

Nordea

IBAN calculation and validation

Service description

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Calculation and validation of IBAN

1 Functional description of the service

With the service customers can convert Finnish account numbers they use for payment transactions in inland into IBAN format and get the related BIC code. In addition, customers can use the service for checking the validity of Nordea accounts.

With the IBAN validation service a company can check the IBAN account number in their register.

The checking is done for the account numbers of domestic banks, the SEPA banks and other IBAN account holding banks in the Single Euro Payments Area.

The service checks the BIC code related to the IBAN account number, and if the code is missing, it is added to the feedback data.

In the service customers form account number files the data content of which corresponds to the record format described in section 4. The file to be checked is sent to Nordea's file transfer with bank connection software.

Nordea forms the feedback based on the function chosen by the customer.

2 The calculation and validation of IBAN of the Finnish accounts

- Nordea checks that the customer's account number to be converted is formally correct, ie that the account number's control number has been calculated correctly according to the calculation rules concerning Finnish account numbers.
- If the control numbers are correct, Nordea calculates International Bank Account Numbers (IBAN) and supplies the BIC related to the account number according to its code.
- Only the account number is checked, not the account name.
- Nordea updates the file and makes it available in file transfer for the customer to download it on the banking day following the processing day.

The calculation and validation of IBAN is offered for accounts of the following banks participating in the Finnish payment transmission system

Bank's code	Name	BIC
1 and 2	Nordea	NDEAFIHH
31	Svenska Handelsbanken	HANDFIHH
33	Skandinaviska Enskilda Banken	ESSEFIHX
36	Tapiola Pankki	TAPIFI22
37	DnB NOR Bank ASA	DNBAFIHX
38	Swedbank Finland	SWEDFIHH
39	S-Pankki	SBANFIHH
4	Aktia Bank	HELSEFIHH
4	Bonum Bank	POPFFI22 (7.2.2015)
4	Saving Banks	ITELFIHH (1.11.2014)
5	Cooperative Banks	OKOYFIHH
6	Bank of Åland	AABAFI22
8	Sampo Bank	DABAFIHH

2.1 Checking of the validity of Nordea accounts

- Nordea checks that the IBAN given by the customer is formally correct, ie that the control number has been calculated according to the IBAN calculation rules and that the BIC given by the customer is correct (= the BIC of the customer's own bank).
- Nordea checks the validity of the accounts.
- Only the account number is checked, not the account name.
- Nordea updates the file and makes it available in file transfer for the customer to download it on the banking day following the processing day.

2.2 Checking of the account numbers of the SEPA banks and other IBAN account holding banks in the Single Euro Payments Area

- The checking in the service is done using the SWIFT BICPlusIBAN directory.
- Nordea checks that the IBAN given by the customer is formally correct.
- Nordea adds the relevant BIC to IBANs.
- Nordea adjusts the BIC to correspond to the IBAN given if the BIC does not match the IBAN.
- Nordea informs the customer in the feedback message if the receiving bank is not included in the SEPA system.
- Nordea updates the file and makes it available in file transfer for the customer to download it on the banking day following the processing day.

3 Agreement and testing

The customer makes an agreement on the use of the service at a Nordea branch. The agreement defines the service code for account number files (eg Business Identity Code) and the intermediary of the files. You can send the files yourself or authorise someone else to do it.

After the agreement has been made, you can test the updating and downloading of files with your own IDs. We advise you to use a small file for testing. Testing does not require a separate agreement with the bank.

The uploading of files and downloading of updated files cannot be tested with test IDs.

4 File forwarding and processing times

You upload the files to file transfer. We recommend that the maximum size of one file is 50,000 transaction records, even though the record standard allows more.

The file types in the IBAN calculation service are:

- FIIBANLAS - files uploaded to the IBAN calculation service
- FIIBANPAL - feedback updated by Nordea

4.1 Schedules

Files sent on banking days before 20.00 are processed on the same day. Files sent after 20.00 are processed on the next banking day.

You can download the feedback from file transfer on the banking day following the processing day.

Unretrieved IBAN feedback is stored in file transfer for two weeks from the date it was ready for downloading.

Files already once downloaded can be downloaded again during the storage period.

5 Record descriptions

Records are separated from each other with record separators. Each record ends with carriage return and line feed characters. The file is formed of a batch record, transaction records and a sum record. The record length is 180 characters.

5.1 Batch record

The batch record contains the information of your company (the sending company) and a function code indicating which function you want to be used for the checking of the file. We advise you to include contact information to a person in your company whom we can contact, if necessary. In the feedback file all information is returned as is.

Field	Position	Length and format	Obligatory	Information	Content
1	1	1 (AN)	O	Record code	"N"
2	2-31	30 (AN)	O	Name of company	
3	32-42	11 (AN)	O	Service code	
4	43	1 (N)		Function code	0=IBAN calculation 1=Validation of an IBAN (BIC=8 characters) 2= Validation of the IBAN account (BIC=8 or 11 characters) (default value is 0)
5	44-56	13 (N)		Reserved for future	
6	57-96	40 (AN)		Contact person in company	Name and telephone number
7	97-104	8 (N)		Date of creation of file	YYYYMMDD
8	105-180	76 (AN)		To be used by the company	Eg information for specifying the file
	In total	180			

Field 3. The service code agreed on when the service agreement is made. The service code is given without a hyphen and with leading zeroes.

Field 6 The end of the field is filled with spaces.

5.2 Transaction record

In the transaction record you give the information on the account to be checked.

Field	Position	Length and format	Obligatory	Information	Content
1	1	1 (AN)	O	Record code	"P"
2	2-91	90 (AN)		Reserved for company	Identifying data entered by company
3	92-121	30 (AN)		Account name	Name in company register
4	122-135	14 (AN)	O	Account no. to be checked	In the file sent to the bank the account no. to be converted in electronic format; when the function code in the batch record is 0; zeroes when the function code in the batch record is 1.

5	136-170	35 (AN)		IBAN	In the file sent to the bank; blank when the function code in the batch record is 0; IBAN in electronic format when the function code in the batch record is 1.
6	171-178	8 (AN)		BIC	In the file sent to the bank: blank when the function code in the batch record is 0; the BIC related to the IBAN when the function code in the batch record is 1.
7	179	1 (AN)		Reserved for future	
8	180	1 (AN)		Notification code 0 or 1	In the file sent to the bank: blank.
9	181-191	11 (AN)		BIC	BIC with 8 or 11 characters when the function code in the batch record= 2
10	192-200	9 (AN)		Reserved for future	
	In total	200			

In the feedback file updated by the bank the fields have the following content:

Fields 1 - 4. The same information as in the file sent by the customer.

Field 5. The account number in the IBAN format calculated by the bank when function code in the batch record is 0 and the information in the original format when the function code in the batch record is 1.

Field 6. The account holding bank's Bank Identifier Code (BIC) related to the IBAN when the function code in the batch record is 0 and the information in the original format when the function code in the batch record is 1.

Field 8. Notification code indicating the result of the checking.

Field 9. The account holding bank's Bank Identifier Code (BIC) related to the IBAN information in the original format when the function code in the batch record is 2.

0 = IBAN and BIC have been calculated for the account number to be checked. The validity of the Nordea account has been checked. Another bank's account is formally correct, but the account's validity has not been checked. (IBAN calculation)

0 = The IBAN and BIC given are formally correct and the account is valid (checking of IBAN account's validity)

1 = The feedback file was not complemented with the IBAN and BIC because the account was not valid or it was formally incorrect. (IBAN calculation)

1= The account is not valid or the IBAN or BIC is formally incorrect (checking of IBAN account's validity)

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If you get the notification code 1 in the feedback file, request a new account number from the account holder.

- 2 = The BIC is not found in the register.
- 3 = The account bank is not included in the SEPA transmission of payments.
- 4 = A BIC has been adjusted to match the IBAN.

5.3 Sum record

In the sum record you give the number of transaction records you send for checking. Fields 3-5 are blank in a file to be sent.

Field	Position	Length and format	Obligatory	Information	Content
1	1	1 (AN)	O	Record code	"S"
2	2-7	6 (N)	O	Number of records	Number of records to be checked.
3	8-13	6 (N)		The number of "OK" records	The number of accounts for which IBAN and BIC were given or which are valid (notification code = 0)
4	14-19	6 (N)		The number of "not OK" records	The number of accounts for which IBAN and BIC have not been given or which are not valid (notification code = 1).
5	20-27	8 (N)		Date of feedback creation in the bank	YYYYMMDD
6	28-180	153 (AN)		Reserved for future	
	In total	180			

In the feedback file updated by the bank the fields have the following content:

Field 3. The number of transaction records with the notification code 0.

Field 4. The number of transaction records with the notification code 1.

Field 5. The date when the feedback file was compiled in Nordea.

6 User support

E-support for corporate customers in Finnish, tel 0200 67210

Open on banking days from 8.00 to 18.00, on short banking days from 8.00 to 14.00

Price local network charge/mobile call charge

E-support for corporate customers in Swedish, tel 0200 67220

Open on banking days from 9.00 to 16.30, on short banking days from 9.00 to 14.00

Price local network charge/mobile call charge

E-support for corporate customers in English, tel 0200 67230

Open on banking days from 9.00 to 18.00, on short banking days from 9.00 to 14.00

Price local network charge/mobile call charge