEDAN FÅR ANTECKNINGAR INTE GÖRAS RESERVERAT FÖR PLUSGIROT		Belopp (får inte ändras)	I FÄLTET NEDAN FÅR ANTECKNINGAR INTE GÖRAS RESERVERAT FÖR PLUSGIROT	
		Svenska kronor	öre	
H	#	21692686	#	2600 00 5 >
				9201005 #14#
83	79		51	40 36 34
				10 8 5

Position

1-4	Left blank.
5	Field mark (pre-printed).
6-7	Nordea internal document type (pre-printed).
8	Field mark (pre-printed).
9-16	IS number (OCR) (pre-printed).
10-17	IS number (OCR) (customer printout). Here, a blank position must be left at position 9.
34	Field mark (pre-printed).
35	Left blank.
36	Control figure for amount.
37-39	Left blank.
40-50	If a form with pre-printed field marks is used, the amount (without leading zeros) may comprise a maximum of 10 figures. Öre-fractions of amount are entered in positions 40-41. Position 42 is always to be left blank. The last figure for kronor must end in position 43. Kronor figures must be entered continuously (e.g 10,500 must be written 10500 00).
51	Field mark (pre-printed).
52	Left blank.
53-77	Reference number, including length and control figure. The figures must be entered continuously and should end in position 53. The number of figures should be kept to a minimum for the best legibility result.
78	Left blank.
79	Field mark (pre-printed).
83	Adjustment mark (pre-printed). On printing, the pre-printed "H" must be entirely covered by the printer's "H".

Reference number

The reference number is made up of three components: customer identification, a length figure and a control figure.

For the reference number, including length figure and control figure, you may use between a minimum of 5 and a maximum of 15 characters. The reference number should not begin with 0. **You should try to use as few figures as possible in your reference number.** This makes not only better quality and more secure optical reading but also easier for those of your payers who do not use the in-payment form for payments and enter payment details electronically themselves.

Example of a reference number:

1	2	3	4	5	6	8	2	
			①				②	③

① customer identification, e.g. invoice number

② length figure

③ control figure

② length figure

The single-digit figure – indicating the total length of the reference number, including control figure – must be entered after the customer identification and before the control figure. So a reference number comprising nine figures in total is indicated by 9, ten by 0, eleven by 1 etc. *This does not apply to account numbers beginning with 80–89.*

③ control figure

The control figure for the reference number 1 2 3 4 5 6 8 including length figure, is calculated using the 10-module method. Multiply by the weightings 2 and 1, starting from the right.

Example:

1	2	3	4	5	6	8
2	1	2	1	2	1	2
2	2	6	4	10	6	16
$2 + 2 + 6 + 4 + 1 + 0 + 6 + 1 + 6 = 28$						

The product total is rounded up to the nearest 10 = 30. The control figure is obtained by subtracting 28 from 30, i.e. $30 - 28 = 2$. The control figure is thus 2.

Reference number with length figure and control figure: 1 2 3 4 5 6 8 2.

The control figure for the amount is also calculated using the 10-module method.

Why certain forms are rejected

At times it does happen that our machines cannot read the code line on certain forms – the “rejects”. If you receive a large number of reject forms, the fault may be one of those listed below.

Faint print characters

Does your ink ribbon need replacing? The characters must be black, complete and must have sharply defined edges. The figures 0 and 8 are particularly susceptible to breaks in their external contours.

Unclean printing

Clean your print heads, check the ink ribbon, adjust paper settings.

Adjustment

The printer's “H” must entirely cover the pre-printed “H”.

Spots of dirt

Black ink dots on the paper – ink ribbon sticking etc.?

Wrong typeface

The typeface required is OCR-ISO B-font size 1 or IBM 407-1 on a line, laser or dot matrix printer. Dot matrix printers must have at least a 24-pin print head.

Reference number

The number of positions in the number must agree with the length figure.

Wrong control figure

The control figure is calculated using the 10-module method (see page 13).

Wrong length figure

The length figure is the single-digit figure for the length of the whole reference number, including the control figure. (See page 13).

Error in finishing

There must be 4 blank positions before the first field mark at the far right on the code line on the form, with 3 blank positions after the last field mark on the far left of the code line on the form. The distance between the bottom edge of the code line to the bottom edge of the form must be $\frac{4}{6}$ " (16.9 mm).

Wrong placement of code

The bottom edge of the code line must be $\frac{4}{6}$ " (16.9 mm) from the bottom edge of the form.

Damaged form

Check if the packing of the in-payment forms is inappropriate designed.

Who do I contact?

Alterations

Alterations must be notified no less than 2 weeks before the required date:

- In the case of change of service bureau, alteration of length of reference number for IS number (OCR) beginning with the figures 80–89, or change in reporting, please contact Nordea.
- Change of/extra transaction report periodicity may in the case of urgency be notified by telephone, to Nordea. The telephone message must always be confirmed in writing afterwards to:

Nordea
PlusGiro Inbetalningsservice
(In-Payment Service),
SE-105 71 Stockholm.

Customer questions

If you have any questions about In-Payment Service, please call your Contact at Nordea. You are, of course, also welcome to get in touch with us:

Production queries:
Telephone: +46 8 20 96 00
Telefax: +46 8 10 66 27

For information about testing, please call:
Telephone: +46 8 22 22 02,
Telefax: +46 8 21 35 26

Nordea
PlusGiro Blankettservice
(Forms Service)
Terminalvägen 14, SE-173 15 Tomtebodan

Information about forms and rejects:
Telephone: +46 8 457 13 30