



# Payment Services in corporate banking connection channels

C2B payment in the Web Services channel and the file transfer service for companies in op.fi

Payload	Processing run schedules and size restrictions
C2B payment materials from OP accounts in Finland, Estonia, Latvia and Lithuania (incl. SEPA instant credit transfers, SEPA credit transfers, recurring payments, cross-border payments, express transfers (POPS))	<ul style="list-style-type: none"><li>• On banking days every 30 minutes between 7.00 and 18.00 (on the hour and at half past the hour) and at 2.30</li><li>• 100 megabytes, 100,000 payments</li></ul> Responses: <ul style="list-style-type: none"><li>• A C2B format validation response (pain) is always created and delivered immediately 24/7/365</li><li>• A receipt confirmation response (pain) is always created and delivered within approximately 30 minutes of sending during processing times</li><li>• A payment status response (pain) is delivered within about 30 minutes after processing the payment*</li></ul>
C2B instant payment materials from OP accounts in Finland, Estonia, Latvia and Lithuania	<ul style="list-style-type: none"><li>• 24/7/365, every 5 seconds</li><li>• 100 megabytes, 10,000 payments</li></ul> Responses: <ul style="list-style-type: none"><li>• A C2B format validation response (pain) is created immediately only if the payload format is not valid</li><li>• A payment status response (pain) is delivered immediately after processing the payment*</li></ul>
Payload for the verification of C2B payee for payments from OP accounts in Finland, Estonia, Latvia and Lithuania	<ul style="list-style-type: none"><li>• 24/7/365, every 1 minute</li><li>• 100 megabytes, 10,000 payments</li></ul>



	<p>Responses:</p> <ul style="list-style-type: none"> <li>• A C2B format validation response (pain) is created immediately only if the payload format is not valid</li> <li>• A status response (pain) is delivered immediately after processing</li> </ul>
Real-time SEPA instant credit transfer (pain.001.001.02 TP4 PS01, pain.001.001.03 TP4 PS01)	<ul style="list-style-type: none"> <li>• 24/7/365</li> <li>• One payment per real-time message</li> <li>• Only in the Web Services channel</li> </ul>

\*A payment status response for payments with a due date in the future is delivered on the due date after the payment is processed.

## C2B payments using an SFTP connection and in Swift Score

Payload	Processing run schedules and size restrictions
C2B payment materials from OP accounts in Finland, Estonia, Latvia and Lithuania (incl. SEPA instant credit transfers, SEPA credit transfers, recurring payments, cross-border payments, express transfers (POPS))	<ul style="list-style-type: none"> <li>• On banking days every 30 minutes between 7.00 and 18.00 (on the hour and at half past the hour)</li> <li>• Materials must be sent no later than 15 minutes before the processing run starts. Late submissions are moved to the next run</li> <li>• 10 megabytes, 100,000 payments</li> </ul> <p>Responses:</p> <ul style="list-style-type: none"> <li>• A C2B format validation response (pain) is always created and delivered immediately 24/7/365</li> <li>• A receipt confirmation response (pain) is always created and delivered within approximately 30 minutes of sending during processing times</li> <li>• A payment status response (pain) is delivered within about 30 minutes after processing the payment*</li> </ul>

\*A payment status response for payments with a due date in the future is delivered on the due date after the payment is processed.



## Machine-readable account reporting

Payload	Creation schedules
Response to paid invoices (camt.054)	On banking days at 12.00, 15.00, 18.00 and 21.30
Bank statement or duplicate bank statement (TI, TU, camt.053)	By 7.00 on the following banking day
Reference list (TL, camt.054)	By 7.00 on the following banking day
Account balance and transaction queries in the WS channel (camt.052)	Real-time data retrievable 24/7/365
Bank statement (Swift) (MT940)	By 7.00 on the following banking day
Account or transaction statement (Swift) (MT941, MT942)	On banking days at 7.35, 11.35, 15.05 and 19.05 A transaction statement is only generated if the account has transactions.
Bank statement received from a foreign bank (Swift) (MT940, camt.053)	On banking days around once an hour between 7.30 and 19.00 (if delivered by the foreign bank)
Balance or transaction statement received from a foreign bank (Swift) (MT941, MT942, camt.052)	On banking days around once an hour between 7.30 and 19.00 (if delivered by the foreign bank)
Currency exchange rate report	On banking days at 8.31, 12.31 and 15.31



## E-invoicing service

Payload	Processing run schedules and size restrictions
Sending e-invoices (XS)	<ul style="list-style-type: none"><li>• On banking days at 8.00, 10.00, 12.00 14.00, 16.00, 18.00, 1.00 and 2.00</li><li>• Materials must be sent no later than 15 minutes before the processing run starts. Late submissions are moved to the next run</li><li>• 10 megabytes compressed, 250 megabytes uncompressed.</li></ul>
Receiving e-invoices (XR)	
Error response to a sent e-invoice (XI)	
Submission of sender info notification (SenderInfo) (SI)	
Receipt of receiver info notification (ReceiverInfo) (RI)	
E-invoice attachment (AS)	<ul style="list-style-type: none"><li>• The e-invoice and e-invoice attachment message always form a pair. The e-invoice and e-invoice attachment must be sent within the same 24 hour-period (by 23.59.59). Only one attachment file can be sent for each e-invoice</li><li>• The total maximum size of attachments is 1 MB</li></ul>