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Bg Autogiro

User Manual

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1 Introduction

1.1 This document

This is the User manual for Bg Autogiro, or simply Autogiro, our direct debit service. The payee is referred to as “your company” throughout the document.

The manual includes detailed information about Autogiro and is aimed at readers who will:

- Make a decision on whether to use Autogiro
- Adapt the company’s procedures to be able to use Autogiro
- Use Autogiro

1.2 What is Bankgirot?

Bankgirot is a European clearing house tasked with delivering market-leading solutions in the payments area that increase customers' competitiveness.

As the only clearing house for mass payments in Sweden, Bankgirot has a central role in the Swedish payments infrastructure and processes the great majority of these types of payments.

The Bankgiro system is:

- An open system for both payers and your company
- The link between payers and payees

All payment institutions operating in Sweden can sign an agreement to participate in the Bankgiro system. Bankgirot processes payments and information about incoming and outgoing payments for all parties.

Regardless of your bank connection:

- Your company can receive payment from all payers
- Your company can reach all companies and payees

Within the framework of the Bankgiro system, 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.

1.3 What is a Bankgiro number?

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

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

1.4 What is Autogiro?

Autogiro is a system for automatically transferring payments to your company on the payment date – neither too early nor too late. Autogiro can be used as a fully electronic service. This means that all functions are managed on file or via Autogiro Online.

Consumers and companies alike can pay via Autogiro and your company can invoices payers that have either an account number or a Bankgirot number.

One prerequisite for Autogiro is that the payer signs a mandate allowing money to be automatically transferred from the payer's account to your company.

For more information on Autogiro, see the Technical manual at www.Bankgirot.se.

1.5 The advantages of Autogiro

The table lists the most important advantages offered by Autogiro and shows how they benefit your company and payers.

Party	Advantage	Customer benefit
Your company	<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 reconciliation of payments.	Time savings
The payer	The payment is automatically debited from their account. The payer need not worry, for example, about forgetting a payment date or misplacing an invoice.	Simple and convenient
	<ul style="list-style-type: none">• Payments always made on time. The payer can forget reminder fees, interest on overdue payments and final demands.• The payer can keep their money in their account until the day payment is due.	Economical
	Reduced workload, such as no more registering payments or queuing at the bank to pay.	Time savings

Party	Advantage	Customer benefit
	<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

2 Terms and definitions

This table lists Bankgirot's definitions of the terms associated with the Autogiro service.

Term	Definitions
User manual	A manual that describes a service, how it is used and how a company adapts its procedures to use the service.
The Autogiro rules	The Autogiro rules encompass the current: <ul style="list-style-type: none"> User manual Technical manual Mandate text
Bank day	Bank day refers to all days except Saturday, Sunday, Midsummer Eve, Christmas Eve, New Year's Eve or any other public holiday.
Bankgiro number	An address that points to an account. A Bankgiro number can be associated with the bank and account of your choice.
Payment order	An electronic Payment order (ELU) that assigns Bankgirot the task of executing the Payment initiations sent in a Payment initiation. It must be sent to Bankgirot at the same time as the Payment initiation. Note: The banks have different procedures for Payment orders.
Payer number	A number that identifies the payer to the payee. This can be, for example, a company or civic number, a bankgiro number or a customer number. Note: For payers that have mandates with a bankgiro number the payer number is always the bankgiro number.
Payment initiation	The file the company sends to Bankgirot containing the payments to be made.
Payment initiations	The payments Bankgirot accepts and processes.

Term	Definitions
Payment type	<p>Since different payments must be handled differently, payments must be classified into types.</p> <p>There are three different Payment types in Autogiro:</p> <ul style="list-style-type: none"> • Direct debit (debit) • Credit transfer (credit) • Payment refund
Payment service provider	A physical or legal person who provides payment services.
Debit initiation	A file based on the Payment initiations sent to the payer's bank for withdrawals (debits) from the payer's account.
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	A payment included in a Recurring payment.
Anti-tampering protection	For security reasons, all files containing Payment initiations that are sent to Bankgirot must be provided with electronic Anti-tampering protection, that is, they must be authenticated.
Communication method	The method a company uses to send files to and retrieve files from Bankgirot.
Creditor	A natural or legal person that is the intended recipient of funds encompassed by a payment transaction. In this document, the term Payee is used to designate a company that uses the Autogiro direct debit service as a payment method for accepting payments from its customers. A Payee can also be a party other than a provider of goods or services. When a company uses the Autogiro direct debit service to make payments to its customers, we have chosen to designate the company – which initiates the payments – the Payee, even though such payments entail the Payee actually being the Payer.
Credit initiation	A file based on the Payment initiations sent to the payee's bank for deposits (credits) to the payee's account number.
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.

Term	Definitions
Recurring payment	A Payment initiation that is used to pay the same amount periodically via Autogiro.
Reference number	A parameter that identifies a payment to your company. This could be, for example, an invoice number, a customer account number, an OCR Reference number or some other reference.
Technical manual	A user guide with record and file descriptions. Mainly aimed at software companies and companies that develop proprietary software.
Customer test	Conducted to verify that the information in the files complies with the specified layout. Customer testing is not mandatory.

3 Autogiro in practice

3.1 Mandate

A mandate is an agreement between a payer and your company and is a prerequisite for using Autogiro. The payer provides your company with consent to debit the payer's account number or Bankgiro number via Autogiro. **Note:** In order for your company to be able to register mandates with a Bankgiro number this must be specified in your company's Autogiro agreement.

For consumers it must be the account number holder who signs the mandate with their name and civic number. The banks recommend that the account holder be over 18 years of age, otherwise the mandate must be signed by a guardian.

For companies an authorised signatory must sign the mandate in order for it to be valid.

Party	Responsible for...
Your company	<ul style="list-style-type: none"> Deciding on and assigning each Autogiro payer a unique payer number Archiving mandates in accordance with the Swedish Accounting Act Being able to present a mandate on request within two Bank days Ensuring that the details of your payers' mandates registered in Bankgirot's mandate directory are always up to date by sending new information to Bankgirot or registering it via Autogiro Online Cancelling mandates at the request of the payer Cancelling a mandate if the payer terminates the agreement on goods/services from your company Never reactivating a cancelled mandate. A cancelled mandate must not be reactivated; the payer must sign a new mandate with your company
Bankgirot	<ul style="list-style-type: none"> 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

Your company can offer the payer 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: Mandates that are signed in a way other than those listed in the table below are not approved. If another solution is used the mandate is invalid and your company can be liable to refund any payments already made. A mandate that is signed in an invalid manner must be cancelled.

Registration	Description	Standard or option
Mandate via form	A mandate has been submitted by signing a printed mandate form. Signed with either: <ul style="list-style-type: none"> Account number <i>or</i> Bankgirot number 	Standard
Mandate via the Internet bank (only for mandates with account number)	A mandate that is submitted via an Internet bank.	Option

Registration	Description	Standard or option
Mandate via Web page (only for mandates with account number)	A mandate that is submitted via an electronic form.	Option
Mandate via electronic mandate form (only for mandates with account number)	A mandate that has been submitted via an electronic form created by your company or another approved supplier in accordance with The Autogiro rules and that has been approved by your company's bank.	Option

3.1.1 Mandate form

There are two standard mandate forms that can be used. The forms can be ordered from your bank or downloaded from www.Bankgirot.se.

- Autogiro application – mandate for account number (BG600P)
- Autogiro application – mandate for Bankgiro number (BG600F)

Your company can also design its own mandate forms. **Note:** The forms must be approved by your bank before you can start using them.

Please use this text as a clarification to the payer - how to enter the bank account number on the form.

Clearingnumret är det fyrsiffriga nummer som betecknar ett kontor eller en avdelning hos betaltjänstleverantören, se kontoutdraget. Normalt är clearingnumret de första fyra siffrorna i kontonumret. Swedbank har ibland fem siffror, ex 8327 - 9XXXXX. Utelämna då femte siffran, i detta fall 9. Handelsbankens clearingnummer ska alltid börja med 6 (hittar du inte det ange 6000). Personkonto i Nordea där kontonumret är samma som ditt personnummer: Clearingnummer = 3300 – ÅÅMMDDXXXX. Personkonto i Nordea där kontonumret inte är ett personnummer: Clearingnummer = de fyra första siffrorna i kontonumret. PlusGirokontot i Nordea: Clearingnummer = 9960.

The table below describes the mandatory details that must be included in your custom mandate form in order to comply with The Autogiro rules and to be considered a valid mandate form.

Mandatory details on a mandate form
<p>Your company's details:</p> <ul style="list-style-type: none"> • Name • Company number • Address • Town

Mandatory details on a mandate form

Payer's details:

- Payer's name
- Civic/company number
- Payment service provider (e.g. bank)
- Account number (clearing number and account number)

Other:

- Current terms and conditions text (the mandate text). **Note:** Mandate forms must reproduce the mandate text established for Autogiro verbatim. The mandate text can be found at www.Bankgirot.se.
- Bankgirot's or your company's logo.

3.1.2 The mandate text

The mandate text is the text describing the terms, conditions and rules for Autogiro that the payer accepts by signing a mandate. The mandate text differs depending on whether the mandate is for an account number or a Bankgiro number.

The mandate text is mandatory and must be included on the mandate form. **Note:** If your company decides to design its own forms the current mandate text must be included verbatim. The mandate text is provided at www.Bankgirot.se.

3.1.3 Archiving mandates

Registration	Responsibility
Mandate via form	Your company is responsible for: <ul style="list-style-type: none">• The original Autogiro application (mandate) being archived, whether on paper or as a PDF.• Being able to present the application within two working days upon request.
Mandate via the Internet bank (only for mandates with account number)	The payer's bank is responsible for: <ul style="list-style-type: none">• Archiving the Autogiro application (mandate) as only the bank is able to archive the electronic signatures used for Mandate via the Internet bank.• Being able to present the application within two working days if requested by the payer.
Mandate via Web page (only for mandates with account number)	Your company is responsible to: <ul style="list-style-type: none">• Archive the Autogiro application (mandate) from Autogiro Online in PDF or XML format. The mandate must be archived in accordance with the Swedish Accounting Act.• Be able to present the application within two working days upon request.

Registration	Responsibility
<p>Mandate via electronic mandate form</p> <p>Note: This option is available for mandates signed with Debtors bankaccountnumber, when the Debtor has a civic identification number, and from the 1st of March 2021 also when the Debtor is a company.</p>	<p>Your company is responsible to:</p> <ul style="list-style-type: none"> • Archive the Autogiro application (mandate) in PDF or XML format. • Be able to present the Autogiro application (mandate) within two working days upon request. • ensure that when a company as a payer signs a mandate with BankID or Mobile BankID also is a signatory (firmatecknare).

3.1.4 Cancelling and changing mandates

You can cancel or change a mandate by either:

- Creating a mandate file with an amendment or cancellation in your business or accounting system and sending the mandate file to Bankgirot; *or*
- Amending or cancelling the mandate in Autogiro Online.

Note: Please contact your bank to change your company's receiving Bankgiro number for Autogiro.

The table shows which terms and conditions apply to your company and the payer when amending or cancelling a mandate.

Party	Terms and conditions
Your company	<p>Your company can cancel a payer's mandate but you must inform the payer of the cancellation at least 30 days in advance.</p> <p>Exceptions: Your company has the right to cancel a payer's mandate with immediate effect:</p> <ul style="list-style-type: none"> • If the payer repeatedly fails to maintain sufficient funds in their account on the payment date; <i>or</i> • If the account number to which the mandate is connected is closed. <p>Note: When you cancel a mandate any coming payments associated with the mandate and being monitored are also cancelled.</p>
	<p>Your company can amend the payer number of a mandate, such as if the payer number specified by the payer in a mandate is incorrect.</p> <p>Note: The payer number can only be amended in a mandate with an account number.</p>

Party	Terms and conditions
The payer	<p>The payer has the right via the bank or the Internet bank to:</p> <ul style="list-style-type: none"> • Amend and cancel active mandates; • Amend the account number of active mandates to an account number at the same or another bank; <i>and</i> • Cancel coming payments monitored by Bankgirot. <p>The payer 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>

3.2 Payments

Once the payer has submitted a mandate for Autogiro and the mandate has been approved, debits can be made.

Note: Your company cannot deliver or register Payment initiations via Autogiro Online. These must always be delivered to Bankgirot on file.

3.2.1 Payment types

There are several different types of payments. The table below describes the three different Payment types found in Autogiro.

Payment type	Payment is initiated by...	Standard or option
Direct debit (Incoming payment)	Your company and is debited from the payer's account.	Standard
Payment refund	Bankgirot on behalf of the payer's bank and the amount is debited to your company's account.	Standard
Credit transfer (Outgoing payment)	Your company and is credited to the payer's account.	Option

3.2.2 Notification to payer

Your company must notify the payer no later than eight Bank days before the payment date. It is important that you notify the payer in good time before the payment date, so that the payer can ensure that there are sufficient funds in the account on the payment date. A recommendation is that your company sends the payment order to Bankgirot as early as possible, preferably not later than:

- five Bank days before the payment date of the non-recurring amounts
- two banking days before the payment date for recurring amounts

In such cases the payer may see the coming payment in their Internet bank and ensure that sufficient funds are available in that account on the payment date. This means that more

payments pass the balance check inquiry. (Whether your payer can see a coming payment in their Internet bank depends on whether the payer's Internet bank supports this function.)

You can notify your payer via your normal invoice, e-invoice, text message or e-mail with reference to an invoice on your website. **Note:** The notification must be made no later than eight Bank days prior to the payment date.

If your company chooses to notify the payer by invoice, you can send the same invoices to your Autogiro payers as to your other payers. It should be clearly stated on the invoice that payment is to be made by Autogiro (direct debit).

You may, for example, use any of the following suggestions:

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

There are exceptions when the payer need not be notified:

- If the payer 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 payment date separately. An invoice can instead cover more than one payment. In such cases, it is enough if you inform the payer if the amount is changed.
- If the payer has approved an Autogiro payment in conjunction with a purchase or order, you need not notify the payer with a separate invoice if the amount is not changed.

3.2.3 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 information on how to do this, refer to the instructions for your business or accounting system.

3.2.4 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 information on how to do this, refer to the instructions for your business or accounting system.

3.2.5 The payer must have sufficient funds in their bank account

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

If there are insufficient funds in the payer'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.

3.2.6 Payment order

The Payment order assigns Bankgirot the task of executing the Payment initiations sent in a Payment initiation. You send the Payment order electronically to Bankgirot at the same time as you send the Payment initiation.

The 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.

3.2.7 How do you cancel or change the date of a payment?

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

- Creating a cancellation or amendment in your business or accounting system, which you then send to Bankgirot on file; *or*
- Cancelling or amending the payment in Autogiro Online.

Note: Bankgirot process the files in the order they are received by Bankgirot, so payments must be sent before amendments or cancellations. You should not send a Payment initiation and a cancellation or amendment of the same payment on the same day, as the end result may be erroneous.

For One-off payments you can cancel:

- All payments for a particular payer number regardless of payment date
- All payments for a particular payer number on a specific payment date
- A payment for a particular payer number on a specific payment date for a specific amount and with a specific reference (the reference is optional)

Note: In the case of Recurring payments all Individual payments included are cancelled regardless of the type of cancellation that is used and regardless of whether the cancellation is made via file or Autogiro Online.

Reference: For information on how to do this, refer to the instructions for your business/accounting system or the help texts in Autogiro Online.

You can change the payment 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 the 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 of payment date for Recurring payments (via file)	

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

Type of task	Files to Bankgirot	Autogiro Online
¹ 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 initiation	No later than 19:00 the Bank day before the first payment date Note: Payment initiations received by Bankgirot later than 19:00 are processed two Bank days after being received.	–

¹ The following apply to mandates signed with an account number. The payer's bank shall approve the civic number in combination with the account number within six (6) bank days. In most cases this is done the bank day after submitting the material. For mandates based on a Bankgirot number the mandate is valid the bank day after the mandate has been registered. This applies regardless of whether the mandate is sent to Bankgirot on file or registered in Autogiro Online.

3.3.1 Mandate cancelled on payer's initiative

The table shows which time limits apply if the payer contacts your company and wants to cancel a mandate. **Note:** The time limits in the table apply even if the payer has cancelled their agreement for a product or service.

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

3.3.2 Payment cancelled on payer's initiative

The table shows which time limits apply if the payer contacts your company and wants to stop a payment.

Note: The payer can also approach their bank up until the time specified by the bank on the Bank day before the payment date.

Cancellation method	Time limit
On file	No later than 19:00 two Bank days after your company receives the payer's request to stop a payment.
Via Autogiro Online	No later than 23:00 two Bank days after your company receives the payer's request to stop a payment.

3.3.3 Bankgirot's processing days

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

Note: Bankgirot recommends that you send the Payment initiation 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.

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

When you have specified...	...then...
A public holiday as the payment date	The payment is not processed until the next Bank day.

When you have specified...	...then...
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 file or Autogiro Online.

3.4 Standard functions

3.4.1 Mandate form

Mandate form means that the payer provides consent by filling in and signing a printed mandate form.

A mandate form can be signed for either an account number or a Bankgiro number. The account number or Bankgiro number provided by the payer determines from where associated payments are debited.

The table describes the mandate process for a mandate form.

Step	Who?	Description
1	Your company	Sends out printed mandate forms to the company's customers (payers).
2	The payer	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 or accounting system and archives it. • Sends information on the new mandate to Bankgirot in a mandate file <i>or</i> registers the information via Autogiro Online.

Step	Who?	Description						
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>Account number</td> <td>Whether the payer and account are in the mandate directory. If not, the payer's bank must authorise the account for debits via Autogiro.</td> </tr> <tr> <td>Bankgiro number</td> <td>That the payer's Bankgiro number is active in the banks' contract database.</td> </tr> </tbody> </table>	When the mandate is signed with...	...Bankgirot checks...	Account number	Whether the payer and account are in the mandate directory. If not, the payer's bank must authorise the account for debits via Autogiro.	Bankgiro number	That the payer's Bankgiro number is active in the banks' contract database.
		When the mandate is signed with...	...Bankgirot checks...					
Account number	Whether the payer and account are in the mandate directory. If not, the payer's bank must authorise the account for debits via Autogiro.							
Bankgiro number	That the payer's Bankgiro number is active in the banks' contract database.							
5	Bankgirot	Reports approved and rejected mandates to your company in the Mandate advice file or via Autogiro Online.						
6	Bank	Based on the information from Bankgirot the bank can choose to notify the payer about new approved mandates via their Internet bank.						

3.4.2 Direct debit (Incoming payment)

This table shows how incoming payments work in Autogiro.

Step	Description
1	The payer submits a mandate to your company.
2	Your company: <ul style="list-style-type: none"> Sends a file containing a Payment initiation with Payment initiations to Bankgirot. Informs the payer about the payment no later than eight (8) days before the payment date, such as via an invoice.
3	Bankgirot sends a Debit initiation for a balance check inquiry to the payer's bank on the payment date.
4	The payer's bank checks the account balance. If there are sufficient funds in the payer's account the bank authorises the withdrawal and transfers the money to your company's account.
5	Bankgirot sends a Credit initiation to your company's bank and reports the event to your company.
6	The payer's bank reports the withdrawals made from the payer's account.

3.4.3 Payment refund (credit)

Your payer can request a Payment refund for a preformed Autogiro payment. The Swedish Payment Services Act (2010:751) came into effect on 1 August 2010, which means that a payer has the legal right, under special circumstances and within a certain time period, to via their bank request and receive a Payment refund for a previously performed Autogiro payment.

Note: Even if the payer's bank issues a Payment refund depending on the reason for the refund the payer may remain in debt. Your company ought to check this. In those cases where your company still has a claim your company can inform the payer of this fact and send a reminder if necessary.

The table describes the two different types of refund available.

Type of refund	Description
Refunding unauthorised payments	<p>A payment is unauthorised if an Autogiro mandate was never signed or if the mandate was cancelled before the payment was made.</p> <ul style="list-style-type: none">• In such cases a consumer must request a refund within thirteen (13) months of the original payment date.• A shorter time period applies to non-consumers as agreed by the payer's bank and the payer.
Refunding authorised payments	<p>A payment is authorised if there was a valid mandate when the Autogiro payment was made, but the amount was not specified when signing the mandate and the amount exceeds that which the payer could have reasonably expected to pay.</p> <ul style="list-style-type: none">• In such cases a consumer must request a refund within eight (8) weeks of the original payment date.• For non-consumers, it is up to each payer bank to agree with their payer what applies for refund of an authorised payment.

The table describes how requested refunds are investigated.

Step	Description
1	The refund request is submitted to Bankgirot, which conducts an investigation on behalf of the payer's bank to determine whether the refund request is legitimate.
2	Bankgirot contacts your company and requests documents showing that the payment was correct and authorised.

3	<ul style="list-style-type: none"> Your company provides Bankgirot with any documentation, such as a valid mandate. Contacts Bankgirot if the matter has been resolved with the payer directly. In the latter case the investigation is ended and the matter is closed.
4	<ul style="list-style-type: none"> If the outcome of the investigation shows that the payer is entitled to a refund your company's bank has the right to debit an account which, via a Bankgiro number, is connected to the Autogiro service. If the outcome of the investigation shows that the payer is not entitled to a refund the investigation is ended and the matter is closed.
5	Performed Refunds are reported to your company on file and/or via Autogiro Online.

3.4.4 Stop a coming payment

Your payer can stop a coming Autogiro payment. The Swedish Payment Services Act (2010:751) came into effect on 1 August 2010, which means that a payer has the legal right, via their bank, to stop a coming payment.

As a company you receive information in your reports that a payment has been stopped (cancelled) either on file or via Autogiro Online. You may then need to invoice the stopped payment in another way.

If the payer stops a payment this means that the concerned payment is stopped on a single occasion. If the payer wants all future payments initiated by your company to be stopped then the payer must revoke the mandate.

3.5 Optional services

One prerequisite for using an optional service is that your company has an agreement with the bank for the service.

3.5.1 Mandate via the Internet bank

With this option your payers can sign up for Autogiro via their Internet bank. The payer logs in to their Internet bank and fills in an e-form specifying the details your company needs to register a mandate. The e-form is designed by each Internet bank and your company is able to add information that is displayed to your payers in the Internet bank. Your company can, for example, inform about which payer number to specify and which Payment types can be made via Autogiro.

Mandate via the Internet bank can completely automate the mandate process for your company if mandates can be managed on file. Your company can then automatically receive information about new mandates, which can be read directly in business and accounting systems and automatically update customer directories. For more information on file layouts, see the Technical manual at www.Bankgirot.se.

You can also receive information about new mandates via Autogiro Online.

Note: Mandates via the Internet bank can only be signed with an account number.

The table describes the mandate process for Mandate via the Internet bank.

Step	Who?	Does what?
1	The payer	Signs a new electronic mandate via the Internet bank.
2	The Internet bank	<ul style="list-style-type: none"> Checks that the payer has specified a payer number and approves the payer and the payer's account as a payer 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. If the payer number is incorrect it must be updated. Approves or rejects the mandate in a file to Bankgirot or via Autogiro Online. Note: Mandates that are not approved or rejected within eighteen (18) Bank days are cancelled. Registers approved and rejected mandates in its business 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.

3.5.2 Mandate via Web page

Mandate via Web page can only be used if the payer has a civic identification number or a co-ordination number and the mandate is signed with an account number.

With this option your payers can sign up for Autogiro via an electronic mandate form. Your company creates the form (mandate form) in the Autogiro Online web service. It is only possible to create a form (mandate form) for the bank numbers that have the optional Mandate via Web page.

The electronic mandate form must always be based on the standard template, which you can customise using the service's integrated form editor. It is only possible to create a form (mandate form) for the bank numbers that have the optional Mandate via Web page.

The completed form can then be published, for example, on your company's website.

More information about using Mandate via Web page can be found in the help texts in Autogiro Online.

The table describes the mandate process for Mandate via Web page.

Step	Who?	Does what?
1	Your company	Creates an electronic mandate form in Autogiro Online. Publishes a link on your company's website.
2	The payer	Fills in the electronic mandate form found on your company's website. The payer signs the mandate with their electronic ID. Note: Approved electronic IDs are BankID and Mobile BankID.
3	Bankgirot	<ul style="list-style-type: none"> Checks that the payer's electronic signature is valid and saves the mandate for 90 calendar days in Autogiro Online. Notifies your company via Event summaries in Autogiro Online that new e-mandates have been received and are ready to retrieve.
4	Your company	<ul style="list-style-type: none"> Retrieves the e-mandate from Autogiro Online, in either PDF or XML format. Checks that the information is correct, such as whether the specified payer number is correct. Registers the new mandate in its business 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 the information in Autogiro Online.
5	Bankgirot	<ul style="list-style-type: none"> Adds the new mandate to its mandate directory. Reports approved and rejected mandates to your company in the Mandate advice report. <p>Note: If the payer and account are not found in the mandate directory Bankgirot checks that the payer's bank has authorised the account for Autogiro.</p>

3.5.3 Outgoing payments (Credit transfer)

Outgoing payments enable your company to make payments to a payer via Autogiro. This means that your company does not need to know the payer'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 initiation sent to Bankgirot.

One prerequisite for making outgoing payments via Autogiro is that your company has an agreement with the bank for this optional service. If you have not signed an agreement for outgoing payments but still send a Payment initiation with outgoing payments they will be rejected by Bankgirot. These are reported in the Rejected payments report.

Note: Remember that your company must notify the payer of the payment method and date of the outgoing payment as neither Bankgirot nor the payer's bank will notify the payer.

This table shows how outgoing payments work in Autogiro.

Step	Who?	Does what?
1	The payer	Submits a mandate to your company.
2	Your company	<ul style="list-style-type: none"> Sends a Payment initiation with Payment initiations to Bankgirot. Notifies the payer that a payment will be made via Autogiro and on which date.
3	Bankgirot	<ul style="list-style-type: none"> Sends a Debit initiation and a balance check inquiry to your company's bank on the payment date to debit the company's account. Sends a forecast to the payer's bank with information on what the Credit initiation will contain.
4	The payer's 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.
5	Bankgirot	<ul style="list-style-type: none"> Sends a Credit initiation to the payer's bank, so that the concerned amount is transferred to the payer's bank account. Reports approved and stopped payments to your company.
6	The payer's bank	Reports deposits made to the payer's account number on the payer's bank statement.

3.5.4 Max. amount

Max. amount means that your company in consultation with the bank can decide on an upper limit for the amounts per day and payer that can be transferred via Autogiro to your company's Bankgiro number.

If your company has agreed to a max. amount for a certain Bankgiro number and sends a Payment initiation with payment records that exceed the set max. amount Bankgirot rejects the Payment initiation.

3.5.5 Retry

Retry means that if the payer'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.

Your company can receive up to three retries, spread over the three Bank days following the payment date.

3.5.6 Excerpt from mandate directory or monitoring report

Your company can order summaries from its bank or via Autogiro Online. The summaries include excerpts from the mandate directory and the monitoring report and are delivered to your company on file or via reports in Autogiro Online.

4 Prerequisites

4.1 Agreement with bank

Your company signs an agreement with its bank on Autogiro for a new or existing Bankgiro number.

This table lists the details that the agreement between your company and your company's bank must include.

Detail	Comment
Bankgiro number	Which Bankgiro number or numbers to use.
Customer number	Existing or new, assigned by Bankgirot.
Chosen Communication method	Reference: See Communication method below.
Choice of file layout	Old or new file layout.
Options	Your company can choose from the following options: <ul style="list-style-type: none">• Mandate via the Internet bank• Mandate via Web page• 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	Your company chooses when and how often Bankgirot delivers the report.
Name(s) and phone number(s) of the contact(s) at the company for issues concerning: <ul style="list-style-type: none">• Finances (mandatory)• IT• Passwords• Security	Note: This information must be updated by your company immediately if changed.
The date on which your company will start using the service	Not earlier than the Bank day after the bank has registered the agreement.

4.2 Adapting business systems

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

This table shows where you can find more information about the business system.

What do you want to know more about?	Reference
How to handle mandates and payments with your current business system	Contact the software company.
How Autogiro reports work with your current business system	If the company uses proprietary software, see the record and file descriptions in the Technical manual for Autogiro at www.Bankgirot.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.

4.3 Payee directory for Autogiro

Bankgirot recommends that when your company signs an agreement with the bank on Autogiro you ought to register the company in the payee directory for Autogiro on Bankgirot's website. Payers can use this directory to search for your company to use Autogiro. Your bank can help register your company in the payee directory.

Registration in the payee directory is mandatory if your company is to use the Mandate via the Internet bank option. This is to enable payers to sign mandates with your company via their Internet bank.

4.4 Autogiro Online web service

Autogiro Online is a web-based tool for your company and the banks. Autogiro Online offers different functions that enable your company to view and manage information about Autogiro payments and mandates via the web service. The history function in Autogiro Online stretches back sixteen (16) months. The payee is referred to as “creditor” in the web service Autogiro Online.

Autogiro Online complements the reports your company can receive on file. Your company can also choose to only use the reports available via Autogiro Online.

Note: Your company cannot deliver or register Payment initiations via Autogiro Online. These must always be delivered to Bankgirot on file.

4.4.1 Prerequisite

In order to use Autogiro Online your company must have the necessary authorisation for the service from your bank. For more information on which web browsers Autogiro Online supports, see www.Bankgirot.se.

4.4.2 Functions in Autogiro Online

In the web service the payee is referred to as “creditor” and the payer referred to as “debtor”.

In Autogiro Online you can, with the aid of different authorisations issued by your bank, gain access to two versions (services) of Autogiro Online.

Autogiro Online for Creditor – a comprehensive version for those who manage the company's payments:

- You can view and manage mandates and payments, register new mandates, implement updates, view summaries and order predefined reports.

Autogiro Online for Creditor's Customer service – a simpler version that can be used by your customer service department:

- You can view and manage mandates and payments, but can only make individual updates, such as change a single payment or a single mandate.

Note: You cannot deliver or register Payment initiations via Autogiro Online. These must always be delivered to Bankgirot on file.

The table below describes the functions and authorisations available to your company in Autogiro Online.

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

Function	Description	Service			
		Autogiro Online for creditor		Autogiro Online for creditor's customer service	
		Read	Read and user	Read	Read and user
View payments	You can view information about coming payments being monitored by Bankgirot and payments that have or have not been made, such as due to insufficient funds.	X	X	X	X
Change payments	You can change the payment date of a coming One-off payment that is being monitored by Bankgirot.		X		
Cancel payments	You can cancel payments that are being monitored by Bankgirot.		X		X
View mandates	You can view active and cancelled mandates for a particular payer.	X	X	X	X
Register mandates	You can register new mandates that payers have signed on paper or Mandate via Web Page.		X		
Approve or reject electronic mandates	If your company has the optional Mandate via the Internet bank you can reject or approve new electronic mandates that payers sign via their Internet bank. If the payer number that the payer has specified is incorrect this can also be changed.		X		
Manage Mandate via Web page	If your company has the optional Mandate via Web page you can retrieve new electronic mandates that payers have signed via the company's electronic form.		X		
Amend mandates	You can change the payer number of a payer's active mandates that are approved or pending.		X		
Cancel mandates	You can cancel active mandates found in Bankgirot's mandate directory.		X		X
Order reports	The reports you can receive on file can also be ordered in Autogiro Online.	X	X		
Order excerpt	You can order summaries on file excerpted from Bankgirot's mandate directory and monitoring report.		X		

4.5 Communication method

A number of different communication solutions are available for sending files to and receiving files from Bankgirot. Information on the available Communication methods can be found at www.Bankgirot.se

4.6 Anti-tampering protection and digital signatures

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

Electronic Anti-tampering protection is often integrated with the communication solution your company uses to transfer files to Bankgirot.

Note: For more information on Anti-tampering protection, see the Technical manual Anti-tampering protection with authentication available at www.Bankgirot.se.

4.7 File transfer

The table below describes the files available for Autogiro. The Payment initiation is the only mandatory file. In order to be able to manage Autogiro effectively Bankgirot recommends the use of several files.

Reference: For information on how to do this, refer to the instructions for your business or accounting system or the help texts in Autogiro Online. For more information on file layout, see the Technical manual at www.Bankgirot.se.

Filename	Description
Files to Bankgirot	
Mandate file	Used when new or existing mandates are to be registered, amended or cancelled. In addition to submitting the mandates on file you can also register the information in Autogiro Online.
Payment initiation	Used when new payments are to be sent to Bankgirot. Note: Your company cannot deliver or register Payment initiations via Autogiro Online. These must always be delivered to Bankgirot on file.
Cancellation and date amendment file	Used when cancellations and date amendments are to be made to payments. In addition to submitting the material on file you can also register the information in Autogiro Online.
Files from Bankgirot	

Filename	Description
Payments specification and Stopped payments in balance check inquiry	Contains information on preformed payments and any payments stopped in the balance check inquiry.
Mandate advice	Contains information on new or existing mandates that have been registered, amended or cancelled. This information can also be retrieved via Autogiro Online.
Rejected payments	Contains information on payments that have been rejected due to disagreement with the mandate directory or incorrect payment records. This information can also be retrieved via Autogiro Online.
Cancellation/change of payments	Contains the payments that have been cancelled or amended. This information can also be retrieved via Autogiro Online.
New mandate via the Internet bank	Contains information on new e-mandates that have been signed by payers. This information can also be retrieved via Autogiro Online.
Directory excerpts on file	
Excerpt from the monitoring register	This excerpt contains a summary of all payments found in Bankgirot's payer directory for the concerned Bankgiro number. The excerpt can be used for directory maintenance in your system.
Excerpt from the mandate register	This excerpt contains a summary of all active mandates found in Bankgirot's mandate directory for the concerned Bankgiro number. The excerpt can be used for directory maintenance in your system.

4.8 Reports from Bankgirot

Your company receives reports of different events in Autogiro. For reports on file your company needs to choose whether you want to receive reports with the old or new file layout. Preformed payments are also available in Bg Max format, the same format used for Bankgiro Inbetalningar (Bankgiro Receivables).

Note: The selection made by your company applies to all reports; it is not possible to receive certain reports with the old file layout and other reports with the new file layout. In order for your company to receive and process reports on file your accounting system must offer support for this.

4.8.1 Reporting on file or via Autogiro Online

Autogiro mandates and Payment initiations are reported on file and delivered on file or via Autogiro Online.

4.8.2 Delivery method

Autogiro mandates and Payment initiations are reported on file or via Autogiro Online. The reports are delivered in the manner your company has agreed with the bank.

Reference: For information on how to do this, refer to the instructions for your business or accounting system or the help texts in Autogiro Online.

Reporting	Description
On file	Reports on file means that your company downloads or receives reports from Bankgirot that can then be read directly in your business 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.
Via Autogiro Online	Reports via Autogiro Online mean that your company can obtain the same information found in the reports available on file. These reports can also be printed or saved in Excel or PDF format.

4.8.3 Delivery time

You can choose to receive the reports at different intervals:

- Daily, that is, each time something occurs in Autogiro involving your payments or mandates.
- 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

4.8.4 Reports

The table below describes reports on file.

Report	Contents with new file layout	Contents with old file layout	Delivery time	Comment
Payments specification	<p>Collated information on:</p> <ul style="list-style-type: none"> • Preformed payments: <ul style="list-style-type: none"> - Incoming payments: number and total amount - Outgoing payments: number and total amount - Payment refund: number and amount per transaction as well as information on history and reason • Total number of payments 	<p>Collated information on:</p> <ul style="list-style-type: none"> • Preformed payments: <ul style="list-style-type: none"> - Incoming payments (number and total amount) - Outgoing payments (number and total amount) • Total number of payments 	Daily or according to schedule	<p>Can be read for direct comparison with accounts receivable ledger for automatic reconciliation.</p> <p>Incoming and outgoing payments can also be reported in the account statement from the bank. Note: Sorted by payer number.</p>
Stopped payments in balance check inquiry	<p>Collated information on:</p> <ul style="list-style-type: none"> • Payments stopped in the balance check inquiry 	<p>Collated information on:</p> <ul style="list-style-type: none"> • Payments stopped in the balance check inquiry 	-	<p>Delivered in the same file as the Payments specification report</p> <p>Note: Sorted by payer number.</p>
Rejected Payment initiations	Report of rejected Payment initiations stopped by Bankgirot in format <i>or</i> directory checks.	Report on rejected Payment initiations stopped by Bankgirot in the directory check.	Daily	If you have the old layout format errors are reported in Autogiro Online.

Report	Contents with new file layout	Contents with old file layout	Delivery time	Comment
Cancellation /change of payments	<ul style="list-style-type: none"> Report of cancelled and changed payments that are preformed or rejected. Reporting of cancelled payments that are initiated by the payer via the Internet bank or the payer's bank. 	Report of cancelled and changed payments that are preformed or rejected.	Daily	Cancellations initiated by the debtor via the internet bank or via the debtors bank are only reported in Autogiro Online when the creditor uses old layout.
Mandate advice	New, amended or cancelled mandates, either preformed or pending.		Daily	-
New mandates via the Internet bank	New mandates with associated information that payers have signed via their Internet banks. The mandates must be approved or rejected.		Daily	This function is only available if you have Mandate via the Internet bank.

The table below describes reports via Autogiro Online.

Report	Contents	Comment
Active mandates	A summary of active mandates.	–
Terminated mandates	A summary of rejected and cancelled mandates.	–
Rejected Payment orders	Report on rejected Payment initiations 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 initiations file.	–
Payment notification	Preformed payments and Payment type per payment date and credited Bankgirot number.	

Report	Contents	Comment
Payment monitoring	A summary of the most recently performed 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"> • Preformed payments: <ul style="list-style-type: none"> - Incoming payments (number and total amount) - Outgoing payments (number and total amount) - Payment refund (number and amount per transaction as well as information on history and reason) • Total number of payments 	-
Future payments	A summary of the submitted payments being monitored.	-
Cancellation/change of payments	Cancellations and amendments regardless of whether Bankgirot has processed them.	-
Mandate advice	New, amended or cancelled mandates, either preformed or pending.	-
Rejected payments in balance check inquiry	Collated information on the payments stopped in the balance check inquiry.	-
Preformed and stopped payments	A summary of preformed, rejected and cancelled payments.	-

4.8.5 Excerpts

Your company can order excerpts from the mandate directory and the monitoring report that are delivered on file. Orders can be placed via Autogiro Online or your bank.

Note: If you want to order one of the following summaries on file contact Bankgirot to ensure that Bankgirot has the relevant information to be able to deliver the file.

The table below describes excerpts on file.

Report	Contents with file layout	Comment
Excerpt from the mandate directory	A summary of all mandates associated with your company and registered in Bankgirot's mandate directory.	For the differences between the old and the new layout, see the Technical manual at www.Bankgirot.se
Excerpt from monitoring report	A summary of all Payment initiations that your company has submitted and that are being monitored. The summary is sorted by payment date and payer number.	

4.8.6 Report comments and explanations

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

Comment	Explanation	Action
Incorrect account or personal details	The payer's bank has not approved a new mandate file. This can be due to: <ul style="list-style-type: none"> • The account not existing at the bank; • The payer not having the right of disposal over the account; <i>or</i> • The combination of account and civic number does not exist. 	Ask the payer to fill in a new mandate with the correct account number. The payer can contact their bank if they have any questions.
Incorrect account number	The account number you have specified for a new mandate is incorrect.	Check the account number against the payer's mandate form. Contact the payer if necessary.
Incorrect civic registration/corporate id number	You have submitted information for a new mandate but the civic or company number you have specified is incorrect.	Check the civic or company number. Contact the payer if necessary.
Account type or account holder not approved	The account number you have specified has not been approved by the payer's bank. This can be due to the account not being approved for Autogiro.	Ask the payer to fill in a new mandate with an account number approved for Autogiro. The payer can contact their bank if they have any questions.

Comment	Explanation	Action
Mandate already registered in Bankgirot's directory or has been cancelled and cannot be registered until 7 Bank days has passed.	<p>Mandate is 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 payee Bankgiro number must be unique. Bankgirot ignores the new mandate and the existing mandate remains in use.</p>	<p>Mandate is already registered in Bankgirot's directory: Check the payer number and civic number that 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 civic number – change the payer number on the mandate and resend it to Bankgirot.
	<p>Has been cancelled and cannot be registered until seven (7) Bank days have passed: The payer number you have specified has been used for another payer within the last seven (7) Bank days.</p>	<p>Has been cancelled and cannot be registered until seven (7) Bank days have passed: Check the payer number and civic number that you specified.</p> <p>If you want to register a new mandate with the same payer number that was previously cancelled, you need to wait seven (7) Bank days before you resend the mandate.</p>
Mandate cancelled on debtor's initiative	The payer's bank has revoked its approval of the payer's account in Autogiro. All mandates associated with this account have been cancelled.	Update your customer directory with the information that the payer no longer pays via Autogiro.
Mandate cancelled on debtor's initiative	The payer has requested that the mandate be cancelled. All Payment initiations that were based on this mandate have been cancelled.	Update your customer directory with the information that the payer no longer pays via Autogiro.
New mandate	You have submitted a new mandate that has been updated in Bankgirot's mandate directory.	You can now send Payment initiations associated with this mandate to Bankgirot.

Comment	Explanation	Action
Cancelled	You have submitted a cancellation for an existing mandate. Bankgirot has cancelled the mandate and all associated Payment initiations that were being monitored.	-
Recipient Bankgirot number missing or cancelled	You have submitted a mandate that lacks a payer number or you have specified a payer number that was previously cancelled in the banks' contract database.	Check the payer's Bankgirot number and submit a new mandate. The payer can contact their bank if they have any questions.
Mandate cancelled due to cancelled payer Bankgirot number	The payer's Bankgirot number has been closed in the banks' contract database.	Ask the payer to fill in a new mandate with a valid Bankgirot number or agree on another payment method.

4.8.7 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.

The table lists the comments that can appear in the Cancellation/change of payments report.

Comment	Explanation	Action
Missing, not rectified	You have submitted a cancellation of or an amendment to one or more Payment initiations 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 or the amendment you have submitted is correct and that the concerned payments are being monitored by Bankgirot.
Cancelled	The payment cancellations you wanted to make have been implemented.	-
Cancelled by payer	A coming Payment initiation has been cancelled by the payer in their Internet bank or by the payer's bank.	-

Comment	Explanation	Action
Amended	The payment amendments you wanted to make have been implemented.	-

4.8.8 Comments in the Rejected Payment initiations report

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

Comment	Explanation	Action
Omitted: account not yet approved	<p>The payment has been rejected and will not be processed by Bankgirot. This can be due to:</p> <ul style="list-style-type: none"> The payer's bank has not approved this mandate; <i>or</i> The payer has changed bank. 	<ul style="list-style-type: none"> If the mandate has not yet been approved in the case of a One-off payment: Do not send any new payments for this payer until you have received notification of the new mandate in the Mandate advice report. If the mandate has not yet been approved in the case of a Recurring payment: Bankgirot executes coming periodic payments once the mandate is approved.
Omitted: Mandate missing	<p>The payment has been rejected and will not be processed by Bankgirot due to the payer lacking an approved mandate. This can be due to:</p> <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 payer or the payer's bank. 	<ul style="list-style-type: none"> Check why the payer's mandate has been rejected in the <i>Mandate advice</i> report. Reach agreement with the payer 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 payer or the payer's bank.	Reach agreement with the payer on which payment method to use. The payer can contact their bank if they have any questions.

Comment	Explanation	Action
Incorrect payer number	The Payment initiation has been rejected and will not be processed by Bankgirot due to it containing an incorrect payer number.	Correct the Payment initiation 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 (Credit transfer)	You have submitted a Payment initiation 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 (Credit transfer).
Incorrect payment 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.
Passed due date	You have specified a payment day for the concerned payment (incoming or outgoing) that passed more than five Bank days prior. 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.

4.8.9 Comments in the Payments specification report

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

Comment	Explanation	Action
AG connection missing	<p>The payment has been rejected and will not be processed by Bankgirot. This can be due to:</p> <ul style="list-style-type: none"> • The payer's bank no longer approving use of the account with Autogiro; <i>or</i> • The account has been closed and the payer has not moved their mandates to another account. 	Reach agreement with the payer on how they want to make the concerned payment. The payer ought to contact their bank to change the account number for the mandate.
Renewed funds	The payer'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 payer'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 payer on how they want to make the concerned payment.

5 Using Autogiro

5.1 Customer test

You can submit a Customer test at any time. A Customer test entails your company submitting authentic material in a test and receiving reports on the test material if this is specified in the Autogiro agreement. **Note:** Customer testing is not mandatory.

The following table shows how it works.

Step	Description						
1	<p>Your company creates a test file with Anti-tampering protection.</p> <p>The Customer test file must contain authentic material, such as a Payment initiation, a cancellation and date amendment initiation or a mandate initiation. The material ought to comprise about 1–2 mandates per main clearing number and one debit per submitted mandate together with perhaps a few cancellations of and amendments to submitted payments.</p> <p>Note: In a Customer test Bankgirot only processes payments being monitored with payment dates at least two (2) weeks from the date the test file is sent to Bankgirot.</p> <p>Use the delivery and Anti-tampering protection methods agreed with your bank when sending the file to Bankgirot. The Anti-tampering protection must use a Customer test key.</p> <p>Reference: For more information about Customer test keys, see the Technical manual for Autogiro. For more information on how to create Customer test material in your business or accounting system, contact your software supplier.</p>						
2	<p>Your company sends the file to Bankgirot marked as a Customer test file.</p> <table border="1"> <thead> <tr> <th>If your company...</th> <th>...then...</th> </tr> </thead> <tbody> <tr> <td>wants a report file based on the submitted test material</td> <td>the report files you want to receive must be included in your Autogiro agreement.</td> </tr> <tr> <td>does not want a report file based on the submitted test material</td> <td>continue to step 3 in the table.</td> </tr> </tbody> </table>	If your company...	...then...	wants a report file based on the submitted test material	the report files you want to receive must be included in your Autogiro agreement.	does not want a report file based on the submitted test material	continue to step 3 in the table.
If your company...	...then...						
wants a report file based on the submitted test material	the report files you want to receive must be included in your Autogiro agreement.						
does not want a report file based on the submitted test material	continue to step 3 in the table.						
3	<ul style="list-style-type: none"> If you only want to receive information that the Customer test file you submitted had the correct format, contact Bankgirot's customer service. Bankgirot sends information on the test results to your company in a letter or an e-mail <i>or</i> Check that your submitted Customer test file agrees with the report file created by Bankgirot. 						

5.1.1 Customer test files to Bankgirot

The following table shows what can be tested. Customer test files to Bankgirot are independent of old or new layout.

Report	Transaction codes	Customer test
Payment initiation	32 and 82	Yes, Bankgirot performs format checks on the file.
Cancellation and date amendment file	23, 24, 25, 26, 27, 28 and 29	Yes, Bankgirot performs format checks on the file.

Report	Transaction codes	Customer test
Mandate file	03, 04 and 05	Yes, Bankgirot performs format checks on the file.

5.1.2 Customer test files from Bankgirot

The following table shows what can be tested.

Note: In order to receive a report on a Customer test file the report must be specified in the Autogiro agreement. The report files are created using the format and Communication method specified in the Autogiro agreement. If no report files are specified in the agreement Bankgirot's customer service will check the Customer test file and report the results to your company.

Report	Transaction codes	Customer test
Rejected Payment initiations	32 and 82	Yes, if the customer sends a payment that is incorrect in the <i>Payment initiation</i> file and has the report for <i>Rejected Payment initiations</i> specified in the agreement.
Payments specification (performed payments)	32 and 82	Yes, if the customer sends a <i>Payment initiation</i> in the test and has the <i>Payments specification</i> report file specified in the agreement.
Mandate advice	03, 04 and 05	Yes, if the customer sends a <i>Mandate file</i> in the test and has the <i>Mandate advice</i> report file specified in the agreement.
Stopped payments in balance check inquiry	-	No, this cannot be tested as no balance check inquiry is performed in the test.
Performed payments in BG Max format	82	Yes, if the customer sends a <i>Payment initiation</i> in the test and has the <i>Performed payments in BG Max format</i> report file specified in the agreement.
Cancellations and amendments of payments	23, 24, 25, 26, 27, 28 and 29	Yes, if the customer sends a <i>Cancellation/amendment file</i> in the test and has the <i>Cancellations and amendments of payments</i> report file specified in the agreement.

6 Who should you contact if you have any questions?

6.1 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 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.

6.2 Questions on business and communication systems

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

Example questions:

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

Reference: If you would like information about the different software companies and whether they support a particular product, you can search for such information at www.Bankgirot.se.

6.3 Questions about prices and agreements

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

Example questions:

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

6.4 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	Bankgirot (see www.Bankgirot.se)
Service bureau	The service bureau
Your Internet bank	Your bank

7 Contact channels and addresses

Contact channels and addresses	
Bankgirot's Customer Service	Telephone and e-mail to Customer Service can be found at www.Bankgirot.se under Contact.
Postal address	Bankgirot 105 19 Stockholm
Website	Why not visit our website, www.Bankgirot.se , where you can find the latest information on our services, frequently asked questions and manuals.