

Implementation guide

## **Swish report**

**Credit / Debit advice**

**Swish / mobile payments**

CSV format

Version 3.1.2

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## Table of contents

<b>1</b>	<b>INTRODUCTION</b> .....	<b>3</b>
1.1	History .....	3
<b>2</b>	<b>INFORMATION ABOUT THE SERVICE</b> .....	<b>4</b>
2.1	General rules for the report .....	4
<b>3</b>	<b>SWISH SCENARIOS</b> .....	<b>5</b>
<b>4</b>	<b>IMPLEMENTATION GUIDE</b> .....	<b>7</b>
4.1	Format structure .....	7
4.2	File format rules .....	7
4.3	Contents .....	7
4.3.1	START RECORD – RECORD TYPE 01 .....	7
4.3.2	INFORMATION RECORD – RECORD TYPE 02 .....	8
4.3.3	END RECORD – RECORD TYPE 03 .....	9
4.4	File examples .....	10
4.4.1	FILE EXAMPLE, COMMA-SEPARATED REPORT, DAILY .....	10
4.4.2	FILE EXAMPLE, SEMICOLON-SEPARATED REPORT, DAILY.....	10
4.4.3	FILE EXAMPLE, COMMA-SEPARATED REPORT, INTRADAY .....	10
4.4.4	FILE EXAMPLE, SEMICOLON-SEPARATED REPORT, INTRADAY.....	11
4.4.5	FILE EXAMPLE, COMMA-SEPARATED REPORT, DAILY WITH REFUND (SWR) .....	11
4.4.6	FILE EXAMPLE, COMMA-SEPARATED REPORT, DAILY WITH RETURN OF REFUND (SWT) .....	11
4.4.7	FILE EXAMPLE, COMMA-SEPARATED REPORT, DAILY WITH PAYOUTS (SWU) AND RETURN OF PAYOUTS (SWZ).....	12

## 1 Introduction

Handelsbanken's implementation guidelines Credit / Debit advice Swish contains detailed descriptions of Swish transactions such as remittances, refunds of remittances, returns of refunds, payouts and return of payouts which are booked on accounts in Handelsbanken Sweden.

The report can either be comma-separated (,) or semicolon-separated (;), as detailed in section 4.3. The description is specific to Handelsbanken's services and can only be used when working with Handelsbanken.

The report is received as a file and contains records where each Information record reports a Swish transaction.

### 1.1 History

At Handelsbanken, changes to version numbers are made according to the following guidelines. The original version is 1.0.0. New releases of the Implementation Guides are published based on new versions of the underlying standards or to provide changes or clarifications

- The last digit is changed when the format descriptions are changed, for example text clarifications and examples.
- The second digit is changed if minor changes are made to the format such as new countries or changes in the payment type.
- The first digit is changed (thus becoming a completely new version) if the format changes mean that the customer will have to make adaptations in order to continue using the service. In this case, all customers affected are informed of the new version and what the changes involve.

Version	Date	Description
3.1.2	2023-04-03	Information that the report can be created either per transaction day or booking day.
3.1.1	2021-11-05	Clarifications of names for transaction types
3.1.0	2021-06-09	New transactions types: Swish payouts and return of payouts.
3.0.0	2020-03-13	New fields for references per transaction: Instruction ID and End to end ID in the end of the information record.
2.0.1	2017-06-13	New field for booking day in the end of the information record.
1.0.1	2016-10-05	Changes to frequency of report
1.0.0	2015-06-11	Published

## 2 Information about the service

The report contains Swish transactions which can be:

- Incoming payments
- Return of incoming payment
- Reversal of return
- Payouts
- Reversal of payouts

The report contains those Swish transactions of the above categories which have been booked on the Swish number(s) connected to the account(s) to which the report relates since the last occasion on which the report was sent. Subject to an agreement being in place, the report can contain several accounts. For every Swish transaction, details about the payment are reported. These include the sender's mobile phone number and name, the amount, the message and a unique payment reference.

The report can be created either per transaction day or booking day, stipulated in the agreement.

The report is sent with the frequency stipulated in the signed agreement. It can either be sent on a daily basis, ultimo, every 5<sup>th</sup> day, every 7<sup>th</sup> day, every 10<sup>th</sup> day, every 15<sup>th</sup> day (end-of-day) or several times a day at pre-determined times (intraday).

### 2.1 General rules for the report

- The report is only sent where any of the types of Swish transactions detailed above have been booked on the account.
- If the report contains several accounts, the transactions are sorted per account.
- If an account has several Swish numbers, the payments are sorted per Swish number.
- The report can either be sent on a daily basis, ultimo, every 5<sup>th</sup> day, every 7<sup>th</sup> day, every 10<sup>th</sup> day, every 15<sup>th</sup> day (end-of-day), or several times a day at pre-determined times (intraday). The frequency is stipulated in an agreement. Handelsbanken does not recommend a combination of daily and intraday reports.
- Report per transaction day, a daily report is sent every day of the week, Monday – Sunday
- Report per booking day, a daily report is sent Monday - Friday
- Each intraday report only contains transactions which have not been reported previously together with the time to which the report relates (time is also included in the start record).
- When Intraday reporting and transactions are made after the last ordinary Intraday report, a report is always created at 23:59.
- Account numbers in the report can either be BBAN or IBAN (stipulated in the agreement).

### 3 Swish scenarios

**Scenario: Incoming payment to an account with Handelsbanken Sweden (credit record)**

- 1) The payer initiates a Swish payment.
- 2) Bankgiro puts a unique reference on the payment and clears it between the banks.
- 3) Handelsbanken receives the Swish payment and books the remittance on the account.
- 4) The Bank creates a report based on the frequency stipulated in the agreement. The report contains details about the remittance and is made available for the recipient of the information in the manner stipulated in the signed agreement.
- 5) The report/file is retrieved by the recipient of the information in Online Banking 'File management - Download file' or alternatively is sent by the method of file communication stated in the agreement.

**Scenario: Return of incoming payment from an account with Handelsbanken Sweden (debit record)**

- 1) The customer initiates a return of Swish payment via Online Banking or via the customer's own business system.
- 2) The Bank books the disbursement on the account and sends the return to Bankgiro which clears the payment with the receiving bank.
- 3) The Bank creates a report based on the frequency stipulated in the agreement. The report contains details about the disbursement and is made available for the recipient of the information in the manner stipulated in the signed agreement.
- 4) The report/file is retrieved by the recipient of the information in Online Banking 'File management - Download file' or alternatively is sent by the method of file communication stated in the agreement.

**Scenario: Reversal of return from an account with Handelsbanken Sweden (credit record)**

- 1) A return is rejected by the receiving bank and reversed to Handelsbanken. Examples of reasons for a reversal of return include a technical fault or a closed account.
- 2) Handelsbanken receives a reversal (NAK) of a return and books the remittance on the account.
- 3) The Bank creates a report based on the frequency stipulated in the agreement. The report contains details about the remittance and is made available for the recipient of the information in the manner stipulated in the signed agreement.
- 4) The report/file is retrieved by the recipient of the information in Online Banking 'File management - Download file' or alternatively is sent by the method of file communication stated in the agreement.

**Scenario: Payout from an account with Handelsbanken Sweden (debit record)**

- 1) A payout is initiated via the business system of the corporate customer.
- 2) A payment request is sent to GetSwish via API.
- 3) GetSwish sends a payment request to Handelsbanken.
- 4) The payment is debited on an account in Handelsbanken and receives a unique reference.

- 5) Confirmation of payment is sent to the private customer's mobile app and to the corporate customer.
- 6) The Bank creates a report based on the frequency stipulated in the agreement. The report contains details about the remittance and is made available for the recipient of the information in the manner stipulated in the signed agreement.
- 7) The report/file is retrieved by the recipient of the information in Online Banking 'File management - Download file' or alternatively is sent by the method of file communication stated in the agreement.

**Scenario: Reversal of payout from an account with Handelsbanken Sweden (credit record)**

- 1) A payout is rejected by the receiving bank and reversed to Handelsbanken. Examples of reasons for a rejected payout include a technical fault or a closed account.
- 2) Handelsbanken receives a reversal (NAK) of a payout and books the remittance on the account.
- 3) The Bank creates a report based on the frequency stipulated in the agreement. The report contains details about the remittance and is made available for the recipient of the information in the manner stipulated in the signed agreement.
- 4) The report/file is retrieved by the recipient of the information in Online Banking 'File management - Download file' or alternatively is sent by the method of file communication stated in the agreement.

## 4 Implementation guide

This section contains a description of the Handelsbanken Swish report in CSV format. The report can contain information about Swish incoming payments, return of incoming payments, reversal of returns, payouts and reversal of payouts. Every Swish payment is reported as an Information record.

The information displayed is presented under the heading Information record. The following applies to the format:

### 4.1 Format structure

The Swish report in CSV format is made up of three records:

1. "Start record" contains the date of the report and the date and time to which the report relates.
2. "Information record" contains detailed information about the transaction, including the sender/receiver's name and telephone number, the amount, the message to beneficiary and a unique transaction reference. The report can contain several Swish payments, i.e. several information records.
3. "End record", contains the number of Information records, i.e. the number of payments in the report.

### 4.2 File format rules

- The file relates to advices of incoming payments via Swish, return of incoming payments, reversal of returns, payouts and reversal of payouts booked on accounts in Handelsbanken Sweden.
- The file consists of records separated with line breaks.
- The information records contain fields which are separated with a comma (,) or a semicolon (;) according to what is stipulated in the agreement. The last field does not end with a comma or semicolon.
- Fields with no values are shown by the subsequent field separator follows directly after the preceding one (,) or (;).
- The decimal character for all amounts in a comma separated report is a full stop (.).
- The decimal character for all amounts in a semi colon separated report is a comma (,).
- Amounts are always stated using two decimals.
- The date is entered in the format YYYY-MM-DD.

### 4.3 Contents

This section includes detailed information about the fields which can be detailed in the report. The file is presented in the following order.

#### 4.3.1 START RECORD – RECORD TYPE 01

The start record contains the date on which the report was created, the date up to which (and including) the report relates and – if the report is intraday – also the time up to which the report relates.

Field name	Example values	Comments
Record type	01	Always '01' for Start record.
Date of report	2020-03-18	The date when the report was created, YYYY-MM-DD

Field name	Example values	Comments
Date up to which the report refers	2020-03-17	Date up to which the report refers YYYY-MM-DD
Time (up to and including)	10:00	Only shown for intraday reports.  Time (up to and including) to which the report refers, TT:MM.

#### 4.3.2 INFORMATION RECORD – RECORD TYPE 02

Information records contain detailed information about Swish payments.

Field name	Example values	Comments
Record type	02	Always '02' for Information record.
Business organisation number of the account owner.	5566778899	Business organisation number/SHB number of the account owner, 10 digits
Account number	123456789	Account number, can be BBAN or IBAN, maximum of 35 characters.
BIC	HANDSESS	Always HANDSESS
Swish number	1235524400	Beneficiary's Swish number, 10 digits
Transaction Date	2020-03-16	Date (YYYY-MM-DD)
Transaction type Swish	SWH	SWH – Incoming payments  SWR – Return of incoming payment  SWT – Reversal of return  SWU – Payouts  SWZ – Reversal of payouts
Amount	1500.00	Transaction amount, maximum of 18 characters.
Currency	SEK	Always SEK
Mobile no.	+46709876543	Sender's mobile phone number, maximum of 16 characters
Name	Anna Swish	Sender's name, maximum of 35 characters
Payment reference	4469411476093487	Unique transaction reference set by BGC, 16 characters
Notification	Hello from Anna	Message from sender, maximum of 50 characters
Order ID	987654321	Order ID for e-commerce, maximum of 35 characters
Time stamp	2020-03-16T13:32:22:683413	Date and time, time stamp of the actual Swish payment. YYYY-MM-DDTHH:MM:SS:SSSSS



Field name	Example values	Comments
Booking Date	2020-03-16	Date (YYYY-MM-DD)  Please note when Intraday: Booking date are only shown in the last report during the day when the Swish transactions are booked in a batch.
Instruction ID	EBB99330E10849CDB00C699EA575CF60	Unique Instruction ID to unambiguously identify the transaction, set by Swish,  Incoming payments (SWH) receives a unique Instruction ID.  Upon Reversal of Return (SWT), the Return (SWR) Instruction ID is given  Payouts (SWU) receives a unique Instruction ID.  Upon Reversal of Payouts (SWZ), the Payouts (SWU) Instruction ID is given  max 35 characters
End to End ID	A6DFA86818934D3BA5A0E8D7F1DE90AD	For Return of incoming payment (SWR), the Incoming payments (SWH) Instruction ID is given  For Payouts (SWU) the Order Id is given

### 4.3.3 END RECORD – RECORD TYPE 03

”End record”, contains the number of Information records shown in the report.

Field name	Example values	Comments
Record type	03	Always ‘03’ for End record.
Number of Information records	2	Number of information records in the report

## 4.4 File examples

### 4.4.1 FILE EXAMPLE, COMMA-SEPARATED REPORT, DAILY

RECORD TYPE,DATE OF REPORT,DATE PER,

RECORD TYPE,ACCOUNT OWNER,ACCOUNT NUMBER,BIC,SWISH-NUMBER,TRANSACTION DATE,TRANSAKTION TYPE; AMOUNT,CURRENCY, MOBILE NUMBER,NAME,PAYMENT REFERENCE,NOTIFICATION,ORDER ID,TIME STAMP,BOOKING DATE, INSTRUCTION ID, END TO END ID

RECORD TYPE,NUMBER OF INFORMATION RECORDS

01,2019-10-17,2019-09-26,

02,5566778899,101872970,HANDESS,1235524400,2019-09-29,SWH,1000.00,SEK,+46707159443,ANNA ANDERSSON, 5912295710036120,WALKING SHOES FOR WOMEN,,2019-09-26T15:10:22:683413,2019-09-26,A6DFA86818934D3BA5A0E8D7F1DE90AD  
02,5566778899,101872970,HANDESS,1235524400,2019-09-26,SWH,2300.50,SEK,+46709873339,OLA OLSSON,5912204898676133,WALKING SHOES FOR MEN,,2019-09-26T15:23:12:998635,2019-09-26, 053AC19F33034E4FA7C99CD8B9C68B34

03,2

### 4.4.2 FILE EXAMPLE, SEMICOLON-SEPARATED REPORT, DAILY

RECORD TYPE;DATE OF REPORT;DATE PER,

RECORD TYPE;ACCOUNT OWNER;ACCOUNT NUMBER;BIC;SWISH-NUMBER;TRANSACTION DATE,TRANSACTION TYPE; AMOUNT;CURRENCY;MOBILE NUMBER;NAME;PAYMENT REFERENCE;NOTIFICATION;ORDER ID;TIME STAMP;BOOKING DATE; INSTRUCTION ID; END TO END ID

RECORD TYPE;NUMBER OF INFORMATION RECORDS

01;2019-10-17;2019-09-26;

02;5566778899;101872970;HANDESS;1235524400;2019-09-26;SWH;1000.00;SEK;+46707159443;ANNA ANDERSSON; 5912295710036120;WALKING SHOES FOR WOMEN;;2019-09-26T15:10:22:683413;2019-09-26;A6DFA86818934D3BA5A0E8D7F1DE90AD  
02;5566778899;101872970;HANDESS;1235524400;2019-09-26;SWH;2300.50;SEK;+46709873339;OLA OLSSON;5912204898676133;WALKING SHOES FOR MEN;;2019-09-26T15:23:12:998635;2019-09-26; 053AC19F33034E4FA7C99CD8B9C68B34

03;2

### 4.4.3 FILE EXAMPLE, COMMA-SEPARATED REPORT, INTRADAY

RECORD TYPE,DATE OF REPORT,DATE PER,TIME

RECORD TYPE,ACCOUNT OWNER,ACCOUNT NUMBER,BIC,SWISH-NUMBER,TRANSACTION DATE,TRANSAKTION TYPE, AMOUNT,CURRENCY, MOBILE NUMBER,NAME,PAYMENT REFERENCE,NOTIFICATION,ORDER ID,TIME STAMP, BOOKING DATE, INSTRUCTION ID, END TO END ID

RECORD TYPE,NUMBER OF INFORMATION RECORDS

01,2019-12-16,2019-12-16,17:00

02,5566778899, 101872970,HANDESS,1235524400,2019-12-16,SWH,1000.00,SEK,+ 46707159443,ANNA ANDERSSON, 5912295710036120, WALKING SHOES FOR WOMEN,,2019-12-16T14:25:22:683413,2019-12-16, A6DFA86818934D3BA5A0E8D7F1DE90AD  
02,5566778899, 101872970,HANDESS,1235524400,2019-12-16,SWH,2300.50,SEK,+46709873339,OLA OLSSON, 5912204898676133,WALKING SHOES FOR MEN,,2019-12-16T14:30:12:998635,2019-12-16, 053AC19F33034E4FA7C99CD8B9C68B34

03,2

#### 4.4.4 FILE EXAMPLE, SEMICOLON-SEPARATED REPORT, INTRADAY

RECORD TYPE;DATE OF REPORT;DATE PER,TIME

RECORD TYPE;ACCOUNT OWNER;ACCOUNT NUMBER;BIC;SWISH-NUMBER;TRANSACTION DATE,TRANSAKTION TYPE; AMOUNT;CURRENCY;  
MOBILE NUMBER;NAME;PAYMENT REFERENCE;NOTIFICATION;ORDER ID;TIME STAMP;BOOKING DATE; INSTRUCTION ID; END TO END ID

RECORD TYPE;NUMBER OF INFORMATION RECORDS

01;2019-12-16;2019-12-16;17:00

02;5566778899;101872970;HANDSESS;1235524400;2019-12-16;SWH;1000.00;SEK;+46707159443;ANNA ANDERSSON; 5912295710036120;  
WALKING SHOES FOR WOMEN;;2019-12-16T14:25:22:683413;2019-12-16; A6DFA86818934D3BA5A0E8D7F1DE90AD  
02;5566778899;101872970;HANDSESS;1235524400;2019-12-16;SWH;2300.50;SEK;+46709873339;OLA OLSSON; 5912204898676133;WALKING  
SHOES FOR MEN;;2019-12-16T14:30:12:998635;2019-12-16; 053AC19F33034E4FA7C99CD8B9C68B34

03,2

#### 4.4.5 FILE EXAMPLE, COMMA-SEPARATED REPORT, DAILY WITH RETURN (SWR)

RECORD TYPE,DATE OF REPORT,DATE PER,

RECORD TYPE,ACCOUNT OWNER,ACCOUNT NUMBER,BIC,SWISH-NUMBER,TRANSACTION DATE,TRANSAKTION TYPE; AMOUNT,CURRENCY,  
MOBILE NUMBER,NAME,PAYMENT REFERENCE,NOTIFICATION,ORDER ID,TIME STAMP,BOOKING DATE, INSTRUCTION ID, END TO END ID

RECORD TYPE,NUMBER OF INFORMATION RECORDS

01,2019-10-17,2019-09-26,

02,5566778899,101872970,HANDSESS,1235524400,2019-09-26,SWR,1000.00,SEK,+46707159443,ANNA ANDERSSON,  
5912308436516140,WALKING SHOES FOR WOMEN,,2019-09-26T16:10:22:683413,2019-09-  
26,00001812420620190926125907206696,A6DFA86818934D3BA5A0E8D7F1DE90AD  
02,5566778899,101872970,HANDSESS,1235524400,2019-09-26,SWR,2300.50,SEK,+46709873339,OLA OLSSON,5912204898676133,WALKING  
SHOES FOR MEN,,2019-09-26T16:23:12:998635,2019-09-26, 00001812420620190926100932529597,053AC19F33034E4FA7C99CD8B9C68B34

03,2

#### 4.4.6 FILE EXAMPLE, COMMA-SEPARATED REPORT, DAILY WITH REVERSAL OF RETURN (SWT)

RECORD TYPE,DATE OF REPORT,DATE PER,

RECORD TYPE,ACCOUNT OWNER,ACCOUNT NUMBER,BIC,SWISH-NUMBER,TRANSACTION DATE,TRANSAKTION TYPE; AMOUNT,CURRENCY,  
MOBILE NUMBER,NAME,PAYMENT REFERENCE,NOTIFICATION,ORDER ID,TIME STAMP,BOOKING DATE, INSTRUCTION ID, END TO END ID

RECORD TYPE,NUMBER OF INFORMATION RECORDS

01,2019-10-17,2019-09-26,

02,5566778899,101872970,HANDSESS,1235524400,2019-09-26,SWR,1000.00,SEK,+46707159443,ANNA ANDERSSON,  
5912308436516140,WALKING SHOES FOR WOMEN,,2019-09-26T16:30:22:683413,2019-09-26,00001812420620190926125907206696,  
02,5566778899,101872970,HANDSESS,1235524400,2019-09-26,SWR,2300.50,SEK,+46709873339,OLA OLSSON,5912204898676133,WALKING  
SHOES FOR MEN,,2019-09-26T16:40:12:998635,2019-09-26, 00001812420620190926100932529597,

03,2

#### 4.4.7 FILE EXAMPLE, COMMA-SEPARATED REPORT, DAILY WITH PAYOUTS (SWU) AND REVERSAL OF PAYOUTS (SWZ)

RECORD TYPE;DATE OF REPORT;DATE PER,TIME

RECORD TYPE;ACCOUNT OWNER;ACCOUNT NUMBER;BIC;SWISH-NUMBER;TRANSACTION DATE,TRANSAKTION TYPE; AMOUNT;CURRENCY;  
MOBILE NUMBER;NAME;PAYMENT REFERENCE;NOTIFICATION;ORDER ID;TIME STAMP;BOOKING DATE; INSTRUCTION ID; END TO END ID

RECORD TYPE;NUMBER OF INFORMATION RECORDS

01,2021-03-04,2021-03-04,

02,5566778899,101872970,HANDESS,1235524400,2021-03-04,SWZ,14.00,SEK,+46700200930,ANNA  
ANDERSSON,6365769126148472,Payout14,,2021-03-04T08:07:00:608403,2021-03-04,B68805F6967C4FA6AA155837F13B217E,  
02,5566778899,101872970,HANDESS,1235524400,2021-03-04,SWU,14.00,SEK,+46700200930,ANNA  
ANDERSSON,6365769126148472,Payout14,4A69BB08EA754E3EA7FB4B7F2A0B45B7,2021-03-04T08:06:58:792118,2021-03-  
04,B68805F6967C4FA6AA155837F13B217E,4A69BB08EA754E3EA7FB4B7F2A0B45B7

03,2