

User manual for payment services

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1 PROCEDURE FOR SETUP OF PAYMENT SERVICES

The payment services offered by Nets are OCR, eGiro, eGiro plus and Total Payment.

The contents of the format are different, and the services have separate functions.

The customers have varying needs when it comes to functionality, and with these three formats, everything is set up.

1.1 A brief description of OCR

OCR is a collection service for all types of bills based on customer ID.

The payee sends an invoice by OCR to the payer with customer ID included. The customer ID can contain up to 25 numbers, and the purpose is to identify the payer and what the payment is for. The payee decides the content of the customer ID according to guidelines. The calculation of customer ID is described in the system specifications for the OCR format.

When processing a payment, the payer's bank will validate the customer ID according to the OCR agreement and possibly reject payments with an incorrect customer ID. The payee can choose to accept payments without customer ID that can contain other forms of specification (notification) of what the payment is for. Customer ID can be used for both invoices and credit notes.

Only one agreement can be established per account. It is possible to use up to three different customer ID lengths for each account.

It is possible to receive credit notes with customer ID in the OCR file. If this is requested, the payee must be able to receive negative amounts (see system specification for OCR). A request to receive credit notes with customer ID in an OCR file is registered in the agreement on use of OCR. This means accounts receivable can be updated automatically with credit notes when these have been sent with customer ID.

In addition to payments through online banking, Brevgiro, cash in bank or through company terminal, reports of transactions from card terminal is also offered. These transactions are settled and booked as separate entries on bank statements, but if you have added a customer ID or information text to a card transaction, this can be reconciled with ordinary payments with customer ID.

The company receives information about the payments on file. The payments can be read directly in the accounts receivable, which gives an effective processing of payments and reduces costs.

OCR is well established in the market and available in most accounting programs.

OCR can be efficiently combined with eFaktura. Instead of sending the invoice by post, it can be sent electronically to the private individuals' online bank. The use of eFaktura combined with OCR and AvtaleGiro can lead to substantial savings. Read more about eFaktura on www.efaktura.no and AvtaleGiro on www.avtalegiro.no. eFaktura Bedrift can also be combined with OCR:

1.2 A brief description of eGiro

The use of eGiro means that the account holder receives information on file about all payments settled in Nets to the account the service is for (without lists on paper). The structure of the file is based on EDIFACT standard. The notification that is used to send information about payments is CREMUL (Multiple credit advice).

Payments are sorted in maximum five groups:

1. Payments with a valid customer ID
 2. Payments without a valid customer ID
 3. Payments via Autogiro
 4. Electronic payments with and without notification
 5. Payments with slip.
 6. Payments with structured information
- eGiro is expanded file-based payment information where several types of payments (for instance payment without customer ID + international payments) can be updated automatically in the accounts receivable.
 - Covers all types of payments, like:
 - Payments with customer ID.
 - Payments with incorrect customer ID or without customer ID
 - Autogiro and AvtaleGiro
 - Electronic payments with and without notification
 - Credit notes
 - eGiro is based on the file format CREMUL according to the international EDIFACT standard for electronic message distribution.
 - The CREMUL format in Norway is governed by the banks, BSK and Nets.
 - eGiro can be combined with AvtaleGiro debit and/or the eFaktura services.

A short description of eGiro plus

eGiro Plus contains bank internal transactions and payments via SWIFT in addition (domestic and international transactions arrive automatically).

For distribution of EDIFACT messages for payments in eGiro plus, a specific operation pattern has been established for all banks:

- eGiro plus files are distributed daily on the following times: 8 am, 9.30 am, 11.15 am, 1 pm, 1.30 pm, 2.15 pm, 3 pm, 4.30 pm, 10 pm, 0.05 am.
- Files from the bank are forwarded to customer/data headquarters at the next dispatch time for distribution.
- Follow-up of files to or from bank, bank headquarters or data headquarters follows EDIFACT guidelines for responsibility transitions where the sender of the files is responsible for follow-up until valid receipt has been received.

1.3 A brief description of Total Payment

When using Total Payment, the account holder receives information about all payments settled in Nets on file to the account the service is for

Payments are sorted in maximum five groups:

1. Payments with a valid customer ID.
 2. Payments via Autogiro.
 3. Electronic payments with and without notification.
 4. Payments with slip.
 5. Payments with structured information.
- Total Payment has been expanded to file payment information where multiple types of payments can be updated automatically in the accounts receivable.
 - Covers all types of payments, like:
 - Payments with customer ID
 - Payments with incorrect customer ID or without customer ID
 - Autogiro
 - Electronic payments with and without notification
 - Credit notes
 - Card payments
 - The ISO20022 format in Norway is governed by the banks, BSK and Nets.
 - Total Payment is based on the file format ISO 20022 XML Camt 054K.
 - Total Payment can be combined with AvtaleGiro and/or the eFaktura services

1.4 Test

The OCR service does not require a test, but presupposes that the payee uses correct giros where this is sent.

Before startup of the eGiro service, it is required to perform a simulated production test that has to be approved by the payee. The payee has payments on given test account for the production dates the test is processed for. Then, eGiro transactions will be generated and the file is sent to the recipient via SFTP or Customer portal so that data can be loaded into the recipient's software for verification of format and contents.

Nets will establish a test from a direct remittance file for Total Payment with different transactions to the payee's account. Then, a Total Payment file will be generated and sent to the recipient via SFTP or Customer portal so that data can be loaded into the recipient's software for verification of format and contents. The payee can also establish a direct remittance test file (pain 001) and receive Total Payment Camt 054K. The service agreement must be in place before a test can be processed. The test solutions give an opportunity to verify posting data in OCR against Total Payment to see the effect of transferring to electronic reporting of all payments, with and without Customer ID.

1.5 Agreement form and terms for the payment services

Use of payment services requires an agreement between the payee and their bank

The customer can register an agreement via an API interface at their ERP distributor.

The bank can register, edit or delete agreements in Nets online.

The registration form can also be sent in pdf format by e-mail to payment-test.no@nets.eu

When registering is complete at ERP, bank or Nets, an e-mail is sent as confirmation to the parties.

It is possible to sign the agreement on the OCR and Egiro services.

Transactions with KID will come in the OCR file in the BBS format and the unstructured transactions will come in Egiro service.

It is possible to agreement on Innbetaling Total and OCR services. Transactions with KID will come in into both file and the unstructured transactions will come into Innbetaling Total service.

1.6 Data communications/payee availability

Payees who use proprietary software can themselves adjust the programs they need to use the payment services. 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 retrieve consignments for the service, the payee must have a data communications solution. If the payee does not have such data communication solution, the bank must be contacted for more information.

2 KID (Customer ID)

If the payee chooses to use KID (Customer ID) on their invoices etc. and the payee wants the bank/Nets to control the KID in the payment, the payee must inform about KID length and mode control in the registration form for bank customer. This information, together with the payee's account and name, will then be distributed to all banks and bank data headquarters so that they can control the KID in their own systems. The payee's name will be added to the account information for the payer.

3 OPERATION PROCEDURES FOR PAYMENT SERVICES

3.1 Delivery of data

Data recipient receives posting data via file, daily or periodically according to agreement. Posting data can be distributed after the following periodization:

- Daily, from 1-4 times daily
- Weekly, week day of choice
- Monthly, date of choice

Payments exceeding 25 million NOK are settled in a separate summary item according to the banks' guidelines for settlement of so-called gross transactions.

Files will be available by:

- 8 am for morning settlement
- 1.30 pm for mid settlement 2
- 3pm for mid settlement 3
- 5.30 pm for final settlement

File delivered only for final settlement (by 5.30 pm) will contain payments from the four previous settlements.

If the delivery day for posting data is a Saturday, Sunday or a movable holiday, the data are produced the working day before if daily periodization is not chosen.

The data will normally be ready in Nets by 5.30 pm on the agreed days, and they are available for retrieval for 25 working days. Recipients with an agreement for automatic consignment of files will receive them consecutively, sorted in one file per date.

A copy of the files is stored in Nets for a total of 90 working days. A copy can be ordered through the bank or by direct inquiry to Nets Customer Service.

3.2 Changing account number or KID (Customer ID)

If the payee changes bank or account within the same bank, a new agreement must be established for the new bank account.

The agreement must be registered in Nets before invoices with the new account number is sent to payers.

If invoices with KID (Customer ID) to the former agreement account still are being processed, the payee can through their bank register the account to be renumbered.

Nets will then transfer payments from invoice with the former account number directly to the new account.

When changing/registering a new KID (Customer ID), the bank can perform this in Nets online or send the change to Nets by e-mail to payment-test.no@nets.eu

4 Invoicing

Invoicing for use of the service happens between bank and bank customer. Questions regarding prices/invoicing must be sent to the payee's bank. For transactions/inquiries that are settled/processed in Nets, a billing basis will be sent to the bank's data headquarters and used for further invoicing of bank customer.

5 Material

System specification for OCR is at Nets online and our website www.nets.no

This service is governed by Nets A/S

Implementation guide for eGiro/eGiro plus is at Nets online and our website www.nets.no

This service is governed by Bits and the newest version is always available at www.bits.no

Implementation guide for Total Payment with examples is found at Nets online and our website www.nets.no

This service is governed by Bits and the newest version is always available at www.bits.no

6 This is OCR

6.1 Benefits for the company

Using OCR, the payee receives posting data in return for a fast and secure update of accounts receivable. The payee does not have to register payments with KID (Customer ID) manually.

The service also simplifies the bank settlement by showing the payments as total sums in the account.

OCR is suitable for all payees independent of size and customer structure. The service can be used for invoicing of both fixed and variable bills.

6.2 Card transactions in OCR file or in list

Payments through card terminal or online terminal with KID or text can be reported through the OCR service.

The payer uses their bank card to pay and a KID or text is added by the merchant as extra information to state the identity of the payer. The OCR service requires use of KID.

All card transactions generated by 3 pm will be added to the OCR file the same afternoon. The card transactions are delivered independent of whether the merchant has settled the terminal. A session number follows the transactions and denotes which settlement session the transaction belongs to. At settlement, the merchant receives a new session number and the following transactions get a new session number. To trace the transactions in an OCR file belonging to the same settlement transaction on bank account, the recipient must summarize the transactions by card type and session in the OCR file - this information is found for each transaction.

These payments can be reported as "notification of a credit".

The payee will get their own item with settlement of purchases on their bank account, in addition to summary item for OCR payments.

The company must establish a separate agreement to receive information transactions to be delivered in OCR file or in a list.

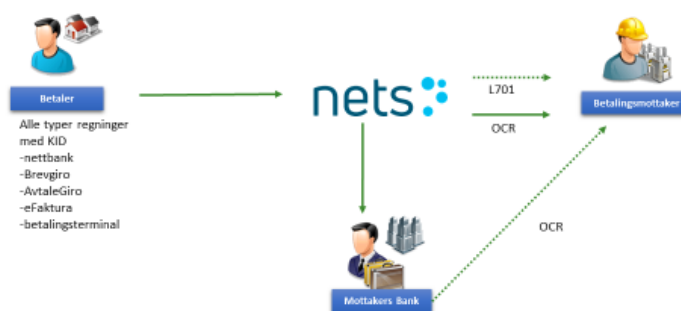
6.3 Settlement of bank statement against bank

Nets performs four settlements every 24 hours. For each settlement, up to four summary items per account are produced. Each summary item contains a “reference to bank statement”. Position 5 in reference number specifies which settlement part the transaction has been settled in. The summary list is produced each day payments have been processed. If there are transactions from forms or electronic payments with an incorrect KID, these will be documented as notifications of credit and will not be included in the OCR file.

For users with special needs, it is possible to receive the same transactions that are delivered through data communication in a list. The lists contain both transactions from OCR (forms) and from electronic payments. This is a subscription where the payee’s bank is invoiced for the lists each day there are payments with KID.

OCR – prosessflyt

Med OCR vil alle betalinger med KID inkl. betalingsterminaler som er avregnet i Nets leveres direkte til mottaker eller via mottakers bank. Hvis mottaker får transaksjoner uten KID vil disse bli send som «melding om kreditering» L 710. I tillegg kan mottaker abonnere på L00701



6.4 Detailed description of the procedure

Main features of the system:

1. The payee sends an invoice or credit note with KID to the payer

2. The invoice can be paid in any bank or other place of payment.
3. The place of payment can register the payment or send it to Nets for registration.
4. The payer sends OCR directly to Nets as Brevgiro, or the payer registers the payment with KID, for instance through a company terminal solution or online bank.
5. Specifications regarding payments with KID are sent on file to the data recipient in the frequency that the payee wants, up to four times daily.
6. Posting data for update and bookkeeping in the bank is sent to the banks and the banks' data headquarters the same day the settlement is processed in Nets.
7. The payee will find credited totals on their bank statement on a daily basis.
8. If a transaction list with specification of the day's payments is required, this can be subscribed to in List 00701

6.5 KID (Customer ID)

The payments will be checked against registered KID in agreement. This means that if a given KID on a payment does not correspond to the module settlement and KID length the payee has chosen, the payment will be rejected by the bank.

The KID check also consists of an addition check level that gives the following choice:

The payee requires that all payments are to be rejected if KID is missing or invalid (forced KID).

It is important that the payee is aware of the consequences of this choice. If the payer uses Brevgiro, payment will be processed even if KID is incorrect/missing or the payee has agreed on forced KID

KID from OCR is used to identify the payment so that the update of accounts receivable is correct. The length of KID can be minimum 3 + control number and maximum 25 digits including control number and must be calculated in mode 10 or mode 11. It is recommended that the KID length is as short as possible to make the payment easy for the payer.

The calculation algorithm for modes 10 and 11 is described in the system specification for the OCR format.

KID can for instance contain

- Customer number
- Invoice number
- Term

Or different combinations of these.

For payees for whom it may be considered using AvtaleGiro, the customer number **must** be a part of KID. Read more about this on www.avtalegiro.no

6.6 Incorrect customer identification (KID)

KIDs that cannot be registered automatically due to errors/missing information will be forwarded to deviation management. The KID will be attempted registered manually by Nets. Due to the extra work this entails, we will have to reserve our right to charge when the prerequisite for the service has not been fulfilled. Charging will take place if the number of manually registered KID/incorrect KID is unacceptably high. Nets conducts regular follow-ups of companies that do not have invoices with adequate quality.

6.7 Filling out an OCR form Filling out form for OCR

<p>A. Setting mark for code line</p> <ul style="list-style-type: none"> • Reprinted H • The filled-in H should cover the reprinted H • H is to be placed 5/6" from the lower rim of the form, Which equals the height of the code line. <p>B. Customer identification (KID) numerically:</p> <ul style="list-style-type: none"> • Invoice width 210 mm, max 25 digits • Invoice width 203 mm, max 22 digits • The control number is calculated in mode 10 or mode 11 and should be the last digit of KID. • There should be 1 1/2 print position between the vertical lines and the closest character. • The field is adjusted to the right. <p>C. Charge account number, numerically, 11 digits:</p> <ul style="list-style-type: none"> • If charge account number is to be printed, the numbers are placed within the marked field (independent of white boxes) <p>D. Pounds, numerical field:</p> <ul style="list-style-type: none"> • The field can be prefilled or filled in by the payer. • Two blank positions between last digit in pound field, And first in the second field. <p>E. Control number for amount:</p> <ul style="list-style-type: none"> • Calculated in mode 10 • Control number is printed in the middle within the special characters < > (in position 3). 	<p>To account, numerically 11 digits:</p> <ul style="list-style-type: none"> • Standard 11-digit account number to be used • The field should be preprinted or printed the following way: 1234 56 78903 <p>Can also be printed together.</p> <ul style="list-style-type: none"> • The first number in the account number is to be placed two blank positions from special characters < > <p>G. Form number, numerically, 12 positions:</p> <ul style="list-style-type: none"> • Always reprinted, 10 numbers with special characters < >, in addition to the code line, the invoice has a field for payment information, signing when invoicing, payment due date, paid of and paid to. <p>Font for OCR.</p> <p>The font line in the code field should be filled in with approved font.</p> <p>Approved fonts are:</p> <ul style="list-style-type: none"> • ISO OCR B-font Size 1, • Or equivalent OCR B-font • Courier 12 pts. • Courier 10 pts. • Arial 10 pts. • Times New Roman 10 pts.
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Betalingsinformasjon
Fakturanr. 12345

GIRO
Underskrift ved girering
Ola Normann

Betalingsfrist 20.11.96

Betalt av
Ola Normann
Kontoveien 2
0455 OSLO

Betalt til
Bedriften A.S.
Postboks 100
0107 OSLO

GIRO F50-1 Trykkes i 86

Belast konto										Kvittering tilbake					
1	2	3	4	6	7	1	2	3	4	5	X				
Kundeidentifikasjon (KID)										Blankettnummer					
H 123451234512348										<6000000001>					
Kroner										Til konto					
1996										00 < 8 > 1234 56 78903					
Øre															

A B C D E F G

6.8 Font when printing form for OCR

The font line in the code field should be filled in with approved font. Approved fonts are:

- ISO OCR B-font Size 1 or equivalent OCR B-font
- Courier 12 pts.
- Courier 10 pts.
- Arial 10 pts.
- Times New Roman 10 pts.

IT IS IMPORTANT TO PAY ATTENTION TO THE FOLLOWING WHEN FILLING OUT:

- Distance from bottom of giro to the inferior line of the numbers in the code line should be 5/6"

For the correct setting, the setting mark "H" is used.

- There should be at least 1 1/2 print position from the closest number that is filled in to vertical lines or special characters < >.
- Black typing is to be used.
- The printer must be kept aligned.

6.9 List L00701: Transaction list - OCR SUMMARY

This list is a payable subscription list.

All summary items will be found in bank statements and the list is therefore not of interest to most payees

When subscribing to list L00701 - OCR Payment service - Summary, Nets will invoice the payee's bank.

NETS NORWAY AS	TRANSACTION LIST - OCR	PAYMENT SERVICE	SETTLEMENT DATE: 170815 (1)
CUSTOMER ID: 001111111111 (2) NAME: Bedriften as			
AGREEMENT ID: 001010001 NAME: Bedriften as (3) ASS.ACCOUNT: 9999.05.99999 (4)			
SUMMARY OF OCR PAYMENTS			
TOTALS IN BANK STATEMENT			
REF TO BANK STATEMENTS (5)	NUMBER	AMOUNT	
888888881	4	3.210,00	
8888188842	1	1.000,00	
TOTAL TODAY	5	4.210,00	(6)
LIST NO: L00701	RECIPIENT: BEDRIFTEN A/S	PAGE NO: 2	

6.10 List L00701: Transaction list - OCR single transactions

This list is a payable subscription list.

All customer identifications is found on the OCR file and the list is therefore for most payees not interesting. List L701 contains transactions with approved customer identifications. The list specifies the day's settled transactions in rising order sorted by customer identification (KID)

NETS NORWAY AS	TRANSACTION LIST - OCR	PAYMENT SERVICE	SETTLEMENT DATE: 170815
CUSTOMER ID: 001111111111 NAME: Bedriften as			
AGREEMENT ID: 001010001 NAME: Bedriften as ASS.ACCOUNT: 9999.05.99999 (4)			
ELECTRONIC PAYMENTS IN AN OCR FILE			
CUSTOMER IDENTIFICATION (1)	AMOUNT (2)	ARCHIVE REF.	PAYER'S NAME (3)
004914101061111	890,00	180279152	Gronmo Anni
011028101038222	540,00	797612043	Hansen Hans
011865101073333	890,00	354379152	Iversen Trond
028039101056444	890,00	285406927	Terje Johnsen
TOTAL ELECTRONIC PAYMENTS	3.210,00 (4)		
ELECTRONIC PAYMENTS IN AN OCR FILE			
CUSTOMER IDENTIFICATION	AMOUNT	ARCHIVE REF.	DEBTOR'S NAME
004914101099999	1.000,00	189979152	Jensen Trude
TOTAL ELECTRONIC PAYMENTS	1.000,00 (4)		

6.11 Processing of subspecifications/credit note with KID/balancing.

Independent of if the payee is able to receive credit notes with KID on file or note, there will be transactions with valid KID not included in the OCR file, as there can be subspecifications with a negative amount in a payment. It is not possible to post totals from OCR file that are negative

Amount against payee's account That is why a balancing is performed for each payment so that there is a positive amount for what is to be included in the OCR file.

The payment information (subspecifications) is delivered as notification of a credit from Nets or sent to bank data headquarters for advising with detailed information per transaction in the NIBE run.

6.12 Card transactions in an OCR file

Payments through card terminal or online terminal can be reported through the service Total Payment.

The payer uses their bank card to pay and a KID or text is added by the merchant as extra information to state the identity of the payer.

All card transactions belonging to merchants settled by 3 pm is on the OCR file. Nets only delivers settled bundles. A session number follows the transactions and denotes which settlement session the transaction belongs to.

Card transactions on the payment file are found in separate posts. At settlement, the merchant receives a new session number and the following transactions get a new session number. To trace the transactions the file that belong to the same settlement transaction on bank account, the recipient must sum the transactions within card type and session in the OCR file - this information is found per transaction.

The company must establish a separate agreement to receive information transactions to be delivered in OCR file or in a list.

7 THIS IS EGIRO AND EGIRO PLUS

eGiro is an electronic service for reporting and information about credited transactions for effective updates of the company ledger. The service helps to make the company's economic processes more effective, and is an open solution that works across Norwegian banks.

The eGiro service reports all credited invoice payments containing or not containing KID. E-giro uses the EDIFACT format.

By using eGiro, the company receives all payments file-based and the reporting is done electronically. This means no paper lists in the mail. The service gives automatic posting against open items in accounts receivable for other types of payments than OCR (Customer ID) as well. Follow-up and settlement of account is therefore quicker and easier.

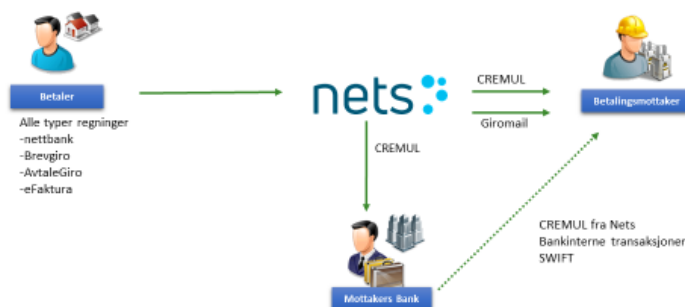
This is how to get the company started

- Make an agreement to use eGiro or eGiro plus with the company's bank contact
- Facilitate using eGiro in the company's accounting system

If the company has a proprietary software, the system administrator of the company will normally be able to facilitate using eGiro. If the company uses a standard economy/accounting package, the software distributor is contacted with an inquiry to offer e-giro in their packages.

Egiro, egiro pluss – prosessflyt

Med egiro innbetaling vil alle betalinger som er avregnet i Nets leveres direkte til mottaker eller mottakers Bank. Bankinterne transer kan også leveres ved egiro pluss.



7.1 The service works like this:

- The payee makes an agreement with the bank on using eGiro or eGiro plus. The agreement specifies f.ex. KID (customer identification) that is to be controlled in addition to address, frequency and communication solution. eGiro can be delivered one, two, three or four times a day. Using KID is optional.
- The payee sends an invoice to their customers by using an OCR or other invoice specification.
- The payer initiates payment by using a received invoice or through electronic payment services. Independent of the payer submits unstructured or structured information in the payment, the payee receives electronically readable payments in eGiro and is able to update their accounts receivable automatically given that a reference term matches the issued invoice. The information is summarized after if it is unstructured (with or without notification information), structured (KID, invoice, credit note, credit note with KID), from Autogiro or form service.
- When paying a form, the recipient receives an image of the original invoice sent as a postal message, e-mail or net mail if the latter has been agreed with the bank. No other supplements in the form of messages or lists are sent to the recipient.
- If the payer changes account in the same bank or moves to another bank, a renumbering agreement can be established. By doing this, the payee will achieve that all payments

7.2 Posting data from NICS settlement

Posting data from NCIS settlement can be sent after each bank settlement. The number of mailings is specified on the agreement form between the bank and the payee. The payments appear in summary items in the payee's account. From one bank settlement the following total sums can be generated;

- Payments with correct KID (230)
- Payments from Autogiro (232)
- Payments with or without notification information (233)
- Payments from standard giro (234)
- Payments with structured information (mix of KID, invoice and credit note from the same payer (240))

Summary items settled in Nets are also sent to bank/bank data headquarters for accounting after each bank settlement.

Nets sends file (eGiro) directly to bank customer/data headquarters on behalf of the bank. File can either be sent when it is generated or it can be retrieved by bank customer by using a web based solution (customer portal).

7.3 eGiro from bank settlement

eGiro from bank internal settlement has its own operational pattern with sending from Nets at specified times. The operational pattern is standard for all banks using the solution and can be changed by agreement. Bank/bank data headquarters governs how often the bank customer can receive payments.

Nets receives eGiro plus from bank/bank data headquarters and forwards it according to mentioned operational pattern to given recipient in the payee's eGiro plus agreement.

Nets does not validate contents of transactions, but controls syntax and acknowledges with positive CONTRL message. The bank chooses how the transactions are bundled, either in summary items or as single transactions.

Payments from bank settlement are delivered in their own summary items type (BKT).

7.4 Customer advantages

- Faster and easier follow-up and settlement
- Information about payments and payer delivered on file
- The payer's account number, name and address.
 - Reduced open posts that have to be processed manually

- Automatic update of accounts receivable for other types of payments than OCR (OK KID) also.
 - Reduces paper - No receipts or transaction lists on paper.
- The company saves a lot of time not processing payments manually.

8 THIS IS TOTAL PAYMENT

Total Payment is an electronic service for reporting and information about credited transactions. This service works the same way as eGiro, but contains card transactions and uses the message Camt 054K in ISO 20022 as format. The service helps to make the company's economic processes more effective, and is an open solution that works across Norwegian banks.

By using Total Payment, the company receives all payments on file and reporting is done electronically. This means no paper lists in the mail. The service provides automatic posting against open items in accounts receivable for other types of payments than OCR (KID) as well. Follow-up and settlement of account is therefore quicker and easier.

This is how to get the company started

- Make an agreement on using Total Payment in ISO 20022 (XML) format with the company's bank connection
- Facilitate using Total Payment in the company's accounting system

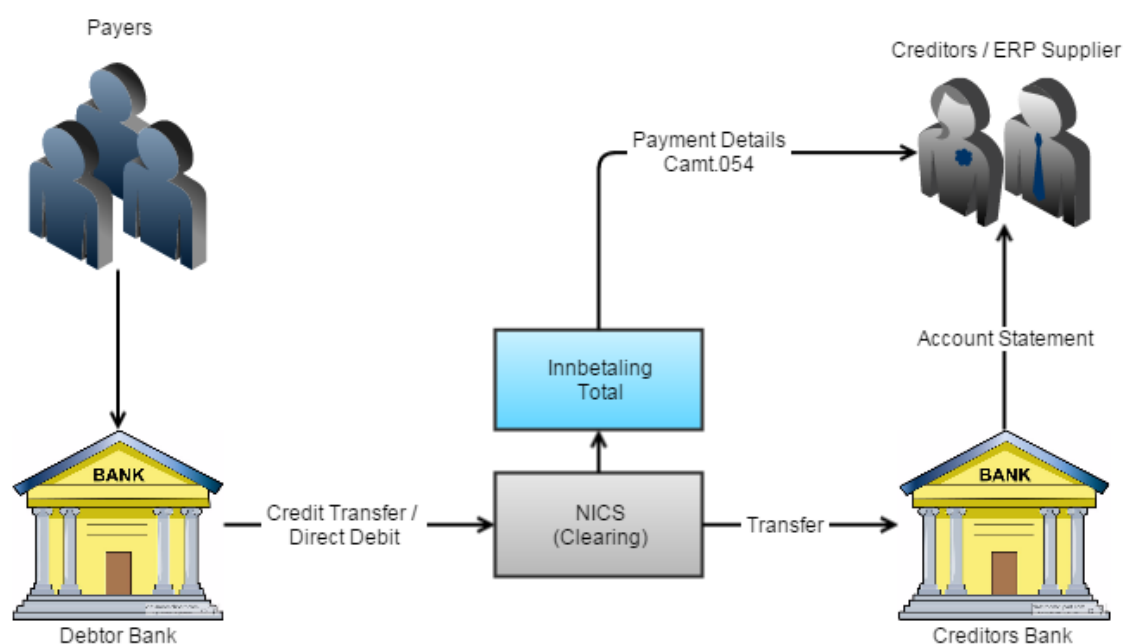
If the company has a proprietary software, the system administrator of the company will normally be able to facilitate using Total Payment. If the company uses a standard financial/accounting package, the software distributor is contacted with an inquiry to offer Total Payment in their packages.

8.1 The service works like this:

- The payee makes an agreement with the bank on using Total Payment. The agreement specifies f.ex. KID (customer identification) that is to be controlled in addition to address, frequency and communication solution. Total Payment can be delivered one, two, three or four times a day. Using KID is optional.
- The payee sends an invoice to their customers by using an OCR or other invoice specification.
- The payer initiates payment by using received giro or through electronic payment services. Independent of the payer submits unstructured or structured information in the payment, the payee receives electronically readable payments in Total Payment and is able to update their accounts receivable automatically given that a reference term matches the issued invoice. The information is summarized based on whether it is unstructured (with or without notification

information), structured (KID, invoice, credit note, credit note with KID), from Autogiro or form service (standard giro).

- If the payer changes account in the same bank or moves to another bank, a renumbering agreement can be established. By doing this, the payee will achieve that all payments are settled against the new account. Both the former and the new account must be registered with a Total Payment agreement for this to work. The renumbering agreement is valid for 13 months and expires automatically.



8.2 Posting data from NICS settlement

Posting data from NICS settlement can be sent after each bank settlement. The number of mailings is specified on the agreement form between the bank and the payee. The payments appear in summary items in the payee's account. From one bank settlement the following total sums can be generated from the payment services;

* RCDT - Received credit transfer <Cd>RCDT</Cd>

Transactions for crediting are grouped separately in these summary items;

- Payments with correct KID (230)
- Payments from Autogiro (232)
- Payments with or without notification information (233)
- Payments from standard giro (234)

- Payments with structured information (mix of KID, invoice and credit note from the same payer (240))

Card transactions on payment file are grouped separately to customer card transactions
<Cd>CCRD</Cd>

- Bankaxept
- Visa
- MasterCard
- Amex

Transactions in payment service grouped separately in posts to debit are e.g.;

* ICdT - Issued credit transfers (Dirrem/pain.001) <Cd>ICDT</Cd>

Summary items settled in Nets are also sent to bank/bank data headquarters for accounting after each bank settlement.

Nets sends the data file(ISO20022(XML)) directly to bank customer/data headquarters on behalf of the bank.

8.3 Card transactions in Total Payment file

Payments through card terminal or online terminal can be reported through the service Total Payment.

The payer uses their debit/credit card to pay and a KID or text is added by the merchant as extra information to state the identity of the payer.

All card transactions belonging to merchants settled by 3 pm is on the Total Payment file. Nets only delivers settled bundles. A session number follows the transactions and denotes which settlement session the transaction belongs to.

Card transactions on the payment file are found in separate posts. At settlement, the merchant receives a new session number and the following transactions get a new session number. To trace the transactions the file that belong to the same settlement transaction on bank account, the recipient must summarize the transactions by card type and session in the file - this information is found per transaction.

The company must establish a separate agreement to receive information transactions to be delivered in Total Payment file.

The field is named P62 in our SDI specification (interface between terminal distributor and Sofie)

8.4 Conversions and delivery of bank-based Cremul transactions to ISO

Conversion of bank-based Cremul transactions is an option to Payment total. It is required that you select "Bank internally transactions" on the Payment Total Agreement before you can enable conversion.

It is assumed that banks have an agreement and send bank related transactions on Cremul format to Nets.

Nets will receive and convert payment data from Cremul to ISO by retrieving all relevant information from Cremul and adding it to its corresponding ISO 20022.Camt054K format, according to the ISO implementation guide.

Converted bank-in-transaction transactions are delivered in the same file as payment total but as a separate assignment with mission code BKT. Delivery follows the same operating pattern as the Payment total

8.5 Benefits

- The service includes transactions containing Customer ID, notification, no notification, credit note, Autogiro and card transactions, international payments, internal payments
- Automatic update of accounts receivable for all types of payments
- Information about payments and payer is delivered on file
- Faster and easier follow-up and settlement
- The company saves a lot of time not processing payments manually.
- The XML format is easy to develop and updated in the recipient's ledger system.

9 DIFFERENCE OF NETS PAYMENTS SERVICES

Service →	OCR giro	Egiro	Innbetaling Total
Transaction Type- Content			
Nets settled transactions with KID	*	*	*
Nets settled transactions with or without message info	-	*	*
Nets settled transactions with structured info	-	*	*
Card transactions with KID	Optional	-	Optional
Card transactions without KID	-	-	Optional
Banking / Foreign Transactions (plus)	-	Optional	Optional * * *
Files			
Message type	OCR	EDIFACT	CAMT054C
Filformat	BBS format	Cremul	ISO 20022
Filtype	Flatfile	Flatfile	XML
Delivery count on files	1-4 times dayli		
Delivery place	Nettbank, Customer, ERP		
Lister			
Message of crediting - L710	*	-	-
Transaction list – L00701	Optional	-	-
Other			
Registration of agreements	Nettbank,Netsonline, API, epost	Nettbank,Netsonline epost	Nettbank,Netsonline epost
Change / deletion of agreements	Nettbank,Netsonline epost	Nettbank,Netsonline epost	Nettbank,Netsonline epost
Can be combined with optional	Egiro	OCRgiro*	OCRgiro* *
* KID transactions will only be delivered in OCRgiro file and not in Egiro			
** KID transactions will be delivered in both OCRgiro file and Payment Total file			
*** Internal/foreigners Banking transactions must be agreed with Bank			

CHANGE LOGG FOR THIS USER MANUAL

VERS.	PKT.	BESKRIVELSE AV ENDRING	DATO	SIGN.
1.0		New user manual	01.05.17	HHA
2.0		Change logo and picture, change capture 1.5. New capture 9.0	18.10.18	HHA
3.0		New capture 8.5 and change capture 8.4	15.12.18	HHA