

November 2021

# Bg Autogiro

---

# Technical Manual

---

---

## Contents

1	Introduction.....	5
1.1	This document.....	5
1.2	What is Bankgirot?.....	5
1.3	What is a bankgiro number?.....	5
1.4	What is Autogiro?.....	6
2	Terms and definitions.....	7
3	About Autogiro .....	10
3.1	Files to and from Bankgirot .....	10
3.2	Autogiro Online.....	11
3.3	File layouts .....	11
3.4	Reporting .....	12
3.5	File transfer.....	13
4	Anti-tampering protection .....	13
4.1	Test authentication keys .....	13
5	Necessary functions for mandates.....	14
5.1	Mandates via form and via Web Page .....	14
5.2	Mandates via the Internet bank .....	14
5.3	Unique number identifying the payer .....	15
6	About files and records.....	15
6.1	File and record basics.....	15
6.1.1	Contents of a file.....	16
6.1.2	Contents of a section .....	17
6.1.3	Contents of a record .....	18
6.1.4	Character encoding standard .....	19
6.1.5	Data set name.....	19
7	Record and file descriptions – files <i>to</i> Bankgirot .....	20
7.1	Summary.....	20
7.2	Record descriptions, mandate file (TK01 and TK03-TK05) .....	22
7.3	Record descriptions, payment initiation (TK01, TK82 and TK32).....	26
7.4	Record descriptions, cancellation and date amendment file (TK01 and TK23-TK29). .....	28
8	Record and file descriptions – files <i>from</i> Bankgirot with new file layout.....	31
8.1	Summary.....	31
8.2	New file layout - Payments specification and Rejected payments in balance check inquiry.....	33
8.2.1	Summary .....	33
8.2.2	New file layout - Record descriptions, payments specification (TK01, TK15, TK82, TK16, TK32, TK17, TK77 and TK09) .....	35
8.2.3	New file layout - Codes found in TK82, TK32 and TK77 .....	43

8.3	Mandate advice .....	44
8.3.1	Summary .....	44
8.3.2	New file layout - Record descriptions, mandate advice (TK01, TK73 and TK09).....	44
8.3.3	Codes found in TK73 .....	47
8.4	Rejected payments .....	49
8.4.1	Summary .....	49
8.4.2	New file layout - Record descriptions, rejected payments (TK01, TK82, TK32 and TK09).....	49
8.4.3	Codes found in TK32 and TK82 .....	52
8.5	Cancellation/amendment of payments.....	53
8.5.1	Summary .....	53
8.5.2	New file layout - Record descriptions, cancellation/change of payments (TK01, TK03, TK11, TK21-TK25, TK26-TK29 and TK09) .....	54
8.5.3	New file layout - Codes found in TK21-TK29, TK03 and TK11.....	57
8.6	New file layout - Record descriptions, mandates via the Internet bank (TK51-TK56 and TK59).....	59
8.7	New file layout - Record descriptions, excerpt from the monitoring register (TK01, TK82, TK32 and TK09).....	63
8.8	New file layout - Record description, excerpt from the mandate report .....	66
9	Record and file descriptions – files <i>from</i> Bankgirot with old file layout .....	68
9.1	Summary .....	68
9.2	Old file layout - Payments specification and Rejected payments in balance check inquiry.....	69
9.2.1	Summary .....	69
9.2.2	Old file layout - Record descriptions, payments specification (TK01, TK82, TK32 and TK09).....	70
9.3	Mandate advice .....	76
9.3.1	Summary .....	76
9.3.2	Old file layout - Record descriptions, mandate advice (TK01, TK73 and TK09).....	76
9.3.3	Old file layout - Codes found in TK73 .....	79
9.4	Rejected payments .....	82
9.4.1	Summary .....	82
9.4.2	Old file layout - Record descriptions, rejected payments (TK01, TK82, TK32 and TK09).....	83
9.4.3	Old file layout - Codes found in TK82 and TK32 .....	86
9.5	Old file layout - Cancellation/change of payments .....	87
9.5.1	Summary .....	87

9.5.2	Old file layout - Record descriptions, cancellation/change of payments (TK01, TK03, TK21-TK25, TK26-TK29 and TK09) .....	88
9.6	Old file layout - Record descriptions, mandates via the Internet bank (TK51-TK56 and TK59).....	94
9.7	Old file layout - Record descriptions, excerpt from the monitoring register (TK01, TK82, TK32 and TK09).....	98
9.8	Old file layout - Record descriptions, excerpt from the mandate register .....	101
10	Record and file descriptions – files <i>from</i> Bankgirot in Bg Max format .....	103
10.1	Summary .....	103
10.2	Record definitions .....	104
10.2.1	Table 1 – Alignment .....	104
10.3	Table 2 - Starting record (transaction code = "01") .....	105
10.4	Table 3 - Opening record (transaction code = "05") .....	105
10.5	Table 4 - Payment record (transaction code = "20") .....	106
10.5.1	Table 5 - Reference code .....	107
10.5.2	Table 6 - Payment channel code .....	107
10.5.3	Table 7 - Deposit slip image indicator.....	107
10.6	Table 8 - Deduction record (transaction code = "21") .....	107
10.6.1	Table 9 – Deduction code.....	107
10.7	Table 10 - Extra reference number record (transaction code = "22", "23").....	107
10.8	Table 11 - Information record (transaction code = "25") .....	107
10.9	Table 12 - Name record (transaction code = "26").....	107
10.10	Table 13 - Address record 1 (transaction code = "27") .....	108
10.11	Table 14 - Address record 2 (transaction code = "28") .....	108
10.12	Table 15 - Company number record (transaction code = "29") .....	109
10.13	Table 16 - Deposit record (transaction code = "15") .....	109
10.14	Table 17 - End record (transaction code = "70").....	110

---

# 1 Introduction

## 1.1 This document

This is the Technical manual for *Bg Autogiro*, or simply *Autogiro*, our direct debit service. Your company is referred to as the payee in this document.

This document includes record and file descriptions for Autogiro, the direct debit service, and is aimed at readers who will:

- Write software to create payments and mandates for Bankgirot
- Write software to process reports on processed payments and mandates from Bankgirot
- Adapt the company's procedures to be able to use Autogiro
- 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 payees
- 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. Payments and information always arrive on time.

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.

## 1.3 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.

#### 1.4 What is Autogiro?

Autogiro is a product for automatically transferring payments to a payee on the payment date – neither too early nor too late. Autogiro can be used as a fully electronic service. This means that all functions are managed on file and/or via the Autogiro Online web service.

Consumers and companies alike can pay via Autogiro, and the payee's invoices can include an account number and a bankgiro number.

One prerequisite for Autogiro is that the payer signs a mandate allowing money to be automatically transferred from the payer's account to the payee's account.

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

<b>Functions</b>	<b>Description</b>	<b>Standard or option</b>
Mandate form	The payer submits a mandate on a printed form.	Standard
Mandate via the Internet bank	The payer submits a mandate via their Internet bank.	Option
Mandate via Web page	The payer submits a mandate by filling in an electronic Mandate form via a link, which could, for instance, be found on the payee's (the company's) website.	Option
Outgoing payments (Credit transfer)	The payee can make outgoing payments to payers via Autogiro.	Option
Max. amount	The payee can set an upper limit for the amount per payer and day that can be transferred via Autogiro to the payee's bankgiro number.	Option
Retry	Retry means that if the payer's bank stops a payment in the balance check inquiry Bankgirot attempts to make payment the agreed number of times or until the payment is approved.	Option

Functions	Description	Standard or option
Excerpts	The payee can order summaries from its bank or via Autogiro Online. The summaries include Excerpts from the mandate register and the monitoring register and are delivered to the payee on file.	Option

**Note:** For more information about standard and optional functions and how mandates, payments and Autogiro Online work in Autogiro, 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 Autogiro service.

Term	Definitions
User manual	A manual that describes a service, how it is used and how a company adapts its procedures to use the service.
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 Link	Bankgirot's communication product. Bankgiro Link includes: <ul style="list-style-type: none"> <li>• Secure communication solution with authorisation, based on PKI and certificates</li> <li>• File transfer over the Internet</li> <li>• Transfer of payment instructions to Bankgirot</li> <li>• Transfer of reports from Bankgirot</li> <li>• Electronic mandate control (for some banks)</li> </ul>
Payer number	A number that identifies the payer to the payee. This can be, for example, a company or civic number, a bankgiro number or a customer number. <b>Note:</b> For payers that have mandates with a bankgiro number the payer number is always the bankgiro number.

<b>Term</b>	<b>Definitions</b>
Payment initiation	The file the company sends to Bankgirot containing the payments to be made.
Payment instructions	The payments Bankgirot accepts and processes.
Check digit	A check digit that always appears last in, for example, a bank account number or a bankgiro number.
Electronic ID	An electronic identity document used for secure identification over the Internet. Equivalent to a regular ID, such as an ID card or driving licence. An electronic ID can be issued by the bank and can be stored, for example, in a file or on a card.
Individual payment	A payment included in a recurring payment.
Anti-tampering protection	Means that files are assigned an encrypted check record calculated based on the file's content and a unique code, before the file is sent to Bankgirot. Bankgirot checks the control record and can thereby confirm that the file has not been tampered with after the sender authenticated it.
HMAC	Hash Message Authentication Code. An open, international standard for anti-tampering protection by authentication. Bankgirot uses HMAC-SHA-256 with 128-bit keys, with the key comprising 32 alphanumeric characters with no check digit. Only used for batch authentication.
Deposit serial number	Each deposit record has a deposit serial number that is unique for each bankgiro number and year. Bankgirot informs the bank of the serial number in conjunction with crediting the payee's bank account. The bank can then choose whether to present the serial number to the company on bank statements. This simplifies account reconciliation and enables its automation.
Communication method	The method a company uses to send files to and retrieve files from Bankgirot.
Customer number	A customer number at Bankgirot used as the address for file deliveries. The customer number can be linked to one or more bankgiro numbers. A customer number is always linked to a service.



Term	Definitions
Mandate	<p>A standard Autogiro function. An agreement between a payer and a payee that is a prerequisite for using Autogiro. The payer provides the payee with consent to debit the payer's bank account or bankgiro number via Autogiro.</p> <p>The payee can offer the payer three ways to sign a mandate:</p> <ul style="list-style-type: none"> <li>• A printed form</li> <li>• Via the Internet bank</li> <li>• Via Web Page</li> </ul>
Mandate form	<p>A form that the payer fills in with their details and signs, and with which the payer provides the payee with consent. The Mandate form can be printed or electronic.</p>
Mandate via form	<p>A standard Autogiro function by which the payer provides consent by filling in and signing a printed Mandate form. This type of mandate can be signed for payments from a bank account as well as via a bankgiro number.</p>
Mandate file	<p>The file with the payer's details that the payee sends to Bankgirot or registers directly via Autogiro Online in order to register a new mandate.</p>
Mandate via Web Page	<p>An optional Autogiro function that enables the payer to sign a mandate by filling in an electronic Mandate form via a link, which could, for instance, be found on the payee's (the company's) website. The payer signs the mandate with an electronic ID, which is verified by Bankgirot. This type of mandate can only be signed for payments from a bank account number. <b>Note:</b> A company cannot use Mandate via Web Page for signing a mandate.</p>
Recurring payment	<p>A payment instruction that is used to pay the same amount periodically via Autogiro. This can be, for example, a magazine subscription, where the payer pays the same amount each month.</p>
Technical manual	<p>A manual with record and file descriptions. Mainly aimed at software companies and companies that develop proprietary software.</p>

Term	Definitions
Other communications	<p>The included communications in Other communications are:</p> <ul style="list-style-type: none"> <li>• FTP via Internet</li> <li>• FTPS</li> <li>• SFTP</li> <li>• Connection via eg TCP/IP FTP</li> <li>• Connect:Direct</li> </ul> <p>For more information, see <a href="http://www.bankgirot.se">www.bankgirot.se</a>.</p>
Customer test	<p>Conducted to verify that the information in the files complies with the specified layout. Customer testing is not mandatory.</p>
Payment refund	<p>According to the Payment Service Directive from August 1st 2010 a debtor has the right to request a refund for a previously performed Autogiro debit through the bank.</p> <p>The right to request a refund is applicable within special circumstances and a certain period of time.</p> <p>For more information please see the User manual for Autogiro.</p>

### 3 About Autogiro

Autogiro is managed on file or via the Autogiro Online web service. **Note:** The payee cannot deliver or register payment initiations via Autogiro Online. These must always be delivered to Bankgirot on file.

#### 3.1 Files to and from Bankgirot

The table shows the files (reports) available for sending to or receiving from Bankgirot. For information about file layouts, see the section Record and file descriptions in this document.

Files to Bankgirot	Files from Bankgirot with new and old layout
<b>Mandate</b>	
Mandate file	Mandate advice
	New mandates via the Internet bank
	Excerpt from the mandate register
<b>Payments</b>	

Files to Bankgirot	Files from Bankgirot with new and old layout
Payment initiation	<ul style="list-style-type: none"> <li>• Payments specification and Stopped payments in balance check inquiry</li> <li>• Executed payments in BgMax format</li> </ul>
Cancellation and date amendment file	Cancellation/change of payments
	Rejected payments
	Excerpt from the monitoring register

### 3.2 Autogiro Online

Autogiro has a web service called Autogiro Online intended for payees. Autogiro Online offers different functions that enable you to view and manage information about payments and mandates in Autogiro. Autogiro Online offers similar summaries that complement the reports payees can receive on file. The payee can also choose to only use the reports available via Autogiro Online. **Note:** The payee cannot deliver or register payment initiations via Autogiro Online. These must always be delivered to Bankgirot on file.

For more information on Autogiro Online, see the user manual for Autogiro at [www.bankgirot.se](http://www.bankgirot.se).

### 3.3 File layouts

There are two types of file layout for Autogiro, old and new. The type of file layout determines which reports Bankgirot sends to the payee. Bankgirot recommends that you use the new layout as this file layout covers all events and enables a completely digital Autogiro if you receive all reports on file. In addition to the choice of old or new layout you can choose whether executed payments are to be delivered in Bg Max format, the same format as in Bankgiro Inbetalningar (Bankgiro Receivables). These choices are made per bankgiro number and via the Autogiro agreement together with the payee's bank.

If the payee has several bankgiro numbers with the same customer number then the old layout can be used for certain bankgiro numbers and the new layout for others. However, you cannot combine the different file layouts for the same payee bankgiro number other than receiving executed payments in Bg Max format (the same format as in Bankgiro Inbetalningar).

A payee/service bureau that is to receive both old and new layouts under the same customer number will receive:

- All bankgiro numbers with the old layout in one file
- All bankgiro numbers with the new layout in one file
- All bankgiro numbers with Bg Max format in one file and one file for other reports, with either the old or new layout

**Note:** The new and old file layouts are delivered in separate files, but the files have the same filename when sent from Bankgirot. In addition to this, all bankgiro numbers with Bg Max format are delivered in a separate file with a different filename.

Regardless of the file layout chosen by the payee, Autogiro Online can be used to complement the information.

The table explains what the different file layouts entail.

File layout	Description
Old	<ul style="list-style-type: none"> <li>Complete information is not delivered on file and the payee uses Autogiro Online to complement the information.</li> <li>Limited automatic reconciliation against accounts receivable ledger possible.</li> </ul>
New	<ul style="list-style-type: none"> <li>Complete information delivered on file.</li> <li>Full automatic reconciliation against accounts receivable ledger possible.</li> <li>Autogiro Online can be used as a complement.</li> </ul>
Bg Max format	<ul style="list-style-type: none"> <li>The payer number is not included in Bg Max format, which means that a reference number or payer number must be specified in the ref no field in the payment initiation in order to reconcile payments.</li> <li>Only executed payments are reported and delivered in a separate file and not together with Bankgiro Inbetalningar (Bankgiro Receivables).</li> <li>Any payments that were stopped in the balance check inquiry are only shown via the Autogiro Online web service.</li> <li>An outgoing payment (TK32) is only reported via Autogiro Online.</li> </ul> <p><b>Note:</b> If other reports are selected with:</p> <ul style="list-style-type: none"> <li>The old layout complete information is not delivered on file and the payee uses Autogiro Online to complement the information.</li> <li>The new layout complete information is delivered on file and Autogiro Online can be used as a complement.</li> </ul>

### 3.4 Reporting

The payee receives reports of different events in Autogiro. The reporting consists of a number of reports that are delivered on file in the old or the new layout. Performed payments are also possible to get in the Bg Max format. All reports are available via the web service Autogiro Online. The payee's Autogiro agreement determines which layout, format and report files are

---

used. **Note:** The selection made by the payee applies to *all* reports; it is not possible to receive certain reports with one file layout and other reports with the other file layout.

These reports are available as standard:

- Payments specification *or*
- Payments specification and rejected payments in balance check inquiry
- Cancellation/change of payments
- Mandate advice
- Rejected payments
- Mandates via the Internet bank

### 3.5 File transfer

The payee can choose between several different communication methods for sending files to and receiving files from Bankgirot. **Reference:** Descriptions of the communication methods are available at [www.bankgirot.se](http://www.bankgirot.se).

## 4 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 Elektroniskt Sigill (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).

### 4.1 Test authentication keys

During customer testing in Autogiro the file must be authenticated with a test authentication key.

The table includes test authentication keys for the two authentication methods supported by Bankgirot.

Method	Test authentication key
Nexus Sigillet	123456789012345678901234567890123456
HMAC	1234567890ABCDEF1234567890ABCDEF

## 5 Necessary functions for mandates

### 5.1 Mandates via form and via Web Page

The table describes which functions the payee's accounting system must support in order to use Mandates via form and electronic Mandate via Web Page. **Note:** If the mandate is linked to the payer's bankgiro number the Mandate via Web Page option cannot be used.

Function	Comment
Registering, amending and cancelling mandates in the customer directory.	The following information must be registered in the customer directory: <ul style="list-style-type: none"> <li>• Payer number. <b>Note:</b> For mandates based on bankgiro number the payer number is always the bankgiro number. The payer number is always specified for mandates based on bank account numbers and bankgiro numbers.</li> <li>• Bank account number. <b>Note:</b> Only specified for new mandates based on bank account number.</li> <li>• Civic number or company number. <b>Note:</b> Only specified for new mandates based on bank account number.</li> </ul>
<ul style="list-style-type: none"> <li>• Create new entry and cancellation records.</li> <li>• Create and send file to Bankgirot.</li> </ul>	<b>Reference:</b> More information and descriptions of files can be found under Record and file descriptions – files to Bankgirot.
<ul style="list-style-type: none"> <li>• Receive reports from Bankgirot.</li> <li>• Update customer directory.</li> </ul>	<b>Reference:</b> More information and descriptions of files can be found under Record and file descriptions – files from Bankgirot in old, new file layout or Bg Max format.

### 5.2 Mandates via the Internet bank

The table describes which functions the payee's accounting system must support in order to use Mandates via the Internet bank and refers to further information and the appropriate record and file descriptions.

Function	Reference
Receive and process the report file with new and cancelled mandates via the Internet bank from Bankgirot.	See Record and file descriptions – files from Bankgirot, Mandate advice.

Review new mandates and check that the payer number specified by the payer is correct.	
Create an approval record.	See Record and file descriptions – files from Bankgirot, Mandate file.
Create a rejection record.	

### 5.3 Unique number identifying the payer

The payer number in Autogiro is used to identify the payer and to link the mandate to the right bank account number or bankgirot number. As such, each payer must have a unique payer number for each payee.

**Note:** For payers that have mandates with a bankgirot number the payer number is always the bankgirot number.

## 6 About files and records

### 6.1 File and record basics

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

Term	Definitions
Section	A part of a file that contains: <ul style="list-style-type: none"> <li>Information on mandates and payments from a remitting bankgirot number; <i>or</i></li> <li>Reports from Bankgirot and Excerpts from Bankgirot's monitoring register and mandate register.</li> </ul>
File	One or more instructions in electronic format that: <ul style="list-style-type: none"> <li>The payee sends to Bankgirot; <i>or</i></li> <li>The payee downloads or receives from Bankgirot.</li> </ul>
Record	Part of a file or section with specific information on instructions sent to Bankgirot. Each record has an individual transaction code (TK).
Transaction code	All records in a file have a unique transaction code (TK). The transaction code starts a new record.

### 6.1.1 Contents of a file

A file contains information, organised in sections and records, from either the payee to Bankgirot or vice versa.

**Note:** Bankgirot processes the files in the order in which Bankgirot receives them. You should not send a Payment initiation/Mandate file and a cancellation or amendment of the *same* assignment on the same day as the end result may be erroneous.

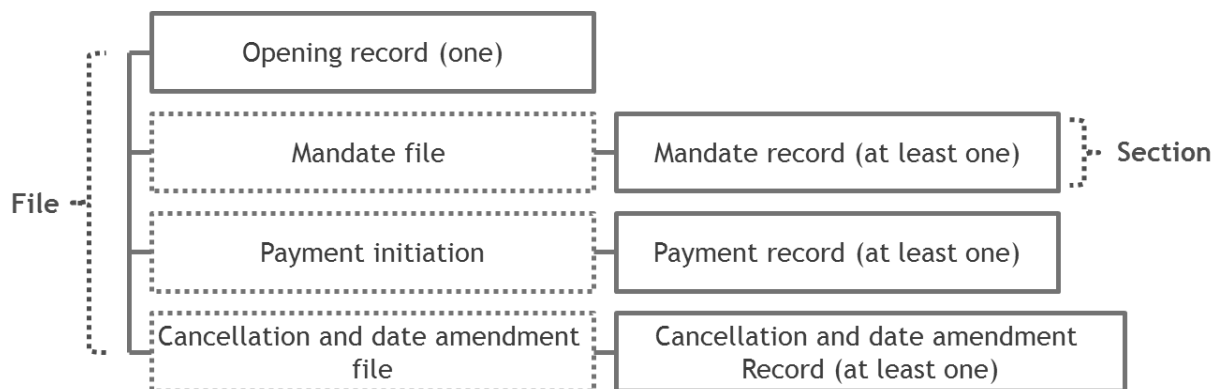
- As such, mandates must be sent before mandate amendments and cancellations
- As such, payments must be sent before payment amendments and cancellations

The table shows what each file can contain.

Sender	Contents	Note
The payee	Sections with: <ul style="list-style-type: none"><li>• Mandate file</li><li>• Payment initiation <i>and/or</i></li><li>• Cancellation and date amendment file</li></ul>	The file can contain several section types.
Bankgirot	Sections with either: <ul style="list-style-type: none"><li>• Payments specifications and any payments stopped in balance check inquiry</li><li>• Mandate advice</li><li>• Rejected payments</li><li>• Cancellation/change of payments</li><li>• New mandates via the Internet bank</li><li>• Excerpt from the monitoring register; <i>or</i></li><li>• Excerpt from the mandate register</li></ul>	The file contains only <i>one</i> section type.

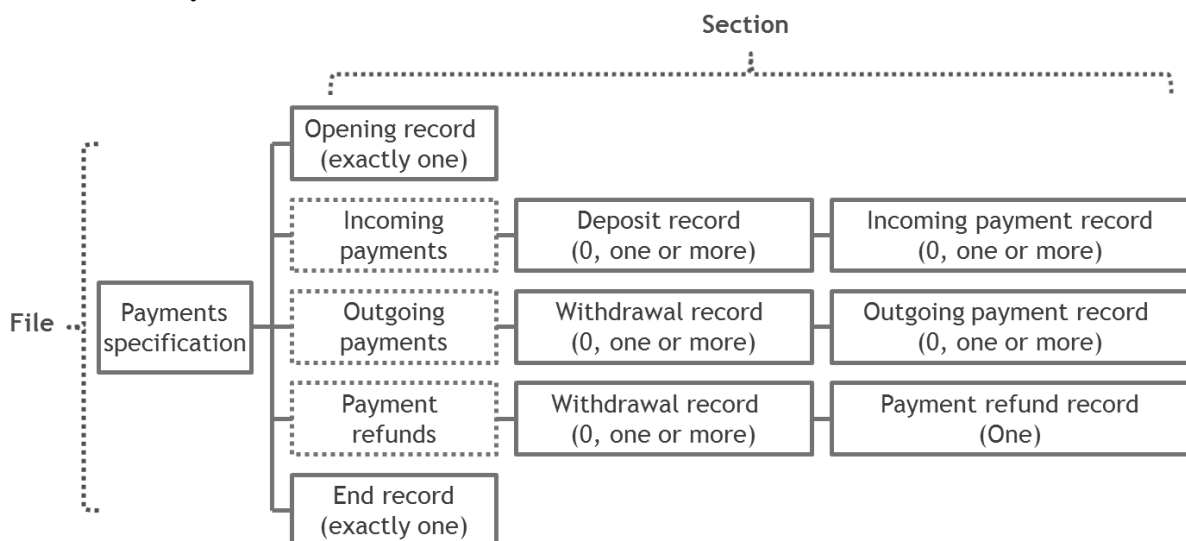
The illustration below shows how a file may appear when it contains instructions that the payee sends to Bankgirot. The file can contain several section types with different instructions.





The illustration below shows how a file may appear when it contains reports from Bankgirot. The file can contain several sections – each section represents one bankgiro number.

**Note:** The illustration is an example of how the Payments specification report may appear with the new layout.



**Note:** All files that are sent to Bankgirot must also contain anti-tampering protection, either:

- A digital signature
- Batch authentication *or*
- Section authentication

**Reference:** For more information, see the section Anti-tampering protection.

### 6.1.2 Contents of a section

The table shows what a section contains.

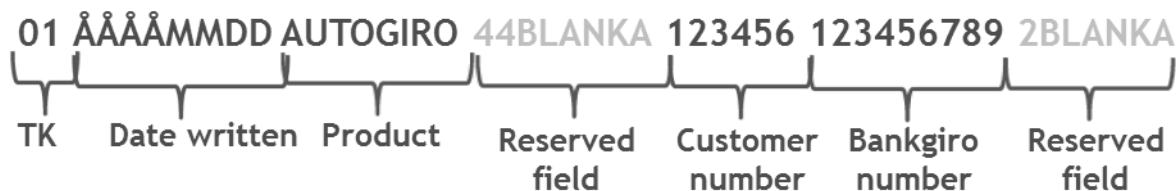
Sender	Contents
The payee	<p>A section shall contain:</p> <ul style="list-style-type: none"> <li>• An opening record</li> <li>• At least one: <ul style="list-style-type: none"> <li>- Mandate record</li> <li>- Payment record <i>and/or</i></li> <li>- Cancellation/date amendment record</li> </ul> </li> </ul> <p><b>Note:</b> Files <i>to</i> Bankgirot contain no end record.</p>
Bankgirot	<p>A section shall contain:</p> <ul style="list-style-type: none"> <li>• An opening record</li> <li>• At least one: <ul style="list-style-type: none"> <li>- Deposit record (only with <i>new</i> file layout)</li> <li>- Withdrawal record (only with <i>new</i> file layout)</li> <li>- Payment record <i>and/or</i></li> <li>- Directory record</li> </ul> </li> <li>• An end record</li> </ul>

### 6.1.3 Contents of a record

A record must contain:

- A unique transaction code (TK) that indicates which type of information the record contains
- The actual information, such as a mandate, a payment or a cancellation/amendment

The records have a conventional 80-character layout, split into fields with different content. The illustration below describes a record (the opening record in a mandate file). The grey fields correspond to 44 and 2 blank characters respectively.



#### 6.1.4 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.

#### 6.1.5 Data set name

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

**Example 1:** The table shows how files to Bankgirot are named.

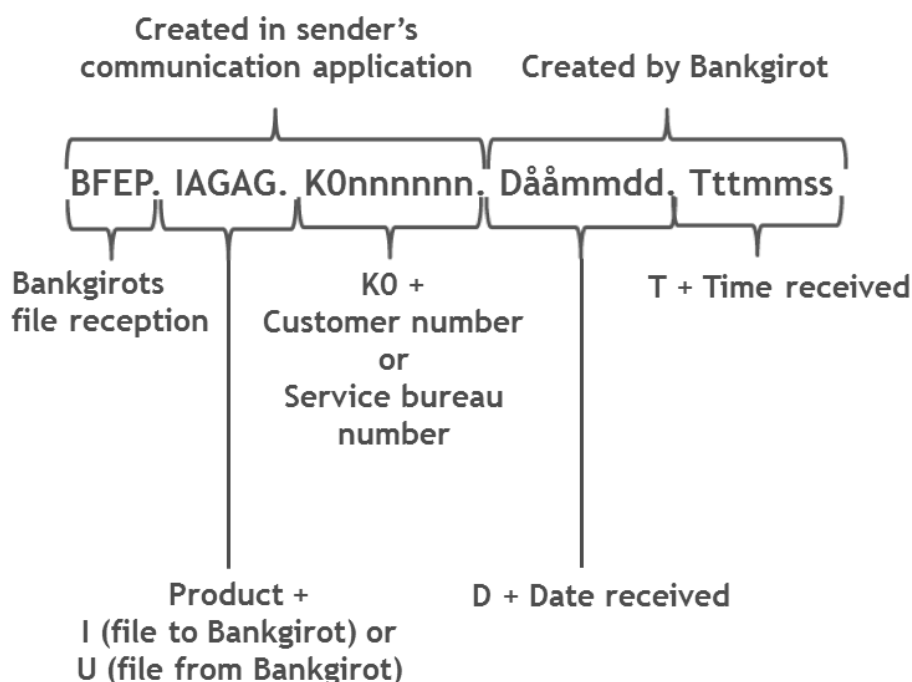
Communication method	Data set name
Bankgiro Link	BFEP.IBGLK.Konnnnnn.Dyymmdd.Thhmmss
Other communication	BFEP.IAGAG.Konnnnnn.Dyymmdd.Thhmmss

**Example 2:** The table shows how files from Bankgirot are named. If you have Other communication as a method the files can also be named in the manner of your choosing; contact Bankgirot's Customer Service for help.

Report	Data set name	
	Bankgiro Link	Övrig kommunikation
Payments specification or Payments specifications and any payments stopped in balance check inquiry	BFEP.UAGAG.Konnnnnn.Dyymmdd.Thhmmss	BFEP.UAGAG.Konnnnnn.Dyymmdd.Thhmmss
Executed payments in BgMax format	BFEP.UAGAG.Konnnnnn.Dyymmdd.Thhmmss	BFEP.UAGAG.Konnnnnn.Dyymmdd.Thhmmss
New mandates via the Internet bank	BFEP.UAGAG.Konnnnnn.Dyymmdd.Thhmmss	BFEP.UAGU3.Konnnnnn.Dyymmdd.Thhmmss
Mandate advice	BFEP.UAGAG.Konnnnnn.Dyymmdd.Thhmmss	BFEP.UAGU4.Konnnnnn.Dyymmdd.Thhmmss
Cancellation/change of payments	BFEP.UAGAG.Konnnnnn.Dyymmdd.Thhmmss	BFEP.UAGU5.Konnnnnn.Dyymmdd.Thhmmss
Rejected payments	BFEP.UAGAG.Konnnnnn.Dyymmdd.Thhmmss	BFEP.UAGU6.Konnnnnn.Dyymmdd.Thhmmss

Report	Data set name	
	Bankgirot Link	Övrig kommunikation
Excerpt from the mandate register	BFEP.UAGAG.Konnnnnn.Dyym mdd.Thhmmss	BFEP.UAGU7.Konnnnnn.Dyym mdd.Thhmmss
Excerpt from the monitoring register	BFEP.UAGAG.Konnnnnn.Dyym mdd.Thhmmss	BFEP.UAGU8.Konnnnnn.Dyym mdd.Thhmmss

The illustration below describes the different fields in the data set name.



For customer tests the data set name shall be:

- IAGZZ for files to Bankgirot
- UAGZZ for files from Bankgirot

**Sample files:** Sample files are available at [www.bankgirot.se](http://www.bankgirot.se). **Reference:** For more information on testing, see the user manual for Autogiro at [www.bankgirot.se](http://www.bankgirot.se).

## 7 Record and file descriptions - files to Bankgirot

### 7.1 Summary

#### Definitions of abbreviations

This table lists the abbreviations used in the record descriptions.

Abbreviation	Explanation
A	Alphanumeric content
N	Numeric content
TK	Transaction code

### File description

The files that the payee sends to Bankgirot can contain different types of instructions. These are arranged in sections, which begin with an opening record. The table shows:

- The records that can be included together with their transaction codes (TK).
- Internal order of the records in the file.
- The quantity of a particular record that can be included in a section.

Record	TK	Inclusion
<b>Mandate file</b>		
Opening record	01	Exactly once in a section.
<ul style="list-style-type: none"> <li>• New mandate registration</li> <li>• Approval/rejection of new mandates via the Internet bank</li> </ul>	04	<ul style="list-style-type: none"> <li>• Zero, one or several in a section.</li> <li>• No restrictions regarding internal order.</li> </ul>
Cancellation of mandate	03	<b>Note:</b> The Change payer number record (TK05) is only permitted for mandates based on bank account number.
Change payer number	05	
<b>Payment initiation</b>		
Opening record	01	Exactly once in a section.
Incoming payment	82	<ul style="list-style-type: none"> <li>• Zero, one or several in a section.</li> <li>• No restrictions regarding internal order.</li> </ul>
Outgoing payment	32	
<b>Cancellation and date amendment file</b>		
Opening record	01	Exactly once in a section.
Cancellation	23, 24, 25	<ul style="list-style-type: none"> <li>• Zero, one or several in a section.</li> </ul>

Amendment	26, 27, 28, 29	<ul style="list-style-type: none"> <li>No restrictions regarding internal order.</li> </ul>
-----------	----------------	---

## Contents

This chapter includes the following sections:

Subject	See
Record descriptions, mandate file (TK01 and TK03-TK05)	7.2
Record descriptions, payment initiation (TK01, TK82 and TK32)	7.3
Record descriptions, cancellation and date amendment file (TK01 and TK23-TK29)	7.4

## 7.2 Record descriptions, mandate file (TK01 and TK03-TK05)

### Opening record (TK01)

The table describes the opening record (TK01) in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	01	2	N
3-10	Date written	YYYYMMDD The date the file was created at the payee.	8	N
11-18	Layout name	AUTOGIRO <b>Note:</b> Must be written in capitals.	8	A
19-62	Reserved field	Blank	44	A
63-68	Payee's customer number	Payee's customer number at Bankgirot. <ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	6	N
69-78	Payee's bankgiro number	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	10	N
79-80	Reserved field	Blank	2	A

### Record for cancelling mandate (TK03)

The table describes the record for cancelling mandates (TK03) in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	03	2	N
3-12	Payee's bankgiro number	<ul style="list-style-type: none"><li>• Right-aligned</li><li>• Zero-filled</li><li>• Must be the same bankgiro number as in the opening record (TK01)</li></ul>	10	N
13-28	Payer number	<ul style="list-style-type: none"><li>• Right-aligned</li><li>• Zero-filled</li></ul>	16	N
29-80	Reserved field	Blank	52	A

### Record for adding and approving/rejecting new Mandates via the Internet bank (TK04)

The table describes the record for adding and approving/rejecting new mandates via the Internet bank (TK04) in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	04	2	N
3-12	Payee's bankgiro number	<ul style="list-style-type: none"><li>• Right-aligned</li><li>• Zero-filled</li><li>• Must be the same bankgiro number as in the opening record (TK01)</li></ul>	10	N
13-28	Payer number	<ul style="list-style-type: none"><li>• Right-aligned</li><li>• Zero-filled</li></ul>	16	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
29-44	Payer's bank account number	<b>Mandate based on account number:</b> <ul style="list-style-type: none"> <li>• Positions 29-32: Clearing number</li> <li>• Positions 33-44: Account number</li> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	16	N
		<b>Mandate based on Bankgiro number:</b> <ul style="list-style-type: none"> <li>• Blank</li> </ul>		A
45-56	Payer's civic number or company number	<b>Mandate based on account number:</b> <ul style="list-style-type: none"> <li>• Civic number: YYYYMMDDNNNN</li> <li>• Company number: 00NNNNNNNNNN</li> </ul>	12	N
		<b>Mandate based on Bankgiro number:</b> <ul style="list-style-type: none"> <li>• Blank</li> </ul>		A
57-76	Reserved field	Blank	20	A
77-78	New additions and responses to mandates via the Internet bank	<b>Mandate based on account number:</b> <b>New addition:</b> Blank <b>New mandates via the Internet bank:</b> <ul style="list-style-type: none"> <li>• Approve the mandate: blank</li> <li>• Reject the mandate: AV (must be written in capitals)</li> </ul>	2	A



Position	Contents	Valid values/Comment	No. of chars	Storage format
		<b>Mandate based on Bankgiro number:</b> <ul style="list-style-type: none"> <li>Blank</li> </ul>		
79-80	Reserved field	Blank	2	A

### Record for changing payer number (TK05)

The table describes the record for changing payer number (TK05) in detail. **Note:** The change payer number record (TK05) is only permitted for mandates based on account number.

Please contact your bank to change the payee bankgiro number.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	05	2	N
3-12	Payee's bankgiro number	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> <li>Must be the same bankgiro number as in the opening record (TK01)</li> </ul>	10	N
13-28	Payer number	The payer number used before the change. <ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	16	N
29-38	Payee's bankgiro number	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> <b>Note:</b> Can only be the same bankgiro number as positions 3-12.	10	N
39-54	New payer number	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	16	N
55-80	Reserved field	Blank	26	A

### 7.3 Record descriptions, payment initiation (TK01, TK82 and TK32)

#### Opening record (TK01)

The table describes the opening record (TK01) in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	01	2	N
3-10	Date written	YYYYMMDD The date the file was created at the payee.	8	N
11-18	Layout name	AUTOGIRO <b>Note:</b> Must be written in capitals.	8	A
19-62	Reserved field	Blank	44	A
63-68	Payee's customer number	Payee's customer number at Bankgirot. <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	6	N
69-78	Payee's bankgiro number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	10	N
79-80	Reserved field	Blank	2	A

#### Incoming payment record (TK82) and outgoing payment record (TK32)

The table describes the incoming payment record (TK82) and the outgoing payment record (TK32) in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	<ul style="list-style-type: none"> <li>• 82 = Incoming payment (withdrawal from the payer's bank account or bankgiro number)</li> <li>• 32 = Outgoing payment (deposit in the payer's bank account or bankgiro number)</li> </ul>	2	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
3-10	Payment date	<ul style="list-style-type: none"> <li>• YYYYMMDD <i>or</i></li> <li>• GENAST (“immediately”): If the payment date is to be the earliest possible bank day: <ul style="list-style-type: none"> <li>- Left-aligned</li> <li>- Blank-filled</li> </ul> </li> </ul>	8	N
11	Period code	<p>Determines how often the payment is made.</p> <p><b>Note:</b> Period codes 1-8 cannot be used if GENAST has been specified for positions 3-10.</p> <p><b>Reference:</b> Explanations of the codes are provided under Period codes below.</p>	1	N
12-14	Number of recurring payments	<p><b>Recurring payment:</b></p> <ul style="list-style-type: none"> <li>• You can specify how many times to repeat a recurring payment. If the field is left blank with period code 1-8 the transactions continue until cancelled</li> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	3	N
		<p><b>Other payment instructions:</b> Blanks if the period code is 0.</p>		A
15	Reserved field	Blank	1	A
16-31	Payer number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	16	N
32-43	Amount	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> <p><b>Note:</b> The last two digits indicate öre.</p>	12	N
44-53	Payee's bankgiro number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	10	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
54-69	Reference	Payee's internal reference for the payment	16	A
70-80	Reserved field	Blank	11	A

### Period codes

Period codes are used in payment instructions to specify the periodicity of the payment. The table shows the meaning of the codes.

**Note:** Period codes 1-8 cannot be used if GENAST has been specified as the payment date in TK32 or TK82.

Period code	Payment interval	Time, from the date specified in the payment instruction
0	Once	–
1	Once a month	The calendar day specified in the payment record, <i>if</i> it is a bank day. Otherwise the next bank day.
2	Once a quarter	
3	Twice a year	
4	Once a year	
5	Once a month	The last calendar day of the month, <i>if</i> it is a bank day. Otherwise the previous bank day.
6	Once a quarter	
7	Twice a year	
8	Once a year	

## 7.4 Record descriptions, cancellation and date amendment file (TK01 and TK23-TK29)

**Note:** If the payment is an Individual payment in a Recurring payment the entire order is cancelled. This is the case whether TK23, TK24 or TK25 is used.

<b>Individual payment</b>	<b>A payment included in a recurring payment.</b>
---------------------------	---

### Opening record (TK01)

The table describes the opening record (TK01) in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	01	2	N
3-10	Date written	YYYYMMDD The date the file was created at the payee.	8	N
11-18	Layout name	AUTOGIRO <b>Note:</b> Must be written in capitals.	8	A
19-62	Reserved field	Blank	44	A
63-68	Payee's customer number	Payee's customer number at Bankgirot. <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	6	N
69-78	Payee's bankgiro number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	10	N
79-80	Reserved field	Blank	2	A

### Cancellation records (TK23, TK24 and TK25)

The cancellation records are:

- Cancel all payments for a payer number (TK23)
- Cancel all payments for a payer number on a specified payment date (TK24)
- Cancel one payment for a payer number on a specified payment date and for a specified amount (TK25)

The table below presents the records in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	23, 24 or 25	2	N
3-12	Payee's bankgiro number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	10	N
13-28	Payer number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	16	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
29-36	Specified payment date	<b>TK23:</b> Blank <b>TK24 and TK25:</b> YYYYMMDD	8	N
37-48	Amount	<b>TK23 and TK24:</b> Blank <b>TK25:</b> <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> <b>Note:</b> The last two digits indicate öre	12	N
49-50	Payment code	<b>TK23 and TK24:</b> Blank <b>TK25:</b> <ul style="list-style-type: none"> <li>• 82 = incoming payment</li> <li>• 32 = outgoing payment</li> </ul>	2	N
51-58	Reserved field	Blank	8	A
59-74	Reference	<b>TK23 and TK24:</b> Blank <b>TK25:</b> Reference ID or blank. <b>Note:</b> The reference must be identical to the reference that was used in the Payment initiation.	16	A
75-80	Reserved field	Blank	6	A

### Records for amendment of payment date (TK26, TK27, TK28 and TK29)

The amendment records are:

- Change all payments to new payment date (TK26)
- Change all payments on specified payment date to new payment date (TK27)
- Change all payments with specified payer number on specified payment day to new payment date (TK28)
- Change an individual payment on specified payment date to new payment date (TK29)

The table below presents the records in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
----------	----------	----------------------	--------------	----------------

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	26, 27, 28 and 29	2	N
3-12	Payee's bankgiro number	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	10	N
13-28	Payer number	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> <b>TK26-TK27:</b> Blank	16	N
29-36	Specified payment date	<b>TK26:</b> Blank <b>TK27-TK29:</b> YYYYMMDD	8	N
37-48	Amount	<b>TK26-TK28:</b> Blank <b>TK29:</b> <ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> <b>Note:</b> The last two digits indicate öre.	12	N
49-50	Payment code	<b>TK26-TK28:</b> Blank <b>TK29:</b> <ul style="list-style-type: none"> <li>82 = incoming payment</li> <li>32 = outgoing payment</li> </ul>	2	N
51-58	New payment date	YYYYMMDD	8	N
59-74	Reference	<b>TK26-TK28:</b> Blank <b>TK29:</b> Reference ID or blank. <b>Note:</b> The reference must be identical to the reference that was used in the Payment initiation.	16	A
75-80	Reserved field	Blank	6	A

## 8 Record and file descriptions - files *from* Bankgirot with new file layout

### 8.1 Summary

#### Definitions of abbreviations

This table lists the abbreviations used in the record descriptions.

Abbreviation	Explanation
A	Alphanumeric content
N	Numeric content
TK	Transaction code

### Reports on file from Bankgirot

The table shows:

- The reports and Excerpts that can be obtained on file from Bankgirot with the new file layout
- The additions or changes to the report with new file layout that differ from the report with old file layout

Report	Contents	Additions and changes
Payments specification	<p>Collated information on:</p> <ul style="list-style-type: none"> <li>• Executed payments: <ul style="list-style-type: none"> <li>– Incoming payments: number and total amount</li> <li>– Outgoing payments: number and total amount</li> <li>– Payment refund – number and amount per transaction as well as information on history and reason</li> </ul> </li> <li>• Total number of payments</li> </ul> <p>The report can also include information on payments stopped in the balance check inquiry if the payee has chosen to receive this on file.</p> <p><b>Note:</b> The payments specification is always sorted by payer number.</p>	<p><b>Addition:</b></p> <ul style="list-style-type: none"> <li>• Deposit record (TK15)</li> <li>• Withdrawal record (TK16)</li> <li>• Withdrawal record for Payment refunds (TK17)</li> <li>• Payment refund record (TK77)</li> </ul> <p><b>Changes:</b></p> <ul style="list-style-type: none"> <li>• Opening record (TK01)</li> <li>• Total amount record (TK09)</li> <li>• Payment status code for approved payments is zero (0) instead of blank</li> </ul>
Mandate advice	New, amended or cancelled mandates, either executed or pending.	<p><b>Addition:</b> Information code (05) for changing payer number, only permitted for Mandates based on account number.</p> <p><b>Changes:</b> Opening record (TK01)</p>
Rejected payments	Report on rejected payment instructions stopped by Bankgirot in format <i>or</i> directory checks.	<p><b>Addition:</b> Comment codes (06-10, 12, 13, 15 and 24) for formatting errors.</p> <p><b>Changes:</b> Opening record (TK01)</p>



Report	Contents	Additions and changes
Cancellation/ change of payments	Cancellations and amendments regardless of whether Bankgirot has processed them.	<b>Addition:</b> Cancellation record (TK11) <b>Changes:</b> Opening record (TK01)
Mandates via the Internet bank	New mandates with associated information that payers have signed via their Internet banks that the payee shall approve or reject.	-
Excerpt from the monitoring register	A summary of all payment instructions that the payee has submitted and that are being monitored. The summary is sorted by payment date and payer number.	-
Excerpt from the mandate register	A summary of all mandates associated with the payee and registered in Bankgirot's mandate directory.	-

## Contents

This chapter includes the following sections:

Subject	See
Payments specification and Rejected payments in balance check inquiry	8.2.1-8.2.3
Mandate advice	8.3.1-8.3.2
Record descriptions, rejected payments (TK01, TK82, TK32 and TK09)	8.4
Cancellation/chang of payments	8.5.1-8.5.2
Record descriptions, mandates via the Internet bank (TK51-TK56 and TK59)	8.6
Record descriptions, excerpt from the monitoring register (TK01, TK82, TK32 and TK09)	8.7
Excerpt from the mandate register	8.8

## 8.2 New file layout - Payments specification and Rejected payments in balance check inquiry

### 8.2.1 Summary

#### Introduction

This section describes files sent from Bankgirot to payees that contain reports on all executed:

- Incoming payments
- Outgoing payments
- Payment refunds

- Payments stopped in the balance check inquiry if the payee has chosen to receive this on file

It is also possible to receive the Payments specification report (only executed payments) in Bg Max file format. **Reference:** For more information, see Record and file descriptions – files from Bankgirot in Bg Max format.

### File description

The Payments specification file can contain several sections. The table shows:

- The records that can be included together with their transaction codes (TK).
- Internal order of the records in a section.
- The quantity of a particular record that can be included in a section.

Record	TK	Inclusion
Opening record	01	One exactly.
Deposit record	15	One or more in a section with incoming payment records.
Incoming payment records	82	Zero, one or several.
Withdrawal record	16	One or more in a section with outgoing payment records.
Outgoing payment records	32	Zero, one or several.
Withdrawal record for Payment refund	17	One per Payment refund record, one or more per section.
Payment refund record	77	One per withdrawal record, one or more per section.
End record	09	One exactly.

### At least one of these records in the Payments specification

The Payments specification must include at least one of the following records:

- Deposit record followed by one or more incoming payment records
- Withdrawal record followed by one or more outgoing payment records
- Withdrawal record for Payment refunds followed by one Payment refund record

Several process days can be reported in a single file by including several deposit records, withdrawal records or withdrawal records for Payment refunds with different dates in the same file.

### Contents

This section includes the following subjects:

Subject	See
---------	-----

Subject	See
Record descriptions, payments specification (TK01, TK15, TK82, TK16, TK32, TK17, TK77 and TK09)	6.2.2
Codes found in TK82, TK32 and TK77	6.2.3

### 8.2.2 New file layout - Record descriptions, payments specification (TK01, TK15, TK82, TK16, TK32, TK17, TK77 and TK09)

#### Opening record (TK01)

The opening record (TK01) opens each section and defines which type of instruction it is. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	01	2	N
3-22	Layout name	AUTOGIRO <ul style="list-style-type: none"> <li>• Left-aligned</li> <li>• Blank-filled</li> </ul>	20	A
23-24	Reserved field	Blank	2	A
25-44	Date written / timestamp	YYYYMMDDHHmmSSN NNNNN The date and time the file was created at Bankgirot.	20	N
45-64	Contents	BET. SPEC & STOPP TK <ul style="list-style-type: none"> <li>• Left-aligned</li> <li>• Blank-filled</li> </ul>	20	A
65-70	Payee's customer number	Payee's customer number at Bankgirot. <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	6	N
71-80	Payee's bankgiro number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	10	N

#### Deposit record (TK15)

The table describes the deposit record (TK15) in detail.

**Note:** The deposit record can apply to one or more payment records (TK82).

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

Position	Contents	Valid values/Comment	No. of chars	Storage format
3-37	Payee's bank account number	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	35	N
38-45	Payment date	YYYYMMDD	8	N
46-50	Deposit serial number	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> Serial number for each deposit record, unique for each bankgiro number and year. <b>Note:</b> Only zeroes if no approved incoming payment records.	5	N
51-68	Deposit amount	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> <b>Note:</b> The last two digits indicate öre.	18	N
69-71	Reserved field	Blank	3	A
72-79	Number of payment records	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> Number of approved incoming payment records included in this deposit.	8	N
80	Reserved field	Blank	1	A

### Incoming payment record (TK82)

The table describes the Incoming payment record (TK82) in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	82	2	N
3-10	Payment date	YYYYMMDD	8	N
11	Period code	Determines how often the payment is made. <b>Note:</b> If this field is blank the order is repeated until it is cancelled. <b>Reference:</b> See 8.2.3 Codes found in TK82, TK32 and TK77.	1	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
12-14	Number of recurring payments	<b>Recurring payment:</b> Number of remaining payment dates including the reported payment. <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	3	N
		<b>Other payment instructions:</b> Blank		A
15	Reserved field	Blank	1	A
16-31	Payer number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	16	N
32-43	Amount	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> <b>Note:</b> The last two digits indicate öre.	12	N
44-53	Payee's bankgiro number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	10	N
54-69	Payment reference	Payee's internal reference for the payment	16	A
70-77	Reserved field	Blank	8	A
78-79	Reserved field	Blank	2	A
80	Payment status code	Indicates the status of the payment. <b>Reference:</b> See 8.2.3 Codes found in TK82, TK32 and TK77. <b>Note:</b> If the status indicates that the payment has not been made, the payment is not included in the deposit record.	1	N

### Withdrawal record (TK16)

The table describes the withdrawal record (TK16) in detail. **Note:** The withdrawal record can apply to one or more payment records (TK32).

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	16	2	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
3-37	Payee's bank account number	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	35	N
38-45	Payment date	YYYYMMDD	8	N
46-50	Withdrawal serial number	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> Serial number for each withdrawal record, unique for each bankgiro number and year. <b>Note:</b> Only zeroes if no approved outgoing payment records.	5	N
51-68	Withdrawal amount	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> <b>Note:</b> The last two digits indicate öre.	18	N
69-71	Reserved field	Blank	3	A
72-79	Number of outgoing payment records	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> Number of approved outgoing payment records included in this withdrawal.	8	N
80	Reserved field	Blank	1	A

### Outgoing payment record (TK32)

The table describes the outgoing payment record (TK32) in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	32	2	N
3-10	Payment date	YYYYMMDD	8	N
11	Period code	Determines how often the payment is made. <b>Note:</b> If this field is left blank the order is repeated until it is cancelled. <b>Reference:</b> See 6.2.3. Codes found in TK82, TK32 and TK77.	1	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
12-14	Number of recurring payments	<b>Recurring payment:</b> Number of remaining payment dates. <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	3	N
		<b>Other payment instructions:</b> Blank or reserved.		A
15	Reserved field	Blank	1	A
16-31	Payer number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> <b>Note:</b> The last two digits indicate öre.	16	N
32-43	Amount		12	N
44-53	Payee's bankgiro number		10	N
54-69	Payment reference	Payee's internal reference for the payment	16	A
70-77	Reserved field	Blank	8	A
78-79	Reserved field	Blank	2	A
80	Payment status code	Indicates the status of the payment.  <b>Reference:</b> See 8.2.3. Codes found in TK82, TK32 and TK77.  <b>Note:</b> If the status indicates that the payment has not been made, the outgoing payment is not included in the withdrawal record.	1	N

### Withdrawal record for Payment refund (TK17)

The table describes the withdrawal record for a Payment refund (TK17) in detail.

**Note:** The withdrawal record can apply to only one payment record (TK77).

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	17	2	N
3-37	Payee's bank account number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	35	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
38-45	Payment date	YYYYMMDD	8	N
46-50	Withdrawal serial number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Serial number for each withdrawal record, unique for each bankgiro number and year. <b>Note:</b> Only zeroes if no approved outgoing payment records.	5	N
51-68	Withdrawal amount	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> <b>Note:</b> The last two digits indicate öre.	18	N
69-71	Reserved field	Blank	3	A
72-79	Number of Payment refund records	<b>Valid value:</b> 1 <b>Note:</b> The withdrawal record can apply to only one payment record.	8	N
80	Reserved field	Blank	1	A

### Payment record for Payment refund (TK77)

The table describes the payment record for a Payment refund (TK77) in detail.

**Note:** The payment record can apply to only one Payment refund.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	77	2	N
3-10	Original payment date	YYYYMMDD	8	N
11	Original period code	<b>Reference:</b> See 8.2.3. Codes found in TK82, TK32 and TK77.	1	N
12-14	Original number of renewals	<ul style="list-style-type: none"> <li>• Original number of renewals for the payment:               <ul style="list-style-type: none"> <li>- Right-aligned</li> <li>- Zero-filled or</li> </ul> </li> <li>• Blank</li> </ul>	3	N
15	Reserved field	Blank	1	A



Position	Contents	Valid values/Comment	No. of chars	Storage format
16-31	Original payer number	Right-aligned Zero-filled <b>Note:</b> The last two digits indicate öre.	16	N
32-43	Original amount		12	N
44-53	Payee's bankgiro number		10	N
54-69	Original payment reference	Payee's original internal reference for the payment.	16	A
70-77	Payment refund payment date	YYYYMMDD Date of Payment refund execution.	8	N
78-79	Payment refund code	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> <b>Reference:</b> See 8.2.3. Codes found in TK82, TK32 and TK77.	2	N
80	Reserved field	Blank	1	A

### End record (TK09)

The end record (TK09) indicates that the section has ended and includes the sum of all the records included. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	09	2	N
3-10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
11-14	Clearing number	9900 = Bankgirot's clearing number	4	N
15-20	Number of deposit records	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Number of deposit records in this section credited to the payee's bank account.	6	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
21-32	Total number of incoming payment records TK82	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Number of executed incoming payments in this section.	12	N
33-38	Number of withdrawal records	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Number of withdrawal records in this section debited from the payee's bank account.	6	N
39-50	Total number of outgoing payment records TK32	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Number of executed outgoing payments in this section.	12	N
51-56	Number of withdrawal records for Payment refunds	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Number of withdrawal records for Payment refunds in this section debited from the payee's bank account.	6	N
57-68	Total number of Payment refund records TK77	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Number of Payment refunds in this section. <b>Note:</b> Must agree with the number of withdrawal records for Payment refunds.	12	N
69-80	Reserved field	Blank	12	A

### 8.2.3 New file layout - Codes found in TK82, TK32 and TK77

#### Period codes

Period codes are used in payment records to specify the periodicity of the payment. The table shows the meaning of the codes.

Period code	Payment interval	Time, from the date specified in the payment instruction
0	Once	–
1	Once a month	The calendar day specified in the payment record, <i>if</i> it is a bank day. Otherwise the next bank day.
2	Once a quarter	
3	Twice a year	
4	Once a year	
5	Once a month	The last calendar day of the month, <i>if</i> it is a bank day. Otherwise the previous bank day.
6	Once a quarter	
7	Twice a year	
8	Once a year	

#### Payment status codes

The payment records include a status code that indicates whether the payment is approved or rejected. The table shows the meaning of the codes.

**Note:** Payment status codes 1-2 and 9 only apply if the payee has chosen to receive information on payments stopped in the balance check inquiry on file.

Payment status code	Meaning
0	Approved payment, payment executed.
1	Insufficient funds, payment not executed.
2	No connection to Autogiro (bank account closed), or the payer's bank has not approved the withdrawal (Other reason). The payment has not been executed.
9	Renewed funds, payment not executed but Retry will be attempted if agreement in place. <b>Note:</b> Renewed funds only applies to incoming payments.

#### Payment refund codes

The reason for a Payment refund is indicated by a code. The table shows the meaning of the codes.

Reason code	Meaning
01	The mandate has not been submitted to the payee.
02	The mandate has been withdrawn.
03	The amount was not specified when the mandate was signed and the amount exceeds what the payer reasonably could have expected.
04	Reserved codes (not currently used)
05	

### 8.3 Mandate advice

#### 8.3.1 Summary

##### File description

The Mandate advice file can contain several sections. The table shows:

- The records that can be included together with their transaction codes (TK).
- Internal order of the records in a section.
- The quantity of a particular record that can be included in a section.

Record	TK	Inclusion
Opening record	01	One exactly.
Record for adding and cancelling mandates	73	Zero, one or several.
End record	09	One exactly.

##### Contents

This section includes the following subjects:

Subject	See
Record descriptions, mandate advice (TK01, TK73 and TK09)	8.3.2
Codes found in TK73	8.3.3

#### 8.3.2 New file layout - Record descriptions, mandate advice (TK01, TK73 and TK09)

##### Opening record (TK01)

The opening record (TK01) opens each section and defines which type of instruction it is. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
----------	----------	----------------------	--------------	----------------

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	01	2	N
3-22	Layout name	AUTOGIRO <ul style="list-style-type: none"> <li>• Left-aligned</li> <li>• Blank-filled</li> </ul>	20	A
23-24	Reserved field	Blank	2	A
25-32	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
33-44	Reserved field	Blank	12	A
45-64	Contents	AG-MEDAVI <ul style="list-style-type: none"> <li>• Left-aligned</li> <li>• Blank-filled</li> </ul>	20	A
65-70	Payee's customer number	Payee's customer number at Bankgirot. <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	6	N
71-80	Payee's bankgiro number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	10	N

### Record for adding and cancelling mandates (TK73)

The table describes the record for adding and cancelling mandates (TK73) in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	73	2	N
3-12	Payee's bankgiro number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	10	N
13-28	Payer number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	16	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
29-44	Bank account number	<p><b>If the payer number is not the bankgiro number:</b></p> <ul style="list-style-type: none"> <li>• Positions 29-32: Clearing number</li> <li>• Positions 33-44: Bank account number</li> <li>• Zero-filled</li> <li>• Right-aligned</li> </ul> <p><b>If the payer number is the payer's bankgiro number:</b> zero-filled</p> <p><b>Note:</b> Only specified if the information code at position 62 is 04, 05, 42, 43 or 46.</p>	16	N
45-56	Civic number/ company number	<ul style="list-style-type: none"> <li>• Civic number: YYYYMMDDNNNN</li> <li>• Company number: 00NNNNNNNNNN, or 99NNNNNNNNNN if the payer number is the payer's bankgiro number.</li> </ul> <p><b>Note:</b> Only specified if the information code at position 62 is 04, 05, 42, 43 or 46.</p>	12	N
57-61	Reserved field	Blank	5	A
62-63	Information code	<b>Reference:</b> See 8.3.3 Codes found in TK73.	2	N
64-65	Comment code	<b>Reference:</b> See 8.3.3 Codes found in TK73.	2	N
66-73	Action date	YYYYMMDD	8	N
74-80	Reserved field	Blank	7	A

### End record (TK09)

The end record (TK09) indicates that the section has ended and includes the sum of the number of records included.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	09	2	N
3-10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
11-14	Clearing number	9900 = Bankgirot's clearing number	4	N
15-21	Number of records	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	7	N
22-80	Reserved field	Blank	59	A

### 8.3.3 Codes found in TK73

#### Information codes

The directory record TK73 includes information codes (transaction codes) that indicate what the record concerns. The table below shows the meaning of the codes.

Code	Meaning	Comment code
03	<ul style="list-style-type: none"> <li>• Cancellation.</li> <li>• Initiated by payee.</li> </ul>	04, 09, 21, 29, 30, 33
04	<ul style="list-style-type: none"> <li>• New addition.</li> <li>• Initiated by payee.</li> </ul>	09, 10, 20, 21, 23, 29, 30, 32
05	<ul style="list-style-type: none"> <li>• Change payer number. Only permitted for mandates based on bank account number.</li> <li>• Initiated by payee.</li> </ul>	04, 10, 21, 29, 30, 32, 33
10	<ul style="list-style-type: none"> <li>• Cancelled due to payee's bankgiro number being closed.</li> <li>• Initiated by payee or payee's bank.</li> </ul>	–
42	Response to account inquiry from bank on new payer in Autogiro.	03, 05, 32
43	Cancelled/removed due to unanswered account inquiry.	07
44	<ul style="list-style-type: none"> <li>• Cancelled due to payer's bankgiro number being closed.</li> <li>• Initiated by payer's bank.</li> </ul>	98
46	<ul style="list-style-type: none"> <li>• Cancellation.</li> <li>• Initiated by payer or payer's bank.</li> </ul>	02

#### Discontinued information codes

The table contains information on codes that are no longer used.

Code	Former meaning
93	<ul style="list-style-type: none"> <li>• Cancellation</li> <li>• Initiated by payer</li> </ul>

### Comment codes

The directory record TK73 uses codes that contain comments on the record. The table below shows the meaning of the codes.

Code	Meaning	Information code
02	Mandate cancelled on initiative of payer or payer's bank.	46
03	Account type not approved for Autogiro.	42
04	Mandate not found in Bankgirot's mandate directory.	03, 05
05	Incorrect bank account or personal details.	42
07	Cancelled/removed due to unanswered account inquiry.	43
09	Payer Bankgiro number not found at Bankgirot.	03, 04
10	Mandate already registered in Bankgirot's directory or inquiry pending.	04, 05
20	Incorrect civic/company number or agreement on mandate based on bankgiro number not found.	04
21	Incorrect payer number.	03, 04, 05
23	Incorrect bank account number.	04
29	Incorrect payee bankgiro number <ul style="list-style-type: none"> <li>• Non-numeric.</li> <li>• Equals zero.</li> <li>• Has incorrect check digit.</li> <li>• Bankgiro number in transaction record not the same as in opening record.</li> </ul>	03, 04, 05
30	Deregistered payee bankgiro number.	03, 04, 05
32	New mandate.	04, 05, 42
33	Cancelled.	03, 05
98	Mandate cancelled due to cancelled payer bankgiro number.	44



## Discontinued comment codes

The table contains information on codes that are no longer used.

Code	Former meaning
01	Mandate cancelled on bank's initiative.
06	Mandate cancelled by Bankgirot.
11	Mandate stopped by payer.
12	Revocation of stop on mandate.
24	Max. amount not permitted.

## 8.4 Rejected payments

### 8.4.1 Summary

#### File description

The Rejected payments file can contain several sections. The table shows:

- The records that can be included together with their transaction codes (TK).
- Internal order of the records in a section.
- The quantity of a particular record that can be included in a section.

Record	TK	Inclusion
Opening record	01	One exactly.
Rejected incoming payments	82	<ul style="list-style-type: none"><li>• Zero, one or several.</li><li>• No restrictions regarding internal order.</li></ul>
Rejected outgoing payments	32	
End record	09	One exactly.

#### Contents

This section includes the following subjects:

Subject	See
Record descriptions, rejected payments (TK01, TK82, TK32 and TK09)	8.4.2
Codes found in TK32 and TK82	8.4.3

### 8.4.2 New file layout - Record descriptions, rejected payments (TK01, TK82, TK32 and TK09)

#### Opening record (TK01)

The opening record (TK01) opens each section and defines which type of instruction it is. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	01	2	N
3-22	Layout name	AUTOGIRO <ul style="list-style-type: none"> <li>• Left-aligned</li> <li>• Blank-filled</li> </ul>	20	A
23-24	Reserved field	Blank	2	A
25-32	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
33-44	Reserved field	Blank	12	A
45-64	Contents	AVVISADE BET UPPDR <ul style="list-style-type: none"> <li>• Left-aligned</li> <li>• Blank-filled</li> </ul>	20	A
65-70	Payee's customer number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	6	N
71-80	Payee's bankgiro number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	10	N

### Payment records (TK82 and TK32)

Payment record

- TK82 contains rejected withdrawals from the payer's bankgiro number or bank account
- TK32 contains rejected deposits to the payer's bankgiro number or bank account

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	82 or 32	2	N
3-10	Payment date	YYYYMMDD	8	N
11	Period code	Determines how often the payment is made. <b>Reference:</b> See 8.2.3 Codes found in TK82, TK32 and TK77.	1	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
12-14	Number of recurring payments	<b>Recurring payment:</b> Number of remaining payment dates. <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	3	N
		<b>Other payment instructions:</b> Blank or reserved.		A
15-30	Payer number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	16	N
31-42	Amount	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> <b>Note:</b> The last two digits indicate öre.	12	N
43-58	Payment reference	Payee's internal reference for the payment or blank.	16	A
59-60	Comment code	<b>Reference:</b> Explanations of the codes are provided under Comment codes below.	2	N
61-80	Reserved field	Blank	20	A

### End record (TK09)

The end record (TK09) indicates that the section has ended and includes the total number of payments for the included records and the total amount of the entire section. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	09	2	N
3-10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
11-14	Clearing number	9900 = Bankgirot's clearing number	4	N
15-20	Number of outgoing payments	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	6	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
21-32	Total amount of outgoing payments	<b>Note:</b> the last two digits indicate öre.	12	N
33-38	Number of incoming payments		6	N
39-50	Total amount of incoming payments		12	N
51-80	Reserved field	Blank	30	A

### 8.4.3 Codes found in TK32 and TK82

#### Comment codes

The payment records TK32 and TK82 use codes that contain comments on the record and indicate why the payment initiation was rejected or stopped. The table below shows the meaning of the codes.

Code	Meaning
01	Omitted, mandate not found.
02	Omitted, account not approved or closed.
04	Incorrect payer number
06	Incorrect period code.
07	Incorrect number for recurring payments.
08	Amount non-numeric.
09	Ban on outgoing payments.
10	Bankgiro number not found at Bankgirot.
12	Incorrect payment date.
13	Payment date passed.
15	The payee bankgiro numbers in the opening record and the transaction record are not the same.
24	Amount exceeds Max. amount.

#### Discontinued comment codes

The table contains information on codes that are no longer used.

Code	Former meaning
------	----------------

Code	Former meaning
03	Omitted, mandate stopped (Autogiro Privat / Direct Debit Consumer)
03	Omitted, payer bankgiro number deregistered (Autogiro Företag / Direct Debit Business)
04	Incorrect payer bankgiro number
05	Incorrect payee bankgiro number

### Comment codes that have changed

The table contains information about codes that have changed.

Code	Former meaning	Replaced with
07	Rejected, debits not yet possible. (New meaning – Omitted, account not approved or closed)	02

## 8.5 Cancellation/amendment of payments

### 8.5.1 Summary

#### File description

The Cancellation/change of payments file can contain several sections. The table shows:

- The records that can be included together with their transaction codes (TK).
- Internal order of the records in a section.
- The quantity of a particular record that can be included in a section.

Record	TK	Inclusion
Opening record	01	One exactly.
Cancellation records	21-25, 03, 11	<ul style="list-style-type: none"> <li>• Zero, one or several.</li> <li>• No restrictions regarding internal order.</li> </ul>
Amendment records	26-29	
End record	09	One exactly.

#### Contents

This section includes the following subjects:

Subject	See
Record descriptions, cancellations/ changes of payments (TK01, TK21-TK25, TK26-TK29 and TK09)	8.5.2
Codes found in TK21-TK29, TK03 and TK11	8.5.3

## 8.5.2 New file layout - Record descriptions, cancellation/change of payments (TK01, TK03, TK11, TK21-TK25, TK26-TK29 and TK09)

### Opening record (TK01)

The opening record (TK01) opens each section and defines which type of instruction it is. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	01	2	N
3-22	Layout name	AUTOGIRO <ul style="list-style-type: none"> <li>• Left-aligned</li> <li>• Blank-filled</li> </ul>	20	A
23-24	Reserved field	Blank	2	A
25-32	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
33-44	Reserved field	Blank	12	A
45-64	Contents	MAKULERING/ÄNDRING <ul style="list-style-type: none"> <li>• Left-aligned</li> <li>• Blank-filled</li> </ul>	20	A
65-70	Payee's customer number	Payee's customer number at Bankgirot. <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	6	N
71-80	Payee's bankgiro number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	10	N

### Cancellation records (TK21-TK25, TK03 and TK11)

The table describes the cancellation records (TK21-TK25, TK03 and TK11) in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	21, 23, 24, 25, 03 or 11. <b>Reference:</b> See 8.5.3 Codes found in TK21-TK29, TK03 and TK11.	2	N
3-10	Payment date	YYYYMMDD <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	8	N
11-26	Payer number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	16	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
27-28	Payment code	<ul style="list-style-type: none"> <li>• 82 (= Incoming payment)</li> <li>• 32 (= Outgoing payment)</li> </ul>	2	N
29-40	Amount	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> <b>Note:</b> The last two digits indicate öre.	12	N
41-48	Text field	<b>If reference exists:</b> REFERENS <b>If reference does not exist:</b> Zero-filled	8	A
49-56	Reserved field	Zero-filled	8	N
57-72	Reference	<b>If reference exists:</b> Reference number <b>If reference does not exist:</b> Zero-filled	16	A
73-74	Comment code	<b>Reference:</b> See 8.5.3 Codes found in TK21-TK29, TK03 and TK11.	2	N
75-80	Reserved field	Blank	6	A

### Amendment records (TK26-TK29)

The table describes the amendment records (TK26-TK29) in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	26, 27, 28 or 29 <b>Reference:</b> See 8.5.3 Codes found in TK21-TK29, TK03 and TK11.	2	N
3-10	Payment date	YYYYMMDD <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	8	N
11-26	Payer number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	16	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
27-28	Payment code	<ul style="list-style-type: none"> <li>• 82 (= Incoming payment)</li> <li>• 32 (= Outgoing payment)</li> </ul>	2	N
29-40	Amount	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> <b>Note:</b> The last two digits indicate öre.	12	N
41-48	Text field	<b>If reference exists:</b> REFERENS <b>If reference does not exist:</b> Zero-filled	8	A
49-56	New payment date	YYYYMMDD	8	N
57-72	Reference	<b>If reference exists:</b> Reference number <b>If reference does not exist:</b> Zero-filled	16	A
73-74	Comment code	<b>Reference:</b> See 8.5.3 Codes found in TK21-TK29, TK03 and TK11.	2	N
75-80	Reserved field	Blank	6	A

### End record (TK09)

The end record (TK09) indicates that the section has ended and includes the total number of payments for the included records and the total amount of the entire section. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	09	2	N
3-10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
11-14	Clearing number	9900 = Bankgirot's clearing number	4	N
15-28	Reserved field	Blank	14	A



Position	Contents	Valid values/Comment	No. of chars	Storage format
29-40	Total amount of outgoing payments cancelled/amended	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> <b>Note:</b> <ul style="list-style-type: none"> <li>The last two digits indicate öre.</li> <li>The field is a negative signed field, see 8.5.3.</li> <li>If there are no cancelled/amended outgoing payments the field comprises only zeroes.</li> </ul>	12	N
41-46	Number of outgoing payments cancelled/amended	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	6	N
47-52	Number of incoming payments cancelled/amended	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	6	N
53-56	Zero field	Zeroes	4	N
57-68	Total amount of incoming payments cancelled/amended	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> <b>Note:</b> <ul style="list-style-type: none"> <li>The last two characters indicate öre.</li> <li>The field is a negative signed field, see 8.5.3.</li> <li>If there are no cancelled/amended incoming payments the field comprises only zeroes.</li> </ul>	12	A
69-80	Zero field	Zeroes	12	N

### 8.5.3 New file layout - Codes found in TK21-TK29, TK03 and TK11

#### Explanation of signed field

The last digit of the amount is changed as shown in the table below.

Value of the last amount digit	0	1	2	3	4	5	6	7	8	9
Positive amount (+) <b>Note:</b> Not used for Autogiro										

Negative amount (-)	å	J	K	L	M	N	O	P	Q	R
---------------------	---	---	---	---	---	---	---	---	---	---

**Example:**

Amount	Shown as:
SEK -1,200.00	12000å
SEK -1,200.35	12003N

**Cancellation codes**

Cancellation codes (transaction codes, TK) are used with cancellation records to specify the type of cancellation record. The table below shows the meaning of the codes.

TK	Meaning	Comment code
03	Cancelled due to cancelled mandate.	12
11	Cancelled by payer/payer's bank.	12
21	Cancelled, payee's agreement terminated.	12
23	Cancel all payments for a payer number.	02, 10, 11, 12, 13
24	Cancel all payments for a payer number on a specified payment date. <b>Note:</b> For recurring payments, all payments included in the recurring payment order are cancelled.	01, 02, 10, 11, 12, 13
25	Cancel one payment for a payer number on a specified payment date, for a specified amount and with a specified reference (optional) <b>Note:</b> For recurring payments, all payments included in the recurring payment order are cancelled.	01, 02, 04, 05, 10, 11, 12, 13

**Discontinued cancellation codes**

The table contains information on codes that are no longer used.

Code	Former meaning
22	Cancel all payments with specified payment date

**Amendment codes**

Amendment codes (transaction codes, TK) are used with amendment records to specify the type of amendment record. The table below shows the meaning of the codes.

**Note:** TK26-29 cannot be used for Recurring payment orders. For Recurring payment orders the entire order must be cancelled and then resubmitted with the correct payment date.

TK	Meaning	Comment code
26	Amend all payments to new payment date.	06, 10, 11, 13, 14, 15
27	Amend all payments on specified payment date to new payment date.	01, 06, 10, 11, 13, 14, 15
28	Amend all payments with specified payer number on specified payment date to new payment date.	01, 02, 06, 10, 11, 13, 15, 18
29	Amend a payment on specified payment date to new payment date.	01, 02, 04, 05, 06, 10, 11, 13, 15, 18

### Comment codes

Comment codes are used with cancellation and amendment records to specify the reason either for the amendment made or for the amendment not being made.

The table below shows the meaning of the codes.

Code	Meaning	Cancellation/amendment codes
01	Incorrect payment date	24, 25, 27, 28, 29
02	Incorrect payer number	23, 24, 25, 28, 29
04	Incorrect transaction code (occurs when 32 or 82 are missing)	25, 29
05	Incorrect amount	25, 29
06	Incorrect new payment date	26, 27, 28, 29
10	Incorrect payee bankgiro number (incorrect check digit)	23, 24, 25, 26, 27, 28, 29
11	Payee bankgiro number missing (zero or blank)	23, 24, 25, 26, 27, 28, 29
12	Cancelled	03, 11, 21, 23, 24, 25
13	Payment missing, not processed	23, 24, 25, 26, 27, 28, 29
14	Amended payment date	26, 27
15	Not amended, recurring payment order	28, 29
18	Amended payment date	28, 29

## 8.6 New file layout - Record descriptions, mandates via the Internet bank (TK51-TK56 and TK59)

### File description

The mandates via the Internet bank file can contain several sections. The table shows:

- The records that can be included together with their transaction codes (TK).

- Internal order of the records in a section.
- The quantity of a particular record that can be included in a section.

Record	TK	Inclusion
Opening record	51	One exactly.
Mandate record 1	52	<ul style="list-style-type: none"> <li>• Zero, one or several.</li> <li>• No restrictions regarding internal order.</li> </ul>
Mandate record, special information	53	
Mandate record, name and address part 1	54	
Mandate record, name and address part 2	55	
Mandate record, name and address part 3	56	
End record	59	One exactly.

### Opening record (TK51)

The opening record (TK51) opens each section and defines which type of instruction it is. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	51	2	N
3-10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
11-14	Clearing number	9900 = Bankgirot's clearing number	4	N
15-24	Payee's bankgiro number	<ul style="list-style-type: none"> <li>• Zeroed</li> <li>• Right-filled</li> </ul>	10	N
25-44	Contents	AG-EMEDGIV <ul style="list-style-type: none"> <li>• Left-aligned</li> <li>• Blank-filled</li> </ul>	20	A
45-80	Reserved field	Blank	36	A

### Mandate record 1 (TK52)

The table describes the mandate record (TK52) in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
----------	----------	----------------------	--------------	----------------

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	52	2	N
3-12	Payee's bankgiro number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	10	N
13-28	Payer number	The payer number specified by the payer. <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	16	N
29-44	Bank account number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	16	N
45-56	Civic number or company number	<ul style="list-style-type: none"> <li>• Civic number: YYYYMMDDNNNN</li> <li>• Company number: oONNNNNNNNNNN</li> </ul>	12	N
57-61	Reserved field	Blank	5	A
62	Message type	<b>Message type:</b> <ul style="list-style-type: none"> <li>• 0 (= New)</li> <li>• 1 (= Reminder 1)</li> <li>• 2 (= Reminder 2)</li> </ul>	1	N
63-80	Reserved field	Blank	18	A

### Mandate record, special information (TK53)

The table describes the mandate record (TK53) that contains special information on the mandate. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	53	2	N
3-38	Information	Information from payer (free text)	36	A
39-80	Reserved field	Blank	42	A

### Mandate record, name and address part 1 (TK54)

The mandate record (TK54) includes name and address information for the mandate. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
----------	----------	----------------------	--------------	----------------

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	54	2	N
3-38	Name/address line 1	Payer's name and address	36	A
39-74	Name/address line 2	Payer's name and address	36	A
75-80	Reserved field	Blank	6	A

### Mandate record, name and address part 2 (TK55)

The mandate record (TK55) includes name and address information for the mandate. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	55	2	N
3-38	Name/address line 3	Payer's address	36	A
39-74	Name/address line 4	Payer's address	36	A
75-80	Transaction code	Blank	6	A

### Mandate record, name and address part 3 (TK56)

The mandate record (TK56) includes name and address information for the mandate. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	56	2	N
3-7	Post code	<b>Note:</b> For overseas addresses, this field is zero-filled.	5	N
8-38	Postal address	<b>Note:</b> For overseas addresses, this field is the country.	31	A
39-80	Reserved field	Blank	42	A

### End record (TK59)

The end record (TK59) indicates that the section has ended and includes the sum of the number of records in the file. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	59	2	N
3-10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
11-14	Clearing number	9900 = Bankgirot's clearing number	4	N
15-21	Number of records	Total number of records in the file. <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	7	N
22-80	Reserved field	Blank	59	A

## 8.7 New file layout - Record descriptions, excerpt from the monitoring register (TK01, TK82, TK32 and TK09)

### File description

The excerpt from the monitoring register file can contain several sections. The table shows:

- The records that can be included together with their transaction codes (TK).
- Internal order of the records in a section.
- The quantity of a particular record that can be included in a section.

Record	TK	Inclusion
Opening record	01	One exactly.
Incoming payment record	82	<ul style="list-style-type: none"> <li>• Zero, one or several.</li> <li>• No restrictions regarding internal order.</li> </ul>
Outgoing payment record	32	
End record	09	One exactly.

### Opening record (TK01)

The opening record (TK01) opens each section and defines which type of instruction it is. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	01	2	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
3-10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
11-18	Layout name	AUTOGIRO	8	A
19-22	Clearing number	9900 = Bankgirot's clearing number	4	N
23-35	Contents	BEVAKNINGSREG	13	A
36-62	Reserved field	Blank	27	A
63-68	Payee's customer number	Payee's customer number at Bankgirot <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	6	N
69-78	Payee's bankgiro number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	10	N
79-80	Reserved field	Blank	2	A

### Payment records (TK82 and TK32)

Payment record TK82 shows the payee future incoming payments and payment record TK32 shows the payee future outgoing payments that are being monitored. The table presents the records in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	82 or 32	2	N
3-10	Payment date	YYYYMMDD	8	N
11	Period code	Determines how often the payment is made. <b>Reference:</b> See 8.2.3 Codes found in TK82, TK32 and TK77.	1	N



Position	Contents	Valid values/Comment	No. of chars	Storage format
12-14	Number of recurring payments	<b>Recurring payment:</b> Number of remaining payment dates. Unless another number is specified in the payment initiation 000 is shown. <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	3	N
		<b>Other payment instructions:</b> Blank or reserved.		A
15	Reserved field	Blank	1	A
16-31	Payer number	Payer number	16	N
32-43	Amount	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> <b>Note:</b> The last two digits indicate öre.	12	N
44-53	Reserved field	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	10	N
54-69	Reference	Payee's internal reference for the payment or blank.	16	A
70-80	Reserved field	Blank	11	A

### End record (TK09)

The end record (TK09) indicates that the section has ended and includes the sums of the numbers of incoming and outgoing payments in the file. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	09	2	N
3-10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
11-14	Clearing number	9900 = Bankgirot's clearing number	4	N
15-28	Reserved field	Blank	14	A
29-40	Total amount of outgoing payments	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> <b>Note:</b> The last two digits indicate öre.	12	N
41-46	Total number of outgoing payments	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	6	N
47-52	Total number of incoming payments	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	6	N
53-56	Reserved field	Zero-filled	4	A
57-68	Total amount of incoming payments	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> <b>Note:</b> The last two digits indicate öre.	12	N
69-80	Reserved field	Zero-filled	12	A

## 8.8 New file layout - Record description, excerpt from the mandate report

### File description

The file includes one or more directory records. **Note:** The file has no opening or end record.

### Directory record

The directory record contains Excerpts from the mandate register. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-10	Payee's bankgiro number	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	10	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
11-22	Civic number / company number	Payer's: <ul style="list-style-type: none"> <li>Civic number: YYYYMMDDNNNN</li> <li>Company number: 00NNNNNNNNNN</li> </ul>	12	N
23-38	Payer number	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	16	N
39	Mandate type	<b>1:</b> Mandate initiated by payee. <b>2:</b> Mandate initiated by payer via Internet bank.	1	N
40-41	Last activity year	YY	2	N
42-49	Date of new addition	YYYYMMDD	8	N
50-57	Date of amendment	YYYYMMDD	8	N
58	Status	<b>1:</b> Approved for Autogiro <b>2:</b> Pending	1	N
59	Reserved field	Blank	1	A
60-64	Reserved field	Blank	5	A
65-80	Bank account number	<ul style="list-style-type: none"> <li>Debiting of bank account: Clearing number and bank account number <ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> </li> <li>Debiting via bankgiro number: Blank</li> </ul>	16	N

## 9 Record and file descriptions - files *from* Bankgirot with old file layout

### 9.1 Summary

#### Definitions of abbreviations

This table lists the abbreviations used in the record descriptions.

Abbreviation	Explanation
A	Alphanumeric content
N	Numeric content
TK	Transaction code

#### Reports on file from Bankgirot

The table shows which reports and Excerpts can be obtained on file from Bankgirot with the old file layout.

Report	Contents
Payments specification	<p>Collated information on:</p> <ul style="list-style-type: none"><li>• Executed payments:<ul style="list-style-type: none"><li>- Incoming payments, number and total amount</li><li>- Outgoing payments, number and total amount</li></ul></li><li>• Total number of payments</li></ul> <p>The report can also include information on payments stopped in the balance check inquiry if the payee has chosen to receive this on file.</p>
Mandate advice	New, amended or cancelled mandates, either executed or pending.
Rejected payments	Report on rejected payments stopped by Bankgirot in the directory check.
Cancellation/change of payments	Cancellations and amendments regardless of whether Bankgirot has processed them.
Mandates via the Internet bank	New mandates with associated information that payers have signed via their Internet banks that the payee shall approve or reject. <b>Note:</b> Used only for mandate based on bank account number.
Excerpt from monitoring report	A summary of all payment instructions that have been submitted and that are being monitored. The summary is sorted by payment date and payer number.

## Contents

This chapter includes the following sections:

Subject	See
Payments specification and Rejected payments in balance check inquiry	9.2.1-9.2.3
Mandate advice	9.3.1-9.3.3
Rejected payments	9.4.1-9.4.3
Cancellation/change of payments	9.5.1-9.5.3
Record descriptions, mandates via the Internet bank (TK51-TK56 and TK59)	9.6
Record descriptions, excerpt from the monitoring register (TK01, TK82, TK32 and TK09)	9.7

## 9.2 Old file layout - Payments specification and Rejected payments in balance check inquiry

### 9.2.1 Summary

#### Introduction

This section describes files from Bankgirot to payees that contain reports on:

- Incoming payments
- Outgoing payments
- Payments stopped in the balance check inquiry if the payee has chosen to receive this on file

#### File description

The Payments specification file can contain several sections. The table shows:

- The records that can be included together with their transaction codes (TK).
- Internal order of the records in a section.
- The quantity of a particular record that can be included in a section.

Record	TK	Inclusion
Opening record	01	One exactly.
Incoming payment records	82	Zero, one or several.
Outgoing payment records	32	

Record	TK	Inclusion
End record	09	One exactly.

### At least one of these records in the Payments specification

The Payments specification must include at least one of the following records:

- One or more incoming payment records
- One or more outgoing payment records

Several process days can be reported in a single file by including records with different dates in the same file. **Note:** The payments specification is always sorted by payer number.

### Contents

This section includes the following subjects:

Subject	See
Record descriptions, payments specification (TK01, TK82, TK32 and TK09)	9.2.2
Codes found in TK82 and TK32	9.2.3

### 9.2.2 Old file layout - Record descriptions, payments specification (TK01, TK82, TK32 and TK09)

#### Opening record (TK01)

The opening record (TK01) opens each section and defines which type of instruction it is. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	01	2	N
3-10	Date written	YYYYMMDD	8	A
11-18	Layout name	AUTOGIRO	8	A
19-22	Clearing number	9900 = Bankgirot's clearing number	4	N
23-62	Reserved field	Blank	40	A
63-68	Payee's customer number	Payee's customer number at Bankgirot. <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	6	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
69-78	Payee's bankgiro number	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	10	N
79-80	Reserved field	Blank	2	A

### Incoming payment record (TK82)

The table describes the Incoming payment record (TK82) in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	82 = Incoming payment (withdrawal from the payer's bank account or bankgiro number)	2	N
3-10	Payment date	YYYYMMDD	8	N
11	Period code	Determines how often the payment is made. <b>Note:</b> If this field is left blank the order is repeated until it is cancelled. <b>Reference:</b> See the table below for codes found in TK82 and TK32.	1	N
12-14	Number of recurring payments	<b>Recurring payment:</b> Number of remaining payment dates including the reported payment. <ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	3	N
		<b>Other payment instructions:</b> Blank		A
15	Reserved field	Blank	1	A

Position	Contents	Valid values/Comment	No. of chars	Storage format
16-31	Payer number	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	16	N
32-43	Amount	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> <b>Note:</b> The last two digits indicate öre.	12	N
44-53	Payee's bankgiro number	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	10	N
54-69	Payment reference	Payee's internal reference for the payment	16	A
70-79	Reserved field	Blank	10	A
80	Payment status code	Indicates the status of the payment.  <b>Reference:</b> See the table below for codes found in TK82 and TK32.	1	N

### Outgoing payment record (TK32)

The table describes the outgoing payment record (TK32) in detail. **Note:** An outgoing payment record rejected in the balance check inquiry is not reported in the payments specification with the old file layout. This information is only available in Autogiro Online or with the new file layout.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	32 Outgoing payment (deposit in the payer's bank account or bankgiro number)	2	N
3-10	Payment date	YYYYMMDD	8	N



Position	Contents	Valid values/Comment	No. of chars	Storage format
11	Period code	Determines how often the payment is made. <b>Note:</b> If this field is left blank the order is repeated until it is cancelled. <b>Reference:</b> See the table below for codes found in TK82 and TK32.	1	N
12-14	Number of recurring payments	<b>Recurring payment:</b> Number of remaining payment dates. <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	3	N
		<b>Other payment instructions:</b> Blank		A
15	Reserved field	Blank	1	A
16-31	Payer number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	16	N
32-43	Amount	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> <b>Note:</b> The last two digits indicate öre.	12	N
44-53	Payee's bankgiro number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	10	N
54-69	Payment reference	Payee's internal reference for the payment	16	A
70-77	Reserved field	Blank	8	A
78-79	Reserved field	Blank	2	A

Position	Contents	Valid values/Comment	No. of chars	Storage format
80	Payment status code	Indicates the status of the payment. <b>Reference:</b> See the table below for codes found in TK82 and TK32.	1	N

### End record (TK09)

The end record (TK09) indicates that the section has ended and includes the sum of all the records included. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	09	2	N
3-10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
11-14	Clearing number	9900 = Bankgirot's clearing number	4	N
15-28	Reserved field	Blanks	14	A
29-40	Total amount outgoing payments	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Total amount of outgoing payments in the file. <b>Note:</b> The last two digits indicate öre.	12	N
41-46	Total number of outgoing payments	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> Total number of outgoing payments in the file.	6	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
47-52	Total number of incoming payments	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> Total number of incoming payments in the file.	6	N
53-56	Reserved field	Zeroes.	4	N
57-68	Total amount incoming payments	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> Total amount of incoming payments in the file. <b>Note:</b> The last two digits indicate öre.	12	N
69-80	Reserved field	Zeroes	12	N

### Period codes

Period codes are used in payment records to specify the periodicity of the payment. The table shows the meaning of the codes.

Period code	Payment interval	Time, from the date specified in the payment instruction
0	Once	–
1	Once a month	The calendar day specified in the payment record, <i>if</i> it is a bank day. Otherwise the next bank day.
2	Once a quarter	
3	Twice a year	
4	Once a year	
5	Once a month	The last calendar day of the month, <i>if</i> it is a bank day. Otherwise the previous bank day.
6	Once a quarter	
7	Twice a year	
8	Once a year	

### Payment status codes

The payment records include a status code that indicates whether the payment is approved or rejected. The table shows the meaning of the codes.

**Note:** Payment status codes 1-2 and 9 only apply if the payee has chosen to receive information on payments stopped in the balance check inquiry on file.

Payment status code	Meaning
- (blank)	Approved payment, payment executed.
1	Insufficient funds, payment not executed.
2	No connection to Autogiro, bank account closed or cancelled by payer in Internet bank. The payment has not been executed.
9	Renewed funds, payment not executed but Retry will be attempted. <b>Note:</b> Renewed funds only applies to incoming payments.

### 9.3 Mandate advice

#### 9.3.1 Summary

##### File description

The Mandate advice file can contain several sections. The table shows:

- The records that can be included together with their transaction codes (TK).
- Internal order of the records in a section.
- The quantity of a particular record that can be included in a section.

Record	TK	Inclusion
Opening record	01	One exactly.
Record for adding and cancelling mandates	73	Zero, one or several.
End record	09	One exactly.

##### Contents

This section includes the following subjects:

Subject	See
Record descriptions, mandate advice (TK01, TK73 and TK09)	9.3.2
Codes found in TK73	9.3.3

#### 9.3.2 Old file layout - Record descriptions, mandate advice (TK01, TK73 and TK09)

##### Opening record (TK01)

The opening record (TK01) opens each section and defines which type of instruction it is. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	01	2	N
3-10	Date written	YYYYMMDD	8	A
11-14	Clearing number	9900 = Bankgirot's clearing number	4	N
15-24	Payee's bankgiro number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	10	N
25-33	Contents	AG-MEDAVI (Mandate advice)	9	A
34-80	Reserved field	Blank	47	A

### Record for adding and cancelling mandates (TK73)

The table describes the record for adding and cancelling mandates (TK73) in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	73	2	N
3-12	Payee's bankgiro number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	10	N
13-28	Payer number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	16	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
29-44	Bank account number	<p><b>If the payer number is not the bankgiro number:</b></p> <ul style="list-style-type: none"> <li>• Positions 29-32: Clearing number</li> <li>• Positions 33-44: Bank account number</li> <li>• Zero-filled</li> <li>• Right-aligned</li> </ul> <p><b>If the payer number is the payer's bankgiro number:</b> Zero-filled.</p> <p><b>Note:</b> Only specified if the information code at position 62 is 04, 05, 42, 43 or 46.</p>	16	N
45-56	Civic number/ company number	<ul style="list-style-type: none"> <li>• Civic number: YYYYMMDDNNNN</li> <li>• Company number: <ul style="list-style-type: none"> <li>- 00NNNNNNNNNNNN, or</li> <li>- 99NNNNNNNNNNNN if the payer number is the payer's bankgiro number.</li> </ul> </li> </ul> <p><b>Note:</b> Only specified if the information code at position 62 is 04, 05, 42, 43 or 46.</p>	12	N
57-61	Reserved field	Blank	5	A
62-63	Information code	<b>Reference:</b> See 9.3.3 Codes found in TK73.	2	N
64-65	Comment code			
66-73	Action date	YYYYMMDD	8	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
74-80	Validity date	<ul style="list-style-type: none"> <li>74-79: YYMMDD – validity date for when the mandate is valid for debiting, specified only when the payer doesn't have a mandate in the mandate register. In other cases this field is blank.</li> <li>80: Blank</li> </ul>	6	A

### End record (TK09)

The end record (TK09) indicates that the section has ended and includes the sum of the number of records included.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	09	2	N
3-10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
11-14	Clearing number	9900 = Bankgirot's clearing number	4	N
15-21	Number of records	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> <b>Note:</b> The opening- and end record are not included in the count.	7	N
22-80	Reserved field	Blank	59	A

### 9.3.3 Old file layout - Codes found in TK73

#### Information codes

The directory record TK73 includes information codes (transaction codes) that indicate what the record concerns. The table below shows the meaning of the codes.

TK	Meaning	Comment code
----	---------	--------------

TK	Meaning	Comment code
03	<ul style="list-style-type: none"> <li>• Cancellation.</li> <li>• Initiated by payee</li> </ul>	04, 21, 29, 30, 33
04	<ul style="list-style-type: none"> <li>• New addition.</li> <li>• Initiated by payee.</li> </ul>	09, 10, 20, 21, 23, 29, 30, 32
05	<ul style="list-style-type: none"> <li>• Change of payer number. For mandates based on bank account number.</li> <li>• Initiated by creditor.</li> </ul>	04, 10, 21, 29, 30, 32, 33
10	<ul style="list-style-type: none"> <li>• Cancelled due to payee's bankgiro number being closed.</li> <li>• Initiated by payee's bank.</li> </ul>	33
42	Response to account inquiry from bank on new payer in Autogiro. For mandates based on bank account number.	03, 05, 32
43	Cancelled due to unanswered account inquiry. For mandates based on bank account number.	
44	<ul style="list-style-type: none"> <li>• Cancelled due to payer's bankgiro number being closed.</li> <li>• Initiated by payer's bank.</li> </ul> <p><b>Note:</b> Used only for mandates based on bankgiro number.</p>	98
46	Cancellation. Initiated by payer or payer's bank. For mandates based on account number.	02

### Discontinued information codes

The table contains information on codes that are no longer used.

Code	Former meaning
93	<ul style="list-style-type: none"> <li>• Cancellation</li> <li>• Initiated by payer</li> </ul>

### Comment codes

The directory record TK73 uses codes that contain comments on the record. The table below shows the meaning of the codes.



Code	Meaning	Note
02	Mandate cancelled on payer's initiative.	The code can only be used for mandates based on bank account number.
03	Account type not approved for Autogiro.	The code can only be used for mandates based on bank account number.
04	Mandate not found in Bankgirot's mandate directory. (Payee bankgiro number and payer number combination not found.)	The code can only be used if TK03.
05	Incorrect bank account or personal details.	The code can only be used for mandates based on bank account number.
07	Mandate cancelled by Bankgirot due to unanswered account inquiry.	The code can only be used for mandates based on bank account number.
09	Bankgiro number not found at Bankgirot. (Payee's bankgiro number incorrect.)	The code can only be used for mandates based on bank account number.
10	Mandate already registered in Bankgirot's directory or inquiry pending.	The code can only be used for mandates based on bank account number.
20	Incorrect civic number.	<ul style="list-style-type: none"> <li>The code can only be used if TK03 or TK04.</li> <li>The code can only be used for mandates based on bank account number.</li> </ul>
21	Incorrect payer number.	The code can only be used if TK03 or TK04.
23	Incorrect account number.	<ul style="list-style-type: none"> <li>The code can only be used if TK04.</li> <li>The code can only be used for mandates based on bank account number.</li> </ul>

Code	Meaning	Note
29	Incorrect payee bankgiro number: <ul style="list-style-type: none"> <li>• Non-numeric.</li> <li>• Equals zero.</li> <li>• Has incorrect check digit.</li> </ul> Bankgiro number in transaction record not the same as in opening record.	The code can only be used if TK03 or TK04.
30	No payee bankgiro number.	The code can only be used if TK03 or TK04.
32	New mandate.	The code can only be used if TK04 or TK42.
33	Cancelled.	The code can only be used if TK03 or TK10.
98	Mandate cancelled due to cancelled payer number.	<ul style="list-style-type: none"> <li>• Payer number = bankgiro number.</li> </ul> The code can only be used for mandates based on bankgiro number.

### Discontinued comment codes

The table contains information on codes that are no longer used.

Code	Former meaning
01	Mandate cancelled on bank's initiative.
06	Mandate cancelled by Bankgirot.
11	Mandate stopped by payer.
12	Revocation of stop on mandate.
24	Max. amount not permitted.

## 9.4 Rejected payments

### 9.4.1 Summary

#### File description

The Rejected payments file can contain several sections. The table shows:

- The records that can be included together with their transaction codes (TK).
- Internal order of the records in a section.
- The quantity of a particular record that can be included in a section.

Record	TK	Inclusion
Opening record	01	One exactly.
Incoming payments	82	<ul style="list-style-type: none"> <li>• Zero, one or several.</li> <li>• No restrictions regarding internal order.</li> </ul>
Outgoing payments	32	
End record	09	One exactly.

### Contents

This chapter includes the following sections:

Subject	See
Record descriptions, rejected payments (TK01, TK82, TK32 and TK09)	9.4.2
Codes found in TK82 and TK32	9.4.3

#### 9.4.2 Old file layout - Record descriptions, rejected payments (TK01, TK82, TK32 and TK09)

##### Opening record (TK01)

The opening record (TK01) opens each section and defines which type of instruction it is. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	01	2	N
3-10	Date written	YYYYMMDD	8	A
11-18		AUTOGIRO	8	A
19-22	Clearing number	9900 = Bankgirot's clearing number	4	N
23-41	Contents	FELLISTA REG.KONTRL	19	A
42-62	Reserved field	Blanks	21	A

Position	Contents	Valid values/Comment	No. of chars	Storage format
63-68	Payee's customer number	Payee's customer number at Bankgirot. <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	6	N
69-78	Payee's bankgiro number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	10	N
79-80	Reserved field	Blanks	2	A

### Payment record

- TK82 contains rejected withdrawals from the payer's bankgiro number or bank account
- TK32 contains rejected deposits to the payer's bankgiro number or bank account.

The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	<ul style="list-style-type: none"> <li>• 82 = Incoming payment (withdrawal from the payer's bank account or bankgiro number)</li> <li>• 32 = Outgoing payment (deposit in the payer's bank account or bankgiro number)</li> </ul>	2	N
3-10	Payment date	YYYYMMDD	8	N
11	Period code	Determines how often the payment is made. <b>Note:</b> If this field is left blank the order is repeated until it is cancelled. <b>Reference:</b> See the table below for codes found in TK82 and TK32.	1	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
12-14	Number of recurring payments	<b>Recurring payment:</b> Number of remaining payment dates. <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	3	N
		<b>Other payment instructions:</b> Blank		A
15-30	Payer number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	16	N
31-42	Amount	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> <b>Note:</b> The last two digits indicate öre.	12	N
43-58	Payment reference	<ul style="list-style-type: none"> <li>• Payee's internal reference for the payment</li> <li>• Left-aligned</li> </ul>	16	A
59-60	Comment code	<b>Reference:</b> Explanations of the codes are provided under Comment codes below.	2	N
61-80	Reserved field	Blank	20	A

### End record (TK09)

The end record (TK09) indicates that the section has ended and includes the sum of all the records included. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	09	2	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
3-10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
11-14	Clearing number	9900 = Bankgirot's clearing number	4	N
15-20	Number of outgoing payments	Total number of outgoing payments <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	6	N
21-32	Total amount outgoing payments	Total amount of outgoing payments in the file. <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> <b>Note:</b> The last two digits indicate öre.	12	N
33-38	Number of incoming payments	Total number of incoming payments <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	6	N
39-50	Total amount incoming payments	Total number of incoming payments in the file. <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> <b>Note:</b> The last two digits indicate öre.	12	N
51-80	Reserved field	Blank	30	A

### 9.4.3 Old file layout - Codes found in TK82 and TK32

#### Period codes

Period codes are used in payment records to specify the periodicity of the payment. The table shows the meaning of the codes.

Period code	Payment interval	Time, from the date specified in the payment instruction
0	Once	–
1	Once a month	The calendar day specified in the payment record, <i>if</i> it is a bank day. Otherwise the next bank day.
2	Once a quarter	
3	Twice a year	
4	Once a year	
5	Once a month	The last calendar day of the month, <i>if</i> it is a bank day. Otherwise the previous bank day.
6	Once a quarter	
7	Twice a year	
8	Once a year	

### Comment codes

Codes containing comments on the records are used in TK82 and TK32. The table below shows the meaning of the codes.

Code	Meaning
01	Omitted, mandate not found
02	Omitted, account not approved or closed

### Discontinued comment codes

This table contains information about codes that are no longer used in the old file layout for Autogiro.

Code	Meaning
03	Omitted, mandate stopped
07	Rejected, debits not yet possible

## 9.5 Old file layout - Cancellation/change of payments

### 9.5.1 Summary

#### File description

The Cancellation/amendment of payments file can contain several sections. The table shows:

- The records that can be included together with their transaction codes (TK).
- Internal order of the records in a section.
- The quantity of a particular record that can be included in a section.

Record	TK	Inclusion
Opening record	01	One exactly.
Cancellation records	21-25 and 03	<ul style="list-style-type: none"> <li>• Zero, one or several.</li> <li>• No restrictions regarding internal order</li> </ul>
Amendment records	26-29	
End record	09	One exactly.

## Contents

This section includes the following subjects:

Subject	See
Record descriptions, cancellations and amendments (TK01, TK21-TK25, TK26-TK29 and TK09)	9.5.2
Codes found in TK21-TK29 and TK03	9.5.3

### 9.5.2 Old file layout - Record descriptions, cancellation/change of payments (TK01, TK03, TK21-TK25, TK26-TK29 and TK09)

#### Opening record (TK01)

The opening record (TK01) opens each section and defines which type of instruction it is. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	01	2	N
3-10	Date written	YYYYMMDD The date the file was created at the payee.	8	N
11-18	Layout name	AUTOGIRO	8	A
19-22	Clearing number	9900 = Bankgirot's clearing number	4	N
23-62	Contents	MAK/ÄNDRINGSLISTA <ul style="list-style-type: none"> <li>• Left-aligned</li> <li>• Blank-filled</li> </ul>	40	A



Position	Contents	Valid values/Comment	No. of chars	Storage format
63-68	Payee's customer number	Payee's customer number at Bankgirot. <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	6	N
69-78	Payee's bankgiro number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	10	N
79-80	Reserved field	Blank	2	A

### Cancellation records (TK21-TK25, TK03)

The table describes the cancellation records (TK21-TK25 and TK03) in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	21, 22, 23, 24, 25 and 03 <b>Reference:</b> See the table below for codes found in TK21-TK29 and TK03.	2	N
3-10	Payment date	YYYYMMDD <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	8	N
11-26	Payer number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	16	N
27-28	Payment code	<ul style="list-style-type: none"> <li>• 82 (= Incoming payment)</li> <li>• 32 (= Outgoing payment)</li> </ul>	2	N
29-40	Amount	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> <b>Note:</b> The last two digits indicate öre.	12	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
41-48	Text field	<b>If reference exists:</b> REFERENS <b>If reference does not exist:</b> Zero-filled	8	A
49-56	Reserved field	Zero-filled	8	N
57-72	Reference	<b>If reference exists:</b> Reference number <b>If reference does not exist:</b> Zero-filled	16	A
73-74	Comment code	<b>Reference:</b> See the table below for codes found in TK21-TK29 and TK03.	2	N
75-80	Reserved field	Blank	6	A

#### Amendment records (TK26-TK29)

The table describes the amendment records (TK26-TK29) in detail. **Note:** TK26-TK29 cannot be used for recurring payment orders.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	26, 27, 28 or 29 <b>Reference:</b> See the table below for codes found in TK21-TK29 and TK03.	2	N
3-10	Payment date	YYYYMMDD	8	N
11-26	Payer number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	16	N
27-28	Payment code	<ul style="list-style-type: none"> <li>• 82 (= Incoming payment)</li> <li>• 32 (= Outgoing payment)</li> </ul>	2	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
29-40	Amount	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> <b>Note:</b> The last two digits indicate öre.	12	N
41-48	Text field	<b>If reference exists:</b> REFERENS  <b>If reference does not exist:</b> Zero-filled	8	A
49-56	New payment date	YYYYMMDD	8	N
57-72	Reference	<b>If reference exists:</b> Reference number  <b>If reference does not exist:</b> Zero-filled	16	A
73-74	Comment code	<b>Reference:</b> See the table below for codes found in TK21-TK29 and TK03.	2	N
75-80	Reserved field	Blank	6	A

### End record (TK09)

The end record (TK09) indicates that the section has ended and includes the total number of payments for the included records and the total amount of the entire section. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	09	2	N
3-10	Date written	YYYYMMDD  The date the file was created at Bankgirot.	8	N
11-14	Clearing number	9900 = Bankgirot's clearing number	4	N
15-28	Reserved field	Blank	14	A

Position	Contents	Valid values/Comment	No. of chars	Storage format
29-40	Total amount of outgoing payments cancelled/amended	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> <b>Note:</b> <ul style="list-style-type: none"> <li>The last two characters indicate öre.</li> <li>The field is a signed field, see 8.5.3.</li> </ul>	12	N
41-46	Number of outgoing payments cancelled/amended	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	6	N
47-52	Number of incoming payments cancelled/amended	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	6	N
53-56	Reserved field	Zeroes	4	N
57-68	Total amount of incoming payments cancelled/amended	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> <b>Note:</b> <ul style="list-style-type: none"> <li>The last two characters indicate öre.</li> <li>The field is a signed field, see 8.5.3.</li> </ul>	12	A
69-80	Zero field	Zeroes	12	N

### Cancellation codes

Cancellation codes (transaction codes, TK) are used with cancellation records to specify the type of cancellation record. The table below shows the meaning of the codes.

TK	Meaning	Comment code
03	Cancelled due to cancelled mandate.	12
23	Cancel all payments for a payer number.	02, 10, 11, 12, 13

TK	Meaning	Comment code
24	Cancel all payments for a payer number on a specified payment date.	01, 02, 10, 11, 12, 13
25	Cancel an individual payment.	01, 02, 04, 05, 10, 11, 12, 13

### Amendment codes

Amendment codes (transaction codes, TK) are used with amendment records to specify the type of amendment record. The table below shows the meaning of the codes.

TK	Meaning	Comment code
26	Change all payments to new payment date.	06, 10, 11, 13, 14, 15
27	Change all payments on specified payment date to new payment date.	01, 06, 10, 11, 13, 14, 15
28	Change all payments with specified payer number on specified payment date to new payment date.	01, 02, 06, 10, 11, 13, 15, 18
29	Change a payment on specified payment date to new payment date.	01, 02, 04, 05, 06, 10, 11, 13, 14, 15, 18

### Comment codes

Comment codes are used with cancellation and amendment records to specify the reason either for the amendment made or for the amendment not being made.

The table below shows the meaning of the codes.

Code	Meaning
01	Incorrect payment date.
02	Incorrect payer number.
04	Incorrect transaction code.
05	Incorrect amount.
06	Incorrect new payment date.
10	Incorrect bankgiro number.

Code	Meaning
11	Bankgiro number missing.
12	Cancelled.
13	Payment missing not processed.
14	Changed payment date.
18	Changed.

### Discontinued comment codes

The table contains information on codes that are no longer used.

Code	Former meaning
15	Not changed, recurring payment order.

## 9.6 Old file layout - Record descriptions, mandates via the Internet bank (TK51-TK56 and TK59)

### File description

The Mandates via the Internet bank file can contain several sections. The table shows:

- The records that can be included together with their transaction codes (TK).
- Internal order of the records in a section.
- The quantity of a particular record that can be included in a section.

Record	TK	Inclusion
Opening record	51	One exactly.
Mandate record 1	52	
Mandate record, special information	53	<ul style="list-style-type: none"> <li>• Zero, one or several.</li> <li>• No restrictions regarding internal order.</li> </ul>
Mandate record, name and address part 1	54	
Mandate record, name and address part 2	55	
Mandate record, name and address part 3	56	
End record	59	One exactly.

### Opening record (TK51)

The opening record (TK51) opens each section and defines which type of instruction it is. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	51	2	N
3-10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
11-14	Clearing number	9900 = Bankgirot's clearing number	4	N
15-24	Payee's bankgiro number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	10	N
25-44	Contents	AG-EMEDGIV <ul style="list-style-type: none"> <li>• Left-aligned</li> <li>• Blank-filled</li> </ul>	20	A
45-80	Reserved field	Blank	36	A

### Mandate record 1 (TK52)

The table describes the mandate record (TK52) in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	52	2	N
3-12	Payee's bankgiro number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	10	N
13-28	Payer number	The payer number specified by the payer. <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	16	N
29-44	Bank account number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	16	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
45-56	Civic number or company number	<ul style="list-style-type: none"> <li>Civic number: YYYYMMDDNNNN</li> <li>Company number: 00NNNNNNNNNNNN</li> </ul>	12	N
57-61	Reserved field	Blank	5	A
62	Message type	<b>Message type:</b> <ul style="list-style-type: none"> <li>0 (= New)</li> <li>1 (= Reminder 1)</li> <li>2 (= Reminder 2)</li> </ul>	1	N
63-80	Reserved field	Blank	18	A

#### Mandate record, special information (TK53)

The table describes the mandate record (TK53) that contains special information on the mandate. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	53	2	N
3-38	Information	Information from payer (free text)	36	A
39-80	Reserved field	Blank	42	A

#### Mandate record, name and address part 1 (TK54)

The mandate record (TK54) includes name and address information for the mandate. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	54	2	N
3-38	Name and address line 1	Payer's name and address	36	A
39-74	Name and address line 2	Payer's name and address	36	A



Position	Contents	Valid values/Comment	No. of chars	Storage format
75-80	Reserved field	Blank	6	A

### Mandate record, name and address part 2 (TK55)

The mandate record (TK55) includes name and address information for the mandate. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	55	2	N
3-38	Name and address line 3	Payer's name and address	36	A
39-74	Name and address line 4	Payer's name and address	36	A
75-80	Transaction code	Blank	6	A

### Mandate record, name and address part 3 (TK56)

The mandate record (TK56) includes name and address information for the mandate. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	56	2	N
3-7	Post code	<b>Note:</b> For overseas addresses, this field is zero-filled.	5	N
8-38	Postal address	<b>Note:</b> For overseas addresses, this field is the country.	31	A
39-80	Reserved field	Blank	42	A

### End record (TK59)

The end record (TK59) indicates that the section has ended and includes the sum of the number of records in the file. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
----------	----------	----------------------	--------------	----------------

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	59	2	N
3-10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
11-14	Clearing number	9900 = Bankgirot's clearing number	4	N
15-21	Number of records	Total number of records in the file. <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	7	N
22-80	Reserved field	Blank	59	A

## 9.7 Old file layout - Record descriptions, excerpt from the monitoring register (TK01, TK82, TK32 and TK09)

### File description

The excerpt from the monitoring register file can contain several sections. The table shows:

- The records that can be included together with their transaction codes (TK).
- Internal order of the records in a section.
- The quantity of a particular record that can be included in a section.

Record	TK	Inclusion
Opening record	01	One exactly.
Incoming payment record	82	<ul style="list-style-type: none"> <li>• Zero, one or several.</li> <li>• No restrictions regarding internal order.</li> </ul>
Outgoing payment record	32	
End record	09	One exactly.

### Opening record (TK01)

The opening record (TK01) opens each section and defines which type of instruction it is. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
----------	----------	----------------------	--------------	----------------

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	01	2	N
3-10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
11-18	Layout name	AUTOGIRO	8	A
19-22	Clearing number	9900 = Bankgirot's clearing number	4	N
23-35	Contents	BEVAKNINGSREG	13	A
36-62	Reserved field	Blank	27	A
63-68	Payee's customer number	Payee's customer number at Bankgirot <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	6	N
69-78	Payee's bankgiro number	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	10	N
79-80	Reserved field	Blank	2	A

### Payment records (TK82 and TK32)

Payment record TK82 shows the payee future incoming payments and payment record TK32 shows the payee future outgoing payments that are being monitored. The table presents the records in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	82 or 32	2	N
3-10	Payment date	YYYYMMDD	8	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
11	Period code	Determines how often the payment is made. <b>Reference:</b> See 8.2.3 Codes found in TK82, TK32 and TK77.	1	N
12-14	Number of recurring payments	<b>Recurring payment:</b> Number of remaining payment dates. Unless another number is specified in the payment initiation 000 is shown. <ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	3	N
		<b>Other payment instructions:</b> Blank or reserved		A
15	Reserved field	Blank	1	A
16-31	Payer number	Payer number	16	N
32-43	Amount	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> <b>Note:</b> The last two digits indicate öre.	12	N
44-53	Reserved field	Blank	10	N
54-69	Reference	Payee's internal reference for the payment or blank.	16	A
70-80	Reserved field	Blank	11	A

### End record (TK09)

The end record (TK09) indicates that the section has ended and includes the sums of the numbers of incoming and outgoing payments in the file. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-2	Transaction code	09	2	N
3-10	Date written	YYYYMMDD The date the file was created at Bankgirot.	8	N
11-14	Clearing number	9900 = Bankgirot's clearing number	4	N
15-28	Reserved field	Blank	14	A
29-40	Total amount of outgoing payments	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> <b>Note:</b> The last two digits indicate öre.	12	N
41-46	Total number of outgoing payments	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	6	N
47-52	Total number of incoming payments	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul>	6	N
53-56	Reserved field	Zeroes	4	A
57-68	Total amount of incoming payments	<ul style="list-style-type: none"> <li>• Right-aligned</li> <li>• Zero-filled</li> </ul> <b>Note:</b> The last two digits indicate öre.	12	N
69-80	Reserved field	Zeroes	12	A

## 9.8 Old file layout - Record descriptions, excerpt from the mandate register

### File description

The file includes one or more directory records. **Note:** The file has no opening or end record.

### Directory record

The directory record contains Excerpts from the mandate register. The table presents the record in detail.

Position	Contents	Valid values/Comment	No. of chars	Storage format
1-10	Payee's bankgiro number	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	10	N
11-22	Civic number / company number	Payer's <ul style="list-style-type: none"> <li>civic number: YYYYMMDDNNNN</li> <li>company number: 00NNNNNNNNNN</li> </ul>	12	N
23-38	Payer number	<ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul>	16	N
39	Mandate type	<b>1:</b> Mandate initiated by payee. <b>2:</b> Mandate initiated by payer via Internet bank.	1	N
40	Last activity year	Most recent active year = year digit	1	N
41-48	Date of new addition	YYYYMMDD	8	N
49-56	Date amended	YYYYMMDD	8	N
57	Status1	1 = Approved for Autogiro 2 = Pending	1	N
58	Status2	0	1	N
59-63	Reserved field	Blank	5	A
64-79	Bank account number	<ul style="list-style-type: none"> <li>Debiting of bank account: Clearing number and bank account number               <ul style="list-style-type: none"> <li>Right-aligned</li> <li>Zero-filled</li> </ul> </li> <li>Debiting via bankgiro number: Blank</li> </ul>	16	N

Position	Contents	Valid values/Comment	No. of chars	Storage format
80	Reserved field	Blank	1	A

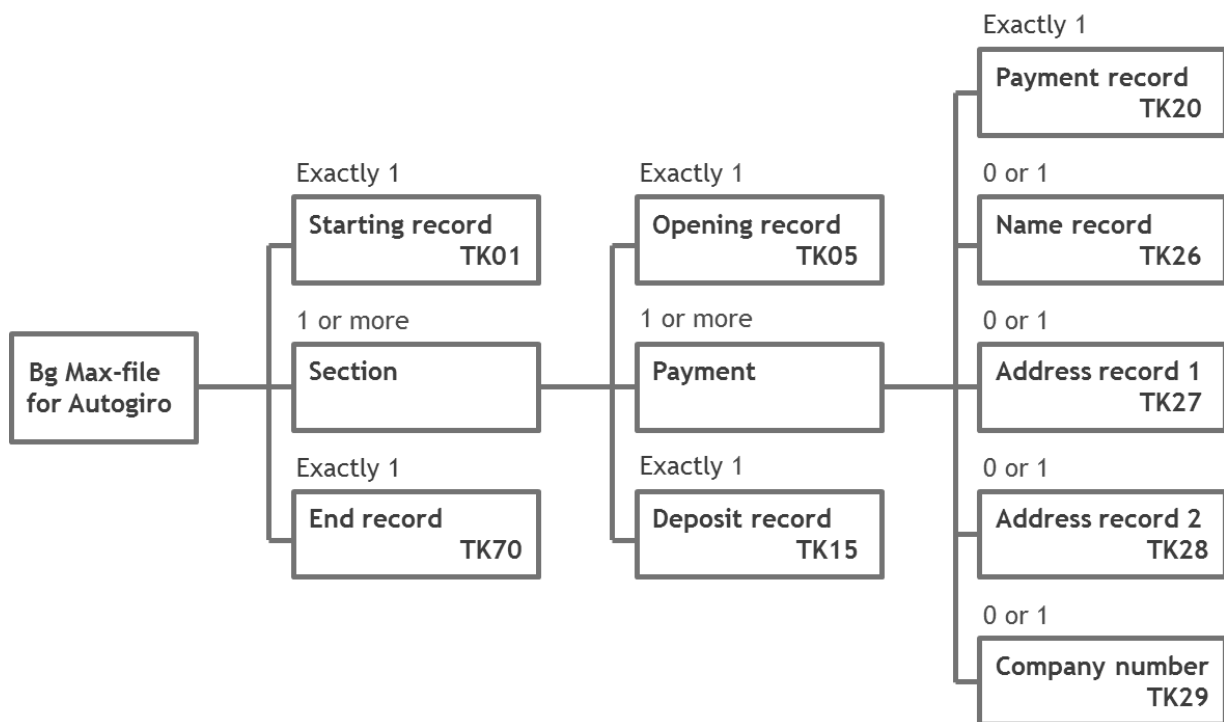
## 10 Record and file descriptions - files *from* Bankgirot in Bg Max format

Bg Max is based on the conventional 80-character layout. An application that reads files with the Bg Max layout ought to be designed to ignore unrecognised record types.

- Only executed payments are reported in Bg Max format in Autogiro.
- Any payments that were stopped in the balance check inquiry are only shown via the Autogiro Online web service.
- The payer number is not included in Bg Max format, which means that a reference number or payer number must be specified in the ref no field in the payment initiation in order to reconcile payments.
- TK32 cannot be delivered.

### 10.1 Summary

The image below illustrates the overall structure of a Bg Max file. The schematic should be read from the left and down. That is, a Bg Max file is comprised of a starting record, one or more sections and an end record. The sections, in turn, comprise an opening record, one or more payments or deductions and a deposit record and so on.



A Bg Max file begins with a starting record and ends with an end record. Between these two records are a number of sections. A Bg Max file must contain at least one section.

Each section begins with an opening record and ends with a deposit record. A section is comprised of a number of payments. A section must contain at least one payment. The section's closing deposit record contains information about the deposit that was made to a bank account based on the payments in the section.

A payment is comprised of a payment record and any associated reference number records, information records and any information about the payer that is available: name record and address record 1 followed by address record 2 and a company number record. Note that the payer's name, address and company number are not always available; in such cases no corresponding records are found in the report. In those cases where the name, address and/or company number are available the corresponding records are added to the report.

## 10.2 Record definitions

The records used in the file are defined below. The records have a conventional 80-character layout.

### 10.2.1 Table 1 - Alignment

In order to define the alignment and content of the fields we use the symbols presented in the following table.



Symbol	Meaning
N	Numeric content
A	Alphanumeric content
ho	Right-aligned and zero-filled
vb	Left-aligned and blank-filled
b	Blank-filled
hb	Right-aligned and blank-filled

### 10.3 Table 2 - Starting record (transaction code = "01")

The file begins with a starting record that contains information about the format and format version used in the file. It also includes a timestamp indicating when the file was created.

Parameter	Number of characters	Pos	Format	Description
Transaction code	2	1-2	N:-	Transaction code = "01" (starting record).
Layout name	20	3-22	A:vb	Name of the layout "BGMAX".
Version	2	23-24	N:ho	Layout version.
Date written / Timestamp	20	25-44	N:-	CCYYMMDDHHmmSSNNNNNN Where: "CC" is century, "YY" is year, "MM" is month, "DD" is date, "HH" is hours, "mm" is minutes, "SS" is seconds and "NNNNNN" is microseconds.
Test indicator	1	45	A:-	"T" indicates test file, "P" indicates production file.
	35	46-80	-:-	Blank/reserved.

### 10.4 Table 3 - Opening record (transaction code = "05")

The opening record begins a section. A section includes a sequence of payments and ends with a deposit record. All payments in a section are to the same bankgiro number and there are normally several sections.

Parameter	Number of characters	Pos	Format	Description
Transaction code	2	1-2	N:-	Transaction code = "05" (opening record).
Payee bankgiro number	10	3-12	N:ho	Payee's bankgiro number.
Not used for Autogiro	10	13-22	N:ho/A:b	Blank.
Currency	3	23-25	A:b	Code for the currency of the deposit, "SEK".
	55	26-80	-:-	Blank/reserved.

### 10.5 Table 4 - Payment record (transaction code = "20")

The payment record contains information about a payment made to a bankgiro number. The payment record is the main element of a payment; see the section Summary.

Parameter	Number of characters	Pos	Format	Description
Transaction code	2	1-2	N:-	Transaction code = "20" (payment record).
Payer bankgiro number	10	3-12	N:ho	The payer's bankgiro number if available.
Reference	25	13-37		Payee's reference, see Table 5.
Payment amount	18	38-55	N:ho	The amount of the payment. The last two digits indicate öre.
Reference code	1	56	N:-	See Table 5.
Payment channel code	1	57	N:-	See Table 6.
Not used for Autogiro	12	58-69	A:-	Blank.
Not used for Autogiro	1	70	N:-	Blank.

	10	71-80	-:-	Blank/reserved.
--	----	-------	-----	-----------------

### 10.5.1 Table 5 - Reference code

The table below describes the reference code found in position 56.

Value	Format	Meaning
0	-:-	The reference field is blank. The creditor has not specified a reference in the Payment initiation.
2	N:hb	The reference field contains a reference number that is previously specified in the Payment initiation sent to Bankgirot by the payee.

### 10.5.2 Table 6 - Payment channel code

The following table defines the meaning of the value in the field for the payment channel code (position 57).

Value	Meaning
4	The payment is an electronic payment from the Autogiro (AG) direct debit service.

### 10.5.3 Table 7 - Deposit slip image indicator

Table 7 is not used for Autogiro.

### 10.6 Table 8 - Deduction record (transaction code = "21")

Table 8 is not used for Autogiro.

#### 10.6.1 Table 9 - Deduction code

Table 9 is not used for Autogiro.

### 10.7 Table 10 - Extra reference number record (transaction code = "22", "23")

Table 10 is not used for Autogiro.

### 10.8 Table 11 - Information record (transaction code = "25")

Table 11 is not used for Autogiro.

### 10.9 Table 12 - Name record (transaction code = "26")

Delivered when the payer number is a bankgiro number.

Parameter	Number of characters	Pos	Format	Description
-----------	----------------------	-----	--------	-------------

Transaction code	2	1-2	N:-	Transaction code = "26" (name record).
Payer's name	35	3-37	A:vb	Payer's name.
Extra name field	35	38-72	A:vb	Extra name field.
	8	73-80	-:-	Blank/reserved.

#### 10.10 Table 13 - Address record 1 (transaction code = "27")

Delivered when the payer number is a bankgiro number. Address record 1 is followed by address record 2; see Table 14.

Parameter	Number of characters	Pos	Format	Description
Transaction code	2	1-2	N:-	Transaction code = "27" (Address record part 1).
Payer's address	35	3-37	A:vb	Address.
Payer's post code	9	38-46	A:vb	Post code.
	34	47-80	-:-	Blank/reserved.

#### 10.11 Table 14 - Address record 2 (transaction code = "28")

Delivered when the payer number is a bankgiro number. Address record 2 is preceded by address record 1; see Table 13.

Parameter	Number of characters	Pos	Format	Description
Transaction code	2	1-2	N:-	Transaction code = "28" (Address record part 2).
Payer's town	35	3-37	A:vb	Town.
Payer's country	35	38-72	A:vb	Country (only for overseas address, otherwise blank).
Payer's country code	2	73-74	A:vb	Country code (only for overseas address).

	6	75-80	-:-	Blank/reserved.
--	---	-------	-----	-----------------

### 10.12 Table 15 - Company number record (transaction code = "29")

Delivered when the payer number is a bankgiro number.

Parameter	Number of characters	Pos	Format	Description
Transaction code	2	1-2	N:-	Transaction code = "29" (company number record).
Company number	12	3-14	N:ho	Payer's company number. Specified using 10 digits.
	66	15-80	-:-	Blank/reserved.

### 10.13 Table 16 - Deposit record (transaction code = "15")

The deposit record ends a section and contains information about the deposit resulting from the payments in the section. **Reference:** The opening record contains information on the bankgiro number to which the payments have been made; see Table 3.

Parameter	Number of characters	Pos	Format	Description
Transaction code	2	1-2	N:-	Transaction code = "15" (deposit record).
Payee bank account number	35	3-37	N:ho	Payee's bank account number.
Payment date	8	38-45	N:-	Payment date, CCYYMMDD.
Deposit serial number	5	46-50	N:ho	Serial number of each customer's deposit. Unique for each bankgiro number and year.
Deposit amount	18	51-68	N:ho	The amount of the deposit. The last two digits indicate öre.
Currency	3	69-71	A:-	Code for the currency of the deposit, SEK.

Number of payments	8	72-79	N:ho	Number of payment records included in this deposit.
Not used	1	80	A:b	Blank.

The deposit serial number (positions 46-50) is communicated by the bank in conjunction with the deposit in the bank account. The same deposit serial number can be reported on the account statement from the bank.

The payee's bank account number (positions 3-37) is reported using 16 characters, of which the first four digits (pos 22-25) are the bank's clearing number and the remaining digits (pos 26-37) are the account number (right-aligned and zero-filled).

#### 10.14 Table 17 - End record (transaction code = "70")

The end record ends the file. It contains the number of payment records and the number of deposit records in the file.

Parameter	Number of characters	Pos	Format	Description
Transaction code	2	1-2	N:-	Transaction code = "70" (end record).
Number of payment records	8	3-10	N:ho	Number of payment records in this file.
Not used	8	11-18	N	Zeroes.
Not used	8	19-26	N	Zeroes.
Number of deposit records	8	27-34	N:ho	Number of deposit records in this file.
	46	35-80	-:-	Blank/reserved.