

User manual AvtaleGiro

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1 This is AvtaleGiro

1.1 AvtaleGiro

AvtaleGiro is an electronic payment service offered to both payer and payee.

Payee sends in due payments for customers that have entered into an AvtaleGiro agreement. The bank system ensures automatic withdrawal on due date.

Payer receives notification of payments before due date, and have the option of stopping the payment. The notification of payments may be sent via payer's bank or directly from payee.

1.2 AvtaleGiro advantages for payer and payee

1.2.1 For payer

By entering into an agreement with their bank for use of AvtaleGiro, payer is offered a safe and easy way of paying regular bills.

Payer will receive regular lists/updates over payees that offer AvtaleGiro.

Payer will always receive a written notification of due payments prior to due date, and has the option of stopping the payment. Payer is thereby ensured control and safe use of AvtaleGiro. (see item about notifications to payer and payer's option to not receive notifications).

Receipt for payments, will appear on payer's statement.

When using the AvtaleGiro and eInvoice combination, payers that have entered into an agreement for AvtaleGiro and are internet users, may also enter into an eInvoice agreement.

When using both services, the payment will automatically be withdrawn on due date and a notification of future payments via eInvoice will be sent. Payer may also receive an e-mail with a notification of future eInvoices/due payments, if payer has informed payee of his/her e-mail address.

The due payment is available in the due payment register in the internet bank, and a receipt for paid bills will appear on payer's statement.

1.2.2 For payee

With the AvtaleGiro service the bank registers the customers (payers) that have chosen AvtaleGiro as a payment service. This information is sent payee in a file, so that payee may update their customer register/files with the correct payment type. Accordingly, payee does not have to update their files manually.

With AvtaleGiro, payee sends the due payment for the payers that have chosen the AvtaleGiro service in a file to Nets. A notification may be sent payer via payer's bank. Accordingly, payee may reduce cost and labor when handling invoices.

Payee may send their own notifications to payers, if they prefer.

When using the AvtaleGiro/eInvoice combination

If payee offers the combination of both services, the following adjustments must be made:

The AvtaleGiro assignments must contain all the eInvoice payments for automatic withdrawal and they must be marked with a code for "payee notification".
Assignments with due payments must also be sent via eInvoice and marked with AvtaleGiro payment.

Payee must have access to the following bank services:

- OCR giro – for automatic balancing of customer ledgers
- AvtaleGiro – automatic payment of regular bills
- eFaktura – invoices directly into the internet bank

Recommendation: If payee offers both AvtaleGiro and eInvoice, we recommend making adjustments for the AvtaleGiro/eInvoice combination. This way you will have a complete electronic service where notifications, invoices and payments will be handled electronically by payee/issuer and payer/consumer.

Payer's account will be charged on due date, if there are enough funds in the account and payer has not stopped the payment. Information about the payment will be sent payee as accounting data in an OCR giro or payee may choose an egiro payment (CREMUL). The data is handled electronically and payee is ensured that the payments will have a KID number.

Egiro payments are offered as automatic accounting data for other types of payment than OCR giro and KID payments in the ledger. This way payees using AvtaleGiro can receive all their payments to the same account, as collected accounting data for one day.

You will benefit from these advantages whether the company's business partners are using the egiro services or not. More information about egiro on www.bbs.no.

Note: This user manual only describes payments sent as accounting data via OCR giro

1.3 Definition of important words and expressions

The list is in alphabetical order:

- | | |
|----------------------|---|
| Agreement ID | - A unique identification of payee's agreement inn Nets. |
| AvtaleGiro agreement | - Has become a common term for regular due payments (FBO), in the market communication for payers. (Regular payments – see below |
| AvtaleGiro info | - A periodic overview that is sent payers that use AvtaleGiro. The overview shows payments that are due in the following payment period, and a status for all payer's regular due payments. |
| Nets date | - Handling date in Nets, that is; the date Nets settles the transactions. |
| Amount limit | - An amount limit that payer can set per withdrawal month for each payee |
| Payer agreement | - An agreement entered into by payer and payer's bank before using the AvtaleGiro. The agreement states payer's and his/her bank's rights and responsibilities. |
| DUE PAYMENT | - The amount, with information, if any, to be charged to payer's account. |
| Payment period | - A previously determined period when notified payments are due. The period is defined from the 15th of one month to the 14th of the following month. |
| enett | Portal for sending and downloading data |

Regular due payments	<ul style="list-style-type: none"> - A due payment is an order from payer to his/her own bank stating that a certain payment type (type of bill) to a certain payee is to be paid by AvtaleGiro. - "FBO" is often used as an abbreviation for regular due payments.
Due date (Payment date)	<ul style="list-style-type: none"> - The date the payment is automatically withdrawn from payer's account. If due/payment date is on a Saturday/Sunday/Holiday, the automatic withdrawal will go through on the following work day.
Format	<ul style="list-style-type: none"> - Organizing the records
Transmission	<ul style="list-style-type: none"> - The data communication files sent to/from payee's data sender/receiver. A transmission always starts with a start record and ends with an end record for the transmission.
Transmission number	<ul style="list-style-type: none"> - Unique numbering of transmissions within 14 days, from/to data sender/receiver.
External reference	<ul style="list-style-type: none"> - Payer's identification of payment/payee. If the field for external reference is filled in, the reference will appear in the AvtaleGiro information and payer's statement.
KID	<ul style="list-style-type: none"> - KID, customer identification, is payee's identification of a due payment. <p>The KID must contain the customer number, or another unique identification of payer, and payment type if payer has several dealings with the same payee.</p>
Customer ID	<ul style="list-style-type: none"> - Account owner's organization number (for business/companies), National identity number or "personnummer" (for private customers). <p>In Nets a Customer ID is used to gather payee's accounts and agreements.</p>
Customer unit ID/ File/Data sender	<ul style="list-style-type: none"> - Sender of data for one or more agreements. Data sender may be the agreement customer or for example a data centre.
Distributor id	<p>Id stated in the file name from a data sender. For example a file that is sent via the bank's Corporate Internet Bank.</p>
Customer unit ID/ Data receiver	<ul style="list-style-type: none"> - The receiver of data for one or more agreements. The data receiver may be the agreement customer or for example a data centre.
Customer unit ID/ List receiver	<ul style="list-style-type: none"> - The receiver of lists. The list receiver may be the agreement customer or for example an accounting agency.
Customer reference	<ul style="list-style-type: none"> - The customer reference connects the payee and payer in AvtaleGiro. The customer reference is in the KID field and consists of payer's unique identification with payee, and payment type, if any. <p>The customer number and payment type is found in specific parts of the KID field for each KID alternative in the registration form for AvtaleGiro.</p>
Payee agreement	<ul style="list-style-type: none"> - An agreement for use of AvtaleGiro must be entered into between payee and payee's bank before they can start using AvtaleGiro. The agreement states payee and their bank's rights and responsibilities in connection with the AvtaleGiro service. There is only one AvtaleGiro agreement per assignment account.

Assignment	- A collection of transaction, for example due payments in a transmission. All transactions in an assignment must belong to the same assignment account. There may be more than one assignment per transmission.
Assignment account	- Payee's credit account
Assignment number	- Consecutive unique numbering of assignments. The assignment number must be unique for the last 12 months + 1 day. This number is stated by the party that generates the assignment, the agreement customer or the data sender.
Record	- A transaction may be divided into several records, each record containing specific parts of the transaction.
Transaction	- Is used in the AvtaleGiro service as a term for a unit in an assignment to/from Nets
Transaction number	- Consecutive numbering of the transactions in the assignment. The transaction number starts with 1 and is added to by 1 per transaction. All records belonging to a transaction must have the same transaction number. The number is stated by data sender.
Transaction type	- A code that states how a transaction shall be/have been handled.
Waiting register	- A register where received transactions are pending until due date.
Notification code	- Payer must always be notified of future due payments, but has the option of choosing not to be notified.

1.4 Agreement options

1.4.1 Payer's agreement and regular due payments

Payer's agreement

Payer's bank is the payer's agreement partner. Payer will therefore first enter into an agreement with his/her bank for use of AvtaleGiro. This agreement allows payer to use the AvtaleGiro service to pay his/her regular bills. The agreement is connected to the account that will be automatically debited. The payer agreement is often generated as a part of the account agreement with the bank or upon registration of the first regular payment assignment.

Regular due payments

When payer has made a payer agreement, it can be connected to one or several regular payment assignments. Payer generates a regular payment assignment for every regular bill that is to be paid automatically. The following information must be registered for regular payment assignments:

- KID
- Payer's account number
- Payee's name and account number
- Amount limit
- Notification code – when payer doesn't want to receive notifications
- Time period for regular payment assignment, if any.

This information connects payer to payee in the AvtaleGiro service.

The payer can only generate regular payment assignments with payees that offer AvtaleGiro. The bank offers information about payees that offer AvtaleGiro, or there is a list in the internet bank.

Payer may initiate payment assignments with payee in the following ways:

- Payer can contact his/her bank with an invoice/giro that can be used as a basis for registration.
- Payer's bank can suggest payees that offer the payment service, for example through AvtaleGiro information or DM. If payer wants regular payment assignments, this can be confirmed for example through the internet bank.
- Payee can suggest that their customers use AvtaleGiro by sending them a DM.

Suggestion/template for DM with reply slip is found at: www.avtalegiro.no.

Payer may change the name, address and debit account number in the payer agreement and the regular payment assignment. Payer may also change the amount limit and notification code in each regular payment assignment.

Payer also has the option of blocking one or more regular payment assignments for a period of time. During the blocked period, no automatic withdrawals will be made. Payer's bank may offer different methods of payment during this period.

If payer deletes a regular payment assignment, payer's bank will make sure alternative payment types are available for payments that are pending. At the same time, payee will receive information that the regular payment assignment has been terminated.

1.4.2 Payee's agreement with the bank

1.4.2.1 Entering into an agreement for use of AvtaleGiro

When using the AvtaleGiro service an agreement must be entered into between payee and the bank

The agreement must be filled in by the bank in cooperation with payee. The agreement must be signed by payee and given to the bank. The bank makes sure payee has a copy of the agreement. The bank sends the agreement to Nets in a pdf format. When the agreement has been registered with Nets, Nets will send an e-mail to payee and the bank that the agreement is registered and ready to use.

The payee and the bank must fill in their e-mail addresses on the agreement form, for Nets to be able to send the e-mail.

The agreement can also be sent Nets by mail with the bank's stamp and signature

The test data should be sent Nets as soon as the agreement has been sent. After the test has been approved, Nets will register the AvtaleGiro agreement.

If data sender, data receiver or list receiver is not already registered in Nets and this is not the same as the agreement customer (but for example an accounting agency) a separate agreement must be entered into with this party.

For more information about data sender, data receiver and list receiver, contact Nets' customer service by phone 08989 or by e-mail: regningsbetaling@bbs.no.
This agreement must also be signed by the bank.

Information about customer unit id identifies the accounting agency and who sends and receives the different assignment accounts. In addition, all receipt lists connected to the same customer unit id will be sorted so that all the lists will be sent to the accounting agency. An invoicing account must be connected to each customer unit id.

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

If the accounting agency changes their account, a new agreement must be made.

KID is used in all payment assignments and accounting data is sent in an OCR giro format. Payee must therefore have a valid OCR agreement for the same account used for the AvtaleGiro service.

"Creditor paid fee"

Normally, both payer and payee have to pay a fee to their banks when using AvtaleGiro. Payee may volunteer to pay the payer's fee. This "creditor paid fee" is a standard fee regardless of what the bank would have actually charged payer. Payee's bank can give information about the fee.

If payee wants this arrangement, the payee agreement must clearly state:

"Kreditorbetalt gebyr" = JA

Opening a new account in connection with AvtaleGiro

In some instances you might want to open a new account for AvtaleGiro, for example when:

- Payee changes the KID structure when starting AvtaleGiro.
- Payee does not offer AvtaleGiro for all their services. For example a local government that offers several services, but only offers AvtaleGiro for some of these.

If a new account is not opened, the regular payment assignment with KID may not be valid for AvtaleGiro or regular payment assignments may be registered for services where AvtaleGiro is not offered. When registering a regular payment assignment, only the validity of payee's account number, length of KID and modulus are checked. The banking system cannot check the content of the rest of the KID.

In both above mentioned instances the payer and the bank will think that a regular payment assignment has been generated, but it will not be registered with payee. This may cause confusion and should be avoided.

If a new account is opened, a new agreement for use of AvtaleGiro and OCR giro must also be made for the new account, because the accounting data is sent in OCR giro format.

1.4.2.2 *Altering the agreement*

Any alterations/deletions of an agreement must be done through payee's bank. The bank will make sure the information is registered.

Payee changes account number

If payee is changing the account number after starting AvtaleGiro, Nets must receive the following:

- Agreement for use of AvtaleGiro for payee's new account.
Filled in agreement for the new account must be signed by payee and payee's (new) bank. The recipient agreement must contain the following information:
 - Changing from account number: XXXX.XX.XXXXX
 - Valid from date: XX.XX.XX.

Changing banks will often entail changing file sender/data sender. This must also be stated in the agreement form under distributor id.

If erroneously stated/registered distributor id in the agreement, the assignment will be denied upon registration.

- Renumbering form
Nets form 61009 "Registering account for renumbering" signed by payee's bank, and new bank, if changing banks.
- Agreement for OCR giro for new account
OCR giro agreement filled in and signed by payee and payee's (new) bank.

The three forms mentioned above must be sent together to Nets att.: Customer test.

A standard letter that confirms the account change is sent payee with a copy of the agreement form.

Both new and old accounts must be registered with the same customer ID/organization number.

PS: All due payment sent before the account change that are already in the waiting register will be credited the new account.

Due payments sent after the account change must contain the new account number. Remember to report the new account number to your own data centre, if any.

Payee changes KID

Changing accounting systems may lead to a change in customer number, which will lead to change of KID.

The banking system is prepared to adapt to changing KID (customer reference) in all registered regular payment assignments. This is done by sending a file with new and old KID for every regular payment assignment. Due to security measures, the new KID must be registered with a new recipient account.

If payee wants to establish regular payment assignments and payments to the original recipient account, switching accounts is possible (see item above Payee changes account number).

If changing KID, splitting/gathering regular payment assignments between several recipient accounts, please contact Nets' customer service ahead of time. Payee will then receive documentation for changing KID.

1.4.2.3 Terminating the agreement

The termination of the agreement must be sent Nets by payee's bank.

The termination must be sent to:

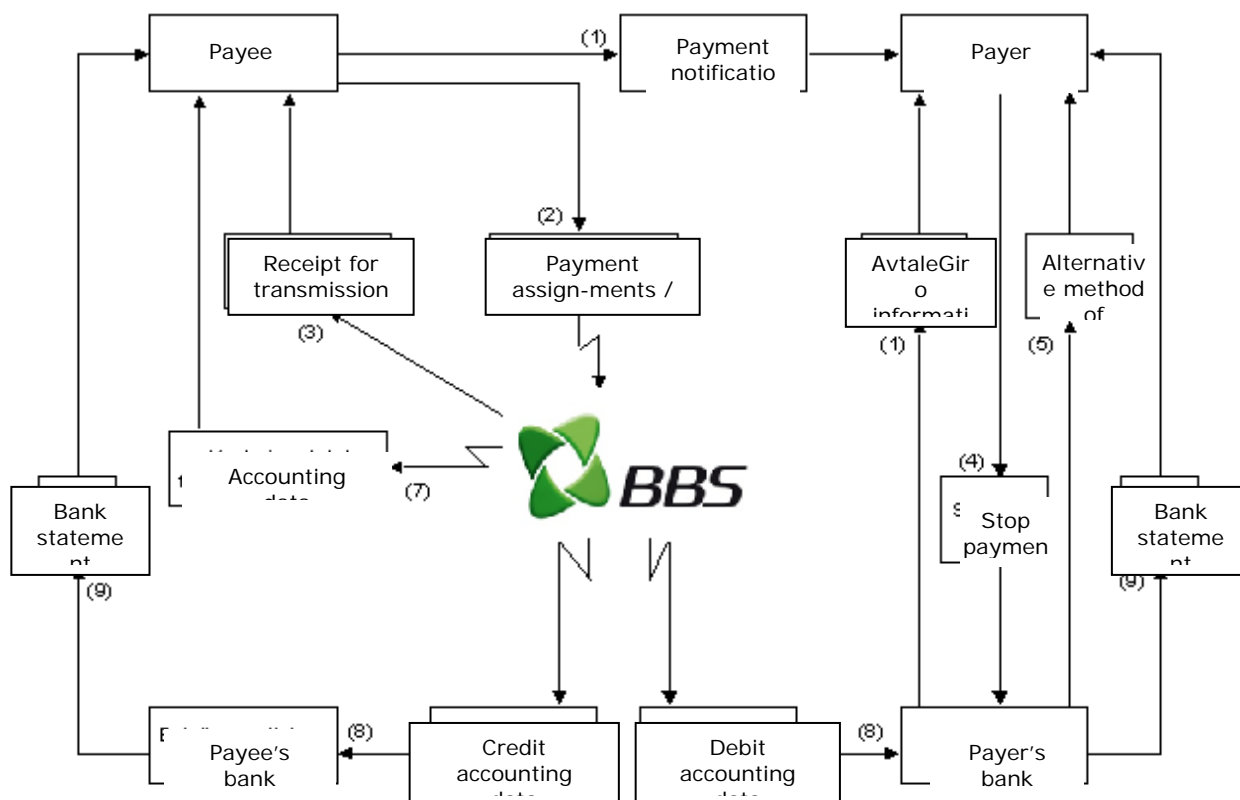
Nets v/ registerhold
0045 OSLO
or
e-mail: registerhold@bbs.no

When terminating the recipient agreement, due payments in the waiting register will not be settled. If payer has been notified of any of the due payments, payer's bank will notify payer that the due payment is void.

1.4.3 Agreement between payee's bank and payer's bank

The relations between the banks are set by separate regulations.

1.5 The routine described in detail



Main features of the system:

1. Payers using AvtaleGiro with regular payment assignments must be notified of future payments. The notification can be sent from payer's bank on behalf of payee as AvtaleGiro information or directly from payee.
2. Payee sends a file with due payments for the payers that have AvtaleGiro with regular payment assignments. The due payments can be sent with deadlines of up to 12 months ahead. Payee may delete sent due payments. If notification of the due payment has already been sent payer from the bank or directly from payee, payer will receive a notification that the payment is void.
3. All transmissions from payee will be checked. A receipt for registered transmissions L226 is available in the inbox for customers using the e-net or it is sent by e-mail to data sender. Receipt L00202 with due payment and request for deletion will be sent to the list receiver that is registered in Nets. If the deadline for sending due payments and deletions is not met, the transactions will be denied and documented in a receipt for denied assignments/transmissions, L00202.
4. Payer may inquire about any payments that are due within 7 days from present. This can be done by contacting the bank by cash call or the internet bank. Payer may also contact the bank directly.
5. If payer stops a payment, payer's bank will always send payer information of an alternative way of payment.

6. On due date, payer's account will automatically be charged and payee's account credited. If there are not enough funds in payer's account to cover the payment, the account is blocked or terminated. If the amount limit for the due payment is exceeded, the payer will be notified by his/her bank with an offer of alternative methods of payment. When the account lacks the funds to cover the payment on due date, payer's bank can retry the payment the following 4 work days.
7. Payee will receive information of the settled due payment as accounting data. The accounting data is sent in a file as specified in the agreement for OCR giro. Together with the accounting data payee will also receive information of new and terminated regular payment assignments if using the same customer unit id.
8. Accounting data for updating the banks' ledgers is sent the banks and the banks' data centre the same day they are settled in Nets.
9. Payer and payee's banks generate statements for the settled due payments. The total credited amount will appear on payee's statement. On payer's statement the amounts will appear with:
 - o Payee's name
 - o External reference for each due payment
 - o Set text stated in the recipient agreement (for example: Rent)

1.6 For payee

1.6.1 Requirements for KID

In the AvtaleGiro service the KID number ties the payee and payer together. It is therefore a requirement that the KID contains a unique identification of payer, for example customer number.

A KID that identifies an object (for example an apartment number) may **NOT** be used unless an identification is added that separates the new owner from previous owner of the object, for example consecutive owner number. If not, the due payment may be handled incorrectly when the object changes owners.

If the KID contains an invoice number, it must also contain for example a customer number.

If payee has several payment types for the same customer (for example rent for both house and garage), it must be possible to identify payment type in the KID field so that payee may discern rent for the house from the rent for the garage.

Payee may have up to 3 different KID structures per agreement for OCR giro/recipient agreement for AvtaleGiro, but the structures must have different amount of numbers. In addition, the customer reference in the KID must have a different amount of numbers for each KID structure. (The customer reference is payer's customer number + payment type, if any with payee).

The KID information stated in the registration form for AvtaleGiro must be alternatives for KID in connection with AvtaleGiro only. If there are more KID alternatives registered in the agreement for OCR giro than is actually being used today, it is important to delete the KID alternative. Alterations to the OCR giro agreement, for example deleting old KID alternatives, must be sent Nets.

There may only be one recipient agreement for AvtaleGiro per account that have an OCR giro agreement. For more information about OCR giro agreement, see the User manual for OCR giro.

1.6.2 Generating KID in the AvtaleGiro/ eFaktura combination

The KID structure is essential to make the most of the possibilities that are available with AvtaleGiro and eInvoice.

- KID in OCR giro is used to identify the payment so that the ledger will be updated correctly.
- KID in AvtaleGiro must contain the customer number and payment type, if any
- KID in eInvoice must contain the eInvoice reference to receive access to the enrolment capturing in consumer/payer's internet bank.

Recommended KID structure:

We recommend that the AvtaleGiro customer number and the eInvoice reference are the same, and that the payment type follows consecutively and is a part of the KID.

Changing KID in the AvtaleGiro /eFaktura combination

When recipients/issuers switch software suppliers it will most likely result in a change of customer number/reference number because the KID structure will change. Existing customers will therefore need new customer/reference numbers.

There is an electronic solution that may be used when changing KID. When changing KID recipient/issuer must contact Nets' customer testing group. Contact the customer testing group by e-mail:

testgruppen@bbs.no or go to www.bbs.no

1.6.3 Information about customers regular due payments

To find out which customers that have shown interest in using AvtaleGiro, payee must receive a list of these. The list is sent electronically with the OCR giro or in a separate file from Nets.

Payee will receive KID from regular payment assignments, for example from the giro/invoice payer's bank has used to base the registration of the payment on. The KID contains identification of payer and payment type, and payee can therefore base the marking of automatic payments in their customer register with their customer's preferred payment type. Information about new regular payment assignments also contains information whether the customer wants to receive notifications or not (see item 1.6.5).

Terminated regular payment assignments will be sent with the new regular payment assignments.

New and terminated regular payment assignments are sent as a separate assignment together with the OCR giro – accounting data, assuming that the same accounting data receiver ID (customer unit id) is used for all payment assignments.

A time for delivery of new/deleted recurring payment assignments is stated on the agreement between the bank and customer, which is sent to Nets. It is recommended that new/deleted recurring payment assignments are sent daily to ensure rapid status updates on the customers' payment method.

If required, payee may order an overview that shows all payers that have regular payment assignments. This overview is delivered electronically.

In some instances payee will for different reasons change their accounting data receiver ID (customer unit id). Only new, altered and deleted FBOs will be sent. If a complete overview over all the FBOs is required, it must be ordered separately.

1.6.4 Quality assurance when starting AvtaleGiro

The banks will play an active part in selling AvtaleGiro to the payers. The banks will therefore inform each other of which payees that offer AvtaleGiro.

If payee chooses, they can use AvtaleGiro in a limited extent when getting started by reducing the number of payers that sign up for regular payment assignments. For example, it may be an option for payees that want reassurance that their routines/systems will perform satisfactory before offering the service on the open market.

When getting started, the number of payers may be reduced to the payers that use the same bank as payee. In this case, other banks will not be able to register regular payment assignments for their customers.

If payee wants a limited extent, this must be stated when the agreement for use of AvtaleGiro and the registration form is sent Nets for registration. A note will then be made in the recipient agreement:

Available for all: NO

When payee wants to suspend the limited extent, a written notification must be sent Nets. A suspension of the limited extent is reversible.

1.6.5 Notification to payer, and payer's option to not receive notifications

1.6.5.1 Notification to payer

Unless there is a specific agreement between payer and his/her bank, **payer must always be notified of future payments**. Payer's bank may send the notification on behalf of payee or payee may do so themselves.

If payee is supposed to send the notifications to payer and neglects to do so, the bank may demand the payment reversed.

The notification to payer of future payments must contain the following information:

- payee
- amount
- what the amount is concerning
- due date

When the notification is sent via payer's bank, the notification may also contain detailed specifications from payee to payer of what the amount is concerning. It is possible to send 42 specification lines with 80 characters per line.

For deadlines, see item 4.2.

1.6.5.2 Payer's option to not receive notifications

Payer may make an agreement with his/her bank not to receive notification of future payments.

The information about payer wanting notification or not, is sent payee as a part of the file with information about "customers regular payment assignments".

Payees that send notifications via the bank, may change the code from =21 (bank notification) to code =02 (payee notification) in the due payment for payers that don't want to receive notifications.

If a payment marked bank notification is sent, a payer has chosen not to receive notifications, the bank will not send a notification. If payee has received "critical" information that must be passed on to payer, this must be sent directly from payee to payer.

Payee that sends their own notifications may neglect to send notifications, if payer has chosen not to receive notifications. There may be circumstances (laws and regulations) that require a notification.

Information about payer's choice of notification must be sent payee as follows:

- New regular payment assignment where payer must be notified has registration type 1 (new) and "J" for written notification.
- New regular payment assignment where payer does not want to be notified has registration type 1 (new) and "N" for written notification.

- When changing notification request, regular payment assignment has registration type 1 (new) or "J" or "N" in the field for notification.

PS<: There is **no** code for alteration to make the option of receiving notifications or not as simple as possible for payee. If the regular due payment already exists with payee, they must ensure that the system is able to update the code for optional notifications.

1.6.6 Right to disallow payer from reversing payment by sending notice four weeks before due date

Payer can demand payment reversed for a completed AvtaleGiro transaction if payer can prove that the amount exceeded what payer could have expected, within reason.

Payee can disallow this right by sending notice to payer for an approaching payment, no later than four weeks before debiting. The notice must be written, and at minimum contain information about payee, amount, what the amount is concerning, and the date for debiting payer's account (charge date). Even if payer has elected not to receive notices, payee must send a separate notice 4 weeks before due date, to disallow payers right to reverse the payment.

1.6.7 Deleting due payments

After due payments have been sent Nets, payee may delete the due payments. This is done by sending a file with a request for deletion.

When a due payment shall be deleted, the original transaction must be specified. This is also necessary when deleting an entire assignment. Payee must therefore be able to reconstruct single transactions.

If payee should want to alter a due payment (amount, due date, etc) the original due payment must be deleted and a new due payment sent. The new due payment must keep the deadlines for AvtaleGiro like any other due payment.

The receipt for received deletion request that could not be carried out will be documented on receipt list L00202 and sent to the list receiver stated on the registration form for AvtaleGiro.

The deadline for deletion requests, see item 4.2.4.

1.6.8 Accounting data

Accounting data is specifications for settled payment requests. For payers who carry out automatic ledger updates, accounting data is offered in the form of a data file. This is specified in the OCR giro agreement.

See user manual for OCR giro for further instructions on how accounting data is delivered. However, two conditions are specific to payment requests settled by AvtaleGiro:

- Service code is always 09
- Code for transaction type is always 15

1.6.9 Possible adjustment in payee's systems and routines

In the table below you will find an overview over all functionalities that can be made available in AvtaleGiro. The column for comments will show which functionalities that payee:

- **MUST and RECOMMENDED**

We emphasized that even though payee only must do the adjustments marked MUST DO, we recommend that the adjustments marked RECOMMENDED also are included when starting to use AvtaleGiro. These are functions that payee may miss after using the service for a short period of time.

FUNCTION/AREA	COMM.
Recipient agreement with bank	MUST
KID	

Unique identification of payer as a person, so that the system can find the correct payer account. KID is a term that ties the payer and payee together,, and must contain customer number and payment type, if any. If KID identifies an object, for example an apartment, a unique owner number for the object must be added, so that the person may be identified. The invoice number alone, may not be used.	MUST
Regular due payments	
Write an offer suggesting due payments (DM) with KID, for customers. KID must be complete, with control numbers, so that payer's bank has the correct base for registering the regular payment assignment.	RECOMMENDED
Receive new, altered and deleted regular payment assignments in a file.	MUST
Receive transmission of all registered regular payment assignments in a file.	MUST
Mark confirmed regular payment assignment on customer level.	MUST
Mark if payer wants a written notification on customer level, and be able to change this based on file from Nets.	MUST
Due payment	
Altering operational pattern according to deadlines for AvtaleGiro, so that payer may be notified of future payments directly from payee or from the bank.	MUST
Due payments must be sent with the following: Valid KID Code for notification sent via bank or directly from payee Specifications for AvtaleGiro information from the bank	MUST MUST RECOMMENDED
Deletion of previously sent due payments	
Deletion of previously sent due payments may only be done on assignment or transaction levels. It must therefore be possible to specify previously sent assignments and single transactions.	MUST
Updating ledger	
PS: Updating ledger for transactions settled as AvtaleGiro, must be based on the accounting data in OCR format. If updating the ledger is based on a copy of sent due payments, this may lead to errors (duplicate registration of payments).	MUST
Accounting data for settled transactions.	
Receive settled AvtaleGiro transactions OCR-format (transaction type 15). This transaction type cannot be blocked. It is not necessary to interpret or use the code if payee does not want to.	MUST

Payee must analyze if any other adjustments in internal routines/systems must be made.

1.6.10 *Adjustments in payee's systems and routines when combining AvtaleGiro with eInvoice*

We recommend making adjustments when combination the two services.

Consequences by not making adjustments for the AvtaleGiro/eInvoice combination will give the payer/consumer the option of entering into an agreement with their bank for regular payment assignment for automatic withdrawal via AvtaleGiro. Payee/issuer updates in their records that payer/consumer wants to pay via AvtaleGiro. Payer/consumer may choose to enter into an agreement for eInvoice with his/her internet bank, this will be updated with payee/issuer. If payee/issuer has not made adjustments for the combination, their customer register/financial system will not register that the payer has agreements for both AvtaleGiro and eInvoice. This may cause an automatic withdrawal from payer/consumer's account and receipt of an eInvoice that will be paid in the internet bank.

Recommendation

If an issuer/payee offers both AvtaleGiro and eInvoice, we recommend making adjustments for this combination. That way a complete electronic service where notification, invoice and payment are handled electronically by both issuer/payee and payer/consumer will be obtained.

By not making adjustments for the AvtaleGiro/eInvoice combination, payer/consumer will experience that the due payment will be withdrawn via AvtaleGiro as the eInvoice simultaneously is presented in the internet bank to activate the bill for payment. The payment will thereby be paid twice and generates extra work for issuer/payee and payer/consumer.

The following adjustments must be made to the financial system for the combination to work:

- The AvtaleGiro payment must be marked with code (02) for "egenvarsling", ref AvtaleGiro System specifications
- The notification must be sent via eInvoice and marked with code (type1) for the combination, ref. eInvoice user manual issuer.
- Payee's financial system must be adjusted for the AvtaleGiro and eInvoice services.

1.6.11 *Field validation*

For the AvtaleGiro and eInvoice combination to work, the following fields in the payment must be the same in both the AvtaleGiro and eInvoice files that payee sends to the bank/Nets:

- Credit card number
- Due date
- Amount
- KID (the entire number)

1.7 AvtaleGiro info

Payer must receive a written notification of all automatic payments as least 7 work days before the withdrawal. If payee does not send the notification directly, payer's bank can give the notification by sending an AvtaleGiro up to once per month.

The following information may appear on the AvtaleGiro info, see example on the following page. (The layout for AvtaleGiro may vary for the different banks):

- Notification of payment
- Overview over all regular payment assignments, suggestions for new ones, if any.

Payer is notified of automatic payments that are due in this payment period. These are specified with the amount, what the payment is for, name of payee, due date and any specifications for the amount.

Payer also receives a complete overview over the status of the regular payment assignments. The status for regular payment assignments may for example be; valid, deleted or blocked.

2 Getting started

2.1 Data communications /payee's availability

Payees that develop their own software may make the necessary adjustments for using AvtaleGiro. If payee has a software supplier/data centre, you must check to make sure the service is available in the program package.

To send/receive transmissions for the service, payee must have a data communication solution. If payee does not have such a communication solution, the bank must be contacted for consultation. Or Nets' test group may be contacted by e-mail: testgruppen@bbs.no.

2.2 Minimum requirements for test data to Nets

Before payee starts using AvtaleGiro, a production test must be performed and approved by Nets.

The requirements for a software supplier are greater than for a payee with their own software. A payee with their own software can choose not to include all functionalities from day one, but a payee using a software supplier may quickly discover that they miss some of the functionalities that have not been made adjustments for.

FUNCTION	Software supplier	Payee with own software
Due payment (min. 10 transactions)		
w/code for payee sending notifications	MUST	A test of code for payee notification MUST be sent, OR a code for notification via bank.
w/code for notification via bank * no specification lines * with specification lines	MUST MUST	Is test via bank is sent, test for specification lines should be sent at the same time.
Deleting sent due payments		
Deleting an entire assignment	MUST	MUST
Deleting single transactions	MUST	MUST
Transmission/assignment		
Sending transmission with more than one assignment.	MUST	

We recommend that payees with their own software send a test like the software suppliers.

Testing new functionalities

If payee should want to use a function that has not previously been tested, a test **must** be sent before the real production data is sent. If not, payee must take the consequences for any errors/denials that may occur.

2.3 Production testing

Before payee starts using AvtaleGiro, a production test must be performed and approved by Nets.

Payees with their own software and software suppliers must always go through a test as described below. If payee uses software from a supplier that is already approved for using AvtaleGiro, payee may choose to test or start with a quality assurance period as described in this manual.

Below you will find a description of how this test is performed. Contact Nets, if you have any questions.

1. Payee's bank sends the agreement to Nets for registration together with the agreement for OCR giro.
2. When the agreement(s) have been received by Nets, Customer testing will contact payee and state the customer ID for the test that payee must add to the test assignment.
3. Test for due payment and request for deletion should be sent Nets at the same time.
4. A test may be sent in FTP, connect direkt, web or e-mail. The e-mail address will be stated by Customer testing in Nets.

For tests that are sent on FTP, use file name: = TSTIKn.Kxxxxxxx.**K01**

For test transmissions from Nets, the following file name is used = TSTUKn.Kxxxxxxx.**K01**

"n" = last number in customer ID for data sender
(stated by Nets for use in testing)

"xxxxxxx" = 7 last digits in the customer ID for data sender

Data set no. may be from K01-K99

Datasettnr. kan endres fra K01 - K99

5. Software suppliers that don't send in recipient agreement, must state placement of customer number and potential payment type as well as length of KID and modulus control when sending test.

3 What payee should know before getting started

3.1 List material

In AvtaleGiro the lists below may be generated. Examples of the lists are shown on the following pages.

L00200 Receipt list for sent file transmissions.

The receipt will be produced when the transmission files are not on Nets format, the transmission file is empty or the data sender is invalid. The receipt will be posted on the e-net immediately.

L 00226 Receipt for registered transmissions.

This receipt documents all approved and denied transmissions. It is available on the e-net immediately after the transmission has been sent Nets. Data sender can download the receipt and must check if the transmission has been approved or denied. The receipt may alternatively be sent by e-mail to data sender or the agreement customer.

The lists below are sent list receiver stated in the registration form. The lists can also be sent by e-mail or post according to agreement.

L 00202 Receipt for denied assignments/transactions

Documents all denied assignments and transactions that have been registered in Nets. Also informs about errors in trans, but not reason for denial.

NB: The list also gives detailed information about all due payments/deletes/KID alterations that have been denied upon registration in Nets.
All denied due payments must be followed up by payee by other means of collecting the payments.

L 02603 Deleting in the waiting register

Documents transactions that have been, or attempted to be, deleted in the waiting register.

In addition to the above mentioned lists, payee will also receive information about settled transactions based on the KID stated in the AvtaleGiro assignment. The KID is reported in the OCR giro service or egiro payment/CREMUL. The AvtaleGiro receiver chooses which service he/she wants to use.

See user manual OCR giro for a better description of this service at www.bbs.no.

When entering into an agreement for egiro payment/CREMUL agreement, you will receive the following information:

Payments with KID from AvtaleGiro may alternatively be combined with egiro payment (CREMUL). Read more about the functionality in egiro payments in a manual found at www.bbs.no.

OCR giro and CREMUL may be sent once or twice a day.

If you choose the egiro payment, be aware that all regular payment assignments will be sent in a separate file with AvtaleGiro but not with CREMUL .

List L00200

200-RECEIPT LIST FOR DENIED TRANSMISSION FILES

1)Dataavsender	012345
2)Innlesningdato	20090428
3)Status etter innlesing	AVVIST

4)Feilmeldinger

Tom forsendelsesfil:

1. File-/data sender
2. Nets' registration date
3. Status DENIED
4. Error message

L 00226 - KVITTERINGSLISTE FOR INNLESTE FORSENDELSER

L226-KVITTERINGSLISTE INNLESTE FORSENDELSER

1)Dataavsender	012345
Navn	Datasentralen
Adresse	
Poststed	0007 OSLO
2)Dataavsender oppgitt i forsendelse	00987654
Navn	AS Bedriften
Adresse	
Poststed	3211 SANDEFJORD
3)Forsendelsesnummer	2804076
Innlesningdato	5) 28.04.2009
4)Status etter innlesing	GODKJENT

	Antall transaksjoner	Beløp
Oppgitt	3019	6)11482612.77
Innlest	3019	11482612.77
Differanse	0	0.00

Direkte remitteringsoppdrag:

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

7)AvtaleGiro:

Antall oppdrag registrert	164
Antall oppdrag sendt til behandling	162
Antall oppdrag avvist	2

Autogiro:

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

Verdipapirhandel:

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

Andre oppdrag:

Antall oppdrag avvist	0
-----------------------	---

8)Feilmeldinger
Distribusjonsavtale for avtalegiro oppdrag med avtaleid 123456789 mangler: Oppdrag 2804005
Distribusjonsavtale for avtalegiro oppdrag med avtaleid 012345678 mangler: Oppdrag 2804005

Nets will check the transmissions upon registration. If there are any errors in a transmission, the entire transmission may be denied. One or more assignments in a transmission may also be denied.

In the example above the assignment account is sent from a different distributor than what is registered in the agreement.

The number of assignments sent to be handled is not checked entirely and may be denied when the content is validated. Denied assignments are documented in receipt list L00202.

The data sender/customer that receives this receipt after the file has been sent must check if the transmission has been approved or denied. If the transmission has been denied, the reason must be found and the file resent. Contact the Authorization group for further clarifications by e-mail: autorisering@bbs.no or telephone 22 89 85 65.

- | | |
|--|--|
| 1. File/data sender | 6. Total amount approved; the difference |
| 2. Data sender stated in the 10 record | in the transmission, if any. |
| 3. Transmission number stated by data | 7. Service and number of assignments in |
| sender. | the transmission. |
| 4. Status for approved or denied | 8. Error messages, if any. |
| transmission | |
| 5. Nets' registration date. | |

Liste L00202: Receipt for denied assignments/transactions from customer transmissions

BANKENES BETALINGSSENTRAL A/S		RECEIPT FOR DENIED ASSIGNMENTS/TRANSACTIONS FROM CUSTOMER TRANSMISSION		1) INNLEST DATO: 201009
2) KUNDEID : 90001234567		NAVN: BEDRIFTEN A/S		
3) AVTALEID : 001767676		NAVN : BEDRIFTEN A/S	4) OPPDRAGSKO : 9999.11.11111 NTO	
5) DATA-AVSENDER : 00001212		6) FORSENDELSES NR1223344		
7) OPPDRAGSNR : 0205011		8) OPPDRAGSTYPE: AVTALEGIRO		
9) STATUS ETTER INNLESNING : G O D K J E N T				
10) F E I L L I S T E F R A I N N L E S N I N G S K O N T R O L L F E I L M E L D I N G E R				
a) AVVIST NY2102300000003011109 00000000000397000 003060600121215000000 FBO FINNES IKKE				
b) NY210231000000312121HAGEL Fakt.nr: 30606 00000				
LISTENR L00202		MOTTAKER : 00077777	BEDRIFTEN A/S	SIDENR : 1

The assignments are checked upon registration. If any errors are discovered in one or more assignments in the transmission, the assignment(s) will be temporarily or completely denied. If an assignment is temporarily denied, Nets will decide how to handle the assignment, and may contact the data sender/agreement customer. If one or more assignments are completely denied, data sender/agreement customer will be contacted for sending in new data.

Denied transactions will be documented in detail in list L 00202.

The example in the list above, shows an assignment with a due payment where a transaction has been denied.

9) Assignment with status APPROVED registered in Nets, but documents denied transactions or other error messages in the assignment.
Assignment with status DENIED, has been stopped during the registration check.
Denied assignment must be resent.

10) Specification of transactions with errors

a) Amount posting 1 in the due payment is listed the same way it was sent to Nets. Information about the error in the due payment will be listed on the same line. If the error is "FBO DOES NOT EXIST", this is a critical error that must be followed up.

b) Amount posting 2 is listed in a way that will

A description of the fields:

- 1) Nets' date for registering the assignments.
- 2) Customer ID/organization number for identification of the customer.
- 3) Agreement ID for identification of the agreement.
- 4) Assignment account for crediting.
- 5) Data sender's customer ID.
- 6) Transmission number stated by data sender.
- 7) Assignment number stated by data sender.
- 8) Possible assignment types:
 - AvtaleGiro (that is; due payments)
 - AvtaleGiro corrections (that is; request for deletions)
 - Changing KID

be helpful for identification.

Errors that cannot be corrected, may result in severe delays in handling the transactions.

Liste L02603: Deletions in the waiting register

BANKENES BETALINGSSENTRAL SLETTING PÅ VENTEREGISTER A/S				AVTALEGIRO 1) Nets-DATO: 020501			
2) KUNDEI : 900012345 KUNDE- : BEDRIFTEN A/S							
D		67		NAVN			
3) AVTALEI : 001767676 AVTALE- : BEDRIFTEN A/S 4) OPPDRAGSKO : 9999.11.11111							
D				NAVN		NTO	
5) UTFØRTE SLETTINGER AV :							
TRANSAKSJONER							
OPPDRAKS		FORFALLSDATO		KUNDEIDENTIFIKASJON		BELØP	
-NR							
6) 3004019		10.05.01		75088104		684,50	
5) SLETTINGER SOM IKKE KUNNE :							
UTFØRES							
OPPDRAKS		FORFALLSDATO		KUNDEIDENTIFIKASJON		BELØP	
-NR							
6) 3004019		10.05.01		75090019		336,50	
MELDIN :		FEIL		TRANSAKSJON IKKE			
G		FUNNET					
LISTENR L002603 MOTTAK 000777 BEDRIFTEN A/S							
:		R :		77		UTSKRIFTS- 0205 154 SIDENR 1	
						TID 01 8 :	

Payee may delete previously sent due payments that are in the waiting register, by sending a request for deletion.

All attempted requests for deletions will appear on this receipt list whether they are carried out or not.

Description of fields:

1) Nets date for generating the report.

2) Customer ID for identification of the customer.

3) Agreement ID identifies the agreement.

4) Assignment account, that is; the account to be credited.

5) Carried out/not carried out deletions of due payments.

6) Specification of deleted due payments/ specification of deletions that were not carried out.

3.2 Recommended use of lists by payee

We recommend that the items below are checked when receiving receipt lists.

L00200 – receipt for registered transmission files that shows the reason that the transmission file is denied.

Invalid file sender/data sender.

The transmission file is not on Nets format.

Empty transmission file.

L00226 – Receipt list for registered transmissions that shows status OK or denied.

Check status after registration.

Transmissions and approved amounts are according to sent data.

All assignments have been sent to handling.

Questions about the transmission may be directed to Nets' Authorization group
e-mail: autorisering@bbs.no or telephone 22 89 85 65

L 00202 – Receipt for denied assignments/transactions from customer transmissions.

This receipt list will ONLY be generated if there are deviations. The receipt documents denied assignments and transactions. It also reports any altered transactions or other information that have not contributed to the denial.

- If status after registration is APPROVED the assignment has been approved, but contains transactions with errors.
- If status after registration is DENIED the entire assignment including all the transactions is denied.

PS: Be aware that temporarily denied assignments may cause delays in manual authorizations. This means that all AvtaleGiro due payments may be denied because they will be attempted to be put in the waiting register after the deadline. This may result in a delay of up to a month in settling the due payment because they will not be notified until the next month's AvtaleGiro information. Errors that are reported on these lists must therefore be corrected before the next transmission.

Denied due payments will be specified on the list. Common reasons for denied due payments are that payee has not updated their ledger to show that the regular payment assignment has been terminated by payer before they generate the invoice. This will generate the error message: "FBO INVALID".

If the error message: "FBO DOES NOT EXIST" appears, it is an indication of inconsistency between payee's lists over customers paying with "AvtaleGiro" and the bank's registered information. The error message "FBO DOES NOT EXIST" will appear when it has been more than 30 days since the regular payment assignment was terminated by payer. Payee should then contact Nets to receive a complete overview over the information that is registered in the bank and base the update of their customer register on this information.

L 02603 – Deleting in the waiting register

The list documents deletion requests that have been/have not been carried out.

If a deletion has not been carried out, it may be because payer already has stopped the payment due to an error, or that the deletion is not identical to the original due payment.

4 OPERATIONAL ROUTINE

4.1 Deadlines for transmissions and notifications

The deadline for transmissions depends on which party is notifying payer of future payments; payer's bank on behalf of payee or payee.

The deadlines stated in the illustrations below are minimum deadlines for sending data directly to Nets. We recommend sending the data as early as possible to prevent delays. If the data is sent via a data centre or other channels, their deadlines must also be taken into consideration.

4.1.1 Due payment notification via bank

Must be received by Nets no later than 2 pm on the last workday of the month, for due payments with due date from the 15th of the next month to the 14th of the following month.

The banks generate AvtaleGiro information for distribution monthly. If payee wants notifications to be sent via bank, the due payment must be received no later than 2 pm on the last workday the month before the notification is generated. All due payments with due date from the 15th of the next month to the 14th of the following month, must be sent before this deadline.

The table below illustrates the connection between deadlines, generating AvtaleGiro information and payment period.

Due payment final deadline				
29.03.	05.04.	15.04.	14.05.	
	Production of AvtaleGiro info & postal service	7 workdays notification deadline	Payment period for AvtaleGiro info	

29.03. is in this example the last workday of the month. All due payment that are due from April 15 to May 14, must be received by Nets no later than 2 pm on March 29.

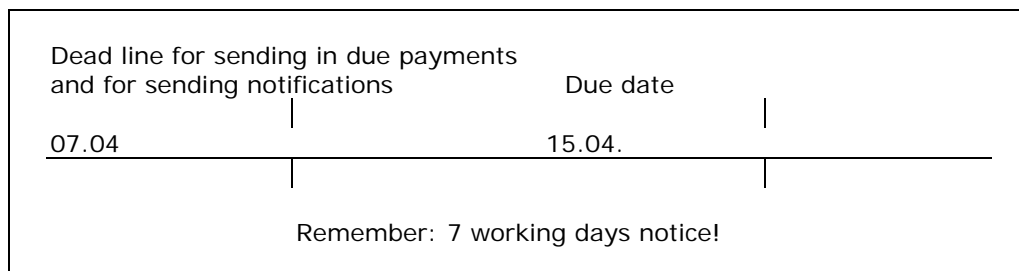
4.1.2 Due payment notification directly from payee

Must be received in Nets on a weekday no later than 2 pm 9 days before due date.

Notification to payer must be sent at least 7 workdays before payer's account is charged, and 4 weeks before due date if payee wishes to invoke their right to disallow payer from reversing the payment (see item 1.6.6).

Note that all files received on a holiday will not be processed until the following work day. Examples include holidays such as Christmas and Easter.

If payee sends the notification to payer, the due payment must be received by Nets on a weekday no later than 2 pm 9 days before due date. That gives payer the opportunity to get the information about coming payments regardless of how they receive the notification. The table below shows the notification period:

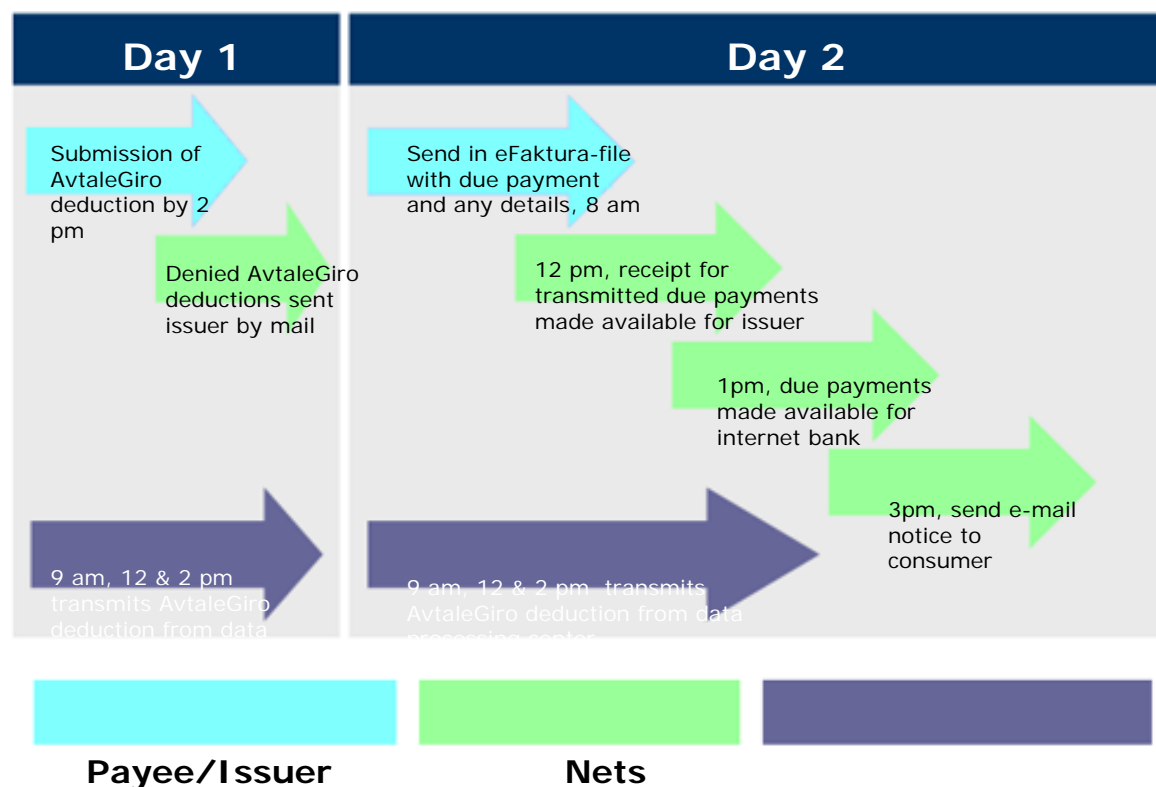


If payee is supposed to notify payer and neglects to do so, the bank may recall the payment.

4.1.3 Due payment notification via eInvoice

Must be received by Nets on a weekday no later than 2 pm 9 days before due date.
Notification to payer must be sent at least 7 workdays before payer's account is charged.

If payee sends notifications to their customers via eInvoice, the due payment must be received by Nets on a weekday no later than 2 pm 9 days before due date. Payee must send the file with payment information for eInvoice the following day. The deadline for the eInvoice file is 8 am. Files that are received after 8 am will be handled the following workday. It is important that payee sends the files in this order, so that payer will find the due payment and the invoice details in his/her internet bank.



4.1.4 Request for deletion

Must be received by Nets on a weekday no later than 2 pm the day before due date.

The deadline is the same for deleting due payment notifications sent by the bank or directly from payee.

Requests for deletion are sent payer's bank that carries out the deletion. If the due payment has not been updated in the bank, the bank will not be able to carry out the deletion. This may be the case if a file with due payments and deletions are sent the same day. Nets therefore recommends that files with deletions are sent two days after the file with due payments has been sent to ensure that the due payment will be deleted.

4.2 Recipient check of file transmissions

Nets checks that file sender/data sender (distributor id) is registered in Nets and has the authority to send data for stated agreement customer/assignment account.

If erroneous information is stated or registered by data sender, the transmission/assignment will be denied upon receipt.

If agreement customer/assignment account changes file sender/data sender, this must be sent Nets att.: registration by e-mail: registerhold@bbs.no.

All file transmissions to Nets will be checked before registration. Erroneous file transmissions will be stopped before registration.

Reasons may be:

- Invalid file sender/data sender
- The transmission file is not on Nets format
- The transmission file is empty

Error messages will be documented on receipt list L00200 that is posted on the e-net..

If any questions, please contact the authorization group by telephone 22 89 85 65 or e-mail: autorisering@bbs.no

4.2.1 Check of received transmissions in Nets

Transmissions received by Nets will be checked on both transmission and assignment levels before handling.

Transmissions received by Nets will be checked on **assignment level** before handling.

Controls for duplication and dismissal are carried out to check if an assignment in the transmission has been handled earlier. It is the same procedure when assignments in a transmission have been refused once and then resent. The check will then show that the assignment was refused, so that when it is rechecked it should be approved. The entire transmission will be checked with all assignments 12 months + 1 day back in time.

After the transmission has been checked, receipt L00226 will be generated. L00226 will be posted on the e-net or sent by e-mail. The recipient of the receipt list must check to ensure that the transmission has been approved or refused and if all the assignments have been sent to be handled.

On the transmission level the following is checked:

That file sender/data sender is allowed to send files on behalf of the customer (assignment account).

That the transmission has not been previously registered

That Nets is the recipient.

That start and end records for the transmission are correct

That start and end records for the assignment are correct

That the correct amount for the transmission is stated

That the agreement is registered correctly

That the transmission contains the correct number of transactions

That the transmission contains valid assignments

On assignment level the following is checked:

That there is a valid agreement for the service

If the assignment has been registered and handled previously. Assignment number and total amount is checked.

That there are start/end records for the assignment and that they are correct.

That the transactions in the assignment are valid.

That the transaction is sent before the due date.

That there is a valid regular payment assignment.

Refusing assignments

During registration, assignments may be completely or temporarily refused:

If temporarily refused, Nets will determine how to handle the situation, contact data sender/agreement customer if necessary.

If completely refused, Nets will contact data sender/agreement customer to obtain new data.

4.3 Accounting data via data communications

Accounting data via data communications are specification of approved, settled single transactions for automatic updating of payee's ledger. For more specifications, see user manual for OCR giro.

4.4 Payee's balance control

Payee should make routines for handling accounting data that is received from Nets. Possible plans are described in the user manual for OCR giro.

4.5 Invoicing

Invoicing by use of AvtaleGiro (and OCR giro) is between the payee and their bank. Questions about prices/invoicing must therefore be directed to the bank.

5 Amendment log for this manual

VER.	ITEM	DESCRIPTION OF ALTERATION	DATE	SIGN.
2.0		The entire manual was revised spring/summer 99 The new manual was approved 2/9-99 by production supervisor Nina Knudsen	07.09.99	KTB
2.1	Gen.	Consistent use of due date (not both due date and payment date).	24.09.01	JHA
2.1	Gen.	Dates in illustrations and lists updated to 2001.	24.09.01	JHA
2.1	1.2	Advantages with AvtaleGiro for payer and payee 5.1.1.1.1 For payee Included the option of sending payments as accounting data giro payments.	24.09.01	JHA
2.1	1.3	5.1.1.1.2 Definition of important words and expressions Added " <u>AvtaleGiro-agreement</u> " as an entry, with reference to due payments.	24.09.01	JHA
2.1	1.3	5.1.1.1.3 Definition of important words and expressions 5.1.1.1.4 Amount limit The text has been changed from: A maximum amount limit that payer can set per payment. To: When payer sets a maximum amount limit, this is valid for each payment. The financial agreement law § 26 states: "The agreement shall state a maximum amount limit and the period of time the charge is limited to for each payee." Limiting the amount limit to a time period is being carried into effect in the beginning of November 2001. The period is defined as a calendar month.	24.09.01	JHA
2.1	1.3	Definition of important words and expressions Customer ID Changed from: Statistisk Sentralbyrås organization number (for companies), personnummer (for personkunde). Alternativt et unikt tildelt løpenummer i Nets. Endret til: Kontoeiers Organisasjonsnummer (for bedrifter/ foretak), personnummer (for personkunde).	24.09.01	JHA
2.1	1.4.2.1	5.1.1.1.5 Opprettelse av avtale om bruk av AvtaleGiro Fjernet tekst: Hvis dataavsender eller listemottaker ikke er registrert tidligere, og er forskjellig fra avtaleeier, må det opprettes egne avtaler for disse.	24.09.01	JHA
2.1	1.4.2.1	5.1.1.1.6 Opprettelse av avtale om bruk av AvtaleGiro Nytt avsnitt om "Kreditorbetalt gebyr"	24.09.01	JHA
2.1	1.5	5.1.1.1.7 Rutinen beskrevet i detalj Setning i pkt. 2 i skissen endret fra: Hvis betalingskravet allerede er varslet til betaler, vil betaler motta melding om at betalingen bortfaller. Til: Hvis betalingskravet allerede er varslet til betaler fra bank eller direkte fra betalingsmottaker, vil betaler motta melding om at betalingen bortfaller.	24.09.01	JHA
2.1	1.6.1	Krav til KID. Lagt til at hver benyttes flere KID-lengder, må hver kundereferanse ha ulik lengde.	24.09.01	JHA
2.1	1.6.2	Informasjon om egne kunders faste betalingsoppdrag. Fjernet tekst: Også denne rapport kan leveres via datakommunikasjon eller på papir.	24.09.01	JHA

2.1	1.6.2	Informasjon om egne kunders faste betalingsoppdrag. Lagt til avsnitt: Fra ca 1.mai 2002, vil oversendelsen også inneholde informasjon om den enkelte betaler ønsker skriftlig varsel eller ikke.	24.09.01	JHA
2.1	1.6.4	Varsel til betalere Avsnittet har fått nytt navn: Varsel til betalere, og betalers mulighet til å velge bort varsel	24.09.01	JHA
2.1	1.6.4	5.1.1.1.8 Varsel til betalere Gammelt avsnitt 1.6.4, er flyttet til 1.6.4.1. Første setning endret til: Dersom ikke annet er uttrykkelig avtalt mellom betalere og dennes bank, skal betalere alltid varsles om kommende betalinger.	24.09.01	JHA
2.1	1.6.4.2	5.1.1.1.9 Betalers mulighet til å velge bort varsel Nytt avsnitt som omhandler denne muligheten, samt hvordan dette formidles til betalingsmottaker, og hvordan denne skal forholde seg.	24.09.01	JHA
2.1	1.6.4	Henviing til avsnitt vedr. tidsfrister, endret fra 4.2.1 og 4.2.2, til 4.3.1 og 4.3.2.	24.09.01	JHA
2.1	1.6.5	Henviing til avsnitt vedr. tidsfrist slette-anmodninger, endret fra 4.2.3, til 4.3.3	24.09.01	JHA
2.1	1.6.7	Mulige tilpasninger i betalingsmottakers systemer og rutiner Fjernet setning vedr å sende forslag til faste betalingsoppdrag til Nets.	24.09.01	JHA
2.1	1.6.7	Mulige tilpasninger i betalingsmottakers systemer og rutiner Lagt til: Merke på kundenivå om betalere ikke ønsker skriftlig varsel, samt kunne endre dette på grunnlag av fil fra Nets.	24.09.01	JHA
2.1	1.6.8	Synkronisere alle betalingskrav til innleveringsfrist for AvtaleGiro. Punktet er fjernet, da det primært var relevant i forbindelse med overgang fra Autogiro til AvtaleGiro.	24.09.01	JHA
2.1	1.7	For betalingsmottakere som i dag benytter autogiro. Fjernet følgende underpunkter: 1.7.1 Grunnleggende forskjeller mellom autogiro og AvtaleGiro. 1.7.2 Avtaleforhold. 1.7.3 Konteringsdata avregnede transaksjoner/ reskontrooppdatering. 1.7.4 Oppsigelse av autogiro-fullmakter.	24.09.01	JHA
2.1	1.7.5	SIGILL – Elektronisk forsegling, flyttet til pkt. 1.7	24.09.01	JHA
2.1	1.8	AvtaleGiro info Tekst endret fra: Betalere skal varsles skriftlig om alle automatiske betalinger minst 7 dager før forfallsdato. Til: Betalere skal varsles skriftlig om alle automatiske betalinger minst 7 virkedager før belastning finner sted.	24.09.01	JHA
2.1	2.3	5.1.1.1.10 Produksjonstest Store deler av tekst omskrevet.	24.09.01	JHA
2.1	3.1	Listemateriell Fjernet setningen: Alle listene kan også mottas via datakommunikasjon.	24.09.01	JHA

2.1	3.1	5.1.1.1.11 Listemateriell 5.1.1.1.12 L00202 – Kvitteringsliste for innleste oppdrag Presisert at denne listen i detalj dokumenterer alle betalingskrav etc som avvises ved innlesning i Nets, og at disse må følges opp av betalingsmottaker	24.09.01	JHA
2.1	3.1	Listemateriell Ny beskrivelse av forklaring til L 00701 – Transaksjonsliste - OCR Innbetalingsservice: Transaksjonsliste – OCR giro OCR-liste L00701 A og B, som inneholder korrekte KID-transaksjoner er valgfri for betalingsmottaker og kan bestilles hos Nets. Disse listene er priset. OCR-liste L00701 C og D, som inneholder transaksjoner for manuell avstemming og sumposter til bankens kontoutskrift blir automatisk sendt alle betalingsmottakere kostnadsfritt. Se brukerhåndbok for OCR giro for nærmere beskrivelse av listene. Konteringsdata som spesifiserer enkelttransaksjoner må også mottas via datakommunikasjon. Periodisering spesifiseres i registreringsskjema for OCR giro.	24.09.01	JHA
2.1	3.1	Listemateriell Liste L00202: Kvitteringsliste for innleste oppdrag Felt 8) Mulige oppdragstyper. Fjernet: AvtaleGiro forslag fast betalingsoppdrag. Lagt til: KID-bytte	24.09.01	JHA
2.1	3.1	Listemateriell Liste L00202: Kvitteringsliste for innleste oppdrag Laget eksempel på feilliste ved avviste betalingskrav (side 2 av L00202).	24.09.01	JHA
2.1	4.1	Datakommunikasjon mellom betalingsmottaker og Nets Store deler av tekst omskrevet. NB: Konteringsdata er normalt klare kl 1600 (mot tidligere kl 1345)	24.09.01	JHA
2.1	4.3.1	Betalingskrav varslet via bank Dato i skissen endret fra 08.04., til 05.04. Tekst i skissen endret fra: 7 dagers varslingsfrist. Til: 7 virkedagers varslingsfrist.	24.09.01	JHA
2.1	4.3.2	Betalingskrav varslet direkte fra betalingsmottaker. Tekst vedr innleveringsfrist endret to steder fra: Må være mottatt i Nets senest kl. 14.00, 8 kalenderdager før forfallsdato (innsendelsesdato telles ikke med). Til: Må være mottatt i Nets senest kl. 14.00, 9 kalenderdager før forfallsdato.	24.09.01	JHA
2.1	4.3.2	Betalingskrav varslet direkte fra betalingsmottaker. Tekst endret fra: Varsel til betaler skal sendes minst 7 kalenderdager før forfallsdato. Til: Varsel til betaler skal sendes minst 7 virkedager før belastning finner sted.	24.09.01	JHA
2.1	4.3.2	Betalingskrav varslet direkte fra betalingsmottaker. Tekst i skissen endret fra: 7 dagers varslingsfrist. Til: Husk 7 virkedagers varslingsfrist!	24.09.01	JHA
2.1	4.3.2	Betalingskrav varslet direkte fra betalingsmottaker. Tekst i skissen endret fra: 7 dagers varslingsfrist. Til: Husk 7 virkedagers varslingsfrist!	24.09.01	JHA
2.2	4.2	Gammelt punkt 4.2 Diskettforsendelse er fjernet, da bruk av diskett er opphørt.	21.08.02	JHA

2.3	1.3	5.1.1.1.13 Definisjon av viktige ord og uttrykk Beløpsgrense Fjernet noe unødig tekst.	01.06.03	JHA
2.3	1.3	5.1.1.1.14 Definisjon av viktige ord og uttrykk SIGILL – punktet er fjernet.	01.06.03	JHA
2.3	1.6.4.2	5.1.1.1.15 Betalers mulighet til å velge bort varsel Muligheten ble innført 08.12.03, og teksten er derfor noe justert.	01.06.03	JHA
2.3	1.7	SIGILL Punktet er fjernet.	01.06.03	JHA
2.3	4.1	Datakommunikasjon / tilgjengelighet hos betalingsmottaker Hele punktet er skrevet om.	01.06.03	JHA
2.3	4.3	5.1.1.1.16 Bekreftelse av forsendelse til BB Fjernet DATAFON som alternativ	01.06.03	JHA
2.3	4.3.1	DATAFON Avsnittet er fjernet.	01.06.03	JHA
2.3	4.3.2	5.1.1.1.17 Følgeseddel Lagt direkte under punkt 4.3 – Bekreftelse av forsendelse til Nets	01.06.03	JHA
2.3	4.4	5.1.1.1.18 Kontroll av mottatte forsendelser i Nets Fjernet punkter vedr DATAFON og SIGILL	01.06.03	JHA
2.3	1.2	Lagt inn tekst kombinasjonen eFaktura/AvtaleGiro	14.06.06	MHE
2.3	1.6.2	Oppbygging av KID i kombinasjonen AvtaleGiro/eFaktura Lagt inn tekst om kombinasjonen	14.06.06	MHE
2.3	1.6.3	Fra ca 1.mai 2002, vil oversendelsen også inneholde informasjon om den enkelte betaler ønsker skriftlig varsel eller ikke. Fjernet ovennevnte tekst og lagt til: Informasjon om nye faste betalingsoppdrag inneholder også informasjon om den enkelte betaler ønsker skriftlig varsel eller ikke(se eget avsnitt vedr dette)	14.06.06	MHE
2.3	1.6.9	Lagt inn nytt punkt: Tilpassninger i betalingsmottakers systemer og rutiner ved bruk av kombinasjonen AvtaleGiro/eFaktura	14.06.06	MHE
2.3	1.6.10	Lagt inn nytt punkt: Feltvalidering i kombinasjonen AvtaleGiro/eFaktura	14.06.06	MHE
2.3	2.3	5.1.1.1.19 Fjernet NJR,RJE og KERMIT. 5.1.1.1.20 Lagt til: Connect direkte og WEB	14.06.06	MHE
2.3	4.2.3	Lagt inn nytt punkt: Betalingskrav varslet via eFaktura	14.06.06	MHE

2.3	1.6.3	Lagt inn tilleggsopplysning: Nye og slettede faste betalingsoppdrag sendes som et eget oppdrag sammen med OCR – konteringsdata. Dette forutsetter at man benytter samme konteringsdatamottaker-ID (kundeenhetsid). I enkelte situasjoner vil betalingsmottaker av ulike grunner endre konteringsdatamottaker- ID(kundeenhetsid). I slike tilfeller vil alle registrerte FBO'er under en avtale bli oversendt på nytt, i tillegg til de nye og slettede FBO'er for siste periode.	07.07.06	MHE
2.4	Gen.	Nytt versjonsnr og generell oppdatering.	29.11.06	MHE
2.4	3.1	Oppdatert listemateriell for OCR giro som beskriver avregnede transaksjoner.	13.12.06	MHE
2.4.	1.6.9	Kombinasjon AvtaleGiro/eFaktura Lagt inn en tekst om anbefaling og konsekvenser ved ikke å tilrettelegge for kombinasjonen	13.12.06	MHE
2.5	1.6.3	Tatt bort tekst: I slike tilfeller vil alle registrerte FBO'er under en avtale bli oversendt på nytt, i tillegg til de nye og slettede FBO'er for siste periode. Satt inn: Kun nye, endrede og slettede FBO'er vil bli oversendt. Dersom det er behov for en fullstendig oversikt over alle registrerte FBO'er må dette bestilles i tillegg.	280907	MHE
2.5	1.6.2	Tilføyd tekst: Bytte av KID i kombinasjon AvtaleGiro /eFaktura For Mottakere/utstedere som bytter programleverandør vil det i de fleste tilfeller også endre kundenummer/referansenr for sine fakturaer da oppbygging av KID vil endres. Ved bytte av KID skal mottaker/utstedere ta kontakt med kundetest i Nets. Egen beskrivelse for KID bytte på den enkelte tjeneste kan fås fra kundetest eller på www.bbs.no	181007	MHE
2.6		Tildelt nytt versjonsnr 2.6	120509	mhe
2.6	1.3	Oppdatert definisjoner	120509	
2.6	1.4.2.1	Oppdatert innsending av avtaleskjema på epost	120509	
2.6	1.4.2.2	Satt inn tekst: I forbindelse med bankbytte vil det ofte medføre at kunden endrer Filavsender/Dataavsender dette må oppgis på avtaleskjemaet under distributørid.	120509	
2.6	3.1	Nytt listemateriell L200 og L226 beskrevet med eksempel	120509	
2.6	3.2	Beskrivelse bruk av nye lister	120509	
2.6	4.2.3	Endret tidsfrist innsending eFaktura i kombinasjon med ATG	120509	
2.6	4.2.4	Lagt inn tilleggstekst frist sletteanmodninger	120509	

2.6	4.3	Beskrivelse mottakskontroll filforsendelser Følgeseddel slettet	120509	
2.6	4.3.1	Kontroll av mottatte forsendelser	120509	
2.7		Tildelt nytt versjonsnr		
2.7	1.6.4	Slettet: Når begrensningen er opphevet er det ikke mulig å legge inn begrensning på nytt.	201009	mhe
2.7	3.1	Slettet beskrivelse transaksjonsliste OCR giro	201009	mhe
2.7	3.1	Endret beskrivelse av lise 202 satt inn nytt eksempel blir kun produsert ved avviste oppdrag/transaksjoner. Endringen ble iverksatt fra 16.10.2009	201009	mhe
2.7	4.3.1	Omformulert teksten kontroll av mottatte forsendelser	201009	mhe
2.8		Tildelt nytt versjonsnr	140510	mhe
	4.1	Innleveringsfrister: lagt inn at filen må være mottatt i Nets på en virkedag for egenvarsling	140510	mhe
	1.6.6	Satt inn nytt punkt om ny finansavtalelov Lagt inn tekst om 4 ukers varsling og tilbakeføringsrett	140510	mhe
	1.6.3	Lagt til info: Tidspunkt for levering av nye/slettede faste betalingsoppdrag angis på avtalen mellom banken og kunden som sendes til Nets. Det anbefales at nye/slettede faste betalingsoppdrag mottas daglig for å få en rask oppdatering av status på kundens betalingsform.	140510	mhe