



OP

**Customer instructions for XML account
reporting of material obtained from the Web
Services channel**

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1 General information

This service description contains OP's account reporting descriptions of the new messages used in the B2C (Bank-to-Customer) service defined in accordance with the ISO organisation's (www.iso.org) ISO 20022 standard (<http://www.iso20022.org/>) on B2C messages in XML format.

Customers can retrieve B2C account reporting material from OP's Web Services channel. Retrieval of B2C account reporting material from the Web Services channel does not depend on which channel or file format was used to access the accounts. Customers may receive account reporting material simultaneously in national and international B2C format. An XML balance statement contains all monetary transactions that a national balance statement (KTO) does, whereas not all unstructured information, such as no-funds messages, is transferred on XML balance statements to the customer. Customers are recommended to use both the national and international account reporting when they are transferring to use the new B2C account reporting system.

B2C messages are a part of the international ISO 20022 standard and belong to the Cash Management (camt) XML message group. The Federation of Finnish Financial Services has published a guide for banks operating in Finland, describing the message elements that should be used and what information they should contain.

- ISO20022 Tiliote-opas ("Account Statement Guide"), 4 October 2012
- ISO20022 Financial Services Messaging Guide v. 1.3 / 4 October 2012

Note that message descriptions may change in the future. The latest descriptions are available on the Federations website (www.finanssiala.fi). OP's latest description on balance statement material is described in this document. OP retains the right to change this description on the basis of customer feedback and to conform to national and international recommendations.

2 Requirements for adopting the service

Customers must make a written agreement with the bank on the retrieval of XML material used in the B2C service. They must also agree upon the camt XML version to be used and the maximum size of uncompressed XML material. Material that is bigger than agreed will be divided into parts (for more information about dividing/pagination, see the Federation of Finnish Financial Services' Tiliote-opas ("Account Statement Guide"). In the beginning, customers are recommended to use the national material format alongside the XML-format material.

2.1 Material types

In other than real-time services, material will be made available in the WS channel for retrieval on the basis of an agreement made between the customer and the bank, either in the national format and/or a format conforming to ISO 20022 standard. If data is sent in batches, the data format is determined on the basis of the FileType element value returned by the channel as follows:

Batch material

Material (material identifier for national material type)	Message types conforming to ISO 20022-Schema	Value of FileType field in WS channel
Account statement (TI)	BankToCustomerStatementV02 camt.053.001.02.xsd	camt.053.001.02 TI
Reordered statement (TU)	BankToCustomerStatementV02 camt.053.001.02.xsd	camt.053.001.02 TU
Cash pool account statement (KT)	BankToCustomerStatementV02 camt.053.001.02.xsd	camt.053.001.02 KT
Reference service transaction list (TL)	BankToCustomerDebitCreditNotificationV02 camt.054.001.02.xsd	camt.054.001.02 TL

Material (material identifier for national material type)	Message types conforming to ISO 20022-Schema	Value of FileType field in WS channel
Advance information on cross-border payment (TM)	BankToCustomerAccountReportV02 camt.052.001.02.xsd	camt.052.001.02 TM

Real-time queries

Request message	Query ID	Response message
AccountReportingRequestV02 camt.060.001.02.xsd	BALANCE QUERY	BankToCustomerAccountReportV02 camt.052.001.02.xsd
AccountReportingRequestV02 camt.060.001.02.xsd	TRANSACTION QUERY	BankToCustomerAccountReportV02 camt.052.001.02.xsd
AccountReportingRequestV02 camt.060.001.02.xsd	CASH POOL ACCOUNT QUERY	BankToCustomerAccountReportV02 camt.052.001.02.xsd
AccountReportingRequestV02 camt.060.001.02.xsd	TRANSACTION QUERY	BankToCustomerAccountReportV02 camt.052.001.02.xsd
AccountReportingRequestV02 camt.060.001.02.xsd	ACCOUNT BALANCE SUMMARY	BankToCustomerAccountReportV02 camt.052.001.02.xsd
AccountReportingRequestV02 camt.060.001.02.xsd	CURRENCY ACCOUNT BALANCE SUMMARY	BankToCustomerAccountReportV02 camt.052.001.02.xsd
AccountReportingRequestV02 camt.060.001.02.xsd	GROUP BALANCE QUERY	BankToCustomerAccountReportV02 camt.052.001.02.xsd

2.2 Retrieval

Data that can be retrieved can be listed with the getFileList service as indicated in the WS channel description. In real-time services, a request message in camt.060.001.02 format will be sent for a requested service, to which the WS channel will respond with camt.052.001.02 response message. In non-real-time services, the search can be narrowed with values shown above. For example, with FileType value "camt.053.001.02 TI" you can only display account statements (note the space between the last two letters). Customers can check the integrity of retrieved data in the WS channel by checking whether the signature is genuine. OP uses UTF-8 character encoding for camt XML data.

Note. International SWIFT account reporting material obtained from Web Services channel are described in separate customer instructions.

3 Bank statement (camt.053.001.02)

3.1 Reporting of domestic account

Index	Element name	Element	Qty	Example content	Description
1.0	GroupHeader	<GrpHdr>	[1..1]		Each message contains one GrpHdr element that holds the common information for the message
1.1	+MessageIdentification	<MsgId>	[1..1]	TI0801.21201503	Identifier provided by the bank: Dispatch identifier (XXDDMM.N) + time when material created (6 digits) – ordinal number
1.2	+CreationDateTime	<CreDtTm>	[1..1]	2011-02-11T08:50:00+02:00	Bank statement creation time in UTC format YYYY-MM-

					DDTHH:MM:SS+02:00. Summer time and standard time is indicated after the time: +02:00 (standard time) and +03:00 (summer time)
1.3	+MessageRecipient	<MsgRcpt>	[0..1]		Information on bank statement recipient
1.3	++Name	<Nm>	[0..1]	JALINEN OY	Name of recipient
9.1.1	++PostalAddress	<PstAdr>			
9.1.2	+++AddressType	<AdrTp>	[0..1]		BIZZ= Business location address
9.1.3	+++Department	<Dept>	[0..1]	Funding	Department
9.1.5	+++StreetName	<StrtNm>	[0..1]	Kotikatu 5	Street address
9.1.7	+++PostCode	<PstCd>	[0..1]	00100	Postcode
9.1.8	+++TownName	<TwnNm>	[0..1]	HELSINKI	Town/city
9.1.10	+++Country	<Ctry>	[0..1]	FI	Country
9.1.12	++Identification	<Id>	[0..1]		
9.1.13	+++OrganisationIdentification	<OrgId>	[1..1]		
9.1.15	++++Other	<Othr>	[0..n]		
9.1.16	+++++Identification	<Id>	[1..1]	8586869-2	Recipient's Business ID
9.1.17	+++++SchemaName	<SchmeNm>	[0..1]		
9.1.18	+++++Code	<Cd>	[1..1]	BANK	BANK = identifier given by the to its customer
1.4	+MessagePagination	<MsgPgntn>	[0..1]		This is used if the camt message must be divided up. This element is always present even if the message is in one part.
8.1.0	++PageNumber	<PgNb>	[1..1]	1	Number of camp messages. If the value is greater than one, the message will be divided into multiple parts.
8.1.1	++LastPageIndicator	<LastPgInd>	[1..1]	true	true=message in one part false= camt message divided into multiple parts
1.5	+AdditionalInformation	<AddtlInf>	[0..1]		Any additional information in the camt message from bank to customer.
2.0	Statement	<Stmt>	[1..n]		
2.1	+Identification	<Id>	[1..1]	TI0801.21201503.1	Unique identifier provided by the bank
2.2	+ElectronicSequenceNumber	<ElctrcSeqNb>	[0..1]	024	Consecutive number for account statement which starts from the beginning of each calendar year and grows within a calendar year only when transactions occur.
2.3	+LegalSequenceNumber	<LglseqNb>	[0..1]	024	Consecutive number for account statement which grows within a calendar year only when transactions occur. The account statement number is the same as the TITO statement in electronic or paper format.

2.4	+CreationDateTime	<CreDtTm>	[1..1]	2011-02-11T18:12:02+02:00	Bank statement creation time in UTC format YYYY-MM-DDTHH:MM:SS+02:00.
2.5	+FromToDate	<FrToDt>	[0..1]		Account statement period In a statement consisting of a single day, the start and end dates are the same. Enter zero for the time.

5.1.0	++FromDateTime	<FrDtTm>	[1..1]	2011-02-11T00:00:00+02:00	Beginning of period
5.1.1	++ToDateTime	<ToDtTm>	[1..1]	2011-02-11T00:00:00+02:00	End of period
2.10	+Account	<Acct>	[1..1]		
1.2.0	++Identification	<Id>	[1..1]		
1.2.1	+++IBAN	<IBAN>	[1..1]	FI2550001520322972	Account number in IBAN format. In cash pool account statements, this field contains the member account.
1.2.8	++Type	<Tp>	[0..1]		
1.2.9 or 1.2.10	+++Code tai +++Proprietary	<Cd> tai <Prtry>	[1..1]	CASH Accounts not your own but which you can access	CASH = Payment transaction account Accounts reported on in the cash pool account service are accounts that are not your own but which you can access.
1.2.11	++Currency	<Ccy>	[0..1]	EUR	Account's currency code
1.2.12	++Name	<Nm>	[0..1]	CORPORATE ACCOUNT	Account name
1.2.13	++Owner	<Ownc>	[0..1]		
1.2.14	+++Name	<Nm>	[0..1]	Company Ltd	Account owner's name
1.2.26	+++Id	<Id>			
1.2.27	++++OrganisationIdentification	<Orgld>	[1..1]		
1.2.29	+++++Other	<Othr>			
1.2.30	++++++Identification	<Id>	[1..1]	281163542	Account owner's identifier
1.2.31	++++++SchmeName	<SchmeNm>	[0..1]		Identifier type
1.2.32	+++++++Code	<Cd>	[1..1]	BANK	BANK = identifier given by the to its customer
1.2.56	++Servicer	<Svcr>	[0..1]		
1.2.57	+++FinancialInstitutionIdentification	<FinInstnld>	[1..1]		
1.2.58	++++BIC	<BIC>	[0..1]	OKOYFIHH	BIC of reporting bank
1.2.64	++++Name	<Nm>	[0..1]		Name of account-holding bank
1.2.82	+++BranchIdentification	Brnchld	[0..1]		
1.2.83	++++Identification	<Id>	[0..1]		Number of account-holding branch
1.2.84	++++Name	<Nm>	[0..1]		Name of account-holding branch
Seuraavat elementit käytössä vain konsernitiliotteella					
2.11	+RelatedAccount	<RltdAcct>	[1..1]		
1.1.0	++Identification	<Id>	[1..1]		
1.1.1	+++IBAN	<IBAN>	[1..1]	FI1958410220030821	Main account number
1.1.8	++Type	<Tp>	[0..1]		
1.1.10	+++Proprietary	<Prtry>	[1..1]	Cash pool account	
2.12	+Interest	<Intrst>	[0..n]		
2.13	++Type	<Tp>	[0..1]		
2.15	+++Proprietary	<Prtry>	[1..1]	Default interest	Possible values: Deposit interest rate Credit interest rate Default interest Commission Daily interest rate for

					commission
2.16	+Rate	<Rate>	[0..n]		
2.17	++Type	<Tp>	[0..1]		
2.18	+++Percentage	<Pctg>	[1..1]	15	Interest rate (using three figures + 4 decimals)
2.20	+ValidityRange	<VldtyRg>	[0..1]		
3.1.0	++Amount	<Amt>	[1..1]		
3.1.14	+++EqualAmount	<EQAmt>	[1..1]	100.00	Cash amount of interest or commission
3.1.16	+++CreditDebitIndicator	<CdtDbtInd>	[0..1]	CRDT	The value may be either CRDT or DBIT
3.1.16	+++Currency	<Ccy>	[1..1]	EUR	Currency code (ISO 4217)
2.21	+FromDate	<FrToDt>	[0..1]		Start and end date of interest period Enter zero for the time.
	++FromDate	<FrDtTm>	[1..1]	2011-02-11T00:00:00+02:00	Start of period
	++ToDate	<ToDtTm>	[1..1]	2011-02-11T00:00:00+02:00	End of period
2.23	+Balance	<Bal>	[1..n]		
2.24	++Type	<Tp>	[1..1]		
2.25	+++CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.26	++++Code	<Cd>	[1..1]	OPBD	OPBD = Starting balance PRCD = End balance of previous period CLAV = Available end balance including limit CLBD = Closing balance
2.31	++CreditLine	<CdtLine>	[0..1]		
2.32	+++Included	<Incl>	[1..1]	true	True = Account has credit facility
2.33	+++Amount	<Amt>	[0..1]	EUR100.00	Amount of credit facility. The currency is indicated by entering the Ccy attribute with the Amt element.
2.34	++Amount	<Amt>	[1..1]	EUR200.00	Amount of balance. The currency is indicated by entering the Ccy attribute with the Amt element.
2.35	++CreditDebitIndicator	<CdtDbtInd>	[1..1]	CRDT	CRDT = Positive balance DBIT = Negative balance
2.36	++Date	<Dt>	[1..1]		
4.1.0	+++Date	<Dt>	[1..1]	2011-09-15	Balance date
2.43	+TransactionsSummary	<TxSsumry>	[0..1]		Summary of total number of transactions
2.44	++TotalEntries	<TtlNtries>	[0..1]		
2.45	+++NumberOfEntries	<NbOfNtries>	[0..1]	35	The total number of deposits and withdrawals, including corrections
2.49	++TotalCreditEntries	<TtlCdtNtries>	[0..1]		
2.50	+++NumberOfEntries	<NbOfNtries>	[0..1]	20	Number of credit entries included in account statement, includes debit corrections
2.51	+++Sum	<Sum>	[0..1]	12120.25	Total sum of credit entries included in account statement, includes debit corrections
2.52	++TotalDebitEntries	<TtlDbtNtries>	[0..1]		

2.53	+++NumberOfEntries	<NbOfNtries>	[0..1]	15	Number of debit entries included in account statement, includes credit entry corrections
2.54	+++Sum	<Sum>	[0..1]	14123.00	Total sum of debit entries included in account statement, includes credit entry corrections
2.76	+Entry	<Ntry>	[0..n]		
2.77	++EntryReference	<NtryRef>	[0..1]	000001	Consecutive entry reference number
2.78	++Amount	<Amt>	[1..1]	EUR250.00	Amount booked for the account. The currency is indicated by entering the Ccy attribute with the Amt element.
2.79	++CreditDebitIndicator	<CdtDbtInd>	[1..1]	DBIT	CRDT = Credit DBIT = Debit
2.80	++ReversalIndicator	<RvslInd>	[0..1]		true = correction
2.81	++Status	<Sts>	[1..1]	BOOK	BOOK = Booked for the account
2.82	++BookingDate	<BookgDt>	[0..1]		
4.1.0	+++Date	<Dt>	[0..1]	2011-11-02	Date of entry
2.83	++ValueDate	<ValDt>	[0..1]		
4.1.0	+++Date	<Dt>	[0..1]	2011-11-02	Value date
2.84	++AccountServicerReference	<AcctSvcrRef>	[0..1]	5000019999999999	Archiving identifier given by bank NB. To total sum of bank giro transfers do not have an archiving number
2.91	++BankTransactionCode	<BkTxCd>	[1..1]		
2.92	+++Domain	<Domn>	[0..1]		The different variations of the following event description codes are shown at the end of document under <u>Entry description codes</u>
2.93	++++Code	<Cd>	[1..1]	PMNT	PMNT = Payments
2.94	++++Family	<Fmly>	[1..1]		
2.95	+++++Code	<Cd>	[1..1]	RCDT	ICDT = Charged credit transfers RCDT = Credited credit transfers MCRD = Credited payment card transactions CCRD = Debited payment card transactions IDDT = Credited direct debiting
2.96	+++++SubFamilyCode	<SubFmlyCd>	[1..1]	DMCT	ESCT = SEPA credit transfer DMCT = National credit transfer SALA = Salary, pension or other recurring payment
2.97	+++Proprietary	<Prtry>	[0..1]		The Proprietary element contains the explanations used in Finland during the SEPA transition period.
2.98	++++Code	<Cd>	[1..1]	702Company	Code and its explanation

				payments	
2.99	++++Issuer	<Issr>	[0..1]	FFFS	FFFS = Federation of Finnish Financial Services
2.135	++Entry Details	<NtryDtls>	[0..n]		
2.136	+++Batch	<Btch>	[0..1]		
2.138	++++PaymentInformationIdentification	<PmtInflD>	[0..1]	123 payments	Payment order identifier
2.139	++++NumberOfTransactions	<NbOfTxs>	[0..1]	8	Number of credit transfers charged using payment order
2.142	+++TransactionDetails	<TxDtls>	[0..n]		Details of an individual transaction which has been completed
2.143	++++References	<Refs>	[0..1]		
2.145	+++++AccountServicerReference	<AcctSvcrRef>	[0..1]	111011500001999999	Filing number
2.147	+++++InstructionIdentification	<InstrId>	[0..1]	Payments in 2012	InstrId information in the Pain.001 message Payer information
2.148	+++++EndToEndIdentification	<EndToEndId>	[0..1]	9834454645554699	EndToEndId information in the Pain.001 message
2.153	+++++Proprietary	<Prtry>			
2.154	+++++Type	<Tp>	[1..1]	123456XXXXXXXXXX1 234 ORIG	Card number In refunds, the value is ORIG (see Ref field)
2.155	+++++Reference	<Ref>	[1..1]	12345678901234 5000019999999999	Archive reference of business When making a refund, enter the archiving identifier of the original transaction.
2.156	++++AmountDetails	<AmtDtls>	[0..1]		Amount details of transaction
2.1.0	+++++InstructedAmount	<InstdAmt>	[0..1]		
2.1.1	+++++Amount	<Amt> Attribuutti Ccy	[0..1]	USD208.52	Payment amount and currency
2.1.2	+++++CurrencyExchange	<CcyXchg>	[0..1]		Exchange rate information
2.1.3	+++++SourceCurrency	<ScrCcy>	[1..1]	USD	Original currency
2.1.4	+++++TargetCurrency	<TrgtCcy>	[0..1]	EUR	Currency
2.1.5	+++++UnitCurrency	<UnitCcy>	[0..1]	EUR	Currency used by bank in the currency exchange
2.1.6	+++++ExchangeRate	<XchgRate>	[1..1]	0.8341	Exchange rate
2.1.7	+++++ContractIdentification	<CtrctId>	[0..1]	123456	Currency reference
2.1.8	+++++QuotationDate	<QtnDt>	[0..1]	2011-02-11T14:12:02 +02:00	Exchange rate change date
2.1.9	+++++TransactionAmount	<TxAmt>	[0..1]		
2.1.10	+++++Amount	<Amt>	[1..1]	EUR100.00	
2.1.11	+++++CurrencyExchange	<CcyXchg>	[0..1]		Exchange rate information
2.1.12	+++++SourceCurrency	<ScrCcy>	[1..1]	USD	Original currency
2.1.13	+++++TargetCurrency	<TrgtCcy>	[0..1]	EUR	Account currency
2.1.14	+++++UnitCurrency	<UnitCcy>	[0..1]	EUR	Currency used by bank in the currency exchange
2.1.15	+++++ExchangeRate	<XchgRate>	[1..1]	0.8341	Exchange rate
2.1.16	+++++ContractIdentification	<CtrctId>	[0..1]	123456	Currency reference
2.1.17	+++++QuotationDate	<QtnDt>	[0..1]	2011-02-11T14:12:02	Exchange rate change

				+02:00	date
2.1.18	+++++CounterValueAmount	<CntrValAmt>	[0..1]		
2.1.19	+++++Amount	<Amt>	[1..1]	EUR100.00	
2.1.20	+++++CurrencyExchange	<CcyXchg>	[0..1]		Exchange rate information
2.1.21	+++++SourceCurrency	<ScrCcy>	[1..1]	USD	Original currency
2.1.22	+++++TargetCurrency	<TrgtCcy>	[0..1]	EUR	Account currency
2.1.23	+++++UnitCurrency	<UnitCcy>	[0..1]	EUR	Currency used by bank in the currency exchange
2.1.24	+++++ExchangeRate	<XchgRate>	[1..1]	0.8341	Exchange rate
2.1.25	+++++ContractIdentification	<CtrctId>	[0..1]	123456	Currency reference
2.1.26	+++++QuotationDate	<QtnDt>	[0..1]	2011-02-11T14:12:02+02:00	Exchange rate change date
2.163	++++BankTransactionCode	<BkTxCd>	[0..1]		
2.164	++++Domain	<Domn>	[0..1]		
2.165	++++Code	<Cd>	[1..1]	PMNT	
2.166	++++Family	<Fmly>	[1..1]		
2.167	++++Code	<Cd>	[1..1]	ICDT	ICDT = Charged credit transfers RCDT = Credited credit transfers MCRD = Credited payment card transactions CCRD = Debited payment card transactions IDDT = Credited direct debiting
2.168	++++SubFamilyCode	<SubFmlyCd>	[1..1]	ESCT	ESCT = SEPA credit transfer DMCT = National credit transfer SALA = Salary, pension or other recurring payment
2.169	++++Proprietary	<Prty>	[0..1]		
2.170	++++Code	<Cd>	[0..1]	702Company payments	Code and its explanation
2.171	++++Issuer	<Issr>	[0..1]	FFFS	FFFS = Federation of Finnish Financial Services
2.199	++++RelatedParties	<RltdPties>	[0..1]		Payment parties
2.201	++++Debtor	<Dbtr>	[0..1]		
9.1.0	++++Name	<Nm>	[0..1]	ASPI-SIILI SIMO	Payer's name
9.1.34	++++ContactDetails	<CtctDtls>	[0..1]		
9.1.41	++++Other	<Othr>	[0..1]	Wille Kakkonen	Additional transaction information, type 09, name extension
2.203	++++UltimateDebtor	<UltmtDbtr>	[0..1]		
9.1.0.	++++Name	<Nm>	[0..1]	LAASTI JA RAPPAUS OY	Provided by the payer Payer's name extension
2.204	++++Creditor	<Cdtr>	[0..1]		
9.1.0	++++Name	<Nm>	[0..1]	AIMO ASPI-SIILI	Payee's name
9.1.34	++++ContactDetails	<CtctDtls>	[0..1]		
9.1.41	++++Other	<Othr>	[0..1]		Additional transaction information, type 09, name extension of card transaction.
2.205	++++CreditorAccount	<CdtrAcct>	[0..1]		
1.1.0	++++Identification	<Id>	[1..1]		

1.1.1	+++++++IBAN	<IBAN>	[1..1]	FI4850009420089955	Payee's account in IBAN format
2.206	+++++UltimateCreditor	<UltmtCdtr>	[0..1]		
9.1.0	+++++++Name	<Nm>	[0..1]	AIMO ASPI-SILI	Provided by the payer Payee's name extension
2.211	++++RelatedAgents	<RltdAgts>	[0..1]		
2.213	+++++CreditorAgent	<CdtrAgt>	[0..1]		Payee's bank details
6.1.0	+++++++FinancialInstitutionIdentification	<FinInstnId>	[1..1]		
6.1.1	+++++++BIC	<BIC>	[0..1]	IRVTUS3N	BIC of payee's bank
2.224	++++Purpose	<Purp>	[0..1]		Purpose of payment
2.225	++++Code	<Cd>	[1..1]		Additional information on the purpose of payment from the payer to the payee
2.234	++++RemittanceInformation	<RmtInf>	[0..1]		
2.235	+++++Unstructured	<Ustrd>	[0..1]	Invoice number 5656 /VACC/FI5257990815000215	Unstructured message to the payee If the payee has a virtual account service, the virtual account number used in the payment is given in IBAN format after the "/VACC/" code in this field.
2.236	+++++Structured	<Strd>	[0..n] 2..... 999		Structured message to the payee. There may not be more than 999 structured messages.
2.237	+++++++ReferredDocumentInformation	<RfrdDocInf>	[0..1]		Credit note data
2.238	+++++++Type	<Tp>	[0..1]		
2.239	+++++++CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.240	+++++++Code	<Cd>	[1..1]		RfrdDocInf/RfrdDocTp/Cd information in the Pain.001 message that can be either CREN or CINV
2.245	+++++++ReferredDocumentAmount	<RfrdDocAmt>	[0..1]		
2.248	+++++++CreditNoteAmount	<CdtNoteAmt>	[0..1]		CdtNoteAmt information content in Pain.001 message. The currency is indicated by entering the Ccy attribute with the Amt element.
2.255	+++++++RemittedAmount	<RmtdAmt>	[0..1]		RmtdAmt information content in Pain.001 message. The currency is indicated by entering the Ccy attribute with the Amt element.
2.256	+++++++CreditorReferenceInformation	<CdtrRefInf>	[0..1]		
2.257	+++++++Type	<Tp>	[0..1]		

2.258	+++++++CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.259	+++++++Code	<Cd>	[1..1]	SCOR	Cd information content (SCOR) in Pain.001 message
2.261	+++++++Issuer	<Issr>	[0..1]	ISO	To be used in the reference information is in the international RF format
2.262	+++++++Reference	<Ref>	[0..1]	11110501010101646621	CdtrRef information content (SCOR) in Pain.001 message
2.265	+++++AdditionalRemittanceInformation	<AddtlRmtInf>	[0..1]		AddtlRmtInf information content in Pain.001 message
2.266	++++RelatedDates	<RltdDts>	[0..1]		
2.267	+++++AcceptanceDateTime	<AccptncDtTm>	[0..1]	2011-02-11T08:30:00+02:00	Payment acceptance date
2.314	+++AdditionalEntryInformation	<AddtNtryInf>	[0..1]		The receipt code of a KTO bank statement is not reported as such. If information included in the receipt is submitted, this element is used.

4 Reference service transaction list (Camt.054.001.02)

At OP, this material only includes transactions that contain references. In virtual account service also Unstructured field is used.

Index	Element name	Element	Qty	Example content	Description
1.0	GroupHeader	<GrpHdr>	[1..1]		Each message contains one GrpHdr element that holds the common information for the message
1.1	+MessageIdentification	<MsgId>	[1..1]	TI0801.21201503	Identifier provided by the bank: Dispatch identifier (XXDDMM.N) + time when material created (6 digits) – ordinal number
1.2	+CreationDateTime	<CreDtTm>	[1..1]	2011-02-11T08:50:00+02:00	Time of transaction query in UTC format YYYY-MM-DDTHH:MM:SS+02:00. Summer time and standard time is indicated after the time: +02:00 (standard time) and +03:00 (summer time)
1.3	+MessageRecipient	<MsgRcpt>	[0..1]		Information of transaction query recipient
1.3	++Name	<Nm>	[0..1]	JALINEN OY	Recipient's name
9.1.1	++PostalAddress	<PstAdr>			
9.1.2	+++AddressType	<AdrTp>	[0..1]		ADDR=Postal address BIZZ= Business location address DLNY= Delivery address HOME= Home address MLTO= Mailing address PBOX= Post box

9.1.3	+++Department	<Dept>	[0..1]	Funding	Department
9.1.5	+++StreetName	<StrtNm>	[0..1]	Kotikatu 5	Street address
9.1.7	+++PostCode	<PstCd>	[0..1]	00100	Postcode
9.1.8	+++TownName	<TwnNm>	[0..1]	HELSINKI	Town/city
9.1.10	+++Country	<Ctry>	[0..1]	FI	Country
9.1.12	++Identification	<Id>	[0..1]		
9.1.15	+++Other	<Othr>	[0..n]		
9.1.16	++++Identification	<Id>	[1..1]	8586869-2	Recipient's Business ID
9.1.17	++++SchemaName	<SchmeNm>	[0..1]		
9.1.18	+++++Code	<Cd>	[1..1]	CUST	CUST=Business ID
1.4	+MessagePaging	<MsgPgntn>	[0..1]		This is used if the camt message must be divided up. This element is always present even if the message is in one part.
1.4	++PageNumber	<PgNb>	[1..1]	1	Number of camt messages. If the value is greater than one, the message will be divided into multiple parts
1.4	++LastPageIndicator	<LastPgInd>	[1..1]	true	true=message in one part false= camt message divided into multiple parts
1.5	+AdditionalInformation	<AddtlInf>	[0..1]		Any additional information in the camt message from bank to customer.
2.0	Notification	<Ntfcn>	[1..n]		
2.1	+Identification	<Id>	[1..1]	0801212015031	Unique identifier provided by the bank
2.2	+ElectronicSequenceNumber	<ElctrcSeqNb>	[0..1]		Sequence number incrementing from the launch. The sequence number is incremented regardless of whether there have been any transactions. The numbering starts from the beginning each calendar year.
2.4	+CreationDateTime	<CreDtTm>	[1..1]	2011-02-11T18:12:02+02:00	Transaction query creation time in UTC format YYYY-MM-DDTHH:MM:SS+02:00.
2.7	+ReportingSource	<RptgSrc>	[0..1]		
2.8	++Code	<Cd>	[1..1]	ACCT	Account transactions
2.10	+Account	<Acct>	[1..1]		
2.10..	++Identification	<Id>	[1..1]		
2.10..	+++IBAN	<IBAN>	[1..1]	FI2550001520322972	Account number in IBAN format. In Group account statements, this field contains the member account.
1.2.8	++Type	<Tp>	[0..1]		
1.2.10	+++Proprietary	<Prtry>	[1..1]	CORPORATE ACCOUNT	
1.2.11	++Currency	<Ccy>	[0..1]	EUR	Account's currency code
1.2.12	++Name	<Nm>	[0..1]	VALLILAN YRITYS OY	Account owner's name
1.2.13	++Owner	<Ownr>	[0..1]		
1.2.26	+++Id	<Id>			

1.2.27	++++OrganisationIdentification	<Orgld>	[1..1]		
1.2.29	+++++Other	<Othr>			
1.2.30	++++++Identification	<ld>	[1..1]	281163542	Account owner's identifier
2.56	+Entry	<Ntry>	[0..n]		
2.58	++Amount	<Amt>	[1..1]	EUR250.00	Total payments with reference numbers per batch. Same amount as that of payments with reference numbers on the bank statement.
2.59	++CreditDebitIndicator	<CdtDbtInd>	[1..1]	DBIT	CRDT = Bank giro transfer DBIT = Correction of transaction that has a reference number
2.60	++ReversalIndicator	<RvslInd>	[0..1]	True	True= correction
2.61	++Status	<Sts>	[1..1]	BOOK	BOOK = Transaction or correction successfully entered on the account INFO=Failed
2.62	++BookingDate	<BookgDt>	[0..1]		
	+++Date	<Dt>	[0..1]	2011-11-02	Date of entry
2.63	++ValueDate	<ValDt>	[0..1]		
	+++Date	<Dt>	[0..1]	2011-11-02	Value date
2.64	++AccountServicerReference	<AcctSvcrRef>	[0..1]	5000019999999999	Archiving identifier given by bank. The identifier must always be entered in full length (20 characters) The archiving identifier is the same as what corresponds to the batch on the bank statement.
2.71	++BankTransactionCode	<BkTxCd>	[1..1]		
2.72	+++Domain	<Domn>	[0..1]		
2.73	++++Code	<Cd>	[1..1]	PMNT	PMNT = Payments
2.74	++++Family	<Fmly>	[1..1]		
2.75	+++++Code	<Cd>	[1..1]	RCDT	RCDT = Credited credit transfers IDDT = Credited direct debiting
2.76	+++++SubFamilyCode	<SubFmlyCd>	[1..1]	DMCT	ESCT = SEPA credit transfer DMCT = National credit transfer PMDD = Direct debiting ESDD = SEPA DD Core BBDD = SEPA.DD B2B
2.77	+++Proprietary	<Prtry>	[0..1]		The Proprietary element contains the explanations used in Finland during the SEPA transition period.
2.78	++++Code	<Cd>	[1..1]	705 Reference service deposit	
2.79	++++Issuer	<Issr>	[0..1]	FFFS	FFFS = Federation of Finnish Financial Services
2.115	++Entry Details	<NtryDtls>	[0..n]		
2.116	+++Batch	<Btch>	[0..1]		
2.119	++++NumberOfTransactions	<NbOfTxs>	[0..1]	1	Number of transactions
2.122	+++TransactionDetails	<TxDtls>	[0..n]		Details of an individual

					transaction which has been completed
2.123	++++References	<Refs>	[0..1]		
2.125	+++++AccountServicerReference	<AcctSvcrRef>	[0..1]	111011500001999999	Filing number
2.128	+++++EndToEndIdentification	<EndToEndId>	[0..1]	e2e_recurring_004	Payment identifier
2.136	++++AmountDetails	<AmtDtls>	[0..1]		
2.1.9	+++++TransactionAmount	<TxAmt>	[0..1]		
2.1.10	+++++Amount	<Amt>	[1..1]	EUR100.00	The amount and currency of transaction The currency is indicated by entering the Ccy attribute with the Amt element.
2.179	++++RelatedParties	<RltdPties>	[0..1]		Payment parties
2.181	+++++Debtor	<Dbtr>	[0..1]		Payer information
9.1.0	+++++Name	<Nm>	[0..1]	Company Ltd	Payer's name
2.214	++++RemittanceInformation	<RmtInf>	[0..1]		
2.215	+++++Unstructured	<Ustrd>	[0..1]	/VACC/FI525799081500215	If the payee has a virtual account service, the virtual account number used in the payment is given in IBAN format after the "/VACC/" code in this field.
2.216	+++++Structured	<Strd>	[0..n]		Structured message to the payee. AOS2 transaction are only reported on the bank statement.
2.225	+++++ReferredDocumentAmount	<RfrdDocAmt>	[0..1]		
2.235	+++++RemittedAmount	<RmtdAmt>	[0..1]	EUR1000	
2.236	+++++CreditorReferenceInformation	<CdtrRefInf>	[0..1]		
2.237	+++++Type	<Tp>	[0..1]		
2.238	+++++CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.239	+++++Code	<Cd>	[1..1]	SCOR	Structured reference
2.241	+++++Issuer	<Issr>	[0..1]	ISO	If RF reference is used
2.242	+++++Reference	<Ref>	[0..1]	1234	The reference in national and international (RF) format
2.265	+++++AdditionalRemittanceInformation	<AddtlRmtInf>	[0..1]		AddtlRmtInf information content in Pain.001 message
2.266	++++RelatedDates	<RltdDts>	[0..1]		
2.267	+++++AcceptanceDateTime	<AccptncDtTm>	[0..1]	2011-02-11T08:30:00+02:00	Payment acceptance date and time

5 Description of real-time queries (camt.060.001.02 and camt.052.001.02)

Real-time queries are made with the upload function of the Web Services channel. The technical instructions for the Web Services channel are available at www.op.fi. The customer will send a request message to the bank and will receive a response message. The request message (camt.060.001.02) indicates which query the customer would like to have answered. In OP, the response message will be in camt.052.001.02 format.

5.1 Balance query

The balance query includes the net balance, funds available for withdrawal, and any credit limit.

5.1.1 Request message

Index	Element name	Element	Qty	Example content	Description
1.0	GroupHeader	<GrpHdr>	[1..1]		Each message contains one GrpHdr element that holds the common information for the message
1.1	+MessageIdentification	<MsgId>	[1..1]	1297077969976	Unique identifier given by the customer to this request
1.2	+CreationDateTime	<CreDtTm>	[1..1]	2011-02-07T13:26:09.976+02:00	Time stamp of request message creation
2.0	ReportingRequest	<RptgReq>	[1..1]		Request details. Only the first instance is processed.
2.1	+Identification	<Id>	[0..1]	SALDOKYSELY	Service identifier
2.2	+RequestedMessageNameIdentification	<ReqdMsgNmId>	[1..1]	camt.052.001.02	Response message version
2.3	+Account	<Acct>	[0..1]		
2.3...	++Id	<Id>	[1..1]		
2.3...	+++IBAN	<IBAN>	[1..1]	FI9858499920000101	Queried account number in IBAN format
2.4	+AccountOwner	<AcctOwnr>	[1..1]		
2.5...	++Party	<Pty>	[1..1]		
2.5...	+++Name	<Nm>	[0..1]	ACCOUNT HOLDER'S NAME	Account holder's name

5.1.2 Response message

Index	Element name	Element	Qty	Example content	Description
1.0	GroupHeader	<GrpHdr>	[1..1]		Each message contains one GrpHdr element that holds the common information for the message
1.1	+MessageIdentification	<MsgId>	[1..1]	593728B1000206042011160559954	Unique identifier provided by the bank
1.2	+CreationDateTime	<CreDtTm>	[1..1]	2011-02-11T08:50:00+02:00	Creation time in UTC format YYYY-MM-DDTHH:MM:SS+02:00. Summer time and standard time is indicated after the time: +02:00 (standard time) and +03:00 (summer time)
2.0	Report	<Rpt>	[1..n]		
2.1	+Identification	<Id>	[1..1]	BALANCE QUERY	Report type
2.4	+CreationDateTime	<CreDtTm>	[1..1]	2011-02-11T18:12:02+02:00	Response message creation time in UTC format YYYY-MM-DDTHH:MM:SS+02:00.
2.10	+Account	<Acct>	[1..1]		
2.10..	++Identification	<Id>	[1..1]		
2.10..	+++IBAN	<IBAN>	[1..1]	FI2550001520322972	Account number in IBAN

					format
2.10..	++Type	<Tp>	[0..1]		
2.10..	+++Proprietary	<Prtry>	[1..1]	CURRENT ACCOUNT	Account name
2.10..	++Currency	<Ccy>	[0..1]	EUR	Account's currency code
2.10..	++Name	<Nm>	[0..1]	VALLILAN YRITYS OY	Account owner's name
2.10..	++Owner	<Ownc>	[0..1]		
2.10..	+++Id	<Id>			
2.10..	++++OrganisationIdentific ation	<Orgld>	[1..1]		
2.10..	+++++Other	<Othr>			
2.10..	++++++Identification	<Id>	[1..1]	0999994-9	Account owner's customer ID
2.23	+Balance	<Bal>	[1..n]		Balance data in their own Balance elements
2.24	++Type	<Tp>	[1..1]		
2.25	+++CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.26	++++Code	<Cd>	[1..1]	ITBD	ITBD = Net balance ITAV = Funds available for withdrawal
2.31	++CreditLine	<CdtLine>	[0..1]		Used if the credit line > 0
2.32	+++Included	<Incl>	[1..1]	true	True = Account has credit facility
2.33	+++Amount	<Amt>	[0..1]		Amount of credit line
2.34	++Amount	<Amt>	[1..1]		Amount of balance/Funds available for withdrawal. Currency code in the element's Ccy attribute. If ITAV, the amount includes any credit line amount.
2.35	++CreditDebitIndicator	<CdtDbtInd>	[1..1]	CRDT	CRDT = Positive balance DBIT = Negative balance
2.36	++Date	<Dt>	[1..1]		
4.1.0	+++Date	<Dt>	[1..1]	2011-09-15	Date of balance/funds available for withdrawal

5.2 Transaction query

By default, the transaction query will return transactions which have not been retrieved during the current day. It is possible to add a parameter in the request message that will retrieve transactions again from the beginning of the day.

The transaction report is different from the bank statement as follows.

- Reference payments on the bank statement are given as a total sum, including the number of transactions, provided the transaction list is being used. In transaction queries, reference transactions are shown individually, so no information is available on the number of transactions.
- Transaction queries only include level 0 transactions.

5.2.1 Request message

Index	Element name	Element	Qty	Example content	Description
1.0	GroupHeader	<GrpHdr>	[1..1]		Each message contains one GrpHdr element that holds the common information for the message
1.1	+MessageIdentification	<MsgId>	[1..1]	1302162226915	Unique identifier given by the customer to this

					request
1.2	+CreationDateTime	<CreDtTm>	[1..1]	2011-04-07T10:43:46.915+03:00	Time stamp of request message creation
2.0	ReportingRequest	<RptgReq>	[1..1]		Request details. Only the first instance is processed.
2.1	+Identification	<Id>	[0..1]	TRANSACTION QUERY	Service identifier
2.2	+RequestedMessageNameIdentification	<ReqdMsgNmId>	[1..1]	camt.052.001.02	Response message version
2.3	+Account	<Acct>	[0..1]		
2.3...	++Id	<Id>	[1..1]		
2.3...	+++IBAN	<IBAN>	[1..1]	FI2958498520005387	Queried account number in IBAN format
2.4	+AccountOwner	<AcctOwnr>	[1..1]		
2.5...	++Party	<Pty>	[1..1]		
2.5...	+++Name	<Nm>	[0..1]	ACCOUNT HOLDER'S NAME	Account holder's name
2.8	+ReportingPeriod	<RptgPrd>	[1..1]		The only element used is Tp, the value of which is used to determine whether transactions are retrieved from the beginning of the day. The date and time elements must be included as they are required by the system.
2.9	++FromDate	<FrDt>	[1..1]		
2.9...	+++FromDate	<FrDt>	[1..1]	2011-04-07	Current date
2.10	++FromTime	<FrTm>	[1..1]		
2.11	+++FromTime	<FrTm>	[1..1]	10:43:46	Time
2.13	++Type	<Tp>	[1..1]	ALLL	CHNG = Retrieves transactions that have not yet been retrieved during the current day ALLL = Retrieves transactions from the beginning of the date

5.2.2 Response message

Index	Element name	Element	Qty	Example content	Description
1.0	GroupHeader	<GrpHdr>	[1..1]		Each message contains one GrpHdr element that holds the common information for the message
1.1	+MessageIdentification	<MsgId>	[1..1]	593728NR000307042011115719876	Unique identifier provided by the bank for the response message
1.2	+CreationDateTime	<CreDtTm>	[1..1]	2011-02-11T08:50:00+02:00	Bank statement creation time in UTC format YYYY-MM-DDTHH:MM:SS+02:00. Summer time and standard time is indicated after the time: +02:00 (standard time) and

					+03:00 (summer time)
1.3	+MessageRecipient	<MsgRcpt>	[0..1]		Information on bank statement recipient
9.1.1	++PostalAddress	<PstlAdr>			
9.1.2	+++AddressType	<AdrTp>	[0..1]		BIZZ= Business location address
9.1.3	+++Department	<Dept>	[0..1]	Funding	Department
9.1.5	+++StreetName	<StrtNm>	[0..1]	Kotikatu 5	Street address
9.1.7	+++PostCode	<PstCd>	[0..1]	00100	Postcode
9.1.8	+++TownName	<TwnNm>	[0..1]	HELSINKI	Town/city
9.1.10	+++Country	<Ctry>	[0..1]	FI	Country
9.1.12	++Identification	<Id>	[0..1]		
9.1.15	+++Other	<Othr>	[0..1]		
9.1.16	++++Identification	<Id>	[0..1]	8586869-2	Recipient's Business ID
9.1.17	++++SchemaName	<SchmeNm>	[0..1]		
9.1.18	+++++Code	<Cd>	[1..1]	BANK	BANK = identifier given by the to its customer
2.0	Report	<Rpt>	[1..n]		
2.1	+Identification	<Id>	[1..1]	TRANSACTION QUERY	Service identifier
2.4	+CreationDateTime	<CreDtTm>	[1..1]	2011-02-11T18:12:02+02:00	Bank statement creation time in UTC format YYYY-MM-DDTHH:MM:SS+02:00.
2.10	+Account	<Acct>	[1..1]		
2.10..	++Identification	<Id>	[1..1]		
2.10..	+++IBAN	<IBAN>	[1..1]	FI2550001520322972	Account number in IBAN format.
2.10..	++Type	<Tp>	[0..1]		
2.10..	+++Proprietary	<Prtry>	[1..1]	CURRENT ACCOUNT	Account name
2.10..	++Currency	<Ccy>	[0..1]	EUR	Account's currency code
2.10..	++Name	<Nm>	[0..1]	VALLILAN YRITYS OY	Account owner's name
2.10..	++Owner	<Ownr>	[0..1]		
2.10..	+++Id	<Id>			
2.10..	++++OrganisationIdentification	<Orgld>	[1..1]		
2.10..	+++++Other	<Othr>			
2.10..	++++++Identification	<Id>	[1..1]	281163542	Account owner's identifier
2.23	+Balance	<Bal>	[1..n]		
2.24	++Type	<Tp>	[1..1]		
2.25	+++CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.26	++++Code	<Cd>	[1..1]	ITAV	ITBD = Balance ITAV = Funds available for withdrawal
2.31	++CreditLine	<CdtLine>	[0..1]		
2.32	+++Included	<Incl>	[1..1]	True	True = Account has credit facility
2.33	+++Amount	<Amt>	[0..1]		Amount of credit line
2.34	++Amount	<Amt>	[1..1]		Balance amount
2.35	++CreditDebitIndicator	<CdtDbtInd>	[1..1]	CRDT	CRDT = Positive balance DBIT = Negative balance
2.36	++Date	<Dt>	[1..1]		
4.1.0	+++Date	<Dt>	[1..1]	2012-09-15	Balance date
2.76	+Entry	<Ntry>	[0..n]		
2.78	++Amount	<Amt>	[1..1]	EUR250.00	Amount booked for the account
2.79	++CreditDebitIndicator	<CdtDbtInd>	[1..1]	DBIT	CRDT = Credit DBIT = Debit

2.80	++ReversalIndicator	<RvslInd>	[0..1]	false	false = normal transaction true = correction
2.81	++Status	<Sts>	[1..1]	BOOK	BOOK = Booked for the account
2.82	++BookingDate	<BookgDt>	[0..1]		
4.1.0	+++Date	<Dt>	[0..1]	2011-11-02	Date of entry
2.84	++AccountServicerReference	<AcctSvcrRef>	[0..1]	5000019999999999	Archiving identifier given by bank NB. To total sum of bank giro transfers do not have an archiving number
2.91	++BankTransactionCode	<BkTxCd>	[1..1]		
2.92	+++Domain	<Domn>	[0..1]		The different variations of the following event description codes are shown at the end of document under Kirjasselitkoodit
2.93	++++Code	<Cd>	[1..1]	PMNT	PMNT = Payments
2.94	++++Family	<Fmly>	[1..1]		
2.95	+++++Code	<Cd>	[1..1]	RCDT	ICDT = Charged credit transfers RCDT = Credited credit transfers MCRD = Credited payment card transactions CCRD = Debited payment card transactions IDDT = Credited direct debiting
2.96	+++++SubFamilyCode	<SubFmlyCd>	[1..1]	DMCT	ESCT = SEPA credit transfer DMCT = National credit transfer SALA = Salary, pension or other recurring payment
2.97	+++Proprietary	<Prtry>	[0..1]		The Proprietary element contains the explanations used in Finland during the SEPA transition period.
2.98	++++Code	<Cd>	[1..1]	702Company payments	Code and its explanation
2.99	++++Issuer	<Issr>	[0..1]	FFFS	FFFS = Federation of Finnish Financial Services
2.135	++Entry Details	<NtryDtls>	[1..1]		
2.136	+++Batch	<Btch>	[0..1]		
2.138	++++PaymentInformationIdentification	<PmtInflId>	[0..1]	PmtInflId_2010_001	Payment order identifier
2.139	++++NumberOfTransactions	<NbOfTxs>	[0..1]	8	Number of credit transfers included in payment order
2.142	+++TransactionDetails	<TxDtls>	[0..n]		Details of an individual transaction which has been completed
2.143	++++References	<Refs>	[0..1]		
2.145	+++++AccountServicerReference	<AcctSvcrRef>	[0..1]	111011500001999999	Filing number
2.147	+++++InstructionIdentification	<InstrId>	[0..1]	2013_002	Payment order identifier
2.148	+++++EndToEndIdentification	<EndToEndId>	[0..1]	e2e_recurring_004	Payment identifier

2.150	+++++MandatIdentification	<Mndtld>	[0..1]	123456	Mandate id used by the payee (only available with SEPA direct debiting)
2.153	+++++Proprietary	<Prtry>			
2.154	+++++Type	<Tp>	[1..1]	123456XXXXXXXXXX1234 ORIG	Card number In refunds, the value is ORIG (see Ref field)
2.155	+++++Reference	<Ref>	[1..1]	12345678901234 5000019999999999	Archive reference of business When making a refund, enter the archiving identifier of the original transaction.
2.156	++++AmountDetails	<AmtDtls>	[0..1]		Foreign exchange transaction data
2.1.0	+++++InstructedAmount	<InstdAmt>	[0..1]	For example, transaction CZK entered on USD account	
2.1.1	+++++Amount	<Amt> Attribuutti Ccy	[0..1]	150.00 Ccy="CZK"	Original amount in foreign currency and currency code
2.1.2	+++++CurrencyExchange	<CcyXchg>	[0..1]		
2.1.3	+++++SourceCurrency	<SrcCcy>	[1..1]	CZK	Currency code of original transaction
2.1.4	+++++TargetCurrency	<TrgtCcy>	[0..1]	EUR	Currency always obtained through EUR
2.1.5	+++++UnitCurrency	<UnitCcy>	[0..1]	EUR	Currency always obtained through EUR
2.1.6	+++++ExchangeRate	< XchgRate >	[1..1]	25.327000	EUR currency to the currency of the transaction
2.1.9	+++++TransactionAmount	<TxAmt>	[0..1]		
2.1.10	+++++Amount	<Amt>	[1..1]	7.43 Ccy="USD"	The transaction amount in the account's currency obtained through EUR
2.1.18	+++++CounterValueAmount	<CntrValAmt>	[0..1]		
2.1.19	+++++Amount	<Amt>	[1..1]	5.92 Ccy="EUR"	Equivalent value in the account currency using EUR rates
2.1.20	+++++CurrencyExchange	<CcyXchg>	[0..1]		
2.1.21	+++++SourceCurrency	<ScrCcy>	[1..1]	USD	Account's currency code
2.1.22	+++++TargetCurrency	<TrgtCcy>	[0..1]	EUR	Currency always obtained through EUR
2.1.23	+++++UnitCurrency	<UnitCcy>	[0..1]	EUR	Currency always obtained through EUR
2.1.24	+++++ExchangeRate	<XchgRate>	[1..1]	0.8341	EUR currency to the currency of the account
2.199	++++RelatedParties	<RltdPties>	[0..1]		Payment parties
2.201	++++Debtor	<Dbtr>	[0..1]		
9.1.0	+++++Name	<Nm>	[0..1]	ASPI-SIILI SIMO	Payer's name
9.1.34	+++++ContactDetails	<CtctDtls>	[0..1]		
9.1.41	+++++Other	<Othr>	[0..1]	Wille Kakkonen	Additional transaction information, type 09, name extension
2.203	+++++UltimateDebtor	<UltmtDbtr>	[0..1]		
9.1.0.	+++++Name	<Nm>	[0..1]	LAASTI JA RAPPAUS	Provided by the payer

				OY	Payer's name extension
2.204	+++++Creditor	<Cdtr>	[0..1]		
9.1.0	+++++++Name	<Nm>	[0..1]	AIMO ASPI-SIILI	Payee's name
9.1.12	+++++++Identification	<Id>	[0..1]		
9.1.13	+++++++OrganisationIdentification	<Orgld>	[0..1]		
9.1.15	+++++++Other	<Othr>	[0..n]		
9.1.16	+++++++Identification	<Id>	[1..1]	3698522-8	Value of payer's identifier
9.1.19	+++++++Proprietary	<Prtry>	[1..1]	Prtyld	Description of payer's identifier
9.1.34	+++++++ContactDetails	<CtctDtls>	[0..1]		
9.1.41	+++++++Other	<Othr>	[0..1]		Additional transaction information, type 09, name extension of card transaction.
2.205	+++++CreditorAccount	<CdtrAcct>	[0..1]		
1.1.0	+++++++Identification	<Id>	[1..1]		
1.1.1	+++++++IBAN	<IBAN>	[1..1]	FI4850009420089955	Payee's account in IBAN format
2.206	+++++UltimateCreditor	<UltmtCdtr>	[0..1]		
9.1.0	+++++++Name	<Nm>	[0..1]	AIMO ASPI-SIILI	Provided by the payer Payee's name extension
2.211	+++++RelatedAgents	<RltdAgts>	[0..1]		
2.212	+++++DebtorAgent	<DbtrAgt>	[0..1]		
6.1.0	+++++++FinancialInstitutionIdentification	<FinInstnld>	[1..1]		
6.1.1	+++++++BIC	<BIC>	[0..1]	CELLLULL	BIC of payer's bank
2.213	+++++CreditorAgent	<CdtrAgt>	[0..1]		
6.1.0	+++++++FinancialInstitutionIdentification	<FinInstnld>	[1..1]		
6.1.1	+++++++BIC	<BIC>	[0..1]	CELLLULL	Payee bank's BIC
2.234	+++++RemittanceInformation	<RmtInf>	[0..1]		
2.235	+++++Unstructured	<Ustrd>	[0..n]	Invoice 5656	Unstructured message to the payee, max140 characters
2.236	+++++Structured	<Strd>	[0..n]		Structured message to the payee
2.237	+++++++ReferredDocumentInformation	<RfrdDocInf>	[0..1]		Credit note data
2.238	+++++++Type	<Tp>	[0..1]		
2.239	+++++++CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.240	+++++++Code	<Cd>	[1..1]		RfrdDocInf/RfrdDocTp/Cd information in the Pain.001 message that can be either CREN or CINV
2.245	+++++++ReferredDocumentAmount	<RfrdDocAmt>	[0..1]		
2.248	+++++++CreditNoteAmount	<CdtNoteAmt>	[0..1]		CdtNoteAmt information content in Pain.001 message
2.255	+++++++RemittedAmount	<RmtdAmt>	[0..1]		RmtdAmt information content in Pain.001 message
2.256	+++++++CreditorReferenceInformation	<CdtrRefInf>	[0..1]		
2.257	+++++++Type	<Tp>	[0..1]		
2.258	+++++++CodeOrProprietary	<CdOrPrtry>	[1..1]		

	tary				
2.259	+++++++Code	<Cd>	[1..1]		Cd information content (SCOR) in Pain.001 message
2.262	+++++++Reference	<Ref>	[0..1]		CdtrRef information content (SCOR) in Pain.001 message
2.265	+++++AdditionalRemittanceInformation	<AddtlRmtlnf>	[0..1]		AddtlRmtlnf information content in Pain.001 message
2.266	++++RelatedDates	<RltdDts>	[0..1]		
2.267	+++++AcceptanceDateTime	<AcptncDtTm>	[0..1]	2011-02-11T08:30:00+02:00	Payment acceptance date

5.3 Group account query

A Group account query produces an account's sum total of the net balance and the current day's withdrawals/deposits. For a summary of all Group account can be made with the 'Group balances' query.

5.3.1 Request message

Index	Element name	Element	Qty	Example content	Description
1.0	GroupHeader	<GrpHdr>	[1..1]		Each message contains one GrpHdr element that holds the common information for the message
1.1	+MessageIdentification	<MsgId>	[1..1]	1302159625231	Unique identifier given by the customer to this request
1.2	+CreationDateTime	<CreDtTm>	[1..1]	2011-04-07T10:00:25.231+03:00	Time stamp of request message creation
2.0	ReportingRequest	<RptgReq>	[1..1]		Request details. Only the first instance is processed.
2.1	+Identification	<Id>	[0..1]	Group account query	Service identifier
2.2	+RequestedMessageNameIdentification	<ReqdMsgNmId>	[1..1]	camt.052.001.02	Response message version
2.3	+Account	<Acct>	[0..1]		
2.3...	++Id	<Id>	[1..1]		
2.3...	+++IBAN	<IBAN>	[1..1]	FI2258410230130116	Queried account number in IBAN format
2.4	+AccountOwner	<AcctOwnr>	[1..1]		
2.5...	++Party	<Pty>	[1..1]		
2.5...	+++Name	<Nm>	[0..1]	ACCOUNT HOLDER'S NAME	Account holder's name

5.3.2 Response message

Index	Element name	Element	Qty	Example content	Description
1.0	GroupHeader	<GrpHdr>	[1..1]		Each message contains one GrpHdr element that holds the common information for the message

1.1	+MessageIdentification	<Msgld>	[1..1]	593728KD0002070 42011100026668	Unique identifier provided by the bank for the response message
1.2	+CreationDateTime	<CreDtTm>	[1..1]	2011-04-07T10:00:26.668+03:00	Time stamp of response message creation
2.0	Report	<Rpt>	[1..1]		Report on the requested account
2.1	+Identification	<Id>	[1..1]	GROUP ACCOUNT QUERY	Service identifier
2.4	+CreationDateTime	<CreDtTm>	[1..1]	2011-04-07T10:00:26.668+03:00	Time stamp of response message creation
2.10	+Account	<Acct>	[1..1]		
2.10...	++Id	<Id>	[1..1]		
2.10...	+++IBAN	<IBAN>	[1..1]	FI22584102301301 16	Queried account number in IBAN format
2.10...	++Type	<Tp>	[0..1]		
2.10...	+++Proprietary	<Prtry>	[1..1]	MULTI- CURRENCY CASH POOL ACCOUNT	Account name
2.10...	++Currency	<Ccy>	[0..1]	NOK	Account's currency code
2.10...	++Name	<Nm>	[0..1]	Company Ltd	Account owner's name
2.10...	++Owner	<Ownr>	[0..1]		
2.10...	+++Identification	<Id>	[0..1]		
2.10...	++++PrivateIdentification	<PrvtId>	[1..1]		
2.10...	+++++Other	<Othr>	[0..n]		
2.10...	+++++Identification	<Id>	[1..1]	9999994-1	Account owner's customer ID
2.23	+Balance	<Bal>	[0..n]		Net balance
2.24	++Type	<Tp>	[1..1]		
2.25	+++CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.26	++++Code	<Cd>	[1..1]		ITBD = Net balance
2.34	++Amount	<Amt>	[1..1]	NOK3463.23	Net balance amount. Currency code in the element's Ccy attribute.
2.35	++CreditDebitIndicator	<CdtDbtInd>	[1..1]	CRDT	CRDT = +, DBIT = -
2.36	++Date	<Dt>	[1..1]		
2.36...	+++Date	<Dt>	[1..1]	2011-04-07	Net balance date
2.43	+TransactionsSummary	<TxSummary>	[0..1]		
2.49	++TotalCreditEntries	<TtlCdtNtries>	[0..1]		
2.51	+++Sum	<Sum>	[0..1]	0.00	Total deposits of the current day
2.52	++TotalDebitEntries	<TtlDbtNtries>	[0..1]		
2.51	+++Sum	<Sum>	[0..1]	0.00	Total withdrawals of the current day

5.4 Transaction query

The transaction query returns the last 10 transactions and balance information of euro-denominated or a currency account specified with a request message.

5.4.1 Request message

Index	Element name	Element	Qty	Example content	Description
1.0	GroupHeader	<GrpHdr>	[1..1]		Each message contains one GrpHdr element that holds the common

					information for the message
1.1	+MessageIdentification	<MsgId>	[1..1]	1302162226915	Unique identifier given by the customer to this request
1.2	+CreationDateTime	<CreDtTm>	[1..1]	2013-11-04T10:43:46.915+03:00	Time stamp of request message creation
2.0	ReportingRequest	<RptgReq>	[1..1]		Request details. Only the first instance is processed.
2.1	+Identification	<Id>	[0..1]	Transaction query	Service identifier
2.2	+RequestedMessageNameIdentification	<ReqdMsgNmId>	[1..1]	camt.052.001.02	Response message version
2.3	+Account	<Acct>	[0..1]		
2.3...	++Id	<Id>	[1..1]		
2.3...	+++IBAN	<IBAN>	[1..1]	FI2958498520005387	Queried account number in IBAN format
2.4	+AccountOwner	<AcctOwnr>	[1..1]		
2.5...	++Party	<Pty>	[1..1]		
4.1.0	+++Name	<Nm>	[0..1]	ACCOUNT HOLDER'S NAME	Account holder's name

5.4.2 Response message

Index	Element name	Element	Qty	Example content	Description
1.0	GroupHeader	<GrpHdr>	[1..1]		Each message contains one GrpHdr element that holds the common information for the message
1.1	+MessageIdentification	<MsgId>	[1..1]	593728NR000307042011115719876	Unique identifier provided by the bank for the response message
1.2	+CreationDateTime	<CreDtTm>	[1..1]	2013-11-04T10:43:47.915+03:00	Time stamp of response message creation
2.0	Report	<Rpt>	[1..n]		Report on the requested account
2.1	+Identification	<Id>	[1..1]	Transaction query	Service identifier
2.4	+CreationDateTime	<CreDtTm>	[1..1]	2013-11-04T10:43:47.915+03:00	Time stamp of response message creation
2.10	+Account	<Acct>	[1..1]		
2.10..	++Identification	<Id>	[1..1]		
2.10..	+++IBAN	<IBAN>	[1..1]	FI2958498520005387	Queried account number in IBAN format
2.10..	++Type	<Tp>	[0..1]		
2.10..	+++Proprietary	<Prtry>	[1..1]	CURRENT ACCOUNT	Account name
2.10..	++Currency	<Ccy>	[0..1]	EUR	Account's currency code
2.10..	++Name	<Nm>	[0..1]	VALLILAN YRITYS OY	Account owner's name
2.10..	++Owner	<Ownr>	[0..1]		
2.10..	+++Id	<Id>	[1..1]		
2.10..	++++OrganisationIdentification	<OrgId>	[1..1]		

2.10..	+++++Other	<Othr>			
2.10..	+++++Identification	<Id>	[1..1]	281163542	Account owner's identifier
2.23	+Balance	<Bal>	[1..n]		
2.24	++Type	<Tp>	[1..1]		
2.25	+++CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.26	++++Code	<Cd>	[1..1]	ITBD	ITBD = Net balance ITAV = Funds available for withdrawal XPCD = Preauthorisation (only on euro accounts)
2.31	++CreditLine	<CdtLine>	[0..1]		
2.32	+++Included	<Incl>	[1..1]		True = Account has credit facility
2.33	+++Amount	<Amt>	[0..1]		Amount of credit line
2.34	++Amount	<Amt>	[1..1]	EUR6677.22	Balance amount
2.35	++CreditDebitIndicator	<CdtDbtInd>	[1..1]	CRDT	CRDT = Positive balance DBIT = Negative balance
2.36	++Date	<Dt>	[1..1]		
4.1.0	+++Date	<Dt>	[1..1]	2013-11-04	Balance date
2.76	+Entry	<Ntry>	[0..n]		
2.77	++EntryReference	<NtryRef>	[0..1]	00001	
2.78	++Amount	<Amt>	[1..1]	EUR250.00	Amount booked for the account
2.79	++CreditDebitIndicator	<CdtDbtInd>	[1..1]	DBIT	CRDT = Credit DBIT = Debit
2.81	++Status	<Sts>	[1..1]	BOOK	BOOK = Booked for the account
2.82	++BookingDate	<BookgDt>	[0..1]		
4.1.0	+++Date	<Dt>	[0..1]	2013-11-02	Date of entry
2.84	++AccountServicerReference	<AcctSvcrRef>	[0..1]	5000019999999999	Archiving identifier given by bank NB. To total sum of bank giro transfers do not have an archiving number
2.91	++BankTransactionCode	<BkTxCd>	[1..1]		
2.92	+++Domain	<Domn>	[0..1]		The different variations of the following event description codes are shown at the end of document under Kirjausselitekoodit
2.93	++++Code	<Cd>	[1..1]	PMNT	PMNT = Payments
2.94	++++Family	<Fmly>	[1..1]		
2.95	+++++Code	<Cd>	[1..1]	ICDT	ICDT = Charged credit transfers RCDT = Credited credit transfers MCRD = Credited payment card transactions CCRD = Debited payment card transactions IDDT = Credited direct debiting
2.96	+++++SubFamilyCode	<SubFmlyCd>	[1..1]	DMCT	ESCT = SEPA credit transfer DMCT = National credit transfer SALA = Salary, pension or other recurring payment
2.97	+++Proprietary	<Prtry>	[0..1]		The Proprietary element

					contains the explanations used in Finland during the SEPA transition period.
2.98	++++Code	<Cd>	[1..1]	700TILISIIRTO	Code and its explanation
2.99	++++Issuer	<Issr>	[0..1]	FFFS	FFFS = Federation of Finnish Financial Services
2.135	++Entry Details	<NtryDtls>	[1..1]		
2.136	+++Batch	<Btch>	[0..1]		
2.138	++++PaymentInformationIdentification	<PmtInflD>	[0..1]	PmtInflD_2013_001	Payment order identifier
2.139	++++NumberOfTransactions	<NbOfTxs>	[0..1]	3	Number of credit transfers included in payment order
2.142	+++TransactionDetails	<TxDtls>	[0..n]		Details of an individual transaction which has been completed. When using batch booking, only a message.
2.234	++++RemittanceInformation	<RmtInf>	[0..1]		
2.235	+++++Unstructured	<Ustrd>	[0..n]	REFERENSER 2 ST	Unstructured message to the payee, max140 characters
2.76	+Entry	<Ntry>	[0..n]		
2.77	++EntryReference	<NtryRef>	[0..1]	00002	
2.78	++Amount	<Amt>	[1..1]	EUR53.40	Amount booked for the account
2.79	++CreditDebitIndicator	<CdtDbtInd>	[1..1]	DBIT	CRDT = Credit DBIT = Debit
2.81	++Status	<Sts>	[1..1]	BOOK	BOOK = Booked for the account
2.82	++BookingDate	<BookgDt>	[0..1]		
4.1.0	+++Date	<Dt>	[0..1]	2013-11-02	Date of entry
2.84	++AccountServicerReference	<AcctSvcrRef>	[0..1]	20131008500094	Archiving identifier given by bank NB. To total sum of bank giro transfers do not have an archiving number
2.91	++BankTransactionCode	<BkTxCd>	[1..1]		
2.92	+++Domain	<Domn>	[0..1]		The different variations of the following event description codes are shown at the end of document under Kirjausselitekoodit
2.93	++++Code	<Cd>	[1..1]	PMNT	PMNT = Payments
2.94	++++Family	<Fmly>	[1..1]		
2.95	+++++Code	<Cd>	[1..1]	ICDT	ICDT = Charged credit transfers RCDT = Credited credit transfers MCRD = Credited payment card transactions CCRD = Debited payment card transactions IDDT = Credited direct debiting
2.96	+++++SubFamilyCode	<SubFmlyCd>	[1..1]	DMCT	ESCT = SEPA credit transfer DMCT = National credit transfer

					SALA = Salary, pension or other recurring payment
2.97	+++Proprietary	<Prtry>	[0..1]		The Proprietary element contains the explanations used in Finland during the SEPA transition period.
2.98	++++Code	<Cd>	[1..1]	706MAKSUPALVELU	Code and its explanation
2.99	++++Issuer	<Issr>	[0..1]	FFFS	FFFS = Federation of Finnish Financial Services
2.135	++Entry Details	<NtryDtls>	[1..1]		
2.142	+++TransactionDetails	<TxDtls>	[0..n]		Details of an individual transaction which has been completed
2.143	++++References	<Refs>	[0..1]		
2.145	+++++AccountServicerReference	<AcctSvcrRef>	[0..1]	111011500001999999	Filing number
2.147	+++++InstructionIdentification	<InstrId>	[0..1]	2013_002	Payment order identifier
2.148	+++++EndToEndIdentification	<EndToEndId>	[0..1]	e2e_recurring_004	Payment identifier
2.150	+++++MandateIdentification	<MndtId>	[0..1]	123456	Mandate id used by the payee (only available with SEPA direct debiting)
2.199	++++RelatedParties	<RltdPties>	[0..1]		Payment parties
2.201	+++++Debtor	<Dbtr>	[0..1]		
9.1.0	+++++Name	<Nm>	[0..1]	ASPI-SIILI SIMO	Payer's name
9.1.12	+++++Identification	<Id>	[0..1]		
9.1.13	+++++OrganisationIdentification	<OrgId>	[0..1]		
9.1.15	+++++Other	<Othr>	[0..n]		
9.1.16	+++++Identification	<Id>	[1..1]	3698522-8	Value of payer's identifier
9.1.19	+++++Proprietary	<Prtry>	[1..1]	PrtyId	Description of payer's identifier
2.203	+++++UltimateDebtor	<UltmtDbtr>	[0..1]		
9.1.0	+++++Name	<Nm>	[0..1]	LAASTI JA RAPPAUS OY	Name of ultimate debtor
2.204	+++++Creditor	<Cdtr>	[0..1]		
9.1.0	+++++Name	<Nm>	[0..1]	AIMO ASPI-SIILI	Payee's name
2.205	+++++CreditorAccount	<CdtrAcct>	[0..1]		
1.1.0	+++++Identification	<Id>	[1..1]		
1.1.1	+++++IBAN	<IBAN>	[1..1]	FI4850009420089955	Payee's account in IBAN format
2.206	+++++UltimateCreditor	<UltmtCdtr>	[0..1]		
9.1.0	+++++Name	<Nm>	[0..1]	AIMO ASPI-SIILI	Ultimate payee's name
2.211	++++RelatedAgents	<RltdAgts>	[0..1]		
2.212	++++DebtorAgent	<DbtrAgt>	[0..1]		
6.1.0	+++++FinancialInstitutionIdentification	<FinInstnId>	[1..1]		
6.1.1	+++++BIC	<BIC>	[0..1]	CELLLULL	BIC of payer's bank
2.213	+++++CreditorAgent	<CdtrAgt>	[0..1]		
6.1.0	+++++FinancialInstitutionIdentification	<FinInstnId>	[1..1]		
6.1.1	+++++BIC	<BIC>	[0..1]	CELLLULL	Payee bank's BIC
2.234	++++RemittanceInformation	<RmtInf>	[0..1]		
2.235	+++++Unstructured	<Ustrd>	[0..n]	Invoice 5656	Unstructured message to the payee, max140 characters
2.256	+++++CreditorReferenceInformation	<CdtrRefInf>	[0..1]		

2.257	+++++++Type	<Tp>	[0..1]		
2.258	+++++++CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.259	+++++++Code	<Cd>	[1..1]		Cd information content (SCOR) in Pain.001 message
2.262	+++++++Reference	<Ref>	[0..1]		Transactions domestic reference or RF reference
2.266	++++RelatedDates	<RltdDts>	[0..1]		
2.267	++++AcceptanceDateTime	<AcceptncDtTm>	[0..1]	2013-11-02T08:30:00+02:00	Payment acceptance date

5.5 Account balance summary

An account balance summary returns, by means of request message, the balances of a customer's euro accounts.

5.5.1 Request message

Index	Element name	Element	Qty	Example content	Description
1.0	GroupHeader	<GrpHdr>	[1..1]		Each message contains one GrpHdr element that holds the common information for the message
1.1	+MessageIdentification	<MsgId>	[1..1]	1234567890	Unique identifier given by the customer to this request
1.2	+CreationDateTime	<CreDtTm>	[1..1]	2013-11-03T09:30:47Z	Time stamp of request message creation
2.0	ReportingRequest	<RptgReq>	[1..1]		Request details. Only the first instance is processed.
2.1	+Identification	<Id>	[0..1]	ACCOUNT BALANCE SUMMARY	Service identifier
2.2	+RequestedMessageNameIdentification	<ReqdMsgNmId>	[1..1]	camt.052.001.02	Response message version
2.4	+AccountOwner	<AcctOwnr>	[1..1]		
2.5...	++Party	<Pty>	[1..1]		
4.1.0	+++Name	<Nm>	[0..1]	Account holder's name	Account holder's name

5.5.2 Response message

Index	Element name	Element	Qty	Example content	Description
1.0	GroupHeader	<GrpHdr>	[1..1]		Each message contains one GrpHdr element that holds the common information for the message
1.1	+MessageIdentification	<MsgId>	[1..1]	593728B1000206042011160559954	Unique identifier provided by the bank
1.2	+CreationDateTime	<CreDtTm>	[1..1]	2013-11-03T09:30:48.669+02:00	Creation time in UTC format YYYY-MM-DDTHH:MM:SS+02:00. Summer time and standard time is indicated after the time: +02:00 (standard time) and

					+03:00 (summer time)
1.3	MessageRecipient	<MsgRcpt>	[0..1]		
9.1.1	PostalAddress	<PstlAdr>	[0..1]		
9.1.2	AddressType	<AdrTp>	[0..1]	BIZZ	
9.1.12	Identification	<Id>	[0..1]		
9.1.13	OrganisationIdentification	<OrgId>	[1..1]		
9.1.15	Other	<Othr>	[0..n]		
9.1.16	Identification	<Id>	[1..1]	8333444-3	Account owner's customer ID
9.1.17	SchemeName	<SchmeNm>	[0..1]		
9.1.18	Code	<Cd>	[1..1]	BANK	
2.0	Report	<Rpt>	[1..n]		
2.1	+Identification	<Id>	[1..1]	ACCOUNT BALANCE SUMMARY	Report type
2.4	+CreationDateTime	<CreDtTm>	[1..1]	2013-11-03T09:30:48.669+02:00	Response message creation time in UTC format YYYY-MM-DDTHH:MM:SS+02:00.
2.10	+Account	<Acct>	[1..1]		
1.2.0	++Identification	<Id>	[1..1]		
1.2.1	+++IBAN	<IBAN>	[1..1]	FI2850009420082943	Account number in IBAN format
1.2.11	++Currency	<Ccy>	[0..1]	EUR	Account's currency code
1.2.13	++Owner	<Ownr>	[0..1]		
1.2.26	+++Id	<Id>			
1.2.27	++++OrganisationIdentification	<OrgId>	[1..1]		
1.2.29	+++++Other	<Othr>			
1.2.30	+++++Identification	<Id>	[1..1]	8333444-3	Account owner's customer ID
2.23	+Balance	<Bal>	[1..n]		Balance data in their own Balance elements
2.24	++Type	<Tp>	[1..1]		
2.25	+++CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.26	++++Code	<Cd>	[1..1]	ITBD	ITBD = Net balance
2.34	++Amount	<Amt>	[1..1]	EUR740.72	Balance amount. Currency code in the element's Ccy attribute.
2.35	++CreditDebitIndicator	<CdtDbtInd>	[1..1]	CRDT	CRDT = Positive balance DBIT = Negative balance
2.36	++Date	<Dt>	[1..1]		
4.1.0	+++Date	<Dt>	[1..1]	2013-11-03	Balance date
2.23	+Balance	<Bal>	[1..n]		Balance data in their own Balance elements
2.24	++Type	<Tp>	[1..1]		
2.25	+++CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.26	++++Code	<Cd>	[1..1]	ITAV	ITAV = Funds available for withdrawal
2.34	++Amount	<Amt>	[1..1]	EUR740.72	Amount of funds available for withdrawal. Currency code in the element's Ccy attribute. The amount includes any credit line amount.
2.35	++CreditDebitIndicator	<CdtDbtInd>	[1..1]	CRDT	CRDT = Positive balance DBIT = Negative balance
2.36	++Date	<Dt>	[1..1]		
4.1.0	+++Date	<Dt>	[1..1]	2013-11-03	Funds available for withdrawal
2.0	Report	<Rpt>	[1..n]		

2.1	+Identification	<Id>	[1..1]	ACCOUNT BALANCE SUMMARY	Report type
2.4	+CreationDateTime	<CreDtTm>	[1..1]	2013-11-03T09:30:48.669+02:00	Response message creation time in UTC format YYYY-MM-DDTHH:MM:SS+02:00.
2.10	+Account	<Acct>	[1..1]		
1.2.C	++Identification	<Id>	[1..1]		
1.2.1	+++IBAN	<IBAN>	[1..1]	FI5350009420140790	Account number in IBAN format
1.2.11	++Currency	<Ccy>	[0..1]	EUR	Account's currency code
1.2.13	++Owner	<Ownr>	[0..1]		
1.2.26	+++Id	<Id>			
1.2.27	++++OrganisationIdentification	<OrgId>	[1..1]		
1.2.29	+++++Other	<Othr>			
1.2.30	++++++Identification	<Id>	[1..1]	8333444-3	Account owner's customer ID
2.23	+Balance	<Bal>	[1..n]		Balance data in their own Balance elements
2.24	++Type	<Tp>	[1..1]		
2.25	+++CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.26	++++Code	<Cd>	[1..1]	ITBD	ITBD = Net balance
2.34	++Amount	<Amt>	[1..1]	EUR19721.83	Balance amount. Currency code in the element's Ccy attribute.
2.35	++CreditDebitIndicator	<CdtDbtInd>	[1..1]	CRDT	CRDT = Positive balance DBIT = Negative balance
2.36	++Date	<Dt>	[1..1]		
4.1.0	+++Date	<Dt>	[1..1]	2013-11-03	Balance date
2.23	+Balance	<Bal>	[1..n]		Balance data in their own Balance elements
2.24	++Type	<Tp>	[1..1]		
2.25	+++CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.26	++++Code	<Cd>	[1..1]	ITAV	ITAV = Funds available for withdrawal
2.34	++Amount	<Amt>	[1..1]	EUR19721.83	Amount of funds available for withdrawal. Currency code in the element's Ccy attribute. The amount includes any credit line amount.
2.35	++CreditDebitIndicator	<CdtDbtInd>	[1..1]	CRDT	CRDT = Positive balance DBIT = Negative balance
2.36	++Date	<Dt>	[1..1]		
4.1.0	+++Date	<Dt>	[1..1]	2013-11-03	Funds available for withdrawal

5.6 Currency account balance summary

A currency account balance summary returns, by means of request message, the balances of a customer's currency accounts.

5.6.1 Request message

Index	Element name	Element	Qty	Example content	Description
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1.0	GroupHeader	<GrpHdr>	[1..1]		Each message contains one GrpHdr element that holds the common information for the message
1.1	+MessageIdentification	<MsgId>	[1..1]	1234567890	Unique identifier given by the customer to this request
1.2	+CreationDateTime	<CreDtTm>	[1..1]	2013-11-03T09:30:47Z	Time stamp of request message creation
2.0	ReportingRequest	<RptgReq>	[1..1]		Request details. Only the first instance is processed.
2.1	+Identification	<Id>	[0..1]	CURRENCY ACCOUNT BALANCE SUMMARY	Service identifier
2.2	+RequestedMessageNameIdentification	<ReqdMsgNmId>	[1..1]	camt.052.001.02	Response message version
2.4	+AccountOwner	<AcctOwnr>	[1..1]		
2.5...	++Party	<Pty>	[1..1]		
4.1.0	+++Name	<Nm>	[0..1]	Account holder's name	Account holder's name

5.6.2 Response message

Index	Element name	Element	Qty	Example content	Description
1.0	GroupHeader	<GrpHdr>	[1..1]		Each message contains one GrpHdr element that holds the common information for the message
1.1	+MessageIdentification	<MsgId>	[1..1]	593728B10002060420 11160559954	Unique identifier provided by the bank
1.2	+CreationDateTime	<CreDtTm>	[1..1]	2013-11-03T09:30:48.669+02:00	Creation time in UTC format YYYY-MM-DDTHH:MM:SS+02:00. Summer time and standard time is indicated after the time: +02:00 (standard time) and +03:00 (summer time)
1.3	MessageRecipient	<MsgRcpt>	[0..1]		
9.1.1	PostalAddress	<PstlAdr>	[0..1]		
9.1.2	AddressType	<AdrTp>	[0..1]	BIZZ	
9.1.12	Identification	<Id>	[0..1]		
9.1.13	OrganisationIdentification	<OrgId>	[1..1]		
9.1.15	Other	<Othr>	[0..n]		
9.1.16	Identification	<Id>	[1..1]	8333444-3	Account owner's customer ID
9.1.17	SchemeName	<SchmeNm>	[0..1]		
9.1.18	Code	<Cd>	[1..1]	BANK	
2.0	Report	<Rpt>	[1..n]		
2.1	+Identification	<Id>	[1..1]	CURRENCY ACCOUNT BALANCE SUMMARY	Report type
2.4	+CreationDateTime	<CreDtTm>	[1..1]	2013-11-03T09:30:48.669+02:00	Response message creation time in UTC format YYYY-MM-DDTHH:MM:SS+02:00.
2.10	+Account	<Acct>	[1..1]		

1.2.0	++Identification	<Id>	[1..1]		
1.2.1	+++IBAN	<IBAN>	[1..1]	FI2358410230120786	Account number in IBAN format
1.2.11	++Currency	<Ccy>	[0..1]	SEK	Account's currency code
1.2.13	++Owner	<Ownr>	[0..1]		
1.2.26	+++Id	<Id>			
1.2.27	++++OrganisationIdentification	<Orgld>	[1..1]		
1.2.29	+++++Other	<Othr>			
1.2.30	++++++Identification	<Id>	[1..1]	8333444-3	Account owner's customer ID
2.23	+Balance	<Bal>	[1..n]		Balance data in their own Balance elements
2.24	++Type	<Tp>	[1..1]		
2.25	+++CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.26	++++Code	<Cd>	[1..1]	ITBD	ITBD = Net balance
2.34	++Amount	<Amt>	[1..1]	SEK1328.95	Balance amount. Currency code in the element's Ccy attribute.
2.35	++CreditDebitIndicator	<CdtDbtInd>	[1..1]	CRDT	CRDT = Positive balance DBIT = Negative balance
2.36	++Date	<Dt>	[1..1]		
4.1.0	+++Date	<Dt>	[1..1]	2013-11-03	Balance date
2.23	+Balance	<Bal>	[1..n]		Balance data in their own Balance elements
2.24	++Type	<Tp>	[1..1]		
2.25	+++CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.27	++++ Proprietary	<Prtry>	[1..1]	COUNTER VALUE	COUNTER VALUE = Counter value of balance
2.34	++Amount	<Amt>	[1..1]	EUR152.56	Counter value of balance in euros. EUR in the element's Ccy attribute.
2.35	++CreditDebitIndicator	<CdtDbtInd>	[1..1]	CRDT	CRDT = Positive balance DBIT = Negative balance
2.36	++Date	<Dt>	[1..1]		
4.1.0	+++Date	<Dt>	[1..1]	2013-11-03	Funds available for withdrawal
2.0	Report	<Rpt>	[1..n]		
2.1	+Identification	<Id>	[1..1]	CURRENCY ACCOUNT BALANCE SUMMARY	Report type
2.4	+CreationDateTime	<CreDtTm>	[1..1]	2013-11-03T09:30:48.669+02:00	Response message creation time in UTC format YYYY-MM-DDTHH:MM:SS+02:00.
2.10	+Account	<Acct>	[1..1]		
1.2.0	++Identification	<Id>	[1..1]		
1.2.1	+++IBAN	<IBAN>	[1..1]	FI0758410230104293	Account number in IBAN format
1.2.11	++Currency	<Ccy>	[0..1]	USD	Account's currency code
1.2.13	++Owner	<Ownr>	[0..1]		
1.2.26	+++Id	<Id>			
1.2.27	++++OrganisationIdentification	<Orgld>	[1..1]		
1.2.29	+++++Other	<Othr>			
1.2.30	++++++Identification	<Id>	[1..1]	8333444-3	Account owner's customer ID
2.23	+Balance	<Bal>	[1..n]		Balance data in their own Balance elements
2.24	++Type	<Tp>	[1..1]		

2.25	+++CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.26	++++Code	<Cd>	[1..1]	ITBD	ITBD = Net balance
2.34	++Amount	<Amt>	[1..1]	USD229.88	Balance amount. Currency code in the element's Ccy attribute.
2.35	++CreditDebitIndicator	<CdtDbtInd>	[1..1]	CRDT	CRDT = Positive balance DBIT = Negative balance
2.36	++Date	<Dt>	[1..1]		
4.1.0	+++Date	<Dt>	[1..1]	2013-11-03	Balance date
2.23	+Balance	<Bal>	[1..n]		Balance data in their own Balance elements
2.24	++Type	<Tp>	[1..1]		
2.25	+++CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.27	++++ Proprietary	<Prtry>	[1..1]	COUNTER VALUE	COUNTER VALUE = Counter value of balance
2.34	++Amount	<Amt>	[1..1]	EUR172.00	Counter value of balance in euros. EUR in the element's Ccy attribute.
2.35	++CreditDebitIndicator	<CdtDbtInd>	[1..1]	CRDT	CRDT = Positive balance DBIT = Negative balance
2.36	++Date	<Dt>	[1..1]		
4.1.0	+++Date	<Dt>	[1..1]	2013-11-03	Funds available for withdrawal

5.7 Group balances

Group balances returns with a request message the total balance of the Group's main account and the balances of all sub-accounts included in the Group account structure.

5.7.1 Request message

Index	Element name	Element	Qty	Example content	Description
1.0	GroupHeader	<GrpHdr>	[1..1]		Each message contains one GrpHdr element that holds the common information for the message
1.1	+MessageIdentification	<MsgId>	[1..1]	1234567890	Unique identifier given by the customer to this request
1.2	+CreationDateTime	<CreDtTm>	[1..1]	2013-11-03T09:30:47Z	Time stamp of request message creation
2.0	ReportingRequest	<RptgReq>	[1..1]		Request details. Only the first instance is processed.
2.1	+Identification	<Id>	[0..1]	GROUP BALANCE QUERY	Service identifier
2.2	+RequestedMessageNameIdentification	<ReqdMsgNmId>	[1..1]	camt.052.001.02	Response message version
2.3	+Account	<Acct>	[0..1]		
1.1.0	++Id	<Id>	[1..1]		
1.1.1	+++IBAN	<IBAN>	[1..1]	FI4258410220000337	Queries account number in IBAN format
2.4	+AccountOwner	<AcctOwnr>	[1..1]		
2.5	++Party	<Pty>	[1..1]		
4.1.0	+++Name	<Nm>	[0..1]	ACCOUNT HOLDER'S NAME	Account holder's name

5.7.2 Response message

Index	Element name	Element	Qty	Example content	Description
1.0	GroupHeader	<GrpHdr>	[1..1]		Each message contains one GrpHdr element that holds the common information for the message
1.1	+MessageIdentification	<MsgId>	[1..1]	593728B10002060420 11160559954	Unique identifier provided by the bank
1.2	+CreationDateTime	<CreDtTm>	[1..1]	2013-11- 03T09:30:48.669+02:0 0	Creation time in UTC format YYYY-MM-DDTHH:MM:SS+02:00. Summer time and standard time is indicated after the time: +02:00 (standard time) and +03:00 (summer time)
1.3	MessageRecipient	<MsgRcpt>	[0..1]		
9.1.1	PostalAddress	<PstlAdr>	[0..1]		
9.1.2	AddressType	<AdrTp>	[0..1]	BIZZ	
9.1.12	Identification	<Id>	[0..1]		
9.1.13	OrganisationIdentification	<OrgId>	[1..1]		
9.1.15	Other	<Othr>	[0..n]		
9.1.16	Identification	<Id>	[1..1]	9999998-4	Account owner's customer ID
9.1.17	SchemeName	<SchmeNm>	[0..1]		
9.1.18	Code	<Cd>	[1..1]	BANK	
2.0	Report	<Rpt>	[1..n]		
2.1	+Identification	<Id>	[1..1]	GROUP BALANCE QUERY	Report type
2.4	+CreationDateTime	<CreDtTm>	[1..1]	2013-11- 03T09:30:48.669+02:0 0	Response message creation time in UTC format YYYY-MM-DDTHH:MM:SS+02:00.
2.10	+Account	<Acct>	[1..1]		
1.2.0	++Identification	<Id>	[1..1]		
1.2.1	+++IBAN	<IBAN>	[1..1]	FI1058410220011292	Group's main account number in IBAN format
1.2.8	++Type	<Tp>	[0..1]		
1.2.10	+++Proprietary	<Prtry>	[1..1]	CORPORATE ACCOUNT	Account name
1.2.11	++Currency	<Ccy>	[0..1]	EUR	Account's currency code
1.2.12	++Name	<Nm>	[0..1]	VALLILAN YRITYS OY	Account owner's name
1.2.13	++Owner	<Ownr>	[0..1]		
1.2.26	+++Id	<Id>			
1.2.27	++++OrganisationIdentification	<OrgId>	[1..1]		
1.2.29	+++++Other	<Othr>			
1.2.30	++++++Identification	<Id>	[1..1]	9999998-4	Account owner's customer ID
2.23	+Balance	<Bal>	[1..n]		The balances of the Group's main account are shown first. Balance data in their own Balance elements
2.24	++Type	<Tp>	[1..1]		
2.25	+++CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.26	++++Code	<Cd>	[1..1]	ITBD	ITBD = Net balance
2.34	++Amount	<Amt>	[1..1]	EUR1290232.32	Balance amount.

					Currency code in the element's Ccy attribute.
2.35	++CreditDebitIndicator	<CdtDbtInd>	[1..1]	CRDT	CRDT = Positive balance DBIT = Negative balance
2.36	++Date	<Dt>	[1..1]		
4.1.0	+++Date	<Dt>	[1..1]	2013-11-03	Balance date
2.23	+Balance	<Bal>	[1..n]		Balance data in their own Balance elements
2.24	++Type	<Tp>	[1..1]		
2.25	+++CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.26	++++Code	<Cd>	[1..1]	ITAV	ITAV = Funds available for withdrawal
2.31	++CreditLine	<CdtLine>	[0..1]		
2.32	+++Included	<Incl>	[1..1]	True	True = Account has credit facility
2.33	+++Amount	<Amt>	[0..1]	EUR50000.00	Amount of credit line
2.34	++Amount	<Amt>	[1..1]	EUR1340232.32	Amount of funds available for withdrawal. Currency code in the element's Ccy attribute. The amount includes any credit line amount.
2.35	++CreditDebitIndicator	<CdtDbtInd>	[1..1]	CRDT	CRDT = Positive balance DBIT = Negative balance
2.36	++Date	<Dt>	[1..1]		
4.1.0	+++Date	<Dt>	[1..1]	2013-11-03	Funds available for withdrawal
2.23	+Balance	<Bal>	[1..n]		Balance data in their own Balance elements
2.24	++Type	<Tp>	[1..1]		
2.25	+++CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.26	++++Code	<Cd>	[1..1]	XPCD	XPCD = Preauthorisation
2.34	++Amount	<Amt>	[1..1]	EUR800.00	Preauthorisations of sub- accounts in total. Currency accounts have no preauthorisations. Currency code in the element's Ccy attribute.
2.35	++CreditDebitIndicator	<CdtDbtInd>	[1..1]	CRDT	CRDT = Positive balance DBIT = Negative balance
2.36	++Date	<Dt>	[1..1]		
4.1.0	+++Date	<Dt>	[1..1]	2013-11-03	Date
2.43	+TransactionsSummary	<TxSummary>	[0..1]		Summary of total number of transactions
2.49	++TotalCreditEntries	<TtlCdtNtries>	[0..1]		
2.50	+++NumberOfEntries	<NbOfNtries>	[0..1]	2	Number of daily deposits in total
2.51	+++Sum	<Sum>	[0..1]	455.00	Total deposits of the current day
2.52	++TotalDebitEntries	<TtlDbtNtries>	[0..1]		
2.53	+++NumberOfEntries	<NbOfNtries>	[0..1]	2	Number of daily withdrawals in total
2.54	+++Sum	<Sum>	[0..1]	300.00	Total withdrawals of the current day
2.0	Report	<Rpt>	[1..n]		
2.1	+Identification	<Id>	[1..1]	GROUP BALANCE QUERY	Report type
2.4	+CreationDateTime	<CreDtTm>	[1..1]	2013-11- 03T09:30:48.669+02:0 0	Response message creation time in UTC format YYYY-MM-

					DDTHH:MM:SS+02:00.
2.10	+Account	<Acct>	[1..1]		
1.2.0	++Identification	<Id>	[1..1]		
1.2.1	+++IBAN	<IBAN>	[1..1]	FI1058410220011292	Group's sub-account number in IBAN format
1.2.11	++Currency	<Ccy>	[0..1]	EUR	Account's currency code
1.2.12	++Name	<Nm>	[0..1]	VALLILAN YRITYS OY	Account owner's name
2.11	RelatedAccount	<RltdAcct>	[0..1]		
1.1.0	++Identification	<Id>	[1..1]		
1.1.1	+++IBAN	<IBAN>	[1..1]	FI1058410220011292	Group's main account number in IBAN format
2.23	+Balance	<Bal>	[1..n]		Balance data in their own Balance elements
2.24	++Type	<Tp>	[1..1]		
2.25	+++CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.26	++++Code	<Cd>	[1..1]	ITBD	ITBD = Net balance
2.34	++Amount	<Amt>	[1..1]	EUR1290232.32	Balance amount. Currency code in the element's Ccy attribute.
2.35	++CreditDebitIndicator	<CdtDbtInd>	[1..1]	CRDT	CRDT = Positive balance DBIT = Negative balance
2.36	++Date	<Dt>	[1..1]		
4.1.0	+++Date	<Dt>	[1..1]	2013-11-03	Balance date
2.23	+Balance	<Bal>	[1..n]		Balance data in their own Balance elements
2.24	++Type	<Tp>	[1..1]		
2.25	+++CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.26	++++Code	<Cd>	[1..1]	ITAV	ITAV = Funds available for withdrawal
2.31	++CreditLine	<CdtLine>	[0..1]		
2.32	+++Included	<Incl>	[1..1]	True	True = Account has credit facility
2.33	+++Amount	<Amt>	[0..1]	EUR50000.00	Amount of credit line
2.34	++Amount	<Amt>	[1..1]	EUR1340232.32	Amount of funds available for withdrawal. Currency code in the element's Ccy attribute. The amount includes any credit line amount.
2.35	++CreditDebitIndicator	<CdtDbtInd>	[1..1]	CRDT	CRDT = Positive balance DBIT = Negative balance
2.36	++Date	<Dt>	[1..1]		
4.1.0	+++Date	<Dt>	[1..1]	2013-11-03	Funds available for withdrawal
2.0	Report	<Rpt>	[1..n]		
2.1	+Identification	<Id>	[1..1]	GROUP BALANCE QUERY	Report type
2.4	+CreationDateTime	<CreDtTm>	[1..1]	2013-11-03T09:30:48.669+02:00	Response message creation time in UTC format YYYY-MM-DDTHH:MM:SS+02:00.
2.10	+Account	<Acct>	[1..1]		
1.2.0	++Identification	<Id>	[1..1]		
1.2.1	+++IBAN	<IBAN>	[1..1]	FI6258410220002499	Group's sub-account number in IBAN format
1.2.11	++Currency	<Ccy>	[0..1]	EUR	Account's currency code
1.2.12	++Name	<Nm>	[0..1]	PERHEYRITYS AA OY	Account owner's name
2.11	RelatedAccount	<RltdAcct>	[0..1]		

1.1.(++Identification	<Id>	[1..1]		
1.1.1	+++IBAN	<IBAN>	[1..1]	FI1058410220011292	Group's main account number in IBAN format
2.23	+Balance	<Bal>	[1..n]		Balance data in their own Balance elements
2.24	++Type	<Tp>	[1..1]		
2.25	+++CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.26	++++Code	<Cd>	[1..1]	ITBD	ITBD = Net balance
2.34	++Amount	<Amt>	[1..1]	EUR33555.75	Balance amount. Currency code in the element's Ccy attribute.
2.35	++CreditDebitIndicator	<CdtDbtInd>	[1..1]	CRDT	CRDT = Positive balance DBIT = Negative balance
2.36	++Date	<Dt>	[1..1]		
4.1.0	+++Date	<Dt>	[1..1]	2013-11-03	Balance date
2.23	+Balance	<Bal>	[1..n]		Balance data in their own Balance elements
2.24	++Type	<Tp>	[1..1]		
2.25	+++CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.26	++++Code	<Cd>	[1..1]	ITAV	ITAV = Funds available for withdrawal
2.31	++CreditLine	<CdtLine>	[0..1]		
2.32	+++Included	<Incl>	[1..1]	True	True = Account has credit facility
2.33	+++Amount	<Amt>	[0..1]	EUR70000.00	Amount of credit line
2.34	++Amount	<Amt>	[1..1]	EUR103555.75	Amount of funds available for withdrawal. Currency code in the element's Ccy attribute. The amount includes any credit line amount.
2.35	++CreditDebitIndicator	<CdtDbtInd>	[1..1]	CRDT	CRDT = Positive balance DBIT = Negative balance
2.36	++Date	<Dt>	[1..1]		
4.1.0	+++Date	<Dt>	[1..1]	2013-11-03	Funds available for withdrawal
2.23	+Balance	<Bal>	[1..n]		Balance data in their own Balance elements
2.24	++Type	<Tp>	[1..1]		
2.25	+++CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.26	++++Code	<Cd>	[1..1]	XPCD	XPCD = Preauthorisation
2.34	++Amount	<Amt>	[1..1]	EUR800.00	Cash amount of preauthorisation The currency accounts have no preauthorisations Currency code in the element's Ccy attribute.
2.35	++CreditDebitIndicator	<CdtDbtInd>	[1..1]	CRDT	CRDT = Positive balance DBIT = Negative balance
2.36	++Date	<Dt>	[1..1]		
4.1.0	+++Date	<Dt>	[1..1]	2013-11-03	Date
2.43	+TransactionsSummary	<TxSummry>	[0..1]		Summary of total number of transactions
2.49	++TotalCreditEntries	<TtlCdtNtries>	[0..1]		
2.50	+++NumberOfEntries	<NbOfNtries>	[0..1]	2	Number of daily deposits in total
2.51	+++Sum	<Sum>	[0..1]	455.00	Total deposits of the current day
2.52	++TotalDebitEntries	<TtlDbtNtries>	[0..1]		
2.53	+++NumberOfEntries	<NbOfNtries>	[0..1]	2	Number of daily

					withdrawals in total
2.54	+++Sum	<Sum>	[0..1]	300.00	Total withdrawals of the current day

6 Incoming cross-border payment (preliminary information)

Companies can retrieve preliminary information, using the Web Service channel, on any incoming cross-border payments before they have been entered on the account.

Index	Element name	Element	Qty	Example content	Description
1.0	GroupHeader	<GrpHdr>	[1..1]		Each message contains one GrpHdr element that holds the common information for the message
1.1	+MessageIdentification	<MsgId>	[1..1]	593728NR000307042 011115719876	Unique identifier provided by the bank for the response message
1.2	+CreationDateTime	<CreDtTm>	[1..1]	2011-02- 11T08:50:00+02:00	Creation time in UTC format YYYY-MM-DDTHH:MM:SS+02:00. Summer time and standard time is indicated after the time: +02:00 (standard time) and +03:00 (summer time)
1.3	+MessageRecipient	<MsgRcpt>	[0..1]		Recipient information
9.1.1	++PostalAddress	<PstlAdr>			
9.1.2	+++AddressType	<AdrTp>	[0..1]		BIZZ= Business location address
9.1.3	+++Department	<Dept>	[0..1]	Funding	Department
9.1.5	+++StreetName	<StrtNm>	[0..1]	Kotikatu 5	Street address
9.1.7	+++PostCode	<PstCd>	[0..1]	00100	Postcode
9.1.8	+++TownName	<TwnNm>	[0..1]	HELSINKI	Town/city
9.1.10	+++Country	<Ctry>	[0..1]	fi	Country
9.1.12	++Identification	<Id>	[0..1]		
9.1.15	+++Other	<Othr>	[0..1]		
9.1.16	++++Identification	<Id>	[0..1]	8586869-2	Recipient's Business ID
9.1.17	++++SchemaName	<SchmeNm>	[0..1]		
9.1.18	+++++Code	<Cd>	[1..1]	BANK	BANK = identifier given by the to its customer
1.4	+MessagePagination	<MsgPgntn>	[0..1]		This is used if the camt message must be divided up. This element is always present even if the message is in one part.
8.1.0	++PageNumber	<PgNb>	[1..1]	1	Number of camp messages. If the value is greater than one, the message will be divided into multiple parts
8.1.1	++LastPageIndicator	<LastPgInd>	[1..1]	true	true=message in one part false= camt message divided into multiple parts
2.0	Report	<Rpt>	[1..n]		
2.1	+Identification	<Id>	[1..1]	PRE-ADVICE FOR INCOMING PAYMENTS	Service identifier
2.4	+CreationDateTime	<CreDtTm>	[1..1]	2011-02-	Bank statement creation

				11T18:12:02+02:00	time in UTC format YYYY-MM-DDTHH:MM:SS+02:00.
2.10	+Account	<Acct>	[1..1]		
1.2.C	++Identification	<Id>	[1..1]		
1.2.1	+++IBAN	<IBAN>	[1..1]	FI2550001520322972	Account number in IBAN format.
2.10..	++Currency	<Ccy>	[0..1]	EUR	Account's currency code
2.43	+TransactionSummary	<TxtSummry>	[0..1]		
2.44	++TotalEntry	<TtlNtries>	[0..1]		
2.45	+++NumberOfEntries	<NbOfNtries>	[0..1]	1	
2.76	+Entry	<Ntry>	[0..n]		
2.77	++EntryReference	<NtryRef>	[0..1]	SCT123456	Foreign bank reference
2.78	++Amount	<Amt>	[1..1]	EUR250.00	Amount booked for the account
2.79	++CreditDebitIndicator	<CdtDbtInd>	[1..1]	DBIT	CRDT = Credit
2.81	++Status	<Sts>	[1..1]	INFO	INFO = Preliminary information about incoming cross-border payment
2.83	++ValueDate	<ValueDt>	[0..1]		
4.1.0	+++Date	<Dt>	[1..1]	2011-11-02	Value date
2.84	++AccountServicerReference	<AcctSvcrRef>	[0..1]	5000019999999999	Archiving identifier given by bank NB. To total sum of bank giro transfers do not have an archiving number
2.91	++BankTransactionCode	<BkTxCd>	[1..1]		
2.92	+++Domain	<Domn>	[0..1]		
2.93	++++Code	<Cd>	[1..1]	PMNT	PMNT = Payments
2.94	++++Family	<Fmly>	[1..1]		
2.95	+++++Code	<Cd>	[1..1]	RCDT	RCDT = Credited credit transfers
2.96	+++++SubFamilyCode	<SubFmlyCd>	[1..1]	DMCT	XBCT = Cross-border payment
2.135	++Entry Details	<NtryDtls>	[1..1]		
2.142	+++TransactionDetails	<TxDtls>	[0..n]		Details of an individual transaction which has been completed
2.199	++++RelatedParties	<RltdPties>	[0..1]		Payment parties
2.201	+++++Debtor	<Dbtr>	[0..1]		
9.1.0	+++++Name	<Nm>	[0..1]	ASPI-SIILI SIMO	Payer's name
2.203	+++++UltimateDebtor	<UltmtDbtr>	[0..1]		
9.1.0.	+++++Name	<Nm>	[0..1]	LAASTI JA RAPPAUS OY	Provided by the payer Payer's name extension
2.211	++++RelatedAgents	<RltdAgts>	[0..1]		
2.121	+++++DebtorAgent	<DbtrAgts>	[0..1]		
6.1.0	+++++FinancialInstitutionIdentification	<FinInstnld>	[1..1]		
6.1.1	+++++BIC	<BIC>	[0..1]	CITIGB2LXXX	BIC of payer's bank.
2.234	++++RemittanceInformation	<RmtInf>	[0..1]		
2.235	+++++Unstructured	<Ustrd>	[0..n]	Invoice 5656	Unstructured message to the payee, max140 characters

7 Additional instructions

7.1 Entry description codes

Proprietary		Domain	Family	Sub-Family
700 Payment Service	Deposit/withdrawal	PMNT	RCDT/ICDT	ESCT/DMCT*
701 Recurring payments service	Deposit/withdrawal	PMNT	RCDT/ICDT	SALA*
702 Invoice payment service	Withdrawal	PMNT	ICDT	ESCT/DMCT
703 POS terminal service	Deposit	PMNT	MCRD	NTAV*
704 Direct debiting service	Deposit/withdrawal	PMNT	IDDT/RDDT	ESDD/BBDD/PMDD*
705 Incoming reference payments	Deposit	PMNT	RCDT	ESCT/DMCT
706 Payment service	Withdrawal	PMNT	ICDT	STDO
710 Deposit	Deposit	PMNT	RCDT	ESCT/DMCT
720 Withdrawal	Withdrawal	PMNT	ICDT	ESCT/DMCT
721 Card payment	Withdrawal	PMNT	CCRD	NTAV
722 Cheque	Withdrawal	PMNT	ICHQ	NTAV
730 Fee charged by bank	Withdrawal	PMNT	MDOP	CHRG
740 Debited interest	Withdrawal	LDAS/ACMT	MDOP	INTR
750 Credited interest	Deposit	LDAS/ACMT	MCOP	INTR
760 Loan	Withdrawal	LDAS	MDOP	OTHR
761 Loan amortisation	Withdrawal	LDAS	MDOP	RIMB
770 Cross-border payment	Deposit/withdrawal	PMNT	RCDT/ICDT	XBCT
780 Zero balancing	Deposit/withdrawal	CAMT	ACCB	ZABA
781 Sweeping	Deposit/withdrawal	CAMT	ACCB	SWEP
782 Topping	Deposit/withdrawal	CAMT	ACCB	TOPG

SCT/ DMCT:

ESCT = SEPA payment

DMCT= Current national payment transferred through the payment transfer system

SALA = Recurring payment if the transferred payment transaction (C2B pain.001) had SALA as both as the CategoryPurpose Purpose codes.

ESDD/BBDD/ PMDD:

ESDD = SEPA consumers' direct debiting service

BBDD= Direct debiting service between SEPA B2B businesses

PMDD = Current national direct debiting service

NTAV = "Not Available" is used if no more detailed information is available.

Rule:

If the Family code is "Not Available" NTAV, the sub-family code must be the same.

7.2 RF reference in electronic material

This chapter describes how the RF reference in its various forms is reported in the electronic formats of a bank balance and transaction list. The key thing to note is that an RF reference that does NOT contain a domestic reference will not be transferred to KTL-format material, but the reference number will be a string of zeros. Customers must be prepared, when beginning to use RF references in their invoicing, that transaction lists report both domestic and RF references at the same time.

The tables for various situations should be read as follows:

1. First choose the situation (1–3) that corresponds to what kind of references the customer is using. Please note that during the transition period when more than one situation occurs at the same time, the result is a combination of the tables below.
2. Check the top row of the table which file format the customer is using in the reference service transaction list. Read down that column to see how the RF reference is transferred on the chosen transaction list(s) and bank statement(s).

Situation 1: The customer is using a domestic reference in its invoicing (RF reference not in use)

	If the customer is only using a KTL transaction list ▼	If the customer is only using a camt XML transaction list ▼	If the customer is using both a KTL and camt XML transaction list ▼	If the customer is not using a transaction list ▼
Transaction list	Itemisation of domestic references	Itemisation of domestic references	Itemisation of domestic references	Not created
KTO bank statement	Batch compensation for domestic references	Batch compensation for domestic references	Batch compensation for domestic references	Domestic transactions using a reference shown individually on the bank statement
XML bank statement	Batch compensation for domestic references	Batch compensation for domestic references	Batch compensation for domestic references	Domestic transactions using a reference shown individually on the bank statement

Situation 2: The customer is using for its invoicing RF references that contain a domestic reference.

For example, 12345675 is a domestic reference, the last digit of which is a checksum calculated by means of a Finnish algorithm. When it is made into an RF reference, it looks as follows (in full): RF9912345675.

	If the customer is only using a KTL transaction list ▼	If the customer is only using a camt XML transaction list ▼	If the customer is using both a KTL and camt XML transaction list ▼	If the customer is not using a transaction list ▼
Transaction list	Domestic reference containing RF reference	RF reference in full	In KTL format, domestic reference containing an RF reference, and in XML muodossa, RF reference in full	Not created
KTO bank statement	Batch compensation for RF reference transactions containing a domestic reference	Batch compensation for RF reference transactions containing a domestic reference	Batch compensation for RF reference transactions containing a domestic reference	RF-reference transactions individually on the bank statement (the Reference field contains a domestic reference that includes an RF reference, and the Message field the same RF reference in full)
XML bank statement	Batch compensation for RF reference transactions containing a domestic reference	Batch compensation for RF reference transactions containing a domestic reference	Batch compensation for RF reference transactions containing a domestic reference	Transactions with RF reference individually on the bank statement, and the RF reference in full

Situation 3: The customer is using for its invoicing RF references that DO NOT contain a domestic reference.

	If the customer is only using a KTL transaction list ▼	If the customer is only using a camt XML transaction list ▼	If the customer is using both a KTL and camt XML transaction list ▼	If the customer is not using a transaction list ▼

Transaction list	Information on transaction using RF reference are not shown (the transactions are in the list, but the reference number will be a string of zeros)	RF reference in full	In KTL format, information of transactions with RF reference are not shown, but in XML format, RF references are shown in full	Not created
KTO bank statement	Batch compensation for transactions containing RF reference	Batch compensation for transactions containing RF reference	Batch compensation for transactions containing RF reference	Transactions using RF references individually in full into the Message field
XML bank statement	Batch compensation for transactions containing RF reference	Batch compensation for transactions containing RF reference	Batch compensation for transactions containing RF reference	Transactions with RF reference individually on the bank statement, and the RF reference in full

8 Example message

Example messages are shown in a separate attachment.