

jan 2024

# Leverantörsbetalningar

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## Technical Manual

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# 1 Introduction

## 1.1 This document

This document includes record and file descriptions for Leverantörsbetalningar, the supplier payments service, and is aimed at readers who will:

- Write software to create payment instructions for Bankgirot
- Write software to import payment instruction reports from Bankgirot
- Adapt the company's procedures to be able to use Leverantörsbetalningar
- Study record and file descriptions

## 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 payee 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.

What is a bankgiro number?

A bankgiro number is an address that points to a bank account. 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 bank 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.

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

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#### 1.4 What is Leverantörsbetalningar?

Leverantörsbetalningar, or Supplier Payments in English, is a comprehensive payments service that your company can use for paying supplier invoices, salaries and taxes to bank accounts in Sweden. You send in your payment instructions when convenient and Bankgirot monitors and makes your payments when due. Leverantörsbetalningar handles only SEK in domestic payments from October 31, 2016.

Payments can be made via:

- Giro transfer
- Credit transfer
- Money order
- Set-off against credit invoice or deduction

With Leverantörsbetalningar you can also make international payments through your bank.

The table describes the standard and optional functions available in Leverantörsbetalningar.

Functions	Description	Standard or option
Payment method	There are four different payment methods: <ul style="list-style-type: none"><li>• Giro transfer</li><li>• Credit transfer</li><li>• Money order</li><li>• Set-off against credit invoice or deduction</li></ul>	Standard
Payment type	There are five different payment types: <ul style="list-style-type: none"><li>• Supplier invoices</li><li>• Salaries</li><li>• Taxes</li><li>• Payments to PlusGiro numbers</li><li>• Internal payments</li></ul>	Standard

Automatic deferral	Automatic deferral means that the final payment date can have passed when the payment initiation reaches Bankgirot. The standard value is 20 days, though anything from 1 to 40 days can be specified. <b>Reference:</b> Contact your bank if you want to change the standard value.	Standard
Reports from Bankgirot	The company receives a report on all events in the Leverantörsbetalningar service.  Reporting comprises a number of reports that can be received on file and/or paper. The frequency of the reports can also be selected. These reports are available as standard: <ul style="list-style-type: none"> <li>• Payments specification with payment types</li> <li>• Reconciliation report/payment monitoring</li> <li>• Stopped payments</li> <li>• Rejected payments</li> <li>• Cancellations/date amendments</li> </ul> <b>Reference:</b> For more information on reports from Bankgirot, see the section Record and file descriptions – files from Bankgirot.	Standard
Giro transfer to PlusGiro number	In some cases giro transfers can be made to PlusGiro numbers.  <b>References:</b> For more information, contact the bank.	Standard
Money orders	Money orders in Swedish kronor can be made to payees without a bankgiro number or bank account.	Standard
Credit invoices and deductions	Set-offs against credit invoices and deductions can be made.	Standard

International payments possible in certain cases	It is possible to pay international supplier invoices. <b>Reference:</b> Contact the bank for more information.	Standard
Extended Reporting	With Extended Reporting the company can enter an agreement for more than the standard reports on payment instructions. The following optional reports are available: <ul style="list-style-type: none"> <li>• Payments specification with salary details</li> <li>• Payment monitoring by customer number</li> <li>• Audit report</li> <li>• Returned money orders</li> </ul> Order the reports from your bank.	Options

#### 1.4.1 Payment types and payment methods can be combined

This table shows which payment types can be combined with which payment methods, as well as which currencies can be used. **Note:** Money orders can only be made in Swedish kronor.

Payment type	Payment method	Payee
Supplier invoices	<ul style="list-style-type: none"> <li>• Giro transfer</li> <li>• Credit transfer</li> <li>• Money order</li> <li>• Set-off against credit invoice or deduction</li> </ul>	Accounts in all Swedish banks
Salaries	<ul style="list-style-type: none"> <li>• Credit transfer</li> <li>• Money order</li> <li>• Set-off against credit invoice or deduction</li> </ul>	Accounts in all Swedish banks and to personal accounts at Nordea
Taxes	Giro transfer	Swedish Tax Agency or Swedish Customs bankgiro number



Payment type	Payment method	Payee
Payment to PlusGiro number	Giro transfer	PlusGiro numbers and Nordea accounts
Internal payments	<ul style="list-style-type: none"> <li>• Giro transfer</li> <li>• Credit transfer</li> <li>• Money order</li> <li>• Set-off against credit invoice or deduction</li> </ul>	Accounts in all Swedish banks

#### 1.4.2 Credit invoices and deductions

Set-offs against credit invoices and deductions can be made.

This table presents the different set-off options.

Type	How it works	Monitoring
Deduction (Transaction code TK15)	The entire credit invoice is set off on the same payment date as the outgoing payment.	The company monitors the deduction.
Credit invoice with monitoring (Transaction code TK16)	The credit invoice is set off completely or partially each time an outgoing payment is made to the invoice recipient.	Bankgirot monitors the deduction.
Credit invoice with monitoring of entire amount (Transaction code TK17)	The credit invoice is set off in its entirety the first time the entire credit amount is covered by an outgoing payment.	

**Note:** For more information about standard and optional functions and how payments work in Leverantörsbetalningar, see the user manual at [www.bankgirot.se](http://www.bankgirot.se).

## 2 Terms and definitions

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

Term	Definitions
Deduction	A negative payment instruction with a specific deduction date. The payer must monitor the deduction to ensure that there is a payment instruction in the same currency on the same day against which the deduction can be made. If there is no payment instruction to match the deduction on the specified payment date this is entered in the Rejected payments report.
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.
Bankgiro number	An address that points to a bank account. A bankgiro number can be associated with the bank and account number of your choice.
Payment date	For example: <ul style="list-style-type: none"><li>• Payment date for invoices</li><li>• Due date for taxes</li><li>• Final monitoring day for credit invoices</li><li>• Pay day for salaries</li></ul>
Payment method	The method by which payers and payees are identified or reached. There are four different payment methods: <ul style="list-style-type: none"><li>• Giro transfer</li><li>• Credit transfer</li><li>• Money order</li><li>• Set-off against credit invoice or deduction</li></ul>
Payment initiation	The file the company sends to Bankgirot containing the payments to be made.
Payment instructions	The payments Bankgirot accepts and processes.

Term	Definitions
Payment type	<p>Since different payments, such as salaries and taxes, must be handled differently, payments must be classified into types. There are five different payment types:</p> <ul style="list-style-type: none"> <li>• Supplier invoices</li> <li>• Salaries</li> <li>• Taxes</li> <li>• Payments to PlusGiro numbers</li> <li>• Internal payments</li> </ul>
Check digit	<p>A check digit that always appears last in, for example, an account number, an OCR reference number or a bankgiro number.</p>
Data set name	<p>The data set name is the technical name of all files sent to and from Bankgirot.</p> <p>It is generated from the customer number or service bureau number, the date and the time.</p>
E-forms	<p>Electronic forms used to amend the date of records in a payment initiation or of the entire payment initiation.</p>
Debit initiation	<p>A file based on payment instructions and sent to the payer's bank for debiting the payer's bank account.</p>
Digital/electronic signature	<p>A form of anti-tampering protection created using the file and a personal certificate, also known as an electronic ID.</p> <p>The digital signature associates a person with the file via a personal electronic ID and also protects the contents from tampering.</p>
Automatic reconciliation	<p>Payees receive their reports in files from Bankgirot so that they can reconcile their payments automatically.</p>
Electronic payment order (ELU)	<p>An electronic payment order that assigns Bankgirot the task of executing the payment instructions sent in a payment initiation. It must be sent to Bankgirot at the same time as the payment initiation.</p> <p><b>Note:</b> The banks have different procedures for payment orders.</p>
Anti-tampering protection	<p>To protect a file from tampering means that the file is protected from unauthorised alteration during transport. Anti-tampering protection verifies that the file comes from the right sender.</p>

Term	Definitions
Giro transfer	A payment method. The transfer of money between two bank accounts via the bankgiro numbers of the payer and the payee.
Internal payments	A payment type. Payments between parent companies and subsidiaries with accounts at the same bank.
Communication method	The method a company uses to send files to and retrieve files from Bankgirot.
Money order	A payment method. The payer has no details of the payee's bankgiro number or bank account. A money order is sent to the payee's postal address for redemption at a bank.
Credit transfer	A payment method. A payment to a bank account.
Amendment code (KK) E-forms	A code that indicates the type of cancellation or date amendment the company wants to make. The codes are used on the cancellation and date amendment E- forms.
Credit initiation	A file based on payment instructions and sent to the payee's bank for crediting the payee's bank account.
Credit invoice	<p>A negative payment instruction with monitoring. Two available alternatives:</p> <p>Credit invoice with monitoring: Set off in full or in part against all outgoing invoice payments in the same currency to the payee, until the monitoring period ends. Any remaining credits are reported in the <i>Rejected payments</i> report.</p> <p>Credit invoice with monitoring of entire amount: Set off only when the entire amount is covered by a payment instruction in the same currency. Unsettled credit invoices are reported in the <i>Rejected payments</i> report when the final monitoring date has passed.</p>
Customer number	A customer number at Bankgirot used as the address for file deliveries. Can be linked to one or more bankgiro numbers. A customer number is always linked to a service.
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 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.

Term	Definitions
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.
Record	Part of a file or section with specific information on instructions sent to Bankgirot. Each record has an individual transaction code (TK).
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.
Tax	A payment type. A payment wherein the payee is the Swedish Tax Agency.
Customer test	Conducted to verify that the information in the files complies with the specified layout. Customer testing is not mandatory.
Transaction code	<p>Every record in a file has a transaction code (TK). Each transaction code starts a new record. In Leverantörsbetalningar, for example:</p> <ul style="list-style-type: none"> <li>• A payment = TK14</li> <li>• A credit invoice = TK16/TK17</li> <li>• An account number record = TK40</li> </ul>
Balance check inquiry	A check conducted at the bank to make sure the account exists and has sufficient funds.
Credit transfer number	<p>A mock bankgiro number used for credit transfers and money orders to tie name and address details to the correct payment instruction.</p> <p>The credit transfer number:</p> <ul style="list-style-type: none"> <li>Is often created automatically by the accounting system</li> <li>Comprises a maximum of five digits and one check digit, which can be replaced with a blank</li> <li>Is not reported to the payee, only to the payer</li> <li>Always: The same credit transfer number must <i>always</i> be used for the same payee on every occasion.</li> <li>Never: Zeroes (0) alone must <i>never</i> be used as a credit transfer number. The same credit transfer number must <i>never</i> be used for two different payees.</li> </ul>

Term	Definitions
Reporting	<p>All companies receive reports on executed, unexecuted and monitored payments. Reporting comprises a number of reports that can be received on file and/or paper. The company can choose how often the reports are sent.</p> <p>With the <i>Extended Reporting</i> option the company can receive reports other than those included in the standard agreement.</p>

### 3 Anti-tampering protection

Anti-tampering protection is mandatory for all files sent to Bankgirot. The entire file must be protected from tampering.

Two types of anti-tampering protection can be used with Bankgirot:

- Digital signature
- Authentication

Bankgirot supports two authentication methods:

- Nexus Sigillet (previously SÄKDATA)
- HMAC SHA-256

**Note:** For more information on anti-tampering protection, see the technical manual Anti-tampering protection with authentication available at [www.bankgirot.se](http://www.bankgirot.se).

## 4 About files and records

### 4.1 File and record basics

The table defines some of the most common terms used in the following chapters.

Term	Definition
Section	<p>A part of a file that contains information from a remitting bankgiro number, a file which in turn contains:</p> <ul style="list-style-type: none"> <li>• Sections with payment instructions; <i>and/or</i></li> <li>• Cancellations and date amendments.</li> </ul>

Term	Definition
Payment instructions	<p>Payment instructions can contain:</p> <ul style="list-style-type: none"> <li>• Domestic payments in Swedish kronor; <i>or</i></li> <li>• International payments</li> </ul> <p>Domestic payment instructions can also include deductions, set-offs against credit invoices, information, account numbers for credit transfers and a name and address for a payment advice or money order.</p> <p><b>Note:</b> All sections with payment instructions must include an opening record and a total amount record.</p>
File	One or more payment instructions sent to Bankgirot in electronic format.
Record	Part of a file or section with specific information on payment instructions sent to Bankgirot. Each record has an individual transaction code (TK).
Transaction code	Every record in a file has a transaction code (TK). Each transaction code starts a new record.

#### 4.1.1 Contents of a file

A file contains information, organised in sections and records, from several remitting bankgiro numbers – with at least one section for each bankgiro number. The file can contain:

- Sections with domestic payment instructions in Swedish kronor
- Sections with payment instructions in foreign currencies, that is, international payments
- Cancellations and date amendments

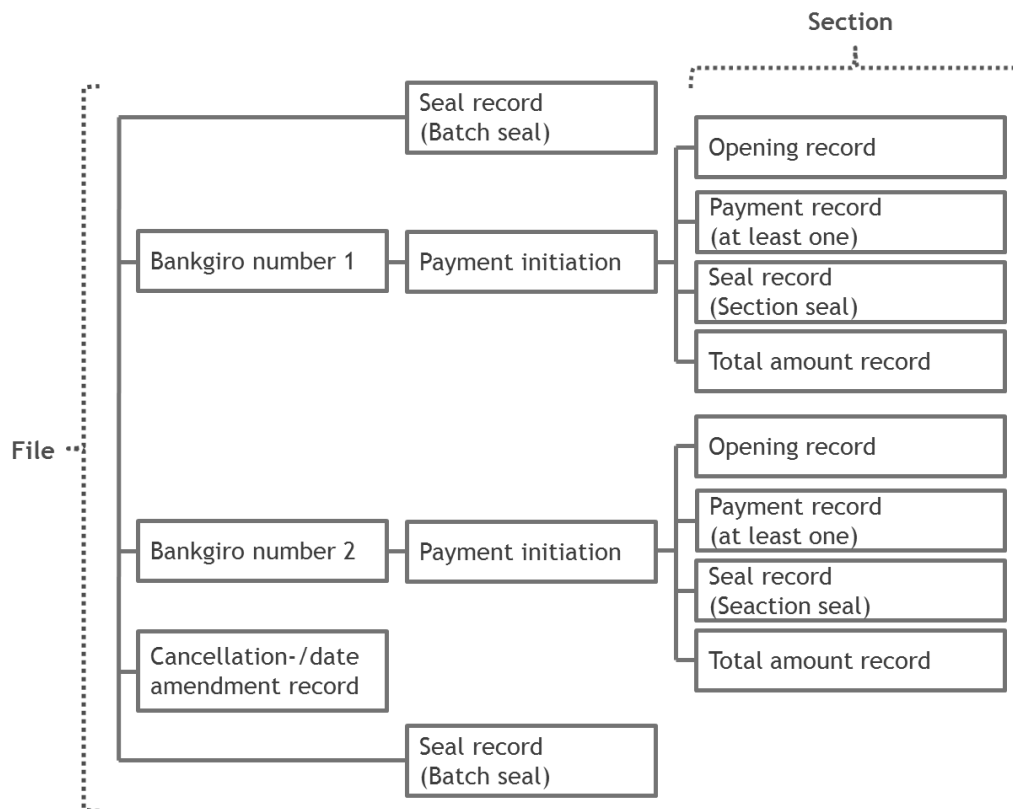
**Note:** The file must also contain anti-tampering protection in one of the following forms:

- A digital signature
- Batch authentication
- Section authentication

**Reference:** For more information on anti-tampering protection, see chapter 6. Anti-tampering protection.

### Illustration of a file – several remitting bankgiro numbers

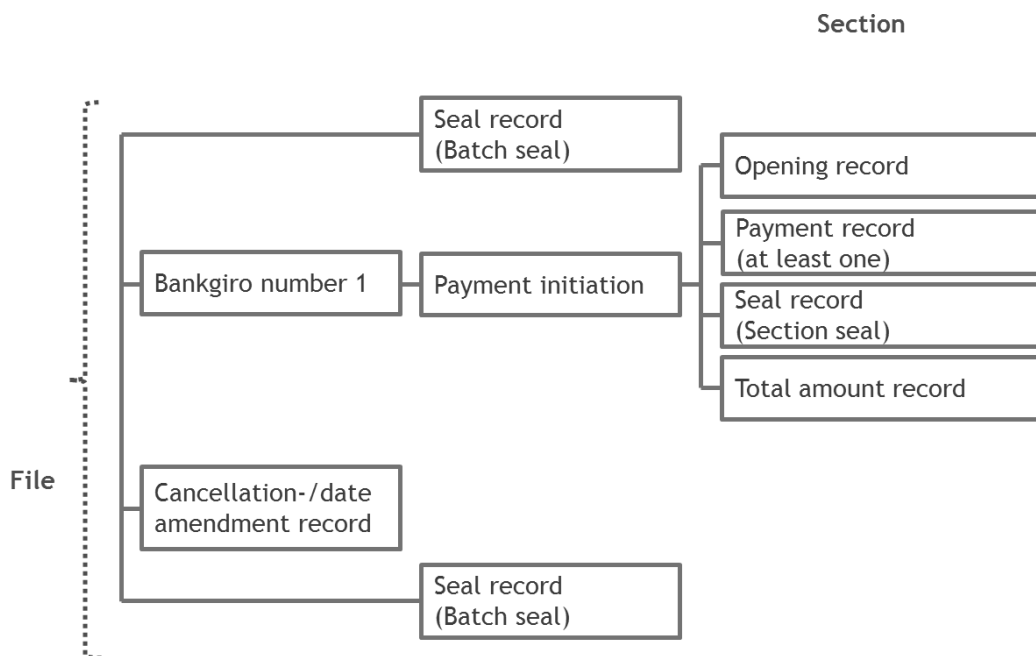
This illustration shows how the file may appear when it contains instructions from several different bankgiro numbers. **Note:** The illustration shows both batch and section seal.





### Illustration of a file – one remitting bankgiro number

This illustration shows how the file may appear when it contains instructions from one bankgiro number.



#### 4.1.2 Contents of a section

Each section can only reference one remitting bankgiro number and must contain at least one payment instruction.

In turn, the payment instructions must be organised in sections containing:

- Domestic payments in Swedish kronor; *or*
- International payments.

**Note:** Sections may not be empty, that is, lack payment instructions, deduction records and/or credit invoice records.

#### 4.1.3 Contents of a record

A record must contain:

- A unique transaction code (TK) indicating which type of information the record contains
- The actual information, such as a payment, a deduction, an account number or textual information

### Three types of record

The records in a file can be divided into three different types:

Type of record	Description
Mandatory	Must be included in a file.
Conditional	Mandatory when a particular payment method is used, or in cancellations and date amendments, otherwise not included.
Optional	Can be included in the file when the sender deems it necessary and the record is available.

### Illustration of a record

The records have a conventional 80-character layout, split into fields with different content. This is an illustration of a record (opening record in a payment instruction). The grey fields correspond to 13 and 18 blank characters respectively.



## 4.2 Character encoding standard and Data set name

### 4.2.1 Character encoding standard

Files sent to Bankgirot shall be in ASCII or EBCDIC format, depending on the chosen communication method. For ASCII files, ISO8859-1(Latin-1) is recommended for character representation and <CRLF> to indicate line breaks.

The record length is fixed at 80 characters.

### 4.2.2 Data set name

The data set name is the technical name of all files sent to and from Bankgirot. The data set name includes the customer or service bureau number together with the time and date the file was received by Bankgirot.

**Example 1:** All files sent to Bankgirot must include the communication method in the name. The table below shows how to name the files.

Communication method	Data set name
Bankgiro Link	BFEP.IBGLK.KoNNNNNN.DYYMMDD.THHMMSS
Other communication	BFEP.ILBLB.KoNNNNNN.DYYMMDD.THHMMSS

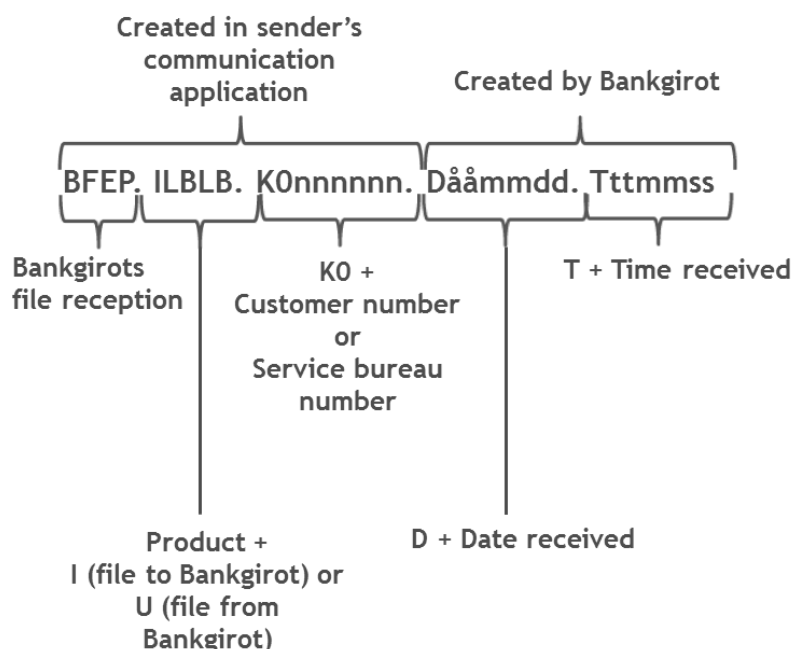
**Example 2:** All files *from* Bankgirot are named in the same way, but with a U in the product field:

BFEP.ULBLB.K0NNNNNN.DYYMMDD.THHMMSS

**Reference:** For information on the data set names used for different files from Bankgirot, see the Data set names table in the summary of chapter 5. Record descriptions – files from Bankgirot, or in the record and file descriptions for each report.

### Data set name fields

This diagram presents the different fields in the data set name.



#### 4.2.3 Data set name in customer test

The remitting party can send a test to Bankgirot to confirm that the format fully complies with the specified layout and authentication check.

The customer creates a test file with the correct customer details (such as the actual bankgirot number) in the payment software.

Sample files for testing are available at [www.bankgirot.se](http://www.bankgirot.se).

For tests, the product name in the data set name varies depending on the communication method.

The table lists the product names for the different communication methods.

Communication method	Product name
Bankgiro Link	IBGZK
Other communication	ILBZZ or IZZZZ

**Reference:** For more information on testing anti-tampering protection with authentication, see Anti-tampering protection with authentication. It can be found at [www.bankgirot.se](http://www.bankgirot.se).

### 4.3 Important supplementary information

#### 4.3.1 Reference number must be in the payment record

In order for the payee to see who has paid and for what, a payment reference is used, such as an invoice number, OCR reference number, tax account number or similar. It is also very important that the reference number is included in the information on the payment, so that the payee can identify who has paid and what the payment is for. More than one OCR reference number should not be specified in a payment as certain payee products cannot process more than one OCR reference number. If this information is incorrect, it is more difficult to reconcile payments, especially for payees that use automatic reconciliation.

**Note:** If possible, get the user to register the reference number in the payment record (TK14-TK17 or TK54) as this increases the opportunities to match the right payment to the right record in the accounts ledger. The reference number must not be included in the information record (TK25).

#### 4.3.2 About information records

An information record can contain textual information to replace or supplement the payment reference number, such as the OCR reference number or invoice number. The information records are shown in both the notification sent to the payee and the report sent to the payer.

The maximum number of information records is:

- 90 information records per payment instruction
- 9 information records per payment instruction to a PlusGiro number

#### 4.3.3 Supplementary information on credit transfer number

Regarding the credit transfer number, see section 2. Terms and definitions. Programmers also need to know the following:

- The sender must be able to see which credit transfer number the payment was assigned as this is needed in case of cancellation/amendment. The sender must also know whether the number includes a check digit.
- The same credit transfer number must not be used for different payees. In order for it to be possible to monitor deductions/credit invoices in the same way as giro transfers, and to

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enable cancellations and amendments, every payee must have a unique credit transfer number.

#### 4.3.4 Two ways to specify the payment date

The payer can specify the payment date in:

- Each payment record (TK14-TK17); *or*
- The opening record (TK11), in which case it applies to the entire file section.

**Note:** If there is a payment date in both the payment records and the opening record, Bankgirot uses the date in the opening record as the payment date for all payments in that file section. If a date is specified in the opening record the date field in the payment records can be left blank.

**Immediate payment:** If the payment is to be made at the earliest possible time then the word GENAST (immediately) can be specified in the date field instead of a date.

#### Monitoring period

Bankgirot monitors payments, deductions and credit invoices for the current year and the two following years.

## 5 Record and file descriptions - files to Bankgirot

### 5.1 Summary

#### Definitions of abbreviations

This table lists the abbreviations used in the record descriptions.

Abbreviation	Definition
A	Alphanumeric content
N	Numeric content
TK	Transaction code

#### Contents

This chapter includes the following sections and subjects.

Section/Subject	See
Summary	5.1
Domestic payment instructions in Swedish kronor	5.2.1–5.2.9
Record description for cancellation and date amendment	5.3

Record descriptions for overseas payments	5.4
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## 5.2 Domestic payment instructions in Swedish kronor

### 5.2.1 Summary

#### At least one of these records in the payment initiation

Certain records must be included in the payment initiation. Only one payment record or one credit invoice needs to be used:

- Payment record for bankgiro number (TK14);
- Deduction/credit invoice record (TK15–TK17);
- Payment record for PlusGiro number (TK54);
- Payment record (TK14) in combination with account number record (TK40) for credit transfer and even name record (TK26) and address record (TK27) for credit transfer with notification; *or*
- Payment record (TK14) in combination with name record (TK26) and address record (TK27) for money order.

#### File description

The table shows:

- All available records and their transaction codes (TK)
- The internal order of the records in each payment method
- Which records are conditional and which records are optional in each payment method

Record/Payment method	TK	Type of record	Optional characters
<b>Introduction</b>			
Opening record	11	Mandatory	–
Fixed information record	12	Optional	–
Header record	13	Optional	–
<b>Giro transfer to bankgiro number</b>			
Payment record	14	Conditional	61-80
Information record	25	Optional	–
Deduction record	15	Conditional. If a corresponding payment record is included in the section the deduction record shall appear immediately after it.	
Information record	25	Optional	–

<b>Record/Payment method</b>	<b>TK</b>	<b>Type of record</b>	<b>Optional characters</b>
Credit invoice record	16/ 17	Conditional. If a corresponding payment record is included in the section the credit invoice record shall appear immediately after it.	
Information record	25	Optional	
<b>Deduction/Credit invoice</b>			
Deduction record	15	Conditional	61-80
Information record	25	Optional	–
Credit invoice record with monitoring	16	Conditional	61-80
Information record	25	Optional	–
Credit invoice record with monitoring of entire amount	17	Conditional	61-80
Information record	25	Conditional	–
<b>Credit and/or salary transfer without notification</b>			
Account number record	40	Conditional	41 (used for salary)
Payment record	14	Conditional	61-80
Deduction record	15	Conditional. If a corresponding payment record is included in the section the deduction record shall appear immediately after it.	
Credit invoice record	15/ 16	Conditional. If a corresponding account number record is included in the section the credit invoice record shall appear immediately after it.	
<b>Credit and/or salary transfer with notification</b>			
Account number record	40	Conditional	–
Name record	26	Conditional	–

<b>Record/Payment method</b>	<b>TK</b>	<b>Type of record</b>	<b>Optional characters</b>
Address record	27	Conditional	–
Payment record	14	Conditional	61-80
Information record	25	Optional	–
Deduction record	15	Conditional. If a corresponding payment record is included in the section the deduction record shall appear immediately after it.	
Information record	25	Optional	–
Credit invoice record	16/ 17	Conditional. If a corresponding account number record is included in the section the credit invoice record shall appear immediately after it.	
Information record	25	Optional	
<b>Money order</b>			
Name record	26	Conditional	–
Address record	27	Conditional	–
Payment record	14	Conditional	61-80
Information record	25	Optional	–
Deduction record	15	Conditional. If a corresponding payment record is included in the section the deduction record shall appear immediately after it.	
Information record	25	Optional	–
Credit invoice record	16/ 17	Conditional. If a corresponding payment record is included in the section the credit invoice record shall appear immediately after it.	
Information record	25	Optional	
<b>Giro transfer to PlusGiro number</b>			
Payment record	54	Conditional	61-80



Record/Payment method	TK	Type of record	Optional characters
Information record	65	Optional	–
Total amount record	29	Conditional	–

## Contents

This section includes the following subjects.

Subject	See
Summary	4.2.1
Record descriptions, initial records (TK11, TK12 and TK13)	4.2.2
Record description, payment record (TK14)	4.2.3
Record descriptions, deductions and credit invoices (TK15, TK16 and TK17)	4.2.4
Record descriptions, money order and credit and/or salary transfer (TK26, TK27 and TK40)	4.2.5
Record description, information record (TK25)	4.2.6
Record description, giro transfer to PlusGiro number (TK54)	4.2.7
Record description, information record for PlusGiro number (TK65)	4.2.8
Record description, total amount record (TK29)	4.2.9

### 5.2.2 Record descriptions, initial records (TK11, TK12 and TK13)

#### Internal order of the records

The table shows the order in which the initial records are sent to Bankgirot.

Record	TK	Type of record
Opening record	11	Conditional
Fixed information record	12	Optional
Header record	13	Optional

#### Opening record (TK11)

The opening record (TK11) is conditional and is only included if sections with payment instructions are being sent to Bankgirot. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	11	2	N
3-12	Sender's bankgiro number	<ul style="list-style-type: none"> <li>• Unhyphenated</li> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	10	N
13-18	Sender's creation date	YYMMDD The date the <i>sender's payment file</i> was created.	6	A
19-40	Product	LEVERANTÖRS- BETALNINGAR <b>Note:</b> Must be written in capitals.	22	A
41-46	Payment date	One of the following: <ul style="list-style-type: none"> <li>• YYMMDD <i>or</i></li> <li>• GENAST <i>or</i></li> <li>• Blank</li> </ul> <b>Note:</b> If the sender specifies a date here it applies to the <i>entire section</i> , regardless of the dates in the individual payment records.	6	A
47-59	Reserved field	Blank	13	A
60-62	Currency code	One of the following: <ul style="list-style-type: none"> <li>• SEK <i>or</i></li> <li>• Blank (interpreted as SEK)</li> </ul> <b>Note:</b> Leverantörsbetalningar handles only SEK from 31st oktober 2016.	3	A
63-80	Reserved field	Blank	18	A

### Fixed information record (TK12)

The fixed information record (TK12) is optional. The table presents the record in detail.

**Note:** If you want to cancel a fixed information record send a blank record in the payment initiation.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	12	2	N
3-52	Information text	<ul style="list-style-type: none"><li>Information reported to recipients with bankgiro numbers in all sections with the same remitting bankgiro number (<b>for example:</b> Merry Christmas, We have moved etc.) <i>or</i></li><li>Blank</li></ul>	50	A
53-58	End date	<ul style="list-style-type: none"><li>YYMMDD</li><li>Blank</li></ul> <p>The date until which the information is to be sent to the recipient.</p>	6	A
59-80	Reserved field	Blank	22	A

### Header record (TK13)

The header record (TK13) is *optional*. **Note:** Only one header record for each remitting bankgiro number.

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	13	2	N
3-27	Headers for payment specifications	<p>The headers are printed on notifications and lists.</p> <p><b>Examples:</b> Invoice number, Amount etc.</p>	25	A

Position	Contents	Valid values/Comment	No. of chars	Storage format
28-39	Header for net amount column on payment specifications	The header is printed on notifications and lists.	12	A
40-80	Reserved field	Blank	41	A

### 5.2.3 Record description, payment record (TK14)

#### Internal order of the records

The table shows the order in which the records in the giro transfer to bankgiro number section are sent to Bankgirot.

Record	TK	Mandatory/Conditional
Payment record	14	Conditional
Information record	25	Optional

#### Payment record (TK14)

The payment record (TK14) is conditional and is only included if the file contains payments to bankgiro numbers and credit transfers and money orders. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	14	2	N
3-12	Payee's bankgiro or credit transfer number	<ul style="list-style-type: none"> <li>Unhyphenated</li> <li>Right-aligned</li> <li>Zero-filled</li> </ul> <p><b>Note:</b> The credit transfer number must be unique for each payee and may <i>not</i> be comprised solely of zeroes. Position 12 is blank if there is no check digit.</p>	10	A

Position	Contents	Valid values/Comment	No. of chars	Storage format
13-37	OCR reference or invoice number	OCR reference or invoice number	25	A
38-49	Amount	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> Swedish kronor and öre (00 for whole amounts). <b>Note:</b> May <i>not</i> include non-numeric characters. Leverantörsbetalningar handles only SEK from 31st oktober 2016.	12	N
50-55	Payment date or pay day	<ul style="list-style-type: none"> <li>YYMMDD <i>or</i></li> <li>GENAST</li> </ul>	6	A
56-60	Reserved field	Blank	5	A
61-80	Information to sender	Shown only in reports to the sender. One of the following: <ul style="list-style-type: none"> <li>Optional text <i>or</i></li> <li>Blank</li> </ul>	20	A

### Reference to information record

If necessary the payment record can be followed by an information record (TK25). The record description can be found in 5.2.6 Record description, information record (TK25).

### 5.2.4 Record descriptions, deductions and credit invoices (TK15, TK16 and TK17)

Deductions and credit invoices can be set off against the following payment methods:

- Giro transfer to bankgiro number
- Credit transfer
- Money order

If a corresponding payment record (TK14) is included in the section the deduction/credit invoice record shall appear immediately after it. However, any included information records must not be separated from their associated payment, deduction or credit invoice records.

### Internal order of the records

The table shows the order in which the records in the deduction/credit invoice section are sent to Bankgirot.

Record	TK	Conditional/Optional
Deduction on a specified date	15	Conditional
Information record	25	Optional
Credit invoice with monitoring	16	Conditional
Information record	25	Optional
Credit invoice with monitoring of entire amount	17	Conditional
Information record	25	Optional

### Deduction record (TK15)

The deduction record (TK15) is conditional and is only included if the file contains deductions.

Note: A deduction record shall always appear immediately after a corresponding payment record (TK14) if it is included in the section, or else after its associated information record (TK25) if included.

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	15	2	N
3-12	Payee's bankgiro or credit transfer number	<ul style="list-style-type: none"><li>• Unhyphenated</li><li>• Right-aligned</li><li>• Zero-filled</li></ul> <p><b>Note:</b> The credit transfer number must be unique for each payee and may <i>not</i> be comprised solely of zeroes. Position 12 is blank if there is no check digit.</p>	10	A

Position	Contents	Valid values/Comment	No. of chars	Storage format
13-37	OCR reference or invoice number	OCR reference or invoice number	25	A
38-49	Deduction amount	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> Swedish kronor and öre (00 for whole amounts) <b>Note:</b> May <i>not</i> include minus sign, this is specified by the transaction code. Leverantörsbetalningar handles only SEK from 31st oktober 2016.	12	N
50-55	Deduction date	<ul style="list-style-type: none"> <li>YYMMDD <i>or</i></li> <li>GENAST</li> </ul>	6	A
56-60	Reserved field	Blank	5	A
61-80	Information to sender	Shown only in reports to the sender. One of the following: <ul style="list-style-type: none"> <li>Optional text or</li> <li>Blank</li> </ul>	20	A

### Record for credit invoice with monitoring (TK16) and monitoring of entire amount (TK17)

The credit invoice with monitoring (TK16) or credit invoice with monitoring of entire amount (TK17) record is conditional and is only included if the file contains credit invoices. **Note:** A credit invoice record shall always appear immediately after a corresponding payment record (TK14) if it is included in the section, or else after its associated information record (TK25) if included.

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	16 or 17	2	N
3-12	Payee's bankgiro or credit transfer number	<ul style="list-style-type: none"> <li>• Unhyphenated</li> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> <p>Credit transfer number used instead of bankgiro number for credit transfer and money order.</p> <p><b>Note:</b> The credit transfer number must be unique for each payee and may <i>not</i> be comprised solely of zeroes. Position 12 is blank if there is no check digit.</p>	10	A
13-37	OCR reference number or invoice number	OCR reference or invoice number	25	A
38-49	Amount	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> <p>Swedish kronor and öre (00 for whole amounts)</p> <p><b>Note:</b> May <i>not</i> include minus sign, this is specified by the transaction code. Leverantörsbetalningar handles only SEK from 31st oktober 2016.</p>	12	N
50-55	Final monitoring date	<ul style="list-style-type: none"> <li>• YYMMDD <i>or</i></li> <li>• GENAST</li> </ul>	6	A
56-60	Reserved field	Blank	5	A



Position	Contents	Valid values/Comment	No. of chars	Storage format
61-80	Information to sender	Shown only in reports to the sender. One of the following: <ul style="list-style-type: none"> <li>Optional text <i>or</i></li> <li>Blank</li> </ul>	20	A

### Reference to information record

If necessary the payment record can be followed by an information record (TK25). The record description can be found in 5.2.6 Record description, information record (TK25).

### 5.2.5 Record descriptions, money order and credit and/or salary transfer (TK26, TK27 and TK40)

#### Internal order of the records

The table shows the order in which the records in the money order and credit and/or salary transfer section are sent to Bankgirot.

**Note:** If a corresponding payment record (TK14) is included in the section the deduction/credit invoice record shall appear immediately after it. However, any included information records must not be separated from their associated payment, deduction or credit invoice records. Credit and salary transfers without notification cannot contain any information records.

Record	TK	Conditional/Optional
<b>Money order</b>		
Name record	26	Conditional
Address record	27	Conditional
Payment record	14	Conditional
Information record	25	Optional
<b>Credit and/or salary transfer without notification</b>		
Account number record	40	Conditional
Payment record	14	Conditional
Deduction/Credit invoice record	15-17	Conditional

Record	TK	Conditional/Optional
<b>Credit and/or salary transfer with notification</b>		
Account number record	40	Conditional
Name record	26	Conditional
Address record	27	Conditional
Payment record	14	Conditional
Information record	25	Optional
Deduction/Credit invoice record	15-17	Conditional
Information record	25	Optional

### **Name record (TK26)**

The name record (TK26) is conditional and is only included if the file contains money orders and credit transfers with notification. **Note:** The name record must appear immediately before the address record (TK27).

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	26	2	N
3-6	Reserved field	0000	4	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
7-12	Payee's credit transfer number	<p>Must be the same as in the payment record (TK14) or account number record (TK40) to which it belongs.</p> <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> <p>Position 12 is blank if there is no check digit.</p> <p><b>Note:</b> The credit transfer number must be unique for each payee and may <i>not</i> be comprised solely of zeroes.</p>	6	A
13-47	Payee's name	Must be written in CAPITALS.	35	A
48-80	Extra information text	Used, for example, for C/O addresses.	33	A

### Address record (TK27)

The address record (TK27) is conditional and is only included if the file contains money orders and credit transfers with notification. **Note:** The address record must appear between the name record (TK26) and the payment record (TK14).

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	27	2	N
3-6	Reserved field	0000	4	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
7-12	Payee's credit transfer number	The same as in the payment record (TK14) and/or account number record (TK40), as well as in the name record (TK26). <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Position 12 is blank if there is no check digit. <b>Note:</b> The credit transfer number must be unique for each payee and may <i>not</i> be comprised solely of zeroes.	6	A
13-47	Payee's address	Must be written in CAPITALS.	35	A
48-52	Payee's post code	Unedited, no spaces.	5	N
53-72	Payee's town	Must be written in CAPITALS.	20	A
73-80	Reserved field	Blank	8	A

### Account number record (TK40)

The account number record (TK40) is conditional and is only included if the file contains credit transfers and salary transfers. **Note:** The account number record must appear immediately before the payment record (TK14), followed by the name and address records if notification is included.

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	40	2	N
3-6	Reserved field	0000	4	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
7-12	Payee's credit transfer number	<p>Must be the same as in the payment record (TK14), the name record (TK26) and the address record (TK27) to which it belongs.</p> <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> <p>Position 12 is blank if there is no check digit.</p> <p><b>Note:</b> The credit transfer number must be unique for each payee and may <i>not</i> be comprised solely of zeroes.</p>	6	A
13-16	Payee's clearing number	–	4	N
17-28	Payee's account number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	12	N
29-40	Payment identification	Information that enables the payee to identify the payment. Printed on the payee's bank statement.	12	A
41	Code for salary	<ul style="list-style-type: none"> <li>• L (for salary) <i>or</i></li> <li>• Blank</li> </ul>	1	A
42-80	Reserved field	Blank	39	A

### Reference to information record

If necessary the payment record can be followed by an information record (TK25). The record description can be found in 5.2.6 Record description, information record (TK25).

### 5.2.6 Record description, information record (TK25)

#### Information record (TK25)

The information record (TK25) is optional and is used, for example, when there is no invoice or OCR reference number.

**Note:** The information records must always appear immediately after the payment, deduction or credit invoice record to which they belong – and no more than 90 information records for each payment instruction.

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	24	2	N
3-12	Payee's bankgiro or credit transfer number	<ul style="list-style-type: none"> <li>Unhyphenated</li> <li>Right-aligned</li> <li>Zero-filled</li> </ul> <b>Note:</b> The credit transfer number must be unique for each payee and may <i>not</i> be comprised solely of zeroes. Position 12 is blank if there is no check digit.	10	A
13-62	Information text	Optional text, printed on notifications and lists sent to both senders and payees.	50	A
63-80	Reserved field	Blank	18	A

### 5.2.7 Record description, giro transfer to PlusGiro number (TK54)

#### Internal order of the records

The table shows the order in which the records in giro transfers to PlusGiro number sections are sent to Bankgirot.

Record	TK	Conditional/Optional
Payment record	54	Conditional
Information record	65	Optional

#### Payment record for PlusGiro number (TK54)

The payment record for payments to PlusGiro number (TK54) is conditional and is only included if the file contains payments to PlusGiro numbers (only in Swedish kronor).

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	54	2	N
3-12	Payee's PlusGiro number	<ul style="list-style-type: none"> <li>• Unhyphenated</li> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	10	N
13-37	OCR reference or invoice number	OCR reference or invoice number	25	A
38-49	Amount	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Swedish kronor and öre (00 for whole amounts) <b>Note:</b> Must <i>not</i> include minus sign and amount must be greater than SEK 0:-	12	N
50-55	Payment date	<ul style="list-style-type: none"> <li>• YYMMDD <i>or</i></li> <li>• GENAST</li> </ul>	6	A
56-60	Reserved field	Blank	5	A
61-80	Information to sender	Shown only in reports to the sender. One of the following: <ul style="list-style-type: none"> <li>• Optional text <i>or</i></li> <li>• Blank</li> </ul>	20	A

### Reference to information record

If necessary the payment record can be followed by an information record (TK65). The record description can be found in the section Record description, information record for PlusGiro number (TK65).

### 5.2.8 Record description, information record for PlusGiro number (TK65)

The information record for PlusGiro number (TK65) is optional and is used, for example, when there is no invoice or OCR reference number. **Note:** The information records must always appear immediately after the payment record to which they belong – and no more than 9 information records for each payment instruction.

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	65	2	N
3-12	Payee's PlusGiro number	<ul style="list-style-type: none"><li>• Unhyphenated</li><li>• Right-aligned</li><li>• Zero-filled</li></ul>	10	N
13-47	Information text	Optional text, printed on notifications and lists.	35	A
48-80	Reserved field	Blank	33	A

### 5.2.9 Record description, total amount record (TK29)

#### Total amount record (TK29)

The total amount record (TK29) is conditional and is only included if the file being sent to Bankgirot contains payment instructions.

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	29	2	N
3-12	Sender's bankgiro number	<ul style="list-style-type: none"><li>• Unhyphenated</li><li>• Right-aligned</li><li>• Zero-filled</li></ul>	10	N
13-20	Number of payment records	<ul style="list-style-type: none"><li>• Right-aligned</li><li>• Zero-filled</li></ul> <p>Number of TK14, TK15, TK16, TK17 and TK54 per section.</p>	8	N



Position	Contents	Valid values/Comment	No. of chars	Storage format
21-32	Total amount	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> Total amount per section, the sum of all TK14, TK15, TK16, TK17 and TK54. <b>Note:</b> Rounding off is <i>not</i> allowed.	12	N
33	Negative total amount	<ul style="list-style-type: none"> <li>- Minus sign (if the total amount is negative) or</li> <li>Blank</li> </ul>	1	A
34-80	Reserved field	Blank	47	A

### 5.3 Record description for cancellation and date amendment (TKLB)

#### Use

Cancellations and date amendments are used to cancel or change the date of previously submitted payment instructions.

#### Record location

If the file contains sections with payment instructions the cancellation and date amendment records should appear either directly:

- Before the opening record (TK11); *or*
- After the total amount record (TK29).

#### Cancellation and date amendment record (TKLB)

The cancellation and date amendment record (TKLB) is conditional and is only included if the file contains cancellations and date amendments. **Note:** Positions 1-4 and 11-20 are mandatory. Positions 5-10 and 21-54 are conditional and depend on the amendment code used.

The table presents the record in detail and is split over two pages.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	LB	2	N
3-4	Amendment code	<b>Reference:</b> The codes can be found in table 5.3.1 and 5.3.2	2	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
5-10	Sender's customer number	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	6	N
11-20	Sender's bankgiro number	<ul style="list-style-type: none"> <li>Unhyphenated</li> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	10	N
21-30	Payee's bankgiro number, credit transfer number or PlusGiro number	<ul style="list-style-type: none"> <li>Unhyphenated.</li> </ul> <p>One of the following:</p> <ul style="list-style-type: none"> <li>Right-aligned <i>and</i> zero-filled <i>or</i></li> <li>Blank</li> </ul> <p><b>Note:</b> The credit transfer number must be unique for each payee and may <i>not</i> be comprised solely of zeroes. Position 30 is blank if there is no check digit.</p>	10	A
31-36	Specified date	<ul style="list-style-type: none"> <li>YYMMDD</li> </ul>	6	A
37-42	New date	<ul style="list-style-type: none"> <li>GENAST <i>or</i></li> <li>Blank</li> </ul>	6	A
43-54	Amount	<p>One of the following:</p> <ul style="list-style-type: none"> <li>Right-aligned <i>and</i> zero-filled <i>or</i></li> <li>Blank</li> </ul> <p>Swedish kronor and öre (00 for whole amounts).</p> <p><b>Note:</b> May <i>not</i> include minus sign. Deductions/Credit invoices are indicated by the amendment code.</p>	12	A
55-66	Reserved field	Blank	12	A

Position	Contents	Valid values/Comment	No. of chars	Storage format
67-71	Code for PlusGiro number	<ul style="list-style-type: none"> <li>PGBET (in capitals) or</li> <li>Blank</li> </ul>	5	A
72-74	Currency	SEK	3	A
75-77	Reserved field	Blank	3	A
78-80	Field reserved for Bankgirot	Blank	3	A

### 5.3.1 Codes for cancellations

Amendment code (KK)	Description of cancellation
03	Cancel all credit invoices
11	Cancel all invoices with specified payment date
12	Cancel all invoices to a payee number
13	Cancel all invoices to a payee number with specified payment date
14	Cancel single invoice
15	Cancel single deduction
16	Cancel single salary
31	Cancel all credit invoices to a payee number
33	Cancel all credit invoices to a payee number with specified final monitoring date
34	Cancel single credit invoice with specified final monitoring date
36	Cancel all credit invoices with specified final monitoring date
12	Cancel all invoices to a plusgiro number

<b>Amendment code (KK)</b>	<b>Description of cancellation</b>
13	Cancel all invoices to a plusgiro number with specified payment date
14	Cancel single invoice to a plusgiro number with specified payment date
17	Cancel all salaries with specified salary payment date

### 5.3.2 Codes for amendments

<b>Amendment code (KK)</b>	<b>Description of amendment</b>
21	Change payment date for all invoices
22	Change specified payment date to new payment date for all invoices
23	Change payment date of all invoices to a payee number
24	Change specified payment date to new payment date for all invoices to a payee number
25	Change payment date of single invoice
26	Change deduction date of single deduction
27	Change specified salary payment date to new salary payment date for all salaries
42	Change specified final monitoring date to new final monitoring date for all credit invoices
44	Change specified final monitoring date of single credit invoice
46	Change specified final monitoring date to new final monitoring date for all credit invoices
48	Change final monitoring date of all credit invoices
23	Change payment date of all invoices to a plusgiro number

Amendment code (KK)	Description of amendment
24	Change specified payment date to new payment date for all invoices to a plusgiro number
25	Change payment date of single invoice to a plusgiro number

## 5.4 International payments

### 5.4.1 Summary

#### Varies between banks

Some content may differ between banks – inquiries on the layout should be addressed to the appropriate bank.

#### Separate section for international payments

Payments of international supplier invoices can be made in the same file as domestic payments, though in a separate section.

#### File description

The table shows:

- The internal order of the records in each payment method
- Which records can be included together with their transaction codes (TK)

Record	TK
Opening record	0
<b>Payment</b>	
Name record	2
Address record	3
Bank record	4
Credit invoice record	5
Riksbank record	7
Payment/Deduction record	6
Riksbank record	7

Record	TK
<b>Total amount record</b>	9

## Contents

This section includes the following subjects.

Subject	See
Summary	4.4.1
Record description, opening record (TK0)	4.4.2
Record descriptions, payments (TK2, TK3, TK4, TK5, TK6 and TK7)	4.4.3
Record description, total amount record (TK29)	4.4.4

### 5.4.2 Record description, opening record (TK0)

#### Opening record (TK0)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1	Transaction code	0	1	N
2-9	Sender's bankgiro number	<ul style="list-style-type: none"> <li>Unhyphenated</li> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	8	N
10-15	Sender's creation date	YYMMDD The date the <i>sender's payment file</i> was created.	6	A
16-37	Sender's name	<ul style="list-style-type: none"> <li>Name in CAPITALS <i>or</i></li> <li>Blank</li> </ul>	22	A
38-72	Sender's address	<ul style="list-style-type: none"> <li>Address in CAPITALS <i>or</i></li> <li>Blank</li> </ul>	35	A

Position	Contents	Valid values/Comment	No. of chars	Storage format
73-78	Payment date	<ul style="list-style-type: none"> <li>• YYMMDD <i>or</i></li> <li>• Blank</li> </ul> <p><b>Note:</b> If the sender specifies a date here it applies to the <i>entire section</i>, regardless of the dates in the individual payment records.</p>	6	A
79	Layout code	<ul style="list-style-type: none"> <li>• 2 = sender's bankgiro number with eight digits</li> </ul>	1	N
80	Reserved field	Blank	1	A

#### 5.4.3 Record descriptions, payments (TK2, TK3, TK4, TK5, TK6 and TK7)

##### Name record (TK2)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1	Transaction code	2	1	N
2-8	Payee or supplier number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	7	N
9-38	Payee's name (1)	Name in CAPITALS.	30	A
39-73	Payee's name (2)	<ul style="list-style-type: none"> <li>• Name in CAPITALS <i>or</i></li> <li>• Blank</li> </ul>	35	A
74-80	Reserved field	Blank	7	A

### Address record (TK3)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1	Transaction code	3	1	N
2-8	Payee or supplier number	<ul style="list-style-type: none"><li>• Right-aligned</li><li>• Zero-filled</li></ul>	7	N
9-38	Payee's street address	Street address in CAPITALS.	30	A
39-73	Payee's town and country	Town and country in CAPITALS.	35	A
74	Reserved field	<ul style="list-style-type: none"><li>• Filled in as instructed by bank <i>or</i></li><li>• Blank</li></ul>	1	A
75-76	Riksbank's country code	–	2	A
77	Reserved field	<ul style="list-style-type: none"><li>• Filled in as instructed by bank <i>or</i></li><li>• Blank</li></ul>	1	A
78	Code for cost debiting	Information to the bank on who is to pay for the transaction.	1	A
79	Code for means of payment	Information to the bank on whose account to debit.	1	A
80	Code for payment method	Information to the bank on how to process the payment.	1	A



### Bank record (TK4)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1	Transaction code	4	1	N
2-8	Payee or supplier number	<ul style="list-style-type: none"><li>• Right-aligned</li><li>• Zero-filled</li></ul>	7	N
9-20	Identification	Information to the bank on the payee's bank/bank account. Filled in as instructed by bank.	12	N
21-50			30	N
51-80			30	N

### Credit invoice record (TK5)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1	Transaction code	5	1	N
2-8	Payee or supplier number	<ul style="list-style-type: none"><li>• Right-aligned</li><li>• Zero-filled</li></ul>	7	N
9-33	Payments specification	Reference	25	A
34-44	Customer amount	<ul style="list-style-type: none"><li>• Right-aligned</li><li>• Zero-filled</li></ul> <p>The invoice amount at the standard exchange rate in Swedish kronor and öre (00 for whole amounts).</p> <p><b>Note:</b> May not include minus sign.</p>	11	N
45-54	Forex account or futures agreement number	Alternatively 0000000000	10	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
55-57	Currency code	<ul style="list-style-type: none"> <li>Use ISO currency standard <i>or</i></li> <li>Numeric code</li> </ul>	3	A
58-63	Final monitoring date	YYMMDD	6	A
64	Code	<ul style="list-style-type: none"> <li>0 <i>or</i></li> <li>Audit code</li> </ul>	1	N
65	Reserved field	<ul style="list-style-type: none"> <li>Filled in as instructed by bank <i>or</i></li> <li>Blank</li> </ul>	1	A
66-78	Invoice amount	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> <p><b>Note:</b> Two decimal places regardless of currency (00 for whole amounts).</p>	13	N
79	Riksbank's identification code	–	1	A
80	Reserved field	Blank	1	A

### Invoice/Deduction record (TK6)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1	Transaction code	6	1	N
2-8	Payee or supplier number	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	7	N
9-33	Payments specification	Reference	25	A

Position	Contents	Valid values/Comment	No. of chars	Storage format
34-44	Customer amount	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> <p>The invoice amount at the standard exchange rate in Swedish kronor and öre (00 for whole amounts). <b>Note:</b> May <i>not</i> include minus sign.</p> <p><b>Reference:</b> For handling negative amounts, see Handling negative amounts below.</p>	11	N
45-54	Forex account or futures agreement number	Alternatively 0000000000	10	N
55-57	Currency code	<ul style="list-style-type: none"> <li>• Use ISO currency standard <i>or</i></li> <li>• Numeric code</li> </ul>	3	A
58-63	Payment date	YYMMDD	6	A
64	Code	<ul style="list-style-type: none"> <li>• 0 <i>or</i></li> <li>• Audit code</li> </ul>	1	N
65	Reserved field	<ul style="list-style-type: none"> <li>• Filled in as instructed by bank <i>or</i></li> <li>• Blank</li> </ul>	1	A

Position	Contents	Valid values/Comment	No. of chars	Storage format
66-78	Invoice amount	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> <p><b>Note:</b> Two decimal places regardless of currency (00 for whole amounts). May <i>not</i> include minus sign.</p> <p><b>Reference:</b> For handling negative amounts, see Handling negative amounts below.</p>	13	A
79	Riksbank's identification code	–	1	A
80	Reserved field	<ul style="list-style-type: none"> <li>• Filled in as instructed by bank <i>or</i></li> <li>• Blank</li> </ul>	1	A

### Handling negative amounts

If the customer or invoice amounts are negative the last position of each amount field must be replaced with an alphanumeric character. Each character represents a number. Note: The amounts must be in the same currency as the positive amounts they are to reduce.

The table lists the characters used to represent the numbers 0–9.

Number	Corresponding character
0	–
1	J
2	K
3	L
4	M
5	N

Number	Corresponding character
6	O
7	P
8	Q
9	R

### Riksbank record (TK7)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1	Transaction code	7	1	N
2-8	Payee or supplier number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	7	N
9-11	Riksbank code	–	3	N
12-80	Reserved field	Blank	69	A

### 5.4.4 Record description, total amount record (TK29)

#### Total amount record (TK9)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1	Transaction code	9	1	N
2-9	Sender's bankgiro number	<ul style="list-style-type: none"> <li>• Unhyphenated</li> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	8	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
10-21	Total amount	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> Total amount in Swedish kronor <b>Note:</b> Rounding off is <i>not</i> allowed.	12	N
22-27	Reserved field	<ul style="list-style-type: none"> <li>Filled in as instructed by bank <i>or</i></li> <li>Blank</li> </ul>	6	A
28-31	Reserved field	Blank	4	A
32-43	Hash total	Sum of all payee numbers. <ul style="list-style-type: none"> <li>Right-aligned <i>or</i></li> <li>Blank</li> </ul>	12	A
44-55	Number of payment records	Total number of records including total amount record. <ul style="list-style-type: none"> <li>Right-aligned <i>or</i></li> <li>Blank</li> </ul>	12	A
56-63	Reserved field	Blank	8	A
64-78	Hash total	Sum of all invoice amounts in foreign currencies. <ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	15	N
79-80	Reserved field	Blank	2	A

## 6 Record and file descriptions - files *from* Bankgirot

### 6.1 Summary

#### Reports on file from Bankgirot

The table lists the reports that Bankgirot can provide on file.

Report	Contents	Comment
Payments specification with <u>payment types</u>	Executed payments per payment date and payee number. Supplemented with the payee's name for payments to bankgiro numbers.	Payment types: <ul style="list-style-type: none"> <li>• A=Salary</li> <li>• B=Taxes</li> <li>• C=Supplier payments</li> <li>• D=Internal payments</li> <li>• P=Payments to PlusGiro numbers</li> </ul>
Reconciliation report/payment monitoring	All transactions via a bankgiro number since the previous report was sent, as well as outstanding monitored payments.	–
Stopped payments	Payments that the bank stopped after the balance check inquiry.	–
Rejected payments	Payment instructions containing errors and therefore not processed.	–
Cancellation/ date amendment	Executed or unexecuted cancellations and date amendments.	–
Returned money orders	Money orders returned due to: <ul style="list-style-type: none"> <li>• Expiry date passed <i>or</i></li> <li>• Money order had incorrect payee address</li> </ul>	Only in Swedish kronor.

**Data set name: Reports in Swedish kronor**

The table lists the data set names of all reports from Bankgirot.

Report	Data set name
Payments specification with payment types	BFEP.ULBLB.KoNNNNNN.DYYMMDD.THHMMSS

Reconciliation report/payment monitoring	BFEP.ULBLB.KoNNNNNN.DYYMMDD.THHMMSS
Stopped payments	BFEP.ULBU3.KoNNNNNN.DYYMMDD.THHMMSS
Rejected payments	BFEP.ULBU1.KoNNNNNN.DYYMMDD.THHMMSS
Cancellations/date amendments	BFEP.ULBU2.KoNNNNNN.DYYMMDD.THHMMSS
Returned money orders	BFEP.UURUR.KoNNNNNN.DYYMMDD.THHMMSS

### Report code in the opening record

Most reports have a report code in the opening record to make it easy to identify the file contents.

Report name	Report code
Payments specification with payment types	1
Reconciliation report/ payment monitoring	2
Cancellations/date amendments	5
Rejected payments	6
Stopped payments	7
Returned money orders	–

### Contents

This chapter includes the following sections and subjects.

Section/Subject	See
Summary	6.1
Payments specification with payment types	6.2.1–6.2.9
Reconciliation report	6.3.1–6.3.5
Stopped payments	6.4.1–6.4.3
Rejected payments	6.5.1–6.5.3
Cancellations and date amendments	6.6.1–6.6.3



Section/Subject	See
Returned money orders	6.7.1–6.7.2

## 6.2 Payments specification with payment types

### 6.2.1 Summary

#### File description

The table shows:

- Which records can be included together with their transaction codes (TK)
- The internal order of the records in each payment method

Record	TK
Opening record	11
<b>Giro transfer</b>	
Name record	26
Payment record for bankgiro number	14
Information record for bankgiro number	25
Payment record for PlusGiro number	54
Information record for PlusGiro number	65
<b>Deduction</b>	
Name record	26
Payment record	14
Information record	25
Deduction record	15
Information record	25
<b>Credit invoice with monitoring</b>	
Name record	26
Payment record	14

<b>Record</b>	<b>TK</b>
Information record	25
Credit invoice record with monitoring	16
Information record	25
Record for credit invoice remainder	20
Record for previous deduction, credit invoice	21
<b>Credit invoice with monitoring of entire amount</b>	
Name record	26
Payment record	14
Information record	25
Credit invoice record with monitoring of entire amount	17
Information record	25
<b>Credit transfer with notification</b>	
Account number record	40
Name record	26
Address record	27
Payment record	14
Information record	25
<b>Credit transfer without notification</b>	
Account number	40
Payment record	14

<b>Record</b>	<b>TK</b>
<b>Money order</b>	
Name record	26
Address record	27
Payment record	14
Information record	25
Total amount record	29

## Contents

This section includes the following subjects.

<b>Subject</b>	<b>See</b>
Summary	6.2.1
Record description, opening record (TK11)	6.2.2
Record description, payment record and deduction record (TK14 and TK15)	6.2.3
Record descriptions, credit invoices (TK16, TK17, TK20 and TK21)	6.2.4
Record descriptions, money order and credit and/or salary transfer (TK26, TK27 and TK40)	6.2.5
Record description, information record (TK25)	6.2.6
Record description, giro transfer to PlusGiro number (TK54)	6.2.7
Record description, information record for PlusGiro number (TK65)	6.2.8
Record description, total amount record (TK29)	6.2.9

### 6.2.2 Record description, opening record (TK11)

#### Opening record (TK11)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1	Transaction code	11	2	N
3-12	Sender's bankgiro number	<ul style="list-style-type: none"> <li>Unhyphenated</li> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	10	N
13-18	Bankgirot's creation date	YYMMDD The date Bankgirot created the report.	6	A
19-40	Product	LEVERANTÖRS-BETALNINGAR	22	A
41-46	Payment date	YYMMDD	6	A
47	Report code	1= Payments specification	1	N
48-59	Reserved field	Blank	12	A
60-62	Currency code	One of the following: <ul style="list-style-type: none"> <li>SEK <i>or</i></li> <li>Blank (interpreted as SEK)</li> </ul>	3	A
63-80	Reserved field	Blank	18	A

### 6.2.3 Record description, payment record and deduction record (TK14 and TK15) Payment record (TK14) or deduction record (TK15)

The table presents the records in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	14 or 15.	2	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
3-12	Payee's bankgiro or credit transfer number	<ul style="list-style-type: none"> <li>• Unhyphenated</li> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Position 12 is blank if there is no check digit.	10	A
13-37	OCR reference or invoice number	OCR reference or invoice number	25	A
38-49	Amount	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Swedish kronor and öre (00 for whole amounts) <b>Note:</b> Does not include minus sign. Leverantörsbetalningar handles only SEK from 31st oktober 2016.	12	N
50	Payment type code	<ul style="list-style-type: none"> <li>• A = Salary</li> <li>• B = Taxes</li> <li>• C = Supplier payments</li> <li>• D = Internal payments</li> <li>• P = PlusGiro payment (does not apply to TK15)</li> </ul>	1	A
51-60	Referenced bankgiro number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Used if the payee's bankgiro number has been deregistered and another number is referenced. <b>Note:</b> If no other number is referenced the field contains 0000000000.	10	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
61-80	Information to sender	Information from the sender's file to Bankgirot. One of the following: <ul style="list-style-type: none"> <li>Optional text <i>or</i></li> <li>Blank</li> </ul>	20	A

### Name record for giro transfer

Bankgirot sends one name record (TK26) for each giro transfer.

### Name record (TK26)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	26	2	N
3-12	Payee's bankgiro number	Same as in the payment record (TK14). <ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	10	N
13-47	Payee's name	Name in CAPITALS.	35	A
48-80	Extra name field	Used, for example, for C/O addresses.	33	A

### Reference to information record

If necessary the payment record can be followed by an information record (TK25). The record description can be found in 5.2.6 Record description, information record (TK25).

## 6.2.4 Record descriptions, credit invoices (TK16, TK17, TK20 and TK21)

### Record for credit invoice with monitoring (TK16) or monitoring of entire amount (TK17)

The table presents the records in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	16 or 17.	2	N
3-12	Payee's bankgiro or credit transfer number	<ul style="list-style-type: none"> <li>Unhyphenated</li> <li>Right-aligned</li> <li>Zero-filled</li> </ul> Position 12 is blank if there is no check digit.	10	A
13-37	OCR reference number or invoice number	OCR reference or invoice number	25	A
38-49	Amount	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> Swedish kronor and öre (00 for whole amounts).	12	N
50-55	Final monitoring date	YYMMDD	6	A
56	Status code	<ul style="list-style-type: none"> <li>0 = Remainder to deduct. Reference: Any remainder is reported in TK20.</li> <li>1 = Deducted in full or reported.</li> </ul>	1	N
57-60	Reserved field	Blank	4	A
61-80	Sender information	Shown only in reports to the sender. One of the following: <ul style="list-style-type: none"> <li>Optional text <i>or</i></li> <li>Blank</li> </ul>	20	A

### Record for credit invoice remainder (TK20)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	20	2	N
3-12	Payee's bankgiro or credit transfer number	<ul style="list-style-type: none"><li>• Unhyphenated</li><li>• Right-aligned</li><li>• Zero-filled</li></ul> Position 12 is blank if there is no check digit.	10	A
13-18	Credit invoice processing date	YYMMDD	6	A
19-30	Original amount	<ul style="list-style-type: none"><li>• Right-aligned</li></ul>	12	N
31-42	Remainder, still monitored	<ul style="list-style-type: none"><li>• Zero-filled</li></ul> Swedish kronor and öre (00 for whole amounts).	12	N
43-80	Reserved field	Blank	38	A

### Record for previous deduction from credit invoice (TK21)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	21	2	N
3-12	Payee's bankgiro or credit transfer number	<ul style="list-style-type: none"><li>• Unhyphenated</li><li>• Right-aligned</li><li>• Zero-filled</li></ul> Position 12 is blank if there is no check digit.	10	A
13-18	Deduction date of first deduction	YYMMDD	6	A



Position	Contents	Valid values/Comment	No. of chars	Storage format
19-30	Amount deducted in first deduction	First deduction. <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Swedish kronor and öre (00 for whole amounts).	12	N
31-36	Deduction date of second deduction	YYMMDD	6	A
37-48	Amount deducted in second deduction	<b>Reference:</b> Same format as first deducted amount.	12	N
49-54	Deduction date of third deduction	YYMMDD	6	A
55-66	Amount deducted in third deduction	<b>Reference:</b> Same format as first deducted amount. <b>Note:</b> If there are more than three deductions a new TK21 is created. The most recent deduction is always entered last.	12	N
67-80	Reserved field	Blank	14	A

### Reference to information record

If necessary the payment record can be followed by an information record (TK25). The record description can be found in 6.2.6 Record description, information record (TK25).

### 6.2.5 Record descriptions, money order and credit and/or salary transfer with notification (TK26, TK27 and TK40)

#### Name record (TK26)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	26	2	N
3-12	Payee's bankgiro or credit transfer number	Same as in the payment record (TK14) or account number record (TK40). <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Position 12 is blank if there is no check digit.	10	A
13-47	Payee's name	Name in CAPITALS.	35	A
48-80	Extra name field	Used, for example, for C/O addresses.	33	A

### Address record (TK27)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	27	2	N
3-12	Payee's credit transfer number	The same as in the payment record (TK14) or the account number record (TK40) and in the name record (TK26). <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> <li>• Position 12 is blank if there is no check digit.</li> </ul>	10	A
13-47	Payee's address	Name in CAPITALS.	35	A
48-52	Payee's post code	Unedited, no spaces.	5	N
53-72	Payee's town	Town in CAPITALS.	20	A

Position	Contents	Valid values/Comment	No. of chars	Storage format
73-80	Reserved field	Blank	8	A

### Account number record (TK40)

**Note:** The account number record appears immediately before the payment record (TK14).

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	40	2	N
3-12	Payee's credit transfer number	The same as in the payment record (TK14) and in the name record (TK26) and address record (TK27). <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Position 12 is blank if there is no check digit.	10	A
13-16	Payee's clearing number	–	4	N
17-28	Payee's account number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	12	N
29-40	Reference	<ul style="list-style-type: none"> <li>• Text <i>or</i></li> <li>• Blank</li> </ul>	12	A
41	Code for salary	<ul style="list-style-type: none"> <li>• L (for salary) <i>or</i></li> <li>• Blank</li> </ul>	1	A
42-80	Reserved field	Blank	39	A

### Reference to information record

If necessary the payment record can be followed by an information record (TK25). The record description can be found in 5.2.6 Record description, information record (TK25).

## 6.2.6 Record description, information record (TK25) Information record (TK25)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	25	2	N
3-12	Payee's bankgiro or credit transfer number	<ul style="list-style-type: none"><li>• Unhyphenated</li><li>• Right-aligned</li><li>• Zero-filled</li></ul> Position 12 is blank if there is no check digit.	10	A
13-62	Information text	The same text that was included in the file to Bankgirot.	50	A
63-80	Reserved field	Blank	18	A

## 6.2.7 Record description, giro transfer to PlusGiro number (TK54) Payment record for PlusGiro number (TK54)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	54	2	N
3-12	Payee's PlusGiro number	<ul style="list-style-type: none"><li>• Right-aligned</li><li>• Zero-filled</li></ul>	10	N
13-37	OCR reference or invoice number	OCR reference or invoice number	25	A

Position	Contents	Valid values/Comment	No. of chars	Storage format
38-49	Amount	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> Swedish kronor and öre (00 for whole amounts) <b>Note:</b> Does not include minus sign.	12	N
50	Processing code	P = Payment has been made to the specified PlusGiro number.	1	N
51-60	Referenced bankgiro number	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> Used if the recipient has: <ul style="list-style-type: none"> <li>PlusGiro with conversion and</li> <li>A bankgiro number that has been deregistered with a reference to another number.</li> </ul>	10	N
61-80	Information to sender	Shown only in reports to the sender. One of the following: <ul style="list-style-type: none"> <li>Optional text <i>or</i></li> <li>Blank</li> </ul>	20	A

### Reference to information record

If necessary the payment record can be followed by an information record (TK65). The record description can be found in 6.2.8 Record description, information record for PlusGiro number (TK65).

### 6.2.8 Record description, information record for PlusGiro number (TK65) Information record for PlusGiro number (TK65)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	65	2	N
3-12	Payee's PlusGiro number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	10	N
13-47	Information text	Optional text, printed on notifications and lists.	35	A
48-80	Reserved field	Blank	33	A

### 6.2.9 Record description, total amount record (TK29)

#### Total amount record (TK29)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	29	2	N
3-12	Sender's bankgiro number	<ul style="list-style-type: none"> <li>• Unhyphenated</li> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	10	N
13-20	Number of payment records	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Number of TK14, TK15, TK16, TK17 and TK54.	8	N
21-32	Total amount	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Total amount per section, the sum of all TK14, TK15, TK16, TK17 and TK54.	12	N
33-80	Reserved field	Blank	48	A

## 6.3 Reconciliation report

### 6.3.1 Summary

#### File description

The table shows:

- Which records can be included together with their transaction codes (TK)
- The internal order of the records in each payment method

Record	TK
Opening record	11
<b>Balance records</b>	
Record for Balance 1, Opening balance	40
Record for Balance 2, Paid out and cancellations	41
Record for Balance 3, Closing balance and reported invoices	42
Record for monitored instructions	43
End record	29

#### Contents

This section includes the following subjects.

Subject	See
Summary	6.3.1
Record description, opening record (TK11)	6.3.2
Record descriptions, balance records (TK40, TK41 and TK42)	6.3.3
Record description, monitored instructions (TK43)	6.3.4
Record description, end record (TK29)	6.3.5

### 6.3.2 Record description, opening record (TK11)

#### Opening record (TK11)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	11	2	N
3-12	Sender's bankgiro number	<ul style="list-style-type: none"> <li>Unhyphenated</li> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	10	N
13-18	Bankgirot's creation date	YYMMDD The date <i>the report file</i> was created.	6	A
19-40	Product	LEVERANTÖRS-BETALNINGAR	22	A
41-46	Payment date	YYMMDD	6	A
47	Report code	2 = Reconciliation report	1	N
48-59	Reserved field	Blank	12	A
60-62	Currency code	One of the following: <ul style="list-style-type: none"> <li>SEK <i>or</i></li> <li>Blank (interpreted as SEK)</li> </ul>	3	A
63-80	Reserved field	Blank	18	A

### 6.3.3 Record descriptions, balance records (TK40, TK41 and TK42)

#### Record for Balance 1 (TK40)

Balance 1 reports the opening balance at the time of the reconciliation. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	40	2	N



Position	Contents	Valid values/Comment	No. of chars	Storage format
3-15	Opening balance, invoices	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Swedish kronor and öre (00 for whole amounts) Previously submitted unpaid invoices.	13	N
16	Negative opening balance	One of the following: <ul style="list-style-type: none"> <li>• - (minus sign, if the opening balance is negative) <i>or</i></li> <li>• Blank</li> </ul>	1	A
17-29	Opening balance, deductions/credit invoices	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Swedish kronor and öre (00 for whole amounts) <i>or</i> Previously submitted deductions/credit invoices not yet set off.	13	N
30	Minus sign	–	1	A
31-43	Total amount of processed invoices	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Swedish kronor and öre (00 for whole amounts).	13	N
44	Negative total amount	One of the following: <ul style="list-style-type: none"> <li>• - (minus sign, if the total amount is negative) <i>or</i></li> <li>• Blank</li> </ul>	1	A
45-57	Total amount of processed deductions/credit invoices	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Swedish kronor and öre (00 for whole amounts).	13	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
58	Minus sign	–	1	A
59-80	Reserved field	Blank	22	A

### Record for Balance 2 (TK41)

Balance 2 reports the amounts that have been paid or cancelled since the last reconciliation. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	41	2	N
3-15	Total amount of paid invoices	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Swedish kronor and öre (00 for whole amounts).	13	N
16	Reserved field	Blank	1	A
17-29	Deducted for deductions/credit invoices	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Swedish kronor and öre (00 for whole amounts).	13	N
30	Minus sign	–	1	A
31-43	Total amount of cancelled invoices	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Swedish kronor and öre (00 for whole amounts).	13	N
44	Reserved field	Blank	1	A
45-57	Total amount of cancelled deductions/credit invoices	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Swedish kronor and öre (00 for whole amounts).	13	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
58	Minus sign	–	1	A
59-80	Reserved field	Blank	22	A

### Record for Balance 3 (TK42)

Balance 3 reports the closing balance and the sum of the amounts of any reported invoices.

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	42	2	N
3-15	Total amount of reported invoices	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Swedish kronor and öre (00 for whole amounts).	13	N
16	Negative total amount of reported invoices	One of the following: <ul style="list-style-type: none"> <li>• - (minus sign, if the total amount is negative) <i>or</i></li> <li>• Blank</li> </ul>	1	A
17-29	Reported deductions/credit invoices	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Swedish kronor and öre (00 for whole amounts).	13	N
30	Minus sign	–	1	A
31-43	Closing balance, invoices	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Swedish kronor and öre (00 for whole amounts).	13	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
44	Negative closing balance	One of the following: <ul style="list-style-type: none"> <li>- (minus sign, if the closing balance is negative) or</li> <li>Blank</li> </ul>	1	A
45-57	Closing balance, deductions/credit invoices	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> Swedish kronor and öre (00 for whole amounts).	13	N
58	Minus sign	–	1	A
59-80	Reserved field	Blank	22	A

#### 6.3.4 Record description, monitored instructions (TK43)

##### Record for monitored instructions (TK43)

Reports payments, deductions or credit invoices being monitored.

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	43	2	N
3-8	Date of payment, deduction or final monitoring date	One of the following: <ul style="list-style-type: none"> <li>YYMMDD or</li> <li>Blank, if the comment code in fields 43-44 is 07.</li> </ul>	6	A
9-14	Reserved field	000000	6	N
15-27	Amount of invoices and deductions, per day	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> Swedish kronor and öre (00 for whole amounts).	13	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
28	Minus sign	–	1	A
29-41	Amount of credit invoices, per day	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Swedish kronor and öre (00 for whole amounts).	13	N
42	Minus sign	–	1	A
43-44	Comment code	<ul style="list-style-type: none"> <li>• 00 = No comment</li> <li>• 07 = Other credit invoices, there are unmatched credit invoices being monitored</li> <li>• 10 = Payments stopped until further notice</li> </ul>	2	N
45-80	Reserved field	Blank	36	A

### 6.3.5 Record description, end record (TK29)

#### End record (TK29)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	29	2	N
3-12	Sender's bankgiro number	<ul style="list-style-type: none"> <li>• Unhyphenated</li> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	10	N
13-20	Number of balance records	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Number of TK40-TK43	8	N
21-80	Reserved field	Blank	60	A

## 6.4 Stopped payments

### 6.4.1 Summary

#### File description

Stopped payments are payments that are stopped after the balance check inquiry.

The table lists the records that can be included.

Record	TK
<b>Introduction</b>	
Opening record	11
Fixed information record	12
<b>Stopped payments</b>	
Payment record	14
Payment record for PlusGiro number	54
Deduction record	15
Credit invoice record with monitoring	16
Credit invoice record, with monitoring of entire amount	17
Information record	25
Information record for PlusGiro number	65
Name record	26
Address record	27
Account number record	40
<b>Comments</b>	
Comment record	49
End record	29

### Data set name

The Stopped payments report from Bankgirot has the data set name:

BFEP.ULBU3.KoNNNNNN.DYYMMDD.THHMMSS

### Contents

This section includes the following subjects.

Subject	See
Summary	6.4.1
Record descriptions, stopped payments (TK11, TK49 and TK29)	6.4.2
Error codes and comments for stopped payments	6.4.3

### 6.4.2 Record descriptions, stopped payments (TK11, stopped record, TK49 and TK29) Opening record (TK11)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	11	2	N
3-12	Sender's bankgiro number	<ul style="list-style-type: none"><li>• Unhyphenated</li><li>• Right-aligned</li><li>• Zero-filled</li></ul>	10	N
13-18	Bankgirot's creation date	YYMMDD The date the report file was created.	6	A
19-40	Product	LEVERANTÖRS- BETALNINGAR	22	A
41-46	Reserved field	Blank	6	A
47	Report code	7 = Stopped payments	1	N
48-59	Reserved field	Blank	12	A

Position	Contents	Valid values/Comment	No. of chars	Storage format
60-62	Currency code	<ul style="list-style-type: none"> <li>• SEK <i>or</i></li> <li>• Blank (interpreted as SEK)</li> </ul>	3	A
63-80	Reserved field	Blank	18	A

### Record for stopped record

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	The stopped record's transaction code (TK14-TK40).	2	N
3-80	Stopped record	The entire stopped record, as sent to Bankgirot. <b>Reference:</b> See Chapter 5. Record and file descriptions – files to Bankgirot	78	A

### Comment record (TK49)

**Note:** The comment record appears after all records for stopped payments – only one comment record per file.

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	49	2	N
3-6	Alphabetical error code	–	4	A
7-10	Numeric error code		4	N
11-80	Comment	Plain text	70	A



### End record (TK29)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	29	2	N
3-12	Sender's bankgiro number	<ul style="list-style-type: none"><li>• Unhyphenated</li><li>• Right-aligned</li><li>• Zero-filled</li></ul>	10	N
13-20	Number of stopped payment records	<ul style="list-style-type: none"><li>• Right-aligned</li><li>• Zero-filled</li></ul> Number of TK14-TK17.	8	N
21-32	Total amount	<ul style="list-style-type: none"><li>• Right-aligned</li><li>• Zero-filled</li></ul> Total amount per section, the sum of all TK14, TK15, TK16, TK17 and TK54.	12	N
33-80	Reserved field	Blank	60	A

#### 6.4.3 Error codes and comments for stopped payments

##### Error code format

The error code contains an alphabetical part and a numeric part.

##### Error code and comment

Only one error code appears in the Stopped payments report. The table presents the code and the comment.

Error code	Comment
MTRV0082	Stopped after balance check inquiry. Contact your bank.

## 6.5 Rejected payments

### 6.5.1 Summary

#### File description

The table lists the records that can be included.

Record	TK
<b>Introduction</b>	
Opening record	11
Fixed information record	12
<b>Rejected payments</b>	
Payment record	14
Payment record for PlusGiro number	54
Deduction record	15
Credit invoice record with monitoring	16
Credit invoice record, with monitoring of entire amount	17
Information record	25
Information record for PlusGiro number	65
Name record	26
Address record	27
Account number record	40
<b>Comments</b>	
Comment record	49
End record	29

## Data set name

The Stopped payments report from Bankgirot has the data set name:

BFEP.ULBU1.KoNNNNNN.DYYMMDD.THHMMSS

## Contents

This section includes the following subjects.

Subject	See
Summary	5.5.1
Record descriptions, rejected payments (TK11, rejected record, TK49 and TK29)	5.5.2
Error codes and comments for rejected payments	5.5.3

### 6.5.2 Record descriptions, rejected payments (TK11, rejected record, TK49 and TK29) Opening record (TK11)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	11	2	N
3-12	Sender's bankgiro number	<ul style="list-style-type: none"><li>Unhyphenated</li><li>Right-aligned</li><li>Zero-filled</li></ul>	10	N
13-18	Sender's creation date	YYMMDD The date the <i>sender's payment file</i> was created.	6	A
19-40	Product	LEVERANTÖRS-BETALNINGAR	22	A
41-46	Bankgirot's sent date	One of the following: <ul style="list-style-type: none"><li>YYMMDD <i>or</i></li><li>Blank</li></ul>	6	A
47	Report code	6 = Rejected payments	1	N
48-59	Reserved field	Blank	12	A

Position	Contents	Valid values/Comment	No. of chars	Storage format
60-62	Currency code	<ul style="list-style-type: none"> <li>• SEK <i>or</i></li> <li>• Blank (interpreted as SEK)</li> </ul>	3	A
63-80	Reserved field	Blank	18	A

### Record for rejected record

The table presents the record in detail.

**Note:** Each rejected payment instruction (TK14-TK17 and TK54) and each rejected TK40 (for credit transfers and salaries) is followed by a comment record (TK49) that contains an error comment in code and plain text.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	The rejected record's transaction code (TK14-TK40 and TK54).	2	N
3-80	Rejected record	The entire rejected record, as sent to Bankgirot. <b>Reference:</b> See Chapter 5. Record and file descriptions – files to Bankgirot.	78	A

### Comment record (TK49)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	49	2	N
3-6	Alphabetical error code	–	4	A
7-10	Numeric error code		4	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
11-80	Comment	Plain text	70	A

### End record (TK29)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	29	2	N
3-12	Sender's bankgiro number	<ul style="list-style-type: none"> <li>Unhyphenated</li> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	10	N
13-20	Number of rejected payment records	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> Number of TK14-TK17 and TK54.	8	N
21-32	Total amount	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> Total amount per section, the sum of all TK14, TK15, TK16, TK17 and TK54.	12	N
33-80	Reserved field	Blank	60	A

### 6.5.3 Error codes and comments for rejected payments

#### Error code format

The error code contains an alphabetical part and a numeric part.

#### Error codes and comments

**Note:** Unless otherwise stated, all payments with any of the comments below must be resent if payment is to be made.

The table lists the error codes and comments that appear in the Rejected payments report.

<b>Error code</b>	<b>Comment</b>
MBEV0025	Payment amount too large.
MTRV0013	Payee's bank account incorrect.
MTRV0014	Currency code incorrect or payee's bank cannot process the currency.
MTRV0015	Non-numeric amount.
MTRV0018	Zero amount.
MTRV0025	Deregistered bankgiro number.
MTRV0035	Bankgiro number lacks payee account.
MTRV0038	Payee's bank account non-numeric.
MTRV0041	Payment instruction received too late.
MTRV0042	Payee's bankgiro number incorrect.
MTRV0043	Payee's clearing number incorrect.
MTRV0044	Payee's bankgiro number non-numeric.
MTRV0046	No bank account for credit transfer.
MTRV0050	No payee.
MTRV0051	Credit transfer number incorrect.
MTRV0052	Incorrect currency for money order.
MTRV0055	Payment approved, excess information record(s) rejected.
MTRV0056	Deduction/credit invoice cannot be sent to Swedish Tax Agency bankgiro number.
MTRV0057	Deduction date incorrect.
MTRV0058	First monitoring date incorrect.
MTRV0059	Final monitoring date incorrect.

<b>Error code</b>	<b>Comment</b>
MTRV0064	Unreasonable date.
MTRV0081	Payee's PlusGiro number not found in Bankgirot's directory.
MTRV0082	Stopped after balance check inquiry. Contact your bank.
MTRV0110	Payee's name and/or address missing.
MTRV0111	Payee's PlusGiro number non-numeric.
MTRV0113	Incorrect PlusGiro payment.
MTRV0124	Error in OCR number; incorrect length (only checked for payments to Plusgironumbers)
MTRV0126	Credit transfer to bank not connected to Bankgirot.
MTRV0130	Error in OCR number; incorrect check digit (only checked for payments to Plusgironumbers)
MTRV0147	Incorrect currency for PlusGiro payment.
MTRV0148	No agreement for specified currency.
MTRV0149	Remitting bank has no agreement for PlusGiro numbers.
MTRV0152	Deduction record rejected, last payment date passed.
MTRV0153	Original amount. Final monitoring date reached.
MTRV0155	Payment rejected, due to following record.
MTRV0156	Deduction amount greater than payment or different account numbers/addresses.
MTRV0302	Mandatory transaction code missing.
MTRV0303	Records received in incorrect order.

## 6.6 Cancellations and date amendments

### 6.6.1 Summary

#### File description

The file reports executed or rejected cancellations and date amendments in Swedish kronor.

The table lists the records that can be included.

<b>Record</b>	<b>TK</b>
Opening record	11
<b>Cancellation/date amendment records in the file</b>	
Record for type of cancellation/date amendment	LB 01-48
<b>Comments</b>	
Comment record	49
<b>Cancelled payments or payments with amended dates</b>	
Payment record	14
Deduction record	15
Credit invoice record with monitoring	16
Record for credit invoice remainder	20
Record for credit invoice with monitoring of entire amount	17
Payment record for PlusGiro number	54
End record	29

### **Data set name**

The Cancellations and date amendments report from Bankgirot has the data set name:

BFEP.ULBU2.KoNNNNNN.DYYMMDD.THHMMSS

### **Contents**

This section includes the following subjects.

<b>Record</b>	<b>TK</b>
Summary	6.6.1



Record	TK
Record descriptions, cancellations and date amendments (TK11, LB, TK49 and cancelled/date-amended record)	6.6.2
Error codes/Codes and comments for cancellations and date amendments	6.6.3

### 6.6.2 Record descriptions, cancellations and date amendments (TK11, LB, TK49 and cancelled/date-amended record)

#### Opening record (TK11)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	11	2	N
3-12	Sender's bankgiro number	<ul style="list-style-type: none"> <li>Unhyphenated</li> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	10	N
13-18	Bankgirot's creation date	YYMMDD The date the report file was created.	6	A
19-40	Product	LEVERANTÖRS-BETALNINGAR	22	A
41-46	Reserved field	Blank	6	A
47	Report code	5 = Cancellation/date amendment	1	N
48-59	Reserved field	Blank	12	A
60-62	Currency code	One of the following: <ul style="list-style-type: none"> <li>SEK <i>or</i></li> <li>Blank (interpreted as SEK)</li> </ul>	3	A
63-80	Reserved field	Blank	18	A

#### Record for cancellation/date amendment (LB)

The table presents the record in detail. **Note:** Each cancellation/date amendment record (TKLB) is followed by a comment record (TK49) that contains an error comment in code and plain text.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	LB	2	N
3-4	Amendment code	<b>Reference:</b> The codes can be found in table 5.3.1 and 5.3.2 <b>Note:</b> When cancelling an entire file, this field must be blank.	2	A
5-80	Cancelled/date-amended record	The entire cancelled/date-amended record, as sent to Bankgirot. <b>Reference:</b> For Record descriptions, see 5.3 Record description for cancellation and date amendment.	76	N

### Comment record (TK49)

Each cancellation/date amendment record (TKLB) is followed by a comment record (TK49) that contains an error comment in code and plain text.

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	49	2	N
3-6	Alphabetical error code	–	4	A
7-10	Numeric error code		4	N
11-80	Comment	Plain text	70	A

### Cancelled/date-amended records

All cancelled and date-amended instructions are reported after the comment record. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	The transaction code of the cancelled/date-amended record. <b>Reference:</b> See chapter 5.3 Record description for cancellation and date amendment (TKLB)	2	N
3-80	Remaining record content	Remaining record content of the cancelled or date-amended record. <b>Reference:</b> For Record and file descriptions, see the section Record and file descriptions – files to Bankgirot.		

### Credit invoice remainder (TK20)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	20	2	N
3-12	Payee's bankgiro or credit transfer number	<ul style="list-style-type: none"> <li>• Unhyphenated</li> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Position 12 is blank if there is no check digit.	10	A
13-18	Bankgirot's processing date	YYMMDD The date the credit invoice was registered by Bankgirot.	6	A

Position	Contents	Valid values/Comment	No. of chars	Storage format
19-30	Original amount of credit invoice	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Swedish kronor and öre (00 for whole amounts). Does not include minus sign.	12	N
31-42	Remaining amount when cancelled		12	N
43-80	Reserved field	Blank	38	A

### End record (TK29)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	29	2	N
3-12	Sender's bankgiro number	<ul style="list-style-type: none"> <li>• Unhyphenated</li> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	10	N
13-20	Number of cancelled/date-amended records	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Number of LBO1-LB48.	8	N
21-80	Reserved field	Blank	60	A

### 6.6.3 Error codes/Codes and comments for cancellations and date amendments

#### Error code format

The error code contains an alphabetical part and a numeric part.

#### Error codes and comments for unexecuted cancellations and date amendments

The table lists error codes and comments for unexecuted cancellations and date amendments.

Error code	Comment
MTRV0047	Record(s) already cancelled/date-amended.
MTRV0063	Incorrect amendment code for PGBET.
MTRV0087	Customer number missing.
MTRV0089	Payer BG no. does not match customer no.
MTRV0090	Payment record(s) missing.
MTRV0091	Payer BG no. incorrect.
MTRV0092	Specified date unreasonable.
MTRV0093	New date unreasonable.
MTRV0094	Specified date incorrect/missing.
MTRV0095	New date incorrect/missing.
MTRV0096	Payment date missing.
MTRV0097	Payee incorrect/missing.
MTRV0098	Amount incorrect/missing.
MTRV0099	Amendment code incorrect.
MTRV0145	Specified/new date passed.

### Codes and comments for executed cancellations and date amendments

The table lists codes and comments for executed cancellations and date amendments.

Error code	Comment
MTRV0160	Cancelled
MTRV0161	Date amended

## 6.7 Returned money orders

### 6.7.1 Summary

## File description

The file contains a report on returned money orders, that is, money orders that have not been redeemed.

The table lists the records that can be included.

Record	TK
Opening record	1
<b>Returned money orders</b>	
Transaction record	2
End record	3

## Data set name

The Returned money orders report from Bankgirot has the data set name:

BFEP.UURUR.KoNNNNNN.DYYMMDD.THHMMSS

## Contents

This section includes the following subjects.

Record	TK
Summary	6.7.1
Record descriptions, returned money orders (TK1, TK2 and TK3)	6.7.2

### 6.7.2 Record descriptions, returned money orders (TK1, TK2 and TK3)

#### Opening record (TK1)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1	Transaction code	1	1	N
2-7	First reimbursement date	YYMMDD	6	A

Position	Contents	Valid values/Comment	No. of chars	Storage format
8-13	Last reimbursement date	The date the payer's bank account is reimbursed. <b>Note:</b> Always the <i>same</i> date. Dual reimbursement dates is a legacy function that is no longer used.	6	N
14-23	Sender's bankgiro number	<ul style="list-style-type: none"> <li>• Unhyphenated</li> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	10	N
24-80	Reserved field	Blank	55	A

### Transaction record (TK2)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1	Transaction code	2	1	N
2-10	Money order serial number	The serial number Bankgirot assigned the money order	9	N
11	Return code	<ul style="list-style-type: none"> <li>• 1 = Money order returned to Bankgirot due to incorrect address.</li> <li>• 2 = Expiry date passed.</li> </ul>	1	N
12-31	Sender information	Any sender information from the payment instruction. One of the following: <ul style="list-style-type: none"> <li>• Optional text <i>or</i></li> <li>• Blank</li> </ul> <b>Reference:</b> See positions 61-80 of the payment record (TK14).	20	A

Position	Contents	Valid values/Comment	No. of chars	Storage format
32-37	Reimbursement date	YYMMDD The date the payer's account is reimbursed.	6	A
38-43	Issue date	YYMMDD The date Bankgirot issued the money order.	6	A
44-55	Amount	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Amount in Swedish kronor and öre (00 for whole amounts).	12	N
56-80	Reserved field	Blank	25	A

### End record (TK3)

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1	Transaction code	3	1	N
2-28	Reserved field	Blank	27	A
29-34	Reimbursement date	YYMMDD The date the payer's account is reimbursed.	6	A
35-40	Reserved field	Blank	6	A
41-52	Total amount on reimbursement date	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	12	N
53-80	Reserved field	Blank	28	A



