

Corporate Payment Services

Salary Payments

1. General description

The service is for salary payments to beneficiaries with a specified account with a Swedish bank.

The following alternatives are available:

- Salary payments via file to Handelsbanken's online services or Bankgirot
- Create salary lists in Handelsbanken online banking service
- Salary list to the company's Handelsbanken branch

2. Create file with salary payments

The file format that can be used for salary in Handelsbanken is ISO 20022 pain.001. The file format that can be used for Salary to Bankgirot are Account Deposit (AD) and Supplier Payments (SP).

To Handelsbanken's online services

To Bankgirot

Handelsbanken must receive salary payments on file no later than 09.45 am CET on the last weekday before the payment date.	Bankgirot must receive salary payments on file no later than 7.00 pm CET two weekdays before the payment date.
Payments can be cancelled or changed via online banking services until 09.45 am CET on the weekday before the payment date	Bankgirot must receive notice to cancel or change payments no later than 7 pm CET two weekdays before the payment date. More information is available on the Bankgirot's website: www.bankgirot.se
Balance check is performed for the first time at 05.00 am CET on weekday before payment day. If the account still has insufficient funds a new balance check is performed at 09.45 am CET. If the account still lacks sufficient funds the payment will be rejected.	If Bankgirot receives the salary payment file after Bankgirot's cut-off time, the payment date is rescheduled for one weekday later. If there are insufficient funds in the account, the payments will be rejected.

3. Create salary in Handelsbanken online banking service

The company can create its own salary lists which can easily be reused each month via online banking services.

A salary payment may be registered up to 12 months before the payment date.

Payments can be registered, cancelled or changed via online banking services until 09.45 am CET of the weekday before the payment date.

4. Salary list for manual handling at the company's Handelsbanken branch

A salary list is prepared on a separate form provided by the Handelsbanken branch office. The list must be submitted to the branch office no later than two weekdays before the payment date for the salaries.

5. Implementation

The company's account is debited on the weekday before the payment date. The salary payment is available to the beneficiary on the payment date at 00:01 am CET.

6. Payment information

Information about pending and executed salary payments is available via Handelsbanken's online service.

7. Fees

For information about fees, please see the current price list, which is available at Handelsbanken's branch offices and at Handelsbanken's online services.

8. Other terms and conditions

In other respects, the Bank's "General terms and conditions for corporate accounts and payment services" also apply.