

New Autogiro

Description and User Guide

This manual is valid from the date that new Autogiro is introduced. It will exist in parallel with the manuals for the current Autogiro.

1. Table of contents

2. Introduction	3
3. Autogiro in practice.....	6
3.1 Standard functions.....	6
3.2 Stopping future payments and refund requests	10
3.3 Optional functions	12
4. Prerequisites and recommendations for Autogiro	15
5. Using Autogiro	18
5.1 Testing.....	18
5.2 Handling mandates	20
5.2.1 Responsibility.....	20
5.2.2 Mandate on Paper.....	21
5.2.3 Mandate via the Internet bank (optional)	23
5.2.4 Mandate over the Internet (optional).....	24
5.2.5 Mandate text.....	26
5.2.6 Information in the mandate file	27
5.2.7 Cancelling and changing mandates	28
5.3 Handling payments.....	30
5.3.1 Responsibility and terms	30
5.3.2 Incoming and outgoing payments in Autogiro.....	32
5.3.3 Information in the payment file.....	33
5.3.4 Payment order	34
5.3.5 Payment cancellations and date amendments	35
5.4 Autogiro Online: Functions and handling.....	36
5.5 Bankgirot's time limits and processing days	37
5.6 Reports from Bankgirot.....	39
5.6.1 Delivery method and delivery day	39
5.6.2 Reports and excerpts	40
5.6.3 Report comments and explanations.....	45
6. Who should you contact if you have any questions?	51
7. Contact channels and addresses	52
8. Terms and definitions.....	53

2. Introduction

This document This document includes detailed information on Autogiro, the direct debit service, and is aimed at readers who will:

- Make a decision on whether to use Autogiro.
- Adapt the company's procedures to the Autogiro direct debit service.
- Use Autogiro.

This document is designed to be read on your PC and all terms are linked to Chapter [8. Terms and definitions](#). There are also links to Bankgirot's website.

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; *as well as*
- The link between debtors and creditors.

All banks operating in Sweden can participate in the bankgiro system. Bankgirot processes payments and information about incoming 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; *and*
- As a creditor you can receive payments from all debtors.

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.

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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 bank account number of your choice.

When you want to receive a payment, you simply quote your bankgiro number – you never need to provide your 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.

Consumers and companies alike can pay via Autogiro, and the creditor's invoices can include a bank 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.

What is new Autogiro?

The new version of Autogiro will be introduced in November ~~2011~~,2011; the customer migration will be completed in May 2012. New Autogiro is a new version of Bankgirots Autogiro. New Autogiro combines Autogiro Privat (*Direct Debit for Consumers*) and Autogiro Företag (*Direct Debit for Business*) into a single product. New Autogiro is a fully electronic product. Unlike the old Autogiro service (Autogiro Privat and Autogiro Företag). This means that all functions are managed on file or via [Autogiro Online](#). Visit www.Bgc.se to view the current summary of web browsers supported by Autogiro Online.

The advantages of Autogiro: For the creditor

The table lists the most important advantages offered by Autogiro, and shows how they benefit the creditor.

Advantage	Customer benefit
<ul style="list-style-type: none"> • Payment on the correct day. • Simplified liquidity planning. 	Interest gains
Reduced administration and reduced paper costs for reminders and final demands.	Cost savings
<ul style="list-style-type: none"> • Less paperwork means simpler administration. • Optional automatic checking of payments. 	Time savings

(continued)

*Continued on next page***The advantages of Autogiro: For the debtor**

The table lists the most important advantages offered by Autogiro, and shows how they benefit the debtor.

Advantage	Customer benefit
Payment automatically debited from your bank account. The debtor does not need to worry about misplacing an invoice or forgetting a due date.	Simple and convenient
<ul style="list-style-type: none"> • Payments always made on time. The debtor can forget reminder fees, interest on overdue payments and final demands. • A debtor can keep their money in their bank account until the day payment is due. 	Economical
Reduced workload, such as filling out payment slips or queuing at the bank to pay.	Time savings
<ul style="list-style-type: none"> • Information about what is to be paid in good time before each payment. • Opportunity to cancel a payment if something is wrong. 	Secure

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. **Note:** Mandate signed by other than the options in the table is not approved.

Mandate	Signed	Standard or optional
On paper	One of the following: <ul style="list-style-type: none"> • Bank account number <i>or</i> • Bankgiro number 	Standard function
Over the Internet	Bank 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 its debtors of the option to pay via Autogiro and how to sign a mandate.
2	The debtor completes 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 BGC the bank can choose to inform the debtor regarding new approved mandates via the debtors Internetbank.

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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 bank account number or a bankgiro number. The bank account number or bankgiro number provided by the debtor determines from where associated payments are debited.

Reference: For more detailed information on mandates on paper, see [5.2.2 Mandate on Paper](#).

Autogiro payments (credit transfer) 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 payment file with payment instructions to Bankgirot.• Informs the debtor of the payment, such as with an invoice.
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 performed withdrawals made from the debtor's bank account on the debtor's bank statement.

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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 a couple of 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

The creditor bank has the responsibility to agree with the creditor about which type of file layout they will use.

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 is responsible for reaching agreement with creditor as to which type of file layout is used.

The table explains what the different file layouts entail.

File layout	Description
Old	<ul style="list-style-type: none">• Comprehensive information <i>cannot</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">• Comprehensive 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. Reference: For more information about record and file descriptions for Nya Autogiro, refer to the technical manual that can be downloaded from BGC's website, www.bgc.se or contact the software company

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

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3.1 Standard functions, (continued)

Reports 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 one file layout and other reports with the other file layout.

These reports are available on file and via Autogiro Online:

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

Reference: For more information, see [5.6 Reports from Bankgirot](#).

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.bgc.se.

Autogiro Online

Autogiro Online is a web-based 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. Visit www.Bgc.se to view the current summary of web browsers supported by Autogiro Online.

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 Stopping future payments and refund requests

Stopping future payments and refund requests

Your debtor can stop a future direct debit payment and request a refund of an executed direct debit payment.

A debtor can approach you, as a creditor in order to stop a future payment or to lodge a complaint concerning an incorrectly executed payment.

Since the law on payment services was introduced on 1 August 2010, the debtor is also provided the opportunity, via the debtor's bank, to stop a future payment and, within a set timeframe, request that a payment be refunded.

Stopping future payments

The reports provided to creditors include information on any payments that have been stopped (cancelled). A creditor may need to invoice a stopped payment in another manner.

If the debtor stops a payment, the concerned payment is stopped on a single occasion.

If the debtor wants all future payments initiated by the creditor to be stopped, the debtor must revoke the mandate.

A stop on a future payment affects any recurring payments.

Reference: For more information on recurring payments, see the Terms and Definitions section.

What is a Refund requests?

A refund request means that a debtor has a legal right, under certain circumstances and within a certain timeframe, to via the debtor's bank request and receive a refund of a previously executed direct debit payment.

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3.2 Stopping future payments and refund requests, (continued)

Two types of Refund requests

There are two types of refund request:

- Refunding of unauthorised payments – a payment is unauthorised when a direct debit mandate has never been signed or if the mandate is terminated before the payment is made. For consumers, a refund request in cases such as this must be made within thirteen (13) months of the concerned payment. For non-consumers, a shorter timeframe applies, as agreed between the debtor's bank and the debtor.
- Refunding authorised payments – a payment is authorised if there was a valid mandate when the direct debit payment was made, but the amount was not specified when the mandate was signed and the amount exceeds what the debtor could reasonably have expected. For consumers, a refund request in cases such as this must be made within eight (8) weeks of the concerned payment. Non-consumers do not have the right to a refund of an authorised payment.

When a debtor requests a refund the bank shall investigate whether the claim for a refund is substantiated. In such cases contact is made with the creditor. This is to provide the creditor with the opportunity to submit documentation showing that the payment was correct and authorised. The creditor will receive the following information from BGC, which conducts the refund investigation on behalf of the bank: case number, debtor's name, payer number, or else the debtor's bankgiro number (if corporate), payment reference, requested refund amount, payment date, reason for refund request, information that the creditor shall contact BGC if the creditor and debtor settle the matter between themselves.

BGC makes repeated attempts to contact the creditor over two days.

If BGC is unable to contact the creditor within two days, BGC informs the creditor's bank of this fact.

The creditor provides BGC with any documentation, such as a valid mandate or agreement, within five (5) bank days.

The creditor also contacts BGC if the matter has been resolved with the debtor directly.

The debtor's bank informs the creditor as to whether the debtor was entitled to a refund. If the investigation shows that the claim for a refund is substantiated, the creditor's bank has the right to debit the account which, via a bankgiro number, is connected to the direct debit service.

Debtor may remain in debt

Even if the debtor's bank issues a refund, the debtor may remain in debt, depending on the reason for the refund request. The creditor ought to check this. In cases where the debtor remains in debt, the creditor can inform the debtor of this fact and, if necessary, send a reminder.

3.3 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 bank 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 bank account number. The bank account number provided by the debtor determines from where associated payments are debited.

Mandates via the Internetbank, must be archived by the debtors bank, because it is only the bank that has the possibility to archive the electronic signature. When the mandate is hand over via the Internetbank the creditor gets information about the mandate. This information is the sole responsibility of the creditor to save and store in there own system or elsewhere according to the Swedish Bookkeeping Act.

Reference: For more detailed information on Mandate over the Internet, see [5.2.4 Mandate over the Internet \(optional\)](#).

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3.3 Optional functions, (continued)

Mandate over the Internet

Mandate over the Internet 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 (the company's) website. The debtor signs the mandate with an [electronic ID](#), which is verified by Bankgirot.

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

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

The creditor collects the debtors mandate information and information about the electronic signature. Bankgirot does not store the mandates, which are deleted after 90 calendar days from when the creditor has downloaded them. The mandate information must be registered and stored by the creditor.

Reference: For more detailed information on Mandate over the Internet, see [5.2.4 Mandate over the Internet \(optional\)](#).

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3.3 Optional functions (continued)

Outgoing payments (Direct Debit)

Outgoing payments enables the creditor to make payments to a debtor via Autogiro. This means that the creditor does not need to know the debtor's bank 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 file](#) 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.

Reference: For more detailed information on outgoing payments, see [5.3.2 Incoming and outgoing payments in Autogiro](#).

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 agreed to 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 mandate register or excerpt from the monitoring register

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

4. Prerequisites and recommendations for Autogiro

Agreement with bank The creditor signs an agreement with its bank on the Autogiro service for a new or existing bankgiro number.

This table lists the details that the agreement between the creditor and the bank must include.

Details	Comment
Bankgiro number	Which bankgiro number or numbers to use.
Customer number	Existing or new, assigned by Bankgirot.
Choice of communication method	Reference: See Communication method below.
Choice of file layout	Old or new file layout.
Optional functions	The creditor can choose from the following options: <ul style="list-style-type: none"> • Mandate via the Internet bank • Mandate over the Internet • Outgoing payments • Max. amount • Retry
Report address	Where the reports are to be delivered, that is, a customer number or service bureau number for electronic reports.
Choice of schedule for the Payments specification report	The creditor chooses when and how often Bankgirot shall deliver the report.
Name and phone number of the contact(s) at the company for inquiries regarding: <ul style="list-style-type: none"> • Finances (mandatory) • IT • Passwords • Security 	Note: This information must be updated by the creditor immediately if changed.
The date on which the creditor will start using the service	Not earlier than the bank day after the bank has registered the agreement.

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Adapting business suites In order to use the Autogiro service, the business suite and accounting system must be adapted to the service.

Reference: This table shows where you can find more information about the business suite.

What do you want to know more about?	Reference
How to handle mandates and payments with your current business suite	Contact the software company.
How Autogiro reports work with your current business suite	If the company uses proprietary software, refer to the record and file descriptions for Autogiro in the Technical manual. This is available at www.bgc.se .
Communication and security solutions	For communication and security solutions: <ul style="list-style-type: none"> • See Communication method below <i>or</i> • Contact the software company.

Tamper protection and digital signature All files that your company sends to Bankgirot must be provided with electronic tamper protection or a digital signature. In conjunction with your company signing an agreement with the bank on Autogiro you will receive authentication keys for tamper protection or an electronic signature from Bankgirot or your bank.

Electronic tamper protection is often integrated with the communication solution your company uses to transfer files to Bankgirot. **Reference:** For more information on tamper protection, refer to the [technical manual](#) for Autogiro. This is available at www.bgc.se.

Contact your bank for more information.

Communication method Payment instructions and reports are sent between the creditor and Bankgirot by file transfer. There are several different solutions for communicating with Bankgirot. Information on the available [communication methods](#) can be found at www.bgc.se.
Reference: The business suite your company uses may only offer support for a particular communication method. For more information, contact the software company.

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Recommendation: Creditor directory for Autogiro

When your company signs an agreement with the bank on Autogiro you ought to register the company in the creditor directory for Autogiro on Bankgirot's website. Debtors can use this directory to find creditors who offer Autogiro. Your bank can help register your company in the creditor directory.

Registration in the creditor directory is mandatory if your company is going to use the [Mandate via the Internet bank](#) option. This is to enable debtors to sign mandates with your company via Internet banks.

5. Using Autogiro

5.1 Testing

Note: If you want to test before converting to the new Autogiro, contact the BGC Customer Service for more information. For contact details see, www.bgc.se. Section 5.1 Testing will be updated with more information no later than May 2012.

How it works

To check that everything works before you start using Autogiro, you can perform a test at Bankgirot that returns the test results as soon as possible.

Note: Testing is not mandatory.

This table shows how it works.

Step	Description
1	Your company creates a tamper-protected file from authentic material.
2	Your company sends the file to Bankgirot as a test file.
3	Your company will have a file in return if this is specified in the agreement for Autogiro. Bankgirot reports the results of the test to the creditor.

Test file

The test file must contain authentic material, that is, [payment files](#) or [mandate files](#). The material ought to comprise one or two mandates for each main clearing number and one debit for each mandate submitted.

Use the delivery and tamper protection methods agreed with your bank when sending the file to Bankgirot. The tamper protection must use a test key.

Reference: For more information on how to create test material in your business suite or accounting system, refer to the software documentation or contact the software company.

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5.1 Testing (continued)

How it works When you have changed to new Autogiro you can send test material to Bankgirot at any time, parallel to sending production material. You do not need a special agreement about testing with the bank.

Test files to Bankgirot

The table below shows what could be tested and what is reported back to the customer.

Report	Transaction code	Test
Cancellation/ change file	23, 24, 25, 26, 27, 28 and 29	Yes, Bankgirot does a form check on the test file.
Mandate file	03, 04 and 05	Yes, Bankgirot does a form check on the test file.
Payment file	32 and 82	Yes, Bankgirot does a form check on the test file.

Test files from Bankgirot

The table below shows what could be tested and what is reported back to the customer.

Report	Transaction code	Test file in return
Mandate advice	03, 04 and 05	Yes, if the customer sends a <i>Mandate file</i> in test and they have reporting on file in their agreement for the <i>Mandate advice</i> .
Payment specifikation	32 och 82	Yes, if the customer sends a <i>Payment file</i> in test and they have reporting on file in their agreement for the <i>Payment specifikation</i> .
Performed payments in the BG Max forma	32 and 82	Yes, if the customer sends a <i>Payment file</i> in test and they have reporting on file in their agreement for the <i>Performed payments in the BG Max forma</i> .
Rejected payment orders	-	Yes, if the customer sends in a payment which is incorrect in the <i>Payment file</i> in test and have reporting on file in their agreement for <i>Rejected payment orders</i> .
Rejected payments in balance check inquiry	-	No, this it is not possible to test, there are no Debet Authorisation performed in test.

5.2 Handling mandates

5.2.1 Responsibility

Your company's responsibility Your company is responsible for:

- Deciding on and assigning each Autogiro debtor a unique [payer number](#) .
- Archiving mandates in accordance with the Swedish Accounting Act.
- Being able to present a mandate on request.
- Ensuring that the details of your debtors' mandates registered in Bankgirot's mandate directory are always up to date by sending new information to Bankgirot or registering it via [Autogiro Online](#).

Bankgirot's responsibility Bankgirot is responsible for:

- Registering and updating information in Bankgirot's mandate directory about new, amended and cancelled mandates.
- Reporting all events and changes concerning mandates held by your company in the Mandate advice report. **Reference:** For more information, see [5.6 Reports from Bankgirot](#).

5.2.2 Mandate on Paper

Signed for a bank account number or bankgiro number

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

Mandate form

Your company's debtors sign mandates on paper by filling in a [mandate form](#).

You can order mandate forms from your bank. The forms (BG600F and BG600P) can also be downloaded from Bankgirot's website, www.bgc.se.

You can also design your own mandate forms. These must be approved by your bank before you can start using them. **Note:** If your company decides to design its own forms the current mandate text must be included *verbatim*.

Reference: Read more under [5.2.5 Mandate text](#).

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5.2.2 Mandate on Paper (continued)

How it works The table illustrates the mandate on paper process.

Step	Who?	Does what?						
1	Your company	Sends out printed mandate forms to the company's customers (debtors).						
2	The debtor	Fills in the form, signs it and returns it to your company.						
3	Your company	<ul style="list-style-type: none"> • Receives the mandate. • Checks that the information is correct, such as whether the specified payer number is correct. • Registers the new mandate in its business suite or accounting system and archives it. • Sends information on the new mandate to Bankgirot in a mandate file or registers the information via Autogiro Online. 						
4	Bankgirot	Adds the new mandate to its mandate directory.						
		<table border="1"> <thead> <tr> <th>When the mandate is signed with ...</th> <th>Bankgirot checks ...</th> </tr> </thead> <tbody> <tr> <td>Bank account number</td> <td>Whether the debtor and bank account are in the mandate directory. If not, the debtor's bank must authorise the account for direct debits (Autogiro).</td> </tr> <tr> <td>Bankgiro number</td> <td>That the debtor's bankgiro number is active in the banks' contract database.</td> </tr> </tbody> </table>	When the mandate is signed with ...	Bankgirot checks ...	Bank account number	Whether the debtor and bank account are in the mandate directory. If not, the debtor's bank must authorise the account for direct debits (Autogiro).	Bankgiro number	That the debtor's bankgiro number is active in the banks' contract database.
		When the mandate is signed with ...	Bankgirot checks ...					
Bank account number	Whether the debtor and bank account are in the mandate directory. If not, the debtor's bank must authorise the account for direct debits (Autogiro).							
Bankgiro number	That the debtor's bankgiro number is active in the banks' contract database.							
5	Bankgirot	Reports approved and rejected mandates to your company in the Mandate advice report.						

5.2.3 Mandate via the Internet bank (optional)

Prerequisite One prerequisite for Mandate via the Internet bank is that your company has an agreement with the bank for this service.

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

How it works The table illustrates the Mandate via the Internet bank process.

Step	Who?	Does what?
1	The debtor	Signs a new electronic mandate via the Internet bank.
2	The Internet bank	<ul style="list-style-type: none"> • Checks that the debtor has specified a payer number and approves the debtor and the debtor's account as debtor in the Autogiro service. • Archives the electronic mandate. • Sends the mandate details to Bankgirot.
3	Bankgirot	<ul style="list-style-type: none"> • Registers the details in the mandate directory as a preliminary electronic mandate. • Forwards the information on file, or via Autogiro Online, to your company so that the company can approve or reject the mandate.
4	Your company	<ul style="list-style-type: none"> • Checks that the information is correct, such as whether the specified payer number is correct. • Approves or rejects the mandate on file to Bankgirot or via Autogiro Online. Note: Mandates that are not approved or rejected within 18 bank days are cancelled. • Registers approved and rejected mandates in its business suite or accounting system.
5	Bankgirot	<ul style="list-style-type: none"> • Adds the mandate to its mandate directory. • Reports approved and rejected mandates to your company in the Mandate advice report. • Sends when requested by the Internet bank information on the status of the mandate to the bank.

5.2.4 Mandate over the Internet (optional)

Reference	More information on Mandate over the Internet is available in the user manual and the technical manual for Mandate over the Internet. The manuals can be downloaded from Bankgirot's website, www.bgc.se .
Prerequisites	The prerequisites for Mandate over the Internet are that your company has: <ul style="list-style-type: none">• An Internet connection; <i>and</i>• An agreement with the bank for this service.
Signed with bank account number	Mandates over the Internet can only be signed with an bank account number. The bank account number provided by the debtor determines from where associated payments are debited.
The electronic mandate form	Your company's debtors sign mandates over the Internet by filling in an electronic mandate form , which your company creates. When your company creates a form for the electronic mandate form you must always start with the standard template, which you can customise using the service's integrated editor. The form you create must be approved by your bank before you can start using it. Reference: Read more under 5.2.5 Mandate text .

Continued on next page

5.2.4 Mandate over the Internet (optional) (continued)

How it works The table illustrates the Mandate over the Internet process.

Step	Who?	Does what?
1	The debtor	Fills in an electronic mandate form on your company's website and signs the mandate with an electronic ID .
2	Bankgirot	<ul style="list-style-type: none"> • Checks that the debtor's electronic signature is valid and saves the mandate in (for) 90 calendar days. • Advises your company of new mandates via the web portal used for mandates over the Internet.
3	Your company	<ul style="list-style-type: none"> • Downloads the mandate via the web portal. • Checks that the information is correct, such as whether the specified payer number is correct. • Registers the new mandate in its business suite or accounting system and archives it in accordance with the Swedish Accounting Act. • Sends information on the new mandate to Bankgirot in a mandate file <i>or</i> registers it via Autogiro Online.
4	Bankgirot	<ul style="list-style-type: none"> • Adds the new mandate to its mandate directory. Note: If the debtor and bank account are not found in the mandate directory Bankgirot checks that the debtor's bank has authorised the account for direct debits (Autogiro). • Reports approved and rejected mandates to your company in the Mandate advice report.

5.2.5 Mandate text

Mandatory mandate text

The mandate text is the text describing the terms and rules for Autogiro, and which the debtor accepts by signing a [mandate](#). The mandate text differs depending on whether the mandate is for a bank account number or a bankgiro number.

The mandate text must always be included on the mandate form for paper mandates. **Note:** If your company decides to design its own forms the current mandate text must be included *verbatim*.

Where can I find the mandate text?

The mandate text is reproduced on the mandate forms that you can order from your bank and that you can download from Bankgirot's website, www.bgc.se.

Mandate text for mandates with a:

- **bankgiro number** is found on the form [Autogiroanmälan – medgivande till bankgironummer, BG600F, BG600F](#)
 - **bank bank account number** is found:
 - On the form [Autogiroanmälan - medgivande till kontonummer, BG600P](#)
 - In the standard template for mandates over the Internet
-

5.2.6 Information in the mandate file

What is a mandate file?

The *mandate file* is included in the file that you send to Bankgirot and contains new or existing mandates to be registered, amended or cancelled. In addition to submitting the mandates on file you can also register the information via [Autogiro Online](#).

Information in mandate file for new mandates

It is important that all information in the mandate file is correct when you are to register, approve or reject new mandates.

The table shows which debtor details must be included in the mandate file you send to Bankgirot *or* that are required to register a new mandate via Autogiro Online.

Mandate signed with	Debtor details
Bank account number	<ul style="list-style-type: none">• Bank account number• Civic registration number / corporate identity number• Payer number
Bankgiro number Note: Only Mandate on Paper.	<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.

Reference: For information on how to register, approve or reject new mandates, refer to the software documentation for your accounting system or contact the software company, *or* see the help texts in Autogiro Online.

5.2.7 Cancelling and changing mandates

How do I cancel a mandate?

You can cancel a [mandate](#) by either:

- Creating a mandate file with a cancellation in your business suite or accounting system and sending the mandate file to Bankgirot; *or*
- Cancelling it via [Autogiro Online](#).

Note: When you cancel a mandate any coming payments associated with the mandate and being monitored are also cancelled.

Reference: For information on how to register cancellations and amendments, refer to the software documentation for your accounting system or contact the software company, *or* see the help texts in Autogiro Online.

Cancellation terms

The table shows which terms apply to your company and the debtor when cancelling a mandate.

Party	Terms
The company (the creditor)	<p>Your company can cancel a debtor's mandate, but you must inform the debtor of the cancellation at least 30 days before cancellation.</p> <p>Exceptions: Your company has the right to cancel a debtor's mandate with immediate effect:</p> <ul style="list-style-type: none"> • If the debtor repeatedly fails to maintain sufficient funds in their bank account on due dates; <i>or</i> • If the bank account to which the mandate is connected is closed.
The debtor	<p>The debtor has the right via the bank or the Internet bank to:</p> <ul style="list-style-type: none"> • Amend and cancel active mandates; • Change the bank account number of active mandates to an bank account number at the same or another bank; <i>and</i> • Cancel coming payments monitored by Bankgirot. <p>The debtor can also cancel a mandate by contacting your company. Note: The mandate must always be terminated within five weekdays of the cancellation being received by your company.</p>

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5.2.7 Cancelling and changing mandates (continued)

Change payer number

Your company can change the [payer number](#) of a mandate, such as if the payer number specified by the debtor in a mandate is incorrect. The payer number can be changed in two ways:

- Via file, by specifying the correct payer number in the mandate file (change of payer number) that you send to Bankgirot.
- Via [Autogiro Online](#).

Note: Change payer number is only allowed for mandates with bank account number.

5.3 Handling payments

5.3.1 Responsibility and terms

Important to notify the debtor It is important that you notify the debtor in good time before the due date, so that the debtor can ensure that there are sufficient funds in the account on the due date.

If a bank account number has been specified in the mandate your company must notify the debtor *no later than eight days before the due date*. If when notifying the debtor you also send the associated payment instruction to Bankgirot, your debtor can see the coming payment in their Internet bank depending on if your debtors Internetbank supports that function and the debtor can ensure that there is sufficient funds in the account.

Invoicing Autogiro payments (direct debits) You can notify the debtor of coming payments by, for example, sending an invoice to the debtor. You can send the same invoices to your Autogiro debtors as to your other debtors.

Exceptions:

- If the debtor has submitted a mandate for regular payments, such as for rent, the amount of which does not change, you need not provide notification of each due date separately. An invoice can instead cover more than one due date. In such cases, it is enough if you inform the debtor if the amount is changed.
- If the debtor has approved a payment by direct debit (Autogiro) in conjunction with a purchase or order, you need not notify the debtor with a separate invoice.

Text on the invoice: It should be clearly stated on the invoice that payment is to be made by direct debit (Autogiro). You may, for example, use any of the following suggestions:

- "The amount will be withdrawn from your bank account by direct debit."
- "The amount will be withdrawn by direct debit."
- "Do not use this invoice to pay. The amount will be automatically withdrawn by direct debit."

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5.3.1 Responsibility and terms, (continued)

The debtor must have sufficient funds in the bank account

In order for a payment to be made, the debtor must have sufficient funds in their bank account on the due date. A balance check inquiry is made early in the morning of the due date. As such, the debtor must have sufficient funds in their bank account already at 0:01.

If there are insufficient funds in the debtor's account the payment is not approved and the stopped payment is reported in the report Payments specification and rejected payments in balance check inquiry.

5.3.2 Incoming and outgoing payments in Autogiro

Reference: The incoming payment process

Information on incoming payments in Autogiro can be found under [3.1 Standard functions](#).

Prerequisites and terms for outgoing payments

One prerequisite for making outgoing payments via Autogiro is that your company has an agreement with the bank for this optional service.

If you do not have an agreement for making outgoing payments, such as if your company uses another service for this purpose, but still send a payment file with outgoing payments they are rejected by Bankgirot. These are reported in the report Rejected payment orders.

The outgoing payment process

This table shows how outgoing payments work in Autogiro, when the debtor has submitted a mandate.

Step	Who?	Does what?
1	Your company	<ul style="list-style-type: none">• Notifies the debtor that a payment will be made via Autogiro and on which date.• Sends a file – payment file – for the outgoing payment to Bankgirot
2	Bankgirot	<ul style="list-style-type: none">• Sends a debit file to your company's bank on the payment date to debit the company's bank account.• Sends a forecast to the debtor's bank with information on what the credit instruction will contain.
3	The bank	Decides whether to approve the payment and notifies Bankgirot of this decision. Note: If the bank stops the payment, the outgoing payment process stops here.
4	Bankgirot	<ul style="list-style-type: none">• Sends a credit instruction to the debtor's bank, so that the concerned amount is transferred to the debtor's bank account.• Reports approved and stopped payments to your company.
5	Debtor's bank	Reports deposits made to the debtor's bank account on the debtor's bank statement.

5.3.3 Information in the payment file

What is a payment file?

The *payment file* is included in the file you send to Bankgirot and contains the payments to be made. Separately or together with a [payment order](#) it comprises a payment file to Bankgirot.

Information in conjunction with incoming and outgoing payments

If you are going to make an incoming or outgoing payment, specify:

- [payer number](#)
- payment date
- amount

You can also add a [reference number](#) for each payment. If your accounting system adds a reference to the payment, this is shown in the Payments specification report.

The payment date you specify may not be later than the current year plus two calendar years.

Reference: For more information on how to specify the payment date in your system, refer to the software documentation for the accounting system or contact the software company.

Information in conjunction with recurring payments

If you are going to submit a [recurring payment](#), specify how many times payment is to be made – if you do not specify a number the amount is debited via Autogiro until the recurring payment is cancelled.

Reference: For more information on how to register recurring payments in your accounting system, refer to the software documentation or contact the software company.

5.3.4 Payment order

What is a payment order?

The *payment order* assigns Bankgirot the task of executing the payment instructions sent in a payment file. You send the payment order electronically to Bankgirot *at the same time* as you send the [payment file](#).

The banks have different procedures

The Swedish banks have different procedures as regards the requirement to send a payment order to Bankgirot in conjunction with payments. The following alternatives exist:

- No payment order is required.
- An electronic payment order ([ELU](#)) must be sent.

Check with your bank to find out what applies.

5.3.5 Payment cancellations and date amendments

How do I cancel or amend the date of a payment?

You can cancel a payment or amend its payment date by either:

- Creating a cancellation or amendment in your business suite or accounting system, which you then send to Bankgirot on file; *or*
- Cancelling or changing it via [Autogiro Online](#).

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.

Reference: For information on how to register cancellations and date amendments, refer to the software documentation for your accounting system or contact the software company, *or* see the help texts in Autogiro Online.

Possible cancellations

You can cancel:

- An individual payment for a particular [payer number](#)
- All payments for a particular payer number on a specific due date
- All payments for a particular payer number regardless of due date

Possible changes

You can change the due date of:

- An individual payment for a particular payer number
- All payments for a particular payer number
- All payments regardless of payer number

You can change payment date:

- For recurring payments (only via Autogiro Online)

Impossible changes: The table shows which changes cannot be made.

Type of change	Action
Change amount	Cancel the payment you want to change and then send a new payment with the correct details to Bankgirot.
Change payment date of recurring payments (via file)	

5.4 Autogiro Online: Functions and handling

Prerequisite In order to use [Autogiro Online](#) your company must have the necessary authorisation for the service. For a current summary of which browsers Autogiro Online support, see www.bgc.se.

Functions in Autogiro Online The table describes the functions in Autogiro Online available to your company as a creditor. The same functions also apply to your bank.

Note: It is not possible to deliver or register [payment files](#) via Autogiro Online. These must always be delivered to Bankgirot on file.

Function	Description
Approve or reject electronic mandates	If your company has the optional Mandate via the Internet bank service you can reject or approve new electronic mandates that debtors sign via the Internet bank. If the payer number that the debtor has specified is incorrect this can also be changed.
Cancel mandates	You can cancel active mandates found in Bankgirot's mandate directory.
Cancel payments	You can cancel payments that are being monitored by Bankgirot.
Change due date	You can change the due date of coming individual payments that are being monitored by Bankgirot. Note: It is not possible to change the due date of payments in a recurring payment via file. In order to change a recurring payment you must first cancel the entire order and then send a new order with the correct information to Bankgirot. It is only possible to change due date for recurring payment via Autogiro Online.
Change mandates	You can change the payer number of a debtor's active mandates that are approved or pending.
Order excerpt	You can order summaries on file from Bankgirot's mandate directory and monitoring report as needed.
Register mandates	You can register new mandates that debtors have signed on paper or over the Internet.
View coming payments	You can see information about coming payments being monitored by Bankgirot and payments that have not been made, such as due to insufficient funds.
View executed payments	You can see information about executed payments.
View mandates	You can see active and cancelled mandates for a particular debtor.

Reference: For instructions for the different functions, see the help texts in Autogiro Online.

5.5 Bankgirot's time limits and processing days

Time limits

The table shows which time limits apply to different tasks in Autogiro, depending whether they are done by sending files to Bankgirot or via [Autogiro Online](#). **Note:** If the debtor terminates its contract or service the time limits in the table should be used.

Tidsgränserna i tabellen gäller även om betalaren har avslutat sitt avtal om vara eller tjänst.

Note: The time limits concern the possibility to influence any coming payments.

Type of task	Files to Bankgirot	Autogiro Online
Register new mandates	No later than 19:00 six bank days before the first payment date	No later than 23:00 six bank days before the first payment date
<ul style="list-style-type: none"> • Cancel mandates • Change mandates • Cancel coming payments • Change date of coming payments 	No later than 19:00 the bank day before the payment date	No later than 23:00 the bank day before the payment date
Payment file	No later than 19:00 the bank day before the first payment date Note: Payment files received by Bankgirot later than 19:00 are processed two bank days after being received.	--

Time limit: Mandate cancelled on debtor's initiative

The table shows which time limits apply if the debtor contacts your company and wants to cancel a mandate.

Cancellation method	Time limit
On file	No later than 19:00 two bank days after your company receives the debtor's cancellation request.
Via Autogiro Online	No later than 23:00 two bank days after your company receives the debtor's cancellation request.

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5.5 Bankgirot's time limits and processing days (continued)

Bankgirot's processing days

Your payments are processed on weekdays. Weekdays do not include Sunday, Swedish public holidays, Saturday, Midsummer Eve, Christmas Eve and New Year's Eve.

The table shows how Bankgirot processes payments with incorrect payment dates.

When you have specified ...	then ...
a public holiday as the <i>payment date</i>	the payment is not processed until the next bank day .
a payment date that passed no more than five bank days prior	the payment is processed the next bank day by automatically changing the payment date to the next bank day.
a payment date that passed more than five bank days prior	the payment is not processed – the payment is reported in the Rejected payment orders report.

Act in good time: We recommend that you send the [payment file](#) as far in advance as possible. Bankgirot monitors the payment date and you have time to correct any errors and avoid late or incorrect payments.

5.6 Reports from Bankgirot

5.6.1 Delivery method and delivery day

Reporting on file or via Autogiro Online

Mandates and payments in Autogiro are reported on file or via [Autogiro Online](#). The reports are delivered in the manner your company has agreed with the bank.

What are reports on file?

Reports on file means that your company downloads or receives reports from Bankgirot that can then be read directly by your business suite or accounting system. You retrieve the file using the communication method agreed with your bank.

Note: In order for your company to receive and process reports on file your accounting system must offer support for this.

Reference: See the software documentation for the accounting system or contact the software company.

What are reports via Autogiro Online?

Reports via [Autogiro Online](#) means that your company can obtain the same information found in the reports available on file as summaries in Autogiro Online. These summaries can also be printed or downloaded in Excel or PDF.

Delivery day

You can choose to receive the reports at one of three intervals:

- Periodically, that is, each time something occurs in Autogiro involving your payments or mandates;
 - Daily; *or*
 - According to a schedule (only applies to the Payments specification report). You can choose from the following schedules:
 - Once a week: day of your choice
 - Once a month: day of your choice
 - First and last [bank day](#) of the month
 - Last bank day of the month
-

5.6.2 Reports and excerpts

Reports via file The table presents the Autogiro service reports.

Report	Contents with new file layout	Contents with old file layout	Delivery day	Comment
Payments specification	Collated information on: <ul style="list-style-type: none"> • Executed payments: <ul style="list-style-type: none"> – Incoming payments: quantity and total amount – Outgoing payments: quantity and total amount – Refunds¹: quantity and amount per transaction as well as information on history and reason • Total number of payments 	Collated information on: <ul style="list-style-type: none"> • Executed payments: <ul style="list-style-type: none"> – Incoming payments: quantity and total amount – Outgoing payments: quantity and total amount • Total number of payments 	Schedule	<ul style="list-style-type: none"> • Can be read for direct comparison with accounts receivable ledger for automatic reconciliation • Incoming and outgoing payments can also be reported on the account statement from the bank.

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¹ The transaction code for Refunds will be introduced during 2012.

5.6.2 Reports and excerpts, (continued)

Reports via file (continued)

Report	Contents with new file layout	Contents with old file layout	Delivery day	Comment
Rejected payments in balance check inquiry	Collated information on: <ul style="list-style-type: none">• Payments stopped in the balance check inquiry	Collated information on: <ul style="list-style-type: none">• Payments stopped in the balance check inquiry	--	<ul style="list-style-type: none">• Delivered in the same file as Payments specification

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5.6.2 Reports and excerpts (continued)

Reports via file (continued)

Report	Contents with new file layout	Contents with old file layout	Delivery day	Comment
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 the Rejected payment orders file.	Report on rejected payment instructions stopped by Bankgirot in directory check.	Periodic	If you have the old layout the Rejected payments are presented in Autogiro Online.
Cancellation /change of payments	Cancellations and amendments regardless of whether Bankgirot has processed them.		Periodic	--
Mandate advice	New, amended or cancelled mandates, either executed or pending.		Periodic	--
New mandates via the Internet bank	New mandates with associated information that debtors have signed via their Internet banks. The mandates must be approved or rejected.		Periodic	The function is only available if this option is included in your agreement with your bank.

Reports in Autogiro Online The table describes reports in Autogiro Online.

Report	Contents	Comment
Active mandates	Aall active mandates	
Cancellation/change of payments	Cancellations and amendments regardless of whether Bankgirot has processed them.	--
Future payments	specified summary of the total number of future payments per payment day, that are monitored.	
Mandate advice	New, amended or cancelled mandates, either executed or pending.	--
New mandates via the Internet bank	New mandates with associated information that debtors have signed via their Internet banks. The mandates must be approved or rejected.	The function is only available if this option is included in your agreement with your bank.
Payment notification	Executed payments and transaction type per payment date and receiving bankgiro	Reference: Payments stopped in the balance

	number. Shows information on: <ul style="list-style-type: none"> • Total amount of payments in balance check inquiry • Rejected payment orders • Outgoing payments Total amount for processing day	check inquiry are reported in the Payments specification report.
Payment monitoring	A summary of the most recently executed and all coming payments being monitored.	Can be used as a basis for liquidity planning.
Payments specification	Collated information on: <ul style="list-style-type: none"> • Executed payments: <ul style="list-style-type: none"> – Incoming payments: quantity and total amount – Outgoing payments: quantity and total amount – Refunds²: quantity and amount per transaction as well as information on history and reason • Total number of payments 	<ul style="list-style-type: none"> • Can be read for direct comparison with accounts receivable ledger for automatic reconciliation. • Incoming and outgoing payments can also be reported on the account statement from the bank.
Performed and stopped payments	All performed, stopped and cancelled payments	
Rejected payments in balance check inquiry	Collated information on the payments stopped in the balance check inquiry.	--
Terminated mandates	All rejected, stopped and cancelled mandates	

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² The transaction code for Refunds will be introduced during 2012.

5.6.2 Reports and excerpts (continued)

Option: Excerpt from mandate directory or monitoring report Your company can order summaries from your bank or via [Autogiro Online](#). The summaries include excerpts from the mandate directory and the monitoring report and are supplied on file.

The table describes the summaries that can be ordered.

Summary	Contents with new file layout	Contents with old file layout
Excerpt from mandate directory	A summary of all mandates belonging to your company and registered in Bankgirot's mandate directory.	In the Technical manual at www.bgc.se , you can read more about differences between old and new layout.
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 .	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 .

5.6.3 Report comments and explanations

Comments in the Mandate advice report

The table lists the comments that can appear in the *Mandate advice* report.

Comment	Definition	Action
Account type not approved	<ul style="list-style-type: none"> The bank account number you have specified has not been approved by the debtor's bank. This can be due to the bank account not being approved for Autogiro, such as a bank account with a bank book. 	Ask the debtor to fill in a new mandate with a correct bank account number approved for Autogiro. The debtor can contact their bank if they have any questions.
Bankgiro number missing at Bankgirot	You have submitted a new mandate (TK03 and TK04) that lacks a payer number or you have specified a payer number that was previously cancelled in the banks' contract database.	Check the debtor's bankgiro number and submit a new mandate. The debtor can contact their bank if they have any questions.
Cancelled	You have submitted a cancellation for an existing mandate (TK03 or TK05). Bankgirot has cancelled the mandate and all associated payment instructions that were being monitored.	--
Incorrect account or personal details	<p>The debtor's bank (TK42) has not approved a new mandate. This can be due to:</p> <ul style="list-style-type: none"> The bank account not existing at the bank; The debtor not having the right of disposal over the bank account; <i>or</i> <p>The combination of account and civic registration number does not exist.</p>	Ask the debtor to fill in a new mandate with the correct bank account number. The debtor can contact their bank if they have any questions.
Incorrect bank account number	The bank account number you have specified for a new mandate is incorrect. (TK04)	<ul style="list-style-type: none"> Check the bank account number against the debtor's mandate form. Contact the debtor if necessary.
Incorrect civic registration number / corporate identity number	You have submitted information for a new mandate, but the civic registration/corporate identity number you have specified is incorrect. (TK04)	Check the civic registration / corporate identity number. Contact the debtor if necessary.

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5.6.3 Report comments and explanations (continued)

Comments in the Mandate advice report (continued)

Comment	Definition	Action
Mandate already registered in Bankgirot's directory or is already registered in Bankgirot's directory or has been cancelled and cannot be registered until 7 bankdays has passed	<p>Mandate already registered in Bankgirot's directory: The payer number you have specified for this mandate is already registered in Bankgirot's mandate directory. The combination of payer number and receiving bankgiro number must be unique. Bankgirot ignores the new mandate and the existing mandate remains in use.</p>	<p>Check the payer number and bank account number you specified. If you:</p> <ul style="list-style-type: none"> • Have sent a duplicate you do not need to do anything. • Want to register a new mandate with the same bank account number – change the payer number on the mandate and resend it to Bankgirot.
	<p>Has been cancelled and cannot be registered until 7 bankdays has passed: The payer number you have tried to update has been used for another debtor during the last 7 bankdays.</p>	<p>If you want to register a new mandate with the same payer number you need to wait 7 bankdays before you can send in the new mandate.</p>
Mandate cancelled due to cancelled payer number	The debtor's bankgiro number has been closed in the banks' contract database.	Ask the debtor to fill in a new mandate with a valid bankgiro number or agree on another payment method.
Mandate cancelled on debtor's initiative	The debtor has requested that the mandate be cancelled (TK46). All payment instructions that were based on this mandate have been cancelled.	Update your customer directory with the information that the debtor no longer pays via Autogiro.
New mandate	You have submitted a new mandate (TK04, 05 and 42) that has been updated in Bankgirot's mandate directory.	You can now submit payment instructions associated with this mandate to Bankgirot.

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5.6.3 Report comments and explanations (continued)

Comments in Mandate advice report The table lists a comment that has expired for the report Mandate advice report.

Comment	Definition	Action
Mandate cancelled on the bank's initiative.	The debtor has requested that the mandate be cancelled. All payment instructions that were based on this mandate have been cancelled.	Update your customer directory with the information that the customer no longer will pay via Autogiro.

Comments in the Cancellation / change of payments report The *Cancellation/change of payments* report can include comments describing the different errors that have arisen in conjunction with cancellations or date amendments.

Comment	Definition	Action
Cancelled	The payment cancellations or amendments you wanted to make have been made (TK 03 and 05).	--
Cancelled by debtor ²	A coming payment instruction has been cancelled by the debtor in the Internetbank or by the debtor's bank.	
Missing, not rectified	You have submitted a cancellation of or amendment to one or more payment instructions that are not found in Bankgirot's monitoring report. This can be due to the concerned payments being made already or the specified amount, payer number or payment date being incorrect.	Check that the cancellation you have submitted is correct and that the concerned payments are being monitored by Bankgirot.
Changed payment day	The payments you wanted to change have been performed (changed). The following transaction codes can occur. Changed payment day (TK26 och 27) Changed payment day (TK28 och 29)	--

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² The comment code will be implemented during 2012.

(continued)

Comments in the Rejected payment orders report

The *Rejected payment orders* report can include comments describing the different errors that have arisen in conjunction with payment.

Comment	Definition	Action
Omitted: Account not yet approved	The payment has been rejected and will not be processed by Bankgirot. This can be due to: <ul style="list-style-type: none"> • The debtor's bank has not approved this mandate; <i>or</i> • The debtor has changed bank. 	<p>If the mandate has not yet been approved in the case of a one-off payment: Do not send any new payments for this debtor until you have received notification of the new mandate in the <i>Mandate advice</i> report.</p> <p>If the mandate has not yet been approved in the case of recurring payments: Bankgirot executes coming periodic payments once the mandate is approved.</p> <p>If the debtor has changed bank: Reach agreement with the debtor on how they want to make the concerned payment.</p>

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(continued)

Comments in the Rejected payment orders report (continued)

Comment	Definition	Action
Omitted: Mandate missing	The payment has been rejected and will not be processed by Bankgirot due to the debtor lacking an approved mandate. This can be due to: <ul style="list-style-type: none"> • The bank not having approved the mandate you have submitted; <i>or</i> • The mandate has been cancelled by the debtor or the debtor's bank. 	<ul style="list-style-type: none"> • Check why the debtor's mandate has been rejected in the <i>Mandate advice</i> report. • Reach agreement with the debtor on how they want to make the concerned payment.
Omitted: bankgiro number deregistered	The payer number has been deregistered from Autogiro in the banks' contract database, on the initiative of the debtor or the debtor's bank.	Reach agreement with the debtor on which payment method to use. The debtor can contact their bank if they have any questions.
Incorrect payer number	The payment instruction has been rejected and will not be processed by Bankgirot due to it containing an incorrect payer number.	Correct the payment instruction and resubmit it to Bankgirot.
Incorrect period code	The payment has been rejected and will not be processed by Bankgirot due to an incorrect period code.	Correct the payment's period code and resubmit it to Bankgirot.
Block on outgoing payments	You have submitted a payment instruction for an outgoing payment. Your company's bankgiro number is blocked from outgoing payments, as agreed with your bank. The outgoing payment has been rejected and will not be processed by Bankgirot.	Contact your bank if you want to remove the block on outgoing payments.
Incorrect due date	The payment has been rejected and will not be processed by Bankgirot due to you specifying an invalid or incorrect payment date for the payment. The date may: <ul style="list-style-type: none"> • Only contain numbers or the word GENAST ("immediately"); <i>and</i> • Not be later than the current year plus two calendar years. 	Correct the payment date and resubmit the payment to Bankgirot.

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Comments in the Rejected payment orders report (continued)

Comment	Definition	Action
Passed due date	You have specified a payment date that passed more than five bank days prior for the concerned payment (incoming or outgoing). The payment has been rejected and will not be processed by Bankgirot.	Correct the payment date and resubmit the payment to Bankgirot.
Amount exceeds max. amount	The amount exceeds the max. amount that the bank has set for your bankgiro number. The payment has been rejected and will not be processed by Bankgirot.	Contact your bank if you want to change the permitted max. amount.

Comments in the Mandate advice report

The *Payments specification* report can include comments describing the different errors that have arisen in conjunction with payment.

Comment	Definition	Action
AG connection missing	The payment has been rejected and will not be processed by Bankgirot. This can be due to: <ul style="list-style-type: none"> • The debtor's bank no longer approving use of the bank account with Autogiro; <i>or</i> • The bank account has been closed and the debtor has not moved their mandates to another bank account. 	Reach agreement with the debtor on how they want to make the concerned payment. The debtor ought to contact their bank to change the bank account number for the mandate.
Renewed funds	The debtor's bank has not approved the withdrawal. New attempts will be made the following bank days, until either the bank approves the withdrawal or the agreed number of retries is reached.	--
Insufficient funds	The debtor's bank has not approved the withdrawal after one or more retries. The payment has been rejected and will not be processed by Bankgirot.	Reach agreement with the debtor on how they want to make the concerned payment.

6. Who should you contact if you have any questions?

Different contacts

Your company signs an agreement with your bank to gain access to the Autogiro service, and the payments are managed using a business suite or accounting system with functionality determined by the software company. Here you can get help deciding who to contact with any questions you may have.

Questions on business and communication suites

Contact the *software company* if you have questions about business and communication suites.

Sample questions:

- Does my accounting, business or communication software support Autogiro?
- How does automatic reconciliation work in my system?

Reference: If you want information about which software companies there are and whether they support a particular product, you can search for them at [programtorget](http://www.programtorget.se) (software market) at www.bgc.se.

Questions about prices and agreements

Contact your *bank* if you have questions about prices and agreements.

Sample questions:

- How do I register for and start using Autogiro?
 - How do I add functions, change communication method or change the other specifics of the agreement?
 - How much does Autogiro cost?
-

Questions about files

The table shows who to contact if you have questions about sending files to or receiving files from Bankgirot.

If you have a communication solution connected to ...	then contact ...
Bankgirot	BGC (se www.bgc.se).
A service bureau	The service bureau
Your Internet bank	Your bank

7. Contact channels and addresses

BGC Customer Service Telephone, fax and e-mail addresses to BGC Customer Service:
www.bgc.se, [Contact Us](#)

Postal address BGC's postal address:

BGC
SE-105 19 Stockholm
Sweden

Website Feel free to visit our website, www.bgc.se, where you can find the latest information on our services, frequently asked questions, manuals and printed materials.

8. Terms and definitions

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

Term	Definition
User guide	A guide that describes a service, how it is used and how a company adapts its procedures to use the service.
Autogiro Online	A web-based 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. Visit www. Bgc.se to view the current summary of web browsers supported by Autogiro Online. 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 bank account number of your choice.
Payment order	An electronic payment order that assigns Bankgirot the task of executing the payment instructions sent in a payment file. The form must be sent to Bankgirot at the same time as the payment file. Note: The banks have different procedures for payment orders.
Payment file	The file the company sends to Bankgirot and which contains the payments to be made.
Payment instructions	The payments Bankgirot accepts and processes.
Payer number	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. Each debtor has a unique payer number for each receiving bankgiro number. The payer number is numerical only with a maximum of 16 digits.

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Terms in this document (continued)

Term	Definition
BgCom	An Internet-based 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
Debit instruction	An instruction based on the payment instructions sent to the debtor's bank for withdrawals (debits) from the debtor's bank account.
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.
ELU	An abbreviation of Elektronisk Utanordning, an electronic payment order.
One-off payment	An Autogiro payment that is only made once. It is not repeated periodically, unlike an individual payment in a recurring payment.
Individual payment	One of more payments that make up a recurring payment.
Tamper protection	For security reasons, all files containing payment instructions that are sent to Bankgirot must be provided with electronic tamper protection, that is, they must be authenticated.
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.
Max. amount	An optional Autogiro function with which the creditor in consultation with the bank can decide and agree on an upper limit for the amounts that can be transferred via Autogiro to the creditor's bankgiro number. If the creditor has agreed to 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.

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Terms in this document (continued)

Term	Definition
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 • Over the Internet.
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.
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 text	The text describing the terms and rules for Autogiro, and which the debtor accepts by signing a mandate.
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 over the Internet	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 (the company'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 bank 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 bank account number.
Retry	An optional Autogiro function that, if the debtor's bank stops a payment in the balance check inquiry, enables Bankgirot to make new attempts at executing the payment for creditors using this service. Retries are made the agreed number of times or until the payment is approved.
Reference number	A <i>parameter</i> that identifies the payment to the creditor. This could be, for example, an invoice number, a customer bank account number or some other reference.

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Terms in this document (continued)

Term	Definition
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.
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.
Transaction code	<p>All records in a file have a transaction code (TK). Each transaction code starts a new record. In Autogiro, for example:</p> <ul style="list-style-type: none"> • A payment = TK82 • An outgoing payment = TK32 • A new mandate entry = TK04 <p>For more information, see, for example, the technical manual for Autogiro.</p>