

INSTRUCTIONS FOR  
ELECTRONIC ACCOUNT  
STATEMENTS

17 February 2016

## Table of contents

17 February 2016

**Contents**

1	Electronic account statements.....	3
2	Basic data record of an electronic account statement .....	3
3	Basic data record of a transaction/ notification transaction .....	4
4	Supplementary data on transactions.....	5
4.1	Initial part of the supplementary records related to transactions .....	5
4.2	Free-form message, type of supplementary data = 00.....	6
4.3	Quantity, type of supplementary data = 01.....	6
4.4	Invoice transaction information, type of supplementary data = 02 .....	6
4.5	Card transaction information, type of supplementary data = 03 .....	6
4.6	Correction transaction information, type of supplementary data = 04 .....	7
4.7	Foreign currency transaction information, type of supplementary data = 05 .....	7
4.8	Information from the customer, type of supplementary data = 06 .....	7
4.8	Information from the bank, type of supplementary data = 07.....	7
4.10	Payment subject information, type of supplementary data = 08.....	8
4.11	Name details information, type of supplementary data = 09.....	8
4.12	Additional information on credit transfers within the Single Euro Payments Area, type of supplementary data = 11 .....	8
5	Balance record .....	9
6	Cumulative basic record.....	9
7	Cumulative correction record .....	10
8	Special record.....	10
9	Message record.....	11
10	Electronic group account statement.....	11

## 1 Electronic account statements

The following describes data record descriptions of electronic account statements. The length of the records varies but the maximum length is 500 characters.

An electronic account statement consists of a basic data record, a basic record of the transaction, supplementary records of transaction, a balance record and a cumulative basic and correction record. The electronic data statement may also include special, message and notification records.

The following abbreviations are used in the record descriptions:

- X = alphanumeric data
- 9 = numerical data
- C = compulsory data
- O = optional data

## 2 Basic data record of an electronic account statement

The basic data record of an electronic account statement includes information on the topic and the date/dates/period covered by the account statement. There is always one basic data record for each account statement.

The record ID is T00. The total length of the record is 322 characters.

K#	Data	Form	C/O	Content	Note!
1	Material ID	X	C		
2	Record ID	XX	C		
3	Length of record	9 (3)	C		
4	Version number	X (3)	C		1)
5	Account number	X (14)	C		
6	Account statement number	9 (3)	C		
7	Account statement period				
	.1 First day of the account statement	9 (6)	C	YYMMD	
	.2 Last day of the account statement	9 (6)	C	D	
8	Time of generation				
	.1 Date	9 (6)	C	YYMMD	
	.2 Time	9 (4)	C	D HHMM	
9	Customer ID	X (17)	C		2)
10	Date of initial balance	9 (6)	C	YYMMDD	
11	Initial balance on the account statement			2 decimals	
	.1 Plus/minus +/-	X	C		
	.2 Monetary amount	9 (18)	C		
12	Number of records in the account	9 (6)	O		
13	Currency ID of the account	X (3)	C	EUR = euro	
14	Name of the account	X (30)	O		
15	Limit of the account	9 (18)	O	2 decimals	
16	Name of the account owner	X (35)	C		
17	Contact information-1	X (40)	C	Name of the bank	
18	Contact information-2	X (40)	O		
19	Bank-specific information-1	X (30)	O		
20	IBAN and BIC	X (30)	O		3)

- 1) The number of the first electronic account statement version is 100.
- 2) Customer ID: 17 characters, consists of the following elements:
  - 4 fixed characters
    - = 0037, if the customer ID is a VAT identification number
    - = 9991, if the customer ID is not a VAT identification number
  - customer ID, 10 characters
  - customer ID details, 3 characters
- 3) IBAN and BIC, 30 characters, consists of the following elements:
  - IBAN = International Bank Account Number, fixed length 18 characters
  - BIC = Bank Identifier Code, bank's international SWIFT address, max length 11 characters
  - Format of IBAN and BIC field: FI99999999999999999999 XXXXXXXXXXXX
    - FI2148003020000277 HELSFIHH
    - FI9843100010000187 ITELFIHH
    - FI5941390010000053 POPFFI22
    - FI9531370003704897 HANDFIHH

### 3 Basic data record of a transaction/ notification transaction

This record is used for recording the basic information of a FIM transaction. The same record description is used for the entered transaction and its itemisation and for a notification transaction and its itemisation. The record ID is T10 for an account transaction and its itemisation, and T80 for a notification transaction and its itemisation. The total length of the record is 188 characters.

K#	Data	Form	C/O	Content	Note!
1	Material ID	X	C		
2	Record ID	XX	C		
3	Length of record	9 (3)	C		
4	Transaction number	9 (6)	C		1)
5	Archive ID	X (18)	O		2)
6	Entry date	9 (6)	C	YYMMDD	
7	Value date	9 (6)	O	YYMMDD	
8	Payment date	9 (6)	O	YYMMDD	
9	Transaction ID	X	C		3)
10	Record description				
	.1 Code	X (3)	C		
	.2 Description text	X (35)	C		
11	Monetary amount of the transaction			2 decimals	
	.1 Plus/minus +/-	X	C		
	.2 Amount	9 (18)	C		
12	Receipt code	X	C	P = the bank issues a receipt for the customer E = the transaction includes an itemisation	
13	Transfer method	X	C	A = from the customer J = from the bank's system K = from the branch office	
14	Creditor/debtor				
	.1 Name	X (35)	O		
	.2 Source of the name	X	O		

15	Creditor's account .1 Account number .2 Account number has	X (14) X	O O		
16	Reference	9 (20)	O		
17	Form number	X (8)	O		
18	Level ID	X	C		4)

1) Transaction numbers are in running order on the account statement.

2) Archive IDs of transactions are as follows:

- yymmdd444444123456
- where
- yymmdd = entry date of the transaction
- 444444 = office ID of the bank
- 123456 = transaction identification

3) The values used in transaction IDs are as follows:

- 1 = deposit
- 2 = withdrawal
- 3 = deposit correction
- 4 = withdrawal correction

4) Level ID specifies the level of itemisation data in relation to the transaction. The values in level IDs are:

- 0 = basic transaction
- 1–2 = used in addition to a basic transaction

## 4 Supplementary data on transactions

The following describes supplementary records that can be used to clarify a transaction. A supplementary record follows the transaction on the account statement. Supplementary records are used to give supplementary information related to the transaction, such as information added by the bank or a clarification received from the customer.

Supplementary records are divided into two parts: the initial part, which is the same for all supplementary records, and the actual supplementary information whose content is defined by the type of supplementary data.

### 4.1 Initial part of the supplementary records related to transactions

The initial part of supplementary records is the same for all types of supplementary data. This area indicates the length of the supplementary record. The record ID is T11 when the supplementary data is related to a transaction entered into the account or its itemisation, and T81 when the supplementary data is related to a notification transaction or its itemisation. The total length of the record is 8 + nnn, where nnn is the type-specific length of the supplementary data.

K#	Data	Form	C/O	Content	Note!
1	Material ID	X	C		
2	Record ID	XX	C		
3	Length of record	9 (3)	C		
4	Type of supplementary data	9 (2)	C		
5	Supplementary data	X (nnn)	C		

#### 4.2 Free-form message, type of supplementary data = 00

These messages are in free-text format. They are divided into elements of 35 characters each. A total of 12 elements of 35 characters can be connected to one transaction. The maximum length of the supplementary data is 420 characters.

K#	Data	Form	C/O	Content	Note!
5.1	Message-1	X (35)	C		
	Message-2	X (35)	O		
	...				
	Message-12	X (35)	O		

#### 4.3 Quantity, type of supplementary data = 01

Quantity can be related to a compiled transaction. It gives the number of single transactions the compiled message consists of. The length of the supplementary data is 8 characters.

K#	Data	Form	C/O	Content	Note!
5.1	Number of transactions	9 (8)	C		

#### 4.4 Invoice transaction information, type of supplementary data = 02

Invoice transaction information is a standardised message of the invoice payment service application from the debtor to the creditor. The length of the supplementary data is 33 characters.

K#	Data	Form	C/O	Content	Note!
5.1	Customer number	X (10)	C		
5.2	Blank	X	C		
5.3	Invoice number	X (15)	C		
5.4	Blank	X	C		
5.5	Invoice date	X (6)	C	YYMMDD	

#### 4.5 Card transaction information, type of supplementary data = 03

Supplementary data on card transactions indicates the number of the card used for the transaction and the archiving reference used by the merchant. The length of the supplementary data is 34 characters. Length of the card number is 16 characters, and it is shown in masked format: "NNNNNN\*\*\*\*\*NNNN".

K#	Data	Form	C/O	Content	Note!
5.1	Card number	X (19)	C		
5.2	Blank	X	O		
5.3	Merchant's archiving reference	X (14)	O		

#### 4.6 Correction transaction information, type of supplementary data = 04

In correction transactions, the archive ID for the original transaction to be corrected is given as supplementary data. The length of the supplementary data is 18 characters.

K#	Data	Form	C/O	Content	Note!
5.1	Original archive ID of the corrected transaction	X (18)	C		

#### 4.7 Foreign currency transaction information, type of supplementary data = 05

This supplementary data is related to currency transactions and indicates the currency, rate of the currency exchange and the original amount paid in foreign currency to a foreign currency account or its counter-value in euros.

The length of the supplementary data is 41 characters.

K#	Data	Form	C/O	Content	Note!
5.1	Counter-value .1 Plus/minus +/- .2 Monetary amount	X 9 (18)	C C	2 decimals	
5.2	Blank	X	C		
5.3	Currency ISO code	X (3)	C		
5.4	Blank	X	C		
5.5	Exchange rate	9 (11)	C	7 decimals	
5.6	Exchange rate reference	X (6)	O		

#### 4.8 Information from the customer, type of supplementary data = 06

This is information given by the customer to himself or herself to assist in the identification of the transaction. The information is forwarded back to the customer with the entered transaction.

Two fields of 35 characters are available for this purpose, i.e. the maximum length of the supplementary data is 70 characters.

K#	Data	Form	C/O	Content	Note!
5.1	Information from the customer-1	X (35)	C		
5.2	Information from the customer-2	X (35)	O		

#### 4.8 Information from the bank, type of supplementary data = 07

Information from the bank to the customer. 12 fields of 35 characters are available, i.e. the maximum length of the supplementary data is 420 characters.

K#	Data	Form	C/O	Content	Note!
5.1	Supplementary data-1	X (35)	C		
5.2	Supplementary data-2	X (35)	O		
...	...				
5.12	Supplementary data-12	X (35)	O		

#### 4.10 Payment subject information, type of supplementary data = 08

Payment subject information includes the subject code agreed upon between banks and a description in text format added by the bank. The length of the supplementary data is 35 characters.

K#	Data	Form	C/O	Content	Note!
5.1	Payment subject code	9 (3)	C		
5.2	Blank	X	C		
5.3	Payment subject description	X (31)	C		

#### 4.11 Name details information, type of supplementary data = 09

This is information to the customer on the name details related to the transaction. In card transactions, it is the place of purchase. In other transactions it can be, for example, the original debtor or creditor. The length of the supplementary data is 35 characters.

K#	Data	Form	C/O	Content	Note!
5.1	Details of the creditor's/debtor's name	X (35)	C		

#### 4.12 Additional information on credit transfers within the Single Euro Payments Area, type of supplementary data = 11

This information is forwarded in addition to the payment information specified in the Single Euro Payments Area (SEPA) standard. The length of the supplementary data is 323 characters.

K#	Data	Form	C/O	Content	Note!
5.1	Debtor's reference	X (35)	O		
5.2	IBAN account number	X (35)	O		
5.3	BIC code	X (35)	O		
5.4	Details of the creditor's name	X (70)	O		
5.5	Details of the debtor's name	X (70)	O		
5.6	Debtor ID	X (35)	O		
5.7	Archive ID	X (35)	O		

The debtor's reference is a transaction identification specified by the debtor (end-to.end-id), which is shown on both the debtor's and the creditor's account statement.

IBAN account number is the creditor's account number in IBAN format shown on the debtor's account statement.

BIC code is the BIC code of the creditor's bank shown on the debtor's account statement.

Details of the creditor's name are the details given by the creditor (ultimate creditor).

Details of the debtor's name are the details given by the debtor (ultimate debtor).

Debtor ID is a numeric description of the debtor.

Archive ID is the full-length SEPA archive ID. This information is also included in T10 record, in the field Archive ID, but there it has been truncated to 18 characters.



## 5 Balance record

Balance record includes day-specific balance information. The record ID is T40. The length of the record is 50 characters.

K#	Data	Form	C/O	Content	Note!
1	Material ID	X	C		
2	Record ID	XX	C		
3	Length of record	9 (3)	C		
4	Entry date	9 (6)	C	YYMMDD	
5	Closing balance on the date of entry			2 decimals	
	.1 Plus/minus +/-	X	C		
	.2 Closing balance	9 (18)	C		
6	Available balance			2 decimals	
	.1 Plus/minus +/-	X	O		
	.2 Monetary amount	9 (18)	O		

## 6 Cumulative basic record

Cumulative basic record gives the total number of deposits and withdrawals on the account statement and the amounts in FIM. The record ID is T50. The length of the record is 67 characters.

K#	Data	Form	C/O	Content	Note!
1	Material ID	X	C		
2	Record ID	XX	C		
3	Length of record	9 (3)	C		
4	Period ID	X	C		1)
5	Day of the period	X (6)	C	YYMMDD	
6	Transactions	9 (8)	C	2 decimals	
	.1 Deposits	X	C	2 decimals	
		9 (18)	C		
	.1 Quantity	9 (8)	C		
	.2 Sum	X	C		
		9 (18)	C		
	.1 Plus/minus +/-				
	.2 Amount				
	.2 Withdrawals				
	.1 Quantity				
	.2 Sum				
	.1 Plus/minus +/-				
	.2 Monetary amount				

1) The period IDs are as follows:

- 1 = day
- 2 = period
- 3 = month
- 4 = year

## 7 Cumulative correction record

The cumulative correction record shows the total number of deposit and withdrawal corrections on the account statement and their amounts in FIM. The record ID is T51. The length of the record is 67 characters.

K#	Data	Form	C/O	Content	Note!
1	Material ID	X	C		
2	Record ID	XX	C		
3	Length of record	9 (3)	C		
4	Period ID	X	C		1)
5	Day of the period	X (6)	C	YYMMDD	
6	Transactions	9 (8)	C	2 decimals	
	.1 Deposits	X	C	2 decimals	
		9 (18)	C		
	.1 Quantity	9 (8)	C		
	.2 Sum	X	C		
		9 (18)	C		
	.1 Plus/minus +/-				
	.2 Monetary amount				
	.2 Withdrawals				
	.1 Quantity				
	.2 Sum				
	.1 Plus/minus +/-				
	.2 Monetary amount				

1) The period IDs are as follows:

- 1 = day
- 2 = period
- 3 = month
- 4 = year

## 8 Special record

The special record is reserved for fixed bank-specific supplementary information. The record ID is T60. The special record is not in use at the moment.

K#	Data	Form	C/O	Content	Note!
1	Material ID	X	C		
2	Record ID	XX	C		
3	Length of record	9 (3)	C		
4	Band group ID	X (3)	C		
5	Special data	X (nnn)	C		

## 9 Message record

With the message record, the bank can give the customer information in free format. Maximum length of the record is 489 characters.

K#	Data	Form	C/O	Content	Note!
1	Material ID	X	C		
2	Record ID	XX	C		
3	Length of record	9 (3)	C		
4	Band group ID	X (3)	C		
5	Message				
	.1 Line-1	X (80)	C		
	.2 Line-2	X (80)	O		
	....				
	.6 Line-6	X (80)			

## 10 Electronic group account statement

Electronic group account statement is an account statement of the Group's primary account. It includes (sub) account statements for accounts related to the group account.

An account statement for a sub-account included on the group account statement is either a complete account statement according to the electronic account statement standard or an account statement where transactions have been excluded. This option is selected for the primary account of the Group, and the same selected option is applied for account statements of all sub-accounts related to the group account.

A group account statement may consist of many levels. In this case, the group account statement includes n number of sub group account statements, which in turn include the account statements for the sub-accounts.

The basic record of the group account statement is T05. Its content is similar to the basic record T00. If a group account statement consists of many levels, the structure includes level accounts with the same basic record ID, T05.

The balance record of the group account statement is T45. Its content is similar to the balance record T40. If a group account statement consists of many levels, the structure includes level accounts with the same balance record ID, T45.

The cumulative basic record of the group account statement is T55. Its content is similar to the cumulative basic record T50. If a group account statement consists of many levels, the structure includes level accounts with the same cumulative basic record, T55.

The cumulative correction record of the group account statement is T56. Its content is similar to the cumulative correction record T51. If a group account statement consists of many levels, the structure includes level accounts with the same cumulative correction record ID, T56.

If a group account statement does not consist of many levels, its structure is as follows. Itemisation records have been excluded in order to simplify the model.

T05  
 T00  
 T10  
 T10  
 T40  
 T50  
 T50  
 T50  
 T00  
 T10  
 T10  
 T40  
 T50  
 T50  
 T50

T45  
 T55  
 T55  
 T55

If a group account statement consists of many levels, its structure may be as follows, for example: Itemisation records have been excluded in order to simplify the model.

T05  
 T00  
 T10  
 T40  
 T50  
 T50  
 T50  
 T05

T05  
 T00  
 T10  
 T10  
 T40  
 T50  
 T50  
 T50

T45  
 T55  
 T55  
 T55

T45  
 T55  
 T55  
 T55

T45  
 T55  
 T55  
 T55