

Autogiro

Technical Manual

1. Table of contents

2. Introduction	4
3. Autogiro in practice	6
3.1 Standard functions	6
3.2 Optional functions	10
4. About files and records	12
4.1 The basics of files and records	12
4.2 Character encoding standard and data set name	16
4.3 Necessary functions for mandates	18
5. Record and file descriptions – files <i>to</i> Bankgirot with old or new file layout	20
5.1 Summary	20
5.2 Record descriptions, mandate advice (TK01 and TK03–TK05)	22
5.3 Record descriptions, payments specification file (TK01, TK82 and TK32)	25
5.4 Record descriptions, cancellation/change of payments (TK01 and TK23–TK29)	28
6. Record and file descriptions – files <i>from</i> Bankgirot with new file layout	31
6.1 Summary	31
6.2 Payments specification and Rejected payments in balance check inquiry	33
6.2.1 Summary	33
6.2.2 Record descriptions, payments specification (TK01, TK15, TK82, TK16, TK32, TK17, TK77 and TK09)	35
6.2.3 Codes found in TK82, TK32 and TK77	43
6.3 Mandate advice	44
6.3.1 Summary	44
6.3.2 Record descriptions, mandate advice (TK01, TK73 and TK09)	45
6.3.3 Codes found in TK73	48
6.4 Rejected payment orders	50
6.4.1 Summary	50
6.4.2 Record descriptions, rejected payment orders (TK01, TK82, TK32 and TK09)	51
6.4.3. Codes found in TK32 and TK82	54
6.5 Cancellation/change of payments	55
6.5.1 Summary	55
6.5.2 Record descriptions, cancellation/change of payments (TK01, TK21–TK25, TK26–TK29 and TK09)	56
6.5.3 Codes found in TK21–TK29, TK03 and TK11	60
6.6 Record descriptions, mandates via the Internet bank (TK51–TK56 and TK59)	62
6.7 Record descriptions, excerpt from the monitoring register(TK01, TK82, TK32 and TK09)	66
6.8 Record descriptions, excerpt from the mandate register	69
7. Record and file descriptions – files <i>from</i> Bankgirot with old file layout	70
7.1 Summary	70
7.2 Payments specification and Rejected payments in balance check inquiry	72
7.2.1 Summary	72
7.2.2 Record descriptions, payments specification (TK01, TK82, TK32 and TK09)	73

7.2.3 Codes found in TK82 and TK32	77
7.3 Mandate advice	78
7.3.1 Summary	78
7.3.2 Record descriptions, mandate advice (TK01, TK73 and TK09).....	79
7.3.3 Codes found in TK73	82
7.4 Rejected payment orders	85
7.4.1 Summary	85
7.4.2 Record descriptions, rejected payment orders (TK01, TK82, TK32 and TK09).....	86
7.4.3 Codes found in TK82 and TK32	89
7.5 Cancellation/change of payments.....	90
7.5.1 Summary	90
7.5.2 Record descriptions, Cancellation/change of payments (TK01, TK21–TK25, TK26–TK29 and TK09)	91
7.5.3 Codes found in TK21–TK29 and TK03.....	95
7.6 Record descriptions, mandates via the Internet bank (TK51–TK56 and TK59)	97
7.7 Record descriptions, excerpt from the monitoring register (TK01, TK82, TK32 and TK09)	101
7.8 Record descriptions, excerpt from the mandate register	104
8. Tamper protection.....	105
9. Terms and definitions	107

2. Introduction

This document This document includes record and file descriptions for Autogiro, the direct debit service, and is aimed at readers who will:

- Program software to create payments and mandates for Bankgirot.
- Program software to process reports on processed payments and mandates from Bankgirot.
- Adapt the company's procedures to the Autogiro direct debit service.
- Study record and file descriptions.

This document is designed to be read on your computer and all terms mentioned in the factual section and the checklist is linked to chapter [9. Terms and definitions](#). There are also links to our web page.

User help: Click the Previous view page navigation button – or use the Alt + Left Arrow keyboard shortcut – to return to the point in the document where you clicked a term.

What is Bankgirot?

Bankgirot is:

- An open system for both debtors and creditors.
- The link between debtors and creditors.

All banks operating in Sweden can participate in the bankgiro system. Bankgirot processes payments and information about direct debit and outgoing payments for all parties. Payments and information always arrive on time.

Regardless of your bank connection:

- As a debtor you can reach all creditors.
- As a creditor you can receive payments from all debtors.

Customised payment solutions: Bankgirot offers everything from simple payment solutions for small businesses to automated electronic payment solutions for large enterprises with computerised accounting systems.

Bankgirot has established collaborations with several of the largest business, accounting and communication software companies. Together we create efficient business solutions for all payment needs, saving your business both time and money.

Continued on next page

2. Introduction, (continued)

What is a bankgiro number?

A *bankgiro number* is an address that points to a bank account. A bankgiro number can be associated with the bank and account number of your choice.

When you receive payment, you simply quote your bankgiro number – you never need to provide your bank account details. The actual account is always hidden from the debtor. If you change banks, you can keep your bankgiro number and your bankgiro payments will continue to arrive just as before.

What is Autogiro?

Autogiro is a direct debit system for automatically transferring payments to a creditor on the due date – neither too early nor too late. Autogiro can be used as a fully electronic service. This means that everything is handled via file and/or Autogiro Online.

Consumers and companies alike can pay via Autogiro, and the creditor's invoices can include an account number and a [bankgiro number](#). It is also possible for the creditor to transfer funds to the debtor's bank account via Autogiro.

One prerequisite for Autogiro is that the debtor signs a [mandate](#) allowing money to be automatically transferred to the creditor from the debtor's account or bankgiro number.

Reference to description and user guide

More information about Autogiro is provided in the combined [description and user guide](#). The manual can be downloaded from Bankgirot's webpage, www.bankgirot.se.

3. Autogiro in practice

3.1 Standard functions

What is a mandate?

A *mandate* is an agreement between a debtor and a creditor and is a prerequisite for using Autogiro. The debtor provides the creditor with consent to debit the debtor's bank account or bankgiro number via Autogiro.

The creditor can offer the debtor several ways to sign a mandate. The table shows the alternatives available, what can be specified in a mandate and which functions are standard and optional.

Mandate	Signed	Standard or optional
On paper	One of the following: <ul style="list-style-type: none">• Account number <i>or</i>• Bankgiro number	Standard function
Via web page	Account number	Optional
Via the Internet bank		

The mandate process

The table provides an overview of the mandate process.

Step	Description
1	The creditor informs the debtors of the option to pay via Autogiro and how to sign a mandate.
2	The debtor fills in a mandate form.
3	The creditor receives the mandate form and: <ul style="list-style-type: none">• Checks that the details are correct• Registers the new mandate in its business suite and accounting system• Sends the details to Bankgirot• Archives the mandate
4	Bankgirot adds the new mandate to its mandate directory.
5	Bankgirot informs the creditor whether the new mandate is approved or rejected in the Mandate advice report.
6	Based on information from Bankgirot the bank can choose to inform the debtor regarding new approved mandates via the debtors Internetbank

Continued on next page

3.1 Standard functions, (continued)

Mandate on paper

Mandate on paper means that the debtor provides consent by filling in and signing a printed [mandate form](#).

Mandate on paper allows the creditor and debtor to sign a mandate without the need for the Internet or an Internet bank.

A Mandate on paper can be signed for either an account number or a bankgiro number. The account number or bankgiro number provided by the debtor determines from where associated payments are debited.

Autogiro payments in practice

This table shows how Autogiro payments work.

Step	Description
1	The debtor provides the creditor with a mandate.
2	The creditor: <ul style="list-style-type: none">• Sends a payments specification file with payment instructions to Bankgirot.• Informs the debtor of the payment.
3	Bankgirot sends a debit file and a balance check inquiry to the company's bank on the payment date.
4	The debtor's bank checks the account balance. If there are sufficient funds in the debtor's account the bank authorises the withdrawal and transfers the money to the creditor's bank account.
5	Bankgirot sends a credit instruction to the creditor's bank and reports the event to the creditor.
6	The debtor's bank reports the withdrawals made from the debtor's bank account on the debtor's bank statement.

Continued on next page

3.1 Standard functions, (continued)

Difference between old and new file layouts

The type of file layout determines which report Bankgirot sends to the creditor. As such, creditors need to choose whether they want to use the old or the new file layout for reports from Autogiro. This choice is done for each bankgiro number. If the creditor has several bankgiro numbers in the same customer number they can have the old file layout for some of the bankgiro numbers and the new file layout for other bankgiro numbers.

Creditors/ service bureaus who will receive both the old and the new file layout in the same customer number will have

- all bankgiro numbers with old layout in one file
- all bankgiro numbers with new layout in one file

Note: The new file layout and the old file layout will be delivered in separate files but the files have got the same file name from Bankgirot.

The bank number that has BgMax format will be delivered in a separate file.

The table explains what the different file layouts entail.

File layout	Description
Old	<ul style="list-style-type: none">• Complete information <i>can not</i> be supplied on file.• Limited automatic reconciliation against accounts receivable ledger possible.• The creditor can use Autogiro Online to obtain comprehensive information.
New	<ul style="list-style-type: none">• Complete information can be supplied on file.• Full automatic reconciliation against accounts receivable ledger possible.• The creditor needs to adapt its business suite or accounting system.

Note: Regardless of the file layout chosen by the creditor, [Autogiro Online](#) can be used to obtain comprehensive information.

Continued on next page

3.1 Standard functions, (continued)

Reports with different file layouts from Bankgirot

The creditor receives reports of different events in Autogiro.

Reporting comprises a number of reports that can be supplied on file or via [Autogiro Online](#). For reports on file, the creditor needs to choose whether they want to receive reports with the old or new file layout. **Note:** The selection made by the debtor applies to *all* reports; it is not possible to receive certain reports with old file layout and other reports with newfile layout.

These reports are available as standard:

- Payments specification *or*
 - Payments specification and rejected payments in balance check inquiry
 - Cancellation/change of payments
 - Mandate advice
 - Rejected payment orders
 - Mandates via the Internet bank
-

File transfer

The creditor can choose between several different [communication methods](#) for sending files to and receiving files from Bankgirot.

Reference: Descriptions of the communication methods can be found at www.bankgirot.se.

Autogiro Online

Autogiro Online is a webbased tool for creditors. Autogiro Online offers different functions that enable users to view and manage information about payments and [mandates](#) in Autogiro via the web service.

Autogiro Online complements the reports creditors can receive on file. The creditor can also choose to only use the reports available via Autogiro Online.

Note: The creditor cannot deliver or register [payment files](#) via Autogiro Online. These must always be delivered to Bankgirot on file.

3.2 Optional functions

Mandate via the Internet bank

Mandate via the Internet bank enables a debtor to sign a mandate via an Internet bank.

Mandate via the Internet bank can almost completely automate the mandate process. The creditor can automatically receive information about new mandates, which can be read directly in business suites and accounting systems and automatically update customer directories. The creditor can also obtain information about new mandates via [Autogiro Online](#).

Each mandate signed via an Internet bank and which Bankgirot reports to the creditor is associated with the correct account number. If the debtor has specified an incorrect payer [number](#) the creditor can easily correct it.

Mandates via the Internet bank can only be signed with an account number. The account number provided by the debtor determines from where associated payments are debited.

Mandate via Web page

Mandate via Web page enables the debtor to sign a mandate by filling in an electronic mandate form via a link, which could, for instance, be found on the creditor's web page. The debtor signs the mandate with an [electronic ID](#), which is verified by Bankgirot.

Mandate via Web page can almost completely automate the mandate process. The creditor can automatically receive information about new mandates and retrieve them from Autogiro Online. The creditor does, however, need to send information about new mandates to Bankgirot, which enters them in Bankgirot's mandate directory.

Mandate via Web page can only be signed with an account number. The account number provided by the debtor determines from where associated payments are debited.

Credit transfers

Credit transfers enable the creditor to make payments to a debtor via Autogiro. This means that the creditor does not need to know the debtor's account number to make a payment, but instead can specify the payer [number](#) as the recipient of the payment. The payment is included in the [payment files](#) sent to Bankgirot.

Note: Bear in mind that your company should notify the recipient concerning payment method and date of credit transfer, since neither Bankgirot nor the customer's bank will notify the debtor.

Continued on next page

3.2 Optional functions, (continued)

Max. amount *Max. amount* means that the creditor in consultation with the bank can decide on an upper limit for the amounts that can be transferred via Autogiro per debtor and day to the creditor's [bankgiro number](#).

If the creditor has specified a max. amount for a certain bankgiro number and sends a payment instruction with payment records that exceed the set max. amount, Bankgirot rejects the payment instruction.

Retry *Retry* means that if the debtor's bank stops a payment in the balance check inquiry, Bankgirot attempts to make payment the agreed number of times or until the payment is approved.

The creditor can receive up to three retries, spread over the three bank days following the due date.

Excerpt from the mandate register or monitoring register If need be, the creditor can order summaries from their bankor via [Autogiro Online](#). The summaries include excerpts from the mandate directory and the monitoring report and are supplied to the creditor on file.

4. About files and records

4.1 The basics of files and records

Definitions of basic terms

The table defines some of the most common terms used in the following chapters.

Term	Definition
Section	A part of a file that contains: <ul style="list-style-type: none">• Information on mandates and payments from a remitting bankgiro number; <i>or</i>• Reports from Bankgirot and excerpts from Bankgirot's monitoring register and mandate register.
File	One or more instructions in electronic format that: <ul style="list-style-type: none">• The creditor sends to Bankgirot; <i>or</i>• Reports that the creditor downloads or receives from Bankgirot.
Record	Part of a file or section with specific information on instructions sent to Bankgirot. Each record has an individual transaction code (TK).
Transaction code	All records in a file have a unique transaction code (TK). The transaction code starts a new record.

Continued on next page

4.1 The basics of files and records, (continued)

Contents of a file

A file contains information, organised in sections and records, from either the creditor to Bankgirot or vice versa. The table shows what each file can contain.

Note: Bankgirot process the payments in the order they are received by Bankgirot, for that reason payments must be sent before amendments or cancellations.

You should not send a payment file and a cancellation or amendment of the *same* payment on the same day, as the end result may be erroneous.

The table shows the content of each file.

Sender	Contents	Note
The creditor:	Sections with: <ul style="list-style-type: none">• Mandates• Payment files <i>and/or</i>• Cancellation/change files.	The file can contain several section types.
Bankgirot	Sections with either: <ul style="list-style-type: none">• Payments specifications and any rejected payments in balance check inquiry• Mandate advice• Rejected payment orders• Cancellation/change of payments• New mandates via the Internet bank• Excerpt from monitoring register <i>or</i>• Excerpt from mandate register.	The file contains only <i>one</i> section type.

Note: The file must also contain [tamper protection](#) in the form of:

- A digital signature; *or*
- Batch authentication; *or*
- Section authentication.

Reference: For more information on tamper protection, see chapter [8. Tamper protection](#).

Continued on next page

4.1 The basics of files and records, (continued)

Illustration of a file – to Bankgirot

This illustration shows how a file may appear when it contains instructions from the creditor, and which the creditor sends to Bankgirot. The file can contain several section types with different instructions.

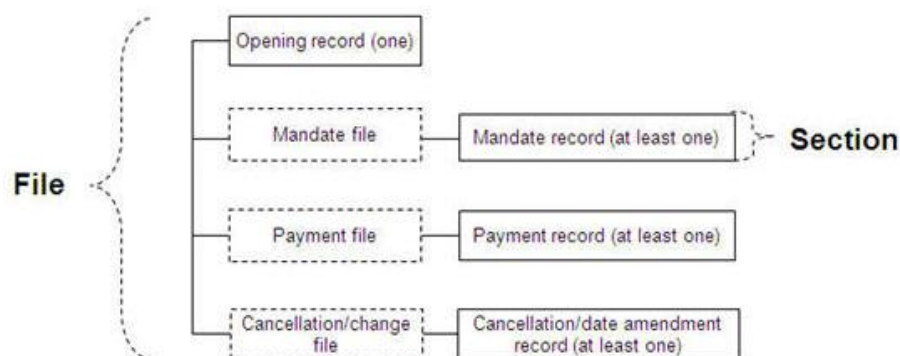
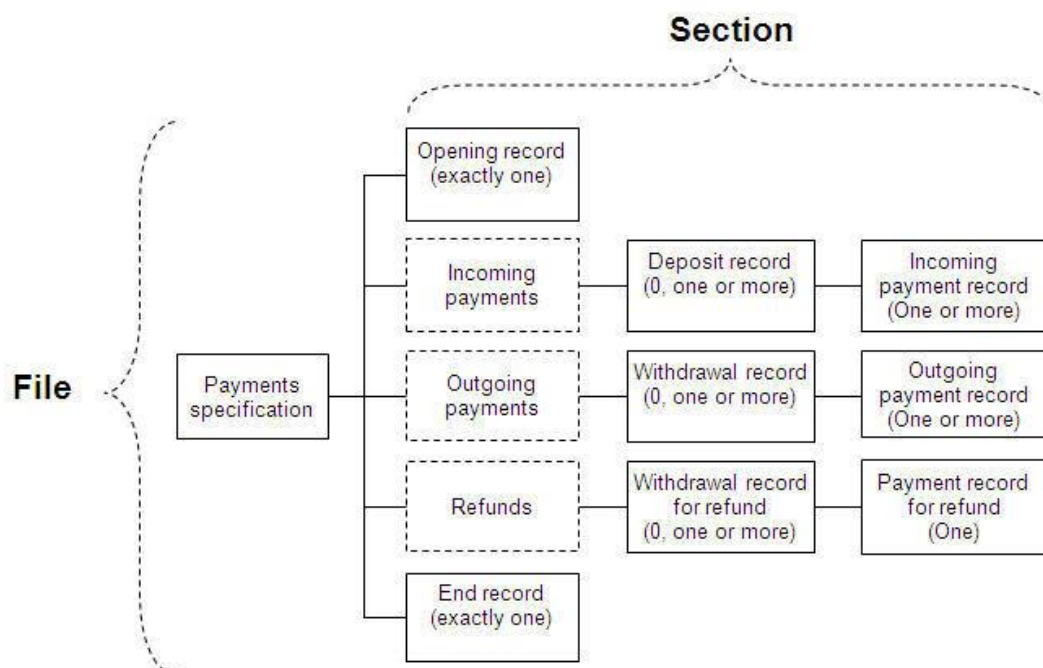


Illustration of a file – from Bankgirot

This illustration shows how a file may appear when it contains reports from Bankgirot. The file can contain several sections – each section represents *one* bankgiro number.

Note: The illustration is an example of how the *Payments specification* report may appear with the new layout.



Continued on next page

4.1 The basics of files and records, (continued)

Contents of a section

The table shows what a section contains.

Sender	Contents
The creditor:	A section shall contain: <ul style="list-style-type: none"> • An opening record • At least one: <ul style="list-style-type: none"> – Mandate record – Payment record <i>and/or</i> – Cancellation/date amendment record. <p>Note: Files <i>to</i> Bankgirot contain no end record.</p>
Bankgirot	A section shall contain: <ul style="list-style-type: none"> • An opening record • At least one: <ul style="list-style-type: none"> – Deposit record (only with <i>new</i> file layout) – Withdrawal record (only with <i>new</i> file layout) – Payment record <i>and/or</i> – Directory record • An end record.

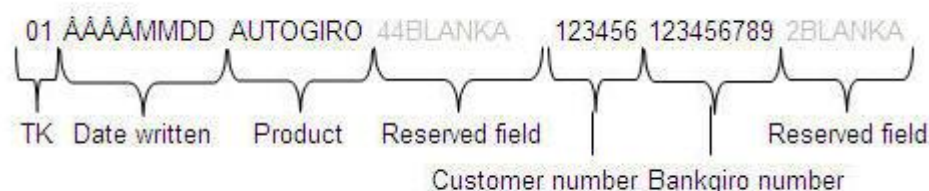
Contents of a record

A record must *contain*:

- A unique **transaction code** (TK) that indicates which type of information the record contains.
- The actual information, such as a mandate, a payment or a cancellation/amendment.

Illustration of a record

The records have a conventional 80-character layout, split into fields with different content. This is an illustration of a record (opening record in a mandate file). The grey fields correspond to 44 and 2 blank characters respectively.



4.2 Character encoding standard and data set name

Character encoding standard

Files sent to Bankgirot shall be in ASCII or EBCDIC format, depending on the chosen [communication method](#). For ASCII files, ISO8859-1(Latin-1) is recommended for character representation and <CRLF> to indicate line breaks.

The record length is fixed at 80 characters.

Data set name

The *data set name* is the technical name of all files sent to and from Bankgirot. The data set name of files from Bankgirot includes the customer or service bureau number together with the time and date the file was created.

Example 1: The table below shows how files *to* Bankgirot are named.

Communication method	Data set name
BgCom	BFEP.IBGCM.K0nnnnnn.Dyymmdd.Thhmmss
Bankgiro Link	BFEP.IBGLK.K0nnnnnn.Dyymmdd.Thhmmss
Other communication	BFEP.IAGAG.K0nnnnnn.Dyymmdd.Thhmmss

Example 2: The table below shows how files *from* Bankgirot are named, if you use Bankgirots file names. You can also name the files how you self like to name them, please contact Bankgirots customer service.

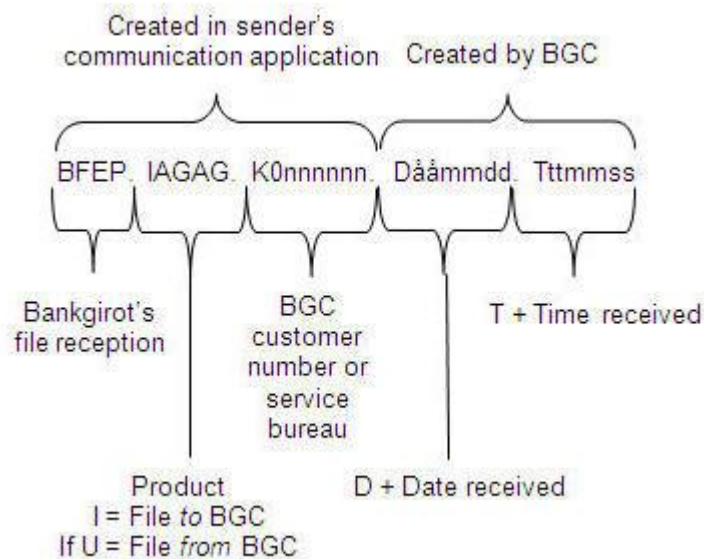
Report	Data set name
Payments specification	BFEP.UAGAG.K0nnnnnn.Dååmmdd.Tttmmss
New mandates via the Internet bank	BFEP.UAGU3.K0nnnnnn.Dååmmdd.Tttmmss
Mandate advice	BFEP.UAGU4.K0nnnnnn.Dååmmdd.Tttmmss
Cancellation/change of payments	BFEP.UAGU5.K0nnnnnn.Dååmmdd.Tttmmss
Rejected payment orders	BFEP.UAGU6.K0nnnnnn.Dååmmdd.Tttmmss
Excerpt from the mandate register	BFEP.UAGU7.K0nnnnnn.Dååmmdd.Tttmmss
Excerpt from the monitoring register	BFEP.UAGU8.K0nnnnnn.Dååmmdd.Tttmmss

Continued on next page

4.2 Character encoding standard and data set name, (continued)

Illustration of the data set name fields

This diagram illustrates the different fields in the data set name.



Data set name in testing

For testing the data set name shall be:

- IAGZZ for files to Bankgirot.
- UAGZZ for files from Bankgirot.

Example files: Example files are available at www.bankgirot.se.

Reference: For more information on testing, refer to the User Manual for Autogiro. This is available at www.bankgirot.se.

4.3 Necessary functions for mandates

Mandates on paper and via Web page

The table describes which functions the creditor's accounting system must support in order to use [mandates on paper](#) and electronic Mandate via Web page

Note: If the [mandate](#) is linked to the debtor's bankgiro number Mandate via Web page cannot be used.

Function	Comment
Registering, changing and cancelling of mandates in the customer directory.	The following information must be registered in the customer directory: <ul style="list-style-type: none"> • Payer number. Note: For mandates with a bankgiro number the payer number is <i>always</i> the bankgiro number. The payer number is always specified for mandates with account numbers and bankgiro numbers. • Account number. Note: Only specified for new mandates with account numbers. • Civic registration number or corporate identity number. Note: Only specified for new mandates with account numbers.
<ul style="list-style-type: none"> • Create new entry and cancellation records. • Create and send file to Bankgirot. 	Reference: More information and a description of the files are provided in section 5. Record and file descriptions – files to Bankgirot, Mandate file .
<ul style="list-style-type: none"> • Receive reports from Bankgirot. • Update customer directory. 	Reference: More information and a description of the files are provided in section 6. Record and file descriptions – files from Bankgirot, Mandate advice .

Mandates via the Internet bank

The table describes which functions the creditor's accounting system must support in order to use [mandates via the Internet bank](#), and refers to further information and the appropriate record and files descriptions.

Function	Reference
Receive and process the report file with new and cancelled mandates via the Internet bank from Bankgirot.	See 6. Record and file descriptions – files from Bankgirot, Mandate advice .
Review new mandates and check that the payer number specified by the debtor is correct.	
Create an approval record.	See 5. Record and file descriptions – files to Bankgirot, Mandate file .
Create a rejection record.	

Continued on next page

4.3 Necessary functions for mandates, (continued)

**Unique number
identifying the
debtor**

The payer **number** in Autogiro is used to identify the debtor and to link the **mandate** to the correct bank account number or bankgiro number. As such, each debtor must have a *unique* payer number for each creditor.

Note: For debtors that have mandates with a bankgiro number the payer number is *always* the bankgiro number.

5. Record and file descriptions – files to Bankgirot with old or new file layout

5.1 Summary

Definitions of abbreviations

This table lists the abbreviations used in the record descriptions.

Abbreviation	Definition
A	Alphanumeric content
N	Numeric content
TK	Transaction code

File description

The files that the creditor sends to Bankgirot can contain different types of instructions. These are arranged in sections, which begin with an opening record. The table shows:

- The records that can be included together with their transaction codes (TK).
- Internal order of the records in the file.
- The quantity of a particular record that can be included in a section.

Record	TK	Occurence
Mandate file		
Opening record	01	Exactly once in a section.
• Addition of new mandate • Approval/rejection of new mandates via the Internet bank	04	• Zero, one or several in a section. • No restrictions regarding internal order.
Cancellation of mandate	03	
Change payer number	05	Note: The record Change payer number (TK05) is only allowed for mandates with bank account number.
Payment file		
Opening record	01	Exactly once in a section.
Direct debit	82	• Zero, one or several in a section. • No restrictions regarding internal order.
Credit transfer	32	
Cancellation and date amendment file		
Opening record	01	Exactly once in a section.
Cancellation	23, 24, 25	• Zero, one or several in a section. • No restrictions regarding internal order.
Amendment	26, 27, 28, 29	

Continued on next page

- 5. Record and file descriptions – files *to* Bankgirot with old or new file layout
- 5.1 Summary

5.1

5.1 Summary, (continued)

Contents

This chapter includes the following sections:

Subject	See
Record descriptions, mandate file (TK01 and TK03–TK05)	5.2
Record descriptions, payment file (TK01, TK82 and TK32)	5.3
Record descriptions, cancellation and date amendment file (TK01 and TK23–TK29)	5.4

5. Record and file descriptions – files to Bankgirot with old or new file layout
- 5.2 Record descriptions, mandate advice (TK01 and TK03–TK05)

5.2

5.2 Record descriptions, mandate advice (TK01 and TK03–TK05)

Opening record (TK01) The table describes the opening record (TK01) in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	01	2	N
3–10	Date written	YYYYMMDD The date the file was created at the creditor.	8	N
11–18	Layout name	AUTOGIRO Note: Must be written in capitals.	8	A
19–62	Reserved field	Blank	44	A
63–68	Creditor's customer number	Creditor's customer number at Bankgirot. <ul style="list-style-type: none">• Right-aligned• Zero-filled	6	N
69–78	Creditor's bankgiro number	<ul style="list-style-type: none">• Right-aligned• Zero-filled	10	N
79–80	Reserved field	Blank	2	A

Record for cancelling mandate (TK03) The table describes the record for cancelling mandates (TK03) in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	03	2	N
3–12	Creditor's bankgiro number	<ul style="list-style-type: none">• Right-aligned• Zero-filled• Must be the same bankgiro number as in the Opening record (TK01)	10	N
13–28	Payer number	<ul style="list-style-type: none">• Right-aligned• Zero-filled	16	N
29–80	Debtor's bank account number	Blank	16	A

Continued on next page

5.2 Record descriptions, mandate advice (TK01 and TK03–TK05), (continued)

Record for addition of new and approval/rejection of mandates via the Internet bank (TK04)

The table describes the record adding and approving/rejecting new mandates via the Internet bank (TK04) in detail.

Note: The positions 29–80 must be blank if the payer number is the debtor's bankgiro number. Value type A.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	04	2	N
3–12	Creditor's bankgiro number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled • Must be the same bankgiro number as in the Opening record (TK01) 	10	N
13–28	Payer number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	16	N
29–44	Debtor's bank account number	Only specified for new additions. <ul style="list-style-type: none"> • Position 29-32: Clearing number • Position 33-44: Account number • Right-aligned • Zero-filled 	16	N
45–56	Debtor's civic registration number or corporate identity number	Only specified for new additions. <ul style="list-style-type: none"> • Civic registration number: YYYYMMDDNNNN • Corporate identity number: 00NNNNNNNNNN 	12	N
57–76	Reserved field	Blank	20	A
77–78	New additions and responses to mandates via the Internet bank	New addition: Blank. New mandates via the Internet bank: <ul style="list-style-type: none"> • Approve the mandate: Blank. • Reject the mandate: AV (must be written in capitals) 	2	A
79–80	Reserved field	Blank	2	A

Continued on next page

5.2 Record descriptions, mandate advice (TK01 and TK03–TK05), (continued)

Record for changing payer number (TK05)

The table describes the record for changing payer number (TK05) in detail.

Note: The record Change payer number (TK05) is only allowed for mandates with bank account number.

To change the receiving Creditor's bankgiro number, please contact your bank.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	05	2	N
3–12	Creditor's bankgiro number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled • Must be the same bankgiro number as in the Opening record (TK01) 	10	N
13–28	Payer number	The payer number used before the change. <ul style="list-style-type: none"> • Right-aligned • Zero-filled 	16	N
29–38	Creditor's bankgiro number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled Note: Can only be the same bankgiro number as in position 3-12.	10	N
39–54	New payer number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	16	N
55–80	Reserved field	Blank	26	A

5. Record and file descriptions – files to Bankgirot with old or new file layout **5.3**
5.3 Record descriptions, payments specification (TK01 and TK82–TK32)

5.3 Record descriptions, payments specification file (TK01, TK82 and TK32)

Opening record (TK01) The table describes the opening record (TK01) in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	01	2	N
3–10	Date written	YYYYMMDD The date the file was created at the creditor.	8	N
11–18	Layout name	AUTOGIRO Note: Must be written in capitals.	8	A
19–62	Reserved field	Blank	44	A
63–68	Creditor's customer number	Creditor's customer number at Bankgirot. <ul style="list-style-type: none">• Right-aligned• Zero-filled	6	N
69–78	Creditor's bankgiro number	<ul style="list-style-type: none">• Right-aligned• Zero-filled	10	N
79–80	Reserved field	Blank	2	A

Continued on next page

5. Record and file descriptions – files to Bankgirot with old or new file layout
- 5.3 Record descriptions, payments specification (TK01 and TK82–TK32)

5.3

5.3 Record descriptions, payments specification (TK01, TK82 and TK32), (continued)

Direct debit record (TK82) and credit transfer record (TK32)

The table describes the direct debit record (TK82) and the credit transfer record (TK32).

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	<ul style="list-style-type: none"> • 82 = Direct debit (withdrawal from the debtor's bank account or bankgiro number) • 32 = Credit transfer (deposit in the debtor's bank account or bankgiro number) 	2	N
3–10	Payment date	<ul style="list-style-type: none"> • YYYYMMDD, <i>or</i> • GENAST (“immediately”): If the due date is to be the earliest possible bank day: <ul style="list-style-type: none"> – Left-aligned – Blank-filled 	8	N
11	Period code	Determines how often the payment is made. Note: Period code can not be used if GENAST is used as payment date in position 3–10. Reference: Explanations of the codes are provided under Period codes below.	1	N
12–14	Number of recurring payments	Recurring payment: <ul style="list-style-type: none"> • You can specify how many times to repeat a recurring payment. If the field is left blank with period code 1–8 the transactions continue until cancelled. • Right-aligned • Zero-filled 	3	N
		Other payment instructions: Blanks if the period code is 0.		A
15	Reserved field	Blank	1	A
16–31	Payer number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	16	N
32–43	Amount	<ul style="list-style-type: none"> • Right-aligned • Zero-filled Note: The last two digits indicate ören.	12	N
44–53	Creditor's bankgiro number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	10	N
54–69	Reference	Creditor's internal reference for the payment	16	A
70–80	Reserved field	Blank.	11	A

Continued on next page

5. Record and file descriptions – files *to* Bankgirot with old or new file layout
5.3 Record descriptions, payments specification (TK01 and TK82–TK32)

5.3

5.3 Record descriptions, payments specification (TK01, TK82 and TK32), (continued)

Period codes

Period codes are used in payment instructions to specify the periodicity of the payment. The table shows the meaning of the codes.

Note: Period code 1-8 can not be used if GENAST (“immediately”) is used as payment date in TK32 or TK82.

Period code	Payment interval	Time, from the date specified in the payment instruction
0	Once	–
1	Once a month	The calendar day specified in the payment record, <i>if</i> it is a bank day. Otherwise the next bank day .
2	Once a quarter	
3	Twice a year	
4	Once a year	
5	Once a month	The last calendar day of the month, <i>if</i> it is a bank day. Otherwise the previous bank day.
6	Once a quarter	
7	Twice a year	
8	Once a year	

5. Record and file descriptions – files to Bankgirot with old or new file layout **5.4**
5.4 Record descriptions, cancellation/change of payments (TK01 and TK23–TK29)

5.4 Record descriptions, cancellation/change of payments (TK01 and TK23–TK29)

Opening record (TK01) The table describes the opening record (TK01) in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	01	2	N
3–10	Date written	YYYYMMDD The date the file was created at the creditor.	8	N
11–18	Layout name	AUTOGIRO Note: Must be written in capitals.	8	A
19–62	Reserved field	Blank	44	A
63–68	Creditor's customer number	Creditor's customer number at Bankgirot. <ul style="list-style-type: none">• Right-aligned• Zero-filled	6	N
69–78	Creditor's bankgiro number	<ul style="list-style-type: none">• Right-aligned• Zero-filled	10	N
79–80	Reserved field	Blank	2	A

Continued on next page

5. Record and file descriptions – files to Bankgirot with old or new file layout **5.4**
 5.4 Record descriptions, cancellation/change of payments (TK01 and TK23–TK29)

5.4 Record descriptions, cancellation/change of payments (TK01 and TK23–TK29), (continued)

Cancellation records (TK23, TK24 and TK25)

The cancellation records are:

Cancel all payments for a payer number (TK23). Cancel all payments for a payer number on a specified due date (TK24). Cancel an **individual payment** for a payer number on a specific day and amount (TK25).

The table below presents the records in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	23, 24 or 25	2	N
3–12	Creditor's bankgiro number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	10	N
13–28	Payer number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	16	N
29–36	Specified due date	TK23: Blank TK24 and TK25: YYYYMMDD	8	N
37–48	Amount	TK23 and TK24: Blank TK25: <ul style="list-style-type: none"> • Right-aligned • Zero-filled Note: The last two digits indicate ören	12	N
49–50	Payment code	TK23 and TK24: Blank TK25: <ul style="list-style-type: none"> • 82 = direct debit • 32 = credit transfer 	2	N
51–58	Reserved field	Blank	8	A
59–74	Reference	TK23 and TK24: Blank TK25: Reference ID or blank	16	A
75–80	Reserved field	Blank	6	A

Continued on next page

5. Record and file descriptions – files to Bankgirot with old or new file layout
- 5.4 Record descriptions, cancellation/change of payments (TK01 and TK23–TK29)

5.4

5.4 Record descriptions, cancellation/change of payments (TK01 and TK23–TK29), (continued)

Records for amendment of payment date (TK26, TK27, TK28 and TK29)

The amendment records are:

- Change all payments to new due date (TK26)
- Change all payments on specified due date to new due date (TK27)
- Change all payments with specified payer number on specified due date to new due date (TK28)
- Change an individual payment on specified due date to new due date (TK29).

The table below presents the records in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	26, 27, 28 and 29	2	N
3–12	Creditor's bankgiro number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled Note: The bankgiro number should be without dashes.	10	N
13–28	Payer number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	16	N
29–36	Specified due date	TK26: Blank TK27–TK29: YYYYMMDD	8	N
37–48	Amount	TK26–TK28: Blank TK29: <ul style="list-style-type: none"> • Right-aligned • Zero-filled Note: The last two digits indicate ören.	12	N
49–50	Payment code	TK26–TK28: Blank TK29: <ul style="list-style-type: none"> • 82 = direct debit • 32 = credit transfer 	2	N
51–58	New due date	YYYYMMDD	8	N
59–74	Reference	TK26–TK28: Blank TK29: Reference ID or blank	16	A
75–80	Reserved field	Blank	6	A

6. Record and file descriptions – files *from* Bankgirot with new file layout

6.1 Summary

Definitions of abbreviations

This table lists the abbreviations used in the record descriptions.

Abbreviation	Definition
A	Alphanumeric content
N	Numeric content
TK	Transaction code

Reports on file from Bankgirot

The table shows:

- The reports and excerpts that can be obtained on file from Bankgirot with the new file layout; *and*
- The additions or changes to the report with new file layout that differ from the report with old file layout.

Report	Contents	Additions and changes
Payments specification	<p>Collated information on:</p> <ul style="list-style-type: none">• Executed payments:<ul style="list-style-type: none">– Direct debits: quantity and total amount– Credit transfers: quantity and total amount– Refunds: quantity and amount per transaction as well as information on history and reason• Total number of payments <p>The report can also include information on payments stopped in the balance check inquiry if the creditor has chosen to receive this on file.</p> <p>Note: Payments specification is always sorted in payer number order.</p>	<p>Addition:</p> <ul style="list-style-type: none">• Deposit record (TK15)• Withdrawal record (TK16)• Withdrawal record for refunds (TK17)• Refund record (TK77) <p>Changes:</p> <ul style="list-style-type: none">• Opening record (TK01)• Total amount record (TK09)• Payment status code for approved payments is zero (0) instead of blank.
Mandate advice	<p>New, amended or cancelled mandates, either executed or pending.</p>	<p>Addition: Information code (05) for changing payer number, only allowed for mandate with bank account number.</p> <p>Changes: Opening record (TK01)</p>

Continued on next page

6.1 Summary, (continued)

Reports on file from Bankgirot (continued)

Report	Contents	Additions and changes
Rejected payment orders	Report on rejected payment instructions stopped by Bankgirot in format <i>or</i> directory checks. Note: Information on format errors was previously included in a printed report but is now included in Rejected payment orders.	Addition: Comment codes from the printed Formatting error report Changes: Opening record (TK01)
Cancellation/change of payments	Cancellations and amendments regardless of whether Bankgirot has processed them.	Addition: Cancellation record (TK11) Changes: Opening record (TK01)
Mandates via the Internet bank	New mandates with associated information that debtors have signed via their Internet banks that the creditor shall approve or reject.	–
Excerpt from the monitoring register	A summary of all payment instructions that your company has submitted and that are being monitored. The summary is sorted by payment date and payer number .	–
Excerpt from the mandate register	A summary of all mandates belonging to your company and registered in Bankgirot's mandate directory.	–

Contents

This chapter includes the following sections:

Section	See
Payments specification	6.2.1–6.2.3
Mandate advice	6.3.1–6.3.2
Record descriptions, rejected payments (TK01, TK82, TK32 and TK09)	6.4
Cancellation/change of payments	6.5.1–6.5.2
Record descriptions, mandates via the Internet bank (TK51–TK56 and TK59)	6.6
Record descriptions, excerpt from the monitoring report (TK01, TK82, TK32 and TK09)	6.7
Excerpt from mandate register	6.8

6. Record and file descriptions – files *from* Bankgirot with new file layout
6.2 Payments specification and Rejected payments in balance check inquiry

6.2.1

6.2 Payments specification and Rejected payments in balance check inquiry

6.2.1 Summary

Introduction

This section describes files sent from Bankgirot to creditors and that contain reports on all executed:

- Direct debits
- Credit transfers
- Refunds
- Payments stopped in the balance check inquiry *if* the creditor has chosen to receive this on file

It is also possible to obtain the Payments specification report in the BgMax file format. **Reference:** For more information, refer to the technical manual for Autogiro in BgMax format.

File description

The Payments specification file can contain several sections. The table shows:

- The records that can be included together with their transaction codes (TK).
- Internal order of the records in a section.
- The quantity of a particular record that can be included in a section.

Record	TK	Inclusion
Opening record	01	One exactly.
Deposit record	15	One or more in a section with direct debits records.
Direct debit records	82	Zero, one or several.
Withdrawal record	16	One or more in a section with credit transfer records.
Credit transfer records	32	Zero, one or several.
Withdrawal record for refund	17	One per refund record, one or more per section.
Refund record	77	One per withdrawal record, one or more per section.
End record	09	One exactly.

Continued on next page

6. Record and file descriptions – files *from* Bankgirot with new file layout
- 6.2 Payments specification and Rejected payments in balance check inquiry

6.2.1

6.2.1 Summary, (continued)

At least one of these records in the payment file

The Payments specification must include at least one of the following records:

- Deposit record followed by one or more direct debit records
- Withdrawal record followed by one or more credit transfer records
- Withdrawal record for refunds followed by *one* refund record

Several process days can be reported in a single file by including several deposit records, withdrawal records or withdrawal records for refunds with different dates in the same file.

Contents

This section includes the following subjects:

Subject	See
Record descriptions, payments specification (TK01, TK15, TK82, TK16, TK32, TK17, TK77 and TK09)	6.2.2
Codes found in TK82, TK32 and TK77	6.2.3

6.2.2 Record descriptions, payments specification (TK01, TK15, TK82, TK16, TK32, TK17, TK77 and TK09)

Opening record (TK01) The opening record (TK01) opens each section and defines which type of instruction it is. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	01	2	N
3–22	Layout name	AUTOGIRO • Left-aligned • Blank-filled	20	A
23–24	Reserved field	Blank	2	A
25–44	Date written / timestamp	YYYYMMDDHHmmSSNNNNNN The date and time the file was created at Bankgirot.	20	N
45–64	Contents	BET. SPEC & STOPP TK • Left-aligned • Blank-filled	20	A
65–70	Creditor's customer number	Creditor's customer number at Bankgirot. • Right-aligned • Zero-filled	6	N
71–80	Creditor's bankgiro number	• Right-aligned • Zero-filled	10	N

Continued on next page

6.2.2 Record descriptions, payments specification (TK01, TK15, TK82, TK16, TK32, TK17, TK77 and TK09), (continued)

Deposit record (TK15) The table describes the deposit record (TK15) in detail.

Note: The deposit record can apply to one or more payment records (TK82).

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	15	2	N
3–37	Creditor's bank account number	<ul style="list-style-type: none">• Right-aligned• Zero-filled	35	N
38–45	Payment date	YYYYMMDD	8	N
46–50	Deposit serial number	<ul style="list-style-type: none">• Right-aligned• Zero-filled Serial number for each deposit. Unique for each bankgiro number and year. Note: Zeros- filled if deposit serial number is missing.	5	N
51–68	Deposit amount	<ul style="list-style-type: none">• Right-aligned• Zero-filled Note: The last two digits indicate ören.	18	N
69–71	Reserved field	Blank	3	A
72–79	Number of payment records	<ul style="list-style-type: none">• Right-aligned• Zero-filled Number of approved direct debit payment records included in this deposit.	8	N
80	Reserved field	Blank	1	A

Continued on next page

6.2.2 Record descriptions, payments specification (TK01, TK15, TK82, TK16, TK32, TK17, TK77 and TK09), (continued)

Direct debit record (TK82)

The table describes the direct debit record (TK82) in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	82	2	N
3–10	Payment date	YYYYMMDD	8	N
11	Period code	Determines how often the payment is made. Note: If this field is left blank the order is repeated until it is cancelled. Reference: See under 6.2.3 Codes found in TK82, TK32 and TK77 .	1	N
12–14	Number of recurring payments	Recurring payment: Number of remaining payment dates. <ul style="list-style-type: none"> • Right-aligned • Zero-filled 	3	N
		Other payment instructions: Blank		A
15	Reserved field	Blank	1	A
16–31	Payer number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	16	N
32–43	Amount	<ul style="list-style-type: none"> • Right-aligned • Zero-filled Note: The last two digits indicate ören.	12	N
44–53	Creditor's bankgiro number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	10	N
54–69	Payment reference	Creditor's internal reference for the payment	16	A
70–77	Reserved field	Blank	8	A
78–79	Reserved field	Blank	2	A
80	Payment status code	Indicates the status of the payment. Reference: See 6.2.3 Codes found in TK82, TK32 and TK77 . Note: If the status indicates that the payment has not been made, the payment is not included in the deposit record.	1	N

Continued on next page

6.2.2 Record descriptions, payments specification (TK01, TK15, TK82, TK16, TK32, TK17, TK77 and TK09), (continued)

Withdrawal record (TK16) The table describes the withdrawal record (TK16) in detail. **Note:** The withdrawal record can apply to one or more payment records (TK32).

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	16 Withdrawal record	2	N
3–37	Creditor's bank account number	<ul style="list-style-type: none">• Right-aligned• Zero-filled	35	N
38–45	Payment date	YYYYMMDD	8	N
46–50	Withdrawal sequential number	<ul style="list-style-type: none">• Right-aligned• Zero-filled Serial number for each deposit. Unique for each bankgiro number and year. Note: Zeros- filled if withdrawal sequential number is missing.	5	N
51–68	Withdrawal amount	<ul style="list-style-type: none">• Right-aligned• Zero-filled Note: The last two digits indicate ören.	18	N
69–71	Reserved field	Blank	3	A
72–79	Number of credit transfer records	<ul style="list-style-type: none">• Right-aligned• Zero-filled Number of approved credit transfer records included in this withdrawal.	8	N
80	Reserved field	Blank	1	A

Continued on next page

6.2.2 Record descriptions, payments specification (TK01, TK15, TK82, TK16, TK32, TK17, TK77 and TK09), (continued)

Credit transfer record (TK32) The table describes the credit transfer record (TK32) in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	32	2	N
3–10	Payment date	YYYYMMDD	8	N
11	Period code	Determines how often the payment is made. Note: If this field is left blank the order is repeated until it is cancelled. Reference: See 6.2.3 Codes found in TK82, TK32 and TK77 .	1	N
12–14	Number of recurring payments	Recurring payment: Number of remaining payment dates. • Right-aligned • Zero-filled	3	N
		Other payment instructions: Blank or reserved.		A
15	Reserved field	Blank	1	A
16–31	Payer number	• Right-aligned • Zero-filled	16	N
32–43	Amount		12	N
44–53	Creditor's bankgiro number		10	N
54–69	Payment reference	Creditor's internal reference for the payment	16	A
70–77	Reserved field	Blank	8	A
78–79	Reserved field	Blank	2	A
80	Payment status code	Indicates the status of the payment. Reference: See 6.2.3 Codes found in TK82, TK32 and TK77 . Note: If the status indicates that the payment has not been made, the credit transfer is not included in the deposit record.	1	N

Continued on next page

6.2.2 Record descriptions, payments specification (TK01, TK15, TK82, TK16, TK32, TK17, TK77 and TK09), (continued)

Withdrawal record for refund (TK17) The table describes the withdrawal record for a refund (TK17) in detail.
Note: The withdrawal record can apply to only *one* payment record (TK77).

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	17	2	N
3–37	Creditor's bank account number	<ul style="list-style-type: none">• Right-aligned• Zero-filled	35	N
38–45	Payment date	YYYYMMDD	8	N
46–50	Withdrawal sequential number	<ul style="list-style-type: none">• Right-aligned• Zero-filled <p>Serial number for each deposit. Unique for each bankgiro number and year.Note: Zero-filled if approved withdrawals are missing.</p>	5	N
51–68	Withdrawal amount	<ul style="list-style-type: none">• Right-aligned• Zero-filled <p>Note: The last two digits indicate ören.</p>	18	N
69–71	Reserved field	Blank	3	A
72–79	Number of refund records	Valid value: 1 Note: The withdrawal record can apply to only <i>one</i> payment record.	8	N
80	Reserved field	Blank	1	A

Continued on next page

6.2.2 Record descriptions, payments specification (TK01, TK15, TK82, TK16, TK32, TK17, TK77 and TK09), (continued)

Payment record for refund (TK77) The table describes the payment record for a refund (TK77) in detail.
Note: The payment record can apply to only *one* refund.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	77 Refund record	2	N
3–10	Original due date	YYYYMMDD	8	N
11	Original period code	Reference: See 6.2.3 Codes found in TK82, TK32 and TK77 .	1	N
12–14	Original number of renewals	<ul style="list-style-type: none"> • Original number of renewals for the payment: <ul style="list-style-type: none"> – Right-aligned – Zero-filled, <i>or</i> • Blank 	3	N
15	Reserved field	Blank	1	A
16–31	Original payer number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	16	N
32–43	Original amount	Note: The last two digits indicate ören.	12	N
44–53	Creditor's bankgiro number		10	N
54–69	Original payment reference	Creditor's original internal reference for the payment.	16	A
70–77	Refund day	YYYYMMDD Date of refund execution.	8	N
78–79	Refund code	<ul style="list-style-type: none"> • Right-aligned • Zero-filled Reference: See 6.2.3 Codes found in TK82, TK32 and TK77 .	2	N
80	Reserved field	Blank	1	A

Continued on next page

6.2.2 Record descriptions, payments specification (TK01, TK15, TK82, TK16, TK32, TK17, TK77 and TK09), (continued)

End record (TK09) The end record (TK09) indicates that the section has ended and includes the sum of all the included records. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	09	2	N
3–10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
11–14	Clearing number	Bankgirot's clearing number (=9900)	4	N
15–20	Number of deposit records	<ul style="list-style-type: none"> • Right-aligned • Zero-filled Number of deposit records per section credited to the creditor's bank account.	6	N
21–32	Total number of direct debit records TK82	<ul style="list-style-type: none"> • Right-aligned • Zero-filled Number of direct debit per section.	12	N
33–38	Number of withdrawal records	<ul style="list-style-type: none"> • Right-aligned • Zero-filled Number of withdrawal records per section debited from the creditor's bank account.	6	N
39–50	Total number of credit transfer records TK32	<ul style="list-style-type: none"> • Right-aligned • Zero-filled Number of credit transfers per section.	12	N
51–56	Number of withdrawal records for refunds	<ul style="list-style-type: none"> • Right-aligned • Zero-filled Number of withdrawal records for refunds per section debited from the creditor's bank account.	6	N
57–68	Total number of refund records TK77	<ul style="list-style-type: none"> • Right-aligned • Zero-filled Number of refunds per section. Note: Must agree with the number of withdrawal records for refunds.	12	N
69–80	Reserved field	Blank	12	A

6.2.3 Codes found in TK82, TK32 and TK77

Period codes Period codes are used in payment records to specify the periodicity of the payment. The table shows the meaning of the codes.

Period code	Payment interval	Time, from the date specified in the payment instruction
0	Once	–
1	Once a month	The calendar day specified in the payment record, <i>if</i> it is a bank day. Otherwise the next bank day .
2	Once a quarter	
3	Twice a year	
4	Once a year	The last calendar day of the month, <i>if</i> it is a bank day. Otherwise the previous bank day.
5	Once a month	
6	Once a quarter	
7	Twice a year	

Payment status codes The payment records include a status code that indicates whether the payment is approved or rejected. The table shows the meaning of the codes.

Note: Payment status codes 1–2 and 9 only apply if the creditor has chosen to receive information on payments stopped in the balance check inquiry on file.

Payment status code	Meaning
0	Approved payment, payment executed.
1	Insufficient funds, payment not executed.
2	No link to Autogiro (account closed), other reason, payment not executed.
9	Renewed funds, payment not executed but retry will be attempted if this is stated in the agreement . Note: Renewed funds only apply to direct debit payments.

Refund codes The reason for refund is indicated by a code. The table shows the meaning of the codes.

Reason code	Meaning
01	The mandate has not been submitted to the creditor
02	The mandate has been withdrawn
03	The amount was not specified when the mandate was signed and the amount exceeds what the debtor reasonably could have expected
04	Reserved code (not in use)
05	Reserved code (not in use)

6.3 Mandate advice

6.3.1 Summary

File description The Mandate advice file can contain several sections. The table shows:

- The records that can be included together with their transaction codes (TK).
- Internal order of the records in a section.
- The quantity of a particular record that can be included in a section.

Record	TK	Inclusion
Opening record	01	One exactly.
Record for addition of new and cancellation of mandates	73	Zero, one or several.
End record	09	One exactly.

Contents This section includes the following subjects:

Subject	See
Record descriptions, mandate advice (TK01, TK73 and TK09)	6.3.2
Codes found in TK73	6.3.3

6.3.2 Record descriptions, mandate advice (TK01, TK73 and TK09)

Opening record (TK01) The opening record (TK01) opens each section and defines which type of instruction it is. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	01	2	N
3–22	Layout name	AUTOGIRO Note: Must be written in capitals. <ul style="list-style-type: none">• Left-aligned• Blank-filled	20	A
23–24	Reserved field	Blank	2	A
25–32	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
33–44	Reserved field	Blank	12	A
45–64	Contents	AG-MEDAVI Note: Must be written in capitals. <ul style="list-style-type: none">• Left-aligned• Blank-filled	20	A
65–70	Creditor's customer number	Creditor's customer number at Bankgirot. <ul style="list-style-type: none">• Right-aligned• Zero-filled	6	N
71–80	Creditor's bankgiro number	<ul style="list-style-type: none">• Right-aligned• Zero-filled	10	N

Continued on next page

6.3.2 Record descriptions, mandate advice (TK01, TK73 and TK09), (continued)

Record for addition of new and cancellation of mandates (TK73)

The table describes the record for adding and cancelling mandates (**TK73**) in detail.

The table is spread over two pages.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	73	2	N
3–12	Creditor's bankgiro number	<ul style="list-style-type: none">• Right-aligned• Zero-filled	10	N
13–28	Payer number	<ul style="list-style-type: none">• Right-aligned• Zero-filled	16	N
29–44	Bank account number	<p>If the payer number is <i>not</i> the bankgiro number:</p> <ul style="list-style-type: none">• Position 29-32: Clearing number• Position 33-44: Account number• Zero-filled• Right-aligned <p>If the payer number is the debtor's bankgiro number: zero-filled.</p> <p>Note: Only specified if the information code at position 62 is 04, 05, 42, 43 or 46.</p>	16	N
45–56	Civic registration number/ corporate identity number	<ul style="list-style-type: none">• Civic registration number: YYYYMMDDNNNN• Corporate identity number:<ul style="list-style-type: none">– 00NNNNNNNNNN, or– 99 NNNNNNNNNN if the payer number is the debtor's bankgiro number. <p>Note: Only specified if the information code at position 62 is 04, 05, 42, 43 or 46.</p>	12	N
57–61	Reserved field	Blank	5	A
62–63	Information code	Reference: See 6.3.3 Codes found in TK73 .	2	N

Continued on next page

6. Record and file descriptions – files *from* Bankgirot with new file layout
6.3 Mandate advice

6.3.2

6.3.2 Record descriptions, mandate advice (TK01, TK73 and TK09), (continued)

Record for addition of new and cancellation of mandates (TK73) (continued)

Position	Contents	Valid values/Comment	No. of chars	Value type
64–65	Comment code	Reference: See 6.3.3 Codes found in TK73 .	2	N
66–73	Action date	YYYYMMDD	8	N
74–80	Reserved field	Blank	7	A

End record (TK09) The end record (TK09) indicates that the section has ended and includes the sum of the number of records included.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	09	2	N
3–10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
11–14	Clearing number	Bankgirot's clearing number (=9900).	4	N
15–21	Number of records	<ul style="list-style-type: none">• Right-aligned• Zero-filled	7	N
22–80	Reserved field	Blank	59	A

6.3.3 Codes found in TK73

**Information
codes**

The directory record TK73 includes information codes (transaction codes) that indicate what the record concerns. The table below shows the meaning of the codes.

Code	Meaning	Comment code
03	<ul style="list-style-type: none">• Cancellation.• Initiated by creditor.	04, 09, 21, 29, 30, 33
04	<ul style="list-style-type: none">• New addition.• Initiated by creditor.	09, 10, 20, 21, 23, 29, 30, 32
05	<ul style="list-style-type: none">• Change payer number, only allowed for mandate with a bank account number.• Initiated by creditor.	04, 10, 21, 29, 30, 32, 33
10	<ul style="list-style-type: none">• Cancelled due to creditor's bankgiro number being closed.• Initiated by creditor or creditor's bank.	–
42	<ul style="list-style-type: none">• Response to account inquiry from bank on new debtor in Autogiro.	03, 05, 32
43	<ul style="list-style-type: none">• Cancelled/Expired due to unanswered account inquiry.	07
44	<ul style="list-style-type: none">• Cancelled due to debtor's bankgiro number being closed.• Initiated by debtor's bank.	98
46	<ul style="list-style-type: none">• Cancellation.• Initiated by debtor or debtor's bank.	02

Information codes that have been removed

Code	Meaning
93	<ul style="list-style-type: none">• Cancellation• Initiated by debtor

Continued on next page

6.3.3 Codes found in TK73, (continued)

Comment codes The directory record TK73 uses codes that contain comments to the record. The table below shows the meaning of the codes.

Code	Meaning	Information codes
02	Mandate cancelled on debtor's or debtor's bank initiative.	46
03	Account type not approved for Autogiro.	42
04	Mandate missing in Bankgirot's mandate directory.	03, 05
05	Incorrect account or personal details.	42
07	Mandate cancelled/expired by Bankgirot due to unanswered account inquiry.	43
09	Bankgiro number missing at Bankgirot.	03, 04
10	Mandate already registered in Bankgirot's directory or inquiry pending.	04, 05
20	Incorrect civic registration/corporate id number number.	04
21	Incorrect payer number.	03, 04, 05
23	Incorrect account number.	04
29	Incorrect receiving bankgiro number.	03, 04, 05
30	Receiving bankgiro number missing.	03, 04, 05
32	New mandate.	04, 05, 42
33	Cancelled.	03, 05
98	Mandate cancelled due to cancelled payer number.	44

Information codes that have been removed

Code	Meaning
01	Mandate cancelled on bank initiative.
06	Mandate cancelled by Bankgirot.
11	Mandate temporarily stopped by the debtor.
12	Revocation of temporarily stopped mandate.
24	Maximum amount not allowed

6. Record and file descriptions – files *from* Bankgirot with new file layout
6.4. Rejected payment instructions

6.4.1

6.4 Rejected payment orders

6.4.1 Summary

File description The Rejected payment orders file can contain several sections. The table shows:

- The records that can be included together with their transaction codes (TK).
- Internal order of the records in a section.
- The quantity of a particular record that can be included in a section.

Record	TK	Inclusion
Opening record	01	One exactly.
Rejected direct debit payments	82	<ul style="list-style-type: none">• Zero, one or several.• No restrictions regarding internal order.
Rejected credit transfers	32	
End record	09	One exactly.

Contents This section includes the following subjects:

Subject	See
Record descriptions, rejected payment orders (TK01, TK82, TK32 and TK09)	6.4.2
Codes found in TK32 and TK82	6.4.3

6. Record and file descriptions – files *from* Bankgirot with new file layout
- 6.4. Rejected payment instructions

6.4.2

6.4.2 Record descriptions, rejected payment orders (TK01, TK82, TK32 and TK09)

Opening record (TK01) The opening record (TK01) opens each section and defines which type of instruction it is. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	01	2	N
3–22	Layout name	AUTOGIRO • Left-aligned • Blank-filled	20	A
23–24	Reserved field	Blank	2	A
25–32	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
33–44	Reserved field	Blank	12	A
45–64	Contents	AVVISADE BET UPPDR • Left-aligned • Blank-filled	20	A
65–70	Creditor's customer number	• Right-aligned • Zero-filled	6	N
71–80	Creditor's bankgiro number	• Right-aligned • Zero-filled	10	N

Continued on next page

6.4.2 Record descriptions, rejected payment orders (TK01, TK82, TK32 and TK09), (continued)

Payment records (TK82 and TK32)

Payment record

- TK82 contains rejected withdrawals from the debtor's bankgiro number or bank account
- TK32 contains rejected deposits to the debtor's bankgiro number or bank account.

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	82 or 32	2	N
3–10	Payment date	YYYYMMDD	8	N
11	Period code	Determines how often the payment is made. Reference: See 6.2.3 Codes found in TK82, TK32 and TK77 .	1	N
12–14	Number of recurring payments	Recurring payment: Number of remaining payment dates. • Right-aligned • Zero-filled	3	N
		Other payment instructions: Blank or reserved.		A
15–30	Payer number	• Right-aligned • Zero-filled	16	N
31–42	Amount	• Right-aligned • Zero-filled	12	N
43–58	Payment reference	Creditor's internal reference for the payment or blank.	16	A
59–60	Comment code	Reference: Explanations of the codes are provided under Comment codes below.	2	N
61–80	Reserved field	Blank	20	A

Continued on next page

6. Record and file descriptions – files *from* Bankgirot with new file layout
- 6.4. Rejected payment instructions

6.4.2

6.4.2 Record descriptions, rejected payment orders (TK01, TK82, TK32 and TK09), (continued)

End record (TK09)

The end record (TK09) indicates that the section has ended and includes the sum of the number of payments for records included and the total amount of the entire section. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	09	2	N
3–10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
11–14	Clearing number	Bankgirot's clearing number (=9900)	4	N
15–20	Number of credit transfers	<ul style="list-style-type: none">• Right-aligned• Zero-filled Note: The last two digits indicate ören.	6	N
21–32	Total amount of credit transfers		12	N
33–38	Number of direct debit payments		6	N
39–50	Total amount of direct debit payments		12	N
51–80	Reserved field	Blank	30	A

6. Record and file descriptions – files *from* Bankgirot with new file layout
- 6.4. Rejected payment instructions

6.4.3

6.4.3. Codes found in TK32 and TK82

Comment codes The payment records TK32 and TK82 use codes that contain comments to the record and that indicate why the [payment file](#) was rejected or stopped. The table below shows the meaning of the codes.

Code	Meaning
01	Omitted, mandate missing.
02	Omitted, due to either: <ul style="list-style-type: none">• Account not yet approved <i>or</i>• Account cancelled
06	Incorrect period code.
07	Incorrect number, for recurring payments.
08	Non-numeric amount.
09	Ban on credit transfers.
10	Bankgiro number missing at Bankgirot.
12	Incorrect due date.
13	Passed due date.
15	The bankgiro numbers in the opening record and the transaction record are not the same.
24	Amount exceeds maximum amount.

Information codes that have been removed

Code	Meaning
03	Omitted, mandate cancelled. (Autogiro Privat)
03	Omitted, debtor bankgiro number is cancelled. (Autogiro Företag)
04	Incorrect debtor bankgiro number.
05	Incorrect creditor bankgiro number.

Information codes that have been changed

Code	Meaning	Replaced with
07	Rejected, not yet debitable (new meaning- Omitted, bank account is not approved or is cancelled.)	02

6. Record and file descriptions – files *from* Bankgirot with new file layout
6.5 Cancellation/change of payments

6.5.1

6.5 Cancellation/change of payments

6.5.1 Summary

File description The Cancellation/change of payments file can contain several sections. The table shows:

- The records that can be included together with their transaction codes (TK).
- Internal order of the records in a section.
- The quantity of a particular record that can be included in a section.

Record	TK	Inclusion
Opening record	01	One exactly.
Cancellation records	21–25, 03, 11	<ul style="list-style-type: none">• Zero, one or several.• No restrictions regarding internal order.
Amendment records	26–29	
End record	09	One exactly.

Contents This section includes the following subjects:

Subject	See
Record descriptions, cancellations and amendments (TK01, TK21–TK25, TK26–TK29 and TK09)	6.5.2
Codes found in TK21–TK29, TK03 and TK11	6.5.3

6. Record and file descriptions – files *from* Bankgirot with new file layout
6.5 Cancellation/change of payments

6.5.2

6.5.2 Record descriptions, cancellation/change of payments (TK01, TK21–TK25, TK26–TK29 and TK09)

Opening record (TK01) The opening record (TK01) opens each section and defines which type of instruction it is. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	01	2	N
3–22	Layout name	AUTOGIRO • Left-aligned • Blank-filled	20	A
23–24	Reserved field	Blank	2	A
25–32	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
33–44	Reserved field	Blank	12	A
45–64	Contents	MAKULERING/ÄNDRING • Left-aligned • Blank-filled	20	A
65–70	Creditor's customer number	• Right-aligned • Zero-filled Creditor's <i>customer number</i> at Bankgirot.	6	N
71–80	Creditor's bankgiro number	• Right-aligned • Zero-filled	10	N

Continued on next page

6. Record and file descriptions – files *from* Bankgirot with new file layout
- 6.5 Cancellation/change of payments

6.5.2

6.5.2 Record descriptions, cancellation/change of payments (TK01, TK21–TK25, TK26–TK29 and TK09), (continued)

Cancellation records (TK21–TK25, TK03 and TK11) The table describes the cancellation records (TK21–TK25, TK03 and TK11) in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	21, 23, 24, 25, 03 or 11. Reference: See 6.5.3 Codes found in TK21–TK29, TK03 and TK11 .	2	N
3–10	Payment date	YYYYMMDD • Right-aligned • Zero-filled	8	N
11–26	Payer number	• Right-aligned • Zero-filled	16	N
27–28	Payment code	• 82 (= Direct debit) • 32 (= Credit transfer)	2	N
29–40	Amount	• Right-aligned • Zero-filled Note: The last two digits indicate ören.	12	N
41–48	Text field	If reference exists: REFERENS Note: Must be written in capitals. If reference does not exist: Zero-filled	8	A
49–56	Reserved field	Zero-filled	8	N
57–72	Reference	If reference exists: Reference number If reference does not exist: Zero-filled	16	A
73–74	Comment code	Reference: See 6.5.3 Codes found in TK21–TK29, TK03 and TK11 .	2	N
75–80	Reserved field	Blank	6	A

Continued on next page

6. Record and file descriptions – files *from* Bankgirot with new file layout
- 6.5 Cancellation/change of payments

6.5.2

6.5.2 Record descriptions, cancellation/change of payments (TK01, TK21–TK25, TK26–TK29 and TK09), (continued)

Amendment records (TK26–TK29) The table describes the amendment records (TK26–TK29) in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	26, 27, 28 or 29 Reference: See 6.5.3 Codes found in TK21–TK29, TK03 and TK11.	2	N
3–10	Payment date	YYYYMMDD • Right-aligned • Zero-filled	8	N
11–26	Payer number	• Right-aligned • Zero-filled	16	N
27–28	Payment code	• 82 (= Direct debit payment) • 32 (= Credit transfer)	2	N
29–40	Amount	• Right-aligned • Zero-filled Note: The last two digits indicate ören.	12	N
41–48	Text field	If reference exists: REFERENS If reference does <i>not</i> exist: Zero-filled	8	A
49–56	New due date	YYYYMMDD	8	N
57–72	Reference	If reference exists: Reference number If reference does <i>not</i> exist: Zero-filled	16	A
73–74	Comment code	Reference: See 6.5.3 Codes found in TK21–TK29, TK03 and TK11.	2	N
75–80	Reserved field	Blank	6	A

Continued on next page

Fel! Använd fliken Start om du vill tillämpa Map Title för texten som ska visas här.,(continued)

End record (TK09) The end record (TK09) indicates that the section has ended and includes the sum of the number of payments for records included and the total amount of the entire section. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	09	2	N
3–10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
11–14	Clearing number	Bankgirot's clearing number (=9900)	4	N
15–28	Reserved field	Blank	14	A
29–40	Total amount of credit transfers cancelled/amended	<ul style="list-style-type: none"> • Right-aligned • Zero-filled Note: <ul style="list-style-type: none"> • The last two digits indicate ören. • The field is a negative signed field. • If there are no cancelled/amended credit transfers the field consists only zeroes 	12	N
41–46	Number of credit transfers cancelled/amended	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	6	N
47–52	Number of direct debit payments cancelled/amended	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	6	N
53–56	Zero field	Zeroes	4	N
57–68	Total amount of direct debit payments cancelled/amended	<ul style="list-style-type: none"> • Right-aligned • Zero-filled Note: <ul style="list-style-type: none"> • The last two digits indicate ören. • The field is a negative signed field. • If there are no cancelled/amended direct debit payments the field consists only zeroes 	12	N
69–80	Zero field	Zeroes	12	N

6. Record and file descriptions – files *from* Bankgirot with new file layout
- 6.5 Cancellation/change of payments

6.5.3

6.5.3 Codes found in TK21–TK29, TK03 and TK11

Explanation of signed field

The last digit in the amount will change according to the table below.

Value at the last digit in the amount	0	1	2	3	4	5	6	7	8	9
Positive amount (+) *										
Negative amount (-)	å	J	K	L	M	N	O	P	Q	R

* Not used for Autogiro.

Example:

Amount	Shown as
- 1 200,00 kr	12000å
- 1 200,35 kr	120003N

Cancellation codes

Cancellation codes (transaction codes, TK) are used with cancellation records to specify the type of cancellation record. The table below shows the meaning of the codes.

TK	Meaning	Comment code
03	Cancelled due to cancelled mandate .	12
11	Cancelled by debtor/debtor's bank.	12
21	Cancelled, creditor's agreement terminated	12
23	Cancel all payments for a payer number .	02, 10, 11, 12, 13
24	Cancel all payments for a payer number on a specified due date. Note: For recurring payments all payments that are included in the recurring assignment is cancelled.	01, 02, 10, 11, 12, 13
25	Cancel an individual payment . Note: Removes all payments included in a recurring payment for the specified payer number.	01, 02, 04, 05, 10, 11, 12, 13

Cancellation codes that have been removed

Code	Former meaning
TK22	Cancel all payments on specified due date

Continued on next page

6. Record and file descriptions – files *from* Bankgirot with new file layout
6.5 Cancellation/change of payments

6.5.3

Fel! Använd fliken Start om du vill tillämpa Map Title för texten som ska visas här.,(continued)

Amendment codes

Amendment codes (transaction codes, TK) are used with amendment records to specify the type of amendment record. The table below shows the meaning of the codes. **Note:** TK26-29 can not be used for recurring payments. For recurring payments the entire assignment must be cancelled and sent in again with the correct due day.

TK	Meaning	Comment code
26	Change all payments to new due date.	06, 10, 11, 13, 14, 15
27	Change all payments on specified due date to new due date.	01, 06, 10, 11, 13, 14, 15
28	Change all payments with specified payer number on specified due date to new due date.	01, 02, 06, 10, 11, 13, 15, 18
29	Amend a payment on specified due date to new due date.	01, 02, 04, 05, 06, 10, 11, 13, 15, 18

Comment codes

Comment codes are used with cancellation and amendment records to specify the reason either for the amendment made or for the amendment not being made.

The table below shows the meaning of the codes.

Code	Meaning	Information codes
01	Incorrect due date.	24, 25, 27, 28, 29
02	Incorrect payer number.	23, 24, 25, 28, 29
04	Incorrect transaction code.	25, 29
05	Incorrect amount.	25, 29
06	Incorrect new due date.	26, 27, 28, 29
10	Incorrect bankgiro number .	23, 24, 25, 26, 27, 28, 29
11	Bankgiro number missing (blanks or zeros).	23, 24, 25, 26, 27, 28, 29
12	Cancelled.	03, 11, 21, 23, 24, 25
13	Payment missing, not cancelled/changed.	23, 24, 25, 26, 27, 28, 29
14	Amended due date.	26, 27
15	Not amended, recurring payment	28, 29
18	Amended due date.	28, 29

6.6 Record descriptions, mandates via the Internet bank (TK51–TK56 and TK59)

File description The mandates via the Internet bank file can contain several sections. The table shows:

- The records that can be included together with their transaction codes (TK).
- Internal order of the records in a section.
- The quantity of a particular record that can be included in a section.

Record	TK	Inclusion
Opening record	51	One exactly.
Mandate record 1	52	<ul style="list-style-type: none"> • Zero, one or several. • No restrictions regarding internal order.
Mandate record, special information	53	
Mandate record, name and address part 1	54	
Mandate record, name and address part 2	55	
Mandate record, name and address part 3	56	One exactly.
End record	59	

Opening record (TK51) The opening record (TK51) opens each section and defines which type of instruction it is. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	51	2	N
3–10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
11–14	Clearing number	Bankgirot's clearing number (=9900)	4	N
15–24	Creditor's bankgiro number	<ul style="list-style-type: none"> • Zeroed • Right-filled 	10	N
25–44	Contents	AG-EMEDGIV <ul style="list-style-type: none"> • Left-aligned • Blank-filled 	20	A
45–80	Reserved field	Blank	36	A

Continued on next page

6.6 Record descriptions, mandates via the Internet bank (TK51–TK56 and TK59), (continued)

Mandate record 1 (TK52) The table describes the mandate record (TK52) in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	52	2	N
3–12	Creditor's bankgiro number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	10	N
13–28	Payer number	The payer number specified by the debtor. <ul style="list-style-type: none"> • Right-aligned • Zero-filled 	16	N
29–44	Account number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	16	N
45–56	Civic registration number or corporate identity number	<ul style="list-style-type: none"> • Civic registration number: YYYYMMDDNNNN • Corporate identity number: 00NNNNNNNNNN 	12	N
57–61	Reserved field	Blank	5	A
62	Message type	Message type: <ul style="list-style-type: none"> • 0 (= New) • 1 (= Reminder 1) • 2 (= Reminder 2) 	1	N
63–80	Reserved field	Blank	18	A

Mandate record, special information (TK53) The table describes the mandate record (TK53) that contains special information on the mandate. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	53	2	N
3–38	Information	Information from debtor (free text)	36	A
39–80	Reserved field	Blank	42	A

Continued on next page

6.6 Record descriptions, mandates via the Internet bank (TK51–TK56 and TK59), (continued)

Mandate record, name and address part 1 (TK54) The mandate record (TK54) includes name and address information for the mandate. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	54	2	N
3–38	Name/address line 1	Debtor's name and address	36	A
39–74	Name/address line 2	Debtor's name and address	36	A
75–80	Reserved field	Blank	6	A

Mandate record, name and address part 2 (TK55) The mandate record (TK55) includes name and address information for the mandate. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	55	2	N
3–38	Name/address line 3	Note: <ul style="list-style-type: none"> • Must be written in capitals. • For overseas addresses, specify the street address in this field. 	36	A
39–74	Name/address line 4	Note: <ul style="list-style-type: none"> • Must be written in capitals. • For overseas addresses, specify the street address in this field. 	36	A
75–80	Transaction code	Blank	6	A

Continued on next page

6.6 Record descriptions, mandates via the Internet bank (TK51–TK56 and TK59), (continued)

Mandate record, name and address part 3 (TK56)

The mandate record (TK56) includes name and address information for the mandate. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	56	2	N
3–7	Post code	Note: For overseas addresses, this field is zero-filled.	5	N
8–38	Postal address	Note: For overseas addresses, this field is the countryname.	31	A
39–80	Reserved field	Blank	42	A

End record (TK59)

The end record (TK59) indicates that the section has ended and includes the sum of the number of records in the file. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	59	2	N
3–10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
11–14	Clearing number	Bankgirot's clearing number (=9900)	4	N
15–21	Number of records	Total number of records in the file. • Zeroed • Right-filled	7	N
22–80	Reserved field	Blank	59	A

6.7 Record descriptions, excerpt from the monitoring register(TK01, TK82, TK32 and TK09)

File description The excerpt from the monitoring register can contain several sections. The table shows:

- The records that can be included together with their transaction codes (TK).
- Internal order of the records in a section.
- The quantity of a particular record that can be included in a section.

Record	TK	Inclusion
Opening record	01	One exactly.
Direct debit payment record	82	<ul style="list-style-type: none"> • Zero, one or several. • No restrictions regarding internal order.
Credit transfer record	32	
End record	09	One exactly.

Opening record (TK01) The opening record (TK01) opens each section and defines which type of instruction it is. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	01	2	N
3–10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
11–18	Layout name	AUTOGIRO <ul style="list-style-type: none"> • Left-aligned • Blank-filled 	8	A
19–22	Clearing number	Bankgirot's clearing number (=9900)	4	N
23–35	Contents	BEVAKNINGSREG <ul style="list-style-type: none"> • Left-aligned • Blank-filled 	13	A
36–62	Reserved field	Blank	27	A
63–68	Creditor's customer number	Creditor's customer number at Bankgirot <ul style="list-style-type: none"> • Right-aligned • Zero-filled 	6	N
69–78	Creditor's bankgiro number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	10	N
79–80	Reserved field	Blank	2	A

Continued on next page

6.7 Record descriptions, excerpt from the monitoring register (TK01, TK82, TK32 and TK09), (continued)

Payment records (TK82 and TK32)

Payment record TK82 shows the creditor future direct debits and payment record TK32 shows the creditor future credit transfers that are being monitored. The table presents the records in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	82 or 32	2	N
3–10	Payment date	YYYYMMDD	8	N
11	Period code	Determines how often the payment is made. Reference: See 6.2.3 Codes found in TK82, TK32 and TK77 .	1	N
12–14	Number of recurring payments	Recurring payment: Number of remaining payment dates. If no number of payments are stated in the payment specification this field contains 000. • Right-aligned • Zero-filled	3	N
		Other payment instructions: Blank or reserved		A
15	Reserved field	Blank	1	A
16–31	Payer number	Payer number	16	N
32–43	Amount	• Right-aligned • Zero-filled Note: The last two digits indicate ören.	12	N
44–53	Reserved field	Blank	10	N
54–69	Reference	Creditor's internal reference for the payment or blank.	16	A
70–80	Reserved field	Blank	11	A

Continued on next page

6.7 Record descriptions, excerpt from the monitoring register (TK01, TK82, TK32 and TK09), (continued)

End record (TK09) The end record (TK09) indicates that the section has ended and includes the sums of the numbers of direct debits and credit transfers in the file. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	09	2	N
3–10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
11–14	Clearing number	Bankgirot's clearing number (=9900)	4	N
15–28	Reserved field	Blank	14	A
29–40	Total amount of credit transfers	<ul style="list-style-type: none"> • Right-aligned • Zero-filled Note: The last two digits indicate ören.	12	N
41–46	Total number of credit transfers	Right-aligned Zero-filled	6	N
47–52	Total number of direct debit payments	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	6	N
53–56	Reserved field	Zero-filled	4	A
57–68	Total amount of direct debit payments	<ul style="list-style-type: none"> • Right-aligned • Zero-filled Note: The last two digits indicate ören.	12	N
69–80	Reserved field	Zero-filled	12	A

6.8 Record descriptions, excerpt from the mandate register

File description The file includes one or more directory records. **Note:** The file contains no opening or end record.

Directory record The directory record contains excerpts from the mandate register. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–10	Creditor's bankgiro number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	10	N
11–22	Civic registration number / corporate identity number	Debtor's <ul style="list-style-type: none"> • civic registration number: CCYYYYMMDDNNNN • corporate identity number: 00NNNNNNNNNN 	12	N
23–38	Payer number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	16	N
39	Mandate type	1: Mandate initiated by creditor. 2: Mandate initiated by debtor via Internet bank.	1	N
40–41	Most recent active year	YY	2	N
42–49	Date for new addition	YYYYMMDD	8	N
50–57	Date amended	YYYYMMDD	8	N
58	Status 1	1: Approved for Autogiro 2: Pending	1	N
59	Reserved field	Blank	1	A
60–64	Reserved field	Blank	5	A
65–80	Account number	<ul style="list-style-type: none"> • Debiting of bank account: Clearing number and account number <ul style="list-style-type: none"> – Right-aligned – Zero-filled • Debiting via bankgiro number: Blank 	16	N

7. Record and file descriptions – files *from* Bankgirot with old file layout

7.1 Summary

Definitions of abbreviations

This table lists the abbreviations used in the record descriptions.

Abbreviation	Definition
A	Alphanumeric content
N	Numeric content
TK	Transaction code

Reports on file from Bankgirot

The table shows which reports and excerpts can be obtained on file from Bankgirot with the old file layout.

Report	Contents
Payments specification	<p>Collated information on:</p> <ul style="list-style-type: none">• Executed payments:<ul style="list-style-type: none">– Direct debit payments: quantity and total amount– Credit transfers: quantity and total amount• Total number of payments <p>The report can also include information on payments stopped in the balance check inquiry if the creditor has chosen to receive this on file.</p>
Mandate advice	New, amended or cancelled mandates , either executed or pending.
Rejected payment orders	Report on rejected payment instructions stopped by Bankgirot in directory check.
Cancellation/change of payments	Cancellations and amendments regardless of whether Bankgirot has processed them.
Mandates via the Internet bank	New mandates with associated information that debtors have signed via their Internet banks that the creditor shall approve or reject. Note: Used only for mandates with an account number.
Excerpt from monitoring report	A summary of all payment instructions that your company has submitted and that are being monitored. The summary is sorted by payment date and payer number.

Continued on next page

7.1 Summary, (continued)

Contents

This chapter includes the following sections:

Subject	See page
Payments specification	7.2.1–7.2.3
Mandate advice	7.3.1–7.3.3
Rejected payment orders	7.4.1–7.4.3
Cancellation/change of payments	7.5.1–7.5.3
Record descriptions, mandates via the Internet bank (TK51–TK56 and TK59)	7.6
Record descriptions, excerpt from the monitoring report (TK01, TK82, TK32 and TK09)	7.7

7. Record and file descriptions – files *from* Bankgirot with old file layout
7.2 Payments specification and Rejected payments in balance check inquiry

7.2.2

7.2 Payments specification and Rejected payments in balance check inquiry

7.2.1 Summary

Introduction This section describes files sent from Bankgirot to creditors and that contain reports on all:

- Direct debit payments
- Credit transfers
- Payments stopped in the balance check inquiry if the creditor has chosen to receive this on file

File description The Payments specification file can contain several sections. The table shows:

- The records that can be included together with their transaction codes (TK).
- Internal order of the records in a section.
- The quantity of a particular record that can be included in a section.

Record	TK	Inclusion
Opening record	01	One exactly.
Direct debit payment records	82	Zero, one or several.
Credit transfer records	32	Zero, one or several.
End record	09	One exactly.

At least one of these records in the payments specification file The Payments specification must include at least one of the following records:

- One or more direct debit payment records
- One or more credit transfer records

Several process days can be reported in a single file by including records with different dates in the same file.

Note: Payments specification is always sorted in payer number order.

Contents This section includes the following subjects:

Subject	See page
Record descriptions, payments specification (TK01, TK82, TK32 and TK09)	7.2.2
Codes found in TK82 and TK32	7.2.3

7. Record and file descriptions – files *from* Bankgirot with old file layout
7.2 Payments specification and Rejectd payments in balance check inquiry

7.2.2

7.2.2 Record descriptions, payments specification (TK01, TK82, TK32 and TK09)

Opening record (TK01) The opening record (TK01) opens each section and defines which type of instruction it is. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	01	2	N
3–10	Date written	YYYYMMDD	8	A
11-18	Layout name	AUTOGIRO	8	A
19-22	Clearing number	Bankgirot's clearing number (=9900)	4	N
23-62	Reserved field	Blank	40	A
63-68	Creditor's customer number	Creditor's customer number at Bankgirot. <ul style="list-style-type: none">• Right-aligned• Zero-filled	6	N
69-78	Creditor's bankgiro number	<ul style="list-style-type: none">• Right-aligned• Zero-filled	10	N
79-80	Reserved field	Blank	2	A

Continued on next page

7. Record and file descriptions – files *from* Bankgirot with old file layout
- 7.2 Payments specification and Rejectd payments in balance check inquiry

7.2.2

7.2.2 Record descriptions, payments specification (TK01, TK82, TK32 and TK09), (continued)

Direct debit payment record (TK82)

The table describes the Direct debit payment record (TK82) in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	82 = Direct debit payment (withdrawal from the debtor's account or bankgiro number)	2	N
3–10	Payment date	YYYYMMDD	8	N
11	Period code	Determines how often the payment is made. Note: If this field is left blank the order is repeated until it is cancelled. Reference: See the table below for codes found in TK82 and TK32 .	1	N
12–14	Number of recurring payments	Recurring payment: Number of remaining payment dates <ul style="list-style-type: none"> • Right-aligned • Zero-filled 	3	N
		Other payment instructions: Blank		A
15	Reserved field	Blank	1	A
16–31	Payer number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	16	N
32–43	Amount	The last two digits indicate ören. <ul style="list-style-type: none"> • Right-aligned • Zero-filled 	12	N
44–53	Creditor's bankgiro number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	10	N
54–69	Payment reference	Creditor's internal reference for the payment	16	A
70–79	Reserved field	Blank	10	A
80	Payment status code	Indicates the status of the payment. Reference: See the table below for codes found in TK82 and TK32 .	1	N

Continued on next page

7. Record and file descriptions – files *from* Bankgirot with old file layout
- 7.2 Payments specification and Rejectd payments in balance check inquiry

7.2.2

7.2.2 Record descriptions, payments specification (TK01, TK82, TK32 and TK09), (continued)

Credit transfer record (TK32) The table describes the credit transfer record (TK32) in detail.
Note: A credit transfer that has been rejected in balance check inquiry is not included in the Payments specification with old file layout. This information is only to be found in Autogiro Online or in new file layout.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	32 Credit transfer (deposit in the debtor's account or bankgiro number)	2	N
3–10	Payment date	YYYYMMDD	8	N
11	Period code	Determines how often the payment is made. Note: If this field is left blank the order is repeated until it is cancelled. Reference: See the table below for codes found in TK82 and TK32 .	1	N
12-14	Number of recurring payments	Recurring payment: Number of remaining payment dates. <ul style="list-style-type: none"> • Right-aligned • Zero-filled 	3	N
		Other payment instructions: Blank		A
15	Reserved field	Blank	1	A
16–31	Payer number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	16	N
32–43	Amount	The last two digits indicate ören. <ul style="list-style-type: none"> • Right-aligned • Zero-filled 	12	N
44–53	Creditor's bankgiro number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	10	N
54–69	Payment reference	Creditor's internal reference for the payment	16	A
70–77	Reserved field	Blank	8	A
78–79	Reserved field	Blank	2	A
80	Payment status code	Indicates the status of the payment. Reference: See the table below for codes found in TK82 and TK32 .	1	N

Continued on next page

7. Record and file descriptions – files *from* Bankgirot with old file layout
- 7.2 Payments specification and Rejectd payments in balance check inquiry

7.2.2

7.2.2 Record descriptions, payments specification (TK01, TK82, TK32 and TK09), (continued)

End record (TK09) The end record (TK09) indicates that the section has ended and most often includes the sum of all the included records. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	09	2	N
3–10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
11–14	Clearing number	Bankgirot's clearing number (=9900)	4	N
15–28	Reserved field	Blanks	14	A
29–40	Total amount credit transfers	<ul style="list-style-type: none"> • Right-aligned • Zero-filled Total amount of credit transfers in the file. Note: The last two digits indicate ören	12	N
41–46	Total number of credit transfers	<ul style="list-style-type: none"> • Right-aligned • Zero-filled Total number of credit transfers in the file.	6	N
47–52	Total number of direct debit payments	<ul style="list-style-type: none"> • Right-aligned • Zero-filled Total number of direct debit payments in the file.	6	N
53–56	Reserved field	Zeroes.	5	N
57–68	Total amount direct debit payments	<ul style="list-style-type: none"> • Right-aligned • Zero-filled Total amount of direct debit payments in the file. Note: The last two digits indicate ören	12	N
69–80	Reserved field	Zeroes	12	N

7.2.3 Codes found in TK82 and TK32

Period codes Period codes are used in payment records to specify the periodicity of the payment. The table shows the meaning of the codes.

Period code	Payment interval	Time, from the date specified in the payment instruction
0	Once	–
1	Once a month	The calendar day specified in the payment record, <i>if</i> it is a bank day. Otherwise the next bank day .
2	Once a quarter	
3	Twice a year	
4	Once a year	The last calendar day of the month, <i>if</i> it is a bank day. Otherwise the previous bank day.
5	Once a month	
6	Once a quarter	
7	Twice a year	

Payment status codes The payment records include a status code that indicates whether the payment is approved or rejected. The table shows the meaning of the codes.

Note: Payment status codes 1–2 and 9 only apply if the creditor has chosen to receive information on payments stopped in the balance check inquiry on file.

Payment status code	Meaning
- (blank)	Approved payment, payment executed.
1	Insufficient funds, payment not executed.
2	No link to Autogiro (account closed), payment not executed.
9	Renewed funds, payment not executed but retry will be attempted if agreement in place. Note: Renewed funds only apply to direct debit payments.

7.3 Mandate advice

7.3.1 Summary

File description The Mandate advice file can contain several sections. The table shows:

- The records that can be included together with their transaction codes (TK).
- Internal order of the records in a section.
- The quantity of a particular record that can be included in a section.

Record	TK	Inclusion
Opening record	01	One exactly.
Record for addition of new and cancellation of mandates	73	Zero, one or several.
End record	09	One exactly.

Contents This section includes the following subjects:

Subject	See
Record descriptions, mandate advice (TK01, TK73 and TK09)	7.3.2
Codes found in TK73	7.3.3

7.3.2 Record descriptions, mandate advice (TK01, TK73 and TK09)

Opening record (TK01) The opening record (TK01) opens each section and defines which type of instruction it is. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	01	2	N
3–10	Date written	YYYYMMDD	8	A
11–14	Clearing number	Bankgirot's clearing number (=9900)	4	N
15–24	Creditor's bankgiro number	<ul style="list-style-type: none">• Right-aligned• Zero-filled	10	N
25–33	Contents	AG-MEDAVI (Mandate advice)	8	A
34–80	Reserved field	Blank		

Continued on next page

7.3.2 Record descriptions, mandate advice (TK01, TK73 and TK09), (continued)

Record for addition of new and cancellation of mandates (TK73)

The table describes the record for adding and cancelling mandates (TK73) in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	73	2	N
3–12	Creditor's bankgiro number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	10	N
13–28	Payer number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	16	N
29–44	Bank account number	<p>If the payer number is <i>not</i> the bankgiro number:</p> <ul style="list-style-type: none"> • Position 29-32: Clearing number • Position 33-44: Account number • Zero-filled • Right-aligned <p>If the payer number is the debtor's bankgiro number: Zero-filled.</p> <p>Note: Only specified if the information code at position 62 is 04, 05, 42, 43 or 46.</p>	16	N
45–56	Civic registration number/ corporate identity number	<ul style="list-style-type: none"> • Civic registration number: YYYYMMDDNNNN • Corporate identity number: <ul style="list-style-type: none"> – 00NNNNNNNNNN, <i>or</i> – 99NNNNNNNNNN if the payer number is the debtor's bankgiro number. <p>Note: Only specified if the information code at position 62 is 04, 05, 42, 43 or 46.</p>	12	N
57–61	Reserved field	Blank	5	A
62–63	Information code	Reference: See 6.3.3 Codes found in TK73 .	2	N
64–65	Comment code			

Continued on next page

7.3.2 Record descriptions, mandate advice (TK01, TK73 and TK09), (continued)

Record for addition of new and cancellation of mandates (TK73) (continued)

Position	Contents	Valid values/Comment	No. of chars	Value type
66–73	Action date	YYYYMMDD	8	N
74–80	Reserved field	<ul style="list-style-type: none">• 74–79: YYYYMMDD – validity date, when the mandate is valid for debiting. Only applicable for new mandates. Otherwise blank.• 80: Blank	7	A

End record (TK09) The end record (TK09) indicates that the section has ended and includes the sum of the number of records included.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	09	2	N
3–10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
11–14	Clearing number	Bankgirot's clearing number (=9900).	4	N
15–21	Number of records	<ul style="list-style-type: none">• Right-aligned• Zero-filled	7	N
22–80	Reserved field	Blank	59	A

7.3.3 Codes found in TK73

Information codes

The directory record TK73 includes information codes (transaction codes) that indicate what the record concerns. The table below shows the meaning of the codes.

Code	Meaning	Comment code
03	<ul style="list-style-type: none">• Cancellation.• Initiated by creditor.	04, 21, 29, 30, 33
04	<ul style="list-style-type: none">• New addition.• Initiated by creditor.	09, 10, 20, 21, 23, 29, 30, 32,
10	<ul style="list-style-type: none">• Cancelled due to creditor's bankgiro number being closed.• Initiated by creditor's bank.	33
42	Response to account inquiry from bank on new debtor in Autogiro. For mandates signed with account number.	03, 05
43	Cancelled due to unanswered account inquiry. For mandates signed with account number.	-
44	<ul style="list-style-type: none">• Cancelled due to debtor's bankgiro number being closed.• Initiated by debtor's bank. Note: Used only for mandates with a bankgiro number.	98
46	<ul style="list-style-type: none">• Cancellation.• Initiated by debtor or debtor's bank. For mandates signed with account number.	02

Information codes that have been removed.

Code	Former meaning
93	<ul style="list-style-type: none">• Cancellation.• Initiated by the debtor.

Continued on next page

7.3.3 Codes found in TK73, (continued)

Comment codes The directory record TK73 uses codes that contain comments to the record. The table below shows the meaning of the codes.

Code	Meaning	Note
02	Mandate cancelled on debtor's initiative.	The code can only be used for mandates with an account number.
03	Account type not approved for Autogiro.	The code can only be used for mandates with an account number.
04	Mandate missing in Bankgirot's mandate directory.	The code can only be used if TK = 03.
05	Incorrect account or personal details.	The code can only be used for mandates with an account number.
07	Mandate cancelled by Bankgirot due to unanswered account inquiry.	The code can only be used for mandates with an account number.
09	Bankgiro number missing at Bankgirot.	The code can only be used for mandates with an account number.
10	Mandate already registered in Bankgirot's directory or inquiry pending.	The code can only be used for mandates with an account number.
20	Incorrect civic registration number.	<ul style="list-style-type: none"> • The code can only be used if TK = 03 or 04. • The code can only be used for mandates with an account number.
21	Incorrect payer number.	The code can only be used if TK = 03 or 04.
23	Incorrect account number.	<ul style="list-style-type: none"> • The code can only be used if TK = 04. • The code can only be used for mandates with an account number.
29	Incorrect receiving bankgiro number. The bankgiro number in the transaction code is not the same as in the opening record.	The code can only be used if TK = 03 or 04.
30	Receiving bankgiro number missing.	The code can only be used if TK = 03 or 04.
32	New mandate.	The code can only be used if TK = 04 or 42.
33	Cancelled.	The code can only be used if TK = 03.
98	Mandate cancelled due to cancelled payer number.	<ul style="list-style-type: none"> • Payer number = bankgiro number. • The code can only be used for mandates with a bankgiro number.

Continued on next page

- 7. Record and file descriptions – files *from* Bankgirot with old file layout
- 7.3 Mandate advice

7.3.3

7.3.3 Codes found in TK73, (continued)

Comment codes that have been removed	
Code	Meaning
01	Mandate cancelled on the bank's initiative.
06	Mandate cancelled by Bankgirot.
11	Mandate temporarily stopped by the debtor.
12	Revocation of temporarily stopped mandate.
24	Maximum amount not allowed

7. Record and file descriptions – files *from* Bankgirot with old file layout
7.4 Rejected payment orders

7.4.1

7.4 Rejected payment orders

7.4.1 Summary

File description The Rejected payment orders file can contain several sections. The table shows:

- The records that can be included together with their transaction codes (TK).
- Internal order of the records in a section.
- The quantity of a particular record that can be included in a section.

Record	TK	Inclusion
Opening record	01	One exactly.
Direct debit payments	82	• Zero, one or several. • No restrictions regarding internal order.
Credit transfers	32	
End record	09	One exactly.

Contents This section includes the following subjects:

Subject	See
Record descriptions, rejected payment orders (TK01, TK82, TK32 and TK09)	7.4.2
Codes found in TK82 and TK32	7.4.3

7. Record and file descriptions – files *from* Bankgirot with old file layout
7.4 Rejected payment orders

7.4.2

7.4.2 Record descriptions, rejected payment orders (TK01, TK82, TK32 and TK09)

Opening record (TK01) The opening record (TK01) opens each section and defines which type of instruction it is. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	01	2	N
3–10	Date written	YYYYMMDD	8	A
11–18		AUTOGIRO Note: Must be written in capitals.	8	A
19–22	Clearing number	Bankgirot's clearing number (=9900)	4	N
23–62	Contents	FELLISTA REG.KONTRL	20	A
63–68	Creditor's customer number	Creditor's customer number at Bankgirot. <ul style="list-style-type: none">• Right-aligned• Zero-filled	6	N
69–78	Creditor's bankgiro number	<ul style="list-style-type: none">• Right-aligned• Zero-filled	10	N
79–80	Reserved field	Blanks	2	A

Continued on next page

7.4.2 Record descriptions, rejected payment orders (TK01, TK82, TK32 and TK09), (continued)

Payment records (TK82 and TK32)

Payment record

- TK82 contains rejected withdrawals from the debtor's bankgiro number or bank account
- TK32 contains rejected deposits to the debtor's bankgiro number or bank account.

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	<ul style="list-style-type: none"> • 82 = Direct debit payment (withdrawal from the debtor's account or bankgiro number) • 32 = Credit transfer (deposit in the debtor's account or bankgiro number) 82 (direct debit payment) or 32 (credit transfer) 	2	N
3–10	Payment date	YYYYMMDD	8	N
11	Period code	Determines how often the payment is made. Note: If this field is left blank the order is repeated until it is cancelled. Reference: See the table below for codes found in TK82 and TK32 .	1	N
12–14	Number of recurring payments	Recurring payment: Number of remaining payment dates. <ul style="list-style-type: none"> • Right-aligned • Zero-filled 	3	N
		Other payment instructions: Blank		A
15–30	Payer number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	16	N
31–42	Amount	The last two digits indicate ören. <ul style="list-style-type: none"> • Right-aligned • Zero-filled 	12	N
43–58	Payment reference	<ul style="list-style-type: none"> • Creditor's internal reference for the payment • Left-aligned 	16	A
59–60	Comment code	Reference: Explanations of the codes are provided under Comment codes below.	2	N
61–80	Reserved field	Blank	20	A

Continued on next page

7. Record and file descriptions – files *from* Bankgirot with old file layout
7.4 Rejected payment orders

7.4.2

7.4.2 Record descriptions, rejected payment orders (TK01, TK82, TK32 and TK09), (continued)

End record (TK09) The end record (TK09) indicates that the section has ended and includes the sum of all the included records. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	09	2	N
3–10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
11–14	Clearing number	Bankgirot's clearing number (=9900)	4	N
15–20	Number of credit transfers	Total number of credit transfers • Right-aligned • Zero-filled	6	N
21–32	Total amount credit transfers	Total amount of credit transfers in the file. Note: The last two digits indicate ören • Right-aligned • Zero-filled	12	N
33–38	Number of direct debit payments	Total number of direct debit payments • Right-aligned • Zero-filled	6	N
39–50	Total amount direct debit payments	Total number of direct debit payments in the file. Note: The last two digits indicate ören • Right-aligned • Zero-filled	12	N
51–80	Reserved field	Blank	30	A

7. Record and file descriptions – files *from* Bankgirot with old file layout
7.4 Rejected payment orders

7.4.3

7.4.3 Codes found in TK82 and TK32

Period codes Period codes are used in payment records to specify the periodicity of the payment. The table shows the meaning of the codes.

Period code	Payment interval	Time, from the date specified in the payment instruction
0	Once	–
1	Once a month	The calendar day specified in the payment record, <i>if</i> it is a bank day. Otherwise the next bank day .
2	Once a quarter	
3	Twice a year	
4	Once a year	The last calendar day of the month, <i>if</i> it is a bank day. Otherwise the previous bank day.
5	Once a month	
6	Once a quarter	
7	Twice a year	

Comment codes Codes containing comments to the records are used in I TK82 and TK32. The table below shows the meaning of the codes.

Code	Meaning
01	Omitted due to missing mandate.
02	Omitted, due to either: <ul style="list-style-type: none">• Account not yet approved <i>or</i>• Account cancelled

Comment codes that have been removed

Code	Meaning
03	Omitted, mandate cancelled.
07	Rejected, not yet debitale.

7. Record and file descriptions – files *from* Bankgirot with old file layout
7.5 Cancellation/change of payments

7.5.1

7.5 Cancellation/change of payments

7.5.1 Summary

File description The Cancellation/change of payments file can contain several sections. The table shows:

- The records that can be included together with their transaction codes (TK).
- Internal order of the records in a section.
- The quantity of a particular record that can be included in a section.

Record	TK	Inclusion
Opening record	01	One exactly.
Cancellation records	21–25 and 03	<ul style="list-style-type: none">• Zero, one or several.• No restrictions regarding internal order.
Amendment records	26–29	
End record	09	One exactly.

Contents This section includes the following subjects:

Subject	See
Record descriptions, cancellations and amendments (TK01, TK21–TK25, TK26–TK29 and TK09)	7.5.2
Codes found in TK21–TK29 and TK03	7.5.3

7. Record and file descriptions – files *from* Bankgirot with old file layout
7.5 Cancellation/change of payments

7.5.2

7.5.2 Record descriptions, Cancellation/change of payments (TK01, TK21–TK25, TK26–TK29 and TK09)

Opening record (TK01) The opening record (TK01) opens each section and defines which type of instruction it is. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	01	2	N
3–10	Date written	YYYYMMDD The date the file was created at the creditor.	8	N
11–18	Layout name	AUTOGIRO Note: Must be written in capitals. <ul style="list-style-type: none">• Left-aligned• Blank-filled	8	A
19–22	Clearing number	Bankgirot's clearing number (=9900)	4	N
23–62	Contents	MAK/ÄNDRINGSLISTA <ul style="list-style-type: none">• Left-aligned• Blank-filled	40	A
63–68	Creditor's customer number	Creditor's customer number at Bankgirot. <ul style="list-style-type: none">• Right-aligned• Zero-filled	6	N
69–78	Creditor's bankgiro number	<ul style="list-style-type: none">• Right-aligned• Zero-filled	10	N
79–80	Reserved field	Blank	2	A

Continued on next page

7. Record and file descriptions – files *from* Bankgirot with old file layout
7.5 Cancellation/change of payments

7.5.2

7.5.2 Record descriptions, Cancellation/change of payments (TK01, TK21–TK25, TK26–TK29 and TK09), (continued)

Cancellation records (TK21–TK25, TK03) The table describes the cancellation records (TK21–TK25 and TK03) in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	21, 22, 23, 24, 25 and 03 Reference: See the table below for codes found in TK21–TK29 and TK03.	2	N
3–10	Payment date	YYYYMMDD • Right-aligned • Zero-filled	8	N
11–26	Payer number	• Right-aligned • Zero-filled	16	N
27–28	Payment code	• 82 (= Direct debit payment) • 32 (= Credit transfer)	2	N
29–40	Amount	• Right-aligned • Zero-filled Note: The last two digits indicate ören.	12	N
41–48	Text field	If reference exists: REFERENS If reference does not exist: Zero-filled	8	A
49–56	Reserved field	Zero-filled	8	N
57–72	Reference	If reference exists: Reference number If reference does not exist: Zero-filled	16	A
73–74	Comment code	Reference: See the table below for codes found in TK21–TK29 and TK03.	2	N
75–80	Reserved field	Blank	6	A

Continued on next page

7. Record and file descriptions – files *from* Bankgirot with old file layout
- 7.5 Cancellation/change of payments

7.5.2

7.5.2 Record descriptions, Cancellation/change of payments (TK01, TK21–TK25, TK26–TK29 and TK09), (continued)

Amendment records (TK26–TK29) The table describes the amendment records (TK26–TK29) in detail.
Note: TK26-TK29 can not be used for Recurring payments.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	26, 27, 28 or 29 Reference: See the table below for codes found in TK21–TK29 and TK03.	2	N
3–10	Payment date	YYYYMMDD <ul style="list-style-type: none"> • Right-aligned • Zero-filled 	8	N
11–26	Payer number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	16	N
27–28	Payment code	<ul style="list-style-type: none"> • 82 (= Direct debit payment) • 32 (= Credit transfer) 	2	N
29–40	Amount	<ul style="list-style-type: none"> • Right-aligned • Zero-filled Note: The last two digits indicate ören.	12	N
41–48	Text field	If reference exists: REFERENS If reference does not exist: Zero-filled	8	A
49–56	New due date	YYYYMMDD	8	N
57–72	Reference	If reference exists: Reference number If reference does not exist: Zero-filled	16	A
73–74	Comment code	Reference: See the table below for codes found in TK21–TK29 and TK03.	2	N
75–80	Reserved field	Blank	6	A

Continued on next page

7.5.2 Record descriptions, Cancellation/change of payments (TK01, TK21–TK25, TK26–TK29 and TK09), (continued)

End record (TK09) The end record (TK09) indicates that the section has ended and includes the sum of the number of payments for records included and the total amount of the entire section. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	09	2	N
3–10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
11–14	Clearing number	Bankgirot's clearing number (=9900)	4	N
15–28	Reserved field	Blank	14	A
29–40	Total amount of credit transfers cancelled/changed	<ul style="list-style-type: none"> • Right-aligned • Zero-filled Note: <ul style="list-style-type: none"> • The last two digits indicate ören. • The field is a signed field. 	12	N
41–46	Number of credit transfers cancelled/changed	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	6	N
47–52	Number of direct debit payments cancelled/changed	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	6	N
53–56	Reserved field	Zeroes	4	N
57–68	Total amount of direct debit payments cancelled/changed	<ul style="list-style-type: none"> • Right-aligned • Zero-filled Note: <ul style="list-style-type: none"> • The last two digits indicate ören. • The field is a signed field. 	12	N
69–80	Zero field	Zeroes	12	N

7.5.3 Codes found in TK21–TK29 and TK03

Cancellation codes

Cancellation codes (transaction codes) are used with cancellation records to specify the type of cancellation record. The table below shows the meaning of the codes.

Code	Meaning	Comment codes
TK03	Cancelled due to cancelled mandate .	12
TK23	Cancel all payments for a payer number .	02, 10, 11, 12, 13
TK24	Cancel all payments for a payer number on a specified due date.	01, 02, 10, 11, 12, 13
TK25	Cancel an individual payment .	01, 02, 04, 05, 10, 11, 12, 13

Amendment codes

Amendment codes (transaction codes) are used with amendment records to specify the type of amendment record. The table below shows the meaning of the codes.

Code	Meaning	Comment codes
TK26	Change all payments to new due date.	06, 10, 11, 13, 14, 15
TK27	Change all payments on specified due date to new due date.	01, 06, 10, 11, 13, 14, 15
TK28	Change all payments with specified payer number on specified due date to new due date.	01, 02, 06, 10, 11, 13, 15, 18
TK29	Amend a payment on specified due date to new due date.	01, 02, 04, 05, 06, 10, 11, 13, 15, 18

Continued on next page

7.5.3 Codes found in TK21–TK29 and TK03, (continued)

Comment codes Comment codes are used with cancellation and amendment records to specify the reason either for the amendment made or for the amendment not being made.

The table below shows the meaning of the codes.

Code	Meaning
01	Incorrect due date.
02	Incorrect payer number.
04	Incorrect transaction code.
05	Incorrect amount.
06	Incorrect new due date.
10	Incorrect bankgiro number.
11	Bankgiro number missing.
12	Cancelled.
13	Payment missing, not rectified.
14	Amended due date.
18	Amended.

Comment codes that have been removed

15	Not amended, recurring payment (period code 0).
----	---

7.6 Record descriptions, mandates via the Internet bank (TK51–TK56 and TK59)

File description The mandates via the Internet bank file can contain several sections. The table shows:

- The records that can be included together with their transaction codes (TK).
- Internal order of the records in a section.
- The quantity of a particular record that can be included in a section.

Record	TK	Inclusion
Opening record	51	One exactly.
Mandate record 1	52	<ul style="list-style-type: none"> • Zero, one or several. • No restrictions regarding internal order.
Mandate record, special information	53	
Mandate record, name and address part 1	54	
Mandate record, name and address part 2	55	
Mandate record, name and address part 3	56	One exactly.
End record	59	

Opening record (TK51) The opening record (TK51) opens each section and defines which type of instruction it is. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	51	2	N
3–10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
11–14	Clearing number	Bankgirot's clearing number (=9900)	4	N
15–24	Creditor's bankgiro number	<ul style="list-style-type: none"> • Zeroed • Right-filled 	10	N
25–44	Contents	AG-EMEDGIV <ul style="list-style-type: none"> • Left-aligned • Blank-filled 	20	A
45–80	Reserved field	Blank	36	A

Continued on next page

7.6 Record descriptions, mandates via the Internet bank (TK51–TK56 and TK59), (continued)

Mandate record 1 (TK52)

The table describes the mandate record (TK52) in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	52	2	N
3–12	Creditor's bankgiro number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	10	N
13–28	Payer number	The payer number specified by the debtor. <ul style="list-style-type: none"> • Right-aligned • Zero-filled 	16	N
29–44	Account number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	16	N
45–56	Civic registration number or corporate identity number	<ul style="list-style-type: none"> • Civic registration number: YYYYMMDDNNNN • Corporate identity number: 00NNNNNNNNNN 	12	N
57–61	Reserved field	Blank	5	A
62	Message type	Message type: <ul style="list-style-type: none"> • 0 (= New) • 1 (= Reminder 1) • 2 (= Reminder 2) 	1	N
63–80	Reserved field	Blank	18	A

Mandate record, special information (TK53)

The table describes the mandate record (TK53) that contains special information on the mandate. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	53	2	N
3–38	Information	Information from debtor (free text)	36	A
39–80	Reserved field	Blank	42	A

Continued on next page

7.6 Record descriptions, mandates via the Internet bank (TK51–TK56 and TK59), (continued)

Mandate record, name and address part 1 (TK54)

The mandate record (TK54) includes name and address information for the mandate. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	54	2	N
3–38	Name and address line 1	Debtor's name and address	36	A
39–74	Name and address line 2	Debtor's name and address	36	A
75–80	Reserved field	Blank	6	A

Mandate record, name and address part 2 (TK55)

The mandate record (TK55) includes name and address information for the mandate. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	55	2	N
3–38	Name and address line 3	• Debtor's name and address	36	A
39–74	Name and address line 4	• Debtor's name and address	36	A
75–80	Transaction code	Blank	6	A

Continued on next page

7.6 Record descriptions, mandates via the Internet bank (TK51–TK56 and TK59), (continued)

Mandate record, name and address part 3 (TK56)

The mandate record (TK56) includes name and address information for the mandate. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	56	2	N
3–7	Post code	Note: For overseas addresses, this field is zero-filled.	5	N
8–38	Postal address	Note: For overseas addresses, this field is the country.	31	A
39–80	Reserved field	Blank	42	A

End record (TK59)

The end record (TK59) indicates that the section has ended and includes the sum of the number of records in the file. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	59	2	N
3–10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
11–14	Clearing number	Bankgirot's clearing number (=9900)	4	N
15–21	Number of records	Total number of records in the file. • Zeroed • Right-filled	7	N
22–80	Reserved field	Blank	59	A

7. Record and file descriptions – files *from* Bankgirot with old file layout
- 7.7 Record descriptions, excerpt from the monitoring register (TK01, TK82, TK32 and TK09)

7.7 Record descriptions, excerpt from the monitoring register (TK01, TK82, TK32 and TK09)

File description The excerpt from the monitoring register file can contain several sections. The table shows:

- The records that can be included together with their transaction codes (TK).
- Internal order of the records in a section.
- The quantity of a particular record that can be included in a section.

Record	TK	Inclusion
Opening record	01	One exactly.
Direct debit payment record	82	<ul style="list-style-type: none"> • Zero, one or several. • No restrictions regarding internal order.
Credit transfer record	32	
End record	09	One exactly.

Opening record (TK01) The opening record (TK01) opens each section and defines which type of instruction it is. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	01	2	N
3–10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
11–18	Layout name	AUTOGIRO <ul style="list-style-type: none"> • Left-aligned • Blank-filled 	8	A
19–22	Clearing number	Bankgirot's clearing number (=9900)	4	N
23–35	Contents	BEVAKNINGSREG <ul style="list-style-type: none"> • Left-aligned • Blank-filled 	13	A
36–62	Reserved field	Blank	27	A
63–68	Creditor's customer number	Creditor's customer number at Bankgirot <ul style="list-style-type: none"> • Right-aligned • Zero-filled 	6	N
69–78	Creditor's bankgiro number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	10	N
79–80	Reserved field	Blank	2	A

Continued on next page

7. Record and file descriptions – files *from* Bankgirot with old file layout
- 7.7 Record descriptions, excerpt from the monitoring register (TK01, TK82, TK32 and TK09)

7.7

7.7 Record descriptions, excerpt from the monitoring register (TK01, TK82, TK32 and TK09), (continued)

Payment records (TK82 and TK32)

Payment record TK82 shows the creditor future direct debit payments and payment record TK32 shows the creditor future credit transfers that are being monitored. The table presents the records in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	82 or 32	2	N
3–10	Payment date	YYYYMMDD	8	N
11	Period code	Determines how often the payment is made. Reference: See 6.2.3 Codes found in TK82, TK32 and TK77 .	1	N
12–14	Number of recurring payments	Recurring payment: Number of remaining payment dates. • Right-aligned • Zero-filled	3	N
		Other payment instructions: Blank or reserved		A
15	Reserved field	Blank	1	A
16–31	Payer number	Payer number	16	N
32–43	Amount	• Right-aligned • Zero-filled Note: The last two digits indicate ören.	12	N
44–53	Reserved field	Blank	10	N
54–69	Reference	Creditor's internal reference for the payment or blank.	16	A
70–80	Reserved field	Blank	11	A

Continued on next page

7. Record and file descriptions – files *from* Bankgirot with old file layout
- 7.7 Record descriptions, excerpt from the monitoring register (TK01, TK82, TK32 and TK09)

7.7

7.7 Record descriptions, excerpt from the monitoring register (TK01, TK82, TK32 and TK09), (continued)

End record (TK09) The end record (TK09) indicates that the section has ended and includes the sums of the numbers of direct debit and credit transfers in the file. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1–2	Transaction code	09	2	N
3–10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
11–14	Clearing number	Bankgirot's clearing number (=9900)	4	N
15–28	Reserved field	Blank	14	A
29–40	Total amount of credit transfers	<ul style="list-style-type: none"> • Right-aligned • Zero-filled Note: The last two digits indicate ören.	12	N
41–46	Total number of credit transfers	Right-aligned Zero-filled	6	N
47–52	Total number of direct debit payments	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	6	N
53–56	Reserved field	Zero-filled	4	A
57–68	Total amount of direct debit payments	<ul style="list-style-type: none"> • Right-aligned • Zero-filled Note: The last two digits indicate ören.	12	N
69–80	Reserved field	Zero-filled	12	A

7.8 Record descriptions, excerpt from the mandate register

File description The file includes one or more directory records. **Note:** The file has no opening or end record.

Directory record The directory record contains excerpts from the mandate register. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Value type
1-10	Creditor's bankgiro number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled 	10	N
11-22	Civic registration number / corporate identity number	Debtor's <ul style="list-style-type: none"> • civic registration number: CCYYYYMMDDNNNN • corporate identity number: 00NNNNNNNNNN 	12	N
23-38	Payer number	<ul style="list-style-type: none"> • Right-aligned • Zero-filled • 	16	N
39	Mandate type	1: Mandate initiated by creditor. 2: Mandate initiated by debtor via Internet bank.	1	N
40	Most recent active year	Most recent active year= Y	1	N
41-48	Date for new addition	<ul style="list-style-type: none"> • YYYYMMDD 	8	N
49-56	Date amended	<ul style="list-style-type: none"> • YYYYMMDD 	8	N
57	Status 1	1 = Approved for Autogiro 2 = Pending	1	N
58	Status 2	0 = Mandate OK	1	N
59-63	Maximum amount	Maximum amount in hundreds of kronor	5	N
64-79	Clearing number	Clearing number and account number	16	N
80	Reserve	Blank	1	A

8. Tamper protection

Mandatory tamper protection of entire file

Tamper protection is mandatory for all files sent to Bankgirot. The *entire* file must be protected from tampering.

Methods

The debtor can choose between different tamper protection methods depending on the communication solution used. Two methods are:

- Tamper protection with authentication
- Digital signature

The table describes the four approved methods of electronic tamper protection.

Method	Description
Nexus Sigillet (formerly SÄKDATA)	Licensed product from Nexus. The key comprises 36 digits, and the last digit is always a check digit . Used for both batch authentication and section authentication.
HMAC	Hash Message Authentication Code. An open, international standard for tamper protection by authentication. Bankgirot uses HMAC-SHA-256 with 128-bit keys, with the key comprising 32 alphanumeric characters with no check digit. Only used for batch authentication.
BgCom	Integrated communication and security solution, based on a Smart Card and strong encryption.
Bankgiro Link	

Reference: Detailed descriptions and record descriptions can be found in the [technical manual for each method](#). These can be downloaded from Bankgirot's website, www.bankgirot.se.

Note: Bankgirot offers no support for tamper protection.

Tamper protection with digital signature

The digital signature at BgCom associates the file with a personal electronic ID card and protects the content against tampering. Several people at the company can sign the file jointly, as agreed with the bank. The security information for the data file (checksum and digital signature[s]) is stored in a secure message sent together with the file to Bankgirot.

Continued on next page

8. Tamper protection, (continued)

Test authentication keys

During customer testing in Autogiro the file must be authenticated with a test authentication key.

The table includes test authentication keys for the two authentication methods supported by Bankgirot.

Method	Test authentication key
Nexus Sigillet	123456789012345678901234567890123456
HMAC	1234567890ABCDEF1234567890ABCDEF

9. Terms and definitions

Terms in this document This table lists Bankgirot's definitions of the terms associated with the Autogiro service.

Term	Definition
Autogiro Online	A webbased tool for creditors and banks. Autogiro Online offers different functions that enable users to view and manage information about payments and mandates in Autogiro via the web service. Note: The creditor cannot deliver or register payment files via Autogiro Online. These must always be delivered to Bankgirot on file.
Bank Day	Bankday = all days except Saturday, Sunday, Midsummer Eve, Christmas Eve, New Year's Eve or any other Swedish public holidays.
Bankgiro Link	Bankgirot's communication product. Bankgiro Link includes: <ul style="list-style-type: none"> • Secure communication solution with authorisation, based on PKI and certificates • File transfer over the Internet • Transfer of payment instructions to Bankgirot • Transfer of reports from Bankgirot • Electronic mandate checks (for some banks)
Bankgiro number	An address that points to a bank account. A bankgiro number can be associated with the bank and account number of your choice.
BgCom	An Internetbased communication service based on proven standards: <ul style="list-style-type: none"> • Strong sender and recipient identification with electronic ID • Tamper protection with digital signature • Encrypted sessions • Mandate check
Check digit	A check digit that always appears last in, for example, an account number, or a bankgiro number.
Communication method	The method a company uses to send files to and retrieve files from Bankgirot.
Credit instruction	An instruction based on the payment instructions sent to the creditor's bank for deposits (credits) to the creditor's bank account.
Customer number	A customer number at Bankgirot used as the address for file deliveries. The customer number can be linked to one or more bankgiro numbers. A customer number is always linked to a service.
Data set name	The data set name is the technical name of all files sent to and from Bankgirot. It is generated from the customer number or service bureau number, the date and the time.
Debit instruction	An instruction based on the payment instructions sent to the debtor's bank for withdrawals (debits) from the debtor's bank account.

Continued on next page

9. Terms and definitions, (continued)

Terms in this document (continued)

Term	Definition
Payer number	<p>A number that identifies the debtor to the creditor. This can be, for example, a corporate identity or civic registration number, a bankgiro number or a customer number. Note: For debtors that have mandates with a bankgiro number the payer number is <i>always</i> the bankgiro number.</p> <p>Each debtor has a unique payer number for each receiving bankgiro number. The payer number is numerical only with a maximum of 16 digits.</p>
Deposit serial number	Each deposit record has a deposit serial number that is unique for each bankgiro number and year. Bankgirot informs the bank of the serial number in conjunction with crediting the creditor's bank account. The bank can then choose whether to present the serial number to the company on bank statements. This simplifies bank statements and enables their automation.
Electronic ID	An electronic identity document used for secure identification over the Internet. Equivalent to a regular ID, such as an ID card or driving licence. An electronic ID can be issued by the bank and can be stored, for example, in a file or on a card.
HMAC	Hash Message Authentication Code. An open, international standard for tamper protection by authentication. Bankgirot uses HMAC-SHA-256 with 128-bit keys, with the key comprising 32 alphanumeric characters with no check digit. Only used for batch authentication.
Individual payment	A payment included in a recurring payment .
Mandate	<p>A standard Autogiro function. An agreement between a debtor and a creditor that is a prerequisite for using Autogiro. The debtor provides the creditor with consent to debit the debtor's bank account or bankgiro number via Autogiro.</p> <p>The creditor can offer the debtor three ways to sign a mandate:</p> <ul style="list-style-type: none"> • On paper • Via the Internet bank • Via Web Page
Mandate file	The file with the debtor's details that the creditor sends to Bankgirot or registers directly via Autogiro Online in order to register a new mandate.
Mandate form	A form that the debtor fills in with their details and signs, and with which the debtor provides the creditor with consent. The mandate form can be printed or electronic.

Continued on next page

9. Terms and definitions, (continued)

Terms in this document (continued)

Mandate on paper	A standard Autogiro function by which the debtor provides consent by filling in and signing a printed mandate form. This type of mandate can be signed for payments from a bank account as well as via a bankgiro number.
Mandate via Web page	An optional Autogiro function that enables the debtor to sign a mandate by filling in an electronic mandate form via a link, which could, for instance, be found on the creditor's website. The debtor signs the mandate with an electronic ID, which is verified by Bankgirot. This type of mandate can only be signed for payments from an account number.
Mandate via the Internet bank	An optional Autogiro function that enables a debtor to sign a mandate via an Internet bank. The debtor signs the mandate with an electronic ID, which is verified by the debtor's bank. This type of mandate can only be signed for payments from an account number.
Payments specification	The file the company sends to Bankgirot and which contains the payments to be made.
Payment instructions	The payments Bankgirot accepts and processes.
Recurring payment	A payment instruction that is used to pay the same amount periodically via Autogiro. This can be, for example, a magazine subscription, where the debtor pays the same amount each month.
Reference number	A parameter that identifies the payment to the creditor. This could be, for example, an invoice number, a customer account number or some other reference.
Refund	Refers to an executed payment reimbursed to the debtor's bank account, on the debtor's initiative. The debtor has the right to request the reimbursement of direct debit payments made via the Autogiro service.
Signed field	If a file includes a record with a negative amount the last digit is replaced with a letter. For example: SEK -1,200.00 is shown as 12000å.
Tamper protection	Means that files are assigned an encrypted check record calculated based on the file's content and a unique code, before the file is sent to Bankgirot. Bankgirot checks the control record and can thereby confirm that the file has not been tampered with after the sender authenticated it.
Technical Manual	A user guide with record and file descriptions. Mainly aimed at software companies and companies that develop proprietary software.
Testing	Conducted to verify that the information in the files complies with the specified layout. Testing is not mandatory.

Continued on next page

9. Terms and definitions, (continued)

Terms in this document (continued)

Transaction code	All records in a file have a transaction code (TK). Each transaction code starts a new record. For example: <ul style="list-style-type: none">• A payment = TK82• An credit transfer = TK32• A new mandate entry = TK04
User guide	A guide that describes a service, how it is used and how a company adapts its procedures to use the service.
