

# **T.I.P.S.**

**Total Integrated Payment System**

**General Description - Valid from March 2005**

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# T.I.P.S.

## **What is T.I.P.S.?**

T.I.P.S., TOTAL INTEGRATED PAYMENT SYSTEM, is a service designed to enable supplier payments, with messages from Invoice Payment Service, to be reported on data media, i.e. in the form of a special file via teletransmission. This means that you can receive a file containing the relevant information, instead of having giro transfer forms/text images printed out with your account statement. By entering and interpreting this information yourself, you can streamline the process of checking payments in your sales ledger.

If you use In-Payment Service, T.I.P.S. can also search for reference numbers that are correct but have not been reported to In-Payment Service because they were wrongly entered in Invoice Payment Service by the sender. You may also use T.I.P.S. to have these reference numbers reported in In-Payment Service or on data media (i.e. in a special file).

As a result, T.I.P.S. offers more highly adapted transaction information from

PlusGiro, making it possible for you to streamline the process of checking payments from Invoice Payment Service in your sales ledger. You can also streamline the processing of messages attached to these payments.

T.I.P.S. is designed for those of you who have a large volume of invoicing to customers paying via Invoice Payment Service, and who would like to streamline the checking of these payments in your sales ledger. To use the service, your company – the payment beneficiary – must be able to receive the data from PlusGiro and, if possible, automatically to transfer this information to the financial management system used by your business.

T.I.P.S. is a support resource to PlusGiro's standard accounting system (see service options 1 and 2, as described in the following pages) and to the In-Payment Service (see service options 1, 3 and 4, as described in the following pages).

# T.I.P.S.

## T.I.P.S. – service options

<p><b>Service option 1</b> Payment beneficiary</p> <ul style="list-style-type: none"> <li>• has a standard PlusGiro account or uses In-Payment Service.</li> <li>• does not require searching for reference numbers, but everything on T.I.P.S. file.</li> </ul>	<ul style="list-style-type: none"> <li>• Everything on T.I.P.S. file (record type 53, i.e. message record).</li> <li>• All data on list.</li> <li>• T.I.P.S. file and list replaces giro transfer form if payment has been made from Invoice Payment Service.</li> </ul>
<p><b>Service option 2</b> Payment beneficiary</p> <ul style="list-style-type: none"> <li>• has a standard PlusGiro account.</li> <li>• requires searching for T.I.P.S. reference number.</li> </ul>	<ul style="list-style-type: none"> <li>• Everything on T.I.P.S. file (correct references in record type 40, i.e. in-payment record, other messages in record type 53).</li> <li>• Same data on list, of which             <ul style="list-style-type: none"> <li>– Correct T.I.P.S. reference numbers and messages on “Giro transfer beneficiary list with reference” and</li> <li>– Only messages on “Giro transfer beneficiary list without reference”.</li> </ul> </li> <li>• T.I.P.S. file and lists replace giro transfer form if payment has been made from Invoice Payment Service.</li> </ul>
<p><b>Service option 3</b> Payment beneficiary</p> <ul style="list-style-type: none"> <li>• uses In-Payment Service.</li> <li>• requires searching for In-Payment Service reference number.</li> </ul>	<ul style="list-style-type: none"> <li>• Correct In-Payment Service reference numbers reported via In-Payment Service.</li> <li>• Reference number and other message also reported on list (message list).</li> <li>• Rest on T.I.P.S. file (other messages in record type 53). (This T.I.P.S. file may be deselected if required, although not the list below).</li> <li>• Same data on “Giro transfer beneficiary list without reference”.</li> <li>• In-Payment Service file and T.I.P.S. file and message list, together with “Giro transfer beneficiary list without reference” replace giro transfer form if payment has been made via Invoice Payment Service.</li> </ul>
<p><b>Service option 4</b> Payment beneficiary</p> <ul style="list-style-type: none"> <li>• uses In-Payment Service.</li> <li>• requires searching for In-Payment Service reference number.</li> </ul>	<ul style="list-style-type: none"> <li>• Everything on T.I.P.S. file (correct references in record type 40, other messages in record type 53).</li> <li>• Same data on list, of which:             <ul style="list-style-type: none"> <li>– Correct In-Payment Service reference numbers and messages on “Giro transfer beneficiary list with reference” and</li> <li>– Only messages on “Giro transfer beneficiary list without reference”.</li> </ul> </li> <li>• T.I.P.S. file and lists replace giro transfer form if payment has been made via Invoice Payment Service.</li> </ul>

**Service option 1**  
**Transaction information via data media (separate T.I.P.S. file) instead of giro transfer form.**

This option applies to supplier payments via Invoice Payment Service.

In this option, the payment beneficiary operates a standard PlusGiro account or

uses In-Payment Service. The beneficiary can streamline the checking process by entering data from a T.I.P.S. file and using his own software to interpret and update the information himself in his sales ledger. (Payment beneficiaries not using T.I.P.S. have manually to enter, interpret and, where appropriate, enter in their sales ledgers data/messages on giro transfer forms.)

In addition to the file, the payment beneficiary receives details on a separate list entitled "Giro transfer beneficiary list, payments without reference", see page 10.

Service option 1 may be suitable where the payment beneficiary wishes automatically to check off supplier payments via Invoice Payment Service, and if:

- a. The beneficiary wishes only to use an invoice number that does not include a length or control figure. The beneficiary operates a standard PlusGiro account.
- or if:
- b. The beneficiary uses a reference number for checking off and uses In-Payment Service but wishes to receive the remaining transactions that have not been possible to report via the In-Payment Service, in a T.I.P.S. file.
- c. And where the beneficiary himself has software to search for invoice numbers (alternative a) above) or In-Payment Service reference numbers (alternative b) above) in record type 53.
- d. The beneficiary wishes to receive other information on data media/list.

## **Service option 2**

**T.I.P.S. reference numbers reported via separate T.I.P.S. file. Any payment not showing a reference number is reported as in service option 1.**

This option applies to supplier payments via Invoice Payment Service.

In this option, the payment beneficiary operates a standard PlusGiro account, and can obtain correctly entered reference numbers in Invoice Payment Service and other messages in a separate T.I.P.S. file and the same details on a separate list called "Giro transfer beneficiary list, payments with reference", see page 11. (For more information on how a correct reference number is defined, please see the appropriate section later in this brochure.)

If there is no reference number but other messages appear, these transactions are reported in the same T.I.P.S. file and on a separate list called "Giro transfer beneficiary list, payments without reference". (The same list as for service option 1.) This list also reports any transaction marked as a credit note settlement.

Service option 2 may be suitable where the beneficiary wishes automatically to check off supplier payments via Invoice Payment Service, and if:

- a. The beneficiary adds a control figure to the invoice number on his invoices. The beneficiary informs PlusGiro of the required length for this T.I.P.S. reference.

or if:

- b. The beneficiary adds both a length and a control figure to the invoice numbers on his invoices. This T.I.P.S. reference is constructed in the same way as the In-Payment Service reference. See next section.
- c. And where the beneficiary himself has software to receive T.I.P.S. reference numbers.
- d. The beneficiary wishes to receive other information on data media/list.

In such cases, PlusGiro's C or CK in-payment forms are not used.

### **Service options 3 and 4 – General information**

**Searching for and reporting of reference numbers (In-Payment Service reference numbers). Any payment that does not include a reference number is reported as in service option 1.**

Payment beneficiaries not using T.I.P.S. but using In-Payment Service must, from the information/messages on giro transfer forms/text images, manually enter, interpret and, where appropriate, record the In-Payment Service reference number in their sales ledger.

Such users may in T.I.P.S. opt for extended searching for reference numbers in these data/messages, and furthermore may request to have these correct reference numbers – searched out and captured by T.I.P.S. – reported via In-Payment Service or in a separate file. For a detailed description of this function, please see the User Guide brochure for the In-Payment Service.

The reason why these correct reference numbers are not reported via In-Payment Service is that the numbers have been recorded incorrectly (see Footnote next page) in Invoice Payment Service.

### **Service option 3**

**Correct reference numbers are reported via In-Payment Service. Any payment not including a reference number is reported as in service option 1.**

This service option applies to supplier payments via Invoice Payment Service.

In this case, the payment beneficiary operates In-Payment Service.

If the beneficiary wishes to have these correct reference numbers reported via In-Payment Service, and if there are other messages in addition to the reference number, the messages and reference numbers concerned are reported on a separate list called "Message list", see also page 9.

If no reference number appears but there are other messages, these transactions are reported in a separate T.I.P.S. file and on a separate list called "Giro transfer beneficiary list, payments without refe-

rence". (The same list as for service option 1.) The T.I.P.S. file, but not the list, may be deselected if required.

A reference number that in itself is correct but has been marked as a credit note settlement is never reported to In-Payment Service. All payments marked in Invoice Payment Service as a credit note settlement are reported on "Giro transfer beneficiary list, payments without reference".

Service option 3 is suitable if the beneficiary wishes as many transactions as possible to be reported via In-Payment Service, and would like the remainder in a T.I.P.S. file (record type 53) and list.

Footnote: The error may be that both the reference number in record type "amount record, debit" and a message in the "message record" have been entered by the payer, or it may be that a reference number has been entered in the "message record" instead of in the "amount record, debit", i.e. the wrong type of record has been used. See also the description of types of record in the brochure Invoice Payment Service, Descriptions of Records.

**Service option 4**  
**Correct InvoicePayment Service reference numbers are reported via a separate T.I.P.S. file. Any payment not including a reference number is reported as in service option 1.**

This service option applies to supplier payments via Invoice Payment Service.

In this case, the payment beneficiary operates In-Payment Service.

If the beneficiary wishes to have correct reference numbers reported on data media (in a separate T.I.P.S. file), and if there are other messages in addition to the reference number, the reference number and other messages are reported in this file and on a separate list called "Giro transfer beneficiary list, payments with reference".

If no reference number appears but there are other messages, these transactions are reported in the same file and in a separate list called "Giro transfer beneficiary list, payments without reference". (The same list as for service option 1.).

A reference number that in itself is correct but has been marked as a credit note settlement is never reported to In-Payment Service. All payments marked in Invoice Payment Service as a credit note settlement are reported on "Giro transfer beneficiary list, payments without reference".

Service option 4 may be suitable where the beneficiary wishes automatically to check off supplier payments via Invoice Payment Service and where:

- a. The beneficiary uses reference numbers for checking payments and has In-Payment Service, but wishes to have the remaining transactions that have not been possible to report via the In-Payment Service sent in a T.I.P.S. file.
- b. The beneficiary himself uses software to search for In-Payment Service reference numbers in record type 40.
- c. The beneficiary wishes to obtain other information on data media/list.

Service option 4 and service option 2, alternative b, are very similar. The difference is that in service option 4, the payment beneficiary uses In-Payment Service while in service option 2, alternative b, the beneficiary uses a standard PlusGiro account.

**Teletransmission**

T.I.P.S. transaction information is delivered via teletransmission. For more information, please see PlusGiro's User Guide "GiroLink and other Data Media" and "T.I.P.S. Record Descriptions". The User Guides can be found at "www.plusgirot.com".

# Testing

## Test period

The T.I.P.S. routine begins with a testing/trial period of no more than 14 calendar days.

During this period, you will receive giro transfer forms as usual, at the same time as receiving T.I.P.S. transaction information according to the option you have selected.

Once you are satisfied with the results of testing, just contact the PlusGiro Customer Service function (see page 13 for the telephone number). Testing will be finished and you will no longer receive giro transfer forms.

The cost of testing is included in the annual service charge.

## Test list

This list is printed during the test period if you select **extended search for reference numbers**.

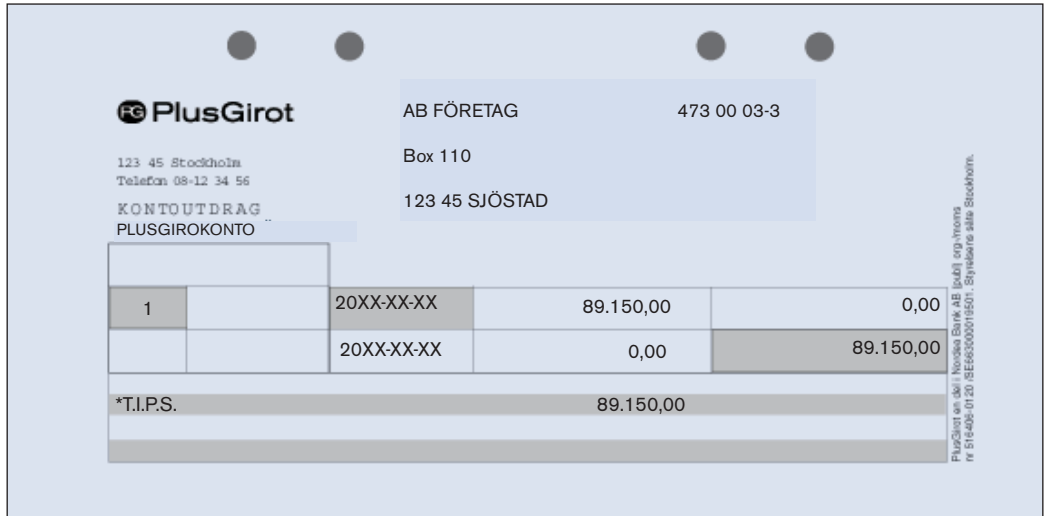
The test list shows the payments that we - having completed an extended search - have identified as having a credible reference, and that would have been transferred to standard accounting via the In-Payment Service, if the period had not been a test period.

PLUSGIROT	T E S T L I S T A	I S - B E T A L N I N G A R	20XX-XX-XX	SID	1
T.I.P.S..	KUNDNAMN	MOTTAGARKONTO	BOKFÖRINGS-DAG		
	STORA BOLAGET AB	170 20 01-7	20XX-XX-XX		
NEDANSTÅENDE BETALNINGAR SKULLE REDOVISATS GENOM IS-SYSTEMET OM INTE TESTNING BEGÄRTS					
REFERENS	AVSÄNDAR-KONTO	GIRERINGS-BELOPP			
1231231232	160 10 01-9	14.335,00			
1231231331	160 30 01-7	102.725,00			
1231231430	160 50 01-5	2.112,40			
	TOTALT KONTO	119.172,40			

# Transaction Information

## Account statement

You will receive an account statement after every posting of a transaction.



The image shows a PlusGirot account statement template. It includes the PlusGirot logo, contact information for PlusGirot (123 45 Stockholm, Telefon 08-12 34 56), and the account holder's details (AB FÖRETAG, 473 00 03-3, Box 110, 123 45 SJÖSTAD). The statement is titled 'KONTOUTDRAG PLUSGIROKONTO'. It features a table with columns for a reference number, date, amount, and balance. The table shows two transactions: one for 89.150,00 on 20XX-XX-XX and another for 0,00 on 20XX-XX-XX. A total row labeled '\*T.I.P.S.' shows a sum of 89.150,00. Vertical text on the right side of the table reads: 'PlusGirot en del i Novdea Bank AB (publ) org. nr 809001. PlusGirot en del i Novdea Bank AB (publ) org. nr 809001. Stryckeri och tryckeri Stockholm. nr 816488-01-20 / BE683000119501. Stryckeri och tryckeri Stockholm.'

1	20XX-XX-XX	89.150,00		0,00
	20XX-XX-XX	0,00		89.150,00
*T.I.P.S.		89.150,00		

The sum total reported (see above) includes all payments that have been reported on Giro transfer beneficiary lists and any data media via T.I.P.S.

### Message list

If you had selected extended search for a In-Payment Service number (OCR), this list incorporates any message that may have been sent by the payer with the payment. See service option 3.

The list may be useful in tracing payments if a wrong reference number had been included during extended search.

This list is available in service option 3.

PLUSGIROT	M E D D E L A N D E L I S T A		20XX-XX-XX	SID	1
T.I.P.S..	KUNDNAMN	MOTTAGARKONTO	BOKFÖRINGS DAG		
	STORA BOLAGET AB	170 20 01-7	20XX-XX-XX		
REFERENS	GIRERINGS MEDDELANDE N		AVSÄNDAR- KONTO		
1231231232	MEDDELANDE 1	160 10 01-9			
	...				
	...				
1231231331	MEDDELANDE 1	160 30 01-7			
1231231430	MEDDELANDE 1 MEDDELANDE 2	160 50 01-5			
ANTAL BETALNINGAR SOM REDOVISAS VIA INBETALNINGSSERVICE					3

### Giro transfer beneficiary list, payments without reference

This list reports payments without a specific reference, as well as payments for which we have been unable to trace a correct reference even after an extended search. Any credit note found is included in this list.

The information is presented in list form,

but also – where required – on data media. On data media, the information is delivered in numerical order of sender's account (lowest to highest). You may opt for a list either in numerical order of sender account or in order of size of amount (highest to lowest).

The list is available in service options 1, 2, 3 and 4.

PLUSGIROT	G I R E R I N G S M O T T A G A R L I S T A				20XX-XX-XX	SID	1
	B E T A L N I N G A R U T A N R E F E R E N S						
T.I.P.S..	KUNDNAMN		MOTTAGARKONTO		BOKFÖRINGS DAG		
	LILLA BOLAGET AB		160 10 01-9		20XX-XX-XX		
AVSÄNDAR- KONTO	GIRERINGS- BELOPP	AVSÄNDAR- BETECKNING	GIRERINGSMEDELANDEN		KREDITNOTE AVRÄKNING	MAKU- LERAD	
160 30 01-7	320,00	BYGGBOLAGET AB AVD 1 08/93 93 63	MEDDELANDE 1 MEDDELANDE 2		1	.....	
160 30 01-7	17.500,00	BYGGBOLAGET AB AVD 1 08/93 93 63	MEDDELANDE 1			.....	
160 40 01-6	105.700,00	TRANSPORTBOLAGET AB 111 87 STOCKHOLM				.....	
160 50 01-5	3.025,30	FIXARBOLAGET AB	MEDDELANDE 1 ... ... MEDDELANDE N		1	.....	
TOTALT BELOPP KONTO	126.545,30	TOTALT ANTAL BETALNINGAR KONTO	4				
-----							
PLUSGIROT	G I R E R I N G S M O T T A G A R L I S T A				20XX-XX-XX	SID	1
	B E T A L N I N G A R U T A N R E F E R E N S						
T.I.P.S..	KUNDNAMN		MOTTAGARKONTO		BOKFÖRINGS DAG		
	STORA BOLAGET AB		160 20 01-8		20XX-XX-XX		
GIRERINGS- BELOPP	AVSÄNDAR- KONTO	AVSÄNDAR- BETECKNING	GIRERINGSMEDELANDEN		KREDITNOTE AVRÄKNING	MAKU- LERAD	
913.000,00	160 30 01-7	BYGGBOLAGET AB AVD 1 08/93 93 63	MEDDELANDE 1 ... ... MEDDELANDE N		1	.....	
88.500,00	160 30 01-7	BYGGBOLAGET AB AVD 1 08/93 93 63	MEDDELANDE 1			.....	
719,50	160 50 01-5	FIXARBOLAGET AB				.....	
512,30	160 50 01-5	FIXARBOLAGET AB	MEDDELANDE 1 MEDDELANDE 2		1	.....	
TOTALT BELOPP KONTO	1.002.731,80	TOTALT ANTAL BETALNINGAR KONTO	4				

### Giro transfer beneficiary list, payments with reference

The information is presented in list form, but also – where required – on data media. The list is arranged in numerical order of sender's account (lowest to highest) or in order of reference number

(lowest to highest). Information on data media is provided in order of reference number.

The list is available in service options 2 and 4.

PLUSGIROT	G I R E R I N G S M O T T A G A R L I S T A				20XX-XX-XX	SID	1
	B E T A L N I N G A R M E D R E F E R E N S						
T.I.P.S..	KUNDNAMN		MOTTAGARKONTO	BOKFÖRINGS DAG			
	LILLA BOLAGET AB		160 10 01-9	20XX-XX-XX			
AVSÄNDAR- KONTO	GIRERINGS- BELOPP	REFERENS	AVSÄNDAR- BETECKNING	GIRERINGS- MEDDELANDE	MAKU- LERAD		
160 20 01-8	1.200,00	34221325	STORA BOLAGET AB STORGATAN 55	MEDDELANDE 1	.....		
160 30 01-7	31.050,00	44442226	BYGGBOLAGET AB AVD 1 08/93 93 63	MEDDELANDE 1	.....		
				...			
				...			
				MEDDELANDE N			
160 40 01-6	997,50	1231233212	TRANSPORTBOLAGET AB 111 87 STOCKHOLM	MEDDELANDE 1	.....		
				MEDDELANDE 2			
TOTALT BELOPP KONTO	33.247,50		TOTALT ANTAL BETALNINGAR KONTO	3			
-----							
PLUSGIROT	G I R E R I N G S M O T T A G A R L I S T A				20XX-XX-XX	SID	1
	B E T A L N I N G A R M E D R E F E R E N S						
T.I.P.S..	KUNDNAMN		MOTTAGARKONTO	BOKFÖRINGS DAG			
	STORA BOLAGET AB		160 20 01-8	20XX-XX-XX			
REFERENS	AVSÄNDAR- KONTO	AVSÄNDAR- BETECKNING	GIRERINGS- MEDDELANDE	GIRERINGS- BELOPP	MAKU- LERAD		
24422334110	160 40 01-6	TRANSPORTBOLAGET AB 111 87 STOCKHOLM	MEDDELANDE 1	15.312,00	.....		
			...				
			...				
			MEDDELANDE N				
24422335119	160 40 01-6	TRANSPORTBOLAGET AB 111 87 STOCKHOLM	MEDDELANDE 1	3.007,20	.....		
24422336118	160 50 01-5	FIXARBOLAGET AB	MEDDELANDE 1 MEDDELANDE 2	71.220,50	.....		
TOTALT ANTAL BETALNINGAR KONTO	3		TOTALT BELOPP KONTO	89.539,70			

**List reports**

List can as an option, be reported via electronic reports (eReports) or on paper-media at the customer's will. The lists carries the same information as reported via teletransmission.

eReports can be delivered via the Internet, CD or data file.

The customer receives the reports much

quicker via the Internet or data file compared to CD or ordinary paper-media.

A description of an eReport is accessible at "[www.plusgirot.com](http://www.plusgirot.com)".

**T.I.P.S. -EX**

We can also offer credit note reports in the T.I.P.S. file for automatic checking in the sales ledger. Separate record descriptions can be found at [www.plusgirot.com](http://www.plusgirot.com).

# Who do I contact?

If you have any questions about T.I.P.S., please call us.

## **PlusGiro**

SE-105 71 Stockholm  
Sweden

Production queries:

Telephone: +46-8-20 96 00

Telefax: +46-8-10 66 27

For information about testing, please call:

Telephone: +46-8-22 22 02