

Get started with AvtaleGiro

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1 INTRODUCTION

This user guide is a **supplement to the User Manual for AvtaleGiro**. The user guide is based upon **experience**, particularly from payees with proprietary accounting and invoicing systems. The aim is to give the payee the best start possible with AvtaleGiro.

However, it is the payee's responsibility to evaluate to what extent this guide should be followed, the choice of functional requirements, and the consequences of these choices.

2 PAYEE / BANK

2.1 Participants

A natural point for getting started with AvtaleGiro would be a meeting between the payee and his bank, where the bank presents AvtaleGiro as a payment service. It is important that the representation from the payee's organization taking part in the process is as broad as possible from the start. This is important for forming a common platform for future work. Participants in the meeting may e.g. represent:

- Management
- Finance
- Accounting
- Marketing
- Customer Service
- IT
- If the payee is using an external software provider, a representative from this company ought to be present

2.2 Description of the present situation

A description of the present situation will make it easier to identify elements that will be affected by the introduction of AvtaleGiro.

In preparation of the meeting, the payee ought to prepare a description of the current situation, and present an outline in the meeting.

2.3 Working group

A working group should be established as early as possible to continue the work. Formalization of tasks will provide a sense of ownership with respect to the work to be done, rather than feeling they are being pulled in by random. It is important that the working group is headed by a leader who is responsible for carrying on the process.

The outcome of the first meeting with the payee should be agreement on the preparation of a **functional requirement specification**, as well as an **activity and time schedule** for this work.

The functional requirement specification remains the property the payee, and should be prepared by the payee on his terms.

3 FUNCTIONAL REQUIREMENT SPECIFICATION

This is supposed to be a **functional** requirement specification, describing how AvtaleGiro will function for users in the payee organization. The specification should contain fundamental perspectives on the intended functionality. When the work on a technical requirement specification starts later on, it is possible that some changes to the functional specification may be necessary. **HOWEVER**, by starting with a functional requirement specification, there are initially no technical restrictions.

In this user guide we have outlined some areas that ought to be included in a functional requirement specification.

To the extent that functionality is removed during adjustment in preparation for AvtaleGiro, it should be done deliberately and be well founded and documented.

A good starting point for working with the functional requirement specification will be for the participants to read the "User Manual for AvtaleGiro" from Nets.

3.1 KID - Customer identification

Even though this item is technical in nature, it is a natural starting point, since the payee's use of the KID, and the contents of the KID, is at the core of AvtaleGiro.

In connection with AvtaleGiro, the KID must consist of a unique notion that identifies the payer, and which will be repeated as a fixed part of the KID each time the payer is invoiced. Thus, as KID, the invoice number alone would not be sufficient.

In addition to the customer number, the KID may contain type of payment. If the payer has several business relationships with the payee, a type of payment to identify each business relationship may be used, in addition to the customer number. E.g. the same person may subscribe to two different publications from the same publisher. Thus, each publication may be defined by its own type of payment (product type). This enables the payer to choose whether he wants to use AvtaleGiro for both or just one of the publications.

☒ **Functional requirement:** the KID must contain customer number, and payment type, if applicable

From experience we know that the payee will receive inquiries about the payer's KID. This may come from the payer himself, or from the bank. Therefore, the payee should have easy access to it, for instance on the payer inquiry screen. The KID shown on this screen must be a complete KID, with the correct number of digits and the correct check digit. This KID may be generated once and for all, and be part of the fixed information on the inquiry screen.

In this context, complete KID means: The customer number (fixed part of KID) is shown as it is, while the invoice number (variable part) is shown as zeroes. A correctly calculated check digit is added.

EXAMPLE	Customer number	Invoice number	Check digit	Shown as
Ordinary KID on invoice	12345	6789	2	1234567892
KID shown on screen	12345	0000	3	1234500003

☒ **Functional requirement:** The complete KID must be shown on the payer inquiry screen

3.2 Offering AvtaleGiro on invoice

Payers who receive ordinary invoices with OCR giro should be made aware through the invoice that the payee is offering AvtaleGiro. Information about KID and payee bank account should also be found on the invoice. This makes it easier for the payer to get started with AvtaleGiro.

In order to reduce the number of inquiries to the payee regarding KID, it should be printed on both the invoice and receipt part of the giro form with the prompt: "KID (customer identification)".

☒ **Functional requirement:** Information about/ AvtaleGiro offer must be printed on the invoice

☒ **Functional requirement:** The complete KID must be printed on the invoice and receipt parts of the giro form

3.3 Transfer of customer relationships

The payee must ensure that it is not possible to transfer one customer relationship from one customer to another (for instance the transfer of a subscription).

If this is permitted, you risk that the payment method will also be transferred to the new customer. This means that if AvtaleGiro is the payment method for the old customer, the new customer may also get "AvtaleGiro" as payment method without asking for it. At the same time, the old customer's bank account will be charged for claims applying to the new customer.

- ☒ **Functional requirement: Transfer of customer relationships must not be possible, or**
- ☒ **Functional requirement: A "counter" must be included as a permanent part of KID, making it possible to differentiate owners in the customer relationship**

3.4 Change of KID as a result of AvtaleGiro adjustments

If the KID must be changed as a result of adjustments to AvtaleGiro, the new KID standard **should** have a different length than the old one.

Otherwise you risk that the payer establishes AvtaleGiro with the old KID for the payee. This is undesirable for the payee, the payers and the banks alike.

If the KID must be changed as a result of adjustments to AvtaleGiro, this may be an opportunity to consider whether it is possible to reduce the length of the existing KID.

3.5 Payer's method of payment

It must be possible to make a distinction between payers that should be sent ordinary OCR giro and those that should be debited with AvtaleGiro. Concretely, there must be one field per payer identifying the payment method. The default value for all must be a code, for instance "G", indicating that an ordinary invoice with OCR giro should be printed.

- **Functional requirement: The default value for the payer's method of payment should be OCR giro**
- ☒ **Functional requirement: The payer's method of payment should be shown on the payer inquiry screen**

When the payer confirms to his bank his desire to use AvtaleGiro as payment method, the bank should register an AvtaleGiro order for this payer. The bank should register the payee's account number and KID (customer identification), from e.g. a giro form that the payer brings to the bank. The payee receives information about payers who want AvtaleGiro by file transfer from Nets.

Change of payer's method of payment is made on the basis of the file transferred from Nets. On the basis of the KID, the payee must identify the payer's customer number and payment type, if applicable, and on this basis, change the payment method to, e.g. "A" for AvtaleGiro. If the payer no longer wants AvtaleGiro, this information is also provided by Nets by file transfer, and the payer's method of payment is reset to "G" for OCR giro.

- ☒ **Functional requirement: The change of the payer's method of payment is done automatically based on the file transferred from Nets.**

The change of payment method must never be done in any other way, e.g. by the payer calling a payee customer service representative.

The payer may establish AvtaleGiro orders in different ways, e.g. by activating proposals presented through an Internet banking service, or proposals enclosed with account statements. The payee will often send out AvtaleGiro offers, as part of a mail shot or something similar.

In addition, it should be possible to tell when the payer's payment method was changed. This is to make it possible to distinguish between invoices that are invoiced as OCR giro and as AvtaleGiro. (This may also be marked on each invoice.)

- **Functional requirement: The date for last change of payment method should appear on the customer inquiry screen.**

3.6 Invoicing

When invoicing, the payee must distinguish, based on payer's method of payment (for example "G" and "A"), between printing invoices with OCR giro and sending a debiting file to Nets with AvtaleGiro payment claims. (See item regarding: Notification via bank or notification from payee).

- **Functional requirement: When invoicing, the payee must distinguish between payers according to method of payment. On this basis, the payee generates a file for Nets / printing file for invoice with OCR giro**

3.7 Notification via bank or notification from payee

Unless otherwise expressly agreed, AvtaleGiro requires that the payer should be notified of upcoming debits. The payee may choose between notifying the payer via the bank, or send his own notification to the payer. Whether the payee chooses notification via bank or doing it himself, depends on different conditions:

- Is it possible to submit payment claims by the deadline mentioned under the item: "Notification via bank"? (see below)
- If invoicing is done continuously through the month, it may be necessary for the payee to do the notifications?
- Is the number of payment specifications of such a character that it is possible to do the notification via bank?
- Are there attachments to the invoices?
- Would it be relevant to shift between notification via bank and sending own notification?
- Would it be relevant for some payers (e.g. business customers) to receive notification directly from payee, while others (private customers) receive notification via bank?
- Should invoicing procedures / invoicing time be changed?

- **Choice: A choice must be made regarding which type of notification is most appropriate for the payee**

3.7.1 Notification via bank

Notification via bank is the best solution for the payer, since this, together with a bank statement or an account status summary provided by an Internet banking service, will provide the payer with the most complete overview of coming payments. Notification via bank is conditional on the payee being able to submit payment claims in time for such a notification to take place.

When notification is sent via bank, invoicing should normally not be done any later than the 25th of the month to ensure compliance with the deadline. (In case of errors, this provides a sufficient margin of time for sending a new transmission to Nets.)

The Nets submission deadline for payment claims to be notified via bank is 14:00 p.m. the last business day of the month, for payment claims with due date from the 15th next month up to and including the 14th the following month. Notification via bank may contain 42 specification lines (of 80 characters) specifying what the payment is for.

- **Functional requirement: Notification via bank must be possible**
- **Functional requirement: It must be possible to send a specification of the payment claim**

When notification is sent via bank, the risk of not making the submission deadline for payment claims to Nets must be taken into consideration. Thus, an "emergency procedure" must be prepared to enable, in such cases, resubmission of payment claims, coded with the fact that the payee will make the notification himself, and printing the payer notification.

- ☒ **Functional requirement: If notification via bank is chosen, it must also be possible to resubmit payment claims, and to print own payer notification**

3.7.2 Notification directly from payee

If notification directly from the payee is chosen, the notification must be sent to payer at the latest 7 business days prior to due date. The Nets submission deadline is 14:00 p.m. on a weekday 9 calendar days prior to due date.

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

3.7.3 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.

3.7.4 Design of own payer notification

When the payee is notifying the payer directly, the simplest would be to use the same editing / layout of the invoice as used for payers receiving ordinary invoices with OCR giro. However, the notification must be printed out on blank sheets of paper / forms without the OCR giro. In addition, it must be noted on the form that the payer's account will be debited the amount on the due date, according to the agreement.

- ☒ **Functional requirement: Notification must be printed on forms without OCR giro**

We strongly advise against printing the notification on an ordinary invoice form with OCR giro (for example by X-ing out the code line on the OCR giro). Such a solution may easily lead to the giro form nevertheless being used for payment. The result is that the payer pays the OCR giro and his account is also debited by AvtaleGiro.

3.7.5 The payer's option to elect not to be notified

The payer may agree with his bank to opt not to receive notification of upcoming payments. Information about whether the payer wants to be notified or not, must be sent to the payee as part of the file with information about "AvtaleGiro orders of own customers"

If a claim is submitted with bank notification, and the payer has opted out of notification, the bank will **not** send a notification. If the payee has "critical" information, that needs to be communicated to the payer, this must be sent directly from the payee to the payer.

- ☒ **Functional requirement: Critical information (e.g. about interest rate changes) must be sent outside the AvtaleGiro system.**

3.7.6 The payee ought to suggest a monthly amount limit

The payer should be able to set an upper limit for how much may be debited from his account every month. This is part of the agreement between the payer and his bank. If the payer does not stipulate an amount limit, most banks will suggest an amount limit, which will apply to each payee. The payee is not informed of the amount limit.

Thus, the payee ought to suggest an upper monthly amount limit himself that is appropriate for each payer. The payee will often be the entity with the best knowledge of the payer's consumption, etc., and is thus best able to suggest the most appropriate amount limit.

Thus, suggestions of relevant amount limits ought to be a natural part of mail shots, etc. being sent to payers offering AvtaleGiro.

☒ **Functional requirement: In mail shots, etc. the payee must be able to suggest monthly amount limits for the payer.**

3.8 Cancellation of submitted payment claims / submission date

Take into account that erroneous invoicing may occur. A whole invoicing run may go wrong, or just with respect to one payer. With AvtaleGiro, it is possible to send a file requesting cancellation of payment claims already submitted. Cancellation request must be received by Nets no later than 14:00 p.m., one business day prior to the due date. In order to be able to cancel submitted payment claims, the payee must have a copy of the submitted data, or otherwise be able to reconstruct them.

☒ **Functional requirement: It must be possible to cancel complete payment claim orders**

☒ **Functional requirement: It must be possible to cancel payment orders one by one**

With respect to Nets submission deadlines, the deadline mentioned above, as well as in the User Manual for AvtaleGiro, is the absolutely final deadline. If transmissions are sent to Nets via the bank's systems, an extra time margin must be added. This must be clarified with each bank.

3.9 Automatic transfer of transmissions to Nets

In order to reduce the risk for exceeding the submission deadline for payment claims and cancellation requests, an automatic transfer of the transmissions to Nets should be executed after invoicing. This is to avoid the process being dependent on an individual, with respect to illness, vacations, etc. This applies regardless of whether notification is sent via bank or directly by the payee. If payment claims are not sent directly from the payee to Nets, but via other intermediaries, additional time margins must be added to ensure that the files arrive at Nets in time.

☒ **Functional requirement: Payment claims should be sent to Nets automatically**

3.10 Customer inquiries (complaints / payment deferment)

Choices must be made about how the payee should treat AvtaleGiro payers in connection with complaints / payment deferments, etc.

For payers who have received invoice with OCR giro, the payer may be given a deferment by stating that the OCR giro may be paid in, for example, 14 days.

For AvtaleGiro payers, the payment will be effected on the due date, unless it has been cancelled by the payee or stopped by the payer.

- Ē **Choice: A choice must be made, based on what is most appropriate for the payee. Accordingly, adjustments in the system must be made, if necessary. (see item regarding: Granting payer payment deferment through payee's own system).**

3.10.1 Refer to bank

The payee may always choose to refer the payer to the bank, and to stop the payment there. Banks have different offers to their payers with respect to stopping payments. Common for all banks is that when a payer gets a deferment through an inquiry to the bank, the payer always receives a written confirmation, and an offer of an alternative payment method. The alternative method of payment may be OCR giro, or the option to resume payment via the bank's telephone or Internet banking service, or a similar service.

3.10.2 Granting payer payment deferment through payee's own system

The alternative to referring the payer to his own bank is to make provisions for granting the payer deferment through one's own system. To arrange for this in one's own system provides the opportunity for improved customer dialogue. For example, if the customer asks for a one-month deferment, you have the opportunity to ask the customer if the payment next month should be doubled.

When a deferment or waiver of payment is granted, steps must be taken to ensure that the promise to the customer by the payee is fulfilled. That is, the risk of the account being debited on the due date in spite of a promised deferment by a customer service representative must be eliminated.

- Ē **Functional requirement: When a payment deferment etc. is registered for a payer, a request for cancellation of the submitted payment claim must be sent automatically**

The time at which the payer requested deferment etc. must be taken into account. If the request from the payer is too close to the due date, it may be practically impossible for the payee to cancel the payment claim in time. It may be necessary to institute a rule that payment deferments cannot be granted if the request is made later than 4 days prior to due date. Mental checklists for customer service representatives in this respect are not advisable. Thus, there is need for automated procedures to aid the customer service representative.

- Ē **Functional requirement: If an attempt at granting payment deferment (or cancellation of submitted payment claims for other reasons) is made later than 4 days prior to due date, customer service representatives should get the following prompt on the screen: "Sorry, but the payment claim cannot be cancelled, please contact your own bank this time".**

When the payee cancels payment claims for an AvtaleGiro payer, for example by granting a payment deferment, the payer has no payment device (OCR giro) for effecting payment on the new agreed due date. Thus, the payee must assist the payer in effecting payment at the right time.

This could be done by the payee sending an OCR giro to the payer, or by submitting a new payment claim for AvtaleGiro.

- Ē **Choice: A choice must be made, based on what is most appropriate for the payee. Accordingly, adjustments to the system must be made, if necessary (see below).**

The easiest would be to print an OCR giro for the payer. If this solution is chosen, it should be done automatically.

- Ē **Functional requirement: When a payment deferment is registered, an OCR giro for the payer should be printed in addition to sending a cancellation request**

The alternative is to send a new AvtaleGiro payment claim. The new due date must be far enough ahead in time to enable compliance with the Nets submission deadline. This should be automatic, and not something the customer service representative has to remember.

Ē **Functional requirement: When a payment deferment is registered, the new agreed due date should be at least 12 days ahead in time. The payment claim must contain a code for notification from payee, and should be transmitted to Nets automatically.**

The advice provided above applies in case of erroneous invoicing, or when the payer is provided the opportunity to divide the due amount into several instalments.

3.11 Following up rejected payment claims

It is important to establish procedures for following up payment claims rejected by Nets. This may be the case where the payer terminates his AvtaleGiro order with his bank, at the same time as the payee generates new payment claims (but the payee has not yet received a termination notice). In such cases, payment claims will be rejected by Nets, since the AvtaleGiro order is no longer valid.

Rejected payment claims are documented on a list to the payee, and the payee must then be able to print an OCR giro.

Ē **Functional requirement: For rejected AvtaleGiro payment claims, it must be possible to print a replacement OCR giro**

3.12 Payer's change of bank account

The payer may change his debit account at any time. Change of account will normally take place on the same day, and go unnoticed by the payee.

In exceptional cases, the payee may notice when the payer's method of payment changes from AvtaleGiro to ordinary OCR giro when the payer ends his relationship to his old bank. When AvtaleGiro orders are registered by the new bank, the method of payment will be changed back from OCR giro to AvtaleGiro, based on file transfer from Nets.

3.13 Updating accounts receivable

Accounts receivable should be updated based on a file with OCR accounting data from Nets. AvtaleGiro payments will be marked with transaction type 15, and should provide normal updating of accounts receivable.

Alternatively, the payee may choose eGiro payment for the update of accounts payable.

Ē **Functional requirement: AvtaleGiro payments with transaction type 15 should provide normal updates of accounts receivable, either through OCR accounting data or eGiro payment.**

3.14 Reminder procedures

We recommend that the payee applies the same reminder procedures for payers with AvtaleGiro as the payment method, as for payers receiving ordinary OCR giro.

Ē **Functional requirement: The reminder procedure should function the same way for all payers**

3.15 Final invoice to payer / termination of AvtaleGiro

When a payee customer relationship is terminated, a final invoice is normally produced. When the payer has had AvtaleGiro as his payment method, the final invoice should contain a reminder for the payer to terminate AvtaleGiro with his bank.

- ☒ **Functional requirement: Final invoice must contain a reminder for the payer to terminate AvtaleGiro with his bank**

3.16 Receive all AvtaleGiro orders from Nets

There may be a need for the payee to periodically synchronize the payment methods of its payers with what has been registered in the banking system. Thus, the payee should adjust his system to enable it to receive files from Nets containing all customer relationships for which AvtaleGiro is the method of payment.

- ☒ **Functional requirement: It should be possible to receive files from Nets containing AvtaleGiro orders, without changing the AvtaleGiro date of establishment for customers who are already correctly updated**

3.17 Will AvtaleGiro comprise all types of invoices from payee?

If some parts of the payee's invoicing do not offer AvtaleGiro as method of payment, a solution must be found to solve this. The payers will normally assume that the payee offers AvtaleGiro on all types of invoicing, and it is therefore necessary to prevent that the payer establishes AvtaleGiro for a type of invoice for which this method of payment is not offered.

If this is the case, the payee is recommended to consider whether it would be appropriate to split invoicing on different accounts, or to have different length KID on the different invoice types, if applicable.

3.18 Other functional requirements

Based on payee's description of the present situation, there may be other functional requirements that are specific to each payee.

During specification it is important not to forget functionality that may not directly linked to AvtaleGiro as method of payment, but which affects different payee functions in other ways.

Examples of such functional requirements could be that the payers may be offered:

- Monthly payments in addition to quarterly payment
- Optional monthly date of payment

3.18.1 AvtaleGiro paid by creditor

Some payees may opt for the payer not paying a fee for AvtaleGiro payments. For example, in connection with a savings scheme or similar. In such cases, the payee may agree with his bank to cover the fee that would otherwise have been charged to the payer. The size of this creditor paid fee is provided by the payee's bank.

- ☒ **Functional requirement: As payee we cover the payer's AvtaleGiro fee**

4 TECHNICAL REQUIREMENT SPECIFICATION

The technical requirement specification will be built upon 2 main elements:

4.1 The system specification for AvtaleGiro

It is important that the payee ensures that he is using the latest version of the System Specification from Nets.

4.2 The functional requirement specification

The functional requirement specification is a description of **what** need to be solved, while the technical requirement specification describes **how** to solve it.

The work with the technical requirement specification will normally reveal issues that ought to have been included in the functional specification. Similarly, some of the functional requirements may involve such complex adjustments that it is not possible to develop the functionality.

It is important to update both requirement specifications with respect to these issues; especially since the functional requirement specification may later be actively used in connection with testing, quality assurance, input to internal user manual and for training material.

5 PAYEE'S AGREEMENT WITH THE BANK

In order to start with AvtaleGiro, the payee must enter into an agreement with the bank with respect to using the service (in addition to OCR giro agreement).

The agreement must have been received by Nets before test files are sent to Nets.

We recommend registering the AvtaleGiro agreement as "**closed**". This means that only the payee's bank may register AvtaleGiro orders during the quality assurance phase. (See item regarding Quality Assurance).

6 TEST – INTERNAL / TO AND FROM Nets

A test plan must be prepared containing at least the requirements established in the functional requirement specification. The **expected result** for each requirement should be specified.

Tests must verify that the payee's internal systems are working as assumed. During this phase, files from the payee to Nets should be created for:

- Payment claims
- Cancellation requests

When receiving test files from the payee, Nets will run these through its own test system. The purpose is to check that the files from the payee are correct according to the Nets system specification. Nets will return test files to the payee based on the files received.

The payee should be able to read test files created by Nets into his system for:

- New and cancelled AvtaleGiro orders
- OCR accounting data (with AvtaleGiro payments)

In other respects, please refer to User Manual for AvtaleGiro:

7 QUALITY ASSURANCE

The purpose of the quality assurance phase is to verify that the AvtaleGiro functionality works in practice. For quality assurance, the payee should pick some of his own employees, plus employees of the payee's bank, if applicable. These individuals will function as payers, and all the requirements specified in the functional requirement specification should be tested on these payers.

As with the testing phase, a plan should be made for quality assurance. All specified functional requirements are divided among the individuals participating in the quality assurance phase. How many people it is necessary to use in the quality assurance, will depend which requirements are specified.

The functional requirement specification with expected results should function as checks of the results of this phase.

When the quality assurance phase is completed, the payee must remember to send a notification in writing to Nets to enable Nets to open the payee agreement with respect to all banks.

8 LISTS OF RECEIPT FROM Nets

During the quality assurance phase, the payee will receive lists of receipt from Nets:

- List of receipt for read transmissions - sent to the address registered as the data transmitter
- List of receipt for read orders - sent to the address registered as list recipient.

It is important to check that the lists are received by the right departments / individuals, and that they are understood with respect to error messages. In particular, this applies to the follow-up of rejected payment claims.

9 LAUNCH / MARKETING

The planning of the marketing of AvtaleGiro as method of payment towards the payee's customers ought to start upon the completion of the functional requirement specification.

When payee introduces AvtaleGiro it should be a goal that as many payers as possible will use this service. The formulation of a strategy for the marketing and the argumentation to use should therefore start early.

Experience shows that Direct Mail is effective with respect to gaining volume for AvtaleGiro. Direct Mail activities should primary contain a precompleted reply coupon (with complete KID), as well as a prepaid reply envelope

Nets may offer assistance in connection with the launch / marketing of AvtaleGiro

10 TRAINING

By drawing on resources from different parts of the payee's organization in the work as early as possible, it will be easier to determine the need for training at an early stage. The quality assurance phase is a good time for training people involved in all the affected payee functions. At this point, the system will be ready for AvtaleGiro, and it is possible to test different functions, and the launch is just around the corner.

1.

11 CHECK LIST

	1.1.1. AREA	YES	NO	REASON
	Description of the present situation			
	Working group formed			
	Activity and time schedule prepared			
	Reviewed User Manual for AvtaleGiro			
	KID with customer number and payment type, if applicable			
	The complete KID must be shown on the payer inquiry screen			
	Information about/ AvtaleGiro offer must be printed on the invoice			
	The complete KID must be printed on the invoice and receipt parts of the giro form			
	Transfer of customer relationships must not be possible			
	A "counter" must be included as a permanent part of KID, making it possible to differentiate between owners in the customer relationship			
	Any changes to the KID completed			
	The default value for the payer's method of payment should be OCR giro			
	The payer's method of payment should be shown on the payer inquiry screen			
	The change of the payer's method of payment is done automatically based on the file transferred from Nets.			
	The date for last change of payment method should appear on the customer inquiry screen			
	When invoicing, the payee must distinguish between payers according to method of payment. On this basis, the payee generates a file for Nets / printing file for invoice with OCR giro			
	A choice must be made regarding which type of notification is most appropriate for the payee			
	Notification via bank must be possible			
	It must be possible to send a specification of the payment claim			
	If notification via bank is chosen, it must also be possible to resubmit payment claims, and to print own payer notification			
	In case of direct notification, the notification must be printed on forms without OCR giro			
	Is it necessary to arrange for the dissemination of "critical" information outside the AvtaleGiro system?			
	The payee ought to suggest a monthly amount limit			
	It must be possible to cancel complete payment claim orders			
	It must be possible to cancel payment orders one by one			

	Payment claims should be sent to Nets automatically			
	In case of customer inquiries (complaints/payment deferment), a choice must be made, based on what is most appropriate for the payee. Accordingly, adjustments in the system must be made, if necessary.			
	Refer to bank in case of payment deferment inquiries			
	Arrangements must be made to provide for the granting of payment deferments in the payee's own system			
	When a payment deferment etc. is registered for a payer, a request for cancellation of the submitted payment claim must be sent automatically			
	If an attempt at granting payment deferment (or cancellation of submitted payment claims for other reasons) is made later than 4 days prior to due date, customer service representatives should get the following prompt on the screen: "Sorry, but the payment claim cannot be cancelled, please contact your own bank this time".			
	When a payment deferment is registered, an OCR giro for the payer should be printed in addition to sending a cancellation request			
	When a payment deferment is registered, payment will be made by AvtaleGiro. New agreed due date is set at least 12 days into the future. The payment claim must contain a code for notification from payee, and should be transmitted to Nets automatically.			
	For rejected AvtaleGiro payment claims, it must be possible to print a replacement OCR giro			
	AvtaleGiro payments with transaction type 15 should provide normal updates of accounts receivable, or the payee may choose eGiro payment (CREMUL).			
	The reminder procedure should function the same way for all payers			
	Final invoice must contain a reminder for the payer to terminate AvtaleGiro with his bank			
	It should be possible to receive files from Nets containing AvtaleGiro orders, without changing the AvtaleGiro date of establishment for customers who are already correctly updated			
	As payee we cover the payer's AvtaleGiro fee			
	Mutual reconciliation of functional and technical requirement specification.			
	Payee must enter into agreement with his bank			
	Preparation of test plan with expected results			
	Implementation of internal test			
	Implementation of test to/from Nets			
	Implementation of quality assurance			
	Check to see that list of receipt from Nets is received by the correct person/department			
	Planning of launch/marketing of AvtaleGiro to payers			
	Preparation of training plans			

AMENDMENT LOG FOR THIS DOCUMENTATION

VER.	ITEM	DESCRIPTION OF AMENDMENT	DATE	SIGN.
2.0	Gen.	This documentation replaces the first edition from 2000, which does not have version number and is not dated.	01.06.2004	J H A
2.0	Gen.	Some minor adjustments made that are not specified below.	01.06.2004	JHA
2.0	Gen.	The concept FBO/standing payment order was changed to AvtaleGiro order .	01.06.2004	JHA
2.0	2.7.4	Included paragraph about the payer's option to select no notification.	01.06.2004	J H A
2.0	2.10	Removed text referring to the option to confirm transmission by DATAFON.	01.06.2004	J H A
2.0	2.13	Added that the payee normally will not notice that the payer changes debit account.	01.06.2004	J H A
2.0	2.14	Added eGiro payment as an alternative to OCR accounting data.	01.06.2004	J H A
2.0	2.7.5	Included new paragraph encouraging payee to suggest monthly amount limit in DM, etc.	01.06.2004	J H A
2.0	2.19.1	New paragraph about AvtaleGiro paid by creditor	01.06.2004	J H A
2.1		Tildelt nytt versjonsnr 2.1	30.03.2010	mhe
		Gjennomgang av hele dokumentet tildelt ny nummerering av punktene		
	2.10	Slettet punkt 2.10 følgeseddel er sanert		
	3.7.3	Oppdatert teksten: må være mottatt på en virkedag		
	3.7.3	Nytt punkt om rette til tilbakeføring og varsling til betaler		