ELECTRONIC ACCOUNT STATEMENT

SERVICE DESCRIPTION

Version 3.3/ 20. August 2007

1 General

According to the Finnish Accounting Standards Board (State Accountancy Committee) opinion No. 1114 of August 27, 1990, a party that is required to keep books may use account statements instead of the original vouchers as a basis for bookkeeping entries for bank account transactions, as long as the account statements concerned fulfil the Finnish Accounting Standards Board requirements as laid down separately.

The Finnish Accounting Standards Board has given the following opinions on the Electronic Account Statement service:

1114 /August 27, 1990 Use of electronic account statements
1297 /October 24, 1994 Substituting vouchers with account statements when the number of vouchers is small
1621 /September 4, 2000 On bank account balance statements

1.1 Effects on customer routines

The bank will send the customer an account statement that fulfils the Finnish Accounting Standards Board requirements.

According to the Finnish Accounting Standards Board opinion, account statements should be provided at least monthly if there have been any account transactions during the period concerned and a statement should always be provided for the last banking day of the year.

The bank can provide account statements in printed or electronic form. The customer can make a hard copy of the electronic account statement in desired format.

The authenticity of the data can always be verified by comparing it with data at the bank.

The customer may request new copies of any lost account statements from the bank.

The customer must keep a backup copy of the electronic account statement until the account statement or voucher journal has been stored in a way that fulfils the legal requirements for accounting.

1.2 Functions

Bank's functions:

The payer's bank is responsible for the transmission of the payment and any accompanying reference number or message to the payee's bank. It undertakes to transmit messages up to 70 characters in length from the giro form.

The bank should file its own vouchers and other bookkeeping material in a manner that allows it to provide a copy of the account statement information sent to the customer for the customer's bookkeeping or verification.

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The bank will report the closing balance for each entry date on request.

Customer's functions:

The customer ensures that the account statement material provided by the bank, as well as other bookkeeping material relevant to payments, is processed according to sound accounting procedure.

2 Electronic account statement service

The electronic account statement service provides an account statement with appendices, including separate vouchers and specifications of account transactions, for example, a specification of Incoming reference payments and Bill payment service feedback.

The appendices contain supplementary specifications for transactions that have not been transmitted on the account statement. The account statement comprises all of the account transactions entered during the account statement period, broken down by entry date.

Banks should file the account statement transactions in a manner that allows them to provide a new hard or soft copy of the account statement up to two months after its original generation. Banks should file the account statement transactions in a manner which allows them to provide data for certifying the transactions on paper or, if the bank's system allows it, in electronic form, for the current year plus the previous six years, as required by section 25 of the Bookkeeping Act.

If further information is required on an account statement or a transaction entered on it, the customer should contact the account holding branch. In situations demanding further clarification, individual transactions can be identified by their filing codes.

Only data according to this description is transmitted of the data contents of a payment.

SEPA reference payments including a Finnish reference are transmitted in incoming reference payments material.

3 Electronic account statement

3.1 Structure of the electronic account statement

3.1.1 Alternative service structures

Transactions on the electronic account statement may include separate specifications if the customer also uses the Incoming reference payments and/or the Bill payment service. Various alternative structures exist on a bank-by-bank basis, for example:

- The electronic account statement and the Incoming reference payments
  Paid transactions for Bill payment service batches are presented on the electronic account statement as specification records of balance charge transactions and rejected transactions are presented as notification records. Combined entries for incoming refer-

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ence payments are presented on the account statement and individual reference payments are presented separately in the incoming reference payment materials.

- The electronic account statement. The Electronic message compilation and the Incoming reference payments.
Balance charge transactions for bill payment service batches are presented on the electronic account statement and associated specification data on paid and rejected transactions are presented as separate electronic message compilations. Combined entries for incoming reference payments are presented on the account statement and individual reference payments are presented separately in the incoming reference payments.

Banks do not necessarily offer the customer both alternatives. Both alternatives are based on identical records and record structures. Both structures are based on record order because key data is not repeated in the records.

3.1.2 The electronic account statement structure

Key to characters at the end of the record frame
1 = account statement includes only 1 instance of this record
* = account statement may include 0 to n instances of this record

T00 Basic account statement record 1
- T10 Basic transaction record *
  - T11 Supplementary transaction record *
  - T10 Basic specifying transaction record *
    - T11 Supplementary specifying transaction record *
    - T10 Basic specifying transaction record *
- T40 Balance record *
- T50 Basic cumulative record *
- T51 Cumulative correction record*
- T60 Special record *
- T70 Information record *
- T80 Notifying transaction record *

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┌─────────────────────────────────────────────────────────────┐
│ T81 Supplementary notifying transaction record *             │
└─────────────────────────────────────────────────────────────┘

┌─────────────────────────────────────────────────────────────┐
│ T80 Transaction specifying the notifying transaction *       │
└─────────────────────────────────────────────────────────────┘

        ┌─────────────────────────────────────────────────────────┐
        │ T81 Supplementary record specifying the notifying        │
        │ transaction *                                            │
        └─────────────────────────────────────────────────────────┘

        ┌─────────────────────────────────────────────────────────┐
        │ T80 Transaction specifying the notifying transaction *   │
        └─────────────────────────────────────────────────────────┘
```

Account statement material retrieved from a bank may include one or several account statements.

The account statement will always begin with a T00 Basic account statement record and an account statement always includes only one.

The account statement may comprise a daily statement presenting the transactions on one entry date and one T40 Balance record, or a periodic account statement showing all of the transactions that took place during the period concerned, presented in the order of entry dates, and one T40 Balance record for each change of entry date.

The transaction may comprise a 0 to n number of T11 Supplementary records.

The transaction may comprise a 0 to n number of specifying transactions. A specifying transaction may also include Supplementary records and Specification records. The voucher code of the transaction is E if the transaction specification is presented in separate electronic message compilation or Incoming reference payments. The permitted values of the voucher code are described in Chapter 4 as the other data contents.

The notifying transaction may comprise preliminary data on a future transaction or subsequent data on a rejected transaction.

3.1.3 Electronic message compilation structure

```
┌──────────────────────────────────────────────┐
│ T03 Basic message compilation record 1       │
└──────────────────────────────────────────────┘
   │
   │    ┌──────────────────────────────────────────┐
   ├────│ T30/T10 Basic message record *           │
   │    └──────────────────────────────────────────┘
   │       │    ┌──────────────────────────────────────────┐
   │       ├────│ T11 Supplementary message record *       │
   │       │    └──────────────────────────────────────────┘
   │       │    ┌──────────────────────────────────────────┐
   │       └────│ T10 Basic specifying transaction         │
   │            └──────────────────────────────────────────┘
   │               │    ┌──────────────────────────────────────────────┐
   │               ├────│ T11 Supplementary specification record *     │
   │               │    └──────────────────────────────────────────────┘
   │               │    ┌──────────────────────────────────────────────┐
   │               └────│ T10 Basic specifying transaction record *    │
   │                    └──────────────────────────────────────────────┘
   │                       │
   │                        ….
   │
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┌─────────────────────────────────────┐
│ T70 Information record        *      │
└─────────────────────────────────────┘

┌─────────────────────────────────────┐
│ T80 Notifying transaction  *         │
└─────────────────────────────────────┘

    ┌──────────────────────────────────────────────────┐
    │ T81 Supplementary notifying transaction record *  │
    └──────────────────────────────────────────────────┘

    ┌──────────────────────────────────────────────────┐
    │ T80 Transaction specifying the notifying          │
    └──────────────────────────────────────────────────┘

        ┌──────────────────────────────────────────────────────────────┐
        │ T81 Supplementary record specifying the notifying transaction * │
        └──────────────────────────────────────────────────────────────┘

        ┌──────────────────────────────────────────────────────────────┐
        │ T80 Transaction specifying the notifying transaction *         │
        └──────────────────────────────────────────────────────────────┘

            …
```

The transmission may include one or several electronic message compilations.

The electronic message compilation will always begin with a T03 Basic electronic message compilation record and there is always one of these in each message compilation.

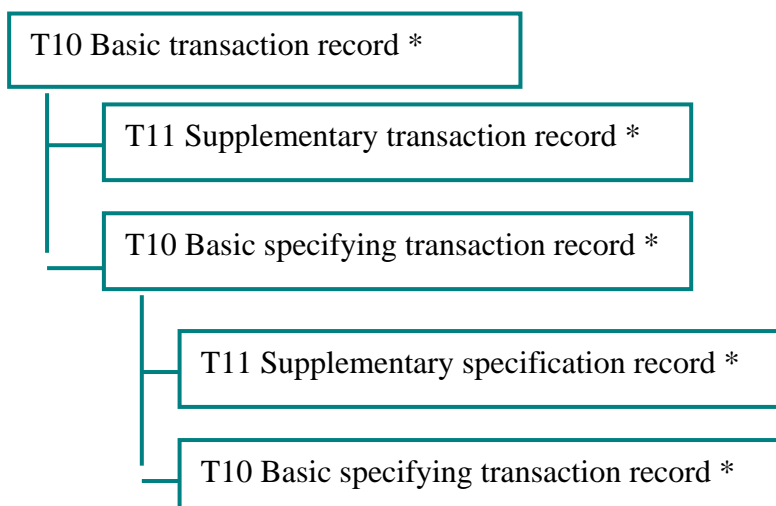The account transaction is referred to using a T10 or T30 record. T10 equals the original transaction on the account statement. The T30 record contains the filing code of the original account transaction.

A T10 or T30 transaction may comprise 0 to n T11 Supplementary records and 0 to n T10 Specification records.
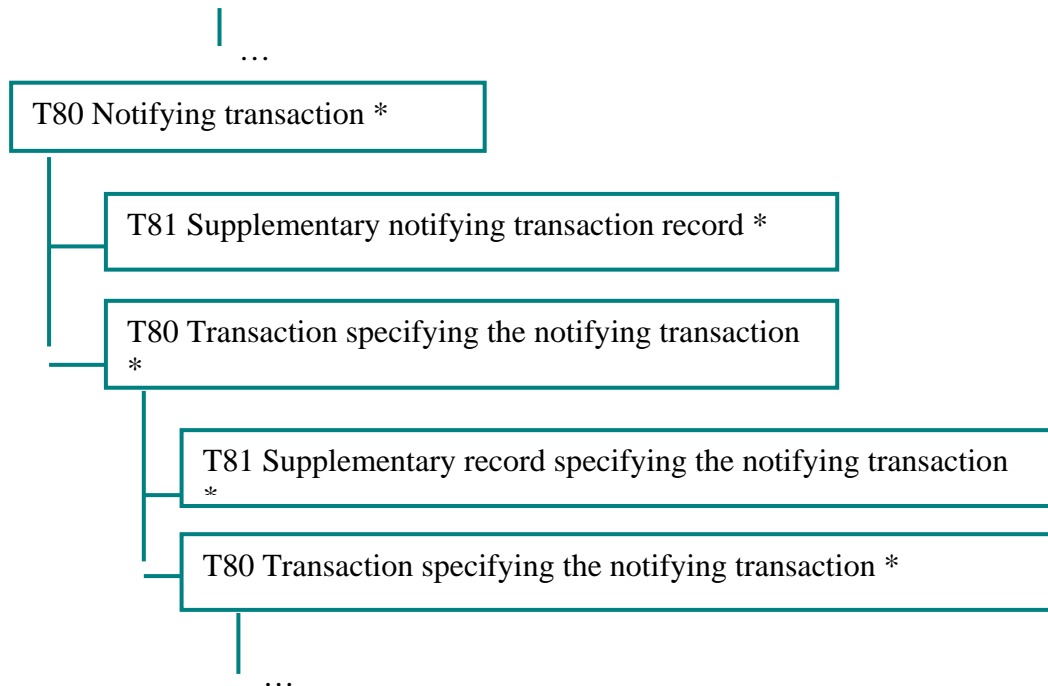
3.2 Structure of a specifying transaction

The electronic account statement entry transactions and notifying transactions, as well as electronic message compilation transactions, allow the user to further specify transactions within transactions, and even transactions involved in specifications can be further specified. The structure allows a maximum of 9 specification levels.

```
┌─────────────────────────────────────┐
│ T10 Basic transaction record *       │
└─────────────────────────────────────┘

    ┌──────────────────────────────────────────────┐
    │ T11 Supplementary transaction record *        │
    └──────────────────────────────────────────────┘

    ┌──────────────────────────────────────────────┐
    │ T10 Basic specifying transaction record *     │
    └──────────────────────────────────────────────┘

        ┌──────────────────────────────────────────────┐
        │ T11 Supplementary specification record *      │
        └──────────────────────────────────────────────┘

        ┌──────────────────────────────────────────────┐
        │ T10 Basic specifying transaction record *     │
        └──────────────────────────────────────────────┘
```

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```
│ …

┌─────────────────────────────────────┐
│ T80 Notifying transaction *          │
└─────────────────────────────────────┘
     │
     │   ┌──────────────────────────────────────────────┐
     ├───│ T81 Supplementary notifying transaction record * │
     │   └──────────────────────────────────────────────┘
     │
     │   ┌──────────────────────────────────────────────┐
     └───│ T80 Transaction specifying the notifying transaction │
         │ *                                            │
         └──────────────────────────────────────────────┘
              │
              │   ┌──────────────────────────────────────────────────┐
              ├───│ T81 Supplementary record specifying the notifying transaction │
              │   │ *                                                │
              │   └──────────────────────────────────────────────────┘
              │
              │   ┌──────────────────────────────────────────────────┐
              └───│ T80 Transaction specifying the notifying transaction * │
                  └──────────────────────────────────────────────────┘
                       │
                       │ …
```

The transaction and its specifying transaction are identical in record type (T10, T30 or T80) and the level indicator of the transaction record reveals the specification relation. The transaction, and further transactions specifying it, have the same transaction number.
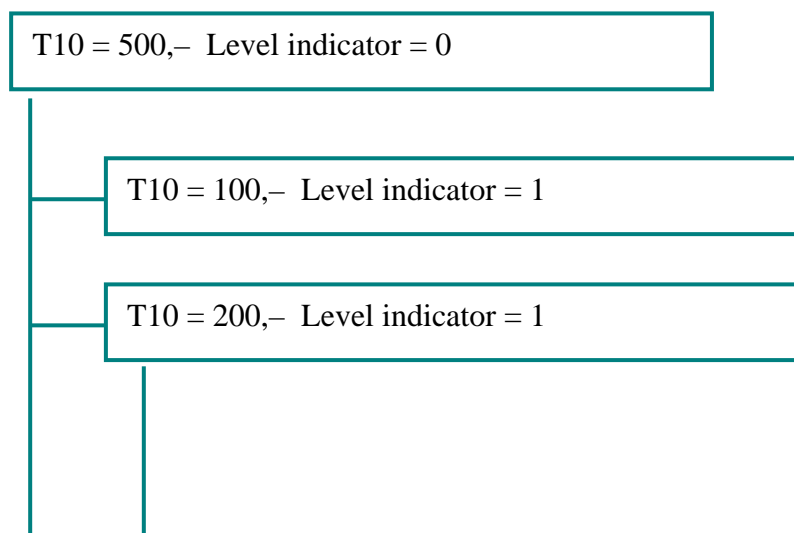
If the level indicator is 0 or blank, it indicates that the transaction is a transaction proper, not a specification of another transaction.

If the level indicator is greater than 0, it specifies the nearest previous transaction with a level indicator lower than that of the specification concerned.

Supplementary records referring to transactions always contain supplementary data defining the previous transaction and their order reveals which transaction the supplementary records refer to.
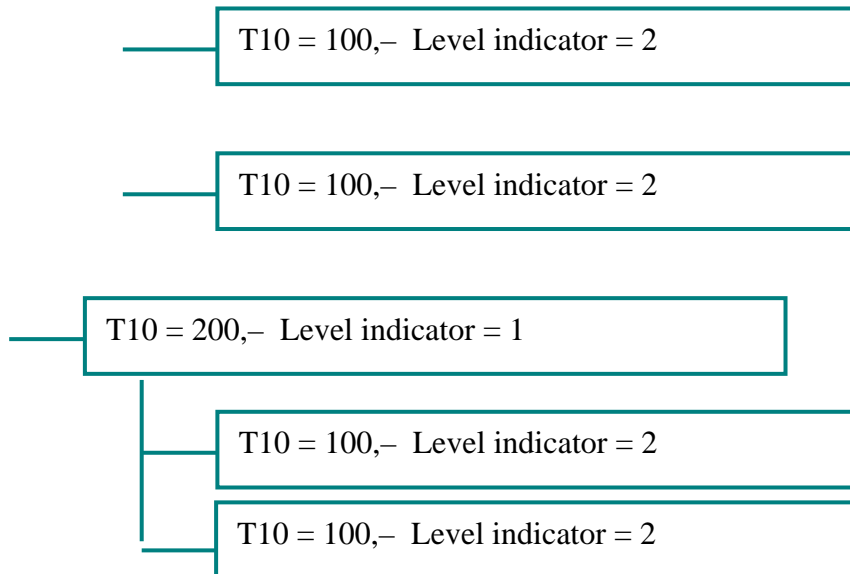
The sum of the specifying transactions equals the total amount of the transaction specified.

Example:

```
┌──────────────────────────────────────────┐
│ T10 = 500,–  Level indicator = 0          │
└──────────────────────────────────────────┘
     │
     │   ┌──────────────────────────────────────┐
     ├───│ T10 = 100,–  Level indicator = 1      │
     │   └──────────────────────────────────────┘
     │
     │   ┌──────────────────────────────────────┐
     ├───│ T10 = 200,–  Level indicator = 1      │
     │   └──────────────────────────────────────┘
     │
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T10 = 100,– Level indicator = 2

T10 = 100,– Level indicator = 2

T10 = 200,– Level indicator = 1

T10 = 100,– Level indicator = 2

T10 = 100,– Level indicator = 2

3.3 Record structures

All of the records on an electronic account statement and an electronic message compilation share the same basic structure.

The following fields are found at the beginning of the record:

Material code	AN(1)
Record code	AN(2)
Record length	N(3)

The records vary in length - the maximum being 500 characters.

If the line protocol so requires, records can be divided up according to the instructions is-sued.

A general instruction on division into batches is given in the Federation of Finnish Financial Services' PATU (line transfer security standard) system description.

Though records vary in length, an individual record always remains the same length, with the following exceptions:

T11/T81 supplementary record if type of data is 00 free-format message
T11/T81 supplementary record if type of data = 00, free message
T11/T81 supplementary record if type of data = 07 supplementary data provided by bank
T70 information record.

The number of the message and information lines in the above records can be judged from the record length.

However, customers should plan how to handle records in a manner allowing their programs

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to process records longer than the ones currently defined (but not records longer than 500 characters). Records may increase in length due to alterations by the banks. Records will then have a new message length, longer than in the old record. However, the fields and data in the old record will remain in their current locations.

3.4 Record descriptions

Record descriptions have been generated using COBOL type definitions. The data has been designated either Mandatory (M) or Optional (O). Records are separated from each other by record separators. Each record ends with carriage return and line feed characters. Numerical (N) fields are padded with leading zeros and the ends of alphanumerical (AN) fields are filled with blanks if the data is shorter than the field reserved for it.

3.4.1 Basic account statement record

The basic account statement record comprises data that indicate the account and the period concerned.

The record code is T00. The total length of the record is 322.

FIELD	NAME OF DATA	FORMAT	LENGTH	M/O	CONTENTS
1	Material code	AN	1	M	T
2	Record code	AN	2	M	00
3	Record length	N	3	M	322
4	Version number	AN	3	M	100
5	Account number	AN	14	M	
6	Account statement no	AN	3	M	
7	Account statement period .1 Starting date .2 Ending date	 N N	 6 6	 M M	 YYMMDD YYMMDD
8	Creation date .1 Date .2 Time	 N N	 6 4	 M M	 YYMMDD HHMM
9	Customer code	AN	17	M	
10	Initial balance date	N	6	M	YYMMDD
11	Initial balance on account statement .1 Credit/debit sign .2 Amount	 AN N	 1 18	 M M	 N(16)V99, padded with leading zeros
12	Number of records	N	6	O	
13	Account currency code	AN	3	O	
14	Account name	AN	30	O	
15	Account limit	N	18	O	N(16)V99, padded with leading zeros
16	Name of account holder	AN	35	M	
17	Contact information-1	AN	40	M	name of bank
18	Contact information-2	AN	40	O	
19	Bank-specific data-1	AN	30	O	
20	IBAN and BIC	AN	30	Ó	*)

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M = Mandatory   O = Optional

    *) IBAN   = International Bank Account Number, fixed length AN 18
       BIC   = Bank Identifier Code, maximum length AN 11
    Format of the IBAN and BIC field: FI9999999999999999 XXXXXXXXXXX

3.4.2 Basic message compilation record

Material consisting of separate messages commences with the basic message compilation record.

The basic record code is T03. The total length of the record is 322.

FIELD	NAME OF DATA	FORMAT	LENGTH	M/O	CONTENTS
1	Material code	AN	1	M	T
2	Record code	AN	2	M	03
3	Record length	N	3	M	322
4	Version number	AN	3	M	100
5	Account number	AN	14	O	
6	Filler	AN	15	O	
7	Creation date				
	.1 Date	N	6	O	YYMMDD
	.2 Time	N	4	O	HHMM
8	Customer code	AN	17	O	
9	Filler	AN	25		
10	No of records	N	6	O	
11	Account currency code	AN	3	O	
12	Filler	AN	48		
13	Name of account holder	AN	35	O	
14	Contact information-1	AN	40	O	Name of bank
15	Contact information-2	AN	40	O	
16	Filler	AN	60	O	

M = Mandatory   O = Optional

3.4.3 Basic record of transaction or notifying transaction and its specifications

This record comprises basic data regarding monetary transactions. The same record description applies to transactions entered in the account and their specifications, as well as notifying transactions along with their specifications.

The record code is T10 in account transactions or their specifications and T80 in notifying transactions or their specifications. The total length of the record is 188.

FIELD	NAME OF DATA	FORMAT	LENGTH	M/O	CONTENTS
1	Material code	AN	1	M	T
2	Record code	AN	2	M	10, 80
3	Record length	N	3	M	188
4	Transaction number	AN	6	M	Running number
5	Filing code	AN	18	O	

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6	Entry date	N	6	M	YYMMDD
7	Value date	N	6	O	YYMMDD
8	Date of payment	N	6	O	YYMMDD
9	Transaction code	AN	1	M	1 = deposit 2 = withdrawal 3 = correction to deposit 4 = correction to withdrawal 9 = rejected transaction
10	Entry definition .1 Code .2 Definition text	 AN AN	 3 35	 M M	
11	Amount of transaction .1 Credit/debit sign .2 Amount	 AN N	 1 18	 M 	 N(16)V99, padded with leading zeros
12	Voucher code	AN	1	M	
13	Transmission facility	AN	1	M	
14	Payee/Payer .1 Name .2 Name source	 AN AN	 35 1	 O O	
15	Payee/Payer .1 Account number .2 Account changed	 	 14 1	 O O	
16	Reference number		20	O	
17	Form number		8	O	
18	Level code		1	M	

M = Mandatory   O = Optional

3.4.4 Basic message data record

The basic message data record indicates which account transaction the supplementary message refers to and what type of supplementary data is concerned.

The code for the basic message data is T30. The total length of the record is 71.

FIELD	NAME OF DATA	FORMAT	LENGTH	M/O	CONTENTS
1	Material code	AN	1	M	T
2	Record code	AN	2	M	30
3	Record length	N	3	M	
4	Transaction no.	N	6	O	running number
5	Filing code	AN	18	M	
6	Entry date	N	6	O	
7	Message	AN	35	O	YYDDMM

M = Mandatory   O = Optional

3.4.5 Supplementary transaction data

Supplementary data, which may provide information clarifying the transaction is described in the following. An account statement may include a supplementary record following the transaction or provided in the message compilation. Supplementary records define additional information regarding the transaction, which can either be data entered in the transac-

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tion by the bank or further clarification provided by the customer.

A supplementary record is divided into two parts. The initial part is common to all supplementary data. The structure of the actual supplementary data part is determined by the supplementary data code.

3.4.5.1 Initial part of the supplementary transaction record

The initial part of the supplementary transaction record is common to all supplementary data types. This field indicates the length of the supplementary data record concerned. The record code is T11 if the supplementary data refers to a transaction entered on the account or supplementary data specifying it, and T81 if the supplementary data refers to a notifying transaction or supplementary data specifying it. The total length of the record is 8 + nnn, nnn being the type specific length of the supplementary data.

FIELD	NAME OF DATA	FORMAT	LENGTH	M/O	CONTENTS
1	Material code	AN	1	M	T
2	Record code	AN	2	M	11, 81
3	Record length	N	3	M	8+nnn
4	Type of supplementary data	AN	2	M	
5	Supplementary data	AN	nnn	M	type-specific length

M = Mandatory   O = Optional

3.4.5.2 Free-format message, type of supplementary data = 00

A free-format message is a message in plain text divided into groups of 35 characters. Each transaction can contain twelve of these 35-character groups. The maximum length of the supplementary data is 420 characters.

FIELD	NAME OF DATA	FORMAT	LENGTH	M/O	CONTENTS
5.1	Message-1	AN	35	M	
	Message-2	AN	35	O	
	…				
	Message-12	AN	35	O	

M = Mandatory   O = Optional

3.4.5.3 Item number data, type of supplementary data = 01

Item number data may refer to the compilation transaction, in which case it indicates how many individual transactions the compilation contains. The length of the supplementary data is 8.

FIELD	NAME OF DATA	FORMAT	LENGTH	M/O	CONTENTS
5.1	Number of transactions	N	8	M	

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3.4.5.4 Invoice transaction data, type of supplementary data = 02

Data on the invoice transaction contains a standardised message from the payer to the payee using the bill payment service application. The length of the supplementary data is 33.

FIELD	NAME OF DATA	FORMAT	LENGTH	M/O	CONTENTS
5.1	Customer number	AN	10	M	
5.2	Reserved space	AN	1	M	
5.3	Invoice number	AN	15	M	
5.4	Reserved space	AN	1	M	
5.5	Invoice date	AN	6	M	YYMMDD

3.4.5.5 Card transaction data, type of supplementary data = 03

Supplementary data on a card transaction indicates the number of the card used to pay for a purchase involving a payment terminal transaction and the filing reference given the transaction by the store. The length of the supplementary data is 34.

FIELD	NAME OF DATA	FORMAT	LENGTH	M/O	CONTENTS
5.1	Card number	AN	19	M	
5.2	Reserved space	AN	1	O	
5.3	Store's filing reference	AN	14	O	

3.4.5.6 Correction transaction data, type of supplementary data = 04

The filing code of the original transaction to be corrected is indicated in the correction transaction in the form of supplementary data. The length of the supplementary data is 18

FIELD	NAME OF DATA	FORMAT	LENGTH	M/O	CONTENTS
5.1	Original filing code for corrected transaction	AN	18	M	

3.4.5.7 Foreign exchange transaction data, type of supplementary data = 05

Supplementary data on foreign exchange transactions indicates which currency is concerned, in addition to the exchange rate used in the transaction and the value of the transaction in foreign currency. The length of the supplementary data is 41.

FIELD	NAME OF DATA	FORMAT	LENGTH	M/O	CONTENTS
5.1	Equivalent value .1 Credit/debit sign .2 Amount	AN	1 18	M	N(16)V99, padded with leading zeros
5.2	Reserved space	N	1	M	
5.3	ISO currency code	AN	3	M	
5.4	Reserved space	AN	1	M	
5.5	Rate of exchange	N	11	M	N(4)VN(7) four integers, seven decimals
5.6	Rate reference	AN	6	O	

M = Mandatory   O = Optional

3.4.5.8 Remitter data, type of supplementary data = 06

Remitter data comprises information entered by the remitter for his own purpose.

Data entered by the remitter may comprise two 35-character fields – the maximum total length of the supplementary data being 70.

FIELD	NAME OF DATA	FORMAT	LENGTH	M/O	CONTENTS
5.1	Remitter data -1	AN	35	M	
5.2	Remitter data -2	AN	35	O	

M = Mandatory   O = Optional

3.4.5.9 Supplementary data provided by bank, type of supplementary data = 07

Supplementary data provided by the bank is data transmitted to the customer by the bank. Twelve fields of 35 characters each can be transmitted and thus the maximum total length of the supplementary data is 420.

FIELD	NAME OF DATA	FORMAT	LENGTH	M/O	CONTENTS
5.1	Supplementary data-1	AN	35	M	
5.2	Supplementary data-2	AN	35	O	
…	….				
	Supplementary data -12	AN	35	O	

M = Mandatory   O = Optional

3.4.5.10 Data on reason for payment, type of supplementary data = 08

The data on reason for payment contains information from the remitter to the payee. The reason for payment code is a code jointly agreed by banks. The bank handling the transaction adds to the transaction the definition corresponding to the code. The length of the supplementary data is 35.

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FIELD	NAME OF DATA	FORMAT	LENGTH	M/O	CONTENTS
5.1	Reason for payment code	N	3	M	
5.2	Reserved space	AN	1	M	
5.3	Definition of reason	AN	31	M	

M = Mandatory   O = Optional

3.4.5.11 Name specifier data, type of supplementary data = 09

Name specifier data provides the customer with information regarding the name specifier, that is, the place of purchase of card transactions. Other transactions may indicate, for instance, the original payer or payee when the payment transaction has taken place through factoring companies. The length of the supplementary data is 35.

FIELD	NAME OF DATA	FORMAT	LENGTH	M/O	CONTENTS
5.1	Name specifier of payee/payer	AN	35	M	

M = Mandatory   O = Optional

3.4.5.12 Supplementary data for a SEPA credit transfer, type of supplementary data = 11

The following data is additionally transmitted of the data contents of a payment according to the Single Euro Payments Area (SEPA) payment standard.

SEPA reference payments including a Finnish reference are transmitted in incoming reference payments material.

FIELD	NAME OF DATA	FORMAT	LENGTH	M/O	CONTENTS
1	Payer's reference	AN	35	O	An identifying reference (end to end ID) given by the payer for the transaction. It is visible on both the payer's and the payee's account statements.
2	IBAN account number	AN	35	O	The payee's IBAN account number (International Bank Account Number), visible on the payer's account statement
3	BIC code	AN	35	O	The BIC code (Bank Identification Code) of the payee's bank, visible on the payer's account statement.
4	Payee's name specifier	AN	70	O	Payee's name specifier (Ultimate Creditor) given by the payer, visible on both the payee's and the payer's account statements.
5	Payer's name specifier	AN	70	O	The payer's name specifier (Ultimate debtor) given by the payer, visible on both the payee's and the payer's account statements.
6	Payer identifier	AN	35	O	Definition of the payer identifier (BIC, IBEI, BEI, EANGLN, UNSCHU, DUNS, BkPtyId, TaxIdNb, PrtryId) and the value of the identifier
7	Filing code	AN	35	O	The full-length SEPA filing code. The data is also present in the field Filing code in the basic transaction record (T10) but, due to the

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					difference in length, it is truncated to 18 characters.

3.4.6 Balance record

The balance record indicates the daily account balance data. If the account statement contains transactions generated over several days, the final balance data for each day is indicated.

The balance record code is T40. The record length is 50.

FIELD	NAME OF DATA	FORMAT	LENGTH	M/O	CONTENTS
1	Material code	AN	1	M	T
2	Record code	AN	2	M	40
3	Record length	N	3	M	050
4	Entry date	N	6	M	YYMMDD
5	Final balance on entry date .1 Credit/debit sign .2 Final balance	 AN N	 1 18	 M M	 $N(16)V99$, padded with leading zeros
6	Available balance .1 Credit/debit sign .2 Amount	 AN N	 1 18	 O O	 $N(16)V99$, padded with leading zeros

M = Mandatory   O = Optional

3.4.7 Basic cumulative record

The basic cumulative record indicates the total number of deposits and withdrawals on the account statement and their total monetary amounts.

The record code is T50. The record length is 67.

FIELD	NAME OF DATA	FORMAT	LENGTH	M/O	CONTENTS
1	Material code	AN	1	M	T
2	Record code	AN	2	M	50
3	Record length	N	3	M	067
4	Period code	AN	1	M	1, 2 3, 4
5	Period date	AN	6	M	YYMMDD
6	Transactions .1 Deposits 　.1 Number 　.2 Total 　　.1 Credit/Debit sign 　　.2 Amount .2 Withdrawals 　.1 Number 　.2 Total 　　.1 Credit/Debit sign 　　.2 Amount	 N AN N N AN N	 8 1 18 8 1 18	 M M M M M M	 $N(16)V99$, padded with leading zeros $N(16)V99$, padded with leading zeros

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M = Mandatory   O = Optional

3.4.8 Cumulative correction record

The cumulative correction record indicates the total number of corrections on the account statement and their total monetary amounts.

The record code is T51. The record length is 67.

FIELD	NAME OF DATA	FORMAT	LENGTH	M/O	CONTENTS
1	Material code	AN	1	M	T
2	Record code	AN	2	M	51
3	Record length	N	3	M	067
4	Period code	AN	1	M	1, 2, 3, 4
5	Period date	AN	6	M	YYMMDD
6	1 Corrections to withdrawals				
	.1 Number	N	8	M	
	.2 Total				
	.1 Credit/Debit sign	AN	1	M	
	.2 Amount	N	18	M	N(16)V99, padded with leading zeros
	.2 Corrections to deposits				
	.1 Number	N	8	M	
	.2 Total				
	.1 Credit/Debit sign	AN	1	M	N(16)V99, padded with leading zeros
	.2 Amount	N	18	M	

M = Mandatory   O = Optional

3.4.9 Special record

The special record is reserved for bank specific fixed-format supplementary data on an electronic account statement. After the bank code (field 4), the details of the record description varies according to bank.

The record code is T60.

FIELD	NAME OF DATA	FORMAT	LENGTH	M/O	CONTENTS
1	Material code	AN	1	M	T
2	Record code	AN	2	M	60
3	Record length	N	3	M	
4	Banking group code	AN	3	M	
5	Special data	AN		M	

M = Mandatory   O = Optional

3.4.10 Information record

The bank can transmit its choice of free-format data to the customer in the information record.

The maximum record length is 489.

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FIELD	NAME OF DATA	FORMAT	LENGTH	M/O	CONTENTS
1	Material code	AN	1	M	T
2	Record code	AN	2	M	70
3	Record length	N	3	M	
4	Banking group code	AN	3	M	
5	Information				
	.1 Line-1	AN	80	M	
	.2 Line-2	AN	80	O	
	…				
	.6 Line-6	AN	80	O	

M = Mandatory   O = Optional

3.5 The electronic consolidated account statement

3.5.1 General

The electronic consolidated account statement is not a service offered by all banks, whom decide individually whether to offer it or not.

The consolidated account statement is an account statement for the main account of a group of companies, which also includes account statements for sub-accounts. The sub-statement within a consolidated account statement is either a complete account statement according to the electronic account statement standard, or a statement that does not include transactions or notifying transactions. Banks decide separately on the type of statement they provide.

The structure of the consolidated account statement can also support several levels. The statement will then comprise 'n' subgroup account statements and it is these that will include statements for sub-accounts. The standard supports this structure and banks decide separately whether to use it or not. A consolidated account statement can either be daily or periodically.

3.5.2 Structure of the electronic consolidated account statement

```
GROUP/SUBGROUP
ACCOUNT STATEMENT

    ┌── T05 Basic consolidated account record   1

    ┌── N sub-account statements

              or

        N subgroup statements

    ┌── T45 Consolidated account statement balance  *
```
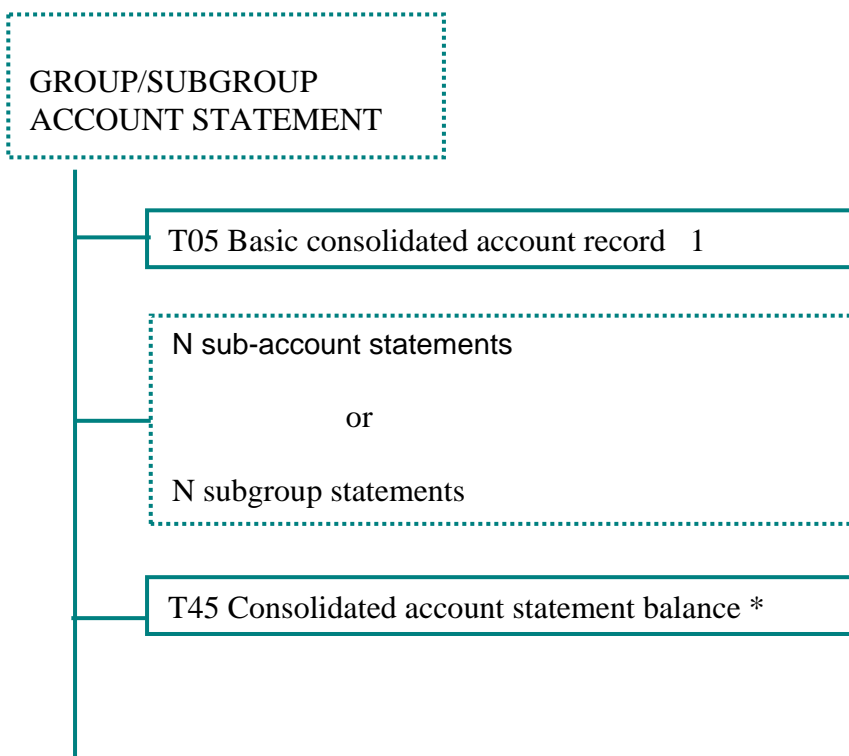
T55 Basic cumulative consolidated record *

T56 Cumulative consolidated correction record *

T65 Special consolidated account statement record

T75 Consolidated statement information record *

3.5.3 Record descriptions

T05 Basic consolidated account statement record: Record description identical with T00 Basic account statement record.

T45 Consolidated account statement balance record: Record description identical with T40 Balance record.

T55 Basic cumulative consolidated account statement record: Record description identical with T50 Basic cumulative record.

T56 Cumulative consolidated account statement correction record: Record description identical with T51 Cumulative correction record.

T65 Special consolidated account statement record: Record description varies according to bank.

T75 Consolidated account statement information record: Record description identical with T70 Information record.

4 DATA IN ACCOUNT STATEMENTS

The data content of the electronic account statement and message compilation is described in the following. The data is in alphabetical order. The type of data contained in the field and the field length in brackets are stated after the name of the data.

'Account changed' data AN(1)
The data only concerns the payee's account number. The data indicates that, under an agreement with the payee, the bank has changed the account number within its own systems.

The data values are:
*   = changed blank
              = not changed

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The data is printed out by entering the * character before the payee's account number.

Account currency code (AN3)
The data indicates the account currency as an ISO code.

Account limit (N18)
The data indicates the amount of overdraft facility granted on the account.

Account name (AN30)
The account name is the product name for the account used by the bank.

Account number (AN14)

Account statement number (N3)
The data indicates the running number of the account statement, starting from the beginning of the calendar year. The numbering may also be based on the customer's accounting year if the systems of the account-holding branch allows this.

The number of an 'empty' electronic account statement provided for a day or period with no transactions is 000.

Amount of transaction

.1	credit/debit sign	(AN1)
.2	amount	(N18)

The data indicates the amount of the transaction in the account's currency, with two decimals, padded with leading zeros.

Balance available

.1	credit/debit sign	(AN1)
.2	amount	(N18)

The data indicates the amount available on an account with overdraft facilities for the entry date. The data is printed out after the text AVAILABLE FUNDS, for example. The credit/debit sign is printed after the data.

Banking group code AN(3)
The data indicates the originating banking group.
The data values are:

100, 200 =	Nordea Bank (Nordea)
310 =	Handelsbanken (SHB)
330 =	Skandinaviska Enskilda Banken (SEB)
340 =	Danske Bank (Danske)
360 =	Tapiola Bank
370 =	DnB NOR
380 =	Swedbank

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390 = S-Bank
400 = Savings banks, local co-op. banks and Aktia (Sp/Pop)
500 = Co-operative banks (Op), OKO Bank and Helsinki OP Bank
600 = Ålandsbanken (ÅAB)
800 = Sampo Bank (Sampo)

Bank-specific data-1 (AN30)
The contents of the data are defined according to each bank.

Card number (AN19)
The data indicates the number of the card used in the payment transaction.

Contact information-1 (AN40)
The data indicates which bank's account statement is concerned.

Contact information-2 (AN40)
The data indicates the bank's contact information.

Creation date

.1	Date	(N6)
.2	Time	(N6)

The date format is YYMMDD.
The time format is HHMMSS.

The creation date indicates the date and time when the bank created the account statement. The date is printed out in the form dd.mm.yy. The time is not printed out.

Customer code AN(17)

.1	Country code	AN(4)
.2	Customer code	AN(8)
.3	Customer specifier	AN(5)
or		
.1	Constant	AN(4)
.2	Customer code	AN(10)
.3	Customer specifier	AN(3)

The data indicates the account holder's customer code and its possible specifier used at the bank. The customer code conforms with the SFS standard SFS 5748.

The data is not printed out.

Entry date N(6)
The data indicates the banking day on which the transaction has been entered into at the account-holding branch.

The data is printed out as header data before the transactions of the entry date in the filing code column, in the form dd.mm.yy after the text ENTRY DATE.

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Together with the final balance of the entry date, the data is printed in the posting column, in the form dd.mm.yy under the header BALANCE.

Entry definition (AN35)
The data comprises information supplied regarding the transaction by the bank. The definition text varies according to the bank.

The data is printed out on the first message line of the transaction, after the entry definition code.

Entry definition code (AN3)
The data indicates the code created for the account transaction, the primary purpose of which is to facilitate the automatic posting of customers' account transactions.

The entry definition code values are:

700 = payment flow service	deposit/withdrawal
701 = recurrent payment service	deposit/withdrawal
702 = bill payment service	withdrawal
703 = payment terminal service	deposit
704 = direct debit service	deposit/withdrawal
705 = incoming payments with ref.	deposit
706 = payment service	withdrawal
710 = deposit	deposit
720 = withdrawal	withdrawal
721 = card payment	withdrawal
722 = cheque	withdrawal
730 = bank's fee	withdrawal
740 = interest debit	withdrawal
750 = interest credit	deposit
760 = loan (including instalment, interest and fee)	withdrawal
761 = loan instalment	withdrawal
770 = international payment	deposit/withdrawal
780 = Zero balancing	deposit/withdrawal
781 = Sweeping	deposit/withdrawal
782 = Topping	deposit/withdrawal

Codes 780–782 correspond to the entry legends used in the SWIFT account statement standard (MT940). Codes for both deposit and withdrawal transactions can be used in corrections. The data is printed out at the beginning of the first message line of the transaction.

Equivalent value

.1	credit/debit sign	(AN1)
.2	amount	(N18)

The data indicates the amount in original transaction currency, with two decimals, padded with leading zeros.

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Filing code AN(18)
The original payment order can be traced using the filing code provided by the bank.

Correction transactions are given their own filing codes. The filing code of the original corrected transaction is printed out in the transaction message column.

The transmission facility and voucher code will also be printed after the filing code on a hard copy account statement.

Final balance on entry date

.1	credit/debit sign	(AN1)
.2	amount	(N18)

The data indicates the final balance on the entry date using two decimal places.

The data is printed out on the same line as the entry date. The credit/debit sign is printed after the data.

Form number (AN8)
The data indicates the payment facility used or another number identifying the voucher.

Free-format message

.1	Message-1	(AN35)
.2	Message-2	(AN35)
..	....	
.12	Message-12	(AN35)

The data contains free-format messages associated with the transaction.

IBAN and BIC AN(30)
The data indicates:
the International Bank Account Number **IBAN** of the account holder and
the international Bank Identifier Code **BIC**, also known as the SWIFT code, defined by the standard ISO 13616.

The IBAN is created from the Finnish account number by adding the ISO standard country code (ISO 31661) of the account-holding bank and a 2 digit verification code.

Format of the IBAN and BIC field:

FI NNNNNNNNNNNNNNNN XXXXXXXXXX

Initial balance

.1	credit/debit sign	AN(1)
.2	amount	N(18)

The data indicates the final balance of the previous account statement, with two decimals, padded with leading zeros.

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The initial balance on the account-opening date is 0.

The data is printed out on the same line as the initial balance date. The credit/debit sign is printed after the amount.

Initial balance date N(6)
The data indicates the final balance date of the previous account statement.

When the account is opened, the data indicates the account opening date. The data is printed out in the format dd.mm.yy in the posting column after the BALANCE text.

Invoice transaction data
.1	Customer number	(AN10)
.2	Invoice number	(AN15)
.3	Invoice date	(AN6)

The data is mandatory on an invoice transaction.

ISO currency code (AN3)
The data indicates the original transaction currency.

Level code AN(1)
The data is included in the basic transaction record and the notifying transaction. The data indicates the level of the specifying data concerned, relative to the account transaction.

The data values are:
0/blank	= basic transaction
1–9	= level of specifying transaction

Material code AN(1)
The data is mandatory in all records.

Value of data = T.

Name of account holder (AN35)

Name source (AN1)
The data indicates the source of the payee's or payer's name.

The data values are:

J = Name data obtained from the bank's registry on the basis of the account number.

K = Name data entered by clerk at bank branch.

A = Name data obtained from the material provided by customer in electronic form or entered by customer using self-service.

The data is printed out after the name of the payee or payer, separated with a slash (/).

Number of records on the account statement N(6)
The data indicates the number of records on the account statement, including the basic record.

Number of transactions (N8)
The data indicates the number of individual transactions contained in the listing.

Original filing code of corrected transaction (AN18)
The data indicates the original filing code of the transaction being corrected.

The data is printed out in a bank-specific way.

Page number (N3)
The data indicates the running page number within an account statement.

Payee/Payer (AN35)
The payee's name is transmitted in a single payer transaction and the payer's name in a single payee transaction whenever available.

The data is printed out whenever they have been transmitted.

Payee/Payer name specifier (AN35)
The data supplements the payee's or payer's name.

Payee's account number (AN14)
The data is only included in a payer transaction.

The data indicates the payee's account number provided by the payer's bank on transmitting the transaction. The data allows the payer to check whether the payment has gone into the correct account.

The account number is printed out in an edited form.

Payment date (N6)
The data indicates the date when the payer has settled the payment, the date of an ATM withdrawal, or the date of encashment of a cheque, debit card payment etc, at the bank. The payment date is not necessarily a banking day.

If the customer receives a voucher from the bank regarding a transaction upon settling the payment, the data indicates the date of the voucher. The data is printed out in the format ddmm.

Period
.1	starting date N(6)	
.2	ending date N(6)	

The date format is YYMMDD. The data indicates the period covered by the account statement . There may be bank-specific differences in permitted account statement periods.

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Hard copies of daily account statements only contain the starting date in the form dd.mm.yy.

Hard copies of weekly account statements contain the data in the form dd.mm.yy–dd.mm.yy.

Period code AN(1)
The data values are:
1= day
2= account statement period
3= month
4= year

Period date (N6)
The data indicates the day up to which the data have been calculated and transmitted.

Rate of exchange (N11)
The data indicates the exchange rate of the original transaction currency.

Rate reference (AN6)
The rate reference indicates the reference number of a separately agreed exchange rate used when entering the transaction, provided when the rate was agreed on.

Reason for payment data
> .1   Reason for payment code   N(3)
> .2   Definition of reason for payment (AN31)

The data comprises information regarding the payment supplied by the remitter to the payee.

The reason for payment is indicated, for example, in recurrent payments where no other data identifying the payment is provided to the payee.

A list of reasons for payment codes is maintained by the Federation of Finnish Financial Services.

Record code AN(2)
The data is mandatory in all records.

The data values are:
00 = basic account statement record
03 = basic message compilation record
10 = basic transaction record
11 = supplementary transaction record
30 = basic message record
40 = balance record
50 = basic cumulative record

51 = cumulative correction record
60 = special record
70 = information record
80 = basic notifying transaction record
81 = supplementary notifying transaction record

Record length   **N(3)**
The data is mandatory in all records. The data indicates the total length of the record.

Reference number (N20)
The data indicates the reference number according to banking standards.

Remitter data-1 (AN35)
The data indicates the identification data provided by the remitter for the transaction, identifying the transaction in the customer's own systems. The data is only transmitted to the remitter. The bank does not verify data content.

Remitter data-2 (AN35)
Defined as above.

Store's filing reference AN(14)
The data indicates the seller's identifying information from a card transaction received through the payment terminal service. The data is printed out in the message column.

Supplementary data provided by the bank

.1	Supplementary data-1	(AN35)
.2	Supplementary data-2	(AN35)
..	....	
.12	Supplementary data-12	(AN35)

The data is free-format supplementary data provided by the bank.

Total corrections to deposits

.1	credit/debit sign	(AN1)
.2	amount	(N18)

The data indicates the total amount of corrections to deposits (correction withdrawals) for the entry date, with two decimals, padded with leading zeros. The data and the associated headers are printed out if any corrections have been made.

Total corrections to withdrawals

.1	credit/debit sign	(AN1)
.2	amount	(N18)

The data indicates the total amount of corrections to withdrawals (correction deposits) on the entry date, with two decimals, padded with leading zeros. The data is printed out without a transaction number. The credit/debit sign is printed after the data. The data and the associated headers are printed out if any corrections have been made.

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Total deposits
.1	credit/debit sign	(AN1)
.2	amount	(N18)

The data indicates the total amount of deposit transactions for the entry date, with two decimals, padded with leading zeros. The total amount includes correction transactions of withdrawals.

The data is printed out under transaction number 0. The text TOTAL DEPOSITS is printed on the same line. The credit/debit sign is printed after the data.

Total number of corrections to deposits (N8)
The data indicates the number of corrections to deposits (correction withdrawals) for the entry date. The data is printed out on the same line as the total amount of corrections to deposits. The data and the associated headers are printed out if any corrections have been made.

Total number of corrections to withdrawals (N8)
The data indicates the number of corrections to withdrawals (correction deposits) for the entry date. The data is printed out on the same line as the total amount of corrections to withdrawals. The data and the associated headers are printed out if any corrections have been made.

Total number of deposits (N8)
The data indicates the number of deposits for the entry date. The data includes the number of corrections to withdrawals. The data is printed out on the same line as the total amount of deposits.

Total number of withdrawals (N8)
The data indicates the number of withdrawals for the entry date. The data includes the number of corrections to deposits. The data is printed out on the same line as the total amount of withdrawals.

Total withdrawals
.1	credit/debit sign	(AN1)
.2	amount	(N18)

The data indicates the total amount of withdrawal transactions for the entry date, with two decimals, padded with leading zeros. The total amount includes correction transactions on deposits.

The data is printed out under transaction number 0. The text TOTAL WITHDRAWALS is printed on the same line. The credit/debit sign is printed after the data.

Transaction code (AN1)
These data are mandatory.

The data values are:

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> 1 = deposit
> 2 = withdrawal
> 3 = correction to deposit
> 4 = correction to withdrawal
> 9 = rejected transaction

Transaction number (N6)
The data indicates the running number of the transaction within an account statement. The data is printed out in the transaction number column on the hard copy.

Transmission facility (AN1)
The data is printed out after the filing code.

The bank receiving the payment order provides the transmission facility code indicating how the payment order has been forwarded to the bank. The transmission facility code also indicates whether the original payment order is being held by the customer or the bank.

In situations demanding further clarification, the transmission facility code indicates whether it is the bank or the customer who should be contacted if more information is required regarding an account statement transaction.

Transmission facility values are:
> A = Customer transmitted the payment electronically or made it via self-service.
> K = Transaction registered by a clerk in a bank branch. The payment order can be traced on the basis of the filing code.
> J = Transaction generated in the bank's own system, for example, an electronic list of transactions, interest added and service fees.

Type of supplementary data AN(2)
The data indicates the type of supplementary data referring to the previous basic record defining the contents of the actual supplementary data (field 5).

The data values are:
00 = free-format message
01 = item number data
02 = invoice transaction data
03 = card transaction data
04 = correction transaction data
05 = foreign exchange transaction data
06 = remitter data
07 = supplementary data provided by bank
08 = reason for payment data
09 = name specifier data

Value date N(8)
The data indicates the date affecting the calculation of interest, determined by the account terms and conditions.

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The data is printed out in the format ddmm.

Version number AN(3)
The data is mandatory on a basic account statement or basic message compilation record.

The data indicates the program version used to generate the account statement.

The version number of the first Electronic Account Statement is 100.

Voucher code (AN1)
The data indicates whether the transaction involves a separate paper voucher or an electronic specification of individual transactions.

The data values are:

> blank = No separate voucher is provided for the transaction.
> P = A separate paper voucher for the transaction is sent to the customer via the bank.
> E = A specification of the transaction is sent to the customer via the bank.

The data is printed out after the transmission facility code.

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5 HARD COPY ACCOUNT STATEMENT

Bank Ltd	ACCOUNT STATEMENT	48	Page 1

9001 Helsinki Suomenlinna	Period	Date	
Telephone (09) 222 222	11.11.02–15.11.02		15.11.02

CUSTOMER LTD		CHECKING ACCOUNT	Limit
C/O ADDRESS		999918-1234566	33 638,00
MAILING ADDRESS		I	

POSTAL CODE AND CITY	IBAN: F173 999 1801 2345 67	
COUNTRY:	BIC: PANKFI123	PRINTED BY
CUSTOMER 15.11.2002		

Filing code Payee's account no.	Payment date Value date	Payee/Payer Message	Trans. number	Posting	Amount EUR
				BALANCE 09.11.02	50 456,38 +
ENTRY DATE 11.11.02					
021105 258877 D55667 A	0611 0811	COMPANY LTD 710 DEPOSIT 112233445566	/A 1		33,64 +
021106 255588 D10010 A	0811 0811	701 RECURRENT PAYMENT SERVICE 30 PAYMENTS	2		58 865,77 -
021106 258877 D80011 AE	0811 0811	702 BILL PAYMENT SERVICE 130 PAYMENTS	3		8 409,40 -
021105 258877 D99997 A	0511 0511	ENTERPRISE LTD 710 DEPOSIT INVOICE 35602 168,19 CREDIT 2/02 16,82	/A 4		151,37 +
021106 5556H2 AN56667 J 900111-2233445	0811 0811	BANK LTD 760 LOAN INSTALMENT 761 INSTALMENT 4 204,70 740 INTEREST 840,94 730 SERVICE FEE 8,41	/J 5		5 054,05 -
				BALANCE 11.11.02	21 687,83 -
		TOTAL NUMBER OF DEPOSITS 2		0	185,01+
		TOTAL NUMBER OF WITHDR. 3		0	72 329,22 -
ENTRY DATE 12.11.02					
021108 8789HH 123456 K 900121-56678	1111 1111	EDUCATOR LTD 720 WITHDRAWAL COURSE FEE RIITTA VIRTA ACCOUNTING AND TAX EVENT 2003	/K 6		504,56 -
021108 255588 D10010 A 900118-23456	1111 1111	CUSTOMER LTD 720 CORRECTION TO DEPOSIT FILING CODE 021108999151543	7		3 363,76 -
				BALANCE 12.11.02	17 987,70 -
		TOTAL NUMBER OF DEPOSITS 0		0	0,00 +
		TOTAL NUMBER OF WITHDR. 2		0	3 868,32 -
		CORRECTIONS TO DEPOSITS 1			3 363,76 -
ACCOUNT STATEMENT SUMMARY:					BALANCE 11.11.02
	17 987,70 +				
				FUNDS AVAILABLE	51 625,28 +
		TOTAL NUMBER OF DEPOSITS 2			185,01+
		TOTAL NUMBER OF WITHDR. 5			76 197,54 -
		CORRECTIONS TO DEPOSITS 1			3 363,76 -

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Data content
The data is described in section 4.

Header data in account statement
Name of bank and contact data
      Customer's name and address
      Account number
      IBAN, International Bank Account Number
      BIC, International Bank Identifier Code
      Account statement number
      Account statement period
      Date of account statement
      Text: 'Account statement printed by customer'
      Printing date
      Limit
      Account's currency code
      Page number

When the customer produces a printout of the account statement, this should, according to the Finnish Accounting Standards Board opinion, show in addition to the creation date at the bank, the text PRINTED BY THE CUSTOMER and the date when the customer produced the printout. Customer's printing software also assigns running numbers to the pages within the account statement.

Transactions on account statement
      Account transaction
      Specifying transaction
      Notifying transaction

Transaction data on account statement
      Filing code
      Transmission facility code
      Voucher code
      Payment/value date
      Payee's account number
      Data: 'Payee's account number changed'
      Name of payee/payer
      Name source code
      Transaction number
      Amount in money

Message data on transaction
      Entry definition code
      Entry definition

Message which can comprise:
      a reference number

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a free-format message
other supplementary data provided by customer
supplementary data on the transaction provided by the bank

Summarised information on account statement

The summarised information, broken down by entry date, is used in entering the book-keeping items in general ledger accounting in the form of daily debit and credit entries for the bank account concerned.

The summarised information and balance data on daily or weekly account statements are required for matching the bookkeeping.