

# Invoice Payment Service

Explanations of Records – Valid from April 2009

## Contents

<b>Editing History</b>	<b>2</b>
<b>Payment documentation</b>	<b>3</b>
Delivery of payment documentation	3
General rules on delivery of payment data	3
Structure of records	3
Production Unit example	4
List of types of record	5
Methods of payment	5
Initial record	6
Sender record	7
Beneficiary record – money order	8
Beneficiary record – deposit in account/bankgiro payment	9
Factoring record	10
Message record	11
Amount record – debit	12
Amount record – debit – OCR link	14
Amount record – credit – PlusGiro payment and money order	15
Amount record – credit – bankgiro payment	16
Total record	17
<b>Transaction information</b>	<b>18</b>
Report on Payments to be processed	18
Structure of records	19
Initial record	20
Beneficiary identity record	21
Beneficiary record	22
Message record	23
Amount record – debit	23
Amount record – credit	24
Total record	25
<b>Who should I contact?</b>	<b>26</b>

# Editing history

## Explanation of Records- Invoice Payment Service

<b>Change date</b>	<b>Page/record type</b>	<b>Description of change</b>
June 2007	3	Editing History
	13 record type 5 - position 7 25 record type 5 - position 78	Correction of the information
	4, 12 and 19	Editorial change
April 2009	4,5 and 6	Editorial change concerning seal
	14,record type 5 position 18-44	Clarification: Payments to a bankgironumber has to be left adjusted
	19	Message authentication code record is to be deleted

# Payment documentation

## **Delivery of Payment documentation**

Payment documentation may be sent by file transmission asynchronously using our GiroLink communications software or synchronously via standard communications programs from software suppliers. We can also receive your data via the Internet.

For further information, please see User Guides at PlusGiro.se brochures and forms, Internet and telephone service.

## **General rules on delivery of payment data**

- There may be several customer reference numbers on the same file.
- There may be several production reference numbers on the same file.
- There may be national SEK and EUR, as well as international records in the same file.
- All files must be used together with a seal.  
For further information please see [www.plusgirot.se/programleverantörer/kommunikation och säkerhet](http://www.plusgirot.se/programleverantörer/kommunikation_och_säkerhet)

If GiroLink Internet is used the file is authenticated with Smart Sec. or with an e-identification.

## **Structure of records**

### **Production unit**

A production unit must be introduced by one initial record. Each production unit may use one or more production blocks.

### **Production block**

All records in the same production block must refer to the same customer, sender account, sender code, account facility and currency. Each production block is introduced by one sender record and ended with one total record. Between these types of record, several combinations of record are found, each combination being ended by an amount record.

# Payment documentation

## **Production – Unit – Example**

One or more sender accounts or one sender account with several sender codes.

<b>Record type</b>	<b>Production block</b>
0 Initial record	1
2 Sender record, SEK	1
3 Beneficiary record	1
5 Amount record	1
6 Amount record	1
5 Amount record	1
7 Total record, SEK	1
2 Sender record, SEK	2
5 Amount record	2
4 Message record	2
5 Amount record	2
7 Total record, SEK	2
2 Sender record, EUR	3
5 Amount record	3
5 Amount record	3
6 Amount record	3
7 Total record, EUR	3

# Payment documentation

## List of types of record

- 0 = Initial record
- 2 = Sender record
- 3 = Beneficiary record – money order
- 3 = Beneficiary record – bankgiro payment and deposit in account
- 3 = Factoring record
- 4 = Message record
- 5 = Amount record – debit
- 6 = Amount record – credit
- 7 = Total record

## Methods of payment

- 3 = Giro transfer to PlusGiro account or deposit to 10-figure personal account number
- 4 = Bank giro payment or deposit to bank account
- 5 = Money order with fixed number
- 7 = Money order with serial number

If a field is not mandatory, it is indicated as such. If a non-mandatory field is not used, it is space-truncated. All other fields must be completed.

Letters must always be written in BLOCK CAPITALS.

Example of combinations of beneficiary, message and amount records.

<b>Record type</b>	<b>Payment method</b>
5 Amount record – debit	giro transfer
6 Amount record – credit	giro transfer
4 Message record	giro transfer
5 Amount record – debit	
3 Factoring record	giro transfer
5 Amount record – debit	
3 Beneficiary record	money order
4 Message record	
5 Amount record – debit	
3 Beneficiary record	bankgiro number
4 Message record	
5 Amount record – debit	
6 Amount record – credit	
3 Beneficiary record	deposit to account
5 Amount record – debit	

# Payment documentation

## Initial record

Is always entered as the first record per production unit and per production number. The initial record may be the same for both national and international payments.

N.B.: Every initial record delivered to PlusGirof must be unique.

<b>Position</b>	<b>Explanation</b>
1	Record type = 0
2 – 6	Customer reference number (allocated by PlusGirof).
7 – 12	Production date (YYMMDD). Sender's processing date.
13	Production number, 1-9, as a rule 1. In the case of several initial records with the same customer reference number and production date, the production number must be unique in each initial record. Otherwise, the interpretation will be that the production unit data has already been read.
14 – 100	Left blank/spare.

# Payment documentation

## Sender record

Is always entered as the first record per customer account and per code. A sender record must always precede a group of records of types 3, 4, 5, 6 and 7.

Position	Explanation
1	Record type = 2
2 – 6	Customer reference number (allocated by PlusGiro).
7 – 16	Sender account. Right-adjusted, space-truncated. The last figure is a control figure.
17 – 18	Sender code. Alphanumeric or blank. An account may have several sender codes for separate reporting of payment orders posted and audit report. Not mandatory.
19 – 45	Sender designation 1. Registered account designation (may be abbreviated). Edited by sender. Printed out on giro transfer and money order forms, line 1. Also printed on transaction information report, payment orders posted.
46 – 72	Sender designation 2. May be, for example, address details or telephone number. Edited by sender. Printed out on giro transfer and money order forms, line 2. Also printed on payment orders posted.
73 – 75	Currency facility for outward payments. ISO standard. EUR/SEK.
76 – 78	Currency for amount to be paid. ISO standard. EUR/SEK.
79 – 91	Left blank/spare.
92 – 100	Inward PlusGiro account/return account. Is entered if any returns and non-entered money orders are to be returned to an account other than the sender account. Right-adjusted, space-truncated. The last figure is a control figure.

# Payment documentation

## **Beneficiary record – money order**

Is entered as the first record in a money order to a beneficiary without a PlusGiro account. The beneficiary record may be followed by several amount records in the case of payments via the same method.

<b>Position</b>	<b>Explanation</b>
1	Record type = 3
2	Method of payment = 5 for payments to beneficiaries with a permanent money order reference number.  Method of payment = 7 for payments to beneficiaries with a serial money order number.
3 – 7	Left blank/spare.
8 – 17	Beneficiary identity = permanent money order number in sender's purchases ledger, e.g. supplier reference number or personal identity number in the case of payment method 5.  Beneficiary identity = serial number per beneficiary in the case of payment method 7. The serial number must be unique to each beneficiary. Numeric, right adjusted, space-truncated.
18 – 22	Beneficiary's post code.
23 – 55	Beneficiary's name. This record may also be used to enter any c/o address, which may be abbreviated. For example, c/o Eriksson may be given as c/o E-son. A c/o address may be entered after the beneficiary's name, either in record 23-55 or 56-82, or in both fields, depending on the length of the name and address.
56 – 82	Beneficiary's postal delivery address.
83 – 95	Beneficiary's postal area.
96 – 100	Left blank/spare.

# Payment documentation

## **Beneficiary record – Bank giro payments and Deposits to bank account**

Is entered as the first record for payments to bankgiro numbers and deposit to bank accounts.

<b>Position</b>	<b>Explanation</b>
1	Record type = 3
2	Method of payment = 4, bankgiro payment, deposit to bank account.
3 – 7	Left blank/spare.
8 – 17	Beneficiary identity, indicated as numeric, right adjusted and space truncated Beneficiary identity must be unique to each beneficiary and can i.e. be suppliers reference no, personal identity number or any other for the receiver unique number.  N.B When you send a bankgiro payment and a credit note is involved do not use a serial number as beneficiary identity.
18 – 22	Left blank/spare.
23 – 55	Beneficiary 's name.
56 – 71	<b>Bank giro payment</b> Indicate the receivers bankgiro number. Numeric, right-adjusted, zero-or space-truncated.  <b>Deposit to bank account</b> Indicate the receivers bank account number.  <i>Option 1. PlusGiro standard</i> Sort code and account number entered without gaps. Numeric, right-adjusted, space-truncated. The sort code is entered inclusive of control figure if one is used.  <i>Option 2. Bank giro standard</i> Sort code numeric, left-adjusted. Account number numeric, right-adjusted. Positions in between filled with zeros. The sort code must be entered as four figures, i.e. if a control figure is used, it must be excluded.
72 – 100	Left blank/spare.

# Payment documentation

## Factoring record

If this record is entered, the name of the company issuing the invoice is printed on the posting report, despite the fact that payment is made to a factoring company. The information held in the record is not transferred to the payment beneficiary. When a factoring record is used, the number of message records is limited to four. If you have a credit record (record type 6) with factoring, you must have a debit record (record type 5) for the same production unit (the sequence must be record types 3, 5, 6).

The amount of credit must not exceed the amount of debit.

Position	Explanation
1	Record type = 3
2	Method of payment = 3 (giro transfer).
3 – 7	Left blank/spare.
8 – 17	Beneficiary identity, PlusGiro account number for factoring company.
18 – 22	Left blank/spare.
23 – 45	Name of supplier, name of company issuing invoice.
46 – 100	Left blank/spare.

# Payment documentation

## Message record

Message records are used if the message field in the amount record is not enough.

Message records cannot be used for OCR payment and deposit to other bank account.

No more than 5 message records may precede an amount record. 1 message record is made up of 2 message lines.

If a factoring record (record type 3) is used and/or a sender reference and voucher number (record type 5), no more than 4 message records may be entered.

Any message records must in all cases be entered before the amount record concerned.

Position	Explanation
1	Record type = 4
2	Method of payment = 3 for giro transfer to PlusGiro account or personal account.  Method of payment = 4 for payment to beneficiary with bankgiro number.  Method of payment = 5 for payment to beneficiary with permanent money order reference number.  Method of payment = 7 for payment to beneficiary with serial money order reference number.
3 – 7	Left blank/spare.
8 – 17	Beneficiary account/beneficiary identity. Numeric, right-adjusted and space-truncated. Beneficiary identity for PlusGiro or 10-figure personal account number (method of payment = 3). Beneficiary identity for payment to bankgiro number (method of payment = 4). Beneficiary identity for money order form (method of payment = 5 and 7). Beneficiary identity must be equal to record type 3 pos 8 – 17.
18 – 57	Message line 1, methods of payment 3, 5 and 7. Edited by sender. Message line 1, method of payment 4 (bankgiro transfers). Only 35 of 40 characters may be used. The message is entered left-adjusted and space-truncated.
58 – 97	Message line 2, methods of payment 3, 5 and 7. Edited by sender. Message line 2, method of payment 4 (bankgiro transfers). Only 35 of 40 characters may be used. The message is entered left-adjusted and space-truncated.
98 – 100	Left blank/spare.

# Payment documentation

## Amount record – debit

Is entered for every payment to be executed.

Position	Explanation
1	Record type = 5
2	Method of payment = 3 for giro transfer to PlusGiro account or personal account.  Method of payment = 4 for payment to beneficiary with bankgiro number and deposit to bank accounts.  Method of payment = 5 for payment to beneficiary with permanent money order reference number.  Method of payment = 7 for payment to beneficiary with serial money order reference number.
3	Left blank = Merging required for several money orders. (Method of payments 5 and 7) to the same beneficiary with same payment date.  1 = Merging not required. Every payment order is reported separately.
4 – 6	Currency for amount according to ISO standard. SEK/EUR. If method of payment 4, 5 and 7 only SEK.
7	Same day execution. J/N. Blank space = N. “J” stated if the payment is to be debited and credited on the same day. (Only applicable if currency exchange between SEK/EUR is required.)
8 – 17	Beneficiary account/beneficiary identity.  PlusGiro or personal account number if method of payment = 3. Numeric, right-adjusted and space-truncated.  Beneficiary reference number per beneficiary if methods of payment = 4, 5 and 7. Numeric, right-adjusted and space-truncated. Beneficiary identity must be equal to record type 3 pos 8 – 17.

# Payment documentation

---

18 – 44	<p>Message line</p> <p><b>Payment to PlusGiroaccount:</b> Left or right-adjusted, space truncated. The message line should contain some form of identification for the payment, e.g. invoice number. PlusGiro recommends that the invoice number should be entered left-adjusted, separated by at least one space from any accompanying message. Will be reported together, with the amount, as a line on the giro transfer and money order forms.</p> <p><b>Payment to Bankgiro number:</b> Left adjusted and space truncated. Note that the message line can as a maximum contain 25 characters.</p> <p><b>Deposit to bank account:</b> Left adjusted and space truncated. Note that the message line can as a maximum contain 11 characters.</p> <p>In the case of OCR-payment to a PlusGiro account as well as a bankgiro number, the customer reference to be entered here. See page 14.</p>
45 – 55	<p>Amount in öre/cent. Numeric, with leading zeros, right adjusted. The amount may not be entered as zero. Plus/minus signs and decimal comma are not entered.</p>
56 – 61	<p>Transaction date (YYMMDD). Required transaction date at PlusGiro.</p>
62 – 91	<p>Sender reference. May be used for sender 's internal posting details. Not mandatory.</p> <p>Note: Not transmitted to beneficiary.</p> <p>Reported among payment orders posted.</p>
92 – 99	<p>Voucher number. The payment sender 's own voucher number. Not mandatory.</p> <p>Note: Not transmitted to beneficiary.</p> <p>Is reported among payment orders posted.</p>
100	<p>Blank.</p>

---

# Payment documentation

## Amount record – debit – OCR link

If you have received optically pre-printed PlusGiro or bankgiro in-payment forms, the beneficiary may have these reported via a data medium. You just need to enter the customer reference term – as shown in the code line on the in-payment form – in the amount record’s message field. No other information may then be entered in this field. It is not possible to send

message records with an OCR payment. The fields “Sender reference” and “Voucher number” may serve for the user’s own information.

In the event of an incorrectly entered customer reference number, or if message records (record type 4) have been included, we print out the giro transfer form for the payment beneficiary.

<b>PlusGiro</b>		<b>INBETALNING / GIRERING C</b>		Kod 1
		IBR PLUSGIROKORT NR <b>92 01 00 – 5</b>	Avgi	Kassanummer
		Betalingemottagare (endalet namn) <b>Företag AB</b>		
		Avskickare (namn och postadress) <b>MARIA JOHANSSON BJULEVÄGEN 25 123 45 STORSTAD</b>		
Meddelanden till betalningemottagaren kan inte lämnas på denna blankett		Eget konto vid girering		
I FÄLTET NEDAN FÅR ANTECKNINGAR INTE GÖRAS RESERVERAT FÖR PLUSGIROT		Belopp (år inte ändras) Svenska kronor	I FÄLTET NEDAN FÅR ANTECKNINGAR INTE GÖRAS RESERVERAT FÖR PLUSGIROT	
H	#	62070284013 7	912 00	6 >
		1.	2.	3.
				92010056144

1. Customer reference  
Is entered in the message line field, position 18–44 in “Amount record – debit”.
2. Amount  
Is entered in amount field, position 45–55 in “Amount record – debit”.
3. Beneficiary account  
Is entered in beneficiary account field, position 8–17 in “Amount record – debit”.

# Payment documentation

## Amount record – credit – PlusGiro payment and money order

To be entered for every credit note to be settled.

Position	Explanation
1	Record type = 6
2	Method of payment = 3 for giro transfer to PlusGiro account or personal account. Method of payment = 5 for payment to beneficiary with permanent money order reference number. Method of payment = 7 for payment to beneficiary with serial money order reference number.
3	Left blank/spare.
4 – 6	Currency for amount, according to ISO standard. EUR/SEK. If method of payment 5 and 7, only SEK.
7	Left blank/spare.
8 – 17	Beneficiary account/beneficiary identity. PlusGiro or personal account number if method of payment is 3. Right-adjusted and space-truncated. Beneficiary identity in methods of payment 5 and 7. Numeric, right-adjusted and space-truncated. Beneficiary identity must be equal to record type 3 pos 8 – 17.
18 – 44	Message line. Edited by sender. Should contain some form of payment identification, e.g. invoice number. Together with the amount, forms one line on the giro transfer and money order.
45 – 55	Amount in öre/cent. Numeric, with leading zeros, right-adjusted. The amount may not be entered as zero. Plus/minus signs and decimal comma are not entered.
56 – 61	First date of posting (YYMMDD). The first date on which credit notes may be settled.
62 – 67	Last date of posting (YYMMDD). The last date on which credit notes may be settled. In the case of a credit record not requiring surveillance, the same date is entered for the first and last date of posting.
68 – 97	Sender reference. May be used for sender's internal posting details. Not mandatory. Note: Not transmitted to beneficiary. Reported among payment orders posted.
98 – 100	Blank/spare. Note: Not transmitted to beneficiary. Reported among payment orders posted.
98 – 100	Blank/spare.

# Payment documentation

## Amount record – credit – bankgiro payment

To be entered for every credit note to be settled. Beneficiary record, record type 3, always precedes record type 6.

If the file includes both debit and credit the records can be arranged in one sequence:

- beneficiary record, amount record–debit, amount record–credit
- or
- beneficiary record, amount record–debit, beneficiary record, amount record–credit
- or
- beneficiary record, amount record–credit, beneficiary record, amount record–debit

If the file only includes amount record–credit, it must have its own beneficiary record:

- beneficiary record, amount record–credit.

NB. Beneficiary identity must be the same in all above examples.

Position	Explanation
1	Record type = 6
2	Method of payment = 4, for payment to bankgiro number.
3	Left blank/spare.
4 – 6	Currency for amount, according to ISO standard. SEK only.
7	Left blank/reserve.
8 – 17	Beneficiary identity. Right-adjusted and space-truncated. Beneficiary identity must be equal to record type 3 pos 8 –17.
18 – 44	Message line. Edited by the sender. Should contain some form of payment identification e.g. invoice number. Is stated with the amount on one line in the advice to the beneficiary.
45 – 55	Amount in öre. Numeric, with leading zeros, right-adjusted. The amount cannot be entered as zero. Plus/minus signs and decimal point not to be entered.
56 – 61	First date of posting (YYMMDD). The first date on which credit notes may be settled.
62 – 67	Last date of posting (YYMMDD). The last date on which credit notes may be settled. In the case of a credit record not requiring surveillance, the same date is entered for the first and last day of posting.
68 – 97	Sender reference. May be used for sender's internal posting details. Not mandatory. Note: Not transmitted to the beneficiary. Reported among payment orders posted.
98 – 100	Left blank/spare.

# Payment documentation

## **Total record**

Is always entered as last record for each production block/production unit.

<b>Position</b>	<b>Explanation</b>
1	Record type = 7
2 – 6	Customer reference number. Same as in sender record.
7 – 16	Sender account. Same as in sender record.
17 – 18	Sender code. Same as in sender record.
19 – 31	Total amount in öre/cent. Net amount, i.e. debits are totalled up as plus values and credits as minus values. The plus/minus sign may be indicated in position 31. Numeric, decimal comma is not entered. Right-adjusted, with leading zeros.
32 – 63	Left blank/spare.
64 – 66	Currency facility for outward payment. ISO standard. EUR/SEK.
67 – 69	Currency for amount. ISO standard. EUR/SEK.
70 – 100	Left blank/spare.

# Transaction information

## **Report on Payments to be processed**

### **List of types of record**

0 = Initial record

1 = Beneficiary identity

3 = Beneficiary record

4 = Message record

5 = Amount record – debit

6 = Amount record – credit

8 = Total record

### **Report back options**

#### *Option 1:*

Includes initial record, amount record – debit,  
amount record  
– credit and total record.

#### *Option 2:*

Includes all records.

# Transaction information

## Structure of records

The records are sorted in ascending order, by beneficiary identity and transaction day, for each method of payment.

*Example, option 1:*

Record type	Sender account	Sender code	Remarks
0	20 05 80-9		
5			
5			
6			
5			
8	20 05 80-9	AA	
5			
6			
5			
6			
8	20 05 80-9		

*Example, option 2:*

Record type	Sender account	Sender code	Remarks
0	22 78-9		
1			
4			
5			
4			
4			
5			
4			
6			
1			
3			
4			
5			
4			
6			
8	27 78-9	BC	
1			
3			
5			
6			
1			
4			
5			
5			
5			
8	27 78-9	DE	

# Transaction information

## Initial record

### Options 1, 2.

The initial record is placed as the first record per customer reference number and per sender account. The initial record may be common to both national and international orders.

<b>Position</b>	<b>Explanation</b>
1	Record type = 0
2 – 6	Service agency number, alphanumeric (allocated by PlusGiro).
7 – 11	Customer reference number
12 – 21	Sender account, right-adjusted, space-truncated.
22 – 48	Transaction information receiver. Recorded when routine is set up.
49 – 54	Reporting back date (YYMMDD). Up to and including the date stipulated for the end of the reporting back period.
55 – 57	Currency facility for outward payment. ISO standard. EUR/SEK.
58 – 60	Currency for amount. ISO standard. EUR/SEK.
61 – 80	Left blank/spare.

# Transaction information

## Beneficiary identity record

### Option 2.

The beneficiary identity record is entered as the first record per method of payment and per beneficiary in option 2.

<b>Position</b>	<b>Explanation</b>
1	Record type = 1
2 – 3	Sender code.
4	Method of payment.
5 – 14	Beneficiary identity.
15 – 24	Left blank/spare.
25 – 28	Number of records per beneficiary, including beneficiary identity record.
29 – 80	Left blank/spare.

# Transaction information

## Beneficiary record

### Option 2.

Position	Explanation
1	Record type = 3
2 – 34	Name of beneficiary.
35 – 61	Address of beneficiary.
62 – 66	Post code.
67 – 79	Beneficiary postal area.
80	Left blank/spare.

1	Record type = 3
2 – 34	Name of beneficiary.
35 – 50	Bank giro/bank account number.
51 – 80	Left blank/spare.

Note: If a factoring record is included among input data, the following items are reported:

1	Record type = 3
2 – 34	Left blank/spare.
35 – 57	Name of supplier.
58 – 80	Left blank/spare.

# Transaction information

## Message record

### Option 2.

Position	Explanation
1	Record type = 4
2 – 31	Sender reference. Is entered only in the first message record, then blank.
32 – 71	Message.
72 – 79	Voucher number.
80	Left blank/spare.

## Amount record – debit

### Options 1, 2.

Position	Explanation
1	Record type = 5
2 – 3	Sender code.
4	Method of payment.
5 – 14	Beneficiary account/beneficiary identity.
15 – 41	Message line.
42 – 52	Amount.
53 – 58	Transaction date (YYMMDD) at PlusGiro.
59 – 74	Accounting number for money order (11 numeric characters, generated by PlusGiro). Left-adjusted, space-truncated.
75 – 77	Currency for amount. ISO standard. EUR/SEK.
78	Same day execution. J/N. Blank = N.
79 – 80	Left blank/spare.

# Transaction information

## Amount record – credit

### Options 1, 2.

If a credit note is both settled and returned on the same date of posting, the “credit record” is repeated with different values in the field “posting indicator”.

Position	Explanation
1	Record type = 6
2 – 3	Sender code.
4	Method of payment.
5 – 14	Beneficiary account/beneficiary identity.
15 – 41	Message line.
42 – 52	Amount that has been settled or returned.
53 – 58	Date of transaction (YYMMDD). Settlement date at PlusGiro.
59 – 69	The original invoice amount on which the credit note is based.
70	Posting indicator. 1 = settlement has been made, any remainder is held for surveillance by PlusGiro. 0 = return, the last date of validity for the credit note has passed.
71 – 74	Left blank/spare.
75 – 77	Currency for amount. ISO standard. EUR/SEK.
78 – 80	Left blank/spare.

# Transaction information

## Total record

### Options 1, 2.

Position	Explanation
1	Record type = 8
2 – 6	Customer reference number.
7 – 16	Sender account number, right-adjusted, space-truncated.
17 – 18	Sender code.
19 – 31	Total amount, plus or minus.
32 – 48	Left blank/spare.
49 – 54	Total number of records, excluding initial record.
55 – 57	Currency facility for outward payment. ISO standard. EUR/SEK.
58 – 60	Currency for amount. ISO standard. EUR/SEK.
61 – 80	Left blank/spare.

# Who should I contact?

If you have any questions about Invoice Payment Service, please call your contact at the bank or you may call Customer Service.

## **Customer Service**

SE-105 71 Stockholm, Sweden

Telephone: +46-8-20 96 00

[www.plusgirot.se](http://www.plusgirot.se)