

Nordea

Electronic account statement

Service description

August 2016



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Electronic account statement in Finland

An electronic account statement contains the same data as a printed account statement. In addition, it contains SEPA payments' supplementary details which are not shown on the printed account statement.

The electronic account statement is created every banking day or for certain periods according to the customer's choice. If a customer wants a printed account statement in addition to the electronic account statement, it will be created for the same period as the electronic account statement.

The periods of the periodical account statement are:

- The account statement is created on the 8th, the 15th, the 23rd and the last day of the month.
- The account statement is created on the 15th and the last day of the month.
- The account statement is created on the last day of the month.

If the last day of a periodical account statement's period is not a banking day, the account statement is created on the banking day preceding the last day of the period.

File formats

The electronic accounts statement is formed in Nordea's system based on the customer's choice either as an XML file or as an ASCII file.

The account statement in the XML format is based on the message description camt.053.001.02 published by the International Organization for Standardization (ISO).

The ASCII file follows the TITO record description jointly created by the Finnish banks.

If necessary, customers can get both file formats of the electronic account statement side by side in order to speed up the changeover from the use of national codes to international codes.

Changes in data content between the file formats

It is possible to transmit more data in the XML account statement than the TITO account statement. The data content of the XML account statement will continue to expand as payment services and payment processing systems start to benefit from and transmit data given, for example, in SEPA payments.

Numbering of the account statement

The account statements are given sequence numbers. The XML account statement has both the 'Legal Sequence Number' required by the Accounting Act and the 'Electronic Sequence

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Number' given at the time the file has been created. The TITO account statement only has the number required by the Accounting Act.

The number required by the Accounting Act always starts again from number '1' at the turn of the calendar year. If no transactions have been entered to the account on the formation day, the number is zero. The number required by the Accounting Act is the same on the electronic account statement and the possible printed account statement.

When the XML account statement is adopted, the number given at the time the file is created begins from number '1' and continues to grow irrespective of whether transactions have been entered to the account.

Data content of an account statement on a day with not transactions

The basic data identifying the account and balance data are transmitted on the XML account statement.

The account's basic record is transmitted on the TITO account statement.

Transaction coding

The transactions in the electronic account statement have been coded to make the automatic entering of transactions easier. The codes complying with the ISO 20022 Bank Transaction Code scheme and the codes complying with the national entry scheme are transmitted on the XML account statement. Only the national codes are transmitted on the TITO account statement.

Delivery of itemisations

The itemisations are only provided in electronic format even if the bank also prints out and mails the account statement to the customer.

On the XML account statement the itemisations are only provided in the RemittanceInformation/Structured elements.

On the TITO account statement the itemisations are provided in connection with the transaction and they can be identified from the level code of the transaction's basic record.

Itemisations are shown on SEPA payments delivered as AOS2 lots or other deposits or withdrawals registered in batches. Itemisations of itemisations are shown on the payer's account statement when a joint SEPA payment entry debited as a total sum includes AOS2 lots.

File retrieval

A daily account statement is formed at the end of each entry date, and it can be retrieved from the file transfer service at 3.00 in the morning on the day following the entry date at the latest.

A periodic account statement is formed on the last entry date of the period, and it can be retrieved starting from 12.00 on the day following the last day of the period.

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The electronic account statement is retrievable through the file transfer service with the Web Services connection or through the file transfer service in Netbank.

XML account statements cannot be retrieved using the old Finnish PATU protocol.

The maximum size of an XML file retrievable with the Web Services connection is 50MB.

File transfer file types

NDCAMT53L	XML account statement
TITO	ASCII account statement

Storage period

The account statement is retrievable in electronic format for 18 months from the formation date. After that period it is only possible to order separately a monthly transaction summary printed on paper.

Other instructions

There are additional instructions on file retrieval on Nordea's website. The instructions are available at www.nordea.fi on the corporate customers' pages.

- Web Services, data transmission
- File deadlines

ISO 20022

The International Organization for Standardization has published on its website instructions on implementing ISO 20022 messages as well as schema files that can be used for checking the message format. Information on standardisation and messages is available at www.iso20022.org.

In forming the XML account statement for Nordea Bank Finland's accounts the message BankToCustomerStatementV02 is used and the message's schema name is <camt.053.001.02>.

XML message description

Message item	XML tag	Mult	Content example	Comment
A. GroupHeader	<GrpHdr>	[1..1]		
MessageIdentification	<MsgId>	[1..1]	NDEA-CAMT53-2010-10-13T09:46:1894	Identifier given when the message was created
CreationDateTime	<CreDtTm>	[1..1]	2010-10-13T09:46:18Z	Creation time according to the download
MessagePagination	<MsgPgtn>	[0..1]		Not in use
. Statement	<Stmnt>	[1..n]		
Identification	<Id>	[1..1]	CAMT53-FI8529501800030574-20101013	Unique identification within at least three months
ElectronicSequenceNumber	<ElctrncSeqNb>	[0..1]	7	Running number which begins from 1 when camt.053 is taken in use and grows independently of transactions.
LegalSequenceNumber	<LglSeqNb>	[0..1]	53	Running number of statement. This number grows only when there are transactions. This number is same in TITO, camt and paper statements.
CreationDateTime	<CreDtTm>	[1..1]	2010-10-07T08:06:00Z	Time when statement was created.
FromToDate	<FrToDt>	[0..1]		Reporting period Daily statement has same day in FromDateTime as in ToDateTime.
FromDateTime	<FrDtTm>	[1..1]	2010-10-07T00:00:00Z	Time is zero
ToDateTime	<ToDtTm>	[1..1]	2010-10-07T00:00:00Z	Time is zero
Account	<Acct>	[1..1]		
Identification	<Id>	[1..1]		
IBAN	<IBAN>	[1..1]	FI8529501800030574	
Type	<Tp>	[0..1]		
Code or Proprietary	<Cd> <Prtry>	[1..1]	CASH Transaction account	Code eg CASH Accounts of Group Account service are reported with text "Transaction Account" in element <Prtry>
Currency	<Ccy>	[0..1]	EUR	
Name	<Nm>	[0..1]	Oy Company Ab	Name related to the account as registered in the bank's ledger
Owner	<Ownt>	[0..1]		
Name	<Nm>	[0..1]	Oy Company Ab	Account owner's name as registered in the bank's customer information
OrganisationIdentification	<OrgId>	[1..1]		
Other	<Othr>			
Identification	<Id>	[1..1]	99999992	Identification from bank's customer information
SchemeName	<SchmeNm>	[0..1]		
Code	<Cd>	[1..1]	BANK	

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Message item	XML tag	Mult	Content example	Comment
Servicer	<Svcr>	[0..1]		
FinancialInstitutionIdentification	<FinInstnId>	[1..1]		
BIC	<BIC>	[0..1]	NDEAFIHH	
Name	<Nm>	[0..1]	Nordea	
BranchIdentification	<BrnchId>	[0..1]		
Identification	<Id>	[0..1]	2950	Branch code
Name	<Nm>	[0..1]	Helsinki-Satamaradankatu 3	Branch name
RelatedAccount	<RltdAcct>	[0..1]		This is used to carry Group Account information
Identification	<Id>	[1..1]		
IBAN	<IBAN>	[1..1]	FI7429501800000014	
Type	<Tp>	[0..1]		
Proprietary	<Prtry>	[1..1]	Group Account	Eg Top Account
Interest	<Intrst>	[0..n]		Not in use
Balance	<Bal>	[1..n]		
Type	<Tp>	[1..1]		
CodeOrProprietary	<CdOrPrtry>	[1..1]		
Code	<Cd>	[1..1]	OPBD	OPBD = Book balance of the account at the beginning of the account reporting period. PRCD = Closing balance of the account at the end of the previously closed account reporting period. CLAV = Closing balance including credit line. CLBD = Closing balance
CreditLine	<CdtLine>	[0..1]		
Included	<Incl>	[1..1]	true	true = Balance includes a limit false = Balance does not include a limit
Amount	<Amt>	[0..1]	EUR20000.00	Amount of credit line
Amount	<Amt>	[1..1]	EUR125051.55	Amount of balance
CreditDebitIndicator	<CdtDbtInd>	[1..1]	CRDT	CRDT = Credit balance DBIT = Debit balance
Date	<Dt>	[1..1]	2010-10-07	Date of balance
TransactionsSummary	<TxssSummary>	[0..1]		
TotalCreditEntries	<TtICdtNtries>	[0..1]		Credit entries reported in the statement including corrections related to debits
NumberOfEntries	<NbOfNtries>	[0..1]	20	
Sum	<Sum>	[0..1]	15065.23	
TotalDebitEntries	<TtIDbtNtries>	[0..1]		Debit entries reported in the statement including corrections related to credits
NumberOfEntries	<NbOfNtries>	[0..1]	15	

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Message item	XML tag	Mult	Content example	Comment
Sum	<Sum>	[0..1]	14056.00	
Entry	<Ntry>	[0..n]		
EntryReference	<NtryRef>	[0..1]	000001	Running number inside the statement in case
Amount	<Amt>	[1..1]	EUR196.64	
CreditDebitIndicator	<CdtDbtInd>	[1..1]	DBIT	CRDT = credit entry DBIT = debit entry
ReversalIndicator	<RvslInd>	[0..1]	false	false = normal transaction true = correction
Status	<Sts>	[1..1]	BOOK	BOOK = booked into the account
BookingDate	<BookgDt>	[0..1]		
Date	<Dt>	[0..1]	2010-10-07	Booking date
ValueDate	<ValDt>	[0..1]		
Date	<Dt>	[0..1]	2010-10-07	Value date
AccountServicerReference	<AcctSvcrRef>	[0..1]	01010072588CEAG0003	Filing code given in bank's process NOTE: Lump sum of credited reference payments has no filing code.
BankTransactionCode	<BkTxCd>	[1..1]		
Domain	<Domn>	[0..1]		
Code	<Cd>	[1..1]	PMNT	PMNT = payments LDAS = interests of deposits and loans CAMT = transactions related to liquidity management
Family	<Fmly>	[1..1]		
Code	<Cd>	[1..1]	ICDT	ICDT = debited credit transfers RCDT = credited credit transfers MCRD = credited POS transactions CCRD = debited POS transactions IDDT = credited direct debits RDDT = debited direct debits ICHQ = debited cheque ACCB = liquidity management MCOP = miscellaneous credits MDOP = miscellaneous debits NTAV = not available
SubFamilyCode	<SubFmlyCd>	[1..1]	ESCT	ESCT = SEPA credit transfer DMCT = national credit transfer SALA = salary, pension or other recurrent payment PMDD = national direct debit ESDD = SEPA DD B2C BBDD = SEPADD B2B

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Message item	XML tag	Mult	Content example	Comment
				STDO = standing order CHRG = charge OTHR = other RIMB = payment such as loan repayment ZABA = Zero Balancing SWEP = Sweeping TOPG = Topping INTR = interest NTAV = not available
Proprietary	<Prtry>	[0..1]		Entry definition codes used by Finnish banks are delivered in the Proprietary element during the SEPA transition period.
Code	<Cd>	[1..1]	702Corporate payments	The entry definition code and Nordea's specification text
Issuer	<Issr>	[0..1]	FFI	FFI = Federation of Finnish Financial Services
EntryDetails	<NtryDtls>	[0..n]		
Batch	<Btch>	[0..1]		
MessageIdentification	<Msgld>	[0..1]	20100920-124567236	Content in the element originates from the pain.001 message.
PaymentInformationIdentification	<PmtInfId>	[0..1]	20100920-124567236-01	Content in the element originates from the pain.001 message or during the SEPA transition period from local mass payment instruments.
NumberOfTransactions	<NbOfTxs>	[0..1]	25	Number of transactions in the batch corresponding to the entry.
TransactionDetails	<TxDtls>	[0..n]		
References	<Refs>	[0..1]		
AccountServicerReference	<AcctSvcrRef >	[0..1]	01010072588CEAG0003	Filing code given in the bank's payment or booking process.
InstructionIdentification	<InstrId>	[0..1]	1246567236-01-E	InstructionIdentification originates from debtor and reported only for the debtor.
EndToEndIdentification	<EndToEndId >	[0..1]	E2E-AOS2-071010-1-1	EndToEndIdentification originates from debtor and reported for both parties, the debtor and the creditor.
Proprietary	<Prtry>	[0..1]		
Type	<Tp>	[1..1]	1234XXXXXXXXXXXX1234	Card number
Reference	<Ref>	[1..1]	12345678901234	Reference given by POS system and related to card transaction
AmountDetails	<AmtDtls>	[0..1]		
InstructedAmount	<InstrdAmt>	[0..1]		
Amount	<Amt>	[1..1]	USD150.00	Original amount from payment instruction
TransactionAmount	<TxAmt>	[0..1]		
Amount	<Amt>	[1..1]	EUR100.00	Amount booked into the account

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Message item	XML tag	Mult	Content example	Comment
CurrencyExchange	<CcyXchg>	[0..1]		
SourceCurrency	<SrcCcy>	[0..1]	USD	Currency of the original payment instruction
TargetCurrency	<TrgtCcy>	[0..1]	EUR	Currency of the executed payment
UnitCurrency	<UnitCcy>	[0..1]	EUR	Currency used in foreign currency exchange and decided by the bank
ExchangeRate	<XchgRate>	[1..1]	1.5	Exchange rate
ContractIdentification	<CtrctId>	[0..1]	123456	
QuotationDate	<QtnDt>	[0..1]		Not used
BankTransactionCode	<BkTxCd>	[0..1]		BankTransactionCode is delivered on transaction level when it differs from entry level
Charges	<Chrgs>	[0..1]		Not in use
RelatedParties	<RltdPties>	[0..1]		
Debtor	<Dbtr>	[0..1]		
Name	<Nm>	[0..1]	Payer Matt Mathews	Payer's name
PostalAddress	<PstlAdr>	[0..1]	Address information from the payment	Postal address is delivered in same format as given in payment instruction
AddressType	<AdrTp>	[0..1]	ADDR	
StreetName	<StrtNm>	[0..1]	Test Street	
BuildingNumber	<BldgNb>	[0..1]	20	
PostCode	<PstCd>	[0..1]	99999	
TownName	<TwnNm>	[0..1]	Test village	
CountrySubDivision	<CtrySubDvs n>	[0..1]	Test municipality	
Country	<Ctry>	[0..1]	FI	Country code
or				
AddressLine	<AdrLine>	[0..1]	Test Street 20	
AddressLine	<AdrLine>	[0..1]	99999 Test village, Test municipality	
Identification	<id>	[0..1]		
OrganisationIdentification or PrivateIdentification	<OrgId> <PrvtId>	[1..1]		Party identifier is delivered in the element <OrgId> when the payer is an organisation and in the element <PrvtId> when the payer is a person.
BICOrBei or Other	<BICOrBEI> <Othr>	[0..1] [0..1]	NDEAFIHH	ISO 9362 code
Identification	<Id>	[1..1]	FI99999992	
SchemeName	<SchmeNm>	[0..1]		
Code	<Cd>	[1..1]	TXID	Codes according to the ISO external code list eg SOSE, ARNU, BANK, CUST, TXID

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Message item	XML tag	Mult	Content example	Comment
CountryOfResidence	<CtryOfRes>	[0..1]	FI	Country code
UltimateDebtor	<UltmtDbtr>	[0..1]		When the payer is paying on behalf of some other party this element group can be delivered.
Name	<Nm>	[0..1]	Payer Mary Mathews	Original payer's name
PostalAddress	<PstlAdr>	[0..1]		Delivered as given in payment instruction
AddressType	<AdrTp>	[0..1]	ADDR	
StreetName	<StrtNm>	[0..1]	Test Street	
BuildingNumber	<BldgNb>	[0..1]	20	
PostCode	<PstCd>	[0..1]	99999	
TownName	<TwnNm>	[0..1]	Test village	
CountrySubDivision	<CtrySubDvs n>	[0..1]	Test municipality	
Country	<Ctry>	[0..1]	FI	Country code
or				
AddressLine	<AdrLine>	[0..1]	Test Street 20	
AddressLine	<AdrLine>	[0..1]	99999 Test village, Test municipality	
Identification	<id>	[0..1]		
OrganisationIdentification or PrivateIdentification	<Orgld> <Prvtld>	[1..1]		Party identifier is delivered in the element <Orgld> when the payer is an organisation and in the element <Prvtld> when the payer is a person.
BICOrBei or Other	<BICorBEI> <Othr>	[0..1] [0..1]	NDEAFIHH	ISO 9362 code
Identification	<Id>	[1..1]	FI99999992	
SchemeName	<SchmeNm>	[0..1]		
Code	<Cd>	[1..1]	SOSE	Codes according to the ISO external code list eg SOSE, ARNU, BANK, CUST, TXID
CountryOfResidence	<CtryOfRes>	[0..1]	FI	Country code
Creditor	<Cdtr>	[0..1]		
Name	<Nm>	[0..1]	Beneficiary Saara's Shop	
PostalAddress	<PstlAdr>	[0..1]		Delivered as given in payment instruction
AddressType	<AdrTp>	[0..1]	ADDR	
StreetName	<StrtNm>	[0..1]	Test Street	
BuildingNumber	<BldgNb>	[0..1]	20	
PostCode	<PstCd>	[0..1]	99999	
TownName	<TwnNm>	[0..1]	Test village	

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Message item	XML tag	Mult	Content example	Comment
CountrySubdivision	<CtrySubDvs n>	[0..1]	Test municipality	
Country	<Ctry>	[0..1]	FI	Country code
or				
AddressLine	<AdrLine>	[0..1]	Test Street 20	
AddressLine	<AdrLine>	[0..1]	FI-99999 Test village	
Identification	<id>	[0..1]		
OrganisationIdentification or PrivateIdentification	<OrgId> <PrvtId>	[1..1]		Party identifier is delivered in the element <OrgId> when the beneficiary is an organisation and in the element <PrvtId> when the beneficiary is a person.
BICorBEI or Other	<BICorBEI> <Othr>	[0..1] [0..1]	NDEAFIHH	ISO 9362 code
Identification	<Id>	[1..1]	FI99999992	
SchemeName	<SchmeNm>	[0..1]		
Code	<Cd>	[1..1]	SOSE	Codes according to the ISO external code list eg SOSE, ARNU, BANK, CUST, TXID
CountryOfResidence	<CtryOfRes>	[0..1]	FI	Country code
CreditorAccount	<CdtrAcct>	[0..1]		
Identification	<Id>	[1..1]		
IBAN or Other	<IBAN> <Othr>	[1..1] [1..1]	FI85295021800030574	
Identification	<Id>	[1..1]	29501800030574	If the account number is not in the IBAN format
SchemeName	<SchmeNm>	[0..1]	BBAN	eg BBAN = basic bank account number
Type	<Tp>	[0..1]		Delivered when payment is directed by bank into another account than given in original payment instruction
Proprietary	<Prtry>	[1..1]	ACWC	ACWC = Accepted with change
UltimateCreditor	<UltmtCdtr>	[0..1]		Can be delivered eg in factoring cases
Name	<Nm>	[0..1]	Financed customer XYZ	
PostalAddress	<PstlAdr>	[0..1]	Address information from the payment	Delivered as given in payment instruction
AddressType	<AdrTp>	[0..1]	ADDR	
StreetName	<StrtNm>	[0..1]	Test Street	
BuildingNumber	<BldgNb>	[0..1]	20	
PostCode	<PstCd>	[0..1]	99999	
TownName	<TwnNm>	[0..1]	Test village	
CountrySubdivision	<CtrySubDvs>	[0..1]	Test municipality	

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Message item	XML tag	Mult	Content example	Comment
	n>			
Country	<Ctry>	[0..1]	FI	Country code
or				
AddressLine	<AdrLine>	[0..1]	Test Street 20	
AddressLine	<AdrLine>	[0..1]	FI-99999 Test village	
Identification	<Id>	[0..1]		
OrganisationIdentification or PrivateIdentification	<Orgld> <Prvtld>	[1..1]		Party identifier is delivered in the element <Orgld> when the beneficiary is an organisation and in the element <Prvtld> when the beneficiary is a person.
BICorBEI or Other	<BICorBEI> <Othr>	[0..1] [0..1]	NDEAFIHH	ISO 9362 code
Identification	<Id>	[1..1]	FI99999992	
SchemeName	<SchmeNm>	[0..1]		
Code	<Cd>	[1..1]	SOSE	Codes according to the ISO external code list eg SOSE, ARNU, BANK, CUST, TXID
CountryOfResidence	<CtryOfRes>	[0..1]	FI	Country code
RelatedAgents	<RltdAgts>	[0..1]		
CreditorAgent	<CdtrAgt>	[0..1]		
FinancialInstitutionIdentification	<FinInstnId>	[1..1]		
BIC	<BIC>	[0..1]	NDEAFIHH	
Purpose	<Purp>	[0..1]		Code or text originating from the pain.001 message
Code tai Proprietary	<Cd> <Prtry>	[1..1] [1..1]	PENS Recurring payment	Recurring payment
RemittanceInformation	<RmtInf>	[0..1]		
Structured	<Strd>	[0..1]		
CreditorReferenceInformation	<CdtrRefInf>	[0..1]		.
Type	<Tp>	[0..1]		
CodeOrProprietary	<CdOrPrtry>	[0..1]		
Code	<Cd>	[1..1]	SCOR	SCOR = Structured communication reference
Reference	<Ref>		00000000000000001245	
or				
Code	<Cd>		SCOR	
Issuer	<Issr>		ISO	
Reference	<Ref>		RF332348236	ISO 11649
or				

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Message item	XML tag	Mult	Content example	Comment
Structured	<Strd>	[1..999]		AOS2 / occurrence 1
ReferredDocumentInformation	<RfrdDocInf>	[0..1]		
Type	<Tp>	[0..1]		
CodeOrProprietary	<CdOrPrtry>	[1..1]		
Code	<Cd>	[1..1]	CINV	CINV = invoice
ReferredDocumentAmount	<RfrdDocAmt>	[0..1]		
RemittedAmount	<RmtdAmt>	[0..1]	EUR2500.01	
CreditorReferenceInformation	<CdtrRefInf>	[0..1]		
Type	<Tp>	[0..1]		
CodeOrProprietary	<CdOrPrtry>	[1..1]		
Code	<Cd>	[1..1]	SCOR	SCOR
Reference	<Ref>	[0..1]	00000000000000010016	
Structured	<Strd>	[1..999]		AOS2 / occurrence 2
ReferredDocumentInformation	<RfrdDocInf>	[0..1]		
Type	<Tp>	[0..1]		
CodeOrProprietary	<CdOrPrtry>	[1..1]		
Code	<Cd>	[1..1]	CINV	CINV = invoice
ReferredDocumentAmount	<RfrdDocAmt>	[0..1]		
RemittedAmount	<RmtdAmt>	[1..1]	EUR500.00	
AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	INVOICE NARRATIVE	
Structured	<Strd>	[1..999]		AOS2 / occurrence 3
ReferredDocumentInformation	<RfrdDocInf>	[0..1]		
Type	<Tp>	[0..1]		
CodeOrProprietary	<CdOrPrtry>	[1..1]		
Code	<Cd>	[1..1]	CREN	CREN = credit note
ReferredDocumentAmount	<RfrdDocAmt>	[0..1]		
CreditNoteAmount	<CdtNoteAmt>	[1..1]	EUR1500.00	
CreditorReferenceInformation	<CdtrRefInf>	[0..1]		
Type	<Tp>	[0..1]		
CodeOrProprietary	<CdOrPrtry>	[1..1]		
Code	<Cd>	[1..1]	SCOR	SCOR
Reference	<Ref>	[0..1]	00000000000000010032	
or				
RemittanceInformation	<RmtInf>	[0..1]		
Unstructured	<Ustrd>	[0..1]	Invoices 111, 222 and 333	One occurrence (max 140 characters) free-form text
or				

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Message item	XML tag	Mult	Content example	Comment
RemittanceInformation	<RmtInf>	[0..1]		
ReferredDocumentInformation	<RfrdDocInf>	[0..1]		
Number	<Nb>	[0..1]	123	Invoice number
RelatedDate	<RltdDt>	[0..1]	2010-08-15	Invoice date
RelatedDates	<RltdDts>	[0..1]		
AcceptanceDateTime	<AcptncDtTm>	[0..1]	2010-10-28T00:00:00Z	Payment date
ReturnInformation	<RtrInf>	[0..1]		Information about corrected transaction
Reason	<Rsn>	[0..1]		
Proprietary	<Prtry>	[1..1]		
AdditionalInformation	<AddtlInf>	[0..n]		
AdditionalStatementInformation	<AddtlStmntInf>	[0..1]		

TITO record description

The records follow the TITO description defined by Finnish banks at the beginning of the 1990s. The banks' joint service description of the electronic account statement is available under on the website of The Federation of Finnish Financial Services under Themes/SEPA - Single Euro Payments Area/Technical Documents at www.fkl.fi

This service description presents the contents of the records in the account statement created by Nordea. Details no longer transmitted in SEPA payments have been marked in the record descriptions.

An account statement can contain both account transactions and notification transactions. Notification transactions contain advance information on transactions to be registered to the account later.

Basic account statement record

Field	Data	Mandatory	Format	Length	Content
1	File ID	Y	AN	1	T
2	Record code	Y	AN	2	00
3	Length	Y	N	3	322
4	Version number	Y	AN	3	100
5	Account number	Y	AN	14	Account number in BBAN format
6	Statement number	Y	N	3	
7	Statement period				
	.1 First day	Y	N	6	YYMMDD
		Y	N	6	YYMMDD

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	.2 Last day				
8	Creation time .1 Date .2 Time		N N	6 4	YYMMDD HHMM
9	Customer ID	Y	AN	17	
10	Opening balance date	Y	N	6	
11	Opening balance .1 Sign .2 Amount	Y Y	AN N	1 18	16 integers and 2 decimals
12	Number of records on the account statement	Y	N	6	
13	Account currency code		AN	3	
14	Name of the account		AN	30	
15	Account limit	Y	N	18	16 integers and 2 decimals
16	Account holder's name	Y	AN	35	
17	Contact data 1	Y	AN	40	Name of the bank
18	Contact data 2		AN	40	Branch number and name
19	Data specific to bank 1		AN	30	Group Account and the account number
20	Data specific to bank 2		AN	30	Account number in IBAN format and account holding bank's BIC
	In total			322	

Further information

The account number is given in the BBAN format in field 5 and in the IBAN format in field 20.

Field 6 only contains the running number when the account has transactions. On an account statement for a day or period without transactions, the statement number is zeroes (000).

The statement period is given as calendar days. However, the creation date in field 8.1 is a banking day. If the statement period ends on a date that is not a banking day, field 8.1 shows the previous banking day.

Field 9 contains the customer code with eight characters starting from the fifth character of the field. Before the customer code there are 4 blank spaces and after the customer code there are 3 spaces.

Field 10 contains the opening balance date, which is the same as the previous account statement's closing balance date.

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Field 11 contains the opening balance, which is the same as the previous account statement's closing balance.

Field 12 contains the number of records in the account statement, including the basic account statement record. The number of records varies. One transaction can have several sets of supplementary data, but all transactions do not have supplementary data. The message record is in the account statement only when the bank wants to notify its customers of something.

Field 13 contains the ISO code of the account currency.

Field 14 contains the accounts' product name, for example, Current Account.

Field 15 contains the account's limit if a limit has been defined in the account's basic data. If the account is a Transaction Account in the Cash Pool Services, the field contains the account's internal limit in the Cash Pool Services. If the account has no limit, the content of the field is zeros.

Field 16 contains the account's name defined in the account's basic details.

Field 17 contains the name of the account holding bank.

Field 18 contains the number and name of the branch.

Field 19 in a Transaction Account's account statement contains the text CURRENCY TOP ACCOUNT (VALUUTTAPÄÄTILI) and the account number in a readily printable form.

Field 20 contains the account number of the account reported on in the IBAN format and the account holding bank's BIC. The IBAN format of a Finnish account is a standard of 18 characters. Nordea Bank Finland's BIC is NDEAFIHH.

Basic transaction record

Field	Data	Mandatory	Format	Length	Content
1	File ID	Y	AN	1	T
2	Record code	Y	AN	2	10 = account transaction 80 = notification
3	Length	Y	N	3	188
4	Transaction number	Y	N	6	Consecutive number
5	Filing code		AN	18	
6	Kirjauspäivä	Y	N	6	YYMMDD
7	Value date		N	6	YYMMDD
8	Payment date		N	6	YYMMDD
9	Transaction code	Y	AN	1	1 = deposit 2 = withdrawal 3 = deposit correction 4 = withdrawal correction

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10	Entry definition .1 Code .2 Definition text	Y Y	AN AN	3 35	
11	Amount of transaction .1 Sign .2 Amount	Y Y	AN N	1 18	16 integers and 2 decimals
12	Receipt code	Y	AN	1	Blank = no supplementary data E = supplementary data as an itemisation K = supplementary data on a printed receipt
13	Transmission method	Y	AN	1	
14	Creditor/Debtor .1 Name .2 Source of name		AN AN	35 1	
15	Creditor's account .1 Account number .2 Change-of-account message		AN AN	14 1	space character, *
16	Reference		N	20	
17	Form number		AN	8	
18	Level code		AN	1	blank = account transaction 1 = itemisation 2 = itemisation of an itemisation
	In total			188	

Further information

Field 4 contains the transaction's consecutive number within the account statement.

Field 5 contains is the filing code and its length is 18 characters. The filing code of SEPA payments can have 35 characters in maximum in which case it will be reported in this field as shortened. The same filing code is in full length in the Euro Payments Area credit transfers' supplementary data record.

Field 6 contains the transaction's entry date. Field 7 contains the transaction's value date and field 8 the original payment date. Both the value date and the payment date may be zeroes, for example, when a batch of reference payments is reported as a total sum.

The value of the transaction type in field 9 is 1 or 2 if the transaction is a correction to a correction.

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Field 10 contains the entry definition code jointly created by the Finnish banks and a text supplementing it. The code can be used to identify automatically posted transactions.

The text is formed by the sending application or service. The definition of the table is a general text describing the transaction and it is not the same as the text transmitted to the account statement.

In corrections, the codes can be used for both deposit and withdrawal transactions.

Entry definition

Code	Specification	Code can be used with
700	Transaction processed in some payment service	deposits and withdrawals
701	Debiting of salaries and pensions	withdrawals
702	Debit entry processed in Corporate Payments Service	withdrawals
703	Settlement of payment terminal service	deposits
704	Automatic payment service	withdrawals
705	Joint credit entry of incoming reference payments	deposits
706	Payment debited on the basis of a payment service order	with withdrawals
710	Deposit	deposits
720	Withdrawal	withdrawals
721	Card payment	withdrawals
722	Cheque	withdrawals
730	Fee	withdrawals
740	Interest debit entry	withdrawals
750	Interest credit entry	deposits
760	Loan debit entry including instalment, interest and fee	withdrawals
761	Amortisation	withdrawals
780	Zero Balancing	deposits and withdrawals
781	Sweeping	deposits and withdrawals
782	Topping	deposits and withdrawals

Field 13 includes the transmission method code, which is no longer significant. The values of the code can be blank, A, J or K.

In a deposit transaction Field 14.1 contains the payer's name and in a withdrawal transaction the payee's name. Tietoa ei ole koontitapahtumissa.

Field 14.2 contains the name's source code, which is no longer significant. The values of the code can be blank, A, J or K.

A withdrawal transaction Field 15.1 contains the creditor's account number.

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Field 15.2 contains an asterisk if the account has been changed by the bank. The account can change if the beneficiary has an agreement with the bank on routing of payments.

Field 16 contains the reference number complying with the Finnish banking standard. If the reference number is shorter than 20 digits, zeroes have been placed in front of the number in the field.

Field 17 contains the number of the form if a means-of-payment, eg a cheque form, is connected to the transaction.

Supplementary transaction records

Supplementary records include an initial segment common to all supplementary records and supplementary data, the contents of which vary, depending on the type of the supplementary data. Part of the supplementary data is free-form text, which cannot be processed automatically.

There can be several supplementary data records for one transaction. For example, there can be two supplementary data records for a foreign currency transaction's supplementary data, the data on the original currency and the foreign currency, and the data on the counter-value in euros under supplementary data type 05.

Field 3 contains the length of the record and its value varies depending on the type of the supplementary data. The length of the initial segment is 8 characters and the length of the actual supplementary data is added to it. The value in field 4 indicates the supplementary data type. The actual supplementary data is transmitted in field 5.

Field	Data	Mandatory	Format	Length	Content
1	File ID	Y	AN	1	T
2	Record code	Y	AN	2	11 = supplementary data of a transaction entered to the account 81 = supplementary record data of a notification transaction
3	Length		N	3	
4	Type of supplementary data	Y	AN	2	
5	Supplementary data	Y	AN	nnn	
	In total			8 + nnn	

Field 5 descriptions by supplementary data types

Free message, supplementary data type = 0	Content
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5.1	Message 1	Y	AN	35	Free-form text
5.2	Message 2		AN	35	--
...					--
5.12	Message 12		AN	35	--
	In total			max 420	

Quantity, supplementary data type = 01					Content
5.1	Number of transactions	Y	N	8	The total number of transactions of a debit entry or credit entry entered as a total sum
	In total			8	

Invoice transaction information, type of supplementary data = 02					
5.1	Customer number	Y	AN	10	
5.2	Blank	Y	AN	1	
5.3	Invoice number	Y	AN	15	
5.4	Blank	Y	AN	1	
5.5	Invoice date	Y	AN	6	
	In total			33	

Card transaction information, supplementary data type = 03					
5.1	Card number	Y	AN	19	
5.2	Blank		AN	1	
5.3	Merchant's filing reference		AN	14	
	In total			34	

Correction transaction information, supplementary data type = 04					
5.1	Original filing code for corrected transaction	Y	AN	18	
	In total			18	

Foreign currency transaction information, supplementary data type = 05					Content
5.1	Counter value				The payment's original amount in foreign currency or the counter-value in euros

					of a payment paid to a foreign currency account.
	.1 Sign	Y	AN	1	
	.2 Amount	Y	N	18	16 integers and 2 decimals
5.2	Blank	Y	AN	1	
5.3	ISO code of currency	Y	AN	3	
5.4	Blank	Y	AN	1	
5.5	Exchange rate	Y	N	11	4 integers and 7 decimals
5.6	Rate reference		AN	6	
	In total			41	

Data from the customer, supplementary data type = 06					
5.1	Data from customer 1	Y	AN	35	
5.2	Data from customer 2		AN	35	
	In total			70	

Supplementary data from the bank, supplementary data type = 07					
5.1	Supplementary data 1	Y	AN	35	
5.2	Supplementary data 2		AN	35	
...					
5.12	Lisätieto-12		AN	35	
	In total			max 420	

Name qualifier, supplementary data type = 09					
5.1	Qualifier of creditor's/ debtor's name	Y	AN	35	
	In total			35	

Data for SEPA credit transfer, supplementary data type = 11					Content
5.1	Debtor's reference	N	AN	35	An identifying reference (end-to-end ID) given by the debtor for the transaction. It is visible on both the debtor's and the creditor's account statements.

5.2	IBAN account number	N	AN	35	Payee's IBAN account number on the payee's account statement
5.3	BIC code	N	AN	35	BIC code of the payee's bank on the payer's account statement.
5.4	Creditor's name qualifier	N	AN	70	The payee's name specifier given by the payer, visible on both the payee's and the payer's account statements.
5.5	Debtor's name qualifier	N	AN	70	The payer's name specifier given by the payer, visible on both the payee's and the payer's account statements.
5.6	Payer identifier	N	AN	35	Definition of the payer identifier (BIC, IBEI, BEI, EANGLN, UNSCHU, DUNS, BkPtyId, TaxIdNb, Prtyls) and the value of the identifier.
5.7	Filing code	N	AN	35	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 difference in length, it is truncated to 18 characters.
	In total			315	

Balance record

The daily account statement contains only one balance record.

A periodic account statement contains one balance record for each entry date that has transactions. The available balance is zero in all balance records except the one on the last day with transactions. The last balance record has the available balance on the day in question.

Field	Data	Mandatory	Format	Length	Content
1	File ID	Y	AN	1	T
2	Record code	Y	AN	2	40
3	Length	Y	N	3	050
4	Kirjauspäivä	Y	N	6	YYMMDD
5	Entry date closing balance				
	.1 Sign	Y	AN	1	
	.2 Amount	Y	N	18	16 integers and 2 decimals
6	Available balance				
	.1 Sign	Y	AN	1	
	.2 Amount	Y	N	18	16 integers and 2 decimals
	In total			50	

Cumulative basic record

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In addition to data on transactions on the daily or periodic account statement, the record contains data on transactions from the beginning of the month and year.

Field 6 of the cumulative basic record of a daily or periodic account statement contains the total number of deposit and withdrawal transactions and their total sum in gross. The figures include corrections, which are also given separately in the cumulative correction record for a day.

The cumulative basic records for a month and a year only contain the net sums of the transactions in fields 6.1.2 and 6.2.2. The numbers are not conveyed.

Field	Data	Mandatory	Format	Length	Content
1	File ID	Y	AN	1	T
2	Record code	Y	AN	2	50
3	Length	Y	N	3	067
4	Period ID	Y	AN	1	1 = day 2 = statement period 3 = month 4 = year
5	Period day	Y	N	6	YYMMDD
6	Transactions				
	.1 Deposits				
	.1 Number	Y	N	8	
	.2 Sum				
	.1 Sign	Y	AN	1	
	.2 Amount	Y	N	18	16 integers and 2 decimals
	.2 Withdrawals				
	.1 Number	Y	N	8	
	.2 Sum				
	.1 Sign	Y	AN	1	
	.2 Amount	Y	N	18	16 integers and 2 decimals
	In total			67	

Cumulative correction record

Field	Data	Mandatory	Format	Length	Content
1	File ID	Y	AN	1	T
2	Record code	Y	AN	2	51
3	Length	Y	N	3	067
4	Period ID	Y	AN	1	1 = day
5	Period day	Y	N	6	YYMMDD
6	Transactions				
	.1 Withdrawal corrections				
	.1 Number	Y	N	8	
	.2 Sum				
	.1 Sign	Y	AN	1	

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	.2 Amount	Y	N	18	16 integers and 2 decimals
	.2 Deposit corrections				
	.1 Number	Y	N	8	
	.2 Sum				
	.1 Sign	Y	AN	1	
	.2 Amount	Y	N	18	16 integers and 2 decimals
	In total			67	

Special record (interest data)

Field	Data	Mandatory	Format	Length	Content
1	File ID	Y	AN	1	T
2	Record code	Y	AN	2	60
3	Length	Y	N	3	194
4	Bank group code	Y	AN	3	200
5	Special record code	Y	AN	2	01
6	Interest period	Y	AN	13	YYMMDD-YYMMDD
7	Deposit				
	.1 Data type	Y	AN	1	
	.2 Average balance				
	.1 Sign	Y	AN	1	
	.2 Amount	Y	N	18	16 integers and 2 decimals
8	Deposit interest				
	.1 Data type	Y	AN	1	
	.2 Interest rate	Y	N	7	3 integers and 4 decimals
9	Credit				
	.1 Data type	Y	AN	1	
	.2 Average balance				
	.1 Sign	Y	AN	1	
	.2 Amount	Y	N	18	16 integers and 2 decimals
10	Credit interest				
	.1 Data type	Y	AN	1	
	.2 Interest rate	Y	N	7	3 integers and 4 decimals
11	Limit utilisation rate				
	.1 Data type	Y	AN	1	
	.2 Utilisation percentage	Y	N	7	3 integers and 4 decimals
12	Permanent balance				
	.1 Data type	Y	AN	1	
	.2 Balance				
	.1 Sign	Y	AN	1	
	.2 Amount	Y	N	18	16 integers and 2 decimals
13	Deposit reference interest				
	.1 Data type	Y	AN	1	
	.2 Reference rate name	Y	AN	35	
	.3 Interest rate	Y	N	7	3 integers and 4 decimals
14	Credit reference interest				

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	.1 Data type	Y	AN	1	
	.2 Reference rate name	Y	AN	35	
	.3 Interest rate	Y	N	7	3 integers and 4 decimals
	In total			194	

Message record

One statement can include several records, also on account statements for a day without transactions. The number of message lines is indicated by the record length.

Field	Data	Mandatory	Format	Length	Content
	File ID	Y	AN	1	T
2	Record code	Y	AN	2	70
3	Length	Y	N	3	
4	Bank group code	Y	AN	3	
5	Notice vai message				
	.1 Line-1	Y	AN	80	
	.2 Line-2		AN	80	
	...				
	.6 Line-6		AN	80	
	In total			max 489	