

## DNB Newsletter

# How to get more customers onto AvtaleGiro and changes to the Swedish payments infrastructure

This time, we're focusing on how companies can encourage more customers to choose AvtaleGiro to pay the companies' invoices. There are also exciting developments in the Swedish payments infrastructure that need to be taken into account. DNB's message implementation guides (MIGs) have been updated and now include the 2019 version of the ISO20022 XML format. They can be downloaded from our website.

## Making it easier to offer AvtaleGiro to regular customers, members and donors

More regular payers and less friction using AvtaleGiro. With AvtaleGiro with an electronic mandate (ELA), your company's customers can enter into an agreement to pay invoices via AvtaleGiro directly on your company's platforms – without having to go via their online bank. The service can be integrated into the company's website or app, be provided via a QR code, or be sent as a link via text message (SMS) or email. We're now simplifying the ordering process to make it easier for your company to get more regular payers. Read more about how AvtaleGiro with an electronic mandate complements standard AvtaleGiro agreements.

## AvtaleGiro – Ideal for regular incoming and outgoing payments | Payments | Business from A to Z – DNB

### Artical at DNB Nyheter (Norwegian only)

## Changes to the Swedish payments infrastructure

Sweden's payments infrastructure is undergoing the largest modernisation process in decades! A number of structural changes are driving the need for an upgrade of Sweden's payments system, which is known, among other things, as SEK Batch. The current infrastructure is not designed to handle the demand for real-time or near-real-time payments, nor is it designed

to meet international requirements for harmonisation through the ISO 20022 standard. This means that Sweden must adapt to European and global payment formats. At the same time, there is a growing demand for digitalisation and more flexible and secure solutions. Looking ahead, it's also necessary to improve resilience against both cyber threats and technical vulnerabilities.

For many years, the Bankgirot systems have formed the backbone of the Swedish payments system, but several of these services are now being phased out. By the end of 2026, businesses will no longer be able to send payment files directly to Bankgirot. Instead, payments must go through banks, either digitally in online banks or through the banks' file transfer and integration systems. The transition to the ISO 20022 XML format will be mandatory, and old formats will be phased out. The Swedish solution based around bankgiro numbers and Plusgiro account numbers will be kept in the new clearing system under the name 'alias payments'. The current bankgiro system, including Dataclearing and NetBet, is to be phased out by 27 November 2026.

The aim of the new infrastructure is increased efficiency in the clearing and settling of payments, and to simplify the facilitation of new functionality. From the outset, more information will follow payments through the entire value chain as part of the harmonisation process with the Nordic region and Europe. The new clearing standard is



based on the rulebooks from the Nordic Payments Council (NPC) and the European Payments Council (EPC). This will, among other things, make cross-border payments easier and speed up future product development.

The modernisation of the Swedish payments system is not merely a technical upgrade, but a structural change that affects how businesses send, receive and settle payments. For many businesses, this means new file formats, processes and integrations – and, not least, new opportunities. Please note that Autogiro (automatic debit transfer) and eFaktura (eInvoice) will continue to be supported, and the new Autogiro solution will not be ready until 2028.

For corporate customers, it's important that the ISO 20022 format is used for incoming and outgoing payments. Autogiro and eFaktura will continue to use the existing formats in the time ahead.

### **Payment of advance tax using the correct code in ISO 20022 XML format**

When paying salaries, companies are now required to pay advance tax to the Norwegian Tax Administration by the first working day following the salary payment.

Previously, this payment was made from a separate account held by the company, as a payment with a KID number (customer ID).

It's the experience of the Norwegian Tax Administration that many payments lack a KID number. This may be because the payment of advance tax is entered as a separate transaction in the payroll file marked SALA for salary. When this payment code is used, the KID number is not sent to the recipient / the Norwegian Tax Administration.

Advance tax payments shall not be entered in the payroll file, but as a separate standard payment containing KID number.

### **Updated message implementation guides (MIGs)**

DNB has updated its MIGs, which now also include the 2019 version of the ISO 20022 XML format. You can download the MIGs here:

[Help with ERP and integrations](#)

If you have any questions regarding the MIGs, please contact us on [tci@dnb.no](mailto:tci@dnb.no)

### **A few reminders**

- End date for Direct remittance and eGiro (service for receivables information): see link to the previous newsletter below.
- Structured and hybrid addresses for international payments: payments with an unstructured recipient address will be rejected after 15 November 2026. Read more about structured and hybrid addresses in the previous newsletter [Newsletter December 2025](#)

### **Last but not least ...**

If you have any questions regarding the use of the ISO 20022 XML format, feel free to contact us by sending an email to [tci@dnb.no](mailto:tci@dnb.no). If you need tips and advice on how your company should prepare to implement the new format and how to use our solutions, please call us on (+47) 910 04 800 or send an email to [betalingstjenester.bedrift@dnb.no](mailto:betalingstjenester.bedrift@dnb.no)