

Jan 2020

Leverantörsbetalningar

User Manual

Contents

1	Introduction.....	4
1.1	What is Bankgirot?.....	4
1.2	What is a bankgiro number?.....	4
1.3	What is Leverantörsbetalningar?.....	4
2	Terms and definitions.....	5
3	Leverantörsbetalningar in practice	9
3.1	Standard functions.....	9
3.1.1	Payment method and payment type	10
3.1.2	Automatic deferral	11
3.1.3	Reports from Bankgirot	11
3.1.4	Giro transfer to PlusGiro number	11
3.1.5	Money orders.....	11
3.1.6	Credit invoices and deductions	12
3.1.7	International payments.....	12
3.1.8	File transfer	13
3.2	Options.....	13
3.2.1	Extended Reporting	13
3.2.2	Reports	13
4	Prerequisites.....	13
4.1	Agreement with bank.....	13
4.2	Separate agreement for international payments.....	14
4.3	Adapting business systems	14
4.4	Anti-tampering protection and passwords	15
4.5	Communication method	15
5	Using Leverantörsbetalningar.....	15
5.1	Customer test	15
5.2	Information in the payment initiation	16
5.2.1	Correct information important	16
5.2.2	Correct information for giro transfers	16
5.2.3	Correct information for credit transfers	16
5.2.4	Correct information for money orders.....	17
5.2.5	Correct information for setting off credit invoices and deductions.....	17
5.3	Payment order.....	18
5.3.1	Different banks, different procedures.....	18
5.4	When does Bankgirot need the payment initiation?.....	18
5.4.1	Bankgirot's processing days	18
5.4.2	Time limits	18

5.5	Payment Instruction Reports from Bankgirot	19
5.5.1	Reports on file or paper.....	19
5.5.2	What are Reports on file?.....	19
5.5.3	Delivery time	19
5.5.4	Standard reports	19
5.5.5	Options: Extended reporting.....	21
5.5.6	Credit invoice and deduction reports.....	22
5.6	Cancellations and date amendments	22
5.6.1	How do you make cancellations and date amendments?	22
5.6.2	Prerequisites.....	22
5.6.3	Choose the right form.....	23
5.6.4	Specify currency	23
5.6.5	When does Bankgirot need cancellations and date amendments?.....	23
5.7	Cancelling a fixed information record.....	23
5.8	Report comments and explanations	23
5.8.1	Comments in the Rejected payments report.....	23
5.8.2	Comments in the Cancellation/Amendment report	26
6	Contact channels and addresses.....	28

1 Introduction

This is the user manual for Leverantörsbetalningar, or Supplier Payments in English. The manual includes detailed information about Leverantörsbetalningar and is aimed at readers who will:

- Make a decision on whether to use Leverantörsbetalningar
- Adapt the company's procedures to be able to use Leverantörsbetalningar

1.1 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:

- As a payee you can receive payments from all payers
- As a payer you can reach all 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.

1.2 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.

1.3 What is Leverantörsbetalningar?

Leverantörsbetalningar, or Supplier Payments in English, is a comprehensive payments service that your company can use for paying supplier invoices, salaries and taxes to bank accounts in Sweden. You send in your payment initiation when convenient and Bankgirot monitors and makes your payments on the chosen payment dates. Leverantörsbetalningar handles only SEK in domestic payments from October 31, 2016.

Payments can be made via:

- Giro transfer
- Credit transfer
- Money order (can only be made in Swedish kronor)
- Set-off against credit invoice or deduction

With Leverantörsbetalningar you can even make international payments through your bank.

The table lists the most important advantages offered by Leverantörsbetalningar and shows how they benefit the customer.

Advantage	Customer benefit
Payments on the right dates	Interest gains
<ul style="list-style-type: none">• No risk of reminders or interest on overdue payments• Reduced printout fees to the bank	Cost savings
<ul style="list-style-type: none">• Simple matching of debit and credit items• Automatic payment reconciliation• One suppliers ledger for all payments	Time savings

2 Terms and definitions

This table lists Bankgirot's definitions of the terms associated with the Leverantörsbetalningar 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.
Automatic deferral	Specifies the number of days that may have passed since the final payment date when Bankgirot receives the payment initiation. The standard value is 20 days, though up to 40 days can be specified.
Deduction	A negative payment instruction with a specific deduction date. The payer must monitor the deduction to ensure that there is a payment instruction in the same currency on the same day against which the deduction can be made. If there is no payment instruction to match the deduction on the specified payment date this is entered in the Rejected payments report.

Term	Definitions
Bank day	All days except Saturdays, Sundays, Epiphany, Good Friday, Easter Monday, First of May, Ascension Day, Sweden's National Day, Midsummer Eve, Christmas Eve, Christmas Day, Boxing Day, New Year's Eve and New Year's Day (all according to the Swedish calendar), as well as any other days currently stipulated by the Swedish Act (1989:253) on Public Holidays.
Electronic payment order (ELU)	An electronic payment order that assigns Bankgirot the task of executing the payment instructions 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.
Payment method	There are four different payment methods: <ul style="list-style-type: none"> • Giro transfer • Credit transfer • Money order • Set-off against credit invoice or deduction
Payment initiation	The file the company sends to Bankgirot containing the payments to be made.
Payment instructions	The payments Bankgirot accepts and processes.
Payment type	Since different payments, such as salaries and taxes, must be handled differently, payments must be classified into types. There are five different payment types: <ul style="list-style-type: none"> • Supplier invoices • Salaries • Taxes • Payments to PlusGiro numbers • Internal payments
Check digit	A check digit that always appears last in, for example, an account number, an OCR reference number or a bankgiro number.
E-forms	Elektronic forms used to amend the date of records in a payment initiation or of the entire payment initiation.
Debit initiation	A file based on payment instructions and sent to the payer's bank for debiting the payer's bank account.
Automatic reconciliation	Payees receive their reports in files from Bankgirot so that they can reconcile their payments automatically.

Term	Definitions
ELU	An abbreviation of Elektronisk Utanordning, an electronic payment order.
Sample files	Sample files provided at www.bankgirot.se that the company can process to test how its accounts ledger handles different reports. A useful tip is to refer to the technical manual for Leverantörsbetalningar. This is available at www.bankgirot.se under Services/ Outgoing payments/ Supplier Payments. Select Forms and manuals in the Download section.
Anti-tampering protection	For security reasons, all files containing payment instructions that are sent to Bankgirot must be provided with electronic anti-tampering protection. This anti-tampering protection can be a digital signature or authentication.
Giro transfer	A payment method. The transfer of money between two bank accounts via the bankgiro numbers of the payer and the payee.
Internal payments	A payment type. Payments between parent companies and subsidiaries with accounts at the same bank.
Communication method	The method a company uses to send files to and retrieve files from Bankgirot.
Money order	A payment method. The payer has no details of the payee's bankgiro number or bank account. A money order is sent to the payee's postal address for redemption at a bank.
Credit transfer	A payment method. A payment to a bank account.
Credit initiation	A file based on payment instructions and sent to the payee's bank for crediting the payee's bank account.
Credit invoice	A negative payment instruction with monitoring. Two available alternatives: Credit invoice with monitoring: Set off in full or in part against all outgoing invoice payments in the same currency to the payee, until the monitoring period ends. Any remaining credits are reported in the <i>Rejected payments</i> report. Credit invoice with monitoring of entire amount: Set off only when the entire amount is covered by a payment instruction in the same currency. Unsettled credit invoices are reported in the <i>Rejected payments</i> report when the final monitoring date has passed.

Term	Definitions
Customer number	A customer number at Bankgirot used as the address for file deliveries. Can be linked to one or more bankgiro numbers. A customer number is always linked to a service.
E-form	Elektronic forms used to cancel records in a payment initiation or the entire payment initiation.
OCR	Optical Character Recognition. In optical character recognition printed characters are scanned and automatically registered, often in conjunction with inputting data in a computer.
OCR reference number	Numeric parameter that always includes a check digit and, in certain cases, verification of the length of the reference number. Its purpose is to enable the payee to identify the payer and the payment.
Reference number	A parameter that identifies a payment to a payee. This could be, for example, an invoice number, a customer account number, an OCR reference number or some other reference.
Tax	A payment type. A payment wherein the payee is Swedish Tax Agency.
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. Testing is not mandatory.
Transaction code	<p>Every record in a file has a transaction code (TK). In Leverantörsbetalningar, for example:</p> <ul style="list-style-type: none"> • A payment = TK14 • A credit invoice = TK16/TK17 • An account number record = TK40 <p>For more information, see, for example, the technical manual for Leverantörsbetalningar.</p>

Term	Definitions
Money order number	<p>A mock bankgiro number used for credit transfers and money orders to tie name and address details to the correct payment instruction.</p> <p>The money order number:</p> <ul style="list-style-type: none"> • Is often created automatically by the accounting system • Comprises a maximum of five digits and one check digit, which can be replaced with a blank • Is not reported to the payee, only to the payer <p>Always: The same money order number must <i>always</i> be used for the same payee on every occasion.</p> <p>Never: Zeroes (0) alone must <i>never</i> be used as a money order number. The same money order number must <i>never</i> be used for two different payees.</p>
Reporting	<p>All companies receive reports on executed, unexecuted and monitored payments. Reporting comprises a number of reports that can be received on file and/or paper. The company can choose how often the reports are sent.</p> <p>With the <i>Extended Reporting</i> option the company can receive reports other than those included in the standard agreement.</p>

3 Leverantörsbetalningar in practice

3.1 Standard functions

This table shows how Leverantörsbetalningar works.

Step	Description
1	The company sends a file – the payment initiation – containing payment instructions to Bankgirot. Bankgirot monitors the due dates.
2	Bankgirot sends a debit initiation for a balance check inquiry to the company's bank on the payment date. The bank day before pay day in the case of salaries.
3	Bankgirot compiles payments in SEK for Bankgirot's clearing service. Bankgirot's clearing service sends settlement instructions in SEK to RIX, where the money in each currency changes banks.
4	Bankgirot sends a credit initiation to the payee's bank and reports the event to the company.

3.1.1 Payment method and payment type

With Leverantörsbetalningar a company can make several types of payments in several different ways.

There are four different payment methods:

- Giro transfer
- Credit transfer
- Money order
- Set-off against credit invoice or deduction

Since different payments, such as salaries and taxes, must be handled differently, payments must be classified into types.

There are five different payment types:

- Supplier invoices
- Salaries
- Taxes
- Payments to PlusGiro numbers
- Internal payments

This table shows which payment types can be combined with which payment methods, as well as which currencies can be used.

Payment type	Payment method	Payee	Currency
Supplier invoices	<ul style="list-style-type: none">• Giro transfer• Credit transfer• Money order• Set-off against credit invoice or deduction	Accounts in all Swedish banks	Swedish kronor)
Salaries	<ul style="list-style-type: none">• Credit transfer• Money order• Set-off against credit invoice or deduction	Accounts in all Swedish banks and to personal accounts at Nordea	Swedish kronor
Taxes	Giro transfer	Swedish Tax Agency	Swedish kronor
Payments to PlusGiro numbers	Giro transfer	PlusGiro numbers and Nordea accounts	Swedish kronor

Payment type	Payment method	Payee	Currency
Internal payments	<ul style="list-style-type: none"> • Giro transfer • Credit transfer • Money order • Set-off against credit invoice or deduction 	Accounts in all Swedish banks	Swedish kronor

3.1.2 Automatic deferral

Automatic deferral means that the final payment date can have passed when the payment initiation reaches Bankgirot. The standard value is 20 days, though anything from 1 to 40 days can be specified. **Reference:** Contact your bank if you want to change the standard value.

3.1.3 Reports from Bankgirot

The company receives a report on all events in the Leverantörsbetalningar service.

Reporting comprises a number of reports that can be received on file and/or paper. The frequency of the reports can also be selected. These reports are available as standard:

- Payments specification with salary details and payment types
- Reconciliation report / payment monitoring
- Stopped payments
- Rejected payments
- Cancellations / date amendments

Reference: For more information on reports from Bankgirot, see the section Payment Instruction Reports from Bankgirot.

3.1.4 Giro transfer to PlusGiro number

In some cases giro transfers can be made to PlusGiro numbers. For more information, contact the bank.

3.1.5 Money orders

Money orders (Bankgirot Money Orders) in Swedish kronor can be made out to payees without a bankgirot number or bank account. This table describes the money order process.

Event	Handling
Printing and posting	Bankgirot prints the money orders on the payment date and sends them by post to the payees. The money orders are valid for about six weeks and the expiry date is printed on the money orders.
Reporting wrong address	If the money order is incorrectly addressed Bankgirot reports this fact. The payer's account is reimbursed.
Redemption of money orders	Payees can redeem Bankgirot Money Orders at banks throughout Sweden as well as at stores in the Voucher Redemption network.

Reporting unredeemed money orders	Bankgirot reports any unredeemed money orders. The money is reimbursed no earlier than 12 days after the expiry date.
Many money orders	If the company is to issue more than 10,000 money orders on the same payment date special arrangements must be made with the bank. Contact your bank.

3.1.6 Credit invoices and deductions

Set-offs against credit invoices and deductions can be made in Swedish kronor. This table presents the different set-off options.

Type	How it works	Monitoring
Deduction (Transaction code TK15)	The entire credit invoice is set off on the same payment date as the outgoing payment.	The company monitors the deduction.
Credit invoice with monitoring (Transaction code TK16)	The credit invoice is set off completely or partially each time an outgoing payment is made to the invoice recipient.	Bankgirot monitors the deduction.
Credit invoice with monitoring of entire amount (Transaction code TK17)	The credit invoice is set off in its entirety the first time the entire credit amount is covered by an outgoing payment.	

3.1.7 International payments

International supplier invoices can be paid in certain cases. Contact your bank for more information.

Payments of international supplier invoices can be made in the same file as Swedish payments.

This table shows how it works.

Step	Description
1	Your company sends, depending on the agreement with the bank, a special payment order/reconciliation order to the bank at the same time as the payment initiation for international payments.
2	Bankgirot separates the international payment instructions and forwards them to your bank.
3	The bank makes the payments and reports back to your company.

3.1.8 File transfer

The company can choose between several different communication methods for sending the payment initiation to Bankgirot. **Reference:** Descriptions of the communication methods are available at www.bankgirot.se.

3.2 Options

Contact your bank to access any of the options.

3.2.1 Extended Reporting

With Extended Reporting the company can enter an agreement for more than the standard reports on payment instructions.

3.2.2 Reports

The following optional reports are available:

- Payments specification with salary details
- Payment monitoring by customer number
- Audit report
- Returned money orders

Reference: Read more about reporting in the section Payment Instruction Reports from Bankgirot.

4 Prerequisites

4.1 Agreement with bank

The company signs an agreement with its bank on Leverantörsbetalningar for a new or existing bankgiro number.

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

Detail	Comment
Bankgiro number	Which bankgiro number or numbers to use.
Customer number	Existing or new, assigned by Bankgirot.
Automatic deferral	The maximum number of days that may have passed since the final payment date when Bankgirot receives the payment initiation. The standard value is 20 days, though up to 40 days can be specified.
Chosen communication method	Reference: See Communication method below.

Options	Extended Reporting – the reports chosen by the customer.
Report address	Where the reports will be sent. For printed reports: One of the following: <ul style="list-style-type: none"> • The company's address • The company's bank • The company's service bureau For electronic reports: A customer number or service bureau number for electronic reports.
How you receive your reports	You can receive your reports on paper and/or on file.
How often you receive your reports	When the reports will be sent: One of the following: <ul style="list-style-type: none"> • Daily • Periodically <i>or</i> • According to a schedule
Name(s) and phone number(s) of the contact(s) at the company for issues concerning: <ul style="list-style-type: none"> • Finances • IT 	Note: If any of the above information changes, contact your bank branch.
The date on which you can start using the service	No earlier than the day after the agreement is signed (two bank days in the case of "Other communication").

4.2 Separate agreement for international payments

Your company must have a separate agreement with the bank to process international payments via Leverantörsbetalningar. If you want to process international payments contact your bank for help and advice.

4.3 Adapting business systems

In order to use Leverantörsbetalningar the company's suppliers ledger 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 Leverantörsbetalningar will work with your current business system	Contact the company's software supplier. If the company uses proprietary software, see the record and file descriptions in the technical manual for Leverantörsbetalningar. This is available at www.bankgirot.se under Services/ Outgoing payments/ Supplier Payments. Select Forms and manuals in the Download section.
Communication and security solutions	For communication and security solutions: <ul style="list-style-type: none"> • See Communication method below <i>or</i> • Contact the company's software supplier

4.4 Anti-tampering protection and passwords

The file must contain anti-tampering protection in one of the following forms:

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

Reference: For more information on anti-tampering protection with authentication, see Anti-tampering protection with authentication. It can be found at www.bankgirot.se. Upon signing an agreement with the bank on Leverantörsbetalningar, if your company has chosen "Other communication method" you will receive authentication keys for anti-tampering protection together with passwords from Bankgirot or your bank.

If your company uses the same customer number and the same contact for other services, the company will automatically receive the same password and authentication key for anti-tampering protection for Leverantörsbetalningar. The same authentication key for anti-tampering protection and the same password can be linked to several customer numbers. Contact your bank for more information.

4.5 Communication method

Payment instructions and reports are sent between your company 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.bankgirot.se.

Reference: The business system your company uses may only offer support for a particular communication solution. For more information on this, contact your company's software supplier.

5 Using Leverantörsbetalningar

5.1 Customer test

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

This table shows how it works.

Step	Description
1	Your company creates a file from authentic material.
2	Your company sends the file to Bankgirot as a test file.
3	Bankgirot or the bank (if testing international payments) sends confirmation of a successful test.

Tip: You can use the sample files available at www.bankgirot.se to help you create report files.

5.2 Information in the payment initiation

The payment initiation is the file you send to Bankgirot containing the payments to be made. Separately or together with a payment order it comprises a payment instruction to Bankgirot.

5.2.1 Correct information important

It is important that all information in the payment initiation is correct so that the payee can identify who has paid and what the payment is for.

Always check:

- Bankgiro number, account number and money order number
- Reference number from the invoice (such as an OCR reference number or invoice number)

If this information is incorrect, it is more difficult to reconcile payments, especially for payees that use automatic reconciliation.

5.2.2 Correct information for giro transfers

If you are going to make a giro transfer, specify:

- Bankgiro number or PlusGiro number
- OCR reference number or other invoice reference
- Payment date

Taxes and customs charges: If you are going to pay taxes or customs charges via giro transfer, specify:

- The pre-printed reference number on the deposit slip as the payment reference (tax payments 13 digits)
- The due date as the payment date

Tip: When paying you can also generate the necessary reference number at www.skatteverket.se (type OCR in the search box).

5.2.3 Correct information for credit transfers

If you are going to make a credit transfer, specify the correct clearing number and account number.

Tip:

- Always use the same money order number for the same payee on every payment occasion, so you can set off credit invoices and deductions as well as make cancellations and date amendments.
- Never use:
 - Only zeroes (0) as a money order number
 - The same money order number for different payees

Notification: If you need more space for information to the payee, use a credit transfer with notification. The information appears in both the notification sent to the payee and your report.

Reference: For information on how to do this, refer to the documentation for your accounting program or contact your software supplier.

This table shows how to specify the clearing number for credit and salary transfers to accounts at Nordea and Swedbank.

If the account is at...	...then use...
Nordea	<ul style="list-style-type: none">• Clearing number 3300 for payments to accounts based on civic numbers• Clearing number 9960 for payments to PlusGiro accounts
Swedbank	Only the first four digits of the bank's clearing number. The fifth digit, the check digit, is not included.

5.2.4 Correct information for money orders

If you are to send a money order to a payee with no bankgiro number or bank account, specify the payee's name and address.

5.2.5 Correct information for setting off credit invoices and deductions

If you are to set off a credit invoice or a deduction, specify the same payee bankgiro number/money order number as for the invoice or invoices against which the credit invoice or deduction is to be set off.

You can also make credit invoices and deductions in Swedish kronor by:

- Giro transfer to bankgiro number
- Credit transfer
- Money order (only in Swedish kronor)

Note: The Swedish Tax Agency do not accept credit invoices and deductions. It is not possible to request the repayment of taxes and customs charges by setting them off against credit invoices or deductions in the payment initiation. Deductions and credit invoices for taxes received by Bankgirot via Leverantörsbetalningar will be rejected.

5.3 Payment order

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

5.3.1 Different banks, 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:

- Submitted payment initiations comprise approved payment orders
- An electronic payment order (ELU) must be sent
- A special payment order for international payments must be submitted to the bank

Check with your bank to find out what applies.

5.4 When does Bankgirot need the payment initiation?

5.4.1 Bankgirot's processing days

Your payments are processed on bank days. If you have specified a non-bank day as the payment date the payment is not processed until the next bank day.

Act in good time: We recommend that you send the payment initiation 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.

5.4.2 Time limits

This table shows the latest times that the different types of payment instructions must be received by Bankgirot. **Note:** The time limits also apply to cancellations and date amendments.

Payment type	Received by Bankgirot no later than
<ul style="list-style-type: none">• Supplier payments• Taxes• Internal payments• Payments to PlusGiro numbers	<p>19:00 the bank day before the payment date. An earlier time may apply in the case of delivery to/via the bank or service bureau.</p> <p>Note:</p> <ul style="list-style-type: none">• Also applies to cancellations and date amendments of these payment types.• For payments to PlusGiro numbers the payee receives payment the day after the specified payment date.

Payment type	Received by Bankgirot no later than
Salaries	<p>19:00 two bank days before the payment date. An earlier time may apply in the case of delivery to/via the bank or service bureau.</p> <p>Note: Also applies to cancellations and date amendments.</p>

5.5 Payment Instruction Reports from Bankgirot

5.5.1 Reports on file or paper

The payment instruction reports in *Leverantörsbetalningar* are provided on file or paper. The reports are delivered in the manner your company has agreed with the bank.

5.5.2 What are Reports on file?

Reports on file means your company retrieves reports from Bankgirot in a file that can then be directly processed by your accounting system – instead of printed reports by post. You retrieve the file using the communication method agreed with your bank. (This is most often the same communication method as the one your company uses to send files to Bankgirot.)

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 your software supplier.

5.5.3 Delivery time

You can choose to receive your reports in three different ways. One of the following:

- Periodic reports delivered each time you have submitted a new payment instruction to Bankgirot
- Daily reports *or*
- According to a schedule (only applies to files) – 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

5.5.4 Standard reports

The table presents the standard reports in *Leverantörsbetalningar*.

Report	Contents	Delivery method	Delivery time	Comment
Payments specification with salary details and payment types	Executed payments per payment date and credited bankgiro number. Supplemented with the payee's name for payments to bankgiro numbers. Note: Reports on paper are <i>without</i> salary details. Reference: For information on credit invoices and deductions, see Credit invoice and deduction reports.	<ul style="list-style-type: none"> • File • Paper 	<ul style="list-style-type: none"> • Periodic • Daily • Schedule 	Payment types: <ul style="list-style-type: none"> • A=Salary • B=Taxes • C=Supplier payments • D=Internal payments • P=Payments to PlusGiro numbers
Payments specification without salary details	Payments specification without salary details comes on paper and only includes a total amount for salaries.	<ul style="list-style-type: none"> • Paper 	<ul style="list-style-type: none"> • Daily • Periodic 	Payments specification on file includes all salary details.
Reconciliation report/ payment monitoring	All transactions via a bankgiro number since the previous report was sent, as well as outstanding monitored payments.	<ul style="list-style-type: none"> • File • Paper 	<ul style="list-style-type: none"> • Daily • Periodic (only on paper) 	A good basis for liquidity planning if you have many bankgiro numbers.
Stopped payments in balance check inquiry	Payments that the bank has stopped after the balance check inquiry.	<ul style="list-style-type: none"> • File • Paper 	Daily	Important information on unexecuted payments.
Rejected payments	Payment instructions containing errors and therefore not processed.	<ul style="list-style-type: none"> • File • Paper 	Daily	Comments in the report indicate the error source.

Report	Contents	Delivery method	Delivery time	Comment
Cancellations and date amendments	Executed and unexecuted cancellations and date amendments.	<ul style="list-style-type: none"> • File • Paper 	Daily	Comments in the report indicate the error source.

5.5.5 Options: Extended reporting

The table describes the optional reports available in Leverantörsbetalningar.

Report	Contents	Delivery method	Delivery time	Comment
Payments specification with salary details	<p>Executed payments per payment date and credited account number. Supplemented with:</p> <ul style="list-style-type: none"> • The payee's name for payment to bankgiro number • Account number and amount for salary <p>Reference: For information on credit invoices and deductions, see Credit invoice and deduction reports.</p>	Paper	<ul style="list-style-type: none"> • Periodic • Daily 	
Payment monitoring by customer number	Total amount per payment date for all remitting bankgiro numbers linked to the same customer number.	Paper	Daily	A good basis for liquidity planning if you have many bankgiro numbers.
Audit report	The payment instructions Bankgirot is monitoring from a specific occasion.	Paper	<ul style="list-style-type: none"> • Schedule • One-off orders 	Sorted by payee number or payment date.

Report	Contents	Delivery method	Delivery time	Comment
Returned money orders	Money orders returned due to: <ul style="list-style-type: none"> • Expiry date passed <i>or</i> • Money order had incorrect payee address 	File	Daily	Replaces payment statement. The money is transferred by credit transfer.

5.5.6 Credit invoice and deduction reports

This information applies to the reports Payments specification with payment types and Payments specification with salary details.

Credit invoices with monitoring: For credit invoices currently being monitored Bankgirot reports:

Original amount and processing date

- History of previously utilised credit invoices, with dates and amounts of partial deductions
- Deduction from credit invoice this time
- Remainder (if the credit invoice is not set off in full)
- Final monitoring date

Deduction: A deduction has a defined deduction date and is processed as a negative payment instruction. They are reported with a minus sign (-) after the amount in this report and in notifications to the payee.

5.6 Cancellations and date amendments

5.6.1 How do you make cancellations and date amendments?

The cancellation or amendment to the date of one or more payment instructions is done either:

- In the file with the payment initiation *or*
- Using an electronic form you can fill in and send directly from www.bankgirot.se

Note: It is important to fill in all the information about your company and the cancellations or amendments you want to make. The form must be fully completed to be processed. The form must be submitted no later than 19:00 on the bank day before the payment date.

5.6.2 Prerequisites

There are two prerequisites for making cancellations of and date amendments to payment instructions, credit invoices and deductions:

You must:

-
- Know which type of credit invoice or deduction the company's accounting software uses. **Reference:** For more information on this, refer to the software documentation or contact your software supplier.
 - Send the cancellation/date amendment to Bankgirot after the payment initiation. If the payment date was specified as GENAST (immediately) in the payment instruction then you can enter GENAST as the payment date in the cancellation or amendment.

5.6.3 Choose the right form

Be sure to choose the right form depending on the type of cancellation or date amendment.

5.6.4 Specify currency

Always specify the currency of the cancellation/date amendment.

5.6.5 When does Bankgirot need cancellations and date amendments?

For information on the times at which cancellations and date amendments must be received by Bankgirot,

see the section When does Bankgirot need the payment initiation?

5.7 Cancelling a fixed information record

Fixed information records are used to inform all recipients of general information, such as Merry Christmas, We have moved etc. If you want to cancel a fixed information record send a blank record (TK12) in the payment initiation.

Reference: For a more detailed record description, see the record and file descriptions in the technical manual for Leverantörsbetalningar. It can be found at www.bankgirot.se.

5.8 Report comments and explanations

5.8.1 Comments in the Rejected payments report

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

Note: All payments with any of the following comments must be rectified and resent to Bankgirot, unless otherwise indicated in the table.

Comment	Explanation/Action
Deduction/credit invoice cannot be sent to Swedish Tax Agency bankgiro number	The Swedish Tax Agency does not accept credit invoices/deductions. Action: Contact the Swedish Tax Agency.
Deduction amount greater than payment or different account numbers/addresses	A payment and a deduction are rejected because either: <ul style="list-style-type: none"> • The deduction amount is greater than the payment <i>or</i> • The account numbers/addresses are different Note: Always reported together with the comment Payment rejected, due to following record.
Incorrect deduction day	Deduction day missing or incorrect.
Deduction record rejected, last payment date passed	The specified payment date has passed without the deduction being utilised/set off.
Bankgiro number lacks payee account	The account has been closed by the bank. Action: Contact the payee.
Deregistered bankgiro number	The bankgiro number has been deregistered by the bank. Action: Contact the payee.
Bank account missing for credit transfer	No account number specified in the payment initiation.
Non-numeric amount	The amount contains non-numeric characters.
Payment approved, excess information record(s) rejected	The payment has too many information records (max. 90 for payments to bankgiro numbers, nine for payments to PlusGiro numbers). Note: The payment is approved and does <i>not</i> need to be resent.
Payment instruction received too late	The specified payment date had already passed when Bankgirot received the payment instruction.

Comment	Explanation/Action
Payment rejected, due to following record	<p>A payment and a deduction are rejected because either:</p> <ul style="list-style-type: none"> • The deduction amount is greater than the payment <i>or</i> • The account numbers/addresses are different <p>Note: Always reported together with the comment Deduction amount greater than payment or different account numbers/addresses</p>
Incorrect currency for money order	Money orders can only be made in Swedish kronor.
Error in OCR number; incorrect check digit	The OCR reference number has an incorrect check digit.
Error in OCR number; incorrect length	The OCR reference number has an incorrect length.
First monitoring date incorrect	First monitoring date missing or incorrect.
Credit transfer to bank not connected to Bankgirot	The payee's bank is not connected to Bankgirot.
Recipient missing	No bankgiro or money order number specified in the payment instruction.
Payee's bankgiro number non-numeric	The bankgiro number contains non-numeric characters.
Payee's bankgiro number incorrect	The bankgiro number has an incorrect check digit. Action: Contact the payee.
Payee's bank account incorrect.	The bank account number has an incorrect check digit. Action: Contact the payee.
Payee's bank account non-numeric	The bank account number contains non-numeric characters.
Payee's clearing number incorrect	The clearing number for the payee's bank is incorrect. Action: Contact the payee.
Payee's name and/or address missing	Name and address missing for a payee without bankgiro number.

Comment	Explanation/Action
Mandatory transaction code missing	Valid transaction codes missing. Action: Check your software.
Unreasonable date	The date does not exist.
Records received in incorrect order	The transaction codes do not comply with the established layout. Check your software.
Final monitoring date incorrect	Final monitoring date missing or incorrect.
Stopped after balance check inquiry. Contact your bank.	The bank has stopped the payments. Action: Contact your bank.
Original amount. Final monitoring date reached.	Shows the original amount of a credit invoice when a remainder has been rejected due to the final monitoring date having passed.
Incorrect money order number	The money order number has an incorrect check digit or contains non-numeric characters.
Incorrect currency code	The specified currency is not permitted.

5.8.2 Comments in the Cancellation/Amendment report

The Cancellation/Amendment report can include comments describing the different errors that have arisen in conjunction with cancellations or date amendments.

Note: All cancellations or amendments with any of the following comments must be rectified and resent to Bankgirot, unless otherwise indicated in the table.

Comment	Explanation/Action
Specified date incorrect/missing	Specified date incorrect or contains non-numeric characters.
Specified date unreasonable	The date does not exist.
Specified/new date passed	The specified payment date had already passed when Bankgirot received the payment instruction.
Payer BG no. incorrect	Your company's bankgiro number is incorrect.

Comment	Explanation/Action
Payer BG no. does not match customer no.	Your company's bankgiro number does not match the specified customer number. Action: Check that the right customer number/bankgiro number has been used.
Amount incorrect/missing	No amount specified.
Payment date missing	No payment date specified.
Payment record(s) missing	The cancellation/date amendment has not been made as there was no payment matching the information on the cancellation/date amendment form.
Incorrect amendment code for PGBET	The specified amendment code is not available for payments to PlusGiro numbers. Use another amendment code. Reference: The correct amendment code can be found on form BG1098. Download this form from www.bankgirot.se under Services/ Outgoing payments/ Supplier Payments. Select Manuals and forms in the Downloads section.
Amendment code incorrect	The specified amendment code does not exist. Action: Use another amendment code. Reference: The correct amendment code can be found on form BG1098. Download this form from www.bankgirot.se under Services/ Outgoing payments/ Supplier Payments. Select Manuals and forms in the Downloads section.
Customer number missing	Your company's customer number is not specified. Action: Check your customer number.
Payee incorrect/missing	Information on payee incorrect or missing.
New date incorrect/missing	The new payment date is missing or contains non-numeric characters.
New date unreasonable	The new payment date is incorrect.

Comment	Explanation/Action
Original amount	Shows the original amount of the credit invoice, when the remainder has been cancelled. Note: The cancellation has been made and does <i>not</i> need to be resent.

6 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: www.bankgirot.se/contactus
Postal address	Bankgirot's 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, manuals and printed materials.