

AVTALEGIRO USER GUIDE

Avtale Giro

Vi holder alle avtaler.

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1 About AvtaleGiro

1.1 AvtaleGiro

AvtaleGiro is a service that is offered to payers and payees.

Payees submit payment claims for those of their customers who have created a regular payment order with their bank to use AvtaleGiro as a method of payment. The bank system ensures that the payer is automatically debited on the due date.

The payer is notified of any pending payments prior to the due date and is able to stop the payment, if desired. Notification about pending payments can be given via the payer's bank or it can be sent directly from the payee.

1.2 Benefits of AvtaleGiro for payers and payees

1.2.1 For payers

When payers set up an agreement on using AvtaleGiro with their bank, they are being offered a simple, secure way of paying regular bills.

Payers continually receive a list from their bank of the payees offering AvtaleGiro. Payers will also receive suggestions for new regular payment orders in the online banking system. Payees can also offer payers the option of initiating regular payment orders via the company's website, where payers use their BankID as a signature.

Payers are always notified of any pending payments in writing prior to the due date and are able to stop the payment, if they wish. This provides the payer with control and security when using AvtaleGiro. (See the separate section about notifying payers and the payer's option not to be notified.)

A receipt for the payment made appears in the payer's account statement.

Using a combination of AvtaleGiro and eFaktura:

Payers who have entered into an AvtaleGiro agreement with their bank and use online banking can also set up an eFaktura agreement.

When both services are used, the relevant withdrawal is made automatically from the payer's account on the due date and the payer notified of pending payments via eFaktura. Payers can also receive an e-mail about pending eFaktura transactions/payment claims, but in this case they must have given their e-mail address to the particular payee (invoice issuer) offering eFaktura.

The payment claim is available in the due date register via online banking and a receipt will appear in the payer's account statement when payment has been made.

1.2.2 For payees

The AvtaleGiro service involves the banks registering which customers (payers) have opted for AvtaleGiro. Information is sent to payees in a file, allowing them to update their customer registers

automatically and avoid having to do this manually. It is recommended to receive daily updates in order to get started with the service as quickly as possible.

Payees send a file to Nets or via their own bank containing the payment claims for those payers who have opted to use AvtaleGiro. Payees can send notification of pending payments to the payer via the customer's bank. This entails lower costs and less work for the payee in terms of processing invoices.

Payees can notify their payers directly about pending payments, if this is preferable.

Using a combination of AvtaleGiro and eFaktura

If the payee offers a combination of both services, the following adjustments need to be made:

AvtaleGiro orders that contain transactions combined with eFaktura must be debited automatically, and these must be marked with a code indicating "own notification".

Orders with payment claims must also be sent via eFaktura and they should be marked with a code indicating AvtaleGiro debits.

Payees must accommodate the following banking services:

| | |
|------------------------|--|
| Innbetalingstjenestene | – for automatic reconciliation of own customer accounts receivable |
| AvtaleGiro | – automatic payment of regular bills. |
| eFaktura | – bills paid directly via online banking. |

Innbetalingstjenestene are information about the payments with and without KID, OCR giro, egiro and Payment total. The payee can choose which of the services that wants to be used. Each of the payments services has different formats. OCR giro is delivered in BBS-format and contain transactions with KID from different payment services including AvtaleGiro. For further information see the user handbook and system specification for the payment services.

Recommendation: If the payee offers both AvtaleGiro and eFaktura, particular arrangements are recommended for setting up this combination. This will provide a complete electronic service where notification, invoicing and payment are processed electronically by the payee/issuer and payer (customer).

The payer's account will be debited on the due date if there are sufficient funds in the account and the payer has not stopped the payment, and provided that the payment claim has not been rejected on other grounds. Information about the payments will be sent to the payee as accounting data in an OCR giro or egiro payment (CREMUL). The payments are processed entirely electronically and the payee is ensured that the KID will always be included with the payments.

Egiro payments and Innbetaling Total are offered as an automatic posting against open items in accounts receivable for types of payment other than OCR giro and KID payments. This allows payees using AvtaleGiro to receive all their payments to the same account, as aggregate accounting data for one day.

More information about Innbetalingstjenestene is available at www.nets.eu

NB: This user manual only describes payments supplied as accounting data via OCR giro

1.3 Definition of important terms

The terms are listed in alphabetical order.

| | |
|----------------------------|--|
| Agreement ID | - A unique ID for the payee's agreement in Nets. |
| AvtaleGiro agreement | - This has become a common term for regular payment orders (FBOs – Norwegian abbreviation) in communication for payers. (See "Regular payment orders" below.) |
| AvtaleGiro info | - A list sent regularly to payers using AvtaleGiro. The list shows payments that are due in the next payment period and the status of all the payers' regular payment orders. |
| Nets date | - The processing date at Nets when transactions are settled. |
| Amount limit | - An upper limit amount which the payer can set per withdrawal month for each regular payment order. |
| Agreement | - An agreement is set up between the payer and payer's bank before AvtaleGiro can be used. This agreement governs the rights and obligations of the payer and bank. |
| Payment claims | - The amount, itemised as appropriate, to be debited from the payer's bank account. |
| Payment period | - A pre-determined period when notified payments are due. The period is defined from the 15th of one month until the 14th of the following month. |
| Customer portal | Portal for submitting and downloading data |
| Regular payment order | - A regular payment order is an agreement given by payers to their own bank, stating that a particular payment type (type of bill) is to be paid to a particular payee by AvtaleGiro. The Norwegian abbreviation "FBO" is often used for "regular payment order". |
| Due date (Payment date) | - The date on which the payer is automatically debited. If the due date/payment date falls on a Saturday/Sunday/movable public holiday, the payment will be debited on the following working day. |
| Format | - Structure of the records. |
| Transmission | - Files sent to/from the payee's data sender/recipient. A transmission starts with a start record and ends with an end record for the transmission. |
| Transmission number | - Unique numbering of transmissions within 14 days from/to the data sender/recipient. |

| | |
|---------------------------------------|---|
| External reference | - Payer's identification of the payment/payee. If the external reference field in the payment claim is completed, the external reference will appear in AvtaleGiro info and on the payer's account statement. |
| KID | - KID (Customer ID) is the payee's ID for a payment claim. The KID must contain a customer number or another unique ID for the payer, as well as any payment type, if the payer has several dealings with the same payee as a customer. |
| Customer ID | - Account owner's business registration number (for businesses/companies), personal identification number ("personnummer" in Norway) (for private customers). In Nets a Customer ID is used as the main ID covering the payee's accounts and agreements. |
| Customer unit ID/ File/data sender | - Sender of data for one or more agreements. The data sender may be the actual agreement customer or, for instance, another data centre. |
| DistributorID | An ID stated in the file name from a data sender. For example, files sent via the bank's corporate online banking |
| Customer unit ID/ Data recipient | - Recipient of data for one or more agreements. The data recipient may be the actual agreement customer or, for instance, another data centre. |
| Customer unit ID/ List recipient | - Recipient of list material. The list recipient may be the actual agreement customer or, for instance, an accounts office. |
| Customer reference | - A customer reference is the link between the payee and payer in AvtaleGiro. The customer reference appears in the KID field and consists of the payer's unique ID from the payee, and the payment type, if any. The customer number and payment type are found in specific parts of the KID field for each KID option specified in the AvtaleGiro registration form. |
| Payee agreement | - An agreement for using AvtaleGiro must be set up between the payee and payee's bank before they can start using AvtaleGiro. This agreement governs the rights and obligations of the payee and bank regarding the payee's use of AvtaleGiro. Only one AvtaleGiro agreement is set up per order account. |
| Order | - A collection of transactions, e.g. payment claims in a transmission. All transactions in the order must belong to the same order account. There may be more than one order per transmission. |
| Order account | - Payee's account to be credited |

- Order number - Consecutive unique numbering of orders. The order number must be unique during the last 12 months + 1 day. It is specified by the person who generates the order, which may be the agreement customer or data sender.
- Record - A transaction may be split into several records, with each record containing specific parts of the transaction.
- Transaction - It is used in the AvtaleGiro service as a term for a logical unit in an order to/from Nets.
- Transaction number - Consecutive numbering of the transactions in the order. The transaction number starts at 1 and increases incrementally by 1 for each logical transaction. All records belonging to a logical transaction must have the same transaction number. This is specified by the data sender.
- Transaction type - A code indicating how a transaction is to be/had been handled.
- Due date register - A register where received transactions are pending until the due date.
- Notification code - The payer must always be notified of pending payment claims, but has the option of choosing not to be notified.

1.4 Contractual relationships

1.4.1 Regular payment orders

Agreement

The payer's bank is the payer's agreement partner. Payers will therefore set up an agreement on using AvtaleGiro first with their bank. This is a general agreement entitling payers to use the AvtaleGiro service to pay their regular bills. The agreement is linked to the account that is to be automatically debited. The agreement is often created as part of the account agreement with the bank.

Regular payment orders

When the payer has an agreement with the bank, one or more regular payment orders can be linked to the account in question. The payer generates a regular payment order for every regular bill that is to be paid automatically. The following information must be registered for the regular payment order:

- KID
- Payer's account number
- Payee's name and account number
- Amount limit
- Notification code – Must always be notified of pending payments, but may opt out of notification
- Any time period for the regular payment order

The KID links the payer and payee in the AvtaleGiro service.

The payer can only generate regular payment orders with payees offering AvtaleGiro. The bank can provide information about which payees offer AvtaleGiro, or there is a list available for each individual online bank.

Payers can initiate payment orders with payees in a variety of ways:

- The payer can contact the bank.
- The payer's bank can suggest which payees offer this service. The suggestions are presented in each individual online bank in which the payer automatically activates the suggestion.
- The actual payees can suggest that their payers use AvtaleGiro. The payees can do this by sending out a reply slip to their customers.
- Payees may offer payers the option of setting up an agreement via the company's website, which can be signed using a BankID (description available in a separate user manual, "AvtaleGiro with electronic signature")
- A standard reply slip and description can be found at: www.avtalegiro.no

1.4.2 Slip

Send your reply slip to Nets by postal mail or by file as PDF. Communication for sending PDF file is sftp.

Payees receive reply slip from their customers and must check that all fields are filled out before the slip is sent to Nets.

One PDF sending can have several slips or it can be one slip in each PDF. It's possible to send combinations of this in the same file and it is possible to send several files daily.

The slip must be in portrait layout and all information must be in one page. All documents will be scanned in Nets.

Before sending PDF's to Nets the communication must be facilitated. Sftp is the preferred solution for this service. If the payee already has a Nets generated Customer unit ID it can be reused instead of creating a new one.

Communication agreement can be downloaded from www.avtalegiro.no. The form shall be filled out and signed by the bank before sending it to Nets. Nets will take contact with the contact person for further process and onboarding.

Bank can send communication agreement through Nets online under "kontaktskjema Kontakt Kundeservice".

For Company can communication agreement be sent to customer services on e-mail: payments-no@nets.eu

Nets will take contact with the contact person for further process and onboarding.

Testing of communication must be performed to ensure that this works before production deploy. When the test is completed, the communication setup will be adapted in production.

Setup is now ready for submission of reply slip as PDF.

The payer has the option of amending regular payment orders either using online banking or by contacting the bank. The functionality in individual online banks varies somewhat, and some of the options may be to change the payer's account, amount limit and notification code. The payer cannot change the KID or the recipient's account.

The payer also has the option of blocking a regular payment order for a period of time. During the period of the block, no automatic debits will be made from the payer's account. The payer's bank will instead offer an alternative method of payment.

If the payer cancels a regular payment order, the payer's bank will ensure that an alternative method of payment will be accepted for any payments in the due date register. At the same time, the payee will be informed that the regular payment order has been terminated.

1.4.3 Payee agreement with own bank

1.4.3.1 Setting up an agreement to use AvtaleGiro

When using the AvtaleGiro service, an agreement must be set up between the payee and the bank.

The contractual relationship is between the bank and the payee. The bank ensures that the payee receives a copy of the signed agreement. In order to use AvtaleGiro, Nets must receive information about the payee's order account and name, as well as any other relevant information that will allow the payee to start using the service.

The bank itself may register the information in Nets online under Production Information in the bank customer register or in the Agreements menu. Once the agreement has been set up, information will be sent to the specified contacts by e-mail. As an alternative, it is possible to submit the registration form to Nets in PDF format through Nets online under the menu contact customer service via Nets online. Once the agreement has been registered, Nets will send information to the specified e-mail addresses indicated on the registration form stating that the agreement has been registered and is ready for use.

If a test needs to be performed for the service, this must be done before the agreement is set up.

If the data sender, data recipient or list recipient is not already registered in Nets and is not the agreement customer (e.g. an accounting firm), an agreement must be set up for this information.

Communication agreement is information about data sender, data recipient or list recipient. The agreement is available in nets online or www.nets.no

The bank can register agreement in Nets Online, except Communication agreement. Contact Nets Customer Service on telephone 915 04949 or send your contact form Contact Customer Service via Nets Online.

For Company: Contact Nets v / Customer services on telephone 915 04949 or send an e-mail to payments-no@nets.eu

Information on the customer unit ID identifies the accounting firm, as well as who sends and receives data for various order accounts. Additionally, all receipt lists associated with the same customer unit ID will be sorted and grouped together so that all lists are sent to the accounting office.

If the accounting firm is already a customer, it is not necessary to set up a separate agreement.

The KID is used in all payment orders, and accounting data is supplied in an OCR giro, which means that the payee must have a valid OCR giro agreement for the same account as the AvtaleGiro agreement.

“Creditor fee”

Normally, both the payer and payee are charged a fee by their respective banks for using AvtaleGiro. Payees who wish to do so may volunteer to pay the fee that would have been debited from the payer’s bank. This “Creditor fee” is a standard fee, irrespective of what the payer’s bank actually charges in terms of a fee. The payee’s bank can advise as to the size of the fee.

Payees who wish to make such an arrangement must indicate the following in the payee agreement:

“Kreditorbetalt gebyr” = JA [“Creditor fee” = YES]

Setting up a new account for AvtaleGiro

In some circumstances, it may be appropriate to set up a new account for AvtaleGiro, for example when:

- The payee changes the KID structure as part of initiating AvtaleGiro.
- The payee does not offer AvtaleGiro for all its services. For example, when a local government authority offers several services, but only offers AvtaleGiro as a method of payment for some of them.

If a new account is not set up, a regular payment order with a KID may be generated that is not valid in AvtaleGiro, or a regular payment order may be generated for services where the payee does not offer an AvtaleGiro facility. When registering a regular payment order, only the payee’s account number, length of KID and modulus are checked to see that they are correct. The bank’s system cannot check the content of the rest of the KID.

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

If a new account is opened, a new agreement for using AvtaleGiro must also be set up, as well as an OCR giro agreement for the new account. The reason for this is that accounting data is supplied in an OCR giro.

1.4.3.2 Amending the agreement

Any amendment to/termination of a signed agreement must be done through the payee’s bank. The bank will ensure that the change is carried out.

Payee changes account number

If the payee intends to change the account number after starting to use AvtaleGiro, Nets must receive the following:

- An agreement on using AvtaleGiro for the payee's new accounts
The completed agreement for the new account must be signed by the bank. The payee agreement must have the following clearly specified in the comment box:
 - Change of account from account no. XXXX.XX.XXXXX
 - Date valid from: XX.XX.XX.

Switching bank will often result in the customer changing the file/data sender; this must be stated on the agreement form under distributørID.

If the distributørID is incorrectly specified/recorded in the agreement, this will result in the order being rejected when imported.

Agreement on OCR giro for new account
Completed OCR giro agreement, signed by the bank.

One copy of the agreement is sent from the bank to Nets through Nets online, under contact form contact customer services. The agreement is attached as PDF

Once the agreement has been registered, Nets will send a welcome e-mail to the customer and the bank containing all the necessary information.

NB: All payment claims that are sent before a change of account and are already in the pending register will be credited to the new account.

Payment claims submitted after a change of account must contain the new account number. Remember to inform your own data centre or accounting firm, if applicable, of the new account number.

If the payee offers electronic contract signature, the new account number must also be changed in the URL. Refer to the user documentation for electronic contract signature, which can be found at www.nets.eu and choose Developer site/Electronic agreement AvtaleGiro

The dispatch of reply slips must also be updated with the new account number.

Payee changes KID

If the payee changes accounting system, this may entail a change in customer number, which will lead to a change of KID.

The bank's system is configured for changing the KID (customer reference) in all the regular payment orders already registered. This is done by submitting a file with the new and old KID for every regular payment order. For security reasons, it is a requirement that a subsidiary account be registered when the new KIDs are registered against a new payee account. It is therefore a requirement to set up a new payee agreement and OCR agreement with a new account number.

If the payee wishes to set up regular payment orders and payments to the original payee account after completing the change of KID, it is possible to change the account back to the original account. This will be taken care of by Nets v/ Test and Implementation during the KID change process.

When there is a need to change the KID or when regular payment orders are split/merged across more than one payee account, questions can be sent to Nets.

For bank: Nets v/ Customer Service on telephone 915 04949 or send your contact form Contact Customer Service through Nets Online.

For Company: Contact Nets v / Customer services on telephone 915 04949 or send an e-mail to payments-test-no@nets.eu

Documentation can also download from www.avtalegiro.no

When regular payment orders under an established payee agreement need to be moved to a new or different payee agreement that already exists, Nets must be provided with written confirmation of this by the bank to which the regular payment orders are being moved.

Payees must inform their payers of any changes to the name on the payee agreement, thereby notifying them that previously generated regular payment orders will be for a new payee. This applies both when a name change takes place and when regular payment orders are moved to a new payee agreement.

1.4.3.3 Terminating the agreement

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

The termination must be sent to Nets through Nets online Contact customer services

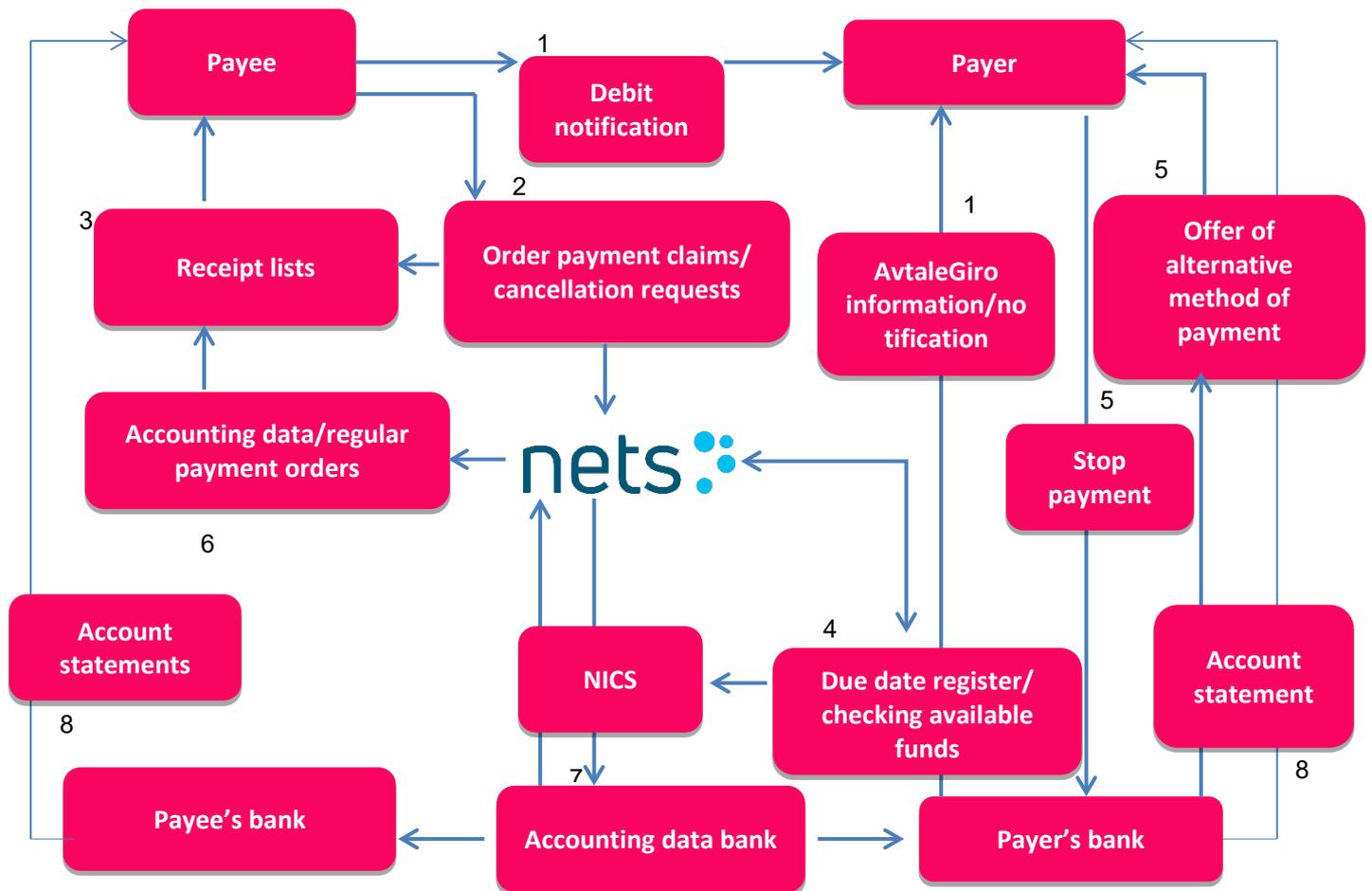
The bank may also delete the agreement via Nets online under Production Information in the bank customer register.

Upon termination of the payee agreement, any submitted payment claims on the due date register will not be settled. The payer's bank will notify the payer that the payment claim no longer applies. The design of the message may vary from bank to bank.

1.4.4 Contractual relationship between the payee's bank and the payer's bank

The relationship between the banks is regulated in a separate regulatory framework.

1.5 Detailed description of the procedure



Main features of the system:

1. Payers using AvtaleGiro for regular payment orders must be notified of all pending payments. Notification may be sent from the payer's bank as AvtaleGiro information or directly from the payee.
NB: Payers may decide not to opt for notification, as agreed with their bank.
2. The payee sends a file with payment claims for those payers who have set up AvtaleGiro for regular payment orders. Payment claims can be sent with due dates up to 12 months ahead.

The payee has the option to cancel payment claims submitted. If the payment claim has already been notified to the payer by the bank, the payer will receive a message stating that the payment no longer applies.

3. All files from the payee are checked. For those using e-nett, a receipt for imported transmission – L226 – will be made available in their mailbox. Alternatively, it can be sent by e-mail to the data sender or the agreement customer. The recipient of L226 must check the status on the receipt to see whether the file has been approved or rejected.

The order will also be checked and receipt list L00202 is sent to the list recipient if orders or transactions are rejected. For example, where deadlines for submission of payment claims

and cancellation requests are not met, these are rejected and documented on the receipt for rejected orders/transactions, L00202. All approved transactions are forwarded from Nets to the banks' own due date registers.

4. The bank/payer has the option to enquire in the due date register at the payer's bank about every payment due up to seven days in advance. This can be done by contacting the bank directly or via online banking. The payer also has the option to stop a payment. This is done by contacting the bank directly or via online banking.
The payer's account is debited automatically on the due date, provided funds are available in the payer's account, in which case the payee's account is credited. The transactions are sent to NNI for settlement. If there are insufficient funds in the payer's account, the account has been blocked or closed, or if the limit amount for the regular payment order would have been exceeded, the payer will be informed of this by its bank, as well as being given an alternative method of payment (5). If there are insufficient funds in the payer's account on the due date, the payer's bank will also try to complete the payment for the next 4 working days before finally rejecting it.
5. If the payer has stopped a payment, the payer's bank will always send the payer information about an alternative method of payment.
6. The payee receives information about settled payment claims. Accounting data is sent in a file and delivered as specified in the OCR giro or egiro agreement. Along with the accounting data for OCR giro, the payee will also be sent information about new, amended and terminated regular payment orders. This will be done provided they use the same customer unit ID. If necessary, it can be sent using their own customer unit ID. Regular payment orders will not be delivered together with egiro or Innbetaling Total orders; they will be sent in a separate file.
7. Accounting data for updating the bank's accounts receivable is sent to the banks and the banks' data centres on the same day that settlement takes place at NICS.
8. The payer's and payee's banks produce account statements showing the settled payment claims. The total credited to the account per day is shown on the payee's account statement. The amount appears on the payer's account statement along with:
 - The payee's name
 - The external reference linked to each payment claim
 - Set text as indicated in the payee agreement (e.g. "Rent")

1.6 Special requirements for payees

1.6.1 Requirements for customer ID number (KID)

The KID operates as the link between the payee and payer in AvtaleGiro. It is therefore a requirement for the KID to contain a unique ID for the payer, e.g. a customer number, subscription number or similar.

A KID that only identifies an object (e.g. an apartment number) may not be used unless an ID is added that differentiates the new owner from the previous owner of the object, e.g. a consecutive

owner number. Otherwise, the payment claim may be handled incorrectly when the object changes owners.

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

If the payee has several payment types for the same customer (e.g. rent for both house and garage), it must also be possible to identify the payment type in the KID field so that the payee knows whether the payment is the house or garage rent.

The payee may have up to three different KID structures per OCR giro/AvtaleGiro payee agreement, but the different structures must have different lengths. In addition, the customer reference in the KID must have a different length for each KID structure. (The customer reference is the payer's customer number + any payment type for the payee.)

The KID information stated in the AvtaleGiro registration form must be KID options used in connection with AvtaleGiro only. If there are more KID options registered in the OCR giro agreement than are actually being currently used, it is important to cancel the out-of-date KID options. Amendments to the OCR giro agreement – for example, cancelling out-of-date KID options – must be sent to Nets in writing. Alternatively, the bank itself can make the amendment in Nets online in the bank customer register menu.

There may only be one payee agreement for AvtaleGiro for each account, as well as one OCR giro agreement for each account. For more information about the OCR giro agreement, refer to the user manual for OCR giro.

1.6.2 Creating a KID using the AvtaleGiro/eFaktura combination

Creating a KID is essential to making the most of the opportunities that are available in AvtaleGiro and eFaktura.

- A KID is used in an OCR giro for identifying the payment so that
- Accounts receivable is updated properly.
- The KID in AvtaleGiro must contain a customer number and payment type, if any.
- A KID in eFaktura must contain the eFaktura reference to gain access to the agreement capture via the customer's/payer's online bank

Recommended KID structure:

It is useful for the AvtaleGiro customer number and the eFaktura reference to be the same and for the payment type to follow consecutively and be a part of the KID.

Changing KID in the AvtaleGiro/eFaktura combination

When payees/issuers switch software supplier it will also most likely result in a change of customer number/reference number. This means that existing customers will need to be assigned new customer/reference numbers because the KID structure is changing.

There is an electronic solution that may be used when changing KID. When changing AvtaleGiro KID, the payee/issuer must contact Nets.

For bank: Nets v/ Customer Service on telephone 915 04949 or send your contact form Contact Customer Service through Nets Online.

For Company: Contact Nets v / Customer services on telephone 915 04949 or send an e-mail to payments-test-no@nets.eu

Documentation can also download from www.nets.no or www.avtalegiro.no

1.6.3 Information about customers' regular payment orders

To find out which customers have confirmed an interest in using AvtaleGiro, the payee must receive a list of them. This list is sent electronically along with the OCR giro or in a separate file.

Payees are sent the regular payment orders that have been set up in the payer's bank. Since the KID contains identification of the payer and any payment type, payees can use this to note automatically in their customer register each customer's preferred method of payment. Information about new regular payment orders also contains information about whether each payer wants to receive notification in writing or not (see Section 1.6.5).

Amended (applies only to notification code Y/N) and cancelled regular payment orders are also transferred along with new regular payment orders.

New, amended and cancelled regular payment orders are sent in a file as a separate order together with the OCR giro. This is done provided that the same accounting data recipient ID (customer unit ID) is being used.

The date for delivery of new/amended/cancelled regular payment orders is indicated on the registration form when the agreement is set up in Nets online or when the form is sent to Nets. It is recommended that new/amended/cancelled regular payment orders should be received daily in order to ensure that the status of the customer's method of payment is updated rapidly. When daily scheduling is selected, data may be submitted to the morning, interim 2, interim 3 or final settlement run. If a different schedule is selected other than daily, data will always be sent for the final settlement run.

If required, the payee may order a complete extract of all payers with regular payment orders under the payee's account. This summary can be attached to an e-mail or sent in a file.

In specific circumstances, the payee may – for various reasons – change the accounting data recipient ID (customer unit ID). Only new, amended and cancelled FBOs will be sent. If a complete list of all registered FBOs is required, this must be ordered in addition.

It is recommended that the order be placed well in advance of delivery being required, contacting Customer Service for the agreed time of delivery if necessary.

Orders for a full extract of all regular payment orders can be sent to Nets.

For bank: Nets v/ Customer Service on telephone 04949 or send your contact form Contact Customer Service through Nets Online.

For Company: Contact Nets v / Customer services on phone 04949 or send an e-mail to payments-test-no@nets.eu

1.6.4 Quality assurance/pilot run as part of initiating AvtaleGiro

In AvtaleGiro, the banks will play an active role in offering AvtaleGiro to the payers. The banks will therefore inform each other about which payees offer AvtaleGiro at any given time.

If payees wish to do so, when initiating AvtaleGiro they can use the service to a limited extent, i.e. by reducing the number of payers signing up for regular payment orders. For example, this may be appropriate in cases where payees want reassurance that their own procedures/systems will perform in a satisfactory manner before offering the service on the open market.

This is done by restricting payers to only those who are customers of the same bank as the payee. Banks other than the payee's own bank will not be able to register regular payment orders for their customers.

If the payee would like such a restriction imposed, this must be stated when the payee agreement is created. A "YES" should be placed in the field "Would like pilot run in production for payee agreement", either as set up in Nets online or on the form sent to Nets.

This means that the payee agreement is registered at Nets as not "available" to all banks – only to payers with the same bank as the payee.

When the payee wishes for the restriction to be lifted, the bank itself can either change this under the bank customer register in Nets Online or send confirmation to Nets.

If an agreement has been registered with "Would like pilot run (YES)" in error, only payers in the same bank as the payee will be able to set up FBOs (regular payment orders). It is possible to change the agreement to "Would like pilot run (NO)" so that payers in all banks are able to set up FBOs.

If the agreement has been registered as "Would like pilot run (NO)" and this was done in error, the agreement must be cancelled. All underlying FBOs created will also be cancelled. The agreement must be created again with "Would like pilot run (YES)". Once this is in place, payers in the same bank as the payee will be able to set up FBOs for use in the pilot run.

1.6.5 Notifying payers, and payers' option not to be notified

1.6.5.1 Notifying payers

Unless otherwise explicitly agreed between the payer and the payer's bank, **the payer must always be notified of pending payments**. This can be done by the payer's bank on behalf of the payee, or else directly from the payee. It can be done by giving notification by post, SMS or e-mail.

Where payees notify payers directly and use an invoice, the giro part should not be sent to the payer, as the payer may also pay the amount using another payment solution, which would lead to a duplicate payment being made.

In that case, it must be clearly apparent that the amount is being automatically debited via AvtaleGiro on the due date.

If the payee is meant to notify the payer and fails to do so, this may result in the bank requesting for the payment to be reversed.

Notification to payers about pending payments must at least contain information about:

- the payee
- the size of the amount
- what the amount is for
- due date

When the payer's bank provides notification, the message may also contain detailed specifications from the payee to the payer as to what the payment is for. It is possible to send 42 specification lines with 80 characters per line.

See Section 4.2 regarding submission and notification deadlines.

1.6.5.2 Payer's option not to be notified

Payers may agree with their bank not to receive notification of pending payments.

Information about whether the payer wants to be notified or not is sent to the payee as part of the file containing information about "own customers' regular payment orders".

Payees sending notification via the bank can change the code from = 21 (bank notification) to code = 02 (own notification) in the payment claim for payers not wishing to receive notification.

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

Payees who send notification directly can omit sending notification, if the payer has chosen not to receive notification. It must be considered whether there are circumstances (laws/regulations) that nonetheless require notification to be sent.

Information about the payer's choice of notification is sent to the payee as follows:

- New regular payment order where the payer must be notified has registration type 1 (new) and "J" (Yes) for written notification.
- New regular payment order where the payer should not be notified has registration type 1 (new) and "N" (No) for written notification.
- When changing a notification request, regular payment orders have registration type 1 (new) or "J" (Yes) or "N" (No) in the notification field.

NB: There is **no** change code. The reason for this is to make the option of receiving notification or not as simple as possible for the payee. If the regular payment order is already with the payee, it must be ensured that the system can update the code for optional notification.

1.6.5.3 Consolidated notification to payer

If the payer is to be charged for the same amount 12 months ahead, the payee can send a consolidated notification for the entire period. If the amount changes during the period for which notification has been given, the payer must be notified again. It must be stated in the consolidated notification itself that this is a consolidated notification so that the payer is made aware of this.

Consolidated notifications can be sent as own notifications or bank notifications. If bank notification is used, this must be stipulated in the specifications that accompany the payment transaction. It is possible to send 42 specification lines with 80 characters per line. See additional description in the system specification.

Consolidated notifications to payers about pending payments must at least contain information about:

- the payee
- the size of the amount
- what the amount is for
- due dates (max. 12 months ahead)

For subsequent payment claims for the period for which notification has been given and where the code for bank notification has been used, the payments can be sent with the code for “own notification”.

1.6.6 Right to prevent payer from requesting payment reversal by sending notification four weeks before the due date

Payers can request to have a payment reversed for a completed AvtaleGiro transaction if they can prove that the amount exceeded what they could have reasonably expected.

The payee can deny this right by sending notification to the payer about a payment due no later than four weeks before it is debited. Notification must be given in writing and contain at least information about the payee, size of the amount, what the payment is for, and the date for debiting the payer's account (payment due date).

Even if the payer has chosen not to receive notification, the payee must send a separate notification four weeks before the due date, to deny the payer's right to request to reverse the payment.

1.6.7 Cancelling payment claims

Once a payment claim has been sent to Nets, the payee has the option of cancelling the payment claim. This can be done by sending a file containing a cancellation request.

When a payment claim is to be cancelled, the original transaction must be specified. This also applies when cancelling complete orders that have been submitted. The payee must therefore be able to reconstruct individual transactions.

If the payee wishes to amend a payment claim (amount, due date, etc.), the original payment claim must be cancelled and a new payment claim submitted. The new payment claim must keep to the AvtaleGiro deadlines like any other payment claim.

Receipt of cancellation requests that could not be processed and forwarded to the payer's bank will be documented on receipt list L00202 and sent to the list recipient stated on the AvtaleGiro registration form.

See Section 4.1.4 for details about the submission deadline for cancellation requests.

1.6.8 Accounting data/data delivery

Customer accounting data I BBS format applies to the following services: OCR giro, direct remittance, Autogiro and payment by one-off mandate – securities transactions.

Alternatively, can receiver choose other types of formats see user manual and system specification for egiro or Innbetaling Total.

If there is an agreement in place for using all the services in BBS format, accounting data will be sent collectively in a single file relating to the agreed period allocation.

Accounting data for customers includes the status after settlement for both approved and rejected transactions, but depends on the functionality and operating pattern of the individual service.

For example, Autogiro mandates are only granted once a day, though it is possible to choose the settlement run in which data should be provided.

OCR giro may be submitted to the morning, interim 2, interim 3 or final settlement run. Bank customers choose the delivery time for their agreement/account.

The times for accessing/transferring files will be by:

- 8 am for morning settlement
- 12.30 pm for interim settlement 2
- 3 pm for interim settlement 3
- 5.30 pm for final settlement

Nets keeps data backups for 90 working days.

Nets is able to offer the following period allocation:

- Daily.
- Weekly, 1–3 times per week. Any weekdays.
- Monthly, 1–3 times per month. Any days.

AvtaleGiro accounting data consists of specifications of settled payment claims and is delivered either in an OCR giro or other formats the recipient uses

. Payees must accept files to update payment claims automatically in their accounts receivable.

This is specified on the registration form for OCR giro or egiro payment (CREMUL)

For a more detailed description of how accounting data is delivered, see the user manual for OCR giro/eGiro payment (CREMUL). There are, however, two conditions that are specific to payment claims settled using AvtaleGiro and delivered in an OCR giro:

- The service code is always 09
- The transaction type code is 15

Delivering regular payment orders

Regular payment orders are delivered in a separate order along with OCR giro, but it is a requirement that the same customer unit ID must be used. If it is not desirable to receive regular payment orders in the same file as OCR giro, a separate customer unit ID must be created for the delivery of regular payment orders.

If the payee uses egiro payments (CREMUL) or Innbetaling Total, regular payment orders must be sent in a separate file as egiro payment (CREMUL)/Innbetaling Total does not support this function. Regular payment orders can only be delivered once a day, but it is possible to choose in which settlement run data should be supplied.

Accounting data will be collected in a single file and sent to those with an agreement for using more than one service based on the agreed time schedule.

Refer to the user manual for the relevant service.

Operational adjustments

Requests for more frequent deliveries of accounting data will entail operational adjustments for the individual bank customer/bank.

Bank customers who download files manually via Nets will see more instances of files with the same date ready to download. These files will be marked with different letters indicating the particular settlement run.

Bank customers with automatic transfer via FTP must contact Nets to create new filenames before receiving accounting data from multiple settlements. This can result in changes in the bank customer's procedures and must be clarified before amending the agreement.

Nets Test Implementation can be contacted by e-mail at: payment-test-no@nets.eu for coordination purposes.

Change

When the bank customer wishes to change the delivery time for accounting data, the bank can make the change in the bank customer register. Any questions or order may also be submitted directly to Nets v/ Customer Service by submitted contact form Contact Customer Service through Nets Online or by telephone 915 04949.

1.6.9 Possible adjustments to the payee's systems and procedures

The table below provides a list of all the functions that can be made available in AvtaleGiro. The comments column is for marking which functions payees:

- **MUST have and RECOMMENDED to have**

It should be pointed out that, even though payees only need to make the adjustments marked **MUST**, it is recommended that the adjustments marked **RECOMMENDED** are also included when starting to use AvtaleGiro. These are functions that the payee could otherwise easily miss after using the service for a short period of time.

| FUNCTION/AREA | COMM. |
|---|-------------|
| Payee agreement with own bank | MUST |
| KID | |
| Unique ID for payer as a person, enabling the system to find the correct payer account. The KID is a term that links the payer and payee together and must include the customer number and payment type, if any. If the KID identifies an object, for example an apartment, a unique owner number must be added for the object, enabling the person to be identified. An invoice number alone cannot be used. | MUST |
| Regular payment orders | |
| Produce material (to be sent by mailshot) proposing regular payment orders, with a KID on it for own customers. KID must be complete, including a check digit, so that the payer's bank has the correct basis for registering the regular payment order. | RECOMMENDED |
| Receive new, amended and cancelled regular payment orders by file. | MUST |
| Receive transfer of all registered regular payment orders by file. | MUST |
| Note at customer level that regular payment orders have been confirmed. | MUST |
| Note at customer level if the payer does not wish to receive notification in writing and a facility for changing this based on the file from Nets. | MUST |
| Payment claims | |
| Change the operational pattern according to AvtaleGiro submission deadlines, allowing payers to be notified of pending payments directly by the payee or the bank | MUST |
| Payment claims must be submitted with: | |
| Valid KID | MUST |
| Code indicating whether notification to be sent via the bank or directly by the payee | MUST |
| Specifications to be sent for AvtaleGiro information from the bank | RECOMMENDED |
| Cancellation of payment claims previously submitted | |
| It must be possible to cancel payment claims previously submitted at both order and transaction level. This means that it must be possible to specify orders previously submitted and individual transactions. KID, amount and due date must be identical to those on the original payment claim | MUST |
| Updating accounts receivable | |
| NB: Accounts receivable must be updated for transactions settled using AvtaleGiro, based on accounting data supplied in OCR giro. If accounts receivable is updated based on a copy of the payment claims submitted, this may lead to errors (duplicate registration of payments). | MUST |
| Accounting data for settled transactions | |
| Receive settled AvtaleGiro transactions in OCR giro (transaction type 15). This transaction type must not be blocked. It is not necessary to interpret or use the code if the payee does not wish to. | MUST |

The payee must examine whether any other adjustments need to be made to internal procedures/systems.

1.6.10 Adjustments to the payee's systems and procedures when using the combination of AvtaleGiro/eFaktura

It is recommended that arrangements be made for setting up this combination.

The consequence of failing to make arrangements for the eFaktura/AvtaleGiro combination will provide the payer/issuer with the opportunity to set up an agreement with its bank on regular payment orders for automatic withdrawals via AvtaleGiro. The payee/issuer updates in their records that the payer/customer wants to use AvtaleGiro as the method of payment. The payer/customer may choose later on to set up an eFaktura agreement via online banking, which will be updated with the issuer/payee. When the issuer/payee has not made arrangements for this combination, the customer register/finance system will not register that the payer has set up agreements for both AvtaleGiro and eFaktura. This will result in automatic withdrawals being made from the customer/payer's account, as well as the customer/payer receiving an eFaktura, which will be paid via online banking.

Recommendation

If the issuer/payee offers both AvtaleGiro and eFaktura, we recommend a set-up for this combination. This will provide a complete online service where notification, invoicing and payment are processed electronically by the issuer/payee and payer/customer.

Failing to make arrangements for the eFaktura/AvtaleGiro combination will mean that payers/customers will find that payment claims will be automatically debited via AvtaleGiro, while, at the same time, an eFaktura will be presented via online banking to activate the bill for payment. This means that the payment will be made twice and this will generate extra work for the issuer/payee and payer/customer.

The following adjustments need to be made to the finance system for this combination to work:

- The AvtaleGiro payment must be marked with code (02) for "own notification"; see AvtaleGiro System specification.
- Notification must be sent via eFaktura and marked with code (type1) indicating the combination; see the eFaktura issuer's user manual.
- The payee's finance system must be adjusted to support AvtaleGiro and eFaktura services.

1.6.11 Field validation

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

- Credit account number
- Due date
- Amount (both NOK and øre)
- KID (entire number)
-

1.7 AvtaleGiro info

The payer must receive written notification about all automatic payments as least three calendar days before the withdrawal is made. If the payee does not send the notification directly to the payer, the payer's bank may send the notification. It is shown on the payment claim (the submitted transaction) whether notification should be sent from the payee or the payer's bank.

The following information may appear in AvtaleGiro info from bank:

- Payment notification
- List of all regular payment orders, with possible suggestions for new ones.

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

Payers also receive a complete overview of the status of their regular payment orders. The status for regular payment orders can be, for example, valid, cancelled or blocked.

2 Start-up procedure

2.1 Data communications/payee availability

Payees who use proprietary software can themselves develop the systems they need to use AvtaleGiro. If the payee uses a software supplier/data centre, a check should be made to ensure that the service is supported in the software package.

To be able to send/retrieve transmissions for the service, the payee must have a data communications solution. If the payee does not have this kind of communications solution set up, the bank or Nets must be contacted for further clarification.

For bank: Nets v/ Customer Service on telephone 915 04949 or send your contact form Contact Customer Service through Nets Online.

For Company: Contact Nets v / Customer services on telephone 915 04949 or send an e-mail to payments-test-no@nets.eu

2.2 Minimum requirements for test data to Nets

A production test must be performed and approved by Nets in good time before the payee starts using AvtaleGiro.

The test requirements for a software supplier are more stringent than for payees with proprietary software. A payee with proprietary software can actually choose not to include all the functions from day one, whereas a payee using a software supplier may quickly realise that they are missing some of the functions, if arrangements have not been made for this.

| FUNCTION | Software supplier | Payees with proprietary software |
|--|-------------------|--|
| Payment claims (min. 10 transactions) | | |
| incl. code indicating that the payee provides direct notification | MUST | Code for payee notification MUST be sent for testing OR code for notification via the bank. |
| incl. code for notification to be sent via the bank * without specification lines * with specification lines | MUST MUST | If a test is sent for notification via the bank, a test for specification lines should be sent at the same time. |
| Cancelling submitted payment claims | | |
| Cancelling entire order | MUST | MUST |
| Cancelling individual transactions | MUST | MUST |
| Transmission/order | | |
| Send transmission with more than one order | MUST | |

It is **recommended** that payees with proprietary software send a test in the same way as software suppliers.

Testing new functionality

If a payee wants to use a function later on that has not been previously tested, a test **must** be sent for this before the real production data is sent. Otherwise, the payee will actually be responsible for any errors/refusals that might occur.

2.3 Production test

A production test must be performed and approved by Nets in good time before the payee starts using AvtaleGiro.

Payees with proprietary software and software suppliers must always perform testing as described. If the payee uses software from a supplier that is already approved for using AvtaleGiro, the payee may choose to start off immediately with a quality assurance period/pilot run as described in this manual, or to go straight into production.

Questions about production testing can be addressed to Nets.

For bank: Nets v/ Customer Service on telephone 915 04949 or send your contact form Contact Customer Service through Nets Online.

For Company: Contact Nets v / Customer services on telephone 915 04949 or send an e-mail to payments-test-no@nets.eu

3 What the payee should know before starting

3.1 List material

AvtaleGiro will produce different lists for the service. Examples of the lists are shown on the following pages.

L200 Receipt list for sent file transmissions.

The receipt will be generated in cases where the transmission file is not in Nets format or the transmission file is empty. The receipt will be available in e-nett immediately.

L 226 Receipt for imported transmissions.

Documents all approved and rejected transmissions. This receipt will be available in e-nett immediately after the transmission has been sent to Nets. The data sender can download the receipt and must check whether the transmission has been approved or rejected. Alternatively, the receipt may be sent by e-mail to customers who send files via online banking. The recipient of the receipt is responsible for checking its content and status.

The following lists are sent by e-mail to the list recipient stated on the registration form. Receipt lists are sent as PDF by email, but it is possible to choose to receive a CSV file as well, which is a machine-readable format. See separate description of CSV files found on www.avtalegiro.no and www.nets.no

L 00202 **Receipt for rejected orders/transactions**

Documents all rejected orders and transactions that have been imported into Nets. In some cases, information is given about errors that are not a cause for rejection. This is displayed as information on the receipt marked as INFO

NB: The list also gives detailed information about all the payment claims/cancellations that have been rejected while being imported into Nets. All rejected payment claims must be followed up by the payee with a view to collecting payment by other means.

L 02603 **Cancelling transactions in the due date register**

Documents the cancellation of transactions carried out, or where an attempt has been made to carry them out, in the due date register in the payer's bank

In addition to the lists mentioned, the payer will receive information about the settled transactions, including KID information. Settled transactions are sent in a file, either in the OCR giro service or the giro payment/CREMUL service. Payees themselves choose which service they wish to use.

For a more detailed description of the service, see the user manual for OCR giro.

When setting up an egiro payment/CREMUL agreement, the following information will be received:

Payments with a KID from AvtaleGiro may alternatively be combined with an egiro payment (CREMUL). Read more about the functionality in egiro payments in the relevant user manual.

OCR giro and CREMUL may be supplied for all the settlements.

If an egiro payment is chosen, it must be clear that all regular payment orders will be sent in a separate file in AvtaleGiro format and not in CREMUL.

L200

| 200-KVITTERINGSLISTE AVVISTE FORSENDELSSEFILER | |
|--|----------|
| 1)Dataavsender | 012345 |
| 2)Innlesningdato | 20090428 |
| 3)Status etter innlesing | AVVIST |
| 4)Feilmeldinger | |
| Tom forsendelsesfil: | |

- 1) File/data sender
- 2) Nets' own import date
- 3) Status REJECTED
- 4) Error message

L 226 – RECEIPT LIST FOR IMPORTED TRANSMISSIONS

| L226-KVITTERINGSLISTE INNLESTE FORSENDELSER | |
|---|-----------------|
| 1)Dataavsender | 012345 |
| Navn | Datasentralen |
| Adresse | |
| Poststed | 0007 OSLO |
| | |
| 2)Dataavsender oppgitt i forsendelse | 00987654 |
| Name | AS Bedriften |
| Address | |
| Poststed | 3211 SANDEFJORD |
| 3)Forsendelsesnummer | 2804076 |
| Innlesningdato | 5) 28.04.2009 |
| 4)Status etter innlesing | GODKJENT |

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

Direkte remitteringsoppdrag:

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

7)AvtaleGiro:

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

Autogiro:

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

Verdipapirhandel:

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

Andre oppdrag:

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

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

Nets will check the transmissions when they are imported. If errors/omissions are detected in a transmission, this can cause the entire transmission to be completely rejected. One or more orders in a transmission can also be rejected.

In the example above, the order account is sent from a different distributor to the one registered in the agreement. The distributorID is the party sending the file to Nets.

The number of orders sent for processing is not checked in its entirety and may be rejected when the order and its content are validated. Rejected orders/transactions are documented on receipt list L00202, which must be checked by the recipient.

Data senders/customers who receive receipts after the file has been sent must check whether the transmission has been approved or rejected. If the transmission has been rejected, the reason must be documented and the file re-sent. Alternatively, Customer Service must be contacted for further clarification. This can be done by phoning 915 04949 or sending an e-mail to:

payments-no@nets.eu

1. File/data sender
2. Data sender specified in the 10 record
3. Transmission number.
4. Status indicating whether the transmission has been approved or rejected.
5. Imported NETS date.
6. Total number of those approved/rejected in the transmission and, where applicable, the difference
7. Service and number of orders in the transmission.
8. Any error messages.

Example of List L00202: Receipt for rejected orders/transactions from customer transmission

| NETS BRANCH NORWAY A/S | | KVITTERING FOR AVVISTE OPPDRAG / TRANSAKSJONER FRA KUNDEFORSENDELSE | | 7 INNLEST DATO: 230915 | |
|--------------------------------|-------------------------|---|-------------------|------------------------|----------------------------|
| 1 | KUNDEID/ORGNR | : | 0000000007 | 5 | NAVN : Norway6 AN |
| 2 | AVTALEID | : | 000000524 | | NAVN : Nor6 AN |
| 3 | DATAAVSENDER | : | 00000005 | 6 | FORSENDERE NR : 1234567 |
| 4 | OPDRAGSKONTO | : | 4201.50.47912 | | |
| 8 | OPDRAGNR | : | 3008009 | 10 | OPDRAGSTYPE : AVTALGIRO |
| 9 | STATUS ETTER INNLESNING | : | OKKJENT | | |
| 11 | STATUS | RAD FRA FORSENDELSFIL | | | 12 FEILMELDINGER |
| | AVVIST | NY2102301000001121115 | 00000000000000001 | 147611169878000000 | FBO finnes ikke |
| | | NY2102311000001Payer 1 | | Payment 1 | 00000 |
| | STATUS | INPO | | | FEILMELDINGER |
| | INPO | NY2102301000003121115 | 00000000000000001 | 147852369874100000 | Beløpgrense mangler på |
| | | NY2102311000003Payer 1 | | Payment 3 | FBO |
| | INPO | NY2102301000002121115 | 00000000000009897 | 400425893412700000 | Betalingstransaksjonen har |
| | | NY2102311000002Payer 2 | | Payment 2 | høyere beløp enn på FBO |
| ----- | | | | | |
| LISTENR: L00202 MOTTAKER: Nor6 | | | | SIDENR: 1 | |

Example of List L02603: Cancelling transactions in the DUE DATE REGISTER

| NETS BRANCH NORWAY A/S | | SLETTING PÅ FORFALLSREGISTER | | AVTALEGIRO | 6 OPPGJØRSDATO: 230915 | |
|------------------------|--|------------------------------|---------------|---------------------|------------------------|------------|
| 1 | KUNDE-ID | : | 00000000005 | 4 KUNDE-NAVN | : | Norway1_AN |
| 2 | AVTALEID | : | 000000523 | 5 AVTALE-NAVN | : | Nor1_AN |
| 3 | OPDRAGSKONTO | : | 6001.30.33334 | | | |
| 7 | SLETTINGER SOM IKKE KUNNE UTFØRES: | | | | | |
| | OPDRAGS-NR | | FORFALLSDATO | KUNDEIDENTIFIKASJON | | BELØP |
| | 3008008 | | 08.12.15 | 987654321034 | | 4000,50 |
| | MELDING, FEIL: TRANS IKKE SLETTET I BANK | | | | | |
| | 3008008 | | 12.11.15 | 987654321034 | | 3000,50 |
| | MELDING, FEIL: TRANS IKKE SLETTET I BANK | | | | | |

LISTENR: L02603 MOTTAKER: Nor1 SIDENR: 1

The payee may cancel payment claims previously submitted, and that are in the due date register, by submitting cancellation requests.

Explanation of fields:

- 1) Customer ID for identifying the customer.
- 2) Agreement ID identifies the agreement.
- 3) Order account, i.e. the account that should have been credited.
- 4) Customer's name.

All attempted cancellation requests will appear on this list, regardless of whether they could be performed or not. This example shows cancellations that could not be performed in the payer's bank.

- 5) Agreement name.
- 6) Settlement date is the date on which the list was produced.
- 7) The example in this list shows only the specification of the payment claim That could not be performed as there were originally only two submitted cancellation requests.

3.2 Recommended use of lists by payee

It is recommended to check the following points when receiving receipt lists.

L200 – receipt for an imported transmission file shows the reason why the transmission file is rejected.

The transmission file is not in BBS format

Empty transmission file

L226 – Receipt list for imported transmission shows the status OK or rejected.

Check status after import

All transmissions and approved amounts match submitted data

All the orders in the transmission have been sent for processing

If you have any queries about the transmission, please contact Nets:

For bank: Nets v/ Customer Service on telephone 915 04949 or send your contact form Contact Customer Service through Nets Online.

For Company: Contact Nets v / Customer services on telephone 915 04949 or send an e-mail to payments-no@nets.eu.

L 00202 – Receipt for rejected orders/transactions from customer transmission

This receipt list will ONLY be produced if the order contains errors. The receipt documents rejected orders and transactions. The receipt will also report any orders and transactions relating to errors that have not led to rejections. This will be shown as "INFO"

All transactions that are marked with INFO is approved and forwarded to the payer's bank for updating in due register.

In circumstances where the amount on the payment transaction is higher than the amount limit, it will be added an information message on the receipt list. Nets will not give information about the amount limit, as this is a relationship between the payer and the payee's bank. However, the payee can use information to send a SMS or an e-mail to own customers with information that the amount limit is to low and must be upgraded before due date, so that the payment will be completed on wished due date.

- If the status after importing the data is APPROVED, the order has been approved but includes transactions that contain errors.
- If the status after importing the data is REJECTED, the entire order – including all the transactions – has been rejected

Rejected orders and payment claims will appear with the reason for rejection.

If the error message “FBO FINNES IKKE” (“FBO DOES NOT EXIST”) appears, this is an indication of an inconsistency between the payee’s summary of customers with the “AvtaleGiro” method of payment and what is registered in the banking system.

Payees may contact Nets to order a full extract of all regular payment orders, which can then be used as the basis for bringing their own customer registers up to date.

L 02603 – Cancelling transactions in the pending register

This list documents the cancellation requests carried out successfully/unsuccessfully.

If a transaction has not been cancelled, this may be because the payer has already stopped the payment, or the cancellation is not identical to the original payment claim.

3.3 Receipt lists delivered in CSV format:

Receipt lists is always sent out in PDF to the list receiver on e-mail. In addition to PDF it is possible to order the receipt lists in CSV format. By receiving a CSV format, one will be able to benefit from the information in a more efficient matter by facilitating for automatic updates in own customer system, for information messages and rejected transactions.

Receivers that wish to receive CSV format must order it on given list receiver or assignment account. CSV format can be delivered in the customer portal or on SFTP. If the receiver does not already have communication on given customer unit, this must be facilitated.

For receivers that wish to receive receipt lists in CSV format, it is facilitated a new field for ordering lists in CSV under registration and change of AvtaleGiro receiver agreement in Nets online – bank customer register/agreements that bank can use. The order is to be sent to Nets, who will facilitate this type of communication that is ordered.

The order of CSV format can also be sent in to Nets through Nets online to Contact Customer Service. The communication agreement that is to be found in Nets online under Infonet, is to be filled out and sent with as an attachment. The communication agreement can also be downloaded from www.avtalegiro.no or www.nets.eu

The payment receiver or list receiver can also reach out to customer service on e-mail: payments-no@nets.eu or phone 915 04949.

4 OPERATIONAL PROCEDURE

4.1 Submission and notification deadlines

The submission deadline depends on which party is notifying the payer about pending payments: the payer’s bank on behalf of the payee or the actual payee.

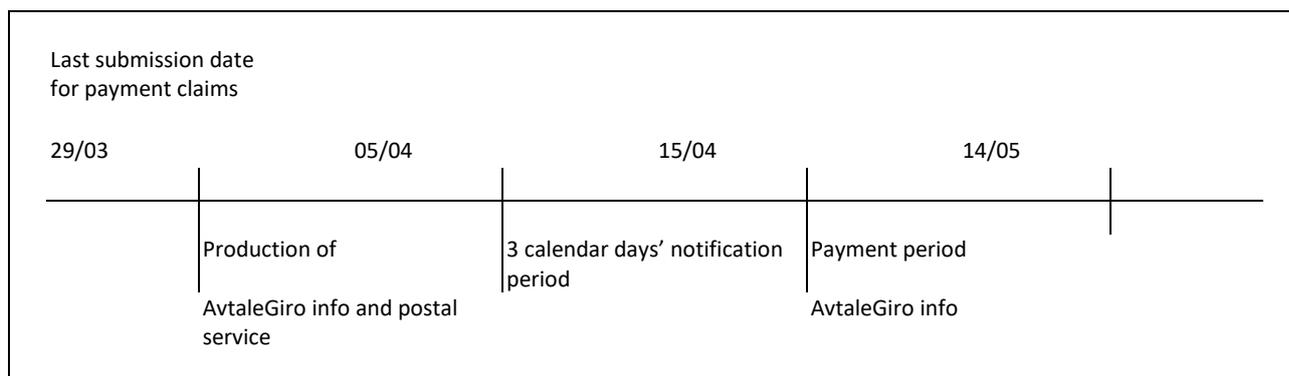
The deadlines stated in the illustrations below are minimum deadlines for supplying data directly to Nets. It is recommended to send the data as early as possible to avoid delays. If data is sent via a data centre or other channels, their deadlines must also be taken into consideration.

4.1.1 Payment claims notified via bank

Must be received by Nets by 2 pm on the last working day of the month, for payment claims with a due date from the 15th of the next month to the 14th of the following month.

The banks generate AvtaleGiro information for monthly distribution in the first day of the month. If the payee wants notification to be sent via the bank, the payment claim must be received by 2 pm on the last working day of the month before the notification is generated. All payment claims with a due date from the 15th of the next month to the 14th of the following month must be sent within this deadline.

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



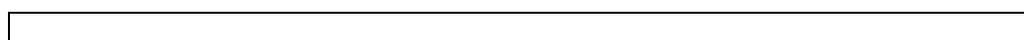
29/03 is the last working day in the month in this example. All payment claims with a due date falling between 15/04 and 14/05 must be received by Nets by 2 pm on 29/03.

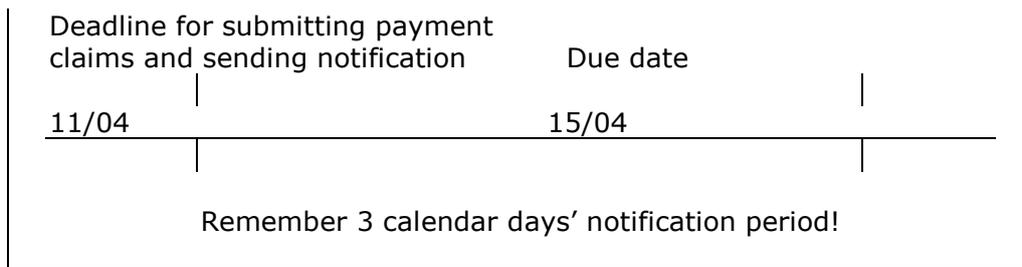
4.1.2 Payment claims notified directly from payee

Data must be received by Nets on a working day by 2 pm, 4 calendar days before the due date. Notification must be sent to the payer at least 3 calendar days before the payer's account is debited and 4 weeks before the due date if the payee wishes to invoke their right to prevent the payer from reversing the payment (see Section 1.6.6).

It should be noted that all files received on a public holiday will not be processed until the following working day. This applies, for instance, to Christmas and Easter time.

If the payee is going to notify the payer directly, the payment claim must be received by Nets on a working day by 2 pm, 4 calendar days before the due date. The reason for this is to give payers the opportunity to obtain information about all the pending payments regardless of how they are notified. The figure below illustrates the notification period:





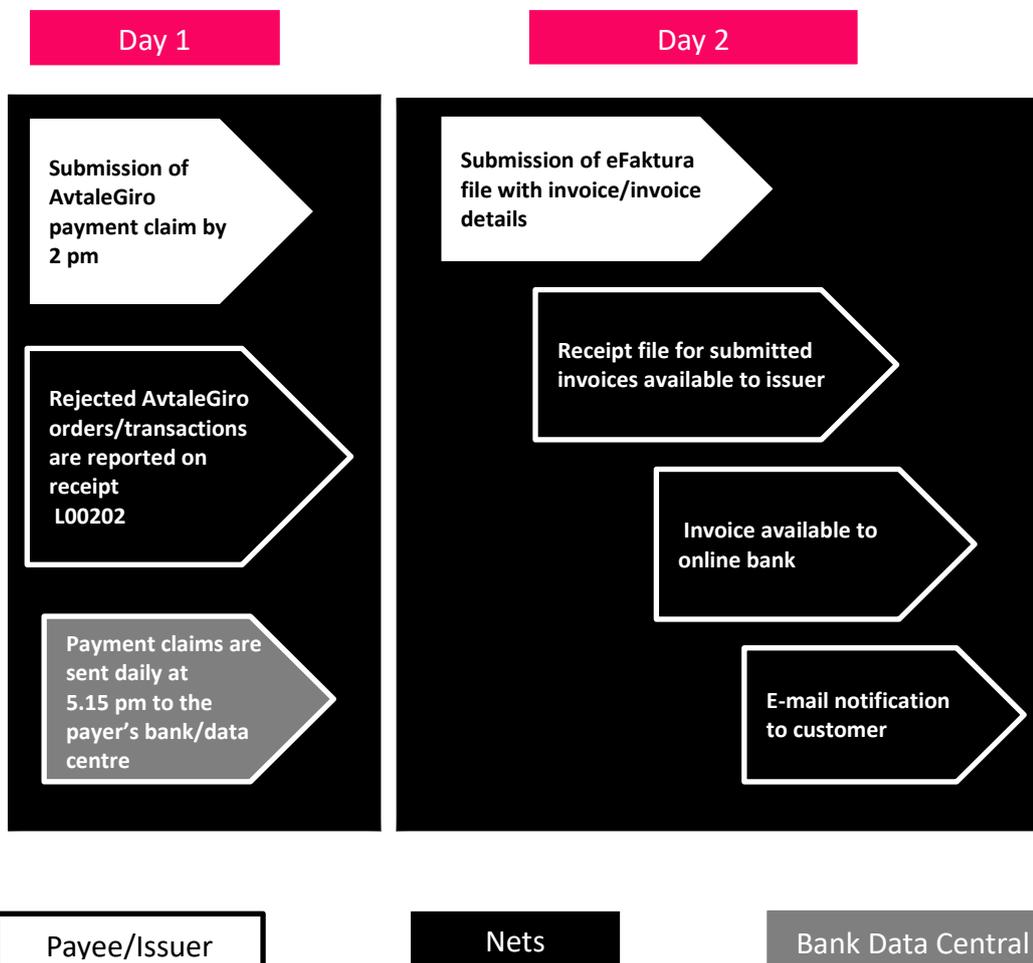
If the payee is meant to notify the payer and fails to do so, this may result in the bank requesting for the payment to be reversed.

New rules for notice period is compiled by BITS and was introduced from 1.7.2018. Demands to alert payer is changed from seven to three calendar days.

4.1.3 Payment claims notified via eFaktura

The AvtaleGiro file must be received by Nets on a working day no later than 2 pm, 4 calendar days before the due date.

If the payee is going to notify its customers via eFaktura, the payment claim must be received by Nets on a working day no later than 2 pm, 4 calendar days before the due date. The payee must submit the file containing the payment information for eFaktura on the following day. The deadline for the eFaktura file is dependent on the delivery deadline for eFaktura (see user manual for eFaktura). Files received after the deadline will be processed on the next working day. It is important for the files to be sent by the payee in this order so that the payers can find the payment claim and invoice details via their online bank.



4.1.4 Cancellation requests

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

The deadline is the same for cancelling payment claims whether notification is sent via the bank or directly by the payee.

Cancellation requests are forwarded to the payer's bank, which performs the cancellation of the payment claim. The payer's bank must inform the payer of any cancellations. The content and design of information is drawn up by the payer's bank. If the bank does not have the payment claim, it will not be able to perform the cancellation. This may happen in cases where the payer has already cancelled the payment claim, or in cases where a file containing the payment claims and cancellations is sent on the same day. Nets therefore recommends that files with cancellations are sent one or two days after the file containing payment claims has been sent to ensure that the payment claim will be cancelled.

4.2 Arrival checks for file transmissions

The system verifies that the file/data sender (distributorID) is registered in Nets and is authorised to send data for the specified agreement customers/order accounts.

If the data sender specifies or registers incorrect information, the transmission/order will be rejected when received.

If the agreement customer/order account changes file/data sender, written notification to this effect must be sent to Nets Test and Implementation by e-mail to: payment-test-no@nets.eu. The Bank may also change the file sender/data sender in Nets Online under the bank customer register. If the customer requires a new communication, the change made in the bank customer register will be sent to Nets as an order.

All file transmissions to Nets are checked before being imported. Errors in the file transmission will be stopped before being imported.

Questions can be sent to Nets:

For bank: Nets v/ Customer Service on telephone 915 04949 or send your contact form Contact Customer Service via Nets Online.

For Company: Contact Nets v / Customer services on telephone 915 04949 or send an e-mail to payments-no@nets.eu.

4.2.1 Checking transmissions received in Nets

Transmissions received at Nets will be checked at both transmission and order level before processing.

Transmissions received in Nets will be checked at **order level** before processing.

The system performs duplicate and rejection checks on orders in a transmission if it has been previously processed. This also applies when orders in a transmission have been rejected once and then submitted again. In this case, the system will check that the order in the transmission was rejected, so that it will be approved during the next check. The check is performed on the entire transmission for all orders dating back 12 months + 1 day.

After the transmission has been checked, receipt L226 is produced. L226 is placed on eNett or sent by e-mail. The recipient of the receipt list must check whether the transmission has been approved or rejected, and whether all the orders have been sent for processing.

Customers who send files using online banking do not have the option of retrieving receipt L226 using online banking and will receive the receipt by e-mail. If the receipt is not received, Nets must be contacted for further clarification.

The customer unit ID entered on the start record of the transmission is linked to an e-mail. If an incorrect customer unit ID is specified, the receipt will not be sent to the correct recipient.

4.2.1.1. The following are checked at transmission level:

The file/data sender can send files on behalf of the customer (order account)

The transmission has not already been imported

Nets is the recipient

The start/end record for the transmission is correct

The start/end record for the order is correct

The correct amount is specified in the transmission

The agreement has been registered properly

The transmission contains the correct number of transactions

The transmission contains valid orders

NB: Error in the records will lead to the transmission being rejected.

4.2.1.2 The following are checked at order level:

There is a valid agreement for the service.

The order has been imported and processed earlier. A check is performed on the entire content of the order, including the start and end record.

The start/end record for the order is available and correct.

The transactions in the order are valid in accordance with the system specification.

The transaction has been submitted by the submission deadline.

There is a valid regular payment order.

NB: Error in the records will lead to the transmission being rejected.

4.3 Accounting data

Accounting data is transferred electronically and includes the specification of approved, settled single transactions, as well as information on regular payment orders for automatically updating the payee's accounts receivable. For more specifications, refer to the user manuals and system specification for the individual service.

4.4 Payee reconciliation checks

Payees should devise separate procedures for processing accounting data received from Nets. Potential procedures are described in the user manual for OCR giro.

4.5 Invoicing

Invoicing the AvtaleGiro (and OCR giro) service is a matter between the payee and the bank. Therefore, any queries about prices/invoicing must be addressed to the relevant bank.

5 Change log for this manual

| VERS. | SEC. | DESCRIPTION OF CHANGE | DATE | SIGN. |
|-------|---------|--|-----------|-------|
| 2.8 | | New version no. assigned | | |
| | 4.1 | Submission deadlines: comment added that the file must be received by Nets on a working day for direct notification | 25/03/10 | mhe |
| | 1.6.6 | New section inserted about the new financial contract law Text added about 4-week notification and right to request refund | | |
| | 1.6.3 | Info added: A delivery time for new/cancelled regular payment orders is indicated in the agreement between the bank and the customer, which is sent to Nets. It is recommended that new/cancelled regular payment orders should be received daily in order to ensure that the status of the customer's method of payment is updated rapidly. | | |
| | 2.9 | New version no. assigned | 27/06/12 | mhe |
| | 4.2 | E-mail changed from autorisering@bbs.no to authorisation-no@nets.eu | 27/06/12 | mhe |
| | 1.4.1 | Updated option for creating FBO via company website | 27/06/12 | mhe |
| | 1.5 | New diagram inserted incl. updated text | 27/06/12 | mhe |
| | 1.6.4 | More information inserted on Open to All YES/NO | 27/06/12 | mhe |
| | 1.6.5.1 | Option to send notification via SMS | 27/06/12 | mhe |
| | 1.6.3 | Deadline specified for delivering regular payment orders (FBOs) | 27/06/12 | mhe |
| | 3.2 | E-mail address for authorisation changed to authorisation-no@nets.eu | 27/06/12 | mhe |
| | 4.1.3 | eFaktura/AvtaleGiro combination: Delivery deadline for eFaktura removed; refer to user manual and updated diagram. | 27/06/12 | |
| | 1.6.8 | Accounting data updated to include more comprehensive information | 27/06/12 | mhe |
| | 1.4.2.2 | Change to agreement: Text updated and renumbering removed as this is being operated by NICS | 27/06/12 | mhe |
| | 2.2 | Test data for Nets updated to include SMS | 27/06/12 | mhe |
| 3.0 | | New version no. assigned | 28/01/13 | mhe |
| | 1.6.5.1 | Text added: notification by SMS cannot be tested | 28/01/13 | mhe |
| | 1.6.8 | Accounting data/data delivery updated with times for supplying data for all 4 settlement runs | 28/01/13 | mhe |
| | 2.3 | Production test section amended slightly. Requirement removed for test where customer has approved software supplier | 20/02/13 | mhe |
| | 4 | Submission deadline changed from "no later than 2 pm" to "by 2 pm" | 21/02/13 | inp |
| | 5 | Changes in the version history from 07/07/99 to 20/10/09 removed | 21/02/13 | inp |
| 3.1 | | New version no. assigned | July 2013 | mhe |
| | | General review of content, updated all e-mail addresses and some grammatical changes | July 2013 | mhe |
| | 1.4 | Renamed from "Payer agreement" to "Agreement" | July 2013 | mhe |

| | | | | |
|-----|---------|--|-------------|-----|
| 3.2 | | New version no. assigned | August 2015 | mhe |
| | 1.5 | Removed description of SMS notification. | August 2015 | mhe |
| | 1.6.5.1 | Removed description of SMS notification. | August 2015 | mhe |
| 3.2 | 1.6.5.3 | Added new information about consolidated notifications. | August 2015 | mhe |
| | 2.2 | Removed description of SMS notification. | | |
| | | Updated e-mail addresses throughout the document | August 2015 | mhe |
| 3.3 | | New version no. assigned | Nov. 2016 | mhe |
| | | General update of the language and more detailed information. | Nov. 2016 | mhe |
| | 1.4.2 | Setting up an agreement to use AvtaleGiro: Updated section with information on submission of registration form | Nov. 2016 | mhe |
| | 1.4.2.3 | Terminating the agreement. Added information stating that the bank can cancel the agreement using Nets Online. Also more detailed information | Nov. 2016 | mhe |
| | 1.6.3 | Information about own customers' regular payment orders. Taken out time of booking, as well as table. Updated with new text: Orders for a full extract of all regular payment orders can be sent to Customer Service by e-mail at: payments-no@nets.eu Updated new descriptions for the various settlements. | Nov. 2016 | mhe |
| | 1.6.4 | Added information about creating payee agreement in Nets Online, bank customer register | Nov 2016 | |
| | 1.6.5.1 | Notifying payers Added that it is possible to notify via direct SMS or e-mail from the payee | Nov. 2016 | mhe |
| | 1.6.8 | Accounting data/delivery of data Backup can be obtained for 90 days. Changed from 30 days. Added that the bank can make change via Nets Online. Updated new descriptions for the various settlements. | Nov. 2016 | mhe |
| | 2.3 | Production test Removed point-by-point description 1–4 and changed to: Questions about production test can be sent to Test and Implementation by e-mail: payment-test-no@nets.eu | Nov. 2016 | mhe |

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|-------|---|-----------|-----|
| 3.1 | <p>List material</p> <p>L200 removed text about incorrect or invalid data sender. This is dealt with on receipt 226</p> <p>General update. Removed dispatch by post of receipt lists. Receipt lists will be received by e-mail.</p> <p>Updated contact point from the authorisation group to Customer Service. Changed telephone no. from 22898565 to 08989. Added e-mail for Customer Service</p> <p>Added new example of receipt list L00202, updated explanatory texts. Removed point about temporary rejected orders. Orders rejected or approved. Added new example of receipt list L02603</p> | Nov. 2016 | mhe |
| 3.2 | <p>Removed</p> <p>L200 removed text about incorrect or invalid data sender. This is dealt with on receipt 226.</p> <p>Questions about the transmission can be addressed to Nets Authorisation – changed to Customer Service. e-mail: payments-no@nets.eu or tel. 08989</p> <p>NB: Removed description of temporarily rejected orders.</p> <p>Taken out description</p> <p>The most common reason for payment claims being rejected is that payees have not been told that the regular payment order has been terminated by the payer before they generate the invoice. This will generate the error message: “FBO ER UGYLDIG” (“FBO INVALID”) on the list.</p> <p>Error message “FBO ER UGYLDIG” has been replaced by “FBO FINNES IKKE” (“FBO DOES NOT EXIST”).</p> | Nov. 2016 | mhe |
| 4.1.4 | <p>Cancellation requests</p> <p>Updated text stating that payer’s bank will send information to the payer about any cancellations of payment claims.</p> | Nov. 2016 | mhe |
| 4.2 | <p>Arrival checks for file transmissions</p> <p>Removed the various reasons as this is described under list material</p> <ul style="list-style-type: none"> • Invalid file/data sender • The transmission file is not in BBS format • Empty transmission file <p>Taken out text: Error messages will be documented on the receipt list L200 posted in e-nett</p> <p>Changed point of contact from Authorisation to Customer Service.</p> | Nov. 2016 | mhe |
| 4.2.1 | <p>Added supplementary information</p> <p>Customers who send files using online banking do not have the option of retrieving receipt L226 using online banking and will receive the receipt by e-mail.</p> <p>Customer unit ID added to the start record of the transmission is associated with an e-mail. If an incorrect customer unit ID is specified, the wrong payee will receive the receipt</p> | Nov. 2016 | mhe |

| | | | | |
|-----|------------------|---|-----------|-----|
| | 4.2.1.2 | Rejecting orders. Removed description if temporarily rejected order. | Nov. 2016 | mhe |
| | 3.4 | New version no. assigned | sept 2017 | mhe |
| | 1.4.2 | New informations about reply coupon | sept 2017 | mhe |
| | All ower | Updated new phone numbers and e-mails in the document | Sept 2017 | Mhe |
| 3.5 | | Tildelt nytt versjonsnr og endret logo | Oct 2018 | mhe |
| | under all points | Updated telephone from 04949 to 915 04949 | Oct 2018 | mhe |
| | 1.1.2 | Added information on Innbetalingstjenestene | Oct 2018 | mhe |
| | 1.5 | Added some additional information about egiro and Innbetaling Total (nr 6) | Oct 2018 | mhe |
| | 1.6.8 | Added that accounting data for specified services is in BBS format. Added information that Innbetaling Total not will contain mandate(FBO) | Oct 2018 | mhe |
| | 1.7 | Change notification deadline from 7 working day to 3 calendat days. | Oct 2018 | mhe |
| | 3.1 | Added information that list can be delivered in CSV format, new example of receipt list L00202 and updated explanation of error messages. | Oct 2018 | mhe |
| | 3.2 | Updated information under L 00202 | Oct 2018 | mhe |
| | 3.3 | New item: More detailed information about the possibility of receipt lists delivered in CSV format | Oct 2018 | mhe |
| | 4.1.2 | Number of notifications day is changes from 7 workingday to 3 calendar days. | Oct 2018 | mhe |
| 3.6 | | Assigned new version | Jun 2019 | JB |
| | 4.1.2 | Deadline submission, number of calendar days changed to 4 days | | |
| | 4.1.3 | Deadline submission, number of calendar days changed to 4 days | | |