30.10.2026

# Incoming Reference Payments

## Service Description

samlink

A Kyndryl Company

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# 1. INCOMING REFERENCE PAYMENTS

Incoming reference payments include three different types of records:

Batch record, which is the first record in the file
Transaction record, each account transaction is a separate record

If the data contains reference entries for several accounts, the batch, transaction and sum records are in the data for each account.

Total record, which is the last record in the file

The following abbreviations have been used in the record description:
X = Alphanumerical data
9 = Numerical data
P = Compulsory data
V = Optional data
B = Blank

# 2. BATCH RECORD

The total length of the record is 90 characters

| K# | Data | Form | C/O | Content | Note |
|---|---|---|---|---|---|
| 1 | Record ID | 9(1) | C | 0 | |
| 2 | Material creation date | 9(6) | C | yymmdd | |
| 3 | Material creation time | 9(4) | C | hhmm | |
| 4 | Financial institution identifier | X(2) | C | =4b | |
| 5 | Invoicer's service ID | 9(9) | C | | |
| 6 | Currency code | X(1) | C | 1=euro | |
| 7 | Spare | X(67) | O | | |

# 3. TRANSACTION RECORD

The total length of the record is 90 characters

| K# | Data | Form | C/O | Content | Note |
|---|---|---|---|---|---|
| 1 | Record ID | 9(1) | C | 3<br>5 | Reference transfer<br>direct debit |
| 2 | Credited Account | 9(14) | C | Account in BBAN format | |
| 3 | Entry date | 9(6) | C | yymmdd | |
| 4 | Payment date | 9(6) | C | yymmdd | |

| | | | | | |
|---|---|---|---|---|---|
| 5 | Archive ID | X(16) | C | The information identifies the place of payment | 1) |
| 6 | Reference | 9(20) | C | Event reference | 2) |
| 7 | Debtors name | X(12) | C | | |
| 8 | Currency code | X(1) | C | 1=euro | |
| 9 | Debtors name source | X(1) | O | A= from the customer<br>K= from the branch office<br>J= from the bank's system | |
| 10 | Monetary amount | 9(10) | C | Front Zero Fill | |
| 11 | Correction ID | 9(1) | C | 0= Regular event<br>1= Correction | |
| 12 | Transmission method | X(1) | C | A= from the customer<br>K= from the branch office<br>J= from the bank's system | |
| 13 | Feedback code | X(1) | O | The reason code for the direct debit failure. See Direct debit | |

## 4. TOTAL RECORD

The total length of the record is 90 characters

| K# | Data | Form | C/O | Content |
|---|---|---|---|---|
| 1 | Record ID | 9(1) | C | 9 |
| 2 | Number of events | 9(6) | C | |
| 3 | Number of transactions | 9(11) | C | Front Zero Fill |
| 4 | Number of adjustment transactions | 9(6) | C | |
| 5 | Number of correction events | 9(11) | C | Front Zero Fill |
| 6 | Spare | X(5) | C | |

1) Archive ID

- The archiving ID indicates the location of the payment and the archiving information of the original receipt.

2) Reference

- The structure of the reference is shown in the service description by the Finance Finland.