

INCOMING REFERENCE PAYMENTS
SERVICE DESCRIPTION
Version 2.1 /20.8.2007





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1 OVERVIEW

Banks have agreed on the record standard for incoming reference payments but there are bank-specific differences that appear in banks' own service descriptions.

Reference payments according to the Single Euro Payments Area (SEPA) payment standard including a Finnish reference are transmitted in incoming reference payments material.

Only data according to this description is transmitted of the data contents of a SEPA payment.

2 THE WAY THE SERVICE WORKS

The service is based on the reference number used in invoicing.

The reference number is used to allocate the incoming payment in the invoicer's accounts receivable.

You can find more details on printing the invoice/reference number in the following publications of the Federation of Finnish Financial Services:

- Guidelines for the Giro Forms
- Finnish Bank Bar Code Standard

The service produces separate items from the reference payments and their corrections paid to the invoicer's account. Entry date specific sums are on the bank statement. The invoicer updates the accounts receivable with these transactions.

The invoicer agrees on the use of the service with the account holding bank.

Bank connection software is required to retrieve the data.

3 DATA CONTENTS

The reference payments and their corrections are individual transactions in assembly language data. The data contains reference payments paid with an account transfer form as well as successful and failed debiting transactions of the direct debit service.

The direct debit service is described in the documents Invoicer's Instructions for Direct Debiting, Service Description, agreements and terms published by the Federation of Finnish Financial Services at www.fkl.fi.



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4 FILE STRUCTURE

The file contains one or more batches

A batch consists of the transactions of a single account. A batch contains a batch record, transaction record, and a sum-up record at the end of the batch.

Sorting order of the transaction records: invoicer's account / entry date

Record length is 90 characters. The records are separated from each other by a record separator. Every record ends with a carriage return and line feed character. The length and format of the fields have been defined in the record description. Leading zeros are put in the numeric field. Filling of an alpha numeric field is started at the left side of the field, and if necessary, the field end is filled with space characters.

4.1 Batch record

FIELD	DATA DESCRIPTION	FORM	LENGTH	M/O	CONTENT
1	Record code	N	1	M	0 = batch record
2	Entry date	N	6	M	yymmdd
3	Hour of data	N	4	M	hhmm
4	Code of the sending bank group*)	AN	2	M	
5	Reference payment code of the invoicer	AN	9	M	
6	Currency code	AN	1	M	1 = EUR
7	In reserve	AN	67	O	
			90		

*) See the Guidelines for the Giro Forms published by the Finnish Bankers' Association

Additional explanations:

M= mandatory

O= optional

Field 1 Record code

0 = Batch record

Field 2 Entry date

Date of file creation (yymmdd)

Field 3 Hour of data

Time of file creation (hhmm)

Field 4 Code of the sending bank group

The code of the bank group that created the file. The codes can be found in the publication



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"Structure of Finnish Bank Account" published by the Federation of Finnish Financial Services.

Field 5 Reference payment code of the invoicer

The code of the service user. The code is agreed on with the account holding bank when the service agreement is made.

Field 6 Currency code

Currency of money amount, 1 = EUR

Field 7 Bank-specific data

Content appears in the banks' own descriptions.

4.2 Transaction record

FIELD	DATA DESCRIPTION	FORM	LENGTH	M/O	CONTENT
1	Record code	N	1	M	3 = reference payment 5 = direct debit
2	Invoicer's account number	N	14	M	
3	Entry date	N	6	M	yymmdd
4	Payment date	N	6	M	yymmdd
5	Filing code	AN	16	M	
6	Reference number N	20	M		
7	Payer's Name abbreviation	AN	12	O	
8	Currency code	AN	1	M	1 = EUR
9	Source of name	AN	1	O	
10	Amount	N	10	M	
11	Correction code	N	1	M	0 = debiting 1 = correction
12	Method of transfer AN	1	O		
13	Feedback code	AN	1	O	

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Additional explanations:

Field 1 Record code

3 = reference payment or 5 = direct debit

Field 2 Invoicer's account number

The account on which the total sum of the transactions is recorded.

Field 3 Entry date

The date on which the payment is credited to the invoicer's account. In a failed direct debiting transaction this is the date the debit was last processed.

Field 4 Payment date

In the case of a reference payment made in Finland, the date on which the payer has made the payment. In a failed direct debiting transaction this is the date on which debiting was last attempted.



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In the case of a SEPA reference payment from abroad, the entry date.

Field 5 Filing code

A code given by the sending bank for the transaction.

The code is an identifying code given by the bank for a payment transaction and a correction. It can be used to trace back the original assignment.

For a SEPA payment, the 16 last characters are transmitted as the filing code.

Field 6 Reference number

The data uniquely specifies the transaction. The reference number is data that includes an authentication value. It is created by the invoicer. (See Guidelines for the Giro Forms)

Field 7 Payer name abbreviation

An abbreviation of the payer's name.

Field 8 Currency code

Code of the currency of the assignment, 1 = EUR

Field 9 Source of name

The data shows where the payer name data was obtained.

A = customer

J = system

K = entered at the creation of the assignment in the branch.

Field 10 Amount

The amount in cents without a sign, using leading zero fill.

Field 11 Correction code

The data shows whether the transaction is a payment or a correction of payment or a cancellation

0 = payment

1 = cancellation

Field 12 Method of transfer

The data shows how the assignment was transferred to the bank.

A = The assignment has been transferred by the customer in assembly language or using self-service.

J = The assignment was created in the bank's system.

K = The assignment has been saved by a bank employee at a branch office.

Field 13 Feedback code

The data is used in direct debiting transactions (record code = 5). The values are described in the publication Direct debiting, Invoicer's Instructions by the Federation of Finnish Financial Services.



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4.3 Sum-up record

FIELD	DATA DESCRIPTION	FORM	LENGTH	M/O	CONTENT
1	Record code	N	1	M	9 = sum-up record
2	Number of reference trans.	N	6	M	
3	Amount of reference trans.	N	11	M	
4	Number of reference corr.	N	6	M	
5	Amount of reference corr.	N	11	M	
6	Number of failed	N	6	M	
7	Sum of failed	N	11	M	
8	In reserve	AN	38	O	

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Additional explanations:

Field 1 Record code

9 = Sum-up record

Field 2 Number of reference transactions

Total number of payment transactions in a batch.

Field 3 Amount of reference transactions

The total of sums of transactions in a batch. The amount in cents without a sign, using leading zero fill.

Field 4 Number of reference corrections

Total number of cancellation transactions in a batch.

Field 5 Amount of reference corrections

The total of sums of cancellation transactions in a batch. The amount in cents without a sign, using leading zero fill.

Field 6 Number of failed

Total number of failed direct debit transactions in a batch.

Field 7 Sum of failed

The total of sums of failed direct debit transactions in a batch. The amount in cents without a sign, using leading zero fill.

Field 8 In reserve

Not in use.