



OP:s SEPA- and cross border payments
Payment processing and countries bank details

Customer Guidelines

Payment Services

December 2025

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1 General information

These guidelines concern the processing of international payments in C2B and SEPA formats, and any country-specific features. OP accepts international payment material in C2B and SEPA formats from Web Services as well as through file transfer in op.fi. However, country-specific guidelines may be applied to SEPA and international payments delivered through OP's other customer channels.

Electronic payment transfer from payer to payee requires that the information is sent in a specific format and in the correct field. The Society for Worldwide Interbank Financial Telecommunications (SWIFT) and the payment transfer systems within individual countries require that the payee's bank details are expressed in a language that can be read by technical means. This enables payments to be transmitted automatically from "machine to machine" instead of having to be processed manually.

The payee's account details and BIC and, for certain countries, their internal payment transfer codes, play a crucial role when international payments are transferred automatically, as quickly as possible and with minimal costs from payer to payee.

1.1 Bank connection

By bank connection, we refer to the bank where the payee has their account.

1.2 Business Identifier Code (BIC)

SWIFT is short for Society for Worldwide Interbank Financial Telecommunications. Banks operating under SWIFT have a BIC for the sending of messages. Each head office has its own BIC. Many countries also transfer payments directly to their branch offices, which all have their own BICs.

A BIC always has either 8 or 11 characters, the first four characters identifying the bank, the next two the country, and the rest the city, for example

NDEASESS = Nordea Bank AB (PUBL), Sweden, Stockholm

CRESCHZZ80A = Credit Suisse AG, Switzerland, Zurich, branch office 80A

The BIC can often be found in the invoice or invoicing instructions. BICs can be checked online at www.swift.com.

The bank's BIC and the payee's account number together form important bank connection details that direct payments quickly and efficiently to the payee.

1.3 International bank account number

The International Bank Account Number (IBAN) replaces the national one (BBAN-Basic Bank Account Number) in many countries. The IBAN number indicates the payee's bank's country, financial institution, and account number. Use of the IBAN is compulsory in SEPA payments and is becoming more and more common outside the SEPA area.

The IBAN is entered in the 'Payee's account number' field. The number structure has been specified precisely. It always begins with two letters to specify the country. IBANs are always entered as a single string, with no spaces in between.

For example FI1250000112345678

IBANs in these guidelines are merely examples of the structure of the numbers in each country. They are not real IBANs.

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1.4 Clearing code

Some countries use a clearing code that identifies the country's banks and branch offices. When making Australian, South African, Indian, Canadian, US, and New Zealand local currency payments, the most recommended payee bank identifier is the clearing code. Use a clearing code as a payee bank identifier if you are not sure whether the BIC will direct the payment to the correct branch office. The name and address of the payee's bank are mandatory in connection with a clearing code. The country-specific guidelines will indicate whether a clearing code should be used.

If your banking software has a specific field for the clearing code, enter it in ISO format. If you do not know which field to put the clearing code in, contact your software provider.

The payee's bank clearing codes are entered in the Web Services channel according to the ISO20022 standard with the country code, like for example AUBSB123456. In the op.fi service the payee's bank clearing codes are entered without country code, like for example BSB123456 or //BSB123456. Up-to-date ISO 20022 clearing codes can be found in the External Code List on the ISO 20022 website. OP accepts clearing codes only for countries and currencies that appear below.

ISO Clearing codes's

Country	Clearing Code long definition	Code	{length}	Example	Currencies
Australia	Australian Bank State Branch Code (BSB)	AUBSB	[0-9]{6,6}	AUBSB123456	only AUD
Canada	Canadian Payments Association Payment Routing Number	CAVPA	[0-9]{9, 9}	CACPA123456789	only CAD
Hong Kong	Hong Kong Bank Code	HKNCC	[0-9]{3,3}	HKNCC123	only HKD
India	Indian Financial System Code only INR	INFSC	[a-zA-Z0-9]{11,11}	INFSC123AZ456789	only INR
Japan	Japan Zengin Clearing Code	JPZGN	[0-9]{7,7}	JPZGN1234567	only JPY
New Zealand	New Zealand National Clearing Code	NZNCC	[0-9]{6,6}	NZNCC123456	only NZD
Poland	Poland National Clearing Code	PLKNR	[0-9]{8,8}	PLKNR12345678	only PLN
Russia	Russian Central Bank Identification Code	RUCBC	[0-9]{9,9}	RUCBC041234567 (first two numbers always 04)	only RUB
Singapore	IBG Sort Code	SGIBG	[0-9]{7,7}	SGIBG1234567	only SGD
South Africa	South African National Clearing Code	ZANCC	[0-9]{6,6}	ZANCC123456	only ZAR
Switzerland	Swiss Clearing Code (BC Code)	CHBCC	[0-9]{3,5}	CHBCC12345	only CHF
Switzerland	Swiss Clearing Code (SIC Code)	CHSIC	[0-9]{6,6}	CHSIC123456	only CHF
UK	UK Domestic Sort Code	GBDSC	[0-9]{6,6}	GBDSC123456	only GBP
US	CHIPS Participant Identifier	USPID	[0-9]{4,4}	USPID1234	only USD
US	United States Routing Number (Fedwire, NACHA)	USABA	[0-9]{9,9}	USABA123456789	only USD and EUR

1.5 Country code

Valid country codes (ISO 31666) can be found on the website of International Organization for Standardization at www.iso.org.

1.6 Sending content to the bank

Payment are transferred for further processing on the same day on banking days as follows:

1.6.1 SEPA payments

SEPA payments through Web Services are transferred on the same day for further processing on banking days between 7 am and 6 pm, at 30-minute intervals. SEPA payments received by the bank's system after 6 pm will be handled on the following banking day.

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According to the EU Payments Regulation, SEPA payments must be completed within one banking day. SEPA banks have committed to completing transfers to payees within three banking days. However, the payer's bank can never guarantee that the payee bank completes its part of the transfer, so the payer's bank can never fully guarantee that the funds will be available in the payee's account on a certain date.

SEPA payments can be submitted for payment 365 calendar days before the due date. If the due date on material sent for processing is the banking day preceding the date it was received, it will be processed, but the due date will be changed to the date when it is processed. If the date on the material sent for processing is a banking day before the preceding banking day, the batch will be discarded. If the due date is not a banking day, the payment will be postponed until the following banking day.

1.6.2 International payment order and urgent payment order

International payments will be processed further on the same banking day between 7.30 am and 5 pm, about every half an hour. Payments received before 5 pm will always be processed on the same banking day (except on New Year's Eve and Maundy Thursday, when the deadline is noon). International payments received by the bank's system after 5 pm will be handled on the following banking day.

International payments can be submitted for payment 365 calendar days before the due date. If the due date on material sent for processing is the banking day preceding the date it was received, it will be processed, but the due date will be changed to the date when it is processed. If the date on the material sent for processing is a banking day before the preceding banking day, the batch will be discarded. If the due date is not a banking day, the payment will be postponed until the following banking day.

1.7 Charge bearer codes

1.7.1 SEPA payments

With SEPA payments, the only fee policy that can be applied is for the payer and payee to both pay for their own bank's service charges. The charge bearer code for SEPA payments is SLEV (Service level). Use the charge bearer code in your banking software, with which the payer and payee both pay for their own bank's service charges.

1.7.2 International payment order

The standard fee policy for international payments is that both payer and payee pay for their own bank's service charges. The payer and payee may also agree on some other arrangement as described below. The list below contains all the possible alternatives, with the code used in electronic communication in brackets:

SHA (SHAR) the payer and the payee pay their own bank's fees
OUR (DEBT) the payer (debtor) also pays the foreign bank's fees
BEN (CRED) the payee (creditor) pays for all the fees

SHA (SHAR) is possible in all payments and required for all payments when the payee's bank is located in the EEA regardless of the currency.

SHA (SHAR) is also mandatory when using SWIFT cheques.

OUR (DEBT) is allowed only in payments with at least one of the payment service providers involved in payment intermediation is located outside of the EEA. The payment currency can be the euro or, for example, the USD. From OP OUR (DEBT) code cannot be used for payments to Switzerland.

Magazine subscriptions, travel payments, certain payments to authorities, and so on, are typically payments for which the payee may require fees to be paid in full by the payer, using the OUR code. The fees of foreign banks as payees are not known to OP. If the OUR fees charged from the customer in advance do not cover the foreign bank's fees, the remainder may be charged afterwards. However, using the OUR code in certain countries may not guarantee that the payment will remain the full, original amount. Payments to

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the USA, for example, may be transferred through several banks, and the amount may in some cases remain full only up to the first bank.

BEN (CRED) can be used for payments to countries outside the EEA regardless of the currency.

1.8 Economic sanctions

OP follows the international situation and can take quick action in the case of economic sanctions. Payments to a country under export and/or import sanctions may require more detailed information for the payments to go through. You must find out yourself if an export or import embargo has been imposed on a product or service and inform the bank. The Ministry for Foreign Affairs of Finland may help to explain the content of any EU sanctions.

As a consequence of sanction legislation, the grounds of payments are investigated more thoroughly than previously. Banks monitor payments from their own perspectives. Forwarding a payment and crediting it to the ultimate payee at the payee's bank may require additional information to be submitted. If you receive a payment requesting additional information, it is vital that you send such information to your bank without delay.

See below for instructions concerning various countries, specifying whether economic sanctions or OP's policies prevent payment to be made.

2 Payment methods and instructions

2.1 SEPA payments

If the payee's bank is within the EU or EEA and the payment is made in euros, a SEPA payment will be made (the SEPA countries are listed in chapter 3).

2.1.1 Payee's bank details

For SEPA payments, an account number in IBAN format is mandatory. For SEPA payments, the payee's bank details are given as the payee's IBAN. No other bank details, such as the payee's bank's BIC or name and address, have to be included.

2.1.2 Payee's name and address

The payee's name must be included in SEPA payments. The payee's address is not mandatory, but is nevertheless recommended.

2.1.3 Payment details

A message or reference number (national or RF) must be included. A reference number or message will help the payee to identify the payment. We recommend that you include in the message information that can be found on the invoice, such as reference number, invoice number, or contract number. You should avoid including names in the message, unless the invoicing party or the payee specifically asks for it.

2.1.4 Amount to be paid

SEPA payments have no upper limit and can be as little as 0,01 euro.

2.1.5 Currencies

SEPA payments are always made in euros.

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2.2 International payment order

When the payee's bank is outside an EU or EEA country, the payment is made by means of an international payment. An international payment must also be used for payments where the payee's bank is within the EU or EEA but the currency is other than the euro. Payments in currencies other than the euro, made to a domestic financial institution, are always transferred under the principles of international payments.

2.2.1 Payee's bank details

The IBAN/payee's bank account must be included in international payments. We recommend that you always enter the account number in IBAN format. In international payments, the account number may also be in BBAN format (Basic Bank Account Number). When you use a BBAN, do not enter anything else in the field except the numbers without spaces, and without slashes or hyphens.

As an identifier for payee's bank in international payments, the BIC is often the most recommended option. For certain countries, it is recommended to use the clearing code and/or the payee's bank's name and address information.

Please note that using the payee's IBAN together with the payee's bank BIC (SWIFT) is mandatory in euro-denominated payment orders and urgent payment orders to EU/EEA countries. The use of the BIC (SWIFT) is also mandatory in payment orders within the EU/EEA in denominations other than the euro. For more detailed instructions, see Chapter 4.

2.2.2 Beneficiary's name and address

The payee's name and address are always mandatory in international payments. A regular address should be given as the payee's address. A PO box number should not be used as an address.

2.2.3 Payment details

A message or reference number (national or RF) must be included in international payments. A reference number or message will help the payee to identify the payment. We recommend that you use information found on the invoice, such as the invoice number, reference number, or contract number. We recommended that you write the purpose of payment in English. You should avoid including names in the message, unless the invoicing party or payee specifically asks for it.

2.2.4 Amount to be paid

There is no upper limit to an international payment, and the minimum amount, regardless of the currency, is a counter value of 10 euros when using the SHAR charge code. Such limitations do not apply to the DEBT and CRED charge codes.

2.2.5 Exchange rate policy, foreign exchange transactions, and entering the rate reference

Debits from a euro account

In payments with a counter value of less than EUR 50,000, involving no foreign exchange transaction, leave the exchange rate field blank. OP Corporate Bank always quotes such payments at the currency's sell rate when the payments are received.

A payment with a counter value in excess of EUR 50,000 may be processed as a foreign exchange transaction. Enter the sale reference in the exchange rate field, which will quote the payment at the foreign exchange rate. Foreign exchange transactions are carried out only when there is a change of currency.

If the payment's exchange rate field is blank, OP Corporate Bank will carry out the foreign exchange transaction at the rate that was valid on the market at the time of the transaction. By carrying out the foreign exchange transaction yourself, you can speed up your payments.

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Debits from foreign exchange accounts

Payments debited from a foreign exchange account using the same currency are quoted, regardless of the counter value (even over EUR 50,000), at the average rate on the date it was received. No currency exchange is made between the payment and the amount debited from the account, but they are processed on a 1:1 ratio.

Payments debited from a foreign exchange account using a different currency are quoted at the selling price at the time of the transaction, and the amount is debited from the account at the selling price at the time of processing. If the payment's counter value exceeds EUR 50,000, market exchange rates are applied. A currency exchange is made between the payment and the amount debited from the account.

2.2.6 Currencies

You can make international payments in euros and in the most commonly exchanged currencies. The currencies available in the system are the following, unless otherwise stated in the instructions for each country.

Australia Dollar (AUD)
Bulgarian Lev (BGN)
South African Rand (ZAR)
Euro (EUR)
Hong Kong Dollar (HKD)
Indian Rupee (INR)
British Pound (GBP)
Israeli New Shekel (ILS)
Japanese Yen (JPY)
Canadian Dollar (CAD)
Chinese Renminbi (CNY)
Moroccan Dirham (MAD)
Mexican Peso (MXN)
Norwegian Kroner (NOK)
Polish Zloty (PLN)
Romanian New Leu (RON)
Swedish Krona (SEK)
Saudi Riyal (SAR)
Singapore Dollar (SGD)
Swiss Franc (CHF)
Danish Krone (DKK)
Thai Baht (THB)
Czech Koruna (CZK)
Tunisian Dinar (TND)
Turkish New Lira (TRY)
Hungarian Forint (HUF)
New Zealand Dollar (NZD)
Russian Rouble (RUB)
United Arab Emir Dirham (AED)
US Dollar (USD)

2.3 International urgent payment order

An international urgent payment order will be available for the payee at the earliest one banking day after the transaction is made. An urgent payment order will usually reach the payee faster than a payment order. The charge for an urgent payment order is higher than for a payment order; see the service price list. The actual delivery time depends on the operation of the payee bank and intermediary banks, for which the payer's bank is not responsible. Take this into account if the payment has a due date.

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2.4 SWIFT cheque

2.4.1 General information

When the beneficiary's account number is unknown, use a SWIFT cheque for your payment. The information in a SWIFT cheque is sent via the SWIFT network to a foreign bank, which will issue the cheque and send it to the payee. You can use SWIFT cheques in the currencies of the major countries that favour cheques (EUR och USD).

SWIFT cheques cannot be sent to the Netherlands, Spain, or France in any currency. Furthermore, you must take into account OP's policy regarding economic sanctions.

SWIFT cheque for the payment cannot be offered to personal customers.

2.4.2 Instructions

The bank that issues a SWIFT cheque does not charge any fees from the payee. However, the fees charged by the payee's bank vary.

Therefore, you cannot guarantee that the payee will receive the original intended sum in full, even if you add something to cover the costs at the receiving bank. Therefore, we recommend that you do not add anything to the payable sum. This applies to SWIFT cheques in all currencies.

You must include the exact address of both the payer and the payee (because the cheque will be posted to the payee's address provided) and also the purpose of the payment.

NB Banks will only accept SWIFT cheques from their own customers.

2.5 Foreign currency account transfer

You can also make a payment from a foreign currency account to a euro account, vice versa, or from one foreign currency to another within OP. When making a currency account transfer, the currency of the payment must be the same as the currency of the payee's account. Transfers between foreign currency accounts within OP are made using the current exchange rate.

2.6 Payment request from a foreign account

You can also make payments electronically via OP from an account that you have at a foreign bank. Ask for international cash management services at your bank.

3 Information about SEPA and list of SEPA countries

Chapter 3 presents the Single Euro Payments Area (SEPA) in more detail. If the payee's bank is located in a country referred to in this chapter, and if the payment is made in euros, it must be paid as a SEPA payment.

The following is a list of SEPA countries, with the number of digits in IBAN-format account numbers for each country. The area covers all EU and EEA countries and Switzerland:

Netherlands (NL)18

The Principality of Andorra (AD) 24

Belgium (BE)16

Bulgaria (BG)22

Spain (ES)24 (Includes the Canary Islands and Ceuta and Melilla)

Ireland (IE)22

Great Britain (GB)22 (Includes Gibraltar and Northern Ireland)

Iceland (IS)26

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Italy (IT)27
Austria (AT)20
Greece (GR)27
Croatia (HR)21
Cyprus (CY)28
Latvia (LV)21
Liechtenstein (LI)21
Lithuania (LT)20
Luxembourg (LU)20
Malta (MT)31
Monaco (MC)27
Norway (NO)15
Portugal (PT)25 (Includes the Azores and Madeira)
Poland (PL)28
France (FR)27 (Includes French Guiana, Guadeloupe, Martinique, Mayotte, Réunion, Saint Martin, and Saint Pierre and Miquelon)
Romania (RO)24
Sweden (SE)24
Germany (DE)22
San Marino (SM)27
Slovakia (SK)24
Slovenia (SI)19
Finland (FI)18
Switzerland (CH)21
Denmark (DK)18
Czech Republic (CZ)24
Hungary (HU)28
The Vatican City State (VA) 22
Estonia (EE)20

4 Instructions per country

*) There are some special notes about the handling of payments in the countries marked with an asterisk.

4.1 Netherlands (NL)*

Bank connection

IBAN: 18 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

Other things to note

SWIFT cheques are not permitted in any foreign currency.

4.2 Albania (AL)

Bank connection

IBAN: 28 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

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4.3 Andorra (AD)

Bank connection

IBAN: 24 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.4 Australia (AU)*

Bank connection

The Australian bank account structure is not known to us, so it is not certain whether the payee's bank branch information can be extracted from the number. We therefore recommend that you enter the payee's bank details as accurately as possible.

In payments made in AUD, we recommend that you use the national clearing code for the payee's bank (Bank, State, and Branch number, or BSB) and the bank's name and address. The first two digits of the code indicate the bank, the third the state, and the last three numbers the branch. Enter the clearing code in the Web Services channel in the following format: AUBSB123456 and in the op.fi service in the format: AU123456 or //AU123456.

You can identify the bank with just the payee's BIC if you are certain that it will direct the payment to the correct branch.

Other things to note

The payee bank's BSB number may also appear at the beginning of the account number, in which case the BIC is sufficient. In invoices and invoicing instructions, the payee's BIC is very often that of the payee's bank's head office, which means that it may not be possible to transfer the payment to the correct branch office just by using the BIC.

4.5 Azerbaijan (AZ)

Bank connection

IBAN: 28 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.6 Bahrain (BH)

Bank connection

IBAN: 22 characters

Purpose of Payment Codes are required for all cross-border SWIFT payments sent from bank accounts in Bahrain, or incoming payments received into your local bank accounts. As last updated by CBB, this mandate will become fully effective from 31st May 2021. You can find more details about this new regulation on the CBB website CBB Rulebook/Purpose Codes. [purpose.pdf](https://www.cbb.gov.bh/PurposeCodes/purpose.pdf) (citibank.com).

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

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4.7 Belgium (BE)

Bank connection

IBAN: 16 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.8 Bosnia & Herzegovina (BA)

Bank connection

IBAN: 20 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.9 Brazil (BR)

Bank connection

IBAN: 29 characters

The IBAN and BIC are not mandatory, but are recommended.

4.10 Bulgaria (BG)

Bank connection

IBAN: 22 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.11 Costa Rica (CR)

Bank connection

IBAN: 22 characters

The IBAN and BIC are not mandatory, but are recommended.

4.12 Dominican Republic (DO)

Bank connection

IBAN: 28 characters

The IBAN and BIC are not mandatory, but are recommended.

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4.13 Spain (ES)*

Bank connection

IBAN: 24 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

Other things to note

SWIFT cheques are not permitted in any foreign currency.

4.14 South Africa (ZA)*

Bank connection

The South African bank account structure is not known to us, so it is not certain whether the payee's bank branch information can be extracted from the number. We therefore recommend that you enter the payee's bank details as accurately as possible.

With ZAR payments, we recommend that you use the clearing code provided by the South African National Clearing Code system as the payee's bank, together with the payee's bank's name and address. Enter the clearing code in the Web Services channel in the following format: ZANCC123456 and in the op.fi service in the format: NCC123456 or //NCC123456.

You can identify the bank with just the payee's BIC if you are certain that it will direct the payment to the correct branch.

4.15 South Korea (KRW)

KRW currency is not among the services offered by OP. Other currencies, such as USD or EUR, are paid with the BIC of the payee bank.

4.16 Philippines (PH)*

The purpose of the payment (Purpose of Payments, POP code), 10 numbers, is mandatory regardless of the currency. Purpose of Payments code is entered in the payment message field in the following format: /REG/1234567891

The list of the purpose of the payment codes can be found in OP's: Mediapankki:
<https://www.op-mediapankki.fi/l/qBfrhJMFrfSf>

4.17 Faroe Islands (FO)

Bank connection

IBAN: 18 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.18 Georgia (GE)

Bank connection

IBAN: 22 characters

The IBAN and BIC are not mandatory, but are recommended.

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4.19 Gibraltar (GI)

Bank connection

IBAN: 23 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency. IBAN numbers beginning with GB are also permitted.

4.20 Greenland (GL)

Bank connection

IBAN: 18 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.21 Guatemala (GT)

Bank connection

IBAN: 28 characters

Always use IBAN format regardless of the currency.

4.22 Hong Kong (HK)*

Bank connection

The Hong Kong bank account structure is not known to us, so it is not certain whether the payee's bank branch information can be extracted from the number. We therefore recommend that you enter the payee's bank details as accurately as possible.

The most recommended identifier for the payee's bank is the BIC.

Other things to note

All payments to Hong Kong must include the payee's complete account number and full name.

With payments in HKD, you can also use a national clearing code, the Hong Kong Bank Code. Enter the clearing code in the Web Services channel in the following format: ZANCC123456 and in the op.fi service in the format: NCC123456 or //NCC123456.

4.23 India (IN)*

Bank connection

In payments made in INR, we recommend that you use the national clearing code for the payee's bank (INFSC) and the bank's name and address. Enter the clearing code in the Web Services channel in the following format: INFSC123AZ456789 and in the op.fi service in the format: FSC123AZ456789 or //FSC123AZ456789.

The bank account structures of Indian banks are not known to us. Enter the payee's bank details in as much detail as possible, to ensure that the payment goes through.

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Other things to note

For payments of less than INR 100,000, enter the payee's bank details without the BIC, even if the payee's bank's BIC matches the payee's bank address as shown on the invoice/invoicing instructions. In some cases, payments are transferred between banks within India as cheques, which means that address details are required. Using just the BIC as the payee's bank identifier is not recommended for Indian payments using any currency.

The addresses of Indian banks may differ from standard address practices. The payee's bank address may be indicated on the invoice or invoicing instructions as follows: Bank X, Behind the store on the alley. Mumbai, India. Enter the address shown in the invoicing instructions or invoice as the payee's bank address.

4.24 Iran (IR)*

Payments related to Iran cannot be made through OP.

4.25 Iraq (IQ)

IQD currency is not among the services offered by OP.

Purpose of the payment: The payment should contain a clear purpose of the payment.

4.26 Ireland (IE)**Bank connection**

IBAN: 22 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.27 Iceland (IS)**Bank connection**

IBAN: 26 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

Other things to note

ISK currency is not among the services offered by OP.

4.28 Great Britain (GB)***Bank connection**

IBAN: 22 characters

Always use IBAN format regardless of the currency. The BIC is the most recommended bank identifier.

Other things to note

With GBP payments, you can also use the local clearing code (sort code) as the payee's bank identifier, with the payee's bank's name and address, if the payee's bank's BIC is not known. Enter the sort code in the Web Services channel in the following format: GBDSC123456 and in the op.fi service in the format: SC123456 or //SC123456.

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4.29 Israel (IL)

Bank connection

IBAN: 23 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.30 Italy (IT)

Bank connection

IBAN: 27 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.31 Austria (AT)

Bank connection

IBAN: 20 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.32 Japan (JP)*

Bank connection

Short account numbers (for example, 4–6 characters) often do not contain information about the payee's bank branch. The most recommended payee's bank identifier consists of the complete payee's bank name and address details. Payment may not go through using the payee's bank's head office BIC if the payee's account is in a branch office.

You can also use just the BIC as the payee's bank identifier if you know that payment will go to the right branch office using the payee's account number and BIC.

Other things to note

No decimals may be used in JPY payments.

4.33 Jordan (JO)

Bank connection

IBAN: 30 characters

Always use IBAN format regardless of the currency. The Central Bank of Jordan requires that payments must have a payment purpose code in the message field. Primarily, the payer should get the code from the payee. The codes are listed in [Final-Payment-Purpose-Codes.pdf](#) (at sc.com) <https://www.op-mediapankki.fi/tj2qwJG9s5WR>

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4.34 Canada (CA)*

Bank connection

A 12-character payee's bank account number may contain information on the payee's bank branch office. However, we recommend that you enter the payee's bank details as accurately as possible to ensure that the payment goes through.

In payments made in CAD, we recommend that you use the national clearing code for the payee's bank (CC), together with the bank's name and address. Enter the clearing code in the Web Services channel in the following format: CACPA123456789 and in the op.fi service in the format: CC123456789 or //CC123456789.

The CC, that is, the Canadian Code, may be referred to in the invoice or invoice instructions as the 'transit number'.

Instructions for entering the CC if the invoice/invoicing instructions have provided the following on the payee's bank:

Transit number 12345-001

Add CACPA and 0 at the beginning of the CC. Then enter the latter part of the transit number, 001. Finally enter the first five characters of the transit number.

For example CACPA0001123456

Other things to note

The payee's bank's CC number may also appear at the beginning of the account number, in which case the BIC is sufficient as the payee's bank identifier.

In invoices and invoicing instructions, the payee's BIC is very often that of the payee's bank's head office, which means that it may not be possible to transfer the payment to the correct branch office just by using the BIC.

4.35 Kazakhstan (KZ)

Bank connection

IBAN: 20 characters

Always use IBAN format regardless of the currency.

4.36 China (CN)*

OP Corporate Bank has a CNY currency account in the Bank of China, Shanghai (BIC: BKCHCNBJS00)

Bank connection

Chinese account numbers may contain the letters OSA before the numerals. These letters must be included at the beginning of the account number if the invoicing instructions have them, too. When you enter an account number that is preceded by 'OSA', you must enter 'A/C' at the beginning of the account number if the account number's IBAN check rejects the payment material. No spaces or other characters should be put between A/C and OSA.

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Payments dominated in renminbi (CNY/CNH)

The Chinese currency CNY (Renminbi) is a regulated currency. The People's Bank of China (PBOC) is responsible for regulating the currency. Regulation applies to actors based in China. Every CNY-denominated payment must be made for a commercial purpose, against a payment transaction, according to commercial regulations.

An offshore CNY version (CNH) of renminbi is also available, traded on the Hong Kong market. CNH is used only in the account currency for payers and payees. CNH-denominated payments will always be transmitted in CNY, because CNH is not an official ISO currency code.

The special payment information is reported in payments in renminbi sent to Hong Kong. HSBC Hongkong and China require on the first row of the payment type in CNH/CNY payments one of the following:

- 1./BUSINESS/CAPITAL TRF
- 2./BUSINESS/CHARITY DONATION
- 3./BUSINESS/CURRENT ACC TXN
- 4./BUSINESS/GOODS TRADE
- 5./BUSINESS/SERVICE TRADE
- 6./BANK/CAPITAL TRF FOR BOND
- 7./BANK/FUND TRF

CNY/CNH payments can be made by all OP Financial Group corporate customers that are engaged in imports and exports with Chinese parties. CNY/CNH payments cannot be offered to personal customers, due to restrictions set by the Chinese authorities. Customers must always take account of local restrictions related to payments denominated in renminbi. CNY currency payments can only be made to China.

The following special information required by the People's Bank of China must be reported in payments in renminbi sent to China:

- Payment type code word (5–6 characters)
- Business Related Reference

Note that the above-mentioned special information must always be obtained from the payee. Payments sent to China in other currencies do not include any special guidelines similar to those for CNY/CNH payments.

Code words and their description

Cross-border Payment Type

(Length= 5–6)

Description

CGODDR	Cross Border Goods Trade Debit
CSTRDR	Cross Border Service Trade Debit
CCTFDR	Cross Border Capital Transfer Debit
CCDNDR	Charity Donation Debit
COCADR	Other Current Account Transactions Debit

Definition of payment types

Cross Border Goods Trade (CGODDR):

Cross-border settlement conducted for trade in goods, including individual retail consumptions, general merchandise, goods for processing, goods required for repairing, goods procured in ports by carriers, transactions to be settled by letter of credit, bills for collection, payment of import equipment and advanced payment, etc.

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Cross Border Service Trade (CSTRDR):

Cross-border settlement conducted for trade in services, including individual bill payments, services or fees relating to transportation; travel; communications; construction services; installation projects and their subcontract services; insurance; financial services; computer and information services; royalties and licence fees; sports and entertainment; water, electricity and gas bills to be paid by corporations or financial institutions; rent; audit fees; hotel accommodation fees; legal fees; advertising and promotion fees; copyright and design fees; research and development fees; company registration fees; medical expenses; government services not mentioned above and other commercial services, etc.

Cross Border Capital Transfer (CCTFDR):

Capital account transactions, (capital transfers and acquisition/disposal of non-productive or non-financial assets), capital injection, capital reduction, capital payment, direct investments, securities investments, other investments, shareholder's loan/repayment, other capital payments as approved by relevant regulatory authorities, fund transfers for foreign direct investment ("FDI") by enterprises and RMB Qualified Foreign Institutional Investor ("RQFII") projects by enterprises, bonds, fund transfer between enterprises, individual investments, etc.

Charity Donation (CCDNDR):

Donation to charities (non-profit making organizations)

Other Current Account Transactions (COCADR):

Income and current transfers, remittance of profits, bonus, dividend payment, tax payment and scholarships, etc

For example, reporting the payment type code word and Business Related Reference in the payment details/message field:

/ROC/INV 112233 /CGODDR

Note that the beginning of the Payment details/message field must also include the text /ROC/ so that the Chinese bank can recognise the reference data related to the given payment as having been given by the payee.

Notifying of the payee's bank details:

The name and address of the payee's bank are entered in the payee's bank address field

Example 1 (payee's bank BIC [SWIFT] is not known):

Bank of China	Address of the payee's bank (C2B element 2.55 ++++++AdrLine)
Guangdong branch	Address of the payee's bank (C2B element 2.55 ++++++AdrLine)

Example 2 (payee's bank BIC [SWIFT] is known):

BKCHCNBJ300	BIC of the payee's bank (C2B element 2.55 ++++++BIC)
-------------	--

Other things to note

In China, the payee's name and the account holder's name must always match. This means that the payee's name must be the name under which the account was opened at the payee's bank. Read the invoicing instructions carefully, because the account holder's name may not be quite identical to the company name.

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Under Chinese legislation, a private person may not receive a payment of a commercial nature. It is common, especially in non-established commercial relationships, that a Chinese company invoices using the company details and logo, but the invoicing instructions name a private individual as the payee.

CNY/CNH payment from China

The bank details of the Bank of China, Shanghai are given in the following format:

Beneficiary's account no.	Flxx5xxxxxxxxxxxxx	with
Beneficiary bank:	OP Corporate Bank plc	
	Helsinki, Finland	
	SWIFT: OKOYFIHH	

Account with Bank of China, Shanghai, SWIFT: BKCHCNBJS00

4.37 Greece (GR)

Bank connection

IBAN: 27 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.38 Croatia (HR)

Bank connection

IBAN: 21 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.39 Cuba (CU)*

The US has placed an embargo on Cuba, which means that payments in USD cannot be made to Cuba.

Other things to note

SWIFT cheques are not permitted in any foreign currency.

4.40 Kuwait (KW)

KWD payments cannot be made since 19 November 2020.

Bank connection

IBAN: 30 characters

Always use IBAN format regardless of the currency.

4.41 Cyprus (CY)

Bank connection

IBAN: 28 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

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4.42 Latvia (LV)

Bank connection

IBAN: 21 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.43 Lebanon (LB)

Bank connection

IBAN: 28 characters

Always use IBAN format regardless of the currency.

4.44 Liechtenstein (LI)

Bank connection

IBAN: 21 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.45 Lithuania (LT)

Bank connection

IBAN: 20 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.46 Luxembourg (LU)

Bank connection

IBAN: 20 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.47 Macedonia (MK)

Bank connection

IBAN: 19 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.48 Malaysia (MY)

A payment purpose code must be added to the beginning of the message field for payments sent to Malaysia, irrespective of the currency. The list can be found at the address: <https://www.op-mediapankki.fi/l/2QTCVKWpRcFF>

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The code is in the form:

POP + five-digit code + code description (give information separated with spaces)

Example:

POP 06000 Manufactured goods

4.49 Malta (MT)

Bank connection

IBAN: 31 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.50 Mauritania (MR)

Bank connection

IBAN: 27 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.51 Mauritius (MU)

Bank connection

IBAN: 30 characters

The IBAN and BIC are not mandatory, but are recommended.

4.52 Mexico (MX)*

Bank connection

Some Mexican banks only accept payments using an account number with 18 characters, known locally as a CLABE code. This contains the payee's bank and branch office.

4.53 Moldova (MD)

Bank connection

IBAN: 24 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.54 Monaco (MC)

Bank connection

Monacan IBANs may include either MC or FR as the country code. French account numbers follow the French account number structure.

IBAN: 27 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

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4.55 Montenegro (ME)

Bank connection

IBAN: 22 characters ME25505000012345678951

The IBAN and BIC are not mandatory, but are recommended.

4.56 Norway (NO)

Bank connection

IBAN 15 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.57 Oman (OM)

Bank connection:

IBAN: 23 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.58 Pakistan (PK)

Bank connection

IBAN: 24 characters

All payments to beneficiaries in Pakistan must contain the following additional details:

- 1 Ordering party full name and address
- 2 SWIFT/BIC in the Beneficiary Bank Information field
- 3 Beneficiary account number (IBAN), full name and address (P.O. boxes not accepted)
The beneficiary's full name must exactly match the name registered with the beneficiary bank.
- 4 Message to beneficiary: message in English, contract/invoice number etc.

4.59 Palestine (PS)

Bank connection

IBAN: 29 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.60 North Korea (KP)*

Payments related to North Korea cannot be made through OP. International sanctions against the country have become extremely comprehensive, effectively making it impossible to transfer funds to payees connected with North Korea. This is why OP will not handle any payment transfers related to North Korea.

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4.61 Portugal (PT)

Bank connection

IBAN: 25 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.62 Poland (PL)

Bank connection

IBAN: 28 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.63 Qatar (QA)

Bank connection

IBAN: 29 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

Purpose of Payment code and verbal explanation must be provided. They are entered in the payment message field in the format, for example: POP A1A01 Value of export bills negotiated/purchased/discounted.

The list of the purpose of the payment codes can be found in OP's Mediapankki:
https://www.op-mediapankki.fi/l/_Tdm72bKBpXz

4.64 France (FR)

Bank connection

IBAN: 27 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

Other things to note

SWIFT cheques are not permitted in any foreign currency.

4.65 Romania (RO)

Bank connection

IBAN: 24 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

Payments that are made in RON currency, have to be transferred with SHA (= the payer and the payee pay their own bank's fees) charge bearer code.

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4.66 Sweden (SE)*

Bank connection

IBAN: 24 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency. Using a non-IBAN account number may cause extra costs, delays in transfer, or the return of the payment.

4.67 German (DE)

Bank connection

IBAN: 22 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.68 San Marino (SM)

Bank connection

IBAN: 27 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.69 Saudi-Arabia (SA)

Bank connection

IBAN: 24 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.70 Serbia (SR)

Bank connection

IBAN: 22 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.71 Slovakia (SK)

Bank connection

IBAN: 24 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.72 Slovenia (SL)

Bank connection

IBAN: 19 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

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4.73 Finland (FI)*

Bank connection

IBAN 18 characters

The BIC is always mandatory, except for SEPA payments, when the payee's IBAN is the only required account information. Always use the IBAN if it is known, regardless of the currency.

Other things to note

Use the IBAN for foreign-currency payments to financial institution operating in Finland. Payments to financial institutions in Finland that are made in a currency other than the euro are always made as international payments.

4.74 Switzerland (CH)

Bank connection

IBAN: 21 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

The QR code is new Swiss standard for issuing and paying bills. You have to mark in the "Reference" field, the 27-digit QR reference (currently the ESR reference number) or the creditor reference of up to 25 digits according to ISO 11649 are permitted. The QR-bill: Questions and answers UBS Switzerland.

4.75 Syria (SY)*

OP Financial Group does not generally engage in transactions, payment transfers or other transfers of funds related to Syria. Payments can be transferred if they are related to humanitarian aid or if they are domestic aid payments.

4.76 Denmark (DK)

Bank connection

IBAN: 18 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.77 Thailand (TH)*

Bank connection

A Thai account number (10 digits) always contains the branch office information, which means that the payment can always be directed to the correct branch office. The bank details can be entered using just the BIC.

4.78 Czech Republic (CZ)

Bank connection

IBAN: 24 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

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4.79 Tunisia (TN)

Bank connection

IBAN: 24 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.80 Turkey (TR)

Bank connection

IBAN: 26 characters

The BIC and IBAN are mandatory.

4.81 Ukraine (UA)*

Bank connection

IBAN: 29 characters

The IBAN and BIC are mandatory.

Purpose of the payment: a verbal purpose of payment in English.

Other things to note

Ukraine has tightened monitoring and demands concerning foreign payments to private customers. All foreign payments to Ukrainian 1) companies/public bodies, and 2) individuals are under exchange control, and the Ukrainian payee bank requires documentation to accompany the payment. Whenever a payment is made from abroad to a private person in Ukraine, the payee should contact their bank to find out what documents are required for the payment to go through. The bank is also in the best position to tell you what to include in the message field.

1) Payments to Ukrainian corporate customers (referred to as legal entities, because they can also be public bodies)

The message in the invoice must correspond to the definition in the contract concerning what the payment is about. The payee must submit documentation to this effect to their bank in Ukraine. If the documentation has been made abroad, the Ukrainian bank may require that the documents be translated into the local language, confirmed by a notary and apostille. (These requirements vary from bank to bank, and some banks may also accept documents in English. All these requirements should be checked with the Ukrainian bank in advance.)

2) Payments to Ukrainian private customers

Payment from a foreign company (legal entity) to a Ukrainian private customer:

If, for example, a Finnish company is paying a salary, fee, or compensation to a Ukrainian private person, the message field must correspond to the corroborating documentation as closely as possible. Such documentation could be, for example, an employment contract, agreement on work ordered, or claim settlement decision. The documents are mandatory, and private persons must submit them to the Ukrainian bank to which the payment will be made. The bank may require that the documents be translated and verified (see section above 'Payments to Ukrainian corporate customers').

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4.82 Hungary (HU)

Bank connection

IBAN: 28 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.83 New Zealand (NZ)*

Bank connection

We do not have exact information on the account number structure of banks in New Zealand, that is, whether the branch office information is included in the account number. This is why we recommend that you enter the contact details as accurately as possible.

New Zealand uses a national clearing code called BSB (Bank, State, and Branch number). The first two numbers indicate the bank, the third the state, and the last three the branch office.

Enter the BSB number in the Web Services channel in the following format: NZNCC123456 and in the op.fi service in the format: NCC123456 or //NCC123456.

You can identify the bank with just the payee's BIC if you are certain that it will direct the payment to the correct branch. The BSB number may also be at the beginning of the account number. If so, you can use just the BIC as the bank identifier, regardless of the currency.

Other things to note

The BSB number is used in payments made in NZD.

4.84 Belarus (BY)

For the moment, payments do not on the whole go to or from Belarus.

Bank connection

The account number always contains the bank's exact branch office information. Always use the BIC as the payee's bank identifier.

4.85 The Vatican City State (VA)

Bank connection

IBAN: 22 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

4.86 Russia (RU)*

OP is complying with international sanctions against Russia.

For the moment, payments do not on the whole go to or from Russia.

In its operations, OP always takes account of international sanctions according to the situation prevailing at any given time.

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OP has the following rouble-denominated account:

- ZAO UniCredit Bank, Moskova (IMBKRUUM)

Bank connection

It is possible to deduce the account currency from the Russian account number structure on the basis of three consecutive numerals. The sixth, seventh and eighth characters of the payee's account number reveal the currency of the account.

RUB accounts: 810

USD accounts: 840

EUR accounts: 978

Outgoing rouble payments to Russia

When you are making a RUB payment to Russia, you must submit to the bank not only the payee's name and address (including town/city) and the payee's account number, but also the following information required by the Central Bank of Russia:

- Payee's INN number
- Payee's bank and the bank's BIK code
- Payee's bank account number in the Central Bank of Russia's clearing centre
- VO + five-digit payment purpose code and a verbal description of the payment in English, including contract number and date

Payee's account number: (20 characters)

Payee's INN number has 10 digits for companies and 12 for private individuals.

The INN number is entered in the first row of the payee's name field.

Example of payee's information:

Row 1: INN123456123412 KPP123456789

Row 2: 000 Example

Row 3: payee's address

Row 4: payee's address

The KPP code is entered in the tax payments and payments to government after the INN number.

Rouble denominated budget payments to Russia / change from 11 Feb 2023

- The information is given according to the normal information in rouble payments (INN/KIO, KPP, VO code)
- The payments are returned, if the necessary information is missing.

Effective from 11.02.2023 due to the changes in the rules of paying taxes and contributions, in payment orders, sent via the Bank of Russia Clearing system in favor of the Tax authorities of the Russian Federation, it becomes mandatory to indicate INN/KIO (Tax Identification Number) and KPP (Code for Registration Reason) of taxpayer (foreign legal entity or individual), whose obligations shall be fulfilled in accordance with Russian legislation on taxes and dues.

- In SWIFT payment orders these details must be indicated in field 50 (Ordering Customer), and if it is impossible to indicate them in this field, they should be in field 70 (Remittance Information), as in the example below:

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50K: Ordering Customer
/ACCOUNT NUMBER
COMPANY NAME
ADDRESS
INN/KIO 99XXXXXXXX/XXXX
KPP 0 or XXXXXXXX

70: Remittance Information
VOXXXXX/182XXXXXXXXXXXXXXXXXX
XXXXXXXX/XX/XX.0X.2021/0/XX.XX.2021
UIN0/SXX/ PAYERS INN/KIO 99XXXXXXXX/XXXX
KPP 0 or XXXXXXXX

If the payer is a foreign legal entity / individual, not registered with the Russian tax authorities, then in transfers to Tax authorities INN/KIO (Tax Identification Number) and KPP (Code of Registration Reason) can take on the value "0".

In this case, "Payer Status" code shall be "13" and the UIN (unique identifier of charges), consisting of 20 or 25 digits, must be mandatory indicated, as in the example below:

70: Remittance Information
VOXXXXX/182XXXXXXXXXXXXXXXXXX
XXXXXXXX/XX/XX.0X.2021/0/XX.XX.2021
UINXXXXXXXXXXXXXXXXXXXXXXXXXXXX
/S13 PAYERS INN/KIO 0 KPP 0

- Ask from the payee the codes which are needed in paying, for example:
- KBK - Russian Federation Budget Classification code (20 digits)
- KPP - Tax registration reason code (9 digits)
- OKTMO - Russian Classification of Territories of Municipal Formations
- KATO - Russian Classification on Objects of Administrative Division
- UIN – unique identifier of charges
- In the payment has to be informed also:
- Payer status code (S + 2 numbers), for example S06
 - This information has to be defined by the payer by himself > the list of *Tax Payer Status Code*
<https://www.op-mediapankki.fi/l/BNDG5vkWxjbK>

Rouble payments from Russia

When you have incoming rouble payments from Russia, you must comply with the standards of the Central Bank of Russia. This means that giving banking details deviates from standard practice.

The payee's bank details must contain not only the account number at the OP member bank, but also OP Corporate Bank plc's RUB account BIK code, account number at the Central Bank of Russia's clearing centre, and INN number. To ensure that the funds are transferred to your account without delay, always enter OP Corporate Bank plc as your bank name.

UniCredit Bank's bank details are entered in the following format:

Beneficiary's account no. Flxx5xxxxxxxxxxxx with Beneficiary bank:

OP Corporate Bank plc
Helsinki, Finland
SWIFT: OKOYFIHH

December 2025

Account with UniCredit Bank Moscow, SWIFT: IMBKRUMM

30111810000014940272

BIK-code:	044525545
K/S	30101810300000000545
INN	7710030411

4.87 Estonia (EE)

Bank connection

IBAN 20 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

The recipient's address details, that is, the recipient's address and country code, must be provided when dealing with an Estonian debit account.

4.88 United Arab Emirates (AE)

Bank connection

IBAN 23 characters

The BIC and IBAN are mandatory. Always use IBAN format regardless of the currency.

The Central Bank of Arab Emirates requires the purpose of the payment (Purpose of payments, POP) in all payments. Purpose of Payments code is entered in the payment message field in the following format: /BENEFRES/AE//3-DIGITCODE/. The list of the purpose of the payment codes can be found in OP's Mediapankki: https://www.op-mediapankki.fi/l/v_DkdwngHxj

4.89 United States (US)*

Bank connection

We do not have exact information on the account number structure of banks in the United States, that is, whether the branch office information is included in the account number. This is why we recommend that you enter the contact details as accurately as possible.

We recommend that you use a clearing code (Fedwire, ABA, routing number) as the identifier for the payee's bank. The clearing code is 9 digits long. Enter the clearing code in the Web Services channel in the following format: USABA123456789 and in the op.fi service in the format: FW123456789. You can use the national clearing code for USD and EUR payments. You can identify the bank with just the BIC if you are certain that it will direct the payment to the correct branch.

Other things to note

The invoices or invoicing instructions may mention several banks.

We recommend that payments to the United States are always made in US dollars (USD). Payments made in EUR, for example, generally take longer in the US than payments made in USD.

Even if you use the charge bearer code OUR, it is not certain whether the funds will be transferred to the payee in full. Intermediary banks may charge fees for transferring an invoice, regardless of the charge bearer codes.

5 Service support

Tel. +358 100 05151, Corporate and Credit Transfer Services
(Call prices: local network charges)

The service is available from 8 am to 4 pm on weekdays.