

Total IN / Total IN Basic

Record Descriptions - Valid from Oktober 2013

Version 1.10

Contents

| | |
|--|-----------|
| Total IN and Total IN Basic | 2 |
| Introduction | 2 |
| Version history | 4 |
| Structure of records..... | 5 |
| Opening record File | 6 |
| Start record Account and currency | 6 |
| Payment record..... | 6 |
| Deduction record..... | 7 |
| Extra reference number record..... | 8 |
| Message record..... | 8 |
| Payment sender records | 9 |
| Records for Sender account etc. | 10 |
| Incoming international payment record | 11 |
| End record Account and currency..... | 11 |
| Closing record File | 12 |

Total IN and Total IN Basic

Introduction

Total IN and Total IN Basic are two services available to companies aiming to simplify the reconciliation of incoming payments.

While the file type is the same for both services, Total IN Basic is primarily for companies with a smaller volume of in-payments whereas Total IN is better suited to companies with a larger number of in-payments.

Total IN and Total IN Basic include all in-payments to PlusGiro, Bankgiro and incoming cross-border payments to one single file for automatic reconciliation of the customer sales ledger. All transactions, including images from document-based payments to PlusGiro and Bankgiro, are available via the Total IN Internet interface which is included in the services.

The company signs an agreement with Nordea for the Total IN or the Total IN Basic service. Upon connection to the service the company receives a Total IN ID number which identifies all connected accounts and Bankgiro numbers in the service.

Unless otherwise stated the information applies to both the Total IN and the Total IN Basic service.

Two services with many similarities – as well as some differences:

Total IN and Total IN Basic share the same file format. Both services include Internet reporting and support.

The services differ mainly in the following respects:

- The target group for Total IN is companies with high volumes of incoming customer payments whereas Total IN Basic is suited for companies with smaller volumes.
- Total IN offers more flexible/non-compulsory functionality whereas the functionality in Total IN Basic is fixed.
- In Total IN Basic only payments to accounts in SEK are reported whereas in Total IN payments to accounts in other currencies are also reported.
- Total IN Basic always includes the function for search of reference numbers which is an option in Total IN.
- In Total IN the customers are able to get test files with their own payment-related information while Total IN Basic uses a general example file.
- In Total IN Basic payment messages and sender details are always reported in the file while this information is an option in the file for Total IN.

Transaction file

The transaction file shows detailed information about the transactions but does not include information about the payment's delivery channel since this information is not necessary for the reconciliation. The principle with Total IN/Total IN Basic is that one should be able to work with one's in-payments in the same way irrespective of how the payment is executed by the sender.

Reconciliation is done per account and not per payment channel.

Tests

We offer the following types of test files:

- General example files

General example files for Total IN and Total IN Basic are provided to facilitate program development. The example files contain commonly occurring transactions.

Total IN Basic can only be tested using the general example file. Upon agreement between the customer and Nordea a demo of the Internet interface can be shown.

- Test files based on the customer's production material

For Total IN customers with a great number of payments, test files based upon their own payments can be produced. Such test files may therefore be produced on request, based on the customer's production data as per agreement. The same information as contained in the test file is also available via the Internet interface for the customer's use.

Internet reporting

The Internet interface contains all detailed information about the transactions, including images of document-based PlusGiro in-payments and Bankgiro advices. There are a number of different search possibilities and display alternatives. Reporting via the Total IN Internet interface constitutes a complementary service for the customer who has first entered the transaction file in their system for automatic reconciliation. The Total IN Internet interface simplifies the process of finding information about the payments that need to be reconciled manually.

Search of reference numbers

The function for search of reference numbers entails an active search for correct and relevant references within customer payments, excluding payments that already have a correct OCR-reference. The customer defines the search parameters, such as invoice numbers, whereby all payment messages are scanned for these correct invoice numbers which are then included in the Total IN/Total IN Basic file for automatic reconciliation.

- **OCR reference** means that the reference number has a special logic that facilitates a check of the reference at the time of payment regarding the type of PlusGiro accounts called "IS-numbers (OCR)". This reference number comprises three concepts; customer identification, a length digit and a check digit. (Length digits are not used for "IS numbers (OCR)" that begin with 80-89). The length digit states the reference number's total length including the check digit. The check digit is calculated according to the modulus 10 method in which the weights 2 and 1 are multiplied beginning from the right.

See example:

| | | | | | | | |
|---|---|---|---|----|---|----|------|
| 1 | 2 | 3 | 4 | 5 | 6 | 8 | |
| 2 | 1 | 2 | 1 | 2 | 1 | 2 | |
| 2 | 2 | 6 | 4 | 10 | 6 | 16 | = 28 |
| Raising to a higher value is done to the nearest unit of 10 | | | | | | | = 30 |

The check digit is calculated if 28 are deducted from 30, the check digit will therefore be 2 in this case.

The reference will be: 1 2 3 4 5 6 8 2

OCR references are used both for PlusGiro and Bankgiropayments.

- The reference may also be an **ordinary invoice number, customer number or other number** which identifies the payment or the payer and as shown on the invoice.

In the search function we can adapt the search conditions and the reporting of the customer references according to customers' wishes. For instance, an invoice number can be changed so that length and check digits are added and in this way serve as an OCR reference enabling automatic reconciliation of the customer sales ledger.

The current version of this document is always available at our website.

Version history

| Version number | Record Type | Position | Changes |
|----------------|------------------|----------|---------------------------------------|
| 1.1 | - | - | Original version. |
| 1.2 | 00 | 15-34 | Removal of lines and dots, numeric |
| | 00 | 37-39 | File type changed |
| | 10 | 42-49 | Removal of lines, numeric |
| | 20, 25 | 3-37 | Clarifications |
| | 25 | 70 | Alphanumeric and clarification |
| | 99 | 3-17 | Clarification |
| 1.3 | 70 | 3-17 | Clarifications |
| 1.4 | - | - | Introduction |
| 1.5 | 70 | | Clarifications |
| 1.6 | - | - | Supplementary text on Total IN Basic |
| | 90 | 28-38 | Clarification |
| 1.7 | 40, 50-52, 61-63 | | Clarifications |
| 1.8 | 20 | 38-52 | Amount right-adjusted with zeros |
| | 40, 50-52, 61-63 | - | Always included in Total IN Basic |
| | 70 | 21-38 | Reserved, left blank |
| | - | - | Explanatory text for all record types |
| 1.9 | - | - | Clarifications |
| 1.10 | 25 | 71-78 | Receiving Bankgiro number |
| | 60 | 39 | Banks own reference |

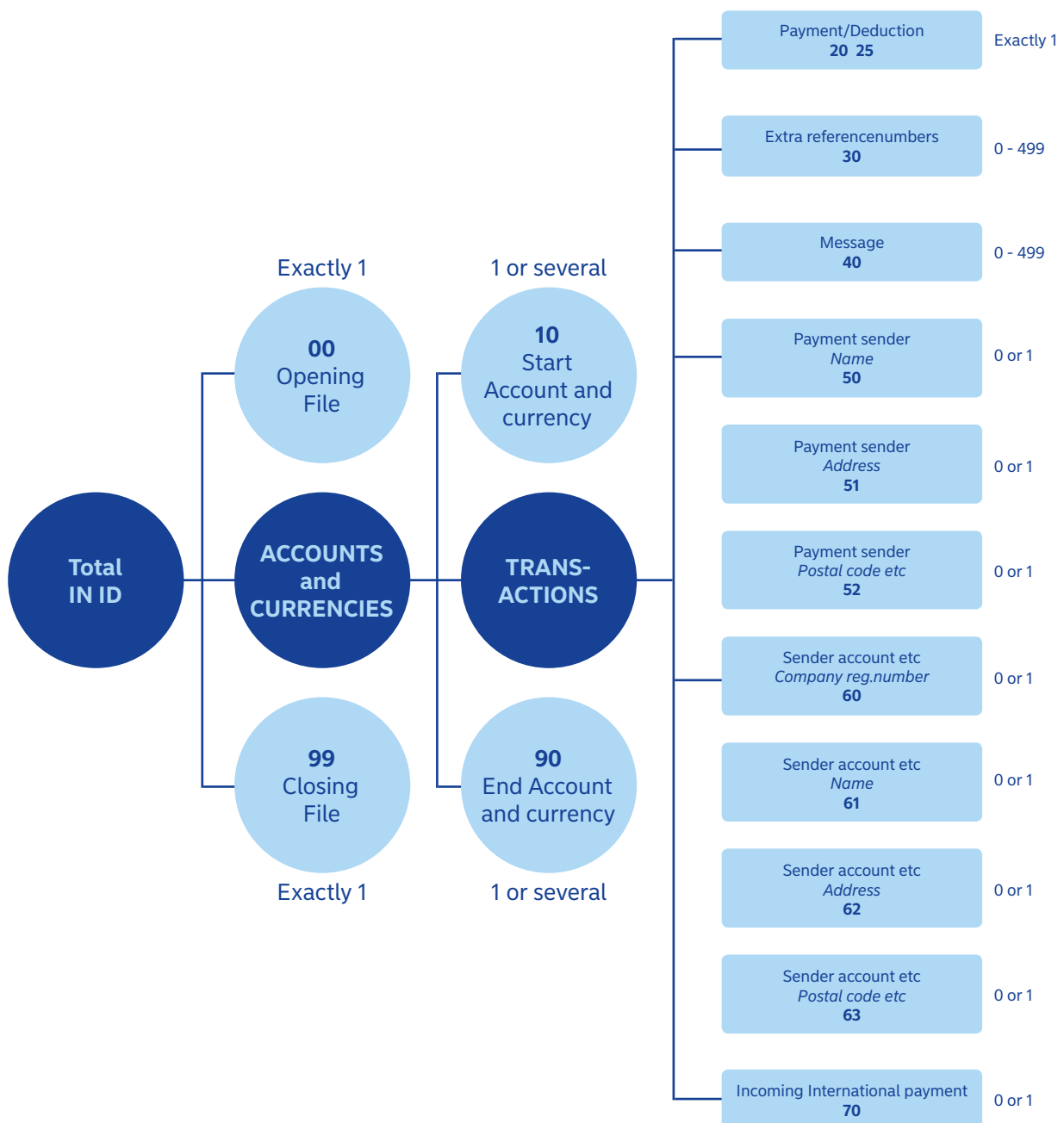
Structure of records

The files for Total IN and Total IN Basic, depending on the choice of communication solution, can encompass file management records as described in the material on GiroLink, see our website.

Shown below is the record connection for a transaction file in Total IN/Total IN Basic. A transaction file is created for each Total IN ID per posting date. Four transaction files can however be created for customers with Total IN and can be delivered at different times for one and the same posting date if so required by the customer. In the connection stage the customer chooses the accounts and currencies as well as Bankgiro numbers to be connected to a Total IN ID and thereby reported in the same file.

In connection with each record type below the presence of the record in question in the file is shown.

According to the record connection each transaction is either a payment or a deduction with all the related records from 20 - 70 and respectively 25 - 70.



Opening record File

The Total IN ID is a "customer number" for the service. One file is created for each Total IN ID per posting date. Customers with Total IN can however choose to receive file delivery four times per posting date. In Total IN it is possible to have several Total IN IDs per customer. In Total IN Basic there is one Total IN ID per customer.

Several PlusGiro accounts and Bankgiro numbers can be included in each Total IN ID.

Information on file transmission/delivery is normally used for customers with Total IN who have chosen several file deliveries per posting date. In the event of operational disturbances it may occur that customers receive more than one file transmission per posting date.

| Position | Content | Adjustment |
|----------|--|---|
| 1-2 | Record type = 00 | Numeric |
| 3-14 | Total IN ID, allocated by Nordea. | Alphanumeric, left-adjusted with blanks |
| 15-34 | Time stamp. Date created = YYYYMMDDTTMMSSNNNNNN | Numeric |
| 35-36 | File sending/delivery. Delivery number within a production date. | Numeric, right-adjusted with blanks |
| 37-39 | File type = TL1. | Alphanumeric |
| 40-49 | Name of the file type. "TOTALIN" (For testing Total IN: "TOTALIN-T"). | Alphanumeric, left-adjusted with blanks |
| 50-80 | Reserved. | Left blank. |

Start record Account and currency

PlusGiro accounts in different currencies can be connected to Total IN. Only PlusGiro accounts in SEK can be connected to Total IN Basic.

Reconciliation takes place at the PlusGiro account level which includes transactions from the Bankgiro numbers connected to the PlusGiro account.

| Position | Content | Adjustment |
|----------|--|---|
| 1-2 | Record type = 10 | Numeric |
| 3-38 | Receiving account. | Alphanumeric, left-adjusted with blanks |
| 39-41 | Currency. | Alphanumeric |
| 42-49 | Posting date = YYYYMMDD The same date for all accounts in the file. | Numeric |
| 50-80 | Reserved. | Left blank. |

Payment record

The customer reference field may contain an OCR reference or an ordinary invoice reference. There is no separate marking concerning the type of reference since this type of information is irrelevant for the reconciliation.

OCR references found are reported in position 3-37 in record type 20.

If customers with Total IN have not requested the function for search of reference numbers the field is reported blank, with the exception of the previous context.

First found customer reference (OCR reference, invoice number etc) in the search is reported in position 3-37 in record type 20.

Customers with Total IN may choose to have only one reference reported.

Customers with Total IN may also choose to have all reference numbers reported. The first reference is reported in record type 20 and the remaining references are reported in record type 30 and then all of these reference numbers relate to the payment in record type 20. This normally occurs when the sender of the payment have specified several invoice amounts in the same payment.

For customers with Total IN Basic all customer references that matches the search criteria are always reported.

For customers with the function for search of reference numbers normally 25 zeros are reported in the reference field when we have been unable to obtain any reference that matches the search criteria.

The Total IN transaction serial number is a unique serial number that identifies a transaction in Total IN and Total IN Basic. This serial number is reported in the transaction file and is also used to search for payment information in the Internet interface. Search work is facilitated for the customer if it is possible to copy and paste the transaction serial number.

Data regarding receiving Bankgiro number is information confirming that the payment has been made via Bankgirot.

| Position | Content | Adjustment |
|----------|--|--|
| 1-2 | Record type= 20 | Numeric |
| 3-37 | Customer reference (OCR reference, invoice no. etc). Alpha-numeric, left-adjusted with blanks In case of search of reference numbers,unfound reference will be reported as zeros, otherwise blank. | |
| 38-52 | Amount. The last two figures are decimals. | Numeric, right-adjusted with zeros 53-69 |
| 53-69 | Total IN transaction serial number. | Numeric |
| 70-77 | Receiving Bankgiro number, for transactions delivered via Bankgirot. Otherwise blank. | Alphanumeric, left-adjusted with blanks |
| 78-80 | Reserved. | Leftblank. |

Deduction record

Credit notes for PlusGiro and Bankgiro transactions are reported in the deduction record according to the same principle. For a receiving account in a specific currency the sum of the in-payment amounts from one payment sender must exceed or be equal to the sum of the deduction amount from the same payment sender. Netting takes place in the end record for the entire account and the total amount (in record type 90) for an account in a currency can thus not fall below zero.

Record type 25 is used in the same way as record type 20 with the exception that record type 25 relates to a credit note/deduction record.

It is originally in the services Corporate File Payments and Invoice Payment Service as well as Bankgiro Supplier Payments that the payment sender has marked whether the transaction relates to a credit note and is thus reported in record type 25.

| Position | Content | Adjustment |
|----------|---|---|
| 1-2 | Record type = 25 | Numeric |
| 3-37 | Customer reference (invoice no. etc). In case of search of reference numbers, unfound reference will be reported as zeros, otherwise blank. | Alphanumeric, left-adjusted with blanks |
| 38-52 | Deduction amount. The last two figures are decimals. | Numeric, right-adjusted with blanks |
| 53-69 | Total IN transaction serial number. | Numeric |
| 70 | Deduction code. (At the present only used for transactions via Bankgiro Receivables. Other transactions will be reported blank). 0 = Total deduction and no residual amount 1 = Partial deduction, residual amount exists 2 = Final deduction where part deduction occurred, no residual amount | Alphanumeric |
| 71-78 | Receiving Bankgiro number, for transactions delivered via Bankgirot. Otherwise blank | Alphanumeric, left-adjusted with blanks |
| 79-80 | Reserved | Left blank |

Extra reference number record

In record type 30, in connection with search of reference numbers, there are several customer references pertaining to a payment. This record type is not used for customers with Total IN who have chosen to have only one reference reported.

A payer can for instance have specified three invoice numbers but only one amount. The amount entered in the books is reported in record type 20 with first-found customer reference and the remaining customer references in record type 30. The amount in respect of the three invoice numbers shall then in connection with summation in the customer sales ledger be the same as the amount in record type 20. If the amount corresponds the payments can be ticked off automatically.

| Position | Content | Adjustment |
|----------|---|---|
| 1-2 | Record type = 30 | Numeric |
| 3-37 | Reference number 1, extra customer reference. | Alphanumeric, left-adjusted with blanks |
| 38-72 | Reference number 2, extra customer reference. | Alphanumeric, left-adjusted with blanks |
| 73-80 | Reserved. | Left blank. |

Message record

For customers with Total IN it is standard for the payment sender's message to be reported in record type 40. This information may however be deselected at customer level from the file, in which case the information will only be reported via Internet. For customers with Total IN Basic the information is always reported in record type 40.

The information is presented as specified by the payer at the time of payment and therefore Message 1 can be blank when Message 2 is reported. It is in this original message we conduct a search of reference numbers and subsequently present the customer references that matches the search criteria in the record types 20, 25 and respectively 30.

| Position | Content | Adjustment |
|----------|-------------------------------------|---|
| 1-2 | Record type = 40 | Numeric |
| 3-37 | Message 1, from the payment sender. | Alphanumeric, left-adjusted with blanks |
| 38-72 | Message 2, from the payment sender. | Alphanumeric, left-adjusted with blanks |
| 73-80 | Reserved. | Left blank. |

Payment sender records

For customers with Total IN it is standard to show the name and address of the original payer if this information is available. This information may however be deselected at customer level from the file, in which case the information will only be reported via Internet.

For customers with Total IN Basic the information is always reported in record type 50-52.

The content consists of the information which the payer has specified in connection with making a payment via the services Corporate File Payments and Invoice Payment Service as well as Bankgiro Supplier Payments and also Internet payments via banks. The information that the payment contains is reported in record type 50-52.

Name

| Position | Content | Adjustment |
|----------|------------------|---|
| 1-2 | Record type = 50 | Numeric |
| 3-37 | Name 1. | Alphanumeric, left-adjusted with blanks |
| 38-72 | Name 2. | Alphanumeric, left-adjusted with blanks |
| 73-80 | Reserved. | Left blank. |

Address

| Position | Content | Adjustment |
|----------|-----------------|---|
| 1-2 | Record type= 51 | Numeric |
| 3-37 | Address1. | Alphanumeric, left-adjusted with blanks |
| 38-72 | Address2. | Alphanumeric, left-adjusted with blanks |
| 73-80 | Reserved. | Left blank. |

Postal code, city, countrycode

| Position | Content | Adjustment |
|----------|------------------|---|
| 1-2 | Record type = 52 | Numeric |
| 3-11 | Postal code. | Alphanumeric, left-adjusted with blanks |
| 12-46 | City. | Alphanumeric, left-adjusted with blanks |
| 47-48 | Country code. | Alphanumeric |
| 49-80 | Reserved. | Left blank. |

Records for Sender account etc.

For customers with Total IN it is standard to report the sender information obtained from the sending account or Bankgiro number if the information is available. The information in record type 61-63 may however be deselected at customer level from the file, in which case the information will only be reported via Internet.

For customers with Total IN Basic the information is always reported in record type 61-63.

Observe that record type 60 is always reported in the file if there is content; however, the value in respect of the sender account or Bankgiro number may contain zeros or be blank.

The content consists of information obtained from the sending PlusGiro account or Bankgiro number where possible. For example, in connection with a payment from another bank, information regarding the bank's account is reported in record types 60-63 and the original sender's information is reported in record types 50-52 (in cases where this information is provided by the bank).

Sender account, Bankgiro number and company registration number

| Position | Content | Adjustment |
|----------|--|---|
| 1-2 | Record type = 60 | Numeric |
| 3-38 | Sender account, Bankgiro number. | Alphanumeric, left-adjusted with blanks |
| 39 | Origin code. 1 = Account 2 = Bankgiro number 3 = Banks own reference Blank = Other | Alphanumeric |
| 40-59 | Sender company registration number. | Alphanumeric, left-adjusted with blanks |
| 60-80 | Reserved. | Left blank. |

Name

| Position | Content | Adjustment |
|----------|------------------|---|
| 1-2 | Record type = 61 | Numeric |
| 3-37 | Name 1. | Alphanumeric, left-adjusted with blanks |
| 38-72 | Name 2. | Alphanumeric, left-adjusted with blanks |
| 73-80 | Reserved. | Left blank. |

Address

| Position | Content | Adjustment |
|----------|-----------------|---|
| 1-2 | Record type= 62 | Numeric |
| 3-37 | Address1. | Alphanumeric, left-adjusted with blanks |
| 38-72 | Address2. | Alphanumeric, left-adjusted with blanks |
| 73-80 | Reserved. | Left blank. |

Postal code, city, country code

| Position | Content | Adjustment |
|----------|------------------|---|
| 1-2 | Record type = 63 | Numeric |
| 3-11 | Postal code. | Alphanumeric, left-adjusted with blanks |
| 12-46 | City. | Alphanumeric, left-adjusted with blanks |
| 47-48 | Country code. | Alphanumeric |
| 49-80 | Reserved. | Left blank. |

Incoming international payment record

In this record extra information is reported concerning incoming international payments if the information is available.

By reporting the information entailed in an international payment, for example a customer reference, amounts from the sending bank and currency as well as other information associated with the payment facilitate automatic reconciliation of the payment.

An international payment can pass through several banks and countries, and any costs associated with the payment are reported as information received to Total IN/Total IN Basic.

In addition to these costs, information on exchange rates may possibly explain the difference between the original invoiced amount and the amount in record type 20. The content relating to costs is as a rule reported as zero since Total IN/Total IN Basic does not normally receive this information.

Incoming international payments begin with record type 20, and then follows record types 30, 40, 50-52, 60, 61- 63 and lastly 70. All information specified pertaining to the payment is then reported.

| Position | Content | Adjustment |
|----------|---|------------------------------------|
| 1-2 | Record type = 70 | Numeric |
| 3-17 | Costs in other banks. The last two figures are decimals. | Numeric, right-adjusted with zeros |
| 18-20 | Currency for costs in other banks. | Alphanumeric, with blanks |
| 21-38 | Reserved. | Left blank. |
| 39-53 | Amount from sending bank. The last two figures are decimals. | Numeric, right-adjusted with zeros |
| 54-56 | Currency for amount from sending bank. | Alphanumeric, with blanks |
| 57-68 | Exchange rate Nordea. The last four figures are decimals. | Numeric, right-adjusted with zeros |
| 69-80 | Reserved. | Left blank. |

End record Account and currency

The end record shows the total number of transactions in the file and the total sum of all payments in record type 20 minus the sum of all deductions in record type 25, for an account in one currency.

The account statement reference is a unique serial number per posting date which is also shown in the customer's account statement via the Internet interface for Total IN/Total IN Basic. The account statement reference facilitates simple reconciliation between the sum of the transactions in the file and the sum credited to the account.

| Position | Content | Adjustment |
|----------|--|------------------------------------|
| 1-2 | Record type = 90 | Numeric |
| 3-10 | Number of transactions. Refers to payment records and deduction records. | Numeric, right-adjusted with zeros |
| 11-27 | Total amount. Net amount in the currency that is entered in the payment and deduction records. The last two figures are decimals. | Numeric, right-adjusted with zeros |
| 28-38 | Account statement reference for total amount. The same reference is placed at the corresponding amount in the Total IN/Total IN Basic account statement. Consists of posting date and serial number "YYYYMMDD001". | Numeric |
| 39-80 | Reserved. | Left blank. |

Closing record File

The closing record for the file shows the total number of rows in the file.

| Position | Content | Adjustment |
|----------|--|------------------------------------|
| 1-2 | Record type = 99 | Numeric |
| 3-17 | Number of lines. Total number of lines in the file including lines in the closing record. | Numeric, right-adjusted with zeros |
| 18-80 | Reserved. | Left blank. |