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1 What is Autogiro

Autogiro is an electronic payment service that is offered to payers and payees. The service is suitable for all payees with a fixed customer base where the payee charges the payer on the due date. The Autogiro service can only be used between companies.

The payee does not need to manually send paper invoices. The amounts are charged directly from the payer’s account on the due date. In order to avoid as many reminders as possible, the company can choose to repeat the transaction in 1–3 days in the event of insufficient funds.

1.1 Brief overview of service

Autogiro is a collection procedure where the payee sends a file to Nets with transactions for automatic charging of the payer.

The file contains information about the payee’s payment claim.

The payee themselves must provide the payers with a notification/message about the charge. Nets can send a message to the payer if the payee wishes this. An agreement must be signed between the payee and the bank. The procedure presupposes that the payee has obtained mandate to charge the payer’s bank account.

The agreement is between the payee and the bank, and is sent to Nets for registration. The mandate is an agreement between the payer and payee that is registered in Nets.

1.2 Definitions of important terms

<table>
<thead>
<tr>
<th>Term</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agreement ID</td>
<td>A unique ID for the payee’s agreement in Nets. Several agreement IDs can be set up for the same task account.</td>
</tr>
<tr>
<td>Nets date</td>
<td>Processing date in Nets.</td>
</tr>
<tr>
<td>Nets processing date</td>
<td>The date on which Nets settles the transactions.</td>
</tr>
<tr>
<td>Payment date/due date</td>
<td>The date the payer will be charged. If the payment date/due date falls on a Saturday/Sunday/public holiday, charging will take place on the next banking day.</td>
</tr>
<tr>
<td>Payer’s reference number/Deb.ref.no.</td>
<td>The payee’s reference/identification of payer associated with the mandate.</td>
</tr>
<tr>
<td>Nets online</td>
<td>A portal used by banks.</td>
</tr>
<tr>
<td>Customer unit ID/File/data sender</td>
<td>Sender of data for one or more agreements. The data sender can be the agreement customer or another data centre.</td>
</tr>
<tr>
<td>Distributor ID</td>
<td>ID stated in the file name from a data sender. For example, files sent via the bank’s corporate online banking.</td>
</tr>
<tr>
<td>Customer unit ID/list recipient</td>
<td>The recipient of listing material from Nets. The list recipient can be the agreement customer or, for example, an accounts office.</td>
</tr>
<tr>
<td><strong>Sub-task</strong></td>
<td>Transactions in a task that have the same due date.</td>
</tr>
<tr>
<td><strong>Internal reference</strong></td>
<td>Payee’s reference/ID of transaction/payer. If this field is completed, the own reference will appear in data from Nets.</td>
</tr>
<tr>
<td><strong>Customer portal</strong></td>
<td>Portal for submitting and downloading data.</td>
</tr>
<tr>
<td><strong>Format</strong></td>
<td>Structure of the records.</td>
</tr>
<tr>
<td><strong>Consignment</strong></td>
<td>A data file that is sent to/from Nets. A consignment opens with a start record for the consignment and finishes with an end record for the consignment.</td>
</tr>
<tr>
<td><strong>Consignment number</strong></td>
<td>Unique numbering of consignments from/to data sender/recipient.</td>
</tr>
<tr>
<td><strong>External reference</strong></td>
<td>Payer’s reference/ID of transaction/payee. If this field is completed, the external reference will appear on the account statement for the payer.</td>
</tr>
<tr>
<td><strong>The mandate’s serial number</strong></td>
<td>Consecutive numbering of mandates per task. This is specified by the data sender.</td>
</tr>
<tr>
<td><strong>Mandate type</strong></td>
<td>Code indicating how Nets processes the mandates.</td>
</tr>
<tr>
<td><strong>Customer ID</strong></td>
<td>Business registration number or personal identification number (private customers). Or a unique serial number in Nets.</td>
</tr>
<tr>
<td><strong>Layout</strong></td>
<td>The organisation of the fields in the record.</td>
</tr>
<tr>
<td><strong>Task</strong></td>
<td>Transactions belonging to the same agreement ID.</td>
</tr>
<tr>
<td><strong>Task account</strong></td>
<td>The account to be credited.</td>
</tr>
<tr>
<td><strong>Task no.</strong></td>
<td>Consecutive unique numbering of tasks for each agreement ID. Entered by the person who creates the task, can be the agreement customer or the data sender.</td>
</tr>
<tr>
<td><strong>Transaction</strong></td>
<td>An individual entry item in a bank account.</td>
</tr>
<tr>
<td><strong>Transaction number</strong></td>
<td>Consecutive numbering of the transactions in the task. This is specified by the customer or the data sender.</td>
</tr>
<tr>
<td><strong>Transaction type</strong></td>
<td>Code indicating how Nets processes the transactions.</td>
</tr>
<tr>
<td><strong>Due date register</strong></td>
<td>A register in Nets where transactions remain until their due date.</td>
</tr>
</tbody>
</table>
1.3 Detailed description of the procedure

Main features of the system:

1. The payer must be informed of the payment. The payee and payer may agree that the payer be notified of periodic messages, underlying contracts, etc.
2. The payee/data sender sends a file with payment claim to Nets. The file can contain a payment claim with a due date that falls within the next 12 months.
3. Nets checks the received file and makes a receipt for input consignments available to the data sender in their mailbox for those customers who use the customer portal or by e-mail depending on the agreement.
   Receipts for rejected tasks and transactions from customer consignment are sent to the registered list recipient on the agreement form.
4. The transactions are settled in Nets on the specified due date. The payer’s account is debited on the due date and the payee’s account is credited the same day. Rejected transactions will appear on the error list for the payee which is sent by e-mail/post or in a file if the payee has chosen this solution.
5. Nets sends notification to the payer if this is specified in the transaction record in the file.
6. The payee can choose to have files sent from Nets with the following information:
   • Approved/settled transactions
   • Rejected transactions
   • Mandates
7. Total amounts for settled sub-tasks appear in the payee’s account statement. The amount may appear in the payer’s account statement with:
   • Reference to the payee’s agreement ID in Nets.
   • Set text as specified in the Autogiro agreement
   • External reference in the single transaction.
8. Accounting data is sent to the banks/bank data centres for updating the individual accounts.
1.4 Transactions in the due date register

The payee has the option of making transactions with a due date that falls within the next 12 months. The transactions will be checked against the mandate register both on receipt and settlement. The payee can change or delete individual transactions in the due date register until the payment date.

1.5 Agreement on the use of Autogiro

1.5.1 Payee/payee’s bank

When using Autogiro, an agreement must be set up between the payee and its bank.

The agreement is filled out by the bank in conjunction with the payee. The agreement is signed by the payee and given to the bank. The bank ensures that the payee receives a copy of the signed agreement. The Bank signs the agreement and sends it to Nets in PDF format. Once the agreement has been registered with Nets, Nets will send an e-mail to the payee and bank stating that the agreement has been registered and is ready to be initiated.

The bank customer and bank must fill in their e-mail addresses on the agreement form for Nets to be able to send them e-mails.

Test data should be sent to Nets as soon as the agreement has been sent. Once the test has been approved, Nets will register the Autogiro agreement.

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

Information about internal data senders etc. will be assigned its own customer unit ID that will identify the accounting office and who sends and receives data for the various task accounts. In addition, all receipt lists linked with the same customer unit ID will be sorted and grouped together so that all lists are sent to the accounting firm. An invoicing account must be linked to the customer unit ID.

If the accounting firm is already a customer, it is not necessary to set up a separate agreement. If the accounting firm changes account a new agreement must be set up.

Information about the data sender, data recipient and list recipient can be obtained by contacting Nets Customer Services by telephone on +47 08989 or via e-mail: payments-no@nets.eu

1.5.2 Payee/payer

The payer must have granted the payee mandate to charge their account within the framework of the mandate. (See section 1.10.2). The mandates must be registered in Nets.

1.5.3 Payee’s bank/payer’s bank

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

1.5.4 Termination of the agreement/change of bank account

The bank must send written notice of termination of the agreement to Nets Test Implementation via e-mail: payment-test-no@nets.eu

A new agreement must be created when a bank account is changed. The old agreement ID can be kept so that mandates registered and transactions in the due date register are not affected but are moved over to the new account.

When changing bank account, the old account number must be stated on the new agreement.

Switching banks will often result in the customer changing the file/data sender; this must be stated on the agreement form under distributor ID.
If the wrong distributor ID is specified/recorded in the agreement, this will result in the task being rejected when imported.

1.6 Autogiro notification of charges

1.6.1 Payee notifies payer
The payee is responsible for notifying the payer before charging takes place. The payee and payer may agree that the payer be notified of periodic messages, underlying contracts, etc. This can be done in connection with sending invoices, regular bills, etc. and when signing agreements for fixed payments if applicable. The date and amount for charging by Autogiro will then be added to the form. The payments will also appear on the account statements from the payer’s bank with reference to the payee’s agreement ID in Nets or with fixed/variable text if applicable.

1.6.2 Notifications of charges from Nets
If Nets sends a notification of charges to a payer after settlement, this must be specified in the transaction record for the file that is sent. The bank sends Nets information about the account holder and how notifications will be sent.

1.6.3 Design of the form
The first page of the form contains the payer’s name and address, the amount that will or has been charged, bank accounts from and to, and the form number.

If a transaction contains a specification record, this will appear on the last page of the form. The text “Specifications see the last page” will appear in the left first page of the form.

The bottom line of the form’s last page will always contain the date, amount and form number, identical to the first page.

The right side of the form will also contain Nets’ date, to and from bank account number, and amount.

In the specification section, a maximum of 42 lines may be entered, divided into two columns of 21 lines containing 40 characters.

1.6.4 Consignment from Nets
The bank can choose alternative channels for consignment; by post, e-mail or NettPost. It will be the payer’s bank that agrees the channel through which the notification will be distributed to the payer.

A consignment by post may contain notifications from the electronic services. Each envelope has an address card in which the content is specified. See the example on the next page.
1.6.4.1 Example of notification of charges

<table>
<thead>
<tr>
<th>Notification recipient</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name: ALBERT HANSEN</td>
</tr>
<tr>
<td>Address 1: PO BOX 54</td>
</tr>
<tr>
<td>Address 2:</td>
</tr>
<tr>
<td>Postcode &amp; town: NO-0902 OSLO</td>
</tr>
</tbody>
</table>

From account / debit | NOK.øre | Form number | Ref. no. | ID no. |
---------------------|---------|-------------|----------|--------|
99990603450          | 1578.55 | 9999739324  | *87499999| 00000000000 |

The amount is for
Invoice 099975002

1.7 Text on payer account statement

It is possible to transfer a text to the payer’s account statement that identifies the transaction/payee.

**Fixed text:** The payee can enter a fixed text (max. 30 characters) in the Autogiro agreement that will be transferred onto the payer’s account statement. If this field is not completed, the agreement name will be used.

**Variable text:** The payee specifies variable text for the payer’s account statement using the external reference field in the transaction record (max. 25 characters). The external reference will override fixed text.

1.8 Explanation of mandates

A prerequisite for Autogiro is that there is a mandate from payer to payee. The mandate gives the payee the right to charge a specific account for their amount owing.

The payee can choose from two types of mandate:

1. Standard mandate must specify a maximum amount that the payee can charge the payer in a certain period.
2. Simplified mandate where the amount limit and period are not specified. In order to use this type of mandate, the payee **MUST** send notification of the payment eight banking days before payment is made.

If the payee wishes to design/print its own mandates, these must contain the same information as a standard mandate. In the event of questions, contact Customer Services on tel. +47 08989 or by e-mail payments-no@nets.eu

In addition, the mandates must include information on the payer and payee name, address and account number. The payer must sign the mandate.

The form also has fields for the following information:

**Payee’s:**

1. Name and address
2. Agreement ID with Nets (this must be added to the mandate before consignment to the payer)
3. Account number
4. Check for new/change
Payer’s:
1. Name and address
2. Account number
3. Payer’s reference number – Reference number in the payee’s system (less than 11 digits).
   The reference number can be e.g. a customer number or similar that the payee can use in connection
   with the payments instead of an account number. If the reference number is specified in the
   mandate, this must always be specified in the file to Nets.
   The advantages of using the payer’s reference number include:
   • Several mandates can be registered with the same account number under the same agreement
     ID.
   • Updating in a separate customer system can be simpler if you use the payer’s reference/customer
     number as a payer reference.
4. Signature of payer
5. Modulus code – K3 for payer’s reference number
6. Period code – K2 for specified period
7. Amount limit – K3 in whole NOK hundreds
8. Date the mandate applies from
9. Date the mandate shall apply to when using the fields “valid from date” and “valid to date” on the
   mandate if you want to limit the validity of the mandate to a specific period. If the validity period of
   the mandate is to be extended, the change must be sent at least one week before the “to date” has
   passed.

1.8.1 The first page of the mandate form

MANDATE FOR AUTOGIRO
APPENDIX FOR PAYEES

THE UNDERSIGNED HEREBY GRANTS MY/OUR BANK MANDATE TO CHARGE THE SPECIFIED
ACCOUNT FOR PAYEES
ACCOUNT FOR AMOUNT OWING TO NAMED PAYEE, MAXIMUM
AMOUNT FOR THE PERIOD MAY BE ADJUSTED DUE TO PRICE INCREASE

(4) □ NEW, VALID FROM ........(12)........ TO DATE ........(13)........
□ THE CHANGE APPLIES FROM DATE......................... (8)

(5) THE PAYER’S NAME, ADDRESS, POSTCODE/TOWN

(1) THE PAYEE’S NAME, ADDRESS, POSTCODE/TOWN

AGREEMENT ID

K1 = MODULUS CODE:
1 = MODULUS 10
2 = MODULUS 11
3 = NUMERICAL CHECK

K2 = PERIOD CODE
1 = DAY
2 = WEEK
3 = MONTH
4 = QUARTER
5 = SIX MONTHS
6 = YEAR

K3 = AMOUNT LIMIT IN WHOLE NOK HUNDREDS

(9) PAYER’S REF. NO.
(7) PAYER’S BANK ACCOUNT

(10) THE PAYEE’S BANK ACCOUNT

K2 (3)
K3 (11)

PLACE/DATE

PAYER’S SIGNATURE

1.8.2 The last page of the mandate form

EXTRACT FROM AGREEMENT (CONDITIONS) FOR USE OF AUTOGIRO

1. MANDATE FRAMEWORK
   The payer can be charged up to the agreed amount per period.
   The payee must ensure that the payer is informed of the amounts to be debited and when the payment will take place.
2. CHARGEBACK
   If there are insufficient funds in the payer’s bank account to cover a debit or if the payer’s bank will not accept a debit for any other reason, the payer’s bank
   may, without stating a reason, require the transaction to be charged back by the end of the third working day after the debit was executed.
3. CHANGE/TERMINATION OF MANDATE
The payer or the payer’s bank can terminate the mandate with immediate effect. The payer must contact its bankers when wishing to change or terminate the mandate.

Mandates can be ordered from: Bording AS – tel. +47 482 11 200
1.8.3 Mandate framework

The mandate framework is regulated by:

- A maximum amount that can be charged in a period, specified in whole NOK hundreds.
- Several payments can be made in the period as long as the amount limit is not exceeded.

Definition of the period:

1. **Day** = 1 working day.
2. **Week** = Monday to Friday.
3. **Month** = From the first to the last working day of the month.
4. **Quarter** =
   1. 1 January–31 March
   2. 1 April–30 June
   3. 1 July–30 September
   4. 1 October–31 December
5. **Six months** =
   1. 1 January–30 June
   2. 1 July–31 December
6. **Year** = 1 January–31 December

The periods follow the calendar year

1.8.4 Mandate procedure

Explaination on the next page
1. The payee ensures that the payer receives the mandate form duly completed.

2. The payer enters their account number, signs and returns the main part of the mandate to the payee or to their bank. This must always be in their own writing or in the mandate where the main part of the mandate must be sent. The payer keeps a copy if applicable, marked "Appendix for payer".

3. The payee registers and sends the necessary mandate data as agreed either in a file to Nets or by sending the mandate form.

4. Mandate data is registered in Nets. A receipt list for mandate conditions (L01121) is also sent to the payee. The receipt list contains information about registering, changing and deleting mandates. The information can also be sent in a file if this has been agreed.

   If the mandate information has been sent in a file to Nets, the rejected mandates are specified in list L00202.

   The mandate will be blocked for charging for 8 banking days after the registration date in Nets so that the payer's bank can review the mandate condition. Information about new, changed and deleted mandates is distributed to the bank via the update procedure.

   If a mandate changes the amount limit or period allocation, the new amount limit or period allocation will apply immediately. The same applies if you change a mandate from standard to simplified mandate.

   If requested, Nets can supply an updated overview of the payee's registered mandates in Nets.

   Each time a new mandate is created, or if changes are made to a mandate condition for a payer, the information is sent via the update procedure to the payer's bank/bank data centre. The payee receives an updated overview of the individual payer's mandates.

**1.8.5 Notification of a new mandate**

When a new mandate is registered in the payer's bank account, Nets will send notification to the account holder that a new mandate has been registered for their account.

**1.8.5.1 Termination of mandates**

If the payee wishes to terminate a mandate condition, notification of this is sent to Nets. Notification of termination is sent in the same way as other mandate data.

If the payer wishes to terminate the mandate condition, the payer can contact the payee or their bank. Based on their own assessment or when asked by the payer, the payer’s bank can terminate or block the mandate.

Nets Form 55079 “Termination of Autogiro mandate” is completed and sent to Nets. The bank can also delete mandates in Nets Online, but must also send notification to the payer.

Alternatively, the bank can send an e-mail to agreementprocessing-no@nets.eu

Payments concerning this mandate will not be performed after termination is registered in Nets.

The mandate condition is terminated when the payee has received "Notification of mandate condition" (list L01121) where the mandate appears to be deleted.
1.8.5.2 Change of mandates

A change is in principle the same as creating a new mandate condition. The same procedures are therefore applicable and a new mandate must be obtained from the payer. Mandates with a new amount limit and period allocation will be valid immediately. Mandates where there is a new debiting account will be valid after 8 banking days and an overview of mandates will be sent to the payer. If an existing mandate is changed from standard mandate to simplified mandate or vice versa, the mandate will be validated immediately, along with the rules that apply to the mandate type in question.

When changing the mandate, use mandate for Autogiro (Nets Form. 92014H). A change must be indicated by checking the box on the left side of the form. The following fields can be changed:

- Amount limit
- Period code
- Valid to date

Cancellation/change of a mandate condition can be sent to Agreement registration by e-mail: agreementprocessing-no@nets.eu

1.9 Corrections/cancellations

Corrections/cancellations can be performed for individual transactions; these are transactions that are present in the due date register in Nets and which have not been settled.

All amount transactions that have not been settled can be changed. A specific form for correcting individual transactions has been prepared.

It is not possible to change or cancel transactions that have gone to repeat payment.

See example of correction form below.
### Explanation of the correction form:

The following changes can be made to an individual transaction:

- Reduction of an amount

User manual Autogiro v.3.0  

p. 14 – 33
• Deletion of a transaction
• Change of due date (only in the future)

The correction form should be sent to:

The correction form **must** be submitted to Nets by 4 pm on the day before the due date at the latest.
The form can be sent by post to: authorisation-no@nets.eu

A task that has not been settled can be changed or deleted. For changing or deleting tasks, the customer must contact Nets Mandate group by telephone on +47 22 89 85 65, or by e-mail: authorisation-no@nets.eu

### 1.10 When the transaction is settled

The transactions are settled in Nets on the specified due date. Normally the payer will be charged on the due date and the payee will be credited on the same day.

If there is no valid mandate on the due date, the transaction will be rejected. Rejected transactions will be documented on the receipt list for settled tasks. It is also possible to obtain an overview of rejected transaction during electronic settlement if desired. The payee can receive rejected transactions in a file if this has been agreed between the customer and bank.

See also system specification for technical description.

If the specified due date is not a working day, the transactions will be settled on the next working day. It should be noted that the transactions can then be moved to a new period in relation to the mandate framework.

Transactions where the specified due date is within the past 12 months are settled upon receipt in Nets. The transactions will not be backdated.

All transactions will be checked for funds on the due date or first banking day after the due date if this falls on a Saturday/Sunday/public holiday.

Transactions can be sent with a due date that falls within the next 12 months. A mandate which was created at the time may have been changed. Therefore a check is always performed on the due date to ensure that there is a valid mandate for the transaction.
1.10.1 Chargeback of individual transactions

Tasks that have been settled cannot be charged back by the payer pursuant to the Norwegian Financial Contracts Act. Exceptionally, the bank/Nets may perform a chargeback within three days in the event of an internal operational deviation. Where the Act blocks such a chargeback, there is nevertheless the opportunity to recoup the amount under ordinary regulations, i.e. by filing a claim against the account holder concerned.

Chargeback of individual transactions must be executed by the end of the third working day after charging.

To execute the chargeback, the payer’s bank completes the form “Chargeback of Autogiro” (Nets BL 53216A) and e-mails it in PDF format to payments-no@nets.eu no later than at 1 pm on the third banking day after charging.

The chargeback must not be considered complete before the stamped original of the form is received from Nets.

The form consists of four copies:
- The original form is sent to Nets for processing
- Copy 1 sent to payer
- Copy 2 sent to payee (advance notice)
- Copy 3 kept by the bank

1.10.2 Expanded option for chargeback

If the payee cannot produce valid mandate upon request, the payer or the payer’s bank can demand the amount is charged back in addition to the 3-day deadline.

The payer is not entitled to demand the amount charged back in accordance with Section 33 of the Norwegian Financial Contracts Act as Autogiro only applies to business customers.

Chargeback of entire task that is settled:

Exceptionally, the entire task that is settled may be charged back. In such instances, the payee must contact their bank which will provide Nets with the mandate to perform a chargeback of the task.
2 Data from Nets

Customer accounting data applies to the following services: OCR giro, direct remittance, Autogiro and payment by one-off mandate – securities trading.
If there is an agreement in place for using all the services, accounting data will be sent collectively in a single file relating to the agreed period allocation.
Accounting data could contain the status after settlement for both approved and rejected transactions, but is dependent on the operational pattern of the individual service. For example, Autogiro mandate is only granted once a day, but it is possible to choose the settlement run in which data should be provided. OCR payments can be supplied for settlement in the morning, and/or at lunchtime, and/or in the afternoon and/or for final settlement. Bank customers choose the delivery time for their agreement/account.

The times for accessing/transferring files will be by:
- 8 am for morning settlement
- 12.30 pm for lunchtime settlement
- 3 pm for afternoon settlement
- 5.30 pm for final settlement

Nets keeps data backups for 90 banking days.

Nets is able to offer the following period allocation:
- Daily.
- Weekly, 1–3 times per week. Any weekday.
- Monthly, 1–3 times per month. Any day.

A maximum of three combinations of period allocations per agreement is possible (e.g. three times per month or three times per week). Payees who use several different payment services can receive data from Nets in the same consignment.

Accounting data combined with other payment services

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

Autogiro with mandate

Rejected and settled transactions can be delivered for morning and/or lunchtime and/or afternoon and/or final settlement, depending on when the customer sent the file and when the individual payment is approved during the available funds check.

Mandates for Autogiro (new, amended and deleted) can be submitted for either afternoon clearing or final clearing.

Operational adjustments

Operationally, this will result in changes for the individual bank customer/bank. Bank customers who download files manually via Nets will see several instances of files with the same date ready to download. These files will be marked with different letters indicating the particular settlement run.

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

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

Change of agreement

When the bank customer wishes to change the time of delivery of accounting data, confirmation can be e-mailed to Nets Test Implementation by e-mail: payment-test-no@nets.eu. The e-mail must include the company’s business registration number, customer unit ID and account number. Technical arrangements between the bank customer/bank and Nets are taken care of by the Nets Test group when the individual agreement is received.
3 Start-up procedure

A production test must be performed and approved by Nets in good time before start-up. In those cases where the payee uses an approved accounting firm that has tested and had the service approved, it is not necessary to test. The agreement and mandates must be registered in Nets before start-up.

Configuration

The payee/accounting firms that have their own accounting systems can themselves choose to configure for Autogiro or alternatively contact a software supplier that offers the service. It should be checked which functionality is configured in the software.

3.1 Test

Below there is a point by point description of how testing is performed in Nets. Please direct any questions to Test Implementation by e-mail: payment-test-no@nets.eu or Customer Services e-mail: payments-no@nets.eu

1. The agreement is sent to Nets.
2. The agreement is registered once testing has been approved by Nets.
3. The Test Group at Nets clarifies the method to be used to send the file.
4. The file with a test of the payment claim and mandates should be sent to Nets at the same time. All transaction types that will be used in production must be tested.
5. If the mandates will be registered manually in Nets, a minimum of one copy must be sent with the test.
6. If a debit reference no. will be used in the transaction (the payment claim), this must also be specified in the mandate. The mandates must contain the fields registered in the copy in the user manual. The payee can choose to create their own mandates or order them from Bording AS.
7. Test files from Nets are delivered in accordance with the agreement, if desired.
8. Once testing is complete, Nets will contact the customer with notification of the results of the test. If necessary, a further test will be agreed.

Once the test has been approved, the agreement is sent for registration. The customer and bank will receive an e-mail stating that the agreement has been registered.

4 What the customer should know before start-up

Nets sends a correction form to the customer during start-up. The correction form for Autogiro is ordered from Nets Customer Services on +47 08989 or by e-mail: payments-no@nets.eu

4.1 Ordering mandate forms

Nets Form 920114H Mandate for Autogiro
Nets Form 55079 Termination of Autogiro mandate

These forms are ordered directly from:
Bording AS – tel. +47 482 11 200
4.2 Examples of receipt lists

Autogiro will produce the following lists:

L 200  Receipt list for sent file consignments.

The receipt list will be generated in cases where the consignment file is not in BBS format, the consignment file is empty or the data sender is invalid. The receipt will be available in e-nett immediately.

L 226  Receipt for input consignments.

Documents all approved and rejected consignments. This receipt will be available in e-nett immediately after the consignment has been sent to Nets. The data sender can download the receipt and must check whether the consignment has been approved or rejected. Alternatively, the receipt can be sent by e-mail to the data sender or the agreement customer.

The following lists are sent to registered list recipients. The lists can be sent by e-mail or post, as agreed.

L 00202  Receipt rejected task/transactions – Autogiro. The list will also contain rejected mandates. Mandates that are rejected when imported. In the event of missing name and address for the account holder, the mandates will be repeated for creation in two days. If Nets still does not have a name and address of account holders, it will be rejected.

L 01102  Receipt settled and non-standard tasks – Autogiro.

Documents all settled and approved tasks, and specification of rejected transactions, transactions for repeat payment and rejected as of Nets’ date. The lists will be produced after each settlement.

L 01103  Receipt changes in transactions and tasks – Autogiro.

Documents corrections to tasks, sub-tasks and transactions carried out in the due date register.

L 01121  Notification of mandate condition.

Documents new, changed and deleted mandates.

L 08700  Autogiro Notification of a new mandate

In the case of the creation of a mandate or changes in a mandate condition, this information is sent to the payer.

List L00200 Receipt list rejected consignment files

<table>
<thead>
<tr>
<th>200-RECEIPT LIST REJECTED CONSIGNMENT FILES</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Data sender</td>
</tr>
<tr>
<td>2) Import date</td>
</tr>
<tr>
<td>3) Status after importing</td>
</tr>
</tbody>
</table>

4) Error messages

Empty consignment file:

1. File/data sender
2. Nets own import date
3. Status REJECTED
4. Error message
L 00226 – RECEIPT LIST FOR IMPORTED CONSIGNMENTS

1.226 – RECEIPT LIST IMPORTED CONSIGNMENTS

<table>
<thead>
<tr>
<th>1) Data sender</th>
<th>012345</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>Data centre</td>
</tr>
<tr>
<td>Address</td>
<td></td>
</tr>
<tr>
<td>Town</td>
<td>N-0007 OSLO</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2) Data sender specified in consignment</th>
<th>00987654</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>AS Company</td>
</tr>
<tr>
<td>Address</td>
<td></td>
</tr>
<tr>
<td>Town</td>
<td>N-3211 SANDEFJORD</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>3) Transmission number</th>
<th>2804076</th>
</tr>
</thead>
<tbody>
<tr>
<td>Import date</td>
<td>5) 28/04/2009</td>
</tr>
<tr>
<td>Status after import</td>
<td>APPROVED</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Number of transactions</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Specified</td>
<td>3019</td>
</tr>
<tr>
<td>Imported</td>
<td>3019</td>
</tr>
<tr>
<td>Difference</td>
<td>0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Specified transactions</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>11482612.77</td>
</tr>
<tr>
<td>2</td>
<td>11482612.77</td>
</tr>
<tr>
<td>Difference</td>
<td>0.00</td>
</tr>
</tbody>
</table>

**Direct remittance task:**

<table>
<thead>
<tr>
<th>Number of tasks registered</th>
<th>0</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of tasks sent for processing</td>
<td>0</td>
</tr>
<tr>
<td>Number of tasks rejected</td>
<td>0</td>
</tr>
</tbody>
</table>

**AvtaleGiro:**

<table>
<thead>
<tr>
<th>Number of tasks registered</th>
<th>0</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of tasks sent for processing</td>
<td>0</td>
</tr>
<tr>
<td>Number of tasks rejected</td>
<td>0</td>
</tr>
</tbody>
</table>

**7) Autogiro:**

<table>
<thead>
<tr>
<th>Number of tasks registered</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of tasks sent for processing</td>
<td>1</td>
</tr>
<tr>
<td>Number of tasks rejected</td>
<td>1</td>
</tr>
</tbody>
</table>

**Securities trading:**

<table>
<thead>
<tr>
<th>Number of tasks registered</th>
<th>0</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of tasks sent for processing</td>
<td>0</td>
</tr>
<tr>
<td>Number of tasks rejected</td>
<td>0</td>
</tr>
<tr>
<td>--------------------------</td>
<td>---</td>
</tr>
</tbody>
</table>

**Other tasks:**

<table>
<thead>
<tr>
<th>Number of tasks rejected</th>
<th>0</th>
</tr>
</thead>
</table>

**8) Error messages**

Distribution agreement for Autogiro with agreement ID 123456789 missing: Task 2804005

Nets will check the consignments when they are imported. If any errors or deficiencies are discovered in a consignment this may lead to the entire consignment being completely rejected. One or more tasks in a consignment can also be rejected.

In the example above, the task account is sent from a different distributor to the one registered in the agreement.

The number of tasks sent for processing is not checked in its entirety and may be rejected when all the content is validated. Rejected tasks are documented on receipt L0020.

Data senders/customers who receive this receipt after the file has been sent must check whether the consignment has been approved or rejected. If the consignment has been rejected, the reason must be documented and the file re-sent. The mandate group must otherwise be contacted for further clarification by e-mail: authorisation-no@nets.eu or by telephone +47 22 89 85 65.

1. File/data sender.
2. Data sender specified in the 10 record.
3. Consignment no. specified by data sender.
4. Status indicating whether the consignment has been approved or rejected.
5. Imported Nets date.
6. Total number of those approved/rejected in the consignment and, where applicable, the difference.
7. Service and number of tasks in the consignment.
8. Any error messages.
L 00202 – RECEIPT FOR REJECTED TASKS/TRANSACTIONS – Autogiro

List 202 Example 1:

Nets will check the tasks prior to import. If errors/defects are detected in one or more tasks in the consignment, this leads to the task(s) being temporarily or completely rejected. In the case of temporarily rejected tasks, Nets will decide on further processing, and possibly contact the data sender/agreement customer. If one or more tasks is completely rejected, Nets will contact the data sender/agreement customer to possibly obtain new data. Tasks that are found to be entirely correct will not be reported on L00202.

Description

1. Date for input of the tasks.

2. Customer ID/CVR no.
   A clear identification of the payer.

3. Agreement ID
   Unique identifier for the agreement.

4. Order account
   Bank account the agreement applies to, i.e. recipient’s account.

5. Sender of the data.

6. Task number
   Unique identifier of the task, specified by the data sender.

7. States which service the task pertains to.

8. Tasks with the status APPROVED are input into Nets, but do not document rejected transactions or other error messages in the task. Rejected transactions appear with REJECTED and other error messages appear with INFO, which signifies errors as per the system specification.

Tasks with the status REJECTED are stopped in the import check. Rejected tasks must be resubmitted.

9. A new task number is allocated by Nets. This must be unique within 12 mths. + 1 day.

10. Rejected individual transactions in the task.

11. Transactions that appear with INFO have not been rejected but this is for information.
List 202 Example 2:

If the payee sends mandates electronically, Nets will check the imported mandates against existing mandate register in Nets.

**Description**

1. Nets date for importing the mandates.
2. The payee’s identification of payer associated with the mandate. The field is optional.
3. The payer’s account number registered from the mandate.
4. Code indicating how Nets processes the mandate.
   
   \[ S \] = standard mandate.
5. Maximum amount that can be charged in a specified period.
6. Period code that specifies the time interval the maximum amount applies for.
7. Modulus code for calculating check digits for deb.ref.no. (payer’s ref.no.).
8. Payer’s name.
9. Specification of reason for rejecting the mandate.

**Description of possible error messages**

1. Mandate already exists.
   The mandate is already registered in Nets. Measure: The payee should check that the correct registration type, i.e. new, change or deletion, is specified in the mandate data.
2. TO DATE on the mandate is invalid
   Attempt to change a mandate that has been deleted. Measure: The payee checks list L01121 Notification of mandate condition.
3. MANDATE DOES NOT EXIST
   This will appear if we do not find the mandate registered.
Nets will check the transactions against the mandate register and send them for available funds check on the due date.

The transactions that will be rejected during the mandate procedure and available funds check are specified in this list.

If the payee uses the repeat payment procedure, all transactions that are rejected by the payer’s bank will be specified in this list.

Transactions that will be rejected or settled after repeat payment will be specified in this list.

Description

1. Nets date for settlement of the transactions.
2. Continuous numbering of the transactions in the task. This is specified by the data sender.
3. Identification of payer that is specified in the transaction must be identical to the one specified in the mandate.
4. Name of payer in abbreviated form.
5. The individual transaction’s amount that is rejected in a check against the mandate register or transactions that are sent for repeat payment.
6. Payee’s identification of transaction/payer. The internal reference field is optional.
7. Payer’s identification of transaction/payee. The external reference field is optional.
8. Specification of the reason for rejection in check against the mandate register.
9. The total of all transactions with the same due date in a task, minus any rejected transactions. This amount will be credited to the account and appear with a reference to the account statement.
10. The total of all sub-tasks from the same task that are settled on the Nets date. This field will only be different from field 10 if the due date is in the past.
11. Number of settled transactions divided by the four specified processing methods.
The payee can make corrections/deletions in unsettled transactions that are in the due date register in Nets. A task that has not been settled may be changed or deleted. Corrections performed are specified on the list.

**Description**

1. Nets date for performing corrections.
2. Change to individual transactions.
   - Original (old) and changed (new) data is specified here.
3. Unique numbering of tasks for each agreement ID.
4. The date on which the payer’s account will be debited
5. The payee’s identification of payer associated with the mandate. If this is not used, the payer’s account number will appear.
6. Continuous numbering of the transactions in the task.
7. The individual transaction’s amount.

In list L01103, changes to individual transactions relating to the due date and amount are also stated.
The list documents the status of the payer’s mandate condition.

**Description**

1. Nets date for registration, change or deletion.
2. The payer’s account number.
3. The payee’s identification of payer associated with the mandate. If deb.ref.no. is not used, the payer’s account number will appear.
4. The payer’s name specified on the mandate.
5. When using the fields “valid from date” and “valid to date” on the mandate, you want to limit the validity of the mandate to a specific period.
6. The payer’s bank has the option to block the mandate for payments in a set period.
7. The maximum amount that can be debited in a specified period.
8. Time interval the amount limit applies for.
9. FH. GKJ: Mandates pre-approved in bank.
10. Archive ref. indicates who performed the registration.

* 90000000 – Payee via file
* 9000Nets – Nets
* 7001AB58 – Bank via Nets online
* 7001 Batch = via updating routines.
L 08700 AUTOGIRO NOTIFICATION OF A NEW MANDATE

Ole Nordmann  
Karl Johans gate 22  
0029 OSLO

Dat: 12. oktober 2015

**Autogiro for konto 5020.00.12345**

**Oversikt over fullmakter**

<table>
<thead>
<tr>
<th>Fullmakten gjelder</th>
<th>Debet ref.</th>
<th>Maksimalt trekkbeløp</th>
<th>Periode</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>NETS BRANCH NORWAY</td>
<td>00000011111</td>
<td>100,00</td>
<td>Daglig</td>
<td>NY - Gyldig fra 21.10.2016</td>
</tr>
<tr>
<td>NETS BRANCH NORWAY</td>
<td>00000000000</td>
<td>999.000,00</td>
<td>Ukerlig</td>
<td></td>
</tr>
<tr>
<td>NETS BRANCH NORWAY</td>
<td>00055</td>
<td>0,00</td>
<td>Ingen</td>
<td></td>
</tr>
</tbody>
</table>

Ved eventuelle uoverensstemmeler, vennligst kontakt Deres bankforbindelse.
4.3 Recommended processing of receipt lists for customers

It is recommended checking the following points when receiving receipt lists.

**L200** – receipt for an imported consignment file shows the reason that the consignment file is rejected.
- Invalid file/data sender
- The consignment file is not in BBS format
- Empty consignment file

**L226** – Receipt list for imported consignment shows the status OK or rejected.
- Check status after being imported
- Consignments and approved amounts match submitted data
- All the tasks in the consignment have been sent for processing
- If you have any questions about the consignment, please contact Nets Mandate group by e-mail: authorisation-no@nets.eu or tel. +47 22 89 85 65.

**L00202** – Receipt list rejected tasks/transactions/Mandates – Autogiro
- This receipt list will be produced ONLY in the event of a discrepancy. The receipt documents rejected tasks and transactions. The receipt will also report any transactions carried out again or other information on errors that did not lead to rejection.
- Rejected mandates will be documented in the list. The list must be checked so the customer can further look into rejected tasks/transactions.

**L01102** – Receipt settled and deviating tasks Autogiro
- This list must be checked carefully. It shows the amount that is actually credited to the task account. How many transactions are rejected. Rejected transactions are specified individually with an error message and which transactions are in place for repeat payment or have been rejected after repeat payment.
- The payee must assess the error messages and any measures for obtaining the requested amounts.

4.4 Description of possible error messages

4.4.1 **FM balance exceeded**

The amount limit for the period specified in the mandate has been exceeded.

**Measure:** The mandate’s amount limit must be increased by sending a change to the mandate (signed by the payer) to Nets. The payment can be sent to Nets again after the change to the mandate has been registered. The payee can carry out the collection itself.
4.4.2 Mandate not found

The mandate is not registered in Nets or was deleted more than a month ago. Sent payment transaction is not the same as the information specified in the mandate.

**Measure:** The mandate is sent to Nets for registration. The payment can be sent to Nets again after the mandate has been registered (8 banking days). The payee must check that the debit account, payer’s ref no. (deb.ref.no.) and task account for the individual transaction are identical to the mandate. The payee may carry out the collection itself if applicable.

4.4.3 Rejected in payer’s bank

The bank has stopped the payment.

**Measure:** The payee can try to send the payment again. If the payee uses the repeat payment procedure, the transactions will automatically be sent for a new available funds check.

4.4.4 Account blocked

The payer’s bank has blocked the account for Autogiro payments.

**Measure:** The payee must carry out collection of the amount in another way.

4.4.5 Account not found

Account has been deleted in the payer’s bank.

**Measure:** The payee must carry out collection of the amount in another way.

4.4.6 Sent for repeat payment

Refers to the payments that have gone for repeat payment. The payee may have an agreement on repeat payment up to 3 days.

**Measure:** None, but follow up on whether these payments will later appear as settled or rejected after the repeat payment.

4.4.7 Rejected after repeat payment

Rejected in accordance with Nets’ rules in the event of available funds check and repeat payment.

**Measure:** The payee must collect the money in another way or send payment of the transaction again.

If the payee sends the amount transactions to Nets again, the amount limit and period must be high enough to cover this payment and any other payments in the same period.

5 Operational procedure

5.1 Communications solution

The users may use a variety of channels to send the consignments to Nets. For example, this may be done through the bank’s channel, directly to Nets or via another data centre.

The users may also retrieve files from Nets via communication that they have chosen and as often as they have entered into the agreement with the bank. Nets keeps data backups for 90 banking days.
Information concerning data communication can be obtained by contacting Nets Customer testing via e-mail: payment-test-no@nets.eu or by telephone +47 08989.

5.2 Submission deadlines
Nets guarantees transmissions/tasks received by Nets before 2 pm the day before the payment date.
- Entirely correct* data received before 9.45 pm can be settled in the afternoon settlement.
- Data received before 10.45 am can be settled in the afternoon clearing.
- Entirely correct* data received before 12.00 noon can also be settled in the afternoon clearing.
- Entirely correct* data received before 13.45 pm can be settled in the afternoon clearing.
- Entirely correct* data received before 16.45 pm can be settled in the next morning’s clearing.

*Tasks must be approved upon registration and not stopped due to defects or other issues requiring manual processing.

5.3 Check on receipt
The system verifies that the file/data sender (distributor ID) is registered in Nets and has a mandate to send data for the specified agreement customers/task accounts.

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

If the agreement customer/task account changes the file sender/data sender, Nets Register Team must be notified of this in writing by e-mail to: payment-test-no@nets.eu

All file consignments to Nets are checked before being imported. Errors in the file consignment will be stopped before being imported.
There are various possible reasons for this:
Invalid file/data sender
The transmission file is not in BBS format
Empty transmission file
Error messages will be documented on receipt list L00200 which is posted on e-nett.
If you have any queries, please contact the Mandate group on +47 22 89 85 65 or by e-mail: authorisation-no@nets.eu

5.3.1 Checking consignments received in Nets
Consignments received in Nets will be checked at task level before processing.

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

After the consignment has been checked, receipt L00226 will be generated. L00226 is placed on e-nett or sent by e-mail. The recipient of the receipt list must check whether the consignment has been approved or rejected, and whether all the tasks have been sent for processing. Customers that use the bank’s corporate online banking will not be able to retrieve the receipt via the banking system and will receive the receipt via e-mail. The customer must specify the correct data sender in the start record in order to receive the receipt by e-mail.

The following are checked at consignment level:
The file/data sender can send files on behalf of the customer (task account)
The consignment has not already been imported
Nets is the recipient
The start/end record for the consignment is correct
The start/end record for the task is correct
The correct amount is specified in the consignment
The agreement has been registered properly
The consignment contains the correct number of transactions
The consignment contains valid tasks

**The following are checked at task level:**
There is a valid agreement for the service.
The task has been imported and processed earlier. The task number and total amount are checked.
The start/end record for the task is available and correct.
The transactions in the task are valid.

### 5.4 Files from Nets

If the payee wants the file back, this must be specified in the agreement on Autogiro.
The following data can be offered from Nets:
- Approved settled transactions for automatic update of ledger system.
- Rejected transactions that contain error codes stating the reason for the rejection.

Based on these codes, the payee can activate an automated procedure for how rejected transactions will be handled.

**The following error codes may appear:**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>131</td>
<td>Mandate not found</td>
</tr>
<tr>
<td>133</td>
<td>Mandate blocked</td>
</tr>
<tr>
<td>181</td>
<td>Mandate’s balance exceeded</td>
</tr>
<tr>
<td>221</td>
<td>Rejected in payer’s bank</td>
</tr>
<tr>
<td>222</td>
<td>Account not found</td>
</tr>
<tr>
<td>252</td>
<td>Sent for repeat payment</td>
</tr>
</tbody>
</table>

- Mandate data for automatic update of payee’s mandate register.

**The payee can choose whether they want:**

Option 1 – New, changed and deleted mandates
Option 2 – All the mandates that are registered under an agreement ID.
Both of the options can be used at the same time.

**Nets can offer the following period allocations for the transfer of data:**
- Daily.
- Weekly, 1–3 times per week. Any weekdays.
- Monthly, 1–3 times per month. Any days.
- Annual

A maximum of three combinations of period allocations per task can be offered (e.g. three times per month or three times per week).
Payees who use several different payment services can receive data from Nets in the same dispatch.

### 5.5 Reconciliation checks

The payee is responsible for ensuring that appropriate internal checks are made so that any improper processing of consignments, tasks or individual transactions can be detected immediately.

Nets recommends that the payee has a ledger system, which is set up by the software provider/data centre, for automatic updating of individual transactions. As a basis for automatic updating of the ledger, Nets provides data which specifies all approved and settled transactions and rejected transactions.
The payee can also update the ledger based on submitted data. The update should not take place before settlement and the receipt lists have been received from Nets. Any transactions specified in the error list must be processed manually in the system. The payee must make a copy of all submitted data.

5.6 Invoicing

Invoicing of Autogiro is a condition between the payee and the bank. Therefore, any queries about prices/invoicing must be addressed to the relevant bank.

5.7 Checking available funds

Prior to settling transactions, the payer’s bank has the right to check whether there are sufficient funds in the payer’s bank account, or whether there are other reasons why the payment cannot be made. The payer’s bank and Nets do not take responsibility for prioritising payments. Transactions rejected when checking available funds will be documented in L01102, with the reason for rejection. Transactions rejected due to insufficient funds can attempt to be performed using repeat payment.

5.8 Repetition of rejected Autogiro transactions

All transactions will be checked for funds. The payee has the option of choosing a repetition procedure for transactions rejected when checking available funds. Payees who wish this service must enter into an agreement on this. The individual payee can choose to allow transactions rejected in the payer’s bank be repeated in 1–3 following banking days. This is registered at agreement level so that all tasks under this agreement are processed the same in Nets. If the transaction is rejected after the last attempt, it will appear in the receipt list L01102, "Receipt for settled and rejected task Autogiro”.

The payee itself must inform its customer that the repetition procedure is used.

6 Data communication

Data communication/payee availability

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

In order to send/retrieve consignments for the service, the payee must have a data communications solution. If the payee does not have this kind of communications solution set up, the bank must be contacted for further information about this.
## Change log for this manual

<table>
<thead>
<tr>
<th>Vers.</th>
<th>Sec.</th>
<th>Description of change</th>
<th>Date</th>
<th>Sign.</th>
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<tbody>
<tr>
<td>1.5</td>
<td></td>
<td>The entire content of the user manual has been updated</td>
<td>26/10/07</td>
<td>MHE</td>
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<tr>
<td>1.3</td>
<td></td>
<td>Updated definitions</td>
<td>29/04/09</td>
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<tr>
<td>1.6.1</td>
<td></td>
<td>Text inserted concerning entry into agreement</td>
<td></td>
<td></td>
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<tr>
<td>1.7</td>
<td></td>
<td>Additional text inserted as part of change of account</td>
<td></td>
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<td>1.15</td>
<td></td>
<td>Section on seal deleted</td>
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<tr>
<td>1.17.3</td>
<td></td>
<td>Deleted description and example of receipt list L00201 added new text L200/L226 and example of lists</td>
<td>11/06/09</td>
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<tr>
<td>1.17.3</td>
<td></td>
<td>Described new receipt and check of file consignments</td>
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<tr>
<td>1.18.4</td>
<td></td>
<td>Deleted example of delivery note that was reorganised in new receipt.</td>
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<tr>
<td>1.18.5</td>
<td></td>
<td>Deleted L703 and description of accounting data on paper as this is not offered from 1/5/2009</td>
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<td>MHE</td>
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<td>L01101 status due date register taken out reorganised</td>
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