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Bankgiro Inbetalningar (Bankgiro Receivables)

User Manual

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Contents

1   Introduction

1.1   This document

This is the user manual for Bankgiro Inbetalningar, or Bankgiro Receivables in English. The manual includes detailed information about Bankgiro Receivables and is aimed at readers who will:

• Make a decision on whether to use Bankgiro Receivables
• Adapt the company's procedures to be able to use Bankgiro Receivables

1.2   What is Bankgirot?

Bankgirot is a European clearing house tasked with delivering market-leading solutions in the payments area that increase customers' competitiveness.

As the only clearing house for mass payments in Sweden, Bankgirot has a central role in the Swedish payments infrastructure and processes the great majority of these types of payments.

The bankgiro system is:
• An open system for both payers and your company
• The link between payers and payees

All payment institutions operating in Sweden can sign an agreement to participate in the bankgiro system. Bankgirot processes payments and information about incoming and outgoing payments for all parties.

Regardless of your bank connection:
• As a company you can receive payments from all payers
• As a payer you can reach all payees

Within the framework of the bankgiro system, Bankgirot has established collaborations with several of the largest business, accounting and communication software companies. Together we create efficient business solutions for all payment needs, saving your business both time and money.

1.3   What is a bankgiro number?

A bankgiro number is an address that points to a bank account number. A bankgiro number can be associated with the bank and account number of your choice.

When you want to receive payment, you simply quote your bankgiro number – you never need to provide your account details. The actual account is always hidden from the payer. If you change banks, you can keep your bankgiro number and your bankgiro payments will continue to arrive just as before.

1.4   What is Bankgiro Receivables?

Bankgiro Receivables, or Bankgiro Receivables in English, is a complete incoming payments service that enables simple procedures for your company's accounts receivable ledger and efficient incoming payments management. The service is based on the payer specifying the

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same payment reference as found on the invoice or deposit slip, so that the payee can automatically reconcile the payment in the accounts receivable ledger.
Bankgiro Receivables has a number of standard functions and options, which can be adapted to your company and its needs.

Bankgiro Inbetalningar handles only SEK in domestic payments from October 31, 2016.

The table lists the most important advantages offered by Bankgiro Receivables and shows how they benefit your company.

Advantage	Customer benefit
Complete reporting with all available information on file – no paper reports required.	Complete reporting on file
Bankgiro Receivables reports to your company on the payment date.	Fast
Bankgiro Receivables can even be used for small numbers of payments. The volume can increase with no limits and with no need to switch service.	Flexible
The opportunity to efficiently register payments increases as the reports contain all information about every payment.	Effective reconciliation procedures
If the company has the optional OCR reference control, with hard control, this reduces the risk of the payer registering incorrect information when paying via an Internet bank.	Optional improved control for Internet banks

2   Terms and definitions

This table lists Bankgirot's definitions of the terms associated with the Bankgiro Receivables service.

Term	Definitions
User manual	A manual that describes a service, how it is used and how a company adapts its procedures to use the service.

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Term	Definitions
Bankgiro Link	Bankgiro Link is Bankgirot's product for communication. Bankgiro Link includes: • Secure communication solution with authorisation, based on PKI and certificates • File transfer over the Internet • Transfer of payment instructions to the bankgiro system • Transfer of reports from the bankgiro system • Electronic mandate control (for some banks)
Bank day	All days except Saturdays, Sundays, Epiphany, Good Friday, Easter Monday, First of May, Ascension Day, Sweden's National Day, Midsummer Eve, Christmas Eve, Christmas Day, Boxing Day, New Year's Eve and New Year's Day (all according to the Swedish calendar), as well as any other days currently stipulated by the Swedish Act (1989:253) on Public Holidays.
Image file	A file containing scanned images of incoming payments made by giro transfer/deposit slip. **Format**: Multi-page TIFF.
Fixed reference number length	The number of digits in the OCR reference number is always the same and is specified in the agreement with the bank.
Hard OCR reference number control, check digit	Checks whether the OCR reference number contains the correct check digit. The payment is not accepted by the Internet bank if the control returns an error.
Hard OCR reference number control, fixed reference number length and check digit	Checks whether the OCR reference number: • Contains the correct check digit • Has the right length Two possible lengths are specified in the agreement. The payment is not accepted by the Internet bank if the control returns an error.

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Term	Definitions
Hard OCR reference number control, variable reference number length and check digit	Checks whether the OCR reference number contains the correct: • Check digit • Length digit (specifies the expected length of the OCR reference number) The length is specified in the second from last digit of the OCR reference number. The payment is not accepted by the Internet bank if the control returns an error. **Example:** If the reference number is 5, 15 or 25 digits in length, the second from last digit is 5. **Note**: Generally recommended for length control as this method is more flexible.
Insättningsuppgift via Internet (Payment Statements via the Internet)	A specification of all payments included in a bankgiro deposit in the company's bank account, which is displayed in the company's Internet bank. Also includes images of payments made by giro transfer or deposit slip.
Communication method	The method a company uses to send files to and retrieve files from Bankgirot.
Customer number	A customer number at Bankgirot used as the address for file deliveries. Can be linked to one or more bankgiro numbers.
Soft OCR reference number control	Checks whether the OCR reference number contains the correct check digit. The payment is accepted by the Internet bank even if the incorrect number has been specified, but an error message is shown to the payer. **Note**: Only recommended in exceptional cases, such as for charity organisations that do not have strict demands on knowing the source of a payment.
OCR	Optical Character Recognition. In optical character recognition printed characters are scanned and automatically registered, often in conjunction with inputting data in a computer.

OCR reference control	Checks whether the OCR reference number is correct. There are four different types of control:
	
	• Soft OCR reference number control
	• Hard OCR reference number control of:
	  – Check digit
	  – Fixed reference number length and check digit
	  – Variable reference number length and check digit

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Term	Definitions
OCR reference number	Numeric parameter that always includes a check digit and, in certain cases, verification of the length of the reference number. Its purpose is to enable the payee to identify the payer and the payment.
Plusgirokonvertering (PlusGiro Conversion)	When incoming payments to the company's PlusGiro account are redirected to the bankgiro number. **Note**: Should only be used as a temporary solution until the customer has switched fully to its bankgiro number.
Reference number	A parameter that identifies a payment to a payee. This could be, for example, an invoice number, a customer account number, an OCR reference number or some other reference.
Extended form registration	Supplementary registration of the reference number on payments made by giro transfer or deposit slip, so that the references are included in the incoming payments file. The company can then choose to have certain references checked. The purpose is to increase the opportunities for automatic reconciliation of paper-based payments in the accounts receivable ledger.

3 Bankgiro Receivables in practice

3.1 Standard functions

3.1.1 Payments that can be reported
The payments report from Bankgiro Receivables gathers all payments except direct debits to a bankgiro number, regardless of payment method.

3.1.2 Reported in an incoming payments file
The report is provided in an incoming payments file that:
• Contains all the information included with the payment supplemented, if possible, with the payer's name, address and company number
• Contains information about deposits made to the account
• Encompasses payments made in Swedish kronor to accounts in Sweden

Note: The report in the incoming payments file cannot be provided on paper. However, the report can be printed from the Insättningsuppgift via Internet (Payment Statements via the Internet) product. For more information, see the user manual for Insättningsuppgift via Internet at www.bankgirot.se.

3.1.3 The incoming payments file contains:
All existing information about the payments specified in the file. The information that can be displayed is:
• The amount

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- The reference number, the reference number status (correct, incorrect, missing etc.) and additional reference numbers if the payer has specified several
- The payer's bankgiro number, company number, name and address
- The payment method
- Credit invoice deductions
- Deposits, which contain:
  - Details of the deposited amount (can be checked against bank account statement)
  - Currency
  - Deposit serial number

3.1.4   File transfer
The company can choose between several different communication methods for retrieving reports from the bankgiro system. For more information on communication methods, visit www.bankgirot.se.

3.1.5   Times for retrieving incoming payments files
The company can choose whether the incoming payments files are to be retrieved once or several times a day. These times apply to the payment date and the incoming payments files are created only if the payments have been credited to the account.

Once a day: If the company choose retrieval once a day, the file is available no later than 17:00.

Several times a day: If the company choose retrieval several times a day, the files are available at the following times:
- 11:30
- 14:00
- 17:00

3.2   Options

3.2.1   OCR reference control
If the company wants to check the reference numbers in payments made via Internet banks or wants to use invoices with OCR numbers, the company must use OCR reference control.

3.2.2   Plusgirokonvertering (PlusGiro Conversion)
The company can sign an agreement with the bank on PlusGiro Conversion so that payments made to the company's PlusGiro account are redirected to its bankgiro number.

Note: The bank is responsible for checking that the specified PlusGiro number belongs to the company signing the agreement.

3.2.3   Extended form registration
The company can sign an agreement on extended form registration to further improve the opportunities for automatic reconciliation of the accounts ledger.

Note: If your company does not choose extended form registration, no references from payments made by giro transfer or deposit slip will be included in the reports to the company. In order to find the reference the company must have either:

- The Insättningsuppgift via internet (Payment Statements via the Internet) service *or*
- The image file option

3.2.4 Image file

The company can sign an agreement to receive the information included on deposit slips in digital format, in an image file. To do so, the company's business or communication system must be able to handle image files. The deposit slip images are also available in Insättningsuppgift via internet.

3.3 Processing payments

The table describes how the entire Bankgiro Receivables payment process works.

Step	Description
1	The company sends invoices to its customers, together with any deposit slips.
2	The customer pays via: • Internet bank • Privatgirot or another postal service • Bank *or* • The Leverantörsbetalningar (Supplier Payments) service
3	The bankgiro system: • Checks and supplements the payments *and* • Sends the report electronically to the company
4	The company reconciles the reported payments with its accounts receivable ledger. **Reference:** For information on how the company can adapt its business system to Bankgiro Receivables in order to optimise reconciliation, see the section Adapting business systems.

3.4 Reports from the bankgiro system

All reports are created on file and delivered to your company by file transfer. The files are based on the payments made to the company's bankgiro number.

3.4.1 Reporting

Bankgiro Receivables reports to your company on the payment date. Reports are only provided on bank days.

3.4.2 Interval

In the agreement with the bank the company can choose whether to receive reports once or several times each bank day. **Reference**: See even the section Agreement with bank.

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3.4.3 Payments specification

The report includes a specification of each incoming payment. This table provides an overview of the details included in the specification.

Detail	Comment
Payer's: • Bankgiro number • Company number *and* • Name and address	Reported when applicable.
Payment method	Can be deposit slip, bank/Internet bank or the Leverantörsbetalningar (Supplier Payments) service.
Amount	The amount of the payment.
Negative amounts	Reported if the payer has specified a negative amount that is either: • A full deduction • A partial deduction with a remainder *or* • A final deduction following an earlier partial deduction
Reference and status of reference number	The payment reference specified by the payer. The payment references for payments made by giro transfer/deposit slip are reported only if your company has the extended form registration option. **Example statuses:** • Correct • Incorrect • Missing
Extra reference number	Reported in extra reference number records when: • The company has the OCR reference control or extended form registration option *and* • More than one reference number is specified in the payment **Reference:** See the sections OCR reference control and Extended form registration. *Payment references could also appear in the Payment information record, in addition to the Payment record and the Extra reference number record (for more information about the different record types, see Technical manual for Bankgiro Receivables at www.bankgirot.se)*

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3.4.4 Information about the deposited amount
One or more deposits (deposit records) can be included in a report file. The report file contains the following information – which can be reconciled with the account statement from the bank – about each deposit:
- Deposited amount
- Currency (SEK)
- Deposit serial number (unique serial number for each deposit per bankgiro number and year)

Reference: For more information about the structure of the specifications, see the record and file descriptions in the technical manual for Bankgiro Receivables. The technical manual can be found at www.bankgirot.se.

4   Requirements for Bankgiro Receivables

4.1   Agreement with bank

4.1.1   Details in the agreement
The company signs an agreement with its bank on Bankgiro Receivables for a new or existing bankgiro number.

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

Detail	Comment
Bankgiro number	The bankgiro number or numbers included.
Customer number	Existing or new, assigned by the bankgiro system.
Chosen communication solution	**Reference:** See the section Communication method.
Options	• OCR reference control (with PlusGiro Conversion) with or without • Extended form registration • Image file
Report address	Where the files will be delivered. One of the following: • The company • The company's bank • The company's service bureau

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Detail	Comment
Delivery interval	Once or several times a day.
Name(s) and phone number(s) of the contact(s) at the company for issues concerning: • Finances • IT • Security	**Note**: This information must be updated by the company immediately if changed.
The date on which the company will start using the service	No earlier than two bank days after the agreement is signed.

4.2   Adapting business systems

4.2.1   Automatic Reconciliation (Automatisk avprickning): adapted accounts receivable ledger required

The report is most effective if it can be automatically reconciled with the accounts receivable ledger in the business system. Receivables in the accounts receivable ledger can then be reconciled with the report using:
• The payment reference (for example, the OCR reference number)
• The amount of each payment

This requires a business system with an accounts receivable ledger adapted to Bankgiro Receivables in order to work.

When the details in a payment do not match the details in the accounts receivable ledger, the payment can still be processed effectively if the business system can report all information on the payment for manual processing, such as in an error report or on screen.

4.2.2   Manual reconciliation: presentation program required

Manual reconciliation can be an alternative if your company does not receive many incoming payments. The reports in Bankgiro Receivables contain more information about each processed payment than other bankgiro services and as such can simplify manual reconciliation.

This requires some kind of presentation program in order for the incoming payments to be:
• Displayed in a structured manner directly on screen *or*
• Printed as a list

Reference: This table shows where you can find more information about the business system.

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What do you want to know more about?	Reference
How the reports in Bankgiro Receivables work with your current business system	Contact the company's software supplier. If the company uses proprietary software, see the record and file descriptions in the technical manual for Bankgiro Receivables. This is available at www.bankgirot.se, under Services/Incoming payments/Bankgiro Receivables. Select Forms and manuals in the Download section.
Communication and security solutions	• See the section Communication method *or* • Contact the company's software supplier

4.3 Communication method

The reports are delivered to your company by file transfer. There are several different solutions for communicating with the bankgiro system. Information on the available communication methods can be found at www.bankgirot.se

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

5 Using Bankgiro Receivables

5.1 Using options

5.1.1 OCR reference control

OCR reference control entails checking whether the OCR reference number is correct on deposit slips and in payments made via Internet banks. The higher the level of control your company chooses:

- The higher the number of payments with correct OCR reference numbers reported *and*
- The more effective your reconciliation

Reference: For more information about the OCR reference number and its structure, see the section Definitions, rules, structure.

Note: In order to invoice using OCR slips your company must have chosen the optional OCR reference control in the agreement on Bankgiro Receivables. You can select OCR reference control even if your company does not print OCR slips.

5.1.2 Soft and hard control in Internet banks

In cases where payments are made by Internet bank the company can choose between soft and hard control of the OCR reference number.

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This table describes the different control levels.

Control level	Description
Soft control	If the payment contains an incorrect OCR reference number or lacks an OCR reference number the payer receives an error message indicating that the OCR reference number has been entered incorrectly but that the payment can still be made.
	Examples of suitable users: Charity organisations that do not have the same need to know from where the payment originates.
	No length control: Reference number length control can only be chosen if hard control has been chosen.

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Control level	Description
Hard control	If the payment contains an incorrect OCR reference number or lacks an OCR reference number the payment is not accepted by the Internet bank. **Purpose:** The company gains higher quality incoming payments reports. There are three different types of hard control to choose from. This table shows what is checked by the different types of hard control. There are three different types of hard control to choose from. This table shows what is checked by the different types of hard control. | Type of hard control	What is checked?
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Hard control	That the OCR reference number contains the correct check digit.
Hard control with variable length	That the OCR reference number contains the correct: • Check digit • Length digit (specifies the expected length of the OCR reference number including the check digit) **Note**: We generally recommend variable length for length control as this method is more flexible. With variable length your company can handle OCR reference numbers of several lengths at the same time without the need to make changes to the agreement if you change the length of the numbers. **Reference**: See the sections Calculate check digit using modulus 10 and Calculate length digit.
Hard control with fixed length	That the OCR reference number, in accordance with the information specified in the agreement, has the correct: • Check digit • Length	

5.1.3 Reporting in extra reference number records

Reports are made in extra reference number records when:

- The company has chosen OCR reference control *and*
- The payment contains more than one correct OCR reference number

This table lists what is reported in the extra reference number records.

Conditions	This is reported in extra reference number records
More than one reference number is specified in the payment's payment record	All correct OCR reference numbers from the payment record
- The company has an agreement on reference number length control *and* - More than one reference number is specified in the payment's payment record and/or information records	All correct OCR reference numbers from: - The payment record - Any information records

Reference: For more information about extra reference number records, see the record and file descriptions in the technical manual for Bankgiro Receivables. It can be found at www.bankgirot.se.

5.1.4 Extra bankgiro number in hard control

The company can benefit from acquiring an extra bankgiro number for Bankgiro Receivables if the company:

- Has chosen hard OCR reference control
- Uses both OCR reference numbers and other types of reference parameters (such as alphanumeric reference parameters or reference parameters without check digits) for Bankgiro Receivables

5.1.5 Extended form registration

Extended form registration is additional registration to obtain reports with all reference numbers from payments made by giro transfer/deposit slip. If your company has not chosen extended form registration then payments made by giro transfer/deposit slip will be reported without reference numbers.

Your company can choose to have certain checks on payment references performed during registration. This option aims to increase the opportunities for automatic reconciliation of paper-based payments in the accounts receivable ledger.

The table describes which checks on payment references can be chosen with the extended form registration option.

Payment reference check	Comment
OCR reference number	According to agreement on OCR reference control. Note: The optional OCR reference control must have been chosen.

Other reference with fixed length	• 2-25 characters
	• A maximum of three (3) lengths can be checked
	• Checks can be performed on check digits if the reference:
	  - Is numeric
	  - Includes a check digit

Only check digit control	**Reference**: See the section Calculate check digit using modulus 10.
No control	

Reporting in extra reference number records
Reports are made in extra reference number records when:
• The company has chosen extended form registration *and*
• The deposit slip contains more than one reference number

This table lists what is reported in the extra reference number records.

Specified on the deposit slip	This is reported
More than one reference	All references from the deposit slip
Partial amount of each reference (in applicable cases)	Partial amount from the deposit slip

Reference: For more information about extra reference number records, see the record and file descriptions in the technical manual for Bankgiro Receivables. It can be found at www.bankgirot.se.

5.1.6 Image file
An image file is a file with electronic images of payments made by giro transfer/deposit slip. The information found on the deposit slip is reported as an image in the file. The image file is a complement to the normal reporting of incoming payments.

Reference: For more information on image files, see the technical manual for Bankgiro Receivables at www.bankgirot.se

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Note: In order to use an image file your company must have software that can handle image files.

Tip: As an alternative to receiving scanned slips on file your company can use the Insättningsuppgift via Internet (Payment Statements via the Internet) service. Contact your bank for further information.

5.1.7   Plusgirokonvertering (PlusGiro Conversion)

PlusGiro Conversion means that you can choose to have incoming payments to one or more of your company's PlusGiro accounts (OCR accounts) redirected to your bankgiro number. Payments that are made to PlusGiro numbers via one of the banks' payments services are then deposited in your company's bank account. Use only PlusGiro Conversion as a temporary solution until the company has switched fully to bankgiro system deposit slips. **Note:** Your Company must have OCR reference control in order to use PlusGiro Conversion.

5.2   Using OCR reference numbers

An OCR reference number is a reference parameter used in the accounts receivable ledger to identify a specific payment.

Use reference numbers that are as short as possible. This makes things easier for both payers and payees and increases the opportunities to use automatic reconciliation in the accounts receivable ledger.

5.2.1   Definitions, rules, structure

The OCR reference number must fulfil the following rules:
- It must contain 2 to 25 digits including the check digit and, if used, a length digit
- It must be numeric
- The last digit must be a check digit using modulus 10

The table describes the different parts of the OCR reference number.

Part	Name	Description	No. of chars
A	Reference number	Identifies the payment to the payee. **Example:** Invoice or subscriber number.	Max. 23
B	Length digit	• Specifies the entire length of the entire reference number, including length and check digits. For a description of the length digit, see 5.2.3 Calculate length digit. • Not mandatory.	0-1
C	Check digit	• Calculated from the reference parameter and, if used, the length digit. • Mandatory.	1

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5.2.2 Calculate check digit using modulus 10

Calculating the check digit using modulus 10 is a method for preventing, for example, the incorrect registration or corruption of numeric parameters. The method is named after the fact that the calculated value is equal to the difference between a total and the next highest multiple of ten.

A check digit is a mandatory part that is specified as the last digit of the OCR reference number. **Examples**: Check digits are used, for instance, in:

- Civic numbers and company numbers
- Bank account numbers
- Bankgiro and PlusGiro numbers

Note: The calculation of the check digit for an amount is performed in the same way as the calculation of the check digit for an OCR reference number.

The table describes how to calculate the check digit for numeric parameters using modulus 10.

Step	Action	Example
1	Retrieve the OCR reference number you want use for the calculation.	OCR reference number: 12345682 **Note:** The check digit is the last digit, 2.
2	• Ignore the check digit. • Now multiply the individual digits with the factors 2 and 1, starting from the right.	<table><tr><td>Individual digit</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>8</td><td>2</td></tr><tr><td>x</td><td>2</td><td>1</td><td>2</td><td>1</td><td>2</td><td>1</td><td>2</td><td>-</td></tr><tr><td>=</td><td>2</td><td>2</td><td>6</td><td>4</td><td>19</td><td>6</td><td>16</td><td>-</td></tr></table>
3	Break down two-digit numbers in the results by subtracting 9.	$10 - 9 = 1$ $16 - 9 = 7$
4	Add the numbers you obtain.	$2 + 2 + 6 + 4 + 1 + 6 + 7 = 28$
5	Calculate the difference between the total and the next highest multiple of ten. The result should be the same as the correct check digit.	Next highest multiple of ten: 30 <u>Total from steps 1-4: -28</u> Result = check digit: 2 **Conclusion:** The check digit is correct in this case.

5.2.3 Calculate length digit

A length digit is part of the OCR reference number and specifies the length of the entire OCR reference number:

- Reference parameter (max. 23 characters)
- Length digit (1 character)

- Check digit using modulus 10 (always 1 character)

Note: The length digit is not mandatory, but in cases where it is used it is found in the second from last position in the OCR reference number.

The table presents the correct length digit for OCR reference numbers with lengths of 3-25 characters.

Length digit	No. of chars
0	10 or 20
1	11 or 21
2	12 or 22
3	3, 13 or 23
4	4, 14 or 24
5	5, 15 or 25
6	6 or 16
7	7 or 17
8	8 or 18
9	9 or 19

5.3   OCR slip structure

5.3.1   Print quality
The OCR slip structure is important because it contains information that your company receives in the reports from the bankgiro system. The slips are read by machine and as such print quality is decisive to the results.

You can order pre-printed OCR slips from your company's bank, with or without attached invoices. Your company can also choose to print its own slips, either in-house or via a printing service. Here we describe what is required to print the slips.

5.3.2   Right paper for printing
The slips must be printed on white OCR paper with the following properties:
- Weight/thickness: 80 or 90 grams
- Size: 8.3 inches x 4 inches (210.8 x 101.6 mm)

5.3.3   Printer and graphics requirements
Certain requirements apply to the printer and graphics to ensure correct printouts:
- Print the OCR slips using a laser or dot matrix printer
- Use the font OCR-B, font size 1
- The code line must be 2/3 of an inch (17 mm) from the lower edge of the slip
- All digits must be whole and have sharp edges. Clean the printer if necessary.

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5.3.4 Reference

The code line on OCR slips can be structured as either:
- A complete code line *or*
- A code line with no pre-printed amount

For more information about this, see the sections Complete code line and Code line with no pre-printed amount.

5.3.5 Complete code line

A complete code line is a pre-printed code on an OCR slip with:
- Bankgiro number
- OCR reference number
- Amount

Use a complete code line when the amount the payer is to pay is fixed and must not be changed by the payer.

Reference: For more information about OCR reference numbers and check digits, see Using OCR reference numbers.

Example
The complete code line is read by machine from the right.

The table presents the fields in a complete code line.

Character from right	Description	Valid values

Character from right	Description	Valid values
1-4	-	Left blank
5	Field mark (pre-printed)	#
6-7	Bankgirot's internal code for slips with a complete code line	Always **41**
8	Field mark (pre-printed)	#
9-15 or -16	Seven or eight-digit bankgiro number	7-8 digits
16- or 17-33		Left blank
34	Field mark (pre-printed)	>
35	-	Left blank
36	Check digit for amount using modulus 10	1 digit
37-39	-	Left blank
40-41	Amount: öre	Digits
42	-	Left blank
43-50	Amount: kronor	• 1-8 consecutive digits • No initial zeroes
51	Field mark (pre-printed)	#
52	-	Left blank
53-77	Reference number with check digit + length digit if used	2-25 consecutive digits
78	-	Left blank
79	Field mark (pre-printed)	#
80-82	-	Left blank
83	Setting mark (pre-printed) **Note:** When printing, the setting mark must be completely covered by the printer's H	H

5.3.6   Code line with no pre-printed amount
A code line with no pre-printed amount is a pre-printed code on an OCR slip with:
• Bankgiro number

- Reference number

Use a code line with no pre-printed amount when the payer is to enter the amount.

Example
The code line with no pre-printed amount is read by machine from the right.

The table presents the different parts of a code line with no pre-printed amount, where they are placed and the content.

Character from right	Description	Valid values
1-4	-	Left blank
5	Field mark (pre-printed)	#
6-7	Bankgirot's internal code for slips with no pre-printed amount	Always **42**
8	Field mark (pre-printed)	#
9-15 or -16	Seven or eight-digit bankgiro number	7-8 digits
16- or 17-33	-	Left blank
34	Field mark (pre-printed)	>

Character from right	Description	Valid values
35-50	-	Left blank
51	Field mark (pre-printed)	#
52	-	Left blank
53-77	Reference with check digit + length digit if used	2-25 consecutive digits
78	-	Left blank
79	Field mark (pre-printed)	#
80-82	-	Left blank
83	Setting mark (pre-printed) **Note:** When printing, the setting mark must be completely covered by the printer's H	H

5.4   Invoice layout

This illustration shows how invoices ought to be structured. Use the same reference number on the invoice and the deposit slip.

5.4.1 What is a reference parameter?

The reference parameter is the key to you being able to identify the payment and reconcile it in the accounts receivable ledger. This can be, for example, an invoice or subscriber number.

Below we present the most important advice when designing your invoices, to ensure that reconciliation is as effective as possible.

5.4.2 Effective reference parameter management

This table presents the most important advice when managing reference parameters to make them effective for payers.

Advice	Why?
Use the same reference number on the invoice and the deposit slip when using OCR slips.	Your company receives the same reference number in the reports, regardless of whether the payer registers the reference number from the invoice or the OCR slip.
Use short reference parameters.	The risk of the payer making errors decreases the shorter the reference parameters your company uses.
Never begin a reference parameter with zeroes.	Some payers fail to register the zeroes, altering the reference parameter's length.
Use numbers only for the reference parameter.	It is easy to miss characters such as spaces and hyphens when registering the reference parameter.
Place the reference parameter prominently on the invoice, preferably in the upper right corner and in a box.	Simplifies things for the payer.
Use a check digit.	Simplifies the detection of errors and provides better matching results as the invoice number can be checked throughout the entire payment chain.

5.5 Tests

5.5.1 Test OCR reference number

Bankgirot's website has a test page where you can see whether the check digit and length of an OCR reference number comply with the company's agreement with the bank.

The following shows how to check whether the reference number's check digit and length match the company's agreement with the bank.

Step	Action
1	Go to Bankgirot's website, www.bankgirot.se.
2	• Select Services/Incoming payments/Bankgiro Receivables. • Click the Optional functions heading and select Test OCR reference number.

bankgirot

Step	Action
3	Click the combination of check digit and length control that your company has agreed with the bank. **Tip:** Click the question mark icon on the right to display additional help text on each agreement type.
4	Enter an OCR reference number that you wish to test in the text box at the bottom of the page and click the button marked Test. **Result:** A dialogue box shows whether the OCR reference number is correct.

5.5.2 Sample files

At www.bankgirot.se you will find different types of sample files that can be used to check the appearance of reports from Bankgiro Receivables. They can be used, for example, for verification when developing the accounts receivable ledger. The sample files are adapted to the different controls and options available in the service.

6   Contact channels and addresses

Contact channels and addresses	
Bankgirot's Customer Service	Telephone and e-mail to customer service can be found at www.bankgirot.se.
Postal address	Bankgirot's postal address: Bankgirot 105 19 Stockholm BancTec AB postal address: BanTec AB Blankettgruppen, FE 104 107 77 Stockholm.
Website	Why not visit our website, www.bankgirot.se, where you can find the latest information on our services, frequently asked questions, manuals and printed materials.

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