Direct Remittance User Manual

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1 Introducing Direct Remittance

1.1 Why Direct Remittance?

The majority of salary and accounting programmes are set up to allow direct remittance, so in most cases the service can be used with minimal adjustments. The service is suitable for customers who are seeking an effective solution for bulk payments and who do not wish to be dependent on any bank. Using direct remittance allows the company to avoid the manual work involved in paying salaries and invoices.

1.2 Benefits to companies

Using direct remittance allows the company to avoid the manual work involved in paying salaries and invoices. The company gains optimal liquidity management in that all payments are carried out on the payment date and there are no interest losses through early or late payment. If the company has many invoices and, perhaps, credit notes from the same payee, these can all be sent as one total. This means further savings on the costs of the transactions.

1.3 The service in brief

Direct remittance is an electronic payment service. When the company registers incoming invoices and makes salary payments, the payment transactions are sent to Nets in a file. The payment transaction can be sent with or without a message, depending on the various types of transaction. The file can be sent directly to Nets, via another Data Centre or via the bank. Upon receipt in Nets, the payment transactions will be placed on a register of due payments until the payment date, which can be a maximum of 12 months in advance. If required, a summary of the settled transactions may be sent to the company as accounting data so that the subsidiary ledger may be updated automatically.

Before the service can be used, an agreement must be set up between the company and the bank. The agreement is sent to Nets for registration.

1.4 Definitions of important terms

Agreement ID	-	The identity of the payer's agreement in Nets. Several agreements can be set up for the same task account.
Nets processing date	-	Processing date in Nets (Nets date).
Sub-task	-	Transactions in a task that have the same payment date.
DistributorID	-	ID specified in the file name from a data sender, e.g. files sent via the bank's online business bank.
Internal reference	-	Payer's reference/identification of transaction/payee If the field is entered, the internal reference will appear in the accounting data

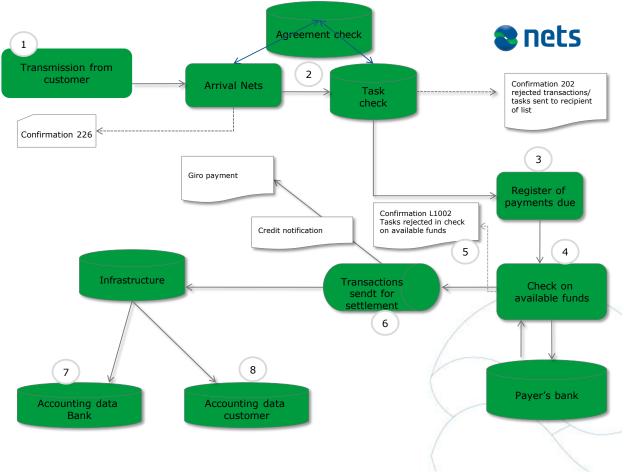|		
Format	-	Structure of the records.
Transmission	-	A data file sent to/from Nets. The transmission opens with a transmission start record and is completed by a transmission end record.
Transmission number	-	Numbering of transmissions from a data sender. Unique within 14 days
External reference	-	Payer's reference/identification of the transaction If the field is entered, the external reference will appear in the payee's account statement.
Customer ID:	-	Business registration number, or alternatively a unique Sequence number allocated by Nets
Customer unit ID/ Data sender/file sender	-	Sender of data for one or more agreements The data sender may be the actual customer with the agreement or, for example, a data centre.
Customer ID/ data recipient	-	The recipient of accounting data from Nets The data recipient may be the actual customer with the agreement or, for example, a data centre.
Customer ID/ recipient of list	-	The recipient of listing material from Nets The recipient of the list may be the actual customer with the agreement or, for example, an accounts office.
Layout	-	The organisation of the fields in the record
Task	-	Transactions relating to the same agreement ID.
Task account	-	The account to which the total of all payments is to be charged.
Task no.	-	Continuous numbering of tasks for each agreement ID Specified by the data sender. Unique for every 12 months + 1 day
Transaction	-	An individual entry item in a bank account
Transaction number	-	Continuous numbering of the transactions in the task. Specified by the data sender
Transaction type	-	Code indicating how Nets processes the transactions
Payment date	-	The date on which the money should be available to the payee. The payer should specify this date in the individual transaction record. If the payment date falls on a Saturday/Sunday or a movable public holiday, the payer must specify the final working day before this as the payment date. If not, Nets will use the following working day as the payment date.
File sender	-	The file sender (Distributor ID) is the one that can send files on behalf of themselves or in respect of external customers with agreements/task accounts.

1.5 Detailed description of the procedure

1. Payer/data sender sends the data to Nets.
2. Nets checks the files of tasks and sends confirmation lists for the input transmissions to the data sender. Any errors in tasks are reported to the recipient of the list.
3. The transactions are updated on the register of due payments at Nets.
4. On the due date, the transaction tasks are sent to the bank for a check on available funds.
5. Any tasks rejected by the bank during the check on available funds are reported on confirmation L1002 and sent to the recipient of the list.
6. The transactions are sent for settlement. Alternatively:
   a) notification of a credit is sent to the recipient;
   b) a Giro payment is sent to the recipient.
7. Accounting data for the bookkeeping of the payer's bank account and the credit to the payee's bank account are sent to the banks and the banks' data centres on the same day that settlement takes place at Nets. Totals for the settled sub-tasks will appear on the bank statement that the payer receives from their bank. The amount may appear on the payee's account statement with:

   • A reference to the payer's agreement ID at Nets
   • Fixed text as indicated in the direct remittance agreement
   • An external reference in the individual transaction

If the payee's account number is not known to the payer, Nets may send a Giro payment to the payee. This must be indicated on the task to Nets in the case of special transaction codes, and the name and address of the payee must always be provided. If the account number is incorrect and the transaction contains a name and address, Nets will automatically send a Giro payment to the payee.

8. If this has been agreed, the payer can receive accounting data, which is a breakdown of approved/settled transactions.

    When a transfer is made into the payee's account, the payer can choose whether or not Nets should inform the payee that the amount has been transferred. If Nets is to inform the payee, the payee's name and address, together with a breakdown where applicable, must be indicated in the task to Nets.

1.6 Transfer of customer ID (KID)

Payers of direct remittances enjoy a major advantage when paying an OCR Giro that they have received.

See the example below, which shows a Giro that contains the customer ID.

Generally, the banks will charge a lower price for transactions by direct remittance using the customer ID than for direct remittance with a message.

Check whether or not it is possible to register customer IDs in your accounting package, or speak to your software supplier.

The payee will then base the update to its subsidiary ledger automatically on accounting data from Nets. If the customer ID is used in the direct remittance transaction, the payee avoids having to register the incoming payments manually. This allows faster updating of the subsidiary ledger.

NB! In direct remittance transactions where the payee has a mandatory customer ID agreement, a customer ID that is incorrect according to the agreed modulus and length will be rejected on receipt. Documentation of rejected transactions will be provided to the payer on L00202 with the text *mottaker krever KID*

1.7 Register of due payments at Nets

Payers have the option to enter tasks onto the register of due payments up to 12 months in advance.

1.8 Agreement

1.8.1 Agreement on the use of direct remittance

The use of the direct remittance service requires an agreement to be entered into between the payer and the bank.

When using direct remittance, an agreement must be entered into between the payer and the bank. This will not be doubled

The agreement is filled out by the bank in conjunction with the payer. The agreement must be signed by the payer and submitted by the bank. The bank will ensure that the payer receives a copy of the agreement entered into. The bank sends the agreement in PDF format to Agreement Reception by e-mail: payment-agreement-no@nets.eu

Once the agreement has been registered with Nets, Nets will send an e-mail to the payer and the bank stating that the agreement has been registered and is ready for use. In order for Nets to be able to send e-mails to the bank customer (payer) and the bank, an e-mail address must be entered on the agreement form.

Test data should be sent to Nets as soon as the agreement has been sent. Once the test has been approved, Nets will register the direct remittance agreement.

If the data sender, data recipient or recipient of the list is not already registered at Nets and is not the same as the agreement customer (e.g. an accounts office), a separate agreement must be entered into.

Information about internal data senders, data recipients and recipients of lists can be obtained by contacting Customer Services at Nets by telephone on 08989 or by e-mail to: payments-no@nets.eu

The agreement must also be signed by the bank.

Information about internal data senders etc. will be assigned its own customer unit ID that will identify the accounting office and who sends and receives data for the various task accounts. Additionally, all confirmation lists associated with the same customer unit ID which receives post will be sorted and grouped together so that all lists are sent to the accounting office. Customers who receive lists by e-mail will be sent the lists shortly after the task has been processed. An invoicing account must be linked to the customer unit ID.

If the accounting office is already a customer it is not necessary to enter into a separate agreement.

If the accounting office changes its account a new agreement must be entered into.

1.8.2 Termination of agreement/change of bank

Nets must receive written notification from the bank of a cancellation of the agreement. Notice of termination is sent to: payment-agreement-changes-no@nets.eu

In the case of a change of bank account, a new agreement must be created for the new account. The old account **should not** be terminated/deleted until all transactions on the register of due payments have been settled. If the old agreement ID is retained, tasks on the register of payments due will not be affected but will be charged to the new account.

It is recommended when changing account to contact Customer Services for clarification of whether transactions on the register of payments due will be settled against the new account or the old one.

NB! When changing bank account, the old account number must be stated on the new agreement.
The agreement should be sent to Agreement Reception at Nets by post, or by e-mail to: payment-agreement-no@nets.eu
When changing file/data sender, the Distributor ID must be indicated on the new agreement. The Distributor ID is an ID indicated in the file name. For example: for files sent via a different data centre or the bank's online business bank, this ID must always be stated on the agreement. When the file is received, a check will be performed to ensure that the correct Distributor ID is sending the files on behalf of the task account.

1.9 Notification of a credit to a payee

1.9.1 Notification of a credit from Nets

When Nets is to send notification of a credit to the payee, the payee's name and address must be specified on the transaction record sent to Nets. For an example of notification of credit, see section 1.9.3.

1.9.2 Design of the form

Notification of a credit contains the name and address of the payer on the front, together with the amount to be credited to the account. If any text for the payee has been added to the transaction record, this will appear on the form. In the text specification, a maximum of 42 lines may be entered, divided into two columns of 40 positions each and with 21 lines in each column.
The Nets date, payee's account number and amount will also be shown.

1.9.3 Transmission from Nets

A transmission may contain notifications from the various electronic services within the same envelope. Each envelope has an address card in which the content is specified. The bottom line of the form's reverse side will always contain the date, amount and form no., identical to the front.

Giro payments will always be sent in a separate envelope and by post.

It is possible to choose alternative channels to postal dispatch. By using other channels, there is the option for more rapid monitoring and updating of the subsidiary ledger. The recipient of the notification enters into an agreement with their own bank for alternative modes of dispatch, e.g. by e-mail or NettPost.

Denne forsendelsen inneholder melding fra Nets fra 18.mai 2012
Vennligst kontakt vår kundeservice på telefon 08989 ved spørsmål.

Med vennlig hilsen Nets

Hans Hansen
Drammensveien 1
0107 OSLO

Forsendelsen inneholder 1 melding for konto 1234.56.78901 :

1 melding om kreditering

ENKELTBELØP ført på konto

MELDING OM KREDITERING			
BETALER:	**MOTTAKER:**	Oppgj.dato :	18/05-2012
NETS NORWAY AS	Hans Hansen	Oppdr.dato :	18/05-2012
V/REGNSKAPSAVD	Drammensveien 1	Til konto :	1234.56.78901
		Fra konto :	1098.76.54321
0045	0107	Beløp :	199,00
OSLO	OSLO	Blankettnr. :	3201327217
BELØPET GJELDER :		Arkivref. :	*88491067
INV. 0000002867 FR.16.05.12	TRIP FROM 11.05.12 TO 11.05.12 TO RORDTV	ID nummer :	00000000486

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1.10   Text on account statements to payees

Messages identifying the transaction/payer can be transferred onto the payee's account statement.

Fixed text: The payer may specify in the direct remittance agreement a fixed text (max. 25 positions) which will be transferred onto the payee's account statement.

If fixed text has not been entered in the agreement, Nets will automatically register the name of the agreement in this field.

Variable text: The payer specifies variable text for the payee's account statement by using the external reference field in the transaction record (max. 25 positions). The external reference will override any fixed text.

1.11   Giro payment

Giro payments have a separate specification section where messages can be left for the payee.

In the specification section, a maximum of 42 lines may be entered, divided into two columns of 40 positions each and with 21 lines in each column. See the example of a Giro payment below.

Processing transactions with missing information:
If the mandatory name and address of the payee are missing from a transaction for Giro payment, the transaction will be rejected on input at Nets. Rejected transactions are indicated on the error list sent to the payer, L00202.

If the payee's account number is non CDV-valid, Nets will automatically generate a Giro payment. This is provided that the mandatory name and address records are stated on the transaction. Nets will reject the transaction if the name and address records are missing or contain a foreign address.

NB! It is not possible to send Giro payments abroad. If the transaction contains a foreign address, this will be rejected on receipt at Nets and reported on confirmation list L00202: Rejected tasks/transactions.
NB! It is not possible to send Giro payments of amounts exceeding NOK 99.999.999,99 million.
This is reported on L00202 with the message: THE AMOUNT ON THE INSTRUCTION IS TOO LARGE.

1.12   Corrections/deletions

Corrections/deletions can be performed on individual unsettled transactions on the Nets register of payments due. The correction form can be used if there is a requirement to change one or more individual transaction(s).

1.12.1 Correction form

Direct remittance correctional form

Informaton about payer — *If more pages, specify below*

Name:		Page	of

Address 1:	e- mail:

Address 2:

Contact person:	Tel:

Corrections given by phone Date:	Commission sent BBS Date:	Commission to be sent BBS Date:

Agreement ID/Agreement no.	Assignment account (payer's account)	Assignment no.(7 characters) Given if assignment no. is known

	Additional information?
Commission sum: Kroner / Øre	

Information regarding transactions to be corrected — ** remember to fill in øre amount*

Due date:	D D M M Y Y	Original amount Kr. Øre	Receiver's acct./ ref.no. for giro payment
NEW date:	D D M M Y Y	New amount Kr. Øre	☐ Delete transaction
Other changes	Assign field name and new value:		

Due date:	D D M M Å Å	Original amount Kr. Øre	Receiver's acct./ ref.no. for giro payment
NEW date:	D D M M Å Å	New amount Kr. Øre	☐ Delete transaction
Other changes	Assign field name and new value:		

Due date:	D D M M Å Å	Original amount Kr. Øre	Receiver's acct./ ref.no. for giro payment
NEW date:	D D M M Å Å	New amount Kr. Øre	☐ Delete transaction
Other changes	Assign field name and new value:		

Due date:	D D M M Å Å	Original amount Kr. Øre	Receiver's acct./ ref.no. for giro payment
NEW date:	D D M M Å Å	New amount Kr. Øre	☐ Delete transaction
Other changes	Assign field name and new value:		

Due date:	D D M M Å Å	Original amount Kr. Øre	Receiver's acct./ ref.no. for giro payment
NEW date:	D D M M Å Å	New amount Kr. Øre	☐ Delete transaction
Other changes	Assign field name and new value:		

Information to customer

NB!
- Written confirmation is required for phoned-in changes.
- New amount can not be greater than original amount.
- Copy this form for your records *(recipient keeps original)*.

- Send this form to Nets, by FAX 22 21 05 61 / 22 21 40 77 or by e-mail: authorisation-no@nets.eu
- New correctional forms can be ordered by phone: 0 89 89 or payments-no@nets.eu

Place/date: _____   Signature: _____

Postal address:	Office and delivery address:	Telephone:	Fax:
0045 Oslo	Haavard Martinsens vel 54, Rommen, Oslo 9	22 89 89 89	22 21 40 77 or 22 21 05 61

The following changes can be made to an individual transaction:
- Reduction of an amount
- Deletion of a transaction
- Change to a payment date

The correction form should be sent to:
Nets, and should reach Nets by 4 pm on the day preceding the payment date.

A task that has not been settled may be deleted. To change or delete a task, the payer must contact the Authorisation Group at Nets by telephone on +47 22 89 85 65 or by e-mail to: authorisation-no@nets.eu

1.13 Settlement/check on available funds

The transactions are settled at Nets in the morning settlement run on the same working day specified as the payment date. If the specified payment date is not a working day, Nets will use the next working day as the payment date. Data must have been received at Nets by 2.00 pm on the day preceding the payment date.
- Data received before 9.45 am and that is entirely correct* may also be settled in the afternoon settlement run.
- Data received before 10.45 am may be settled in the afternoon settlement run.
- Data received before 12 noon and that is entirely correct* may also be settled in the afternoon settlement run.
- Data received before 1.45 pm and that is entirely correct* may be settled in the final settlement run.
- Data received before 4.45 pm and that is entirely correct* may be settled in the settlement run on the following morning.

* Tasks must be approved at the time of input.

Transactions where the specified payment date is 12 months in the past will be settled on receipt at Nets. The values of transactions will not be backdated.

Checks on available funds will be performed on the account being debited prior to each settlement. Nets must have written notification from the bank/payer if a task is to be reopened once it has been rejected during the check on available funds. A task may be reopened up to 40 calendar days after the due date. If the task is to bypass the check on available funds, written notification must be sent from the bank. Notification is sent to the Authorisation Group at authorisation-no@nets.eu.

1.14 Incorrect settlement of task

Once settled, according to the Norwegian Financial Contracts Act tasks/individual transactions cannot be returned by the payer. Exceptionally, the bank/Nets may perform a return within three days in the event of an internal operational deviation. Where the Act prevents such a refund from being made, there is still the option of having the amount returned according to the normal regulations, i.e. by raising a claim against the account holder in question.

1.15 Accounting data

Nets offers accounting data for those payers who wish to carry out automatic updating of their subsidiary ledgers. Accounting data is a breakdown of approved, settled transactions.

Nets keeps a backup of accounting data for 90 working days.

1.16 Renumbering

All transactions received by Nets are checked against the renumbering register at Nets. Renumbering will take place if the payee's account exists on the register.

2 Start-up procedure

A production test must be performed and approved by Nets in good time before entering production. No test is required if the payer uses an approved data centre/accounts office for Nets' services. A separate agreement for the data sender must be registered at Nets.

2.1 Internally developed accounting system

Payers/data senders who have their own internally developed systems may themselves develop the necessary programs to use direct remittance. If the payer uses a software supplier/data centre, a check should be performed to ensure that everything within the service is provided in the software package.

2.2 System specification test

An item-by-item description of how testing is performed at Nets is shown below. Any queries may be addressed to payment-test-no@nets.eu or Customer Services on telephone number 08989 and payments-no@nets.eu

- The agreement is sent to Nets
- The agreement is registered once testing has been approved by Nets
- The Test Group at Nets clarifies the method to be used to send the file
- A test file is sent to Nets; all the transactions types that will be used in production must be tested
- If required, a test file is delivered from Nets
- Once testing is complete, Nets will contact the customer with notification of the results of the test. If necessary, a further test will be agreed
- Once the test has been approved, the agreement is sent for registration. The customer and bank will receive an e-mail stating that the agreement has been registered

3 Confirmation lists

3.1 Examples of confirmation lists

The following lists are produced:

L200   Confirmation list of rejected transmission files

This confirmation will be produced in cases where the transmission file is not in the Nets format, the transmission file is empty, or the data sender is invalid. The confirmation is placed on eNett immediately.

L 226   Confirmation of input transmissions. Documents all approved and rejected transmissions. This confirmation is made available on eNett immediately once the transmission has been sent to Nets for downloading by the data sender, who must check whether the transmission has been approved or rejected. Alternatively, the confirmation may be sent by e-mail to the data sender or the customer with the agreement.

The lists shown below are sent to the registered recipient of lists and may be sent by e-mail or post depending on what has been agreed.

L 00202   Confirmation changed and rejected transactions/tasks – Dirrem

L 01002   Confirmation of rejected transactions and tasks – Dirrem. Documents tasks for repetition rejected during the check on available funds. Transactions that have been rejected with invalid KID

L 01003   Confirmation of changes to transactions and tasks – Dirrem. Documents corrections to tasks, sub-tasks and transactions carried out on the holding register.

L200-CONFIRMATION LIST OF REJECTED TRANSMISSION FILES

1)Dataavsender	046220
2)Innlesningsdato	25/04/2014
3)Status etter innlesing	AVVIST

4) Error messages

Empty transmission file:

Explanation:

1. File/data sender
2. Nets' input date
3. Status REJECTED
4. Error message

L226–CONFIRMATION LIST OF TRANSMISSIONS INPUT

1) Dataavsender	123089
Navn	BANKENES BETALINGSSENTRAL AS
Adresse	C/O ACCOUNTS
Poststed	NO-0978 OSLO
2)Dataavsender oppgitt i forsendelse	00123089
Navn	BANKENES BETALINGSSENTRAL AS
Adresse	C/O ACCOUNTS
Poststed	NO-0978 OSLO
3)Forsendelsesnummer	910701
Innlesningsdato	4)25/04/2014
5)Status etter innlesing	GODKJENT

	Number of transactions	Beløp
Oppgitt	69	6)348136.34
Innlest	69	348136.34
Differanse	0	0.00

7) Direct remittance tasks:

Antall oppdrag registrert	1
Antall oppdrag godkjent	1
Antall oppdrag avvist	0

7) AvtaleGiro:

Antall oppdrag registrert	0
Antall oppdrag sendt til behandling	0
Antall oppdrag avvist	0

7) Autogiro:

Antall oppdrag registrert	0
Antall oppdrag sendt til behandling	0
Antall oppdrag avvist	0

7) Securities trading:

Antall oppdrag registrert	0
Antall oppdrag sendt til behandling	0
Antall oppdrag avvist	0

Other tasks:

Antall oppdrag avvist	0

8) Error messages

Nets will check the transmissions at the time of input. If any errors or deficiencies are discovered in a transmission this may lead to the entire transmission being completely rejected. One or more tasks in a transmission may also be rejected.

The number of tasks sent for processing is not checked in its entirety and may be rejected when all the content is validated. Rejected tasks and transactions are documented on confirmation L00202.

Data senders/customers who receive this confirmation once the file has been transferred must check that the transmission has been approved or rejected. If the transmission has been rejected, the reason must be documented and the file resent. Alternatively, the authorisation group must be contacted for further clarification by e-mail: authorisation-no@nets.eu or by calling +47 22 89 85 65.

Explanation:

5. File/data sender
    6. Data sender specified in the 10 record (transmission start record)
    7. Transmission no. specified by data sender
    8. Date input
    9. Status indicating whether the transmission has been approved or rejected
    10. Total numbers of those approved/rejected in the transmission and, where applicable, the difference
    11. Service and number of tasks in the transmission
    12. Any error messages

L 00202 – CONFIRMATION OF CHANGED AND REJECTED TRANSACTIONS/TASKS – DIRREM

NETS NORWAY A/S   KVITTERING ENDREDE OG AVVISTE TRANSAKSJONER/OPPDRAG - DIRREM   Innlest dato:2014-04-04

Kundeid/Orgnummer:	00999999999	Navn:	AS Bedriften
Avtaleid:	001111111	Navn:	AS Bedriften
Dataavsender:	00022222	Forsendelsemummer:	1404042
Oppdragnummer:	0404060	Oppdragskonto:	9999 11 22222
Status etter innlesing:	GODKJENT		

STATUS	RAD FRA FORSENDELSESFIL		FEILMELDINGER
OMGJORT	NY0403300000099040414999999999990000000000040400	000000	Transaksjon endret til giroutbetaling
AVVIST	NY0412300000243040414 99001212121 00000000000356000	700182421111313749000000	Ugyldig KID
AVVIST	NY0412300000259040414 99001212121 00000000000882500	100700347527000000	Ugyldig KID
AVVIST	NY0412300000301040414 99001212121 00000000000009100000	0147547011303000000	Ugyldig KID
AVVIST	NY0412300000491040414 99001212121 00000000000695300	104163241000000	Ugyldig KID
AVVIST	NY0412300000709040414 99001212121 00000000002500000	00160031489101025025000000	Ugyldig KID
AVVIST	NY0412300000750040414 99001212121 00000000000683400	329426076000000	Ugyldig KID
AVVIST	NY0412300000751040414 99001212121 00000000000483100	329426126000000	Ugyldig KID
AVVIST	NY0412300000808040414 99001212121 00000000002704800	909370006051600600000	Mottaker mangler OCR-avtale
AVVIST	NY0412300000894040414 99001212121 00000000000045000	044953112140081900000	Ugyldig KID
AVVIST	NY0412300000966040414 99001212121 00000000000316300	274886000000	Ugyldig KID

- The header contains the name of the list and the date of inputting the tasks.
- The first section contains information about the customer and the task
    - Customer ID/business reg.no., unique ID for the payer, followed by name.
    - Agreement ID, unique ID for the agreement, followed by the agreement name.
    - Sender of the data and sending number.
    - Task number, unique ID for the task, followed by the task account, the account to be debited.
    - Status after inputting, showing whether the task has been approved or rejected:
        - Tasks with the status **APPROVED** have been input at Nets, but the following table shows rejected transactions or other error messages in the transaction. Transactions that do not appear in the table have been approved without changes and will be settled.
        - Tasks with the status **REJECTED** have been stopped during the input checks. All transactions have been rejected and the task must be resubmitted.
- The table contains an overview of changed and rejected transactions.
- The footer contains list numbers, the name of the recipient of the list and the number of pages.

NETS NORWAY A/S KVITTERING AVVIKENDE TRANSAKSJONER OG OPPDRAG - DIRREM				OPPGJØRSDATO:2014-04-04

Kundeid/Orgnummer:	00999 999 999	Navn:	AS Bedriften	
Avtaleid:	001111111	Navn:	AS Bedriften	Oppdragskonto: 2222 11 22222

Oppdrag

Oppdragsnummer	Forfallsdato	Transaksjoner	Sum Beløp	Feilmelding
4040300	03.04.14	1	9000,00	Avvist i dekningskontroll

Listenr:L01002 Mottaker: AS Bedriften   Side 1 av 1

- The header contains the name of the list and the attempted settlement date of the task.
The first section contains information about the customer and the task
    - Customer ID/business reg. no., unique ID for payer, followed by name.
    - Agreement ID, unique ID for the agreement, followed by agreement name.
    - Task account, the account to be debited.
- The table contains an overview of tasks and transactions that have been rejected during settlement.
- The footer contains list numbers, the name of the recipient of the list and the number of pages.

The list shows tasks/sub-tasks that have been sent for repetition or rejected during the check on available funds.

If a task/sub-task has been rejected in the check on available funds, the payer may resubmit the task with a new transmission no. and task no. The payer can also contact the bank or Nets to have the rejected task settled again. A written request must be sent to the authorisation group at Nets from the bank or payer.

If the task is to bypass the check being performed on available funds written confirmation of this must be sent from the bank to authorisation-no@nets.eu

L 01003 – CONFIRMATION OF CHANGES FOR TRANSACTIONS AND TASKS – DIRREM

NETS NORWAY A/S   KVITTERING ENDRINGER PÅ TRANSAKSJONER OG OPPDRAG - DIRREM   ENDRINGSDATO:2014-04-01

Kundeid/Orgnummer: 99991122222   Navn: AS Bedriften
Avtaleid: 001111111   Navn: AS Bedriften   Oppdragskonto: 2222 11 22222

Transaksjoner

Oppdragsnummer	Transaksjonsnummer	Forfallsdato	Beløp	Kontonummer/Refnummer	Melding
0401060	0000260	01.04.14	2622.00	00099999999	Slettet

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- The header contains the name of the list and the date the change was carried out.

The first section contains information about the customer and the task
- o Customer ID/business reg. no., unique ID for payer, followed by name.
- o Agreement ID, unique ID for the agreement, followed by agreement name.
- o Task account, the account to be debited.
- The table contains an overview of tasks and transactions that have been changed.
- The footer contains list numbers, the name of the recipient of the list and the number of pages.

The payer can perform corrections/deletions on unsettled transactions on the holding register at Nets. A task that has not been settled may be changed or deleted.

Corrections performed are specified on the list.

3.2 Recommended processing of confirmation lists by payer

Payers process the confirmation lists for direct remittance in a variety of different ways.

We recommend checking the following points when taking receipt of confirmation lists.

L200   **Confirmation of input transmission file**
Sent to the data sender in the event of an error message: invalid file sender, transmission file is not in Nets format and empty transmission file

L226   **Confirmation list of input transmission**
- Check status after input
- Transmissions and approved amounts match submitted data
- In the event of an error, contact the Authorisation Group at Nets immediately

L00202   **Confirmation list of changed and rejected transactions/tasks – Dirrem**
This confirmation list will be produced ONLY in the event of a deviation. The confirmation documents rejected tasks and transactions. The confirmation will also report any redone transactions or other information on errors that did not lead to rejections.
L00202 is sent out by e-mail soon after the task has been processed. Lists that are sent by post will be co-packed and sent out once a day.

The list must be checked so the customer can further look into rejected tasks/transactions.

It is important to check the status of the task as the task may have been rejected.

L01002   **Confirmation of rejected transactions and tasks – Dirrem in balance control**
The list documents tasks that have been sent for repetition and when they are finally rejected in the check on available funds. The list will be sent out after each settlement for those who receive the lists by e-mail. This will give customers the option of transferring from another account if they wish so that the task is not rejected as five attempts will be made to check available funds. Lists sent out by post will be co-packed and sent out once a day.
The payer must check the list and themselves consider how further to deal with the task.

L01003   **Confirmation of changes transactions and tasks – Dirrem**
- List of information showing the number of corrected tasks, sub-tasks and transactions.
- The list will be created and sent out shortly after the correction has been carried out for the customers who receive the lists by e-mail. The lists to be sent out by post will be co-packed and sent once a day.
- Check whether the list matches the copy of the list of submitted corrections.

4 OPERATIONAL PROCEDURE

4.1 Data communication between data sender/payer and Nets

The data sender/payer may use a variety of channels to send the transmission to Nets. For example, this may be done through the bank's channel, directly to Nets, or via another data centre.

The following communications solutions are currently available: WEB, FTP, C:D and SFTP.

Customer Testing can help with testing, materials and data communication. Enquiries can be addressed to Customer Testing by e-mail: payment-test-no@nets.eu or by telephoning 08989.

The data sender/payer can retrieve accounting data on settled transactions. The data will normally be ready at Nets by no later than 5.30 pm in accordance with the agreed interval schedule.

The data will remain "waiting" for collection for a further five working days.

Data retrieved via WEB will remain available for 25 days.

4.2 Data submission deadlines

Nets provides guarantees for transmissions/tasks received at Nets by 2.00 pm on the day before the payment date.
- Data received before 9.45 am may be settled in the afternoon settlement run.
- Data received before 12 noon and that is entirely correct* may be settled in the afternoon settlement run.
- Data received before 1.45 pm and that is entirely correct* may be settled in the final settlement run.
- Data received before 4.45 pm and that is entirely correct* may be settled in the settlement run on the following morning.

* Tasks must be approved at the time of input.

Nets advises against sending large files near to the customer deadline with a due date on the same day.

4.3 Arrival checks on file transmissions

Checks are performed to ensure that the file/data sender is registered at Nets and has full authority to send data on the specified customers with an agreement/task account.

If the customer with the agreement/task account changes file/data sender, written notification of this must be sent to the Register Team and Nets by e-mail: payment-agreement-changes-no@nets.eu.

All file transmissions to Nets are checked before input. Any errors in the file transmission will be stopped before input.

The various reasons may be:
- Invalid file/data sender
- Transmission file is not in Nets format
- Empty transmission file

Error messages will be documented on confirmation list L200, which is placed on eNett.

In the event of any errors, contact the Authorisation Group by telephone on +47 22 89 85 65 or by e-mail: authorisation-no@nets.eu.

4.4 Checks on transmissions received at Nets

Transmissions received at Nets will be checked at both transmission and task level before processing. Following these checks on the transmission, confirmation L226 is produced. L226 is placed on eNett or sent by e-mail. The recipient of the confirmation list must immediately check whether the transmission has been approved or rejected.

Duplicate/reject checks: Nets checks transmissions containing tasks to ensure they have not already been processed. The checks are performed on the entire content of the transmission, including all tasks. A check is performed on the previous 12 months + 1 day to ensure the task has not already been processed.

The following are checked at transmission level:

- that the file/data sender is able to send on behalf of the task account
- that the transmission has not already been input
- that Nets is the recipient
- that the start record of the transmission is correct
- that the start record of the task is correct
- that the amount specified in the end record of the transmission is correct

A check is performed to ensure that the total in the end record of the transmission matches the end record in the task, or the total of all amount transactions in the task, and that:

- the agreement has been correctly registered
- the transmission contains the correct number of transactions
- the transmission contains valid tasks

The following are checked at task level:

- that there is a valid agreement for the service
- whether or not the task has been input and processed before. The check goes back 12 months + 1 day in time
- that the start and end record of the task are present and correct
- that the transactions in the task are valid
- the number of transactions in the task
- the number of records in the task
- first date in final task item
- last date in final task item
- that the overall total in the total record of each task does not exceed the maximum possible total amount (see system specification)

4.5 Accounting data for the payer

Accounting data for customers applies to the OCR Giro, direct remittance, Autogiro and payment by single authorisation – securities trading.
Accounting data will be collected in a file and sent to those with an agreement on the use of all services using the agreed schedule.
Accounting data for customers includes the post-settlement status for both approved and rejected transactions, but depends on the operating pattern of the particular service. For example, Autogiro authorisations are delivered either to the afternoon or the final settlement run, while OCR payments can be delivered to the morning, afternoon and final settlement runs. Bank customers choose the time of delivery for their agreement/account.

The time of availability/transfer of files will be before:
1.00 am for the morning settlement run
12.30 pm for the noon settlement run
3.00 pm for the afternoon settlement run
5.30 pm for the final settlement run

If the payer wishes to receive accounting data, this must be specified in the direct remittance agreement. Accounting data is a breakdown of approved, settled transactions.

Nets can offer the following schedule for the transfer of accounting data:

- Daily
- Weekly, once to three times per week. Any weekdays
- Monthly, once to three times per month. Any days
- Quarterly, on last day of the quarter

Accounting data in combination with other payment services
Accounting data will be collected in a file and sent to those with an agreement for the use of all services using the agreed time schedule.
See the User Manual of the service in question.

Direct remittance
Settled transactions may be delivered for the morning, noon, afternoon and/or final settlement run depending on when the customer submitted the file and when the task has been approved in the check on available funds.
If you do not receive accounting data, the settled tasks must be processed manually in the subsidiary ledger.
The total debited to the account can be found on the account statement from the bank.

> For example:
> Direct remittance tasks sent by 10.45 am and approved in the check on available funds by 1.00 pm will be settled and reported in the afternoon settlement run and sent in the accounting data by 3.00 pm.
> If the funds in the account are insufficient to cover the total to be debited, the task will be sent for a further check on available funds.

Operational adjustments
In operational terms, this will involve changes for individual bank customers/banks.
Bank customers who retrieve files manually via Nets will see several occurrences of files with the same date ready for downloading. The files will be marked with different letters for each run.
Bank customers who have automatic transferring via FTP must contact Nets to set up new file names before receiving accounting data from a number of settlement runs. This may entail changes to the bank customer's procedures and may need to be clarified before a change to the agreement can be implemented.
The Test Group at Nets can be contacted by e-mail at payment-test-no@nets.eu for coordination purposes.

Change to agreement
If the bank customer wishes to change the time of delivery of accounting data, confirmation can be sent to the Register Team at Nets by e-mail: payment-agreement-changes-no@nets.eu. The e-mail must include the company's business registration number, customer unit ID and account number.
The technical arrangements between the bank customer/bank and Nets are taken care of by the Nets' Test Group once the individual agreement has been received.

4.6 Settlement checks with the payer

The payer has a responsibility to ensure that the necessary internal checks are performed so that any incorrect processing of transmissions, tasks and transactions can be discovered immediately.

Nets recommends that payers have a subsidiary ledger system, provided by the software supplier/data centre for the automatic updating of transactions. As a foundation for the automatic updating of the subsidiary ledger, Nets offers accounting data that specifies all approved, settled transactions.

It is not recommended to update the subsidiary ledger on the basis of submitted data. Updates should not be made before settlement as transactions may be rejected at input. Confirmation list L00202 from Nets must be checked, and any rejected/redone transactions specified on the error list must be processed manually in the system.

4.7 Invoicing of direct remittance

Invoicing for direct remittance is a matter between the payer and the payer's bank, and any questions regarding price/invoicing should be taken up with the bank.

5 Change log

VER.	SEC.	DESCRIPTION OF CHANGE	DATE	SIGN.
4		New version number allocated	04032011	mhe
		General review; some wording changed		mhe
	1.4	Definitions of important terms added: DistributorID Deleted: Distribution agreements Information which is linked to the current task account New flow diagram added		mhe
	1.5	Description updated		mhe
	1.8.1	Procedure updated: agreement on the use of direct remittance		mhe
	1,8,2	Termination: change of bank. Section updated and new e-mail added		mhe
	1.9.2.2	Text updated on sending of notification of credit in various channels		mhe
	1.11	Giro payment: address abroad not possible		mhe
	1.12	Name changed from Early Notification to Information on Incoming Payment. Submission deadline changed from 3 to 5 working days		mhe
	1.13	Updated: correction form must be sent for authorisation by 2.30 pm		mhe
	2.2	Description of test procedure changed		mhe
	4.1	General update to operational procedure and new time for delivery of accounting data		mhe
	3	Confirmation lists. List 1002 confirmation of settled tasks reorganised 12 June 2009 Explanation added to list 226 Confirmation list L00202 changed 16 October 2009 Confirmation sent only in event of rejected transactions and tasks New example added New list of examples of confirmation L1002 tasks rejected in check on available funds added. Introduced 27 September 2010		mhe
	4.4	Check that amount does not exceed max. possible total amount		mhe
	4.6	Section updated with somewhat more comprehensive information		
	1.11	Giro payments over NOK 100 million	090511	inp
4.0	1.12	Early notification removed from 2012 edition	190811	inp
	1.6	Invalid Customer ID will be rejected on arrival	060911	inp
4.1	1.12.1	Amended correction form with new logo, e-mail addr. and fax no.	250612	inp
	1.13	Submission deadlines	250612	inp
	3.2	L00200 Method and time of dispatch changed	250612	inp
	5	Text in Accounting data Customer changed	250612	inp
		Version number changed	250612	inp
4.2		Version number changed	Nov. 12	inp
	1.9.3	New example notification of credit	Nov. 12	inp
	1.13/4.2	New deadline for 4. settlement	Nov. 12	inp
	1.11	Changed limit on giro payment	Nov. 12	inp
	4.5	New limit for accounting data	Nov. 12	inp
4.4		New version number according to the system specification (v 4.3 has not existed)	Mai 13	
4.4		New version number allocated as per system specifications (v 4.3 does not exist)	2013	
		Changed to new e-mail addresses	2013	wme
		Removed submission of agreements by post		
4.5		Changed validations, times and added new lists Various cosmetic changes.	2014	wme