

User Manual for Autogiro

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1 What is Autogiro?

Autogiro is a service that can be used between companies for automatic debiting and crediting of accounts. The service is adapted to all payees with a fixed customer base, where the payee pays the payer on the due date.

The payee avoids the manual work of sending out paper invoices. The amounts are debited directly from the payer's account on the due date. To avoid as many reminders as possible, the company can choose for the transaction to repeat after 1-3 days in the event of insufficient funds.

1.1 Brief overview of the service

Autogiro is a collection procedure where the payee submits a file to Nets with transactions for automatic debiting of the payer's account.

The file contains details of the payee's payment claim.

The payee shall themselves provide notification to/inform the payers of the payment. When requested by the payee, Nets can also send a message to the payer. An agreement must be set up between the payee and the bank. The procedure presumes that the payee has obtained authorisation from the payer to debit the payer's account.

The agreement is between the payee and the bank, and is created by the bank. Authorisation is an agreement between the payer and the payee. Authorisation details must be registered in Nets.

1.2 Definitions of important terms

Agreement ID	- A unique ID for the payee's agreement in Nets. Several agreement IDs can be set up for the same task account.
Nets date	- Processing date in Nets.
Nets processing date	- The date Nets settles the transactions.
Payment date/due date	- The date the payer's account will be debited. If the payment date/due date falls on a Saturday/Sunday/moveable public holiday, debiting will take place on the following banking day.
Payer's reference number/ Deb. ref. no.	- Payee's reference/ID of payer associated with the authorisation.
Nets online	- A portal used by banks
Customer unit ID/File/data sender	- Sender of data for one or more agreements. The data sender can be the agreement customer or another data centre.

Distributor ID	- ID stated in the file name from a data sender. For example, files sent via the bank's corporate online banking.
Customer unit ID/list recipient	- The recipient of listing material from Nets. The list recipient can be the agreement customer or, for example, an accounts office.
Sub-task	- Transactions in a task that have the same due date.
Internal reference	- Payee's reference/ID of transaction/payer. If this field is completed, the own reference will appear in data from Nets.
Customer portal	Portal for submitting and downloading data.
Format	- Structure of the records.
Transmission	- 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.
Consignment number	- Unique numbering of consignments from/to data sender/recipient.
External reference	- Payer's reference/ID of transaction/payee. If this field is completed, the external reference will appear on the account statement for the payer.
The authorisation's serial number	- Continuous numbering of authorisations for each task. This is specified by the data sender.
Authorisation type	- Code indicating how Nets processes the authorisations.
Customer ID	- Business registration number or personal identification number (private customers). Or alternatively a unique serial number in Nets.
Layout	- The organisation of the fields in the record.
Task	- Transactions belonging to the same agreement ID.
Task account	- The account to be credited
Task no.	- Sequential 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.
Transaction	- An individual entry item in a bank account.
Transaction number	- Continuous numbering of the transactions in the task.

Entered by customer or data sender.

Transaction type

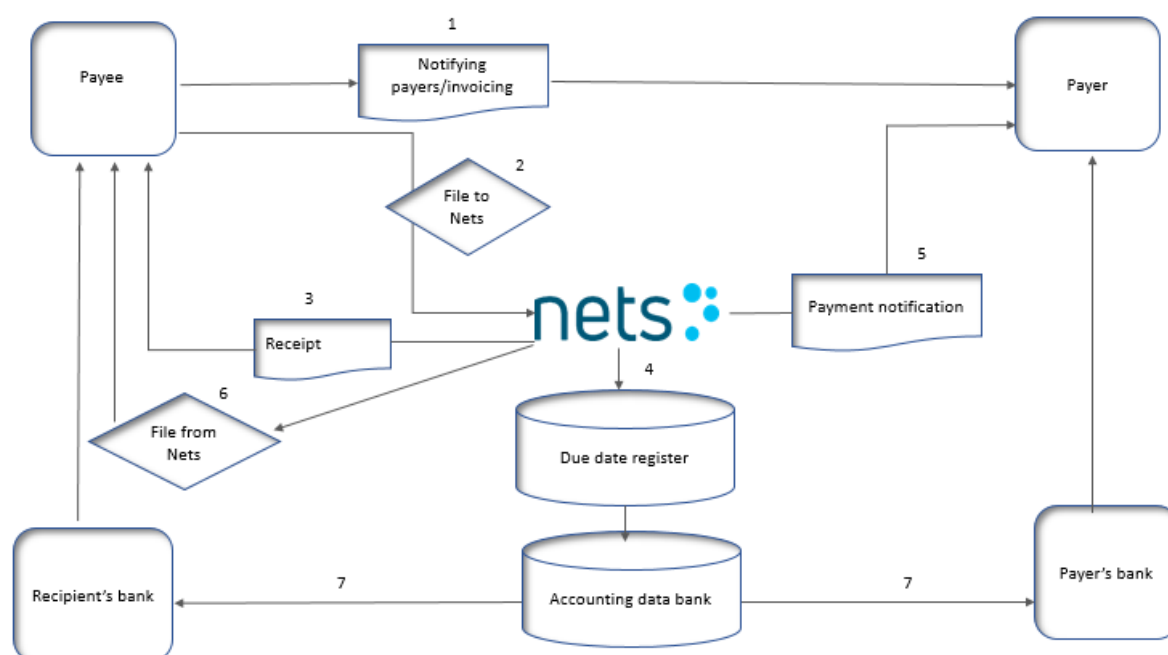
- Code indicating how Nets processes the transactions.

Due date register

- A register in Nets where transactions remain until their due date.

1.3 Detailed description of the procedure

Main features of the system:



1. The payer shall be informed of the payment. The payee and the payer can agree that periodic messaging, underlying contracts or similar, shall constitute notification to the payer.
2. The payee/data sender submits a file with the payment claims to Nets. The file can contain payment claims which are due within the next 12 months.
3. Nets checks the received file and makes available a receipt for import consignments to the data sender to their mailbox file for those customers who use the customer portal or, alternatively, by e-mail, depending on the agreement.
The receipt for rejected tasks and transactions is sent to the registered list recipient on the agreement form
4. 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 are printed on the error list to the payee that is sent by email/post or on file if the payer has selected this option.
5. Nets sends a message to the payer if this is stated 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
 - Authorisations
7. Transaction bank data is sent to the banks/bank data centres to update the individual accounts.
Aggregate amounts for the settled sub-tasks will appear on the bank statement that the payer receives from the recipient's account. The amount may appear on the payee's account statement plus:
 - Reference to the payee's agreement ID in Nets.
 - Fixed text as specified in the Autogiro agreement.

- External reference in the single transaction.

1.4 Transactions in the due date register.

The payee has the option to provide transactions which are due within the next 12 months. The transactions are checked against the authorisation register both upon receipt and settlement.

The payee can amend or delete single transactions/tasks in the due date register up until the due date.

1.5 Agreement on the use of Autogiro

1.5.1 Payee/payee's bank

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

The contractual relationship is between the bank payee. The bank ensures that the payee receives a copy of the signed agreement. In order to use Autogiro, Nets must receive details of the payee's task account, name and other relevant information that allows the payee to begin using the service.

The bank itself can register the details in Nets Online under product information in the bank customer register or the Agreements menu.

When the bank itself creates an agreement in Nets Online, the registration form should not be sent to Nets.

Alternatively, Nets can register the agreement. The bank then sends the registration form to Nets as a pdf via Nets Online under the Contact Customer Service menu.

Once the agreement is created, information will be sent to the email addresses provided, stating that the service is ready for use.

If tests need to be run on the service, these must be performed before the agreement is created.

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 communication agreement must be set up with this information.

If communication is to be set up for the agreement form to be sent to Nets, a communication agreement must be sent.

The communication agreement is available in Nets Online for bank employees or can be downloaded from www.nets.eu; the agreement is sent to Nets to prepare the communication settings.

Agreements sent to Nets for registration must be signed by the bank.

Questions can be sent to Nets via Customer Service by calling +47 915 04949 or sending a contact form to Contact Customer Service via Nets Online.

For companies: Contact Nets via Customer Service by phone on +47 915 04949 or send an email to payments-no@nets.eu

1.5.2 Payee/payer

The payer must have given the payee authorisation to debit their account within the framework of the authorisation. (See section 1.8.2). Authorisation data must be registered in Nets.

1.5.3 Payee's/Payer's bank

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

1.5.4 Deleting the agreement/switch of the payee's bank account

Any termination of/amendment to a signed agreement must be done through the payee's bank. The bank will ensure that this amendment is made.

The bank can delete the agreement via Nets Online under product information in the bank customer register.

When deleting an Autogiro agreement, the associated Autogiro authorisations and transactions in the due date register are also deleted.

Deletion of the agreement may be sent to Nets via Nets Online 'Contact Customer Service'. Nets will then delete the agreement.

A new agreement must be created when a bank account is amended. The old agreement ID can be kept if registered authorisations, and transactions on the waiting register are not affected, but transferred to the new account.

When switching bank account, the old account number must be stated on the new agreement if it is sent to Nets for registration.

New banks have the opportunity to perform an amendment of account through Nets Online under product information, agreements, inquiries of agreements on account.

Switching bank will often result in the customer amending the file/data sender; this must be stated on the agreement form under distributor ID or customer unit ID for the data sender. The distributor ID shall be used for customers sending files through online banking. If the bank itself performs the amendment of account in Nets Online, this must be amended in connection with the amendment of account.

If the distributor ID is wrongly specified/recorded in the agreement, this will result in the task being rejected when imported.

1.6 Autogiro notification of payment

1.6.1 Payee notification to payer

The payee is responsible for ensuring the payer is notified that payment has taken place. The payee and the payer can agree that periodic messaging, underlying contracts shall constitute notification to the payer, where date and amount are indicated. This can be done in connection with sending invoices, bills, etc. or

when entering into a contract for recurring payments. Payments will also be shown on the account statement from the payer's bank with reference to the payee's agreement ID or with fixed/variable text.

1.6.2 *Payment notification from Nets*

If Nets is to send a payment notification to the payer after settlement, this must be provided in the transaction record in the file that is sent. The bank sends Nets information on the account owner and where the notification is to be sent.

1.6.3 *Design of the form*

The front page of the form has the payer's name and address, amount that has been or will be charged, the sending and receiving bank accounts, and form number.

If a transaction contains a specification record, this will be stated on the back of the form. The text 'Spesifikasjoner se baksiden' ['Specification - see back] will be indicated on the front left-hand side of the form.

The bottom line on the form's reverse side will always contain the date, amount and form number, identical to the front side.

Also on the right side of the form will be the date of settlement, the sending and receiving bank account numbers and amount.

In the specification section, a maximum of 42 lines may be entered, divided into two columns of 40 positions each and with 21 lines in each column.

1.6.4 *Transmissions from Nets*

The bank can select alternative transmission channels; post, email or Nettpost mail. It is the payer's bank which decides which channel the notification is sent to the payer.

A mail may contain notifications from the various services in Nets. Each envelope has an address card on which the content is indicated. See examples on next page.

1.6.4.1 *Examples of payment notification*

Payment notification			
		Message recipient	
		Name:	ALBERT HANSEN
		Address 1:	P.O. Box 54
		Address 2:	
		Postcode & town/city:	0902 OSLO
From account / debit ID no	Kroner,øre	Form number	Ref.no

99990603450	1578.55	9999739324	*87499999
000000000000			
What the amount is for			
Invoice 099975002			

1.7 Text on account statement to payer

It is possible to transfer a text to the payer's account statement, which identifies the transaction/payee.

Fixed text: The payee can enter a fixed text (max. 30 positions) in the Autogiro agreement, which 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 by using the external reference field in the transaction record (max. 25 positions). The external reference will override fixed text.

1.8 Explanation of authorisations

A prerequisite for using Autogiro is that there is authorisation from the payer to the payee. The authorisation gives the payee the right to debit a specified account for their funds.

The payee can choose between two types of authorisations:

1. Standard authorisation shall state a maximum amount that the payee can charge the payer in a specific period.
2. Simplified authorisation where an amount limit and period are not stated. In order to use this type of authorisation, the payee must send notification/invoice basis for the charge 3 banking days before the payment is made.

If the payee wishes to design its own authorisations, these must contain the same information as a standard authorisation. Authorisation is available at www.nets.no. If you have any questions, call Customer Service on +47 915 04949 or email payments-no@nets.eu

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

The form has additional fields for the following information:

The payee's:

1. Name and address
2. Agreement ID in Nets (this must be added to the authorisation for sending to the payer)

3. Account number
4. Deletion for new/amendments/cancellation

The payer's:

1. Name and address
2. Account number
3. Payer's reference number - the reference number in the payee's system (max. 11 digits).
The reference number can for example be a customer number, etc. that the payee can use in connection with the payments instead of their account number. If the reference number is stated on the authorisation, this must always be stated on files to Nets.
The advantage of using the payer's reference number can be:
 - Several authorisations can be registered to the same account number under the same agreement ID.
 - Updating in own customer system can be easier if the payer's reference number/customer number is used as reference of payers.
4. Payer's signature
5. Accrual, daily, weekly, monthly, quarterly, half-yearly or annually
6. Amount limit
7. Date from which the authorisation is valid from (can be used if the authorisation is to apply from a date in the future)

1.8.1 Authorisation

FULLMAKT AUTOGIRO

AVTALEN GJELDER:

Ny fullmakt ☐ Endring av fullmakt ☐ Sletting av fullmakt ☐ Gjelder fra dato:
Gyldig fra og med 2 virkedager etter registrering.

OPPLYSNINGER OM BETALER:

Fornavn- og etternavn: Adresse:
 Postnummer: Sted: Betalers org. nummer:
 Betalers korn: Debet ref:
 Øvre beløpsgrense:
 Daglig ☐ Ukentlig ☐ Månedlig ☐ Kvartalsvis ☐ Halvårlig ☐ Årlig ☐

OPPLYSNINGER OM BETALINGSMOTTAKER:

Betalingsmottakers navn: Adresse:
 Postnummer: Sted:
 Betalingsmottakers korn: Avtale ID:

UTDRAG FRÅ REGLER OM BRUK AV AUTOGIRO

Fullmaktsens formål - Betalingsmottaker kan belastes for bestilt avtale beløp per periode. Betalingsmottaker må sørge for at betaler blir informert om de ulike beløp som blir belastet, og når belasting finner sted.
Tilbaketilfelling - Hvis den ikke er defineret for en belasting på betalers bankkonto eller når betalers bank av andre grunner ikke vil godta en belasting, kan betalers bank, uten å sende inn, ikke overføre beløpet til betalers konto i bankdagen etter at belastingen har funnet sted.
Endring/opphevelse av fullmakt - Betaler eller betalers bank kan med øyeblikkelig virkning si opp fullmaktsforholdet. Betaler må benytte seg av sin bankforbindelse når fullmaktsendring ønskes eller si opp.

Sendt dato: Underskrift:

Authorisation can be found on our website www.nets.no during the service.

1.8.2 Authorisation framework

The authorisation framework is regulated for:

- A maximum amount that can be debited in a period, stated in whole hundred kroner.
- Several payments can be entered in a period as long as the amount limit is not exceeded.

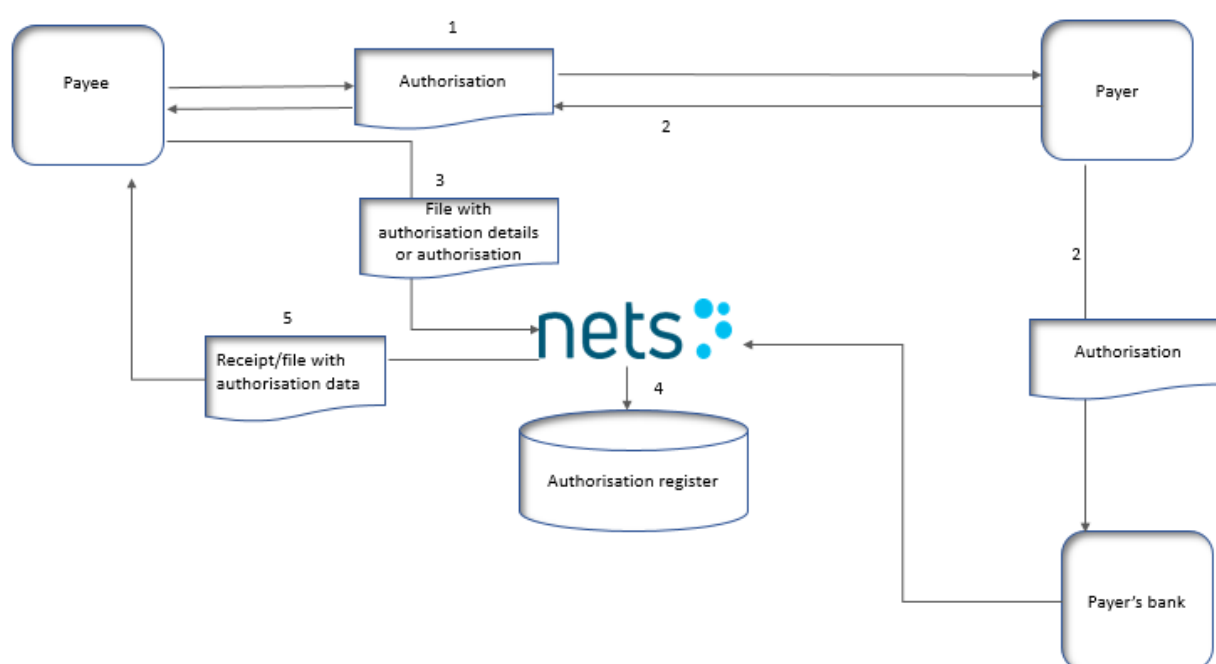
The definition of periods which follow the calendar year:

1.	Daily	= working day		
2	Weekly	Monday to Friday inclusive		
3	Monthly	From the 1st to the last working day in the month inclusive.		
4	Quarterly	First: 01 Jan - 31 Mar Second: 01 Apr - 30 Jun		

		Level 3: 01 Jul - 30 Sep Fourth 01 Oct - 31 Dec		
5	Six-monthly	First: 01 Jan - 30 Jun Second: 01 Jun - 31 Dec		
6	Annual	01.01. - 31 Dec		

Periods which follow the calendar year

1.8.3 Authorisation procedure



Continued on next page:

1. The payee ensures that the payer receives the authorisation form duly completed.
2. The payer enters their account number, signs and submits the authorisation by return to the payee. It must always state how the authorisation is to be sent. The payer retains any copies.
3. The payee registers and sends any necessary authorisation data as agreed either on file to Nets or by submitting the authorisation form.
4. Authorisation data is registered in Nets.
5. The authorisation receipt list (L01121) is also sent to the payee. The receipt list contains details of the registered, amended and deleted authorisations. The details can also be sent on file if agreed.

If the authorisation details are sent in a file to Nets, the discarded authorisations are indicated on list L00202.

The authorisation will be blocked for payment 2 working days after the registration date in Nets. Information on new, amended and deleted authorisations is also distributed to the payer's bank via the update procedure.

If an authorisation amends the amount limit or period allocation, the new amount limit and period allocation shall be applicable immediately.

If there is to be an amendment from standard to simplified authorisation, deletion of the existing authorisation must first be sent in, and then a new authorisation can be sent in, with the code for the simplified option.

Nets can provide an overview of all payees' registered authorisations in Nets.

1.8.4 Notification of new authorisation

When new authorisation is registered to a payer's bank account, Nets sends notification to the account owner that a new authorisation has been registered.

1.8.4.1 Termination of authorisations

When the payee wants to lift the restriction, Nets must be notified of this. Notification of termination is sent in the same way as other authorisation data.

If the payer wishes to terminate the authorisation, the payer can make an inquiry to the payee or their own bank. Based on its own evaluation or an inquiry from the payer, the payer's bank can terminate or block the authorisation.

If the authorisation form is sent to Nets, the text for cancellation of authorisation must be crossed out. The bank can also cancel authorisations in Nets Online, but must provide information to the payer.

Alternatively the payer's bank can send an email to agreementprocessing-no@nets.eu

Payments linked to this authorisation will not be completed after a termination is registered in Nets.

Authorisation is terminated when the payee has received the document 'Varsel om fullmaktsforhold' ['Notification of authorisation'] (list L01121) where the authorisation appears as deleted. Otherwise, the information on deleted authorisations is provided on file.

Authorisations which are cancelled in error can be reopened. The payee submitting authorisations on file has the option to resubmit authorisation details with the code for 'new' (see system specification). The authorisation will be valid after 2 working days.

1.8.4.2 Amendment of authorisation

The payer must contact the recipient if authorisation is to be amended. Amendments are in principle the same as preparing a new authorisation.

The same procedures are therefore applicable, and new authorisation must be obtained from the payer. The payee submits the amendment of authorisations to Nets. Either when sending authorisation or submitting authorisation details on file. Authorisations with new amount limits and period allocation are valid straight away. Authorisations where a new debit account is valid after 2 working days will have an overview of the authorisations sent to the payer.

If an existing authorisation is amended from standard to simplified or vice versa, the authorisation shall be valid immediately, but must be processed manually by Nets. If this applies to many authorisations, there must be clarification of the time when amendments can be made.

When amending authorisations, Autogiro authorisation is used, and must be checked off for the amendment. The following fields can be amended:

- Amount limit
- Period code
- Valid until date
- Valid from date

Cancellation of/amendment to an authorisation can be sent to Agreement Registration by email to: agreementprocessing-no@nets.eu

When amending the payer's account, the existing authorisation must be updated with a new debit account and must be valid after 2 working days. Transactions with a future due date with an old account will be rejected on the date that authorisation with the new account becomes valid.

For authorisation details submitted on file, the payer's account can be amended if an identification is used as payer's reference. If the payer's account is used as payer's reference, authorisation with the old account must be deleted and a new one created. See the system specifications for more details.

1.9 Corrections/cancellations

Corrections/cancellations can be performed on individual transactions on the Nets register of payments due and which are not settled.

All amount transactions which are not settled may be amended. An own form has been prepared for correcting individual transactions.

It is not possible to amend or delete transactions which have gone to repeat payment.

The following amendments can be made to an individual transaction:

- Reduction of an amount;
- Deletion of a transaction;
- Amendment of due date (only in the future)

The correction form must be submitted to Nets by 16:00 on the day prior to the due date at the latest.

The form can be sent by email to Customer Service: corrections-no@nets.eu

A task that has not been settled may be amended or deleted. To amend or delete a task, the payer must contact Customer Service at Nets by telephone on +47 915 04949 85 65 or by e-mail to: corrections-no@nets.eu

The correction form is available from our website at www.nets.eu

1.10 When a transaction is settled

Transactions are settled in Nets on the specified due date. The payer's account is usually debited on the due date and the payee's account is credited the same day.

If there is no valid authorisation on the due date, the transaction is rejected. Rejected transactions must be documented on the receipt list of settled tasks. The payee can receive rejected transactions on file, if agreed between customer and bank.

See also the system specification for the technical description.

If the stated due date is not a working day, the transactions will be settled on the nearest following working day. Note that the transactions can therefore be moved to a new period in relation to the authorisation framework.

Transactions where the specified due date is already in the past (max. 12 months), are settled upon receipt in Nets. Transactions will not be backdated.

All transactions are checked for sufficient funds on the due date, or the first working day following the due date if it falls on a Saturday/Sunday/movable public holiday.

Transactions can be sent with due dates up to 12 months ahead. An authorisation which was created at a particular point in time may have been amended since that time. It is therefore always checked at due date that there is valid authorisation for the transaction.

1.10.1 Returning individual transactions

Tasks that have been settled cannot be returned 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 prevents such a refund from being made, there is still the option of having the amount returned according to the normal regulations, i.e. by raising a claim against the account holder in question.

Return of individual transactions must be executed by the end of the third working day after debiting.

To execute the return, the payer's bank completes the form 'Returned Autogiro authorisation' (Nets BL 53216A) and e-mails it in PDF format to payments-no@nets.eu, no later than 13:00 on the third working day after debiting.

The return must not be considered completed until the stamped original form is received from Nets.

Fra reg nr.

ORIGINAL AV BLANKETTEN SENDES BBS

Dato: _____ Bankens underskrift: _____

SE LISTE 01 731 - "SPESIFIKASJON AV AUTOGIROTRANSER" FOR OPPLYSNINGER TIL UTFYLING AV BLANKETTEN. NB! DERSOM FULLMAKTSFORHOLDET SKAL OPPHØRE MÅ BBS BL. 55079 BENYTTES.

TILBAKEFØRSEL AV AUTOGIRO

BBS-DATO (ddmmåå) : _____

BETALERS REF. NR. : _____

TJENESTEKODE : _____

AVTALE ID : _____

OPPDRAGSNR : _____

TRANSAKSJONSR. : _____

TRANSAKSJONSTYPE : _____

BETALER (NAVN, ADRESSE) : _____

REVERSERINGSPPDRAGS-ID:
(Fyles ut av BBS)

BETALINGSMOTTAKERS KONTONUMMER	KRONER	ØRE	BETALERS KONTONUMMER
			9090500743

The form consists of 4 copies:

- The original copy of the form is sent to Nets for processing
- Copy 1 sent to the payer
- Copy 2 sent to the payee (prior warning)
- Copy 3 retained by the bank

1.10.2 Extended opportunity for return

If the payee cannot submit valid authorisation on request, the payer or payer's bank can claim the amount to be returned beyond the 3 day deadline.

The payer is not entitled to claim the amount to be returned, in accordance with the Norwegian Financial Contracts Act Section 33, as Autogiro is only applicable to business customers.

Return of full tasks that are settled:

Exceptionally, a full task that is settled can be returned. In such cases, the payee must contact their bank, which will give Nets the authorisation to carry out the return of the task.

2 Accounting data from Nets

Customer accounting data is provided in BBS format and applies to the following services: OCR giro, direct remittance, Autogiro and payment with non-recurrent authorisation – securities transactions.

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

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

For example, Autogiro only provides authorisations once per day, but it is possible to choose the settlement run to which data should be delivered.

Bank customers choose the delivery time for their agreement/account.

The times for accessing/transferring files will be by:

- 08:00 for morning settlement
- 12:30 for intermediate settlement 2
- 15:00 for intermediate settlement 3
- 17:30 for final settlement

If there is an Egiro agreement in place or Payment total in the same task account as the Autogiro, the account data for the settled transactions will be provided under Egiro or Payment total.

If an additional option has been selected to receive settled transactions under the Autogiro agreement, these may be deleted if the account holder does not want to receive settled transactions in Autogiro (BBS format) in addition to Egiro or Payment total.

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

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 dispatch.

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 authorisation

Rejected and settled transactions can be delivered for the morning settlement and/or intermediate settlement 2 and/or intermediate settlement 3, and/or final settlement, depending on when the customer sent the file and when the individual payment is approved by the funds availability check.

Authorisations for Autogiro (new, amended and deleted) are updated once per day. The recipient chooses the settlement run to which data should be delivered.

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 file names 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.

Changing an agreement

When the bank customer wishes to change the time of delivery of accounting data, confirmation can be e-mailed to Nets, attn. Registerhold, at: 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 the service is introduced. In those cases where the payee uses an approved accounting firm that has tested and approved the service, it is not necessary to test. The agreement and authorisations must be registered in Nets for submitting payment claims in production.

Provisions

The payee/accounting firms with their own accounting systems can themselves decide to prepare for Autogiro, or alternatively contact a software supplier that offers the service. It should be checked which functionalities are set up in the software.

3.1 Test

Below is a description of how testing is performed at Nets. If you have any questions, please contact Customer Service.

For business: +47 915 04949 or email: payment-test-no@nets.eu.

For banks: +47 915 04949 or send a contact form to Contact Customer Service via Nets Online.

- The agreement is registered once testing has been approved by Nets
- The Test Group at Nets clarifies the method to be used to send the file.
- Files with tests for payment claims and authorisations should be sent to Nets at the same time. All the transactions types that will be used in production must be tested.

- If authorisations are to be registered in Nets manually, a minimum of one copy must be sent along with the test.
- If the debit reference number is to be used in the transaction (payment claim), this must also be filled out on the authorisation. The payee can choose to create their own authorisations, but these must contain the same information as the example in the user manual or use the authorisation form available at www.nets.no.
- A test file from Nets is sent if desired. These are dummy files.
- 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 upon.
- Once the test has been approved, the agreement is registered by the bank or Nets; the customer and bank will receive an e-mail stating that the agreement has been registered.

4 What the customer needs to know before starting

4.1 Examples of confirmation lists

Autogiro produces the following lists:

- | | |
|----------------|--|
| L 200 | <p>Receipt list of rejected transmission files.</p> <p>This receipt will be generated in cases where the transmission file is not in BBS format, the transmission file is empty or the data sender is invalid. The receipt is entered into the portal as soon as the file is sent.</p> |
| L 226 | <p>Receipt for import transmissions.</p> <p>Documents all approved and rejected transmissions. The receipt will be posted and made available in the portal immediately after the transmission has been sent to Nets. The data sender downloads the receipt and must check whether the transmission has been approved or rejected. Alternatively, the receipt may be sent by e-mail to the data sender or the customer with the agreement.</p> <p>The following lists are sent to registered list recipients stated in the agreement. The lists can be sent to the email address stated on the agreement.</p> |
| L 00202 | <p>Receipt for rejected transactions/tasks/authorisations – Autogiro. The list must also contain rejected authorisations. Authorisations which are rejected upon import. In the event of a missing name and address for an account owner, the authorisation for creation will be repeated in 2 days' time. If Nets still does not have the name and address for an account owner, it will be deleted.</p> |
| L 01102 | <p>Receipt of settled and deviating tasks – Autogiro.</p> <p>Documents all settled, credited tasks, and specifications of rejected transactions, repeat attempt transactions, and rejected as at settlement date. The lists are produced after each settlement.</p> |
| L 01103 | <p>Receipt for changes to transactions and tasks – Autogiro</p> <p>Documents corrections to tasks, sub-tasks and transactions carried out on the holding register.</p> |

L 01121 Notification of termination of authorisation.
Documents new, amended and deleted authorisations.

L 08700 Autogiro Notification of new authorisation
When creating an authorisation or amendment of a debit account, the information is sent to the payer.

I00200 – Receipt list of rejected transmission files

200 – RECEIPT LIST OF REJECTED TRANSMISSION FILES

1) Data sender	012345
2) Import date	28.04.2009
3) Status after import	REJECTED

4) Error messages

Empty transmission file:

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

L 00226 - RECEIPT LIST FOR IMPORTED TRANSMISSIONS

L226 – RECEIPT LIST OF IMPORTED TRANSMISSIONS

1) Data sender	012345
Name	Data centre
Address	
Town	0007 OSLO
2) Data sender given in the transmission	00987654
Name	AS Bedriften
Address	
Town	3211 SANDEFJORD
3) Transmission number	2804076
Import date	5) 28.04.2009
4) Status after import	APPROVED

	Number of transactions	Amount
--	------------------------	--------

Specified	3019	6) 11482612.77
Imported	3019	11482612.77
Difference	0	0.00

Direct remittance tasks:

Number of tasks registered	0
Number of tasks sent for processing	0
Number of tasks rejected	0

AvtaleGiro:

Number of tasks registered	0
Number of tasks sent for processing	0
Number of tasks rejected	0

7) Autogiro:

Number of tasks registered	2
Number of tasks sent for processing	1
Number of tasks rejected	1

Securities trading:

Number of tasks registered	0
Number of tasks sent for processing	0
Number of tasks rejected	0

Other tasks:

Number of tasks rejected	0
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8) Error messages

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

Nets will check the transmissions when they are imported. If any errors or deficiencies are discovered in a transmission this may lead to the entire transmission being completely rejected. One or more tasks in a transmission 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 in receipt L00202

Data senders/customers who receive this receipt after the file has been sent must check whether the transmission has been approved or rejected. If the transmission has been rejected, the reason must be documented and the file re-sent. Alternatively, contact Customer Service for further clarification by e-mail: payments-no@nets.eu or by phone +47 915 04949.

1. File/Data sender	6. Total number of those approved/rejected in the transmission and, where applicable, the difference
2. Data sender specified in the 10 record	
3. Sender no. This is specified by the data sender.	7. Service and number of tasks in the transmission
4. Status indicating whether the transmission has been approved or rejected	8. Any error messages
5. Import data in Nets.	

<p>Agreement ID: Identifies the agreement/task account.</p> <p>Data sender: Data sender's customer unit ID.</p> <p>Task account: Recipient's account which should be credited and to which the authorisations are linked.</p> <p>Name: Company name.</p> <p>Transmission no.: Stated in the file from the sender.</p> <p>Import date: The date that the task is imported into Nets.</p> <p>Task type:</p> <p>Autogiro (i.e. payment claim)</p> <p>Authorisation (i.e. new, amended and deleted authorisations)</p>	<p>Statue after import: Tasks with the status APPROVED have been imported into Nets, but do not document rejected transactions or other error messages in the task. Tasks with the status REJECTED are stopped in the import check and the entire task is rejected. Rejected tasks must be amended and resubmitted with a new task number. The content may not be exactly the same if the task number is amended. In addition, the content of a character or a field may be amended. For example, the transaction number may be amended. NB: Remember ascending transaction numbers.</p> <p>Status:</p> <p>Provide a status of whether the transaction is rejected or if it is a notification for information.</p> <p>Rejected: Shows the details of what the error is</p> <p>Amount posting 1 and 2 in the payment claim is listed in the manner it is imported to Nets. The same line should state what the error is in the payment claim.</p> <p>Error message:</p> <p>In this situation, all transactions are rejected due to an invalid due date. All error messages must be followed up by the list recipient.</p> <p>Any rejected transactions must be corrected and resubmitted or collected in another way.</p>

L 01102 – RECEIPT OF SETTLED AND DEVIATING TASKS, AUTOGIRO

NETS BRANCH NORWAY		KVITTERING AVREGNEDE OG AVVIKENDE OPPDRAG - AUTOGIRO		OPPGJØRSDATO: 12.10.2015	
KUNDEID/ORGNR : 00987654321	NAVN: Ansvarlig Selskap ANS	OPPDAGSTYPE: AUTOGIRO			
AVTALEID: 123456789	NAVN: Avtale nr 123	OPPDAGSKONTO: 5020.00.12345			
OPPDAGSNUMMER: 0000123	FORFALLSDATO: 12.10.2015	ANTALL 3	BELØP 222.333,00	REF TIL KONTOUTSKRIFT	
<u>AVVISTE TRANSAKSJONER</u>					
DEBREFNR/KTO.NR	KORTNAVN	BELØP	EGENREF. / FREMMEDREF.	FEILMELDING	
82000123451	Ola Nordm	222,00		Beløpsgrense overskredet	
ANTALL AVVISTE TRANSAKSJONER:		1			
SUM BELØP AVVISTE TRANSAKSJONER:		222,00			
TOTALSUM AVREGNET OPPDRAG:				0,00	
TOTALSUM AVREGNET OPPDRAGSKONTO:				0,00	

Nets checks the transactions against the authorisation register on the due date and then sends the transaction to the payer's bank to check for sufficient funds.

Transactions that are rejected at the stage of authorisation checks and funds availability check are indicated on this list.

If the payee uses the repeat attempt procedure, all transactions rejected in the payer's bank are indicated on this list.

Transactions which are rejected or settled after a repeat attempt are indicated on this list.

Description

<p>Settlement date: Date of settlement of transaction</p> <p>Task no.: Refers to which task the transaction was sent in for from the sender.</p> <p>Due date: Specified on the transaction.</p> <p>Amount: The total of all transactions settled and shown on the account statement with a reference.</p> <p>Deb ref no/Acc. No. reference: A clear identification of the payer, as specified in the transaction, who must be the same as the person stated in the authorisation.</p> <p>Card name: The payer's name in abbreviated form, stated on the transaction.</p>	<p>Rejected transactions: Each rejected transactions is documented with the information that was sent in with that transaction.</p> <p>Amount: The stated amount of the transaction.</p> <p>Own reference/external reference: Optional. The information is obtained from the sent transaction.</p> <p>Payee's transaction/payer reference. Payer's transaction/payee reference.</p> <p>Error message: All rejected transactions are listed with the cause. In the example, the transaction has been checked against the authorisation, where the amount limit was too low. Alternatively transactions sent as a repeat attempt will also appear, as well as</p>
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	<p>transactions rejected at the payer's bank.</p> <p>If tasks have been submitted with different due dates, the list will contain information on sub-tasks. A sub-task is transactions with the same due date that are sent for settlement.</p>
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L01103 RECEIPT FOR CHANGES TO TRANSACTIONS AND TASKS – AUTOGIRO

NETS BRANCH NORWAY		KVITTERING ENDRINGER PÅ TRANSAKSJONER OG OPPDRAG - AUTOGIRO		ENDRINGSDATO: 12.10.2015	
KUNDEID/ORGNR:	00987654321	NAVN:	Ansvarlig Selskap ANS		
AVTALEID:	123456789	NAVN:	Avtale nr 123		OPPDRAGSKONTO: 5020.00.12345
Transaksjoner					
Oppdragsnummer	Transaksjonsnummer	Forfallsdato	Beløp	Kontonr/Refnr	Melding
0000123	0000001	13.10.2015	11,00	82000123451	Forfallsdato endret fra 12.10.15
0000123	0000001	12.10.2015	4,00	82000123451	Beløp endret fra 11,00

The payee can make corrections/deletions in unsettled transactions that are on the due date register in Nets. A task that has not been settled may be amended or deleted. Corrections performed are indicated on the list.

Description

<p>Change date: The day that the change was made.</p> <p>Transactions: Changes to single transactions. Original (old) and changed (new) data is specified here.</p> <p>Task no.: Unique numbering of tasks for each agreement ID.</p>	<p>Transaction number: Sequential numbering of transactions in the task.</p> <p>Due date: The date the transaction is to be settled.</p> <p>Amount: The amount of the transaction to be settled.</p> <p>Account no/Ref no: Payee's ID of payer associated with the authorisation. If it is not linked, the payer's account number is stated.</p> <p>Notification: Documents what has been changed.</p>
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L 01121 NOTIFICATION OF TERMINATION OF AUTHORISATION

NETS BRANCH NORWAY		VARSEL OM FULLMAKTSFORHOLD - AUTOGIRO -		INNLEST DATO: 12.10.2015	
Kunde-id: 00987654321		Kundenavn: Ansvarlig Selskap ANS		Oppdragskonto: 5020.00.12345	
Avtale-id: 123456789		Avtalenavn: Avtale nr 123			

Nye fullmakter

Debet refnr	Debet kontonr	Debitors navn	Gjelder fom dato	Gjelder tom dato	Sperret fom dato	Sperret tom dato	Belepegrense	Perioditet	Arkivref
567	8200.01.23451	Ola Nordmann	21.10.2015				1,00	Daglig	*90000000

Endrede fullmakter

Debet refnr	Debet kontonr	Debitors navn	Gjelder fom dato	Gjelder tom dato	Sperret fom dato	Sperret tom dato	Belepegrense	Perioditet	Arkivref
82000610174	8200.06.10174	Kari Nordmann	12.10.2015				999.999,00	Daglig	*90000000
123	6001.05.00004	Sivert Nordmann	30.10.2015	31.12.2017			5,00	Ukentlig	*90000000
22	8101.05.86372	Anne Nordmann	30.10.2015				100.000.000.000.000,01	Månedlig	*90000000

Slettede fullmakter


Debet refnr	Debet kontonr	Debitors navn	Gjelder fom dato	Gjelder tom dato	Sperret fom dato	Sperret tom dato	Belepegrense	Perioditet	Arkivref
99988877766	8101.05.86372	Anne Nordmann	12.10.2015	12.10.2015			999.999,00	Månedlig	*90000000

The list documents the status of the payer's termination of authorisation.

Description

<p>Import date: The date for registration, amendments or cancellations.</p> <p>Debit account no: Payer's account number to be debited.</p> <p>Debit ref. no. Payee's identification of the payer linked to the authorisation. If no deb. ref. no. is used, the payer's account number is stated.</p> <p>Debtor's name: The payer's name specified by the payer's bank.</p>	<p>When using the fields 'valid from' and 'valid to' in the authorisation, the authorisation validity should be demarcated to a specific timeframe.</p> <p>Blocked from date and blocked to date: The authorisation is blocked in a period for charges.</p> <p>Amount limit: The maximum amount that can be debited in the specified period.</p> <p>Periodicity: The time interval that the amount limit is valid for.</p> <p>FH. GJ: May occur if authorisations are pre-approved in the bank.</p> <p>Archive ref. Details who has carried out the registration, changes, deleted.</p> <ul style="list-style-type: none"> 90000000 - Payee via file 9000Nets - Nets 7001AB58 - Bank via Nets online 5555nets – Bank via ajourhold.
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L 08700 AUTOGIRO NOTIFICATION OF NEW AUTHORISATION



Ola Nordmann
Karl Johans gate 22
0026 OSLO

Dato: 12. oktober 2015

Autogiro for konto 5020.00.12345

Oversikt over fullmakter

Fullmakten gjelder	Debet ref.	Maksimalt trekkbeløp	Periode	Status
NETS BRANCH NORWAY	00000011111	100,00	Daglig	NY - Gyldig fra 21.10.2015
NETS BRANCH NORWAY	00000000000	999.999,00	Ukentlig	
NETS BRANCH NORWAY	00055	0,00	Ingen	

Ved eventuelle uoverensstemmelser, vennligst kontakt Deres bankforbindelse.

When creating a new authorisation, an overview is sent to the account owner on the following day.

4.2 Recommended handling of receipt lists for customers

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

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

The transmission file is not in BBS format

Empty transmission file

L226 – Receipt list for input consignment shows the status OK or REJECTED.

Always check status after import

Transmissions and approved amounts match submitted data

Have all the tasks in the transmission been sent for processing

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

Payments-no@nets.eu or call +47 915 04949

L00202 – Receipt list of rejected tasks/transactions/Authorisations – 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 authorisations are documented on the list. The list must be checked so the list recipient can look into rejected tasks/transactions further.

L01102 – Receipt of settled and deviating tasks Autogiro.

This list must be checked accurately. It shows the amount that is actually credited for the task account. How many transactions are rejected. Rejected transactions are specified individually with error messages, and which transactions are to be sent for repeat attempt or have been rejected after a repeat attempt.

The payee must evaluate the error messages and any solutions in order to obtain the amount for collection.

4.3 Description of possible error messages

4.3.1 *Authorisation amount exceeded*

Amount limit for the period stated in the authorisation is exceeded.

Solution: The authorisation amount limit must be increased by the amending authorisation (signed by payer) being sent to the Nets unit on file or for manual registration. The debiting can be sent to Nets again after the amount limit is updated in Nets. If necessary, the payee can themselves settle the collection in another way.

4.3.2 Authorisation not found

The authorisation is not registered in Nets, or has been deleted over 60 days ago. The submitted debit transaction deviates from the details specified on the authorisation.

Solution: The authorisation is sent to Nets for registration. The debit can be resubmitted to Nets after the authorisation is registered, which is valid after 2 working days. The payee must check that the debit account, payer's ref. no. (deb. ref. no.) and task account on the single transaction is identical to the authorisation. If necessary, the payee can themselves settle the collection in another way.

4.3.3 Rejected at the payer's bank

The bank has stopped the payment.

Solution: The payee can try to resend the payment. If the payee uses the repetition procedure, the transaction is automatically resent for a funds availability check.

4.3.4 Account blocked

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

Solution: The payee may request collection of the amount in another way.

4.3.5 The account does not exist

The account is rejected at the payer's bank.

Solution: The payee may request collection of the amount in another way.

4.3.6 Sent as repeat payment

Documents the payments that are sent as repeats.

The payee can have an agreement for repeat payments up to 3 working days.

Solution: None, but follow up whether these payments are later found as settled or rejected following the repeat.

4.3.7 Rejected after repeat payment

Rejected according to Nets' rules on funds availability checks and repeat payments.

This error message will only appear if the payee has not agreed for the transactions to be sent as repeat payments. Cases may be lacking responses from the bank in respect of funds availability checks and a new attempt is made.

Solution: The payee must collect the amount another way or resubmit the transaction charge.

If the payee resubmits amount transactions to Nets, the amount limit and period must be sufficiently high to cover the charge and any other charges in the same period.

5 Operational procedure

5.1 Data communications/payee availability

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

The payee can also fetch files directly from Nets or through the bank's channel.

Payees who use proprietary software can themselves develop the systems they need 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.

To be able to send/retrieve transmissions for the service, the payee must have a communications solution. If the payee does not have such a data communication solution, one must be in place. Contact the bank or Nets for more details.

For the bank: Customer Service by phone +47 915 04949 or send a contact form to Contact Customer Service via Nets Online.

For companies: Contact Nets via Customer Service by phone on +47 915 04949 or send an email to payment-test-no@nets.eu

5.2 Submission deadlines

- Data received before 09:45 will be settled in intermediate settlement no. 2.
- Data received before 10:45 will be settled in intermediate settlement no. 3.
- Data received before 13:45 will be settled in intermediate settlement no. 2.
- Data received before 16.45 will be settled in the next morning's clearing.

Files and tasks received must be approved at import and not stopped due to errors.
Operating patterns available at www.nets.eu are also shown

5.3 Receipt verification

The system verifies that the file/data sender (distributor ID) is registered in Nets and is authorised 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/agreement account changes the file sender/data sender, Nets Register Team must be notified of this in writing by testing and implementation. The bank can also amend the file sender/data sender in Nets Online in the bank customer register. If the customer is to have new communication, any amendments made in Nets Online in the bank customer register must be sent to Nets as an order.

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

Nets can be contacted in the event of any queries.

For companies: Contact Nets via Customer Service by phone on +47 915 04949 or send an email to payments-no@nets.eu

For the bank: Customer Service by phone +47 915 04949 or send a contact form to Contact Customer Service via Nets Online.

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

There are various possible reasons for this:

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.

5.3.1 Checking transmissions received in Nets

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

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

After the transmission 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 transmission has been approved or rejected, and whether all the tasks have been sent for processing. Customers who use the bank's corporate online banking do not want to be able to download the receipt via online banking and want to have the receipt by email. The customer must provide the correct data sender in the start record in order to be able to obtain the receipt by email.

The following are checked at transmission level:

- that the file/data sender can send files on behalf of the customer (task account)
- that the transmission has not already been imported;
- that Nets is the recipient;
- that the start/end record for the transmission is correct;
- that the start/end record for the task is correct;
- that the correct amount is specified in the transmission;
- that the agreement has been correctly registered;
- that the transmission contains the correct number of transactions; and
- that the transmission contains valid tasks.

The following are checked at task level:

- that there is a valid agreement for the service;
- whether the task has been imported and processed earlier; the task number and total amount; the task number must be unique within 12 months + 1 day;

that the start/end record for the task is available and correct; and
that the transactions in the task are valid.

5.4 Files from Nets

If the payee wants to have the file returned, this should be stated in the Autogiro agreement.

The following data can be offered from Nets:

- Approved, settled transactions for automatic updating of the ledger.
- Rejected transactions containing error codes, which describe the reason for the rejection.

Using these codes, the payee can add an automated procedure for how rejected transactions are to be processed.

The following error codes can occur:

131	- Authorisation not found
133	- Authorisation blocked
181	- Authorisation amount exceeded
221	- Rejected at the payer's bank
222	- Account not found
252	- Sent as repeat payment

New, amended and deleted authorisations can also be sent on file for automatic updating of payee's authorisation register.

Nets can offer the following schedule for the transfer of data:

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

A maximum of three combinations of period allocations per task 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 dispatch.

Extracts of all authorisations registered under an agreement:

If the payee needs a complete update or overview of all registered authorisations for a task account, this can be ordered via Nets' Customer Service. The task account and agreement ID must be specified.

For companies: Contact Nets via Customer Service by phone on +47 915 04949 or send an email to payments-no@nets.eu

For the bank: Customer Service by phone +47 915 04949 or send a contact form to Contact Customer Service via Nets Online.

5.5 Reconciliation checks

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

Nets recommends that the payee has a ledger system, which is set up for automatic updating of individual transactions. As a basis for automatic updating of the ledger, Nets supplies settled and rejected

transactions.

The payee can update the subsidiary ledger on the basis of submitted data. Settlements should not be updated, and the receipt lists are received from Nets. Any transactions specified on the error list must be processed in the system manually.

The payee should have the option to be able to make a backup of submitted files so that it is possible to document what has been submitted.

5.6 Invoicing

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

5.7 Available funds check

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 in the available funds check will be documented in L01102, along with the reason for rejection. Transactions rejected due to insufficient funds can be resubmitted when using repeat payments.

5.8 Repetition for rejected Autogiro transactions.

All transactions undergo a funds availability check. The payee has the option to select a repeat payment procedure for transactions that have been rejected in the funds availability check. Any payee wanting this service must enter into an agreement for it. Each individual payee can choose to allow transactions rejected in the payer's bank to repeat for 1 - 3 subsequent working days. This is registered at agreement level, so that all tasks under this agreement receive the same processing in Nets. If the transaction is rejected after the final attempt, it will appear on receipt list L01102, 'Receipt for settled and deviating tasks - Autogiro'.

The payee must themselves inform their customers if the repeat attempt procedure is used.

6 Version history for this user manual

VERS.	SECTION	DESCRIPTION OF CHANGE	DATE	SIGNATURE
		Changed to new email address for record	April 2015	wme
3.0		Updated new version	Nov 2015	wme
3.1	1.8.1	Added authorisation	Sept 2016	wme
3.2	1.9	New email address re. corrections, and form can be downloaded from www.nets.eu	February 2018	wme
3.3		New logo and version number	August 2018	wme
3.4		Given new version number General review of whole document.	May 2019	mhe
		Changed tel no and email in all sections	Aug 2019	mhe
	1.3	Updated new figure	Aug 2019	mhe
	1.5.1	Payee/payee's bank: New description inserted	Aug 2019	mhe
	1.5.4	Termination of agreement/change of bank account: Description updated	Aug 2019	mhe
	1.8	Explanation of authorisations: General update of description; more detailed information. Number of days from an authorisation being valid for debiting changed from 8 days to 2 working days. Sending of notification when using simplified authorisation - changed from 8 banking days to 3 banking days. New example added for authorisation.	Aug 2019	mhe
	2	Accounting data from Nets: Description updated	Aug 2019	mhe
	4.1	Description in all receipt lists is updated	Aug 2019	mhe
	5	Operational procedure. General update of description and added more detailed information	Aug 2019	mhe