CONFIDENTIAL
30.10.2026

# BALANCE CERTIFICATE INSTRUCTIONS

## Oma Savings Bank

samlink

A Kyndryl Company

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## 1. Balance certificate

Retrieval of balance certificates can be carried out via the WS channel or the batch transfer based service with the UploadFile command, upon which the document can be retrieved with the DownloadFile command. Retrieval of balance certificates is subject to access, which has to be agreed separately with the bank.

The earliest possible printing date of the balance certificate is two days before the current date, and retroactively minus 12 months from the current date. The balance certificate data is retrieved according to an accounting period of 12 months. If the accounting period deviates from this, the client must contact the bank in order to receive the correct type of balance certificate.

The balance certificate is created automatically and can be retrieved immediately after a response has been logged on the list of balance certificates (see section 5).

The balance certificate document is a PDF, and it contains:

- Accounts
- Credit
- User collateral
- Fund and securities investments
- Visa credit details
- Interest paid and/or closed credit/accounts during
- the past accounting period
- Upcoming repayments and interest for the coming accounting
- period
- Products for saving under life insurance

## 2. Invoicing and pricing

Balance certificates are subject to a fee. A fee in accordance with the bank's service price list will be charged for the balance certificate. The service price list is available on the bank's website. The service fee for the balance certificate will be charged in conjunction with the monthly invoice.

## 3. Examples of requests and responses in the WS channel

The application ID for balance certificate datasets that have been retrieved via batch transfer is BC. Each dataset contains one balance certificate.

Example of a request to initiate the creation of a balance certificate in the WS channel (in the ApplicationRequest SOAP shell):

## 4. Ordering a balance certificate (UploadFile)

| # | | Format | Length |
|---|---|---|---|
| 1 | Data type (FileType) | BC | 2 |

| | | | |
|---|---|---|---|
| 2 | Business ID | 0012345-6 | 10 |
| 3 | Date | yyyy-dd-mm | 10 |

The balance certificate request is contained in the ApplicationRequest of the SOAP request (the content element of the request).

**UploadFile**

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.060.001.06"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:camt.060.001.06 camt.060.001.06.xsd"
   xmlns:xsi=http://www.w3.org/2001/XMLSchema-instance>
   <AcctRptgReq>
      <GrpHdr>
         <MsgId>MessageIdentification</MsgId>
         <CreDtTm>2023-11-01T00:00:00.00</CreDtTm>
      </GrpHdr>
      <RptgReq>
         <!-- Return as balance certificate pdf -->
         <ReqdMsgNmId>pdf</ReqdMsgNmId>
         <AcctOwnr>
            <Pty>
               <Id>
                  <OrgId>
                     <Othr>
                        <!-- Organization ID for which to create balance certificate -->
                        <Id>000001107-6</Id>
                     </Othr>
                  </OrgId>
               </Id>
            </Pty>
         </AcctOwnr>
         <RptgPrd>
            <FrToDt>
               <FrDt>2023-06-01</FrDt>
            </FrToDt>
            <Tp>ALLL</Tp>
         </RptgPrd>
      </RptgReq>
   </AcctRptgReq>
</Document>
```

**ApplicationRequest**

```
<ApplicationRequest xmlns=http://bxd.fi/xmldata/>
   <CustomerId>12345678</CustomerId>
   <Command>UploadFile</Command>
   <Timestamp>2022-11-11T09:34:34.5983968+02:00</Timestamp>
   <Environment>PRODUCTION</Environment>
   <SoftwareId>SoftwareId</SoftwareId>
   <FileType>BC</FileType>
   <Content> <!-- Base64 encoded -->
      <?xml version="1.0" encoding="utf-8"?>
      <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.060.001.06"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:camt.060.001.06 camt.060.001.06.xsd"
         xmlns:xsi=http://www.w3.org/2001/XMLSchema-instance>
         <AcctRptgReq>
            <GrpHdr>
               <MsgId>MessageIdentification</MsgId>
               <CreDtTm>2023-11-01T00:00:00.00</CreDtTm>
            </GrpHdr>
            <RptgReq>
               <!-- Return as balance certificate pdf -->
               <ReqdMsgNmId>pdf</ReqdMsgNmId>
               <AcctOwnr>
                  <Pty>
                     <Id>
                        <OrgId>
                           <Othr>
                              <!-- Organization ID for which to create balance certificate -->
                              <Id>000001107-6</Id>
                           </Othr>
                        </OrgId>
                     </Id>
                  </Pty>
               </AcctOwnr>
               <RptgPrd>
                  <FrToDt>
                     <FrDt>2023-06-01</FrDt>
                  </FrToDt>
                  <Tp>ALLL</Tp>
               </RptgPrd>
            </RptgReq>
         </AcctRptgReq>
      </Document>
   </Content>
</ApplicationRequest>
```

## 4.1. Error situations

| Error response | Definition | Adjustment |
|---|---|---|
| The status date is missing or incorrect | The balance certificate date is missing from the request, or it is incorrect. | Add the date in the correct format to the request. The date must be two days before the current date/retroactively the current date minus max. 12 months. |
| Missing business ID | The business ID is missing or incorrect | Add the business ID in the correct format to the request. |
| Failed to read the file content | Technical error. | Contact the bank. |
| No account access | You have no access to the account for which you are requesting a balance certificate. | Contact the bank. |
| Technical error, creating balance certificate | Technical error. | Contact the bank. |

# 5. List of balance certificates waiting for downloading (DownloadFileList)

| # | Data | Format | Length |
|---|---|---|---|
| 1 | Data type (FileType) | BD | 2 |

The list contains a balance certificate ID created by the system for each balance certificate waiting for downloading. The ID is used for retrieving the desired balance certificate (see section 6).

# 6. Retrieval of balance certificate (DownloadFile)

Record ID for retrieve individual balance certificates: BD and balance certificate ID. The balance certificate ID is received in conjunction with the listing of balance certificates in section 5.

| # | Data | Format | Length |
|---|---|---|---|
| 1 | Data type (FileType) | BD | 2 |
| 2 | Balance certificate ID | 1234567890 | 10 |

Note! The retrieved PDF is in Base64 binary format and must be decoded into a displayable format.