

ELECTRONIC ACCOUNT STATEMENT

Service description

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1.0	28/08/2018
1.1	05/11/2019 The abbreviation AOS2 was replaced by ERI (Extended Remittance Information)

1. Electronic account statement

The record descriptions of Aktia Bank's electronic account statement (KTO) are described below. The records are of varying size. However, they are no more than 500 characters long. The banks' common service description of electronic account statements can be found on the Finance Finland website at www.finanssiala.fi.

An electronic account statement always consists of the basic account statement record, the basic transaction record, the additional transaction records and the balance record, and the cumulative basic and correction record. In addition, the machine-coded account statement may contain special records, information records and notification records. Aktia Bank does not use all voluntary records.

The following abbreviations have been used in the record descriptions:

- AN = alphanumeric data
- N = numerical data
- P = mandatory information
- V = optional information

1.1. Period of the account statement

The account statement is always created from a banking day or according to a period selected by the customer. The account statement period is always made up of calendar days, but if the end date of the account statement period is not a banking day, the account statement is created after the last banking day of the period.

1.2. Creating and retrieving the account statement

The account statement is generated at the end of the booking date and can be retrieved from the batch transfer on the next day. The account statement can be retrieved using a Web Services connection or using the material transfer functionality of the Corporate Netbank.

1.3. Retention period of the account statement

Unretrieved account statements can be retrieved for one calendar year from the date they were created. Account statements that have already been retrieved can be retrieved again within 60 calendar days of the date they were created. Account statements older than that are delivered in paper form at the customer's request.

1.4. Itemisations in the account statement

Itemisation of the consolidation payment is shown in the account statement if the itemisation of the payment material has been agreed in the Outgoing Payments agreement, or it is an incoming payment that includes Extended Remittance Information (ERI). However, no itemisation is made if the outgoing material includes the Category Purpose code SALA given at batch level, which means that it is a salary or other recurring payment material. Itemisation of the account statement is identified by level code 1 or 2.

1.5. Creating an account statement when there are no transactions in the account

If the account has had no transactions during the account statement period, the basic account record, balance record and cumulative record will be transmitted in the account statement. An account statement without transactions is only created if the customer has chosen in the batch transfer account statement agreement that the account statement is created even though there are no transactions. An account statement without transactions will follow the account statement numbering in a normal manner.

1.6. Numbering of the account statements

Numbering of the account statements is continuous and without any gaps in the account statements created within the framework of the same account statement agreement. If the same account statement agreement includes both an account statement in KTO format and an account statement in XML format, both account statement formats have the same number. The numbering always begins with the numeral one at the beginning of the new agreement or at the beginning of the calendar year. Account statements without reported transactions also follow the same continuous numbering.

2. Basic record of the account statement

The basic record of the account statement contains information that indicates the account that the account statement concerns and the period for which the account statement was created. There is always one basic record of the account statement for each account statement.

The record identifier is T00. The total length of the record is 322.

K	Information	Length	Format	P/V	Contents
1	Material ID	1	AN	P	T
2	Record ID	2	AN	P	00
3	Record length	3	N	P	322
4	Version number	3	AN	P	100
5	Account number	14	AN	P	Account number in BBAN format
6	Account statement number	3	N	P	Running and gapless numbering of the account statement
7	Account statement period				
	.1 Start date	6	N	P	YYMMDD
	.2 End date	6	N	P	YYMMDD
8	Time created				
	.1 Date	6	N	P	YYMMDD
	.2 Time	4	N	P	HHMM
9	Customer ID	17	AN	P	
10	Date of opening balance	6	N	P	YYMMDD
11	Opening balance of the account statement	1	AN	P	
	.1 Sign	18	N	P	2 decimal
	.2 Amount				
12	Number of records in the account statement	6	N	V	
13	ID of the account currency	3	AN	P	
14	Account name	30	AN	V	
15	Account overdraft facility	18	N	V	2 decimal
16	Account holder's name	35	AN	P	
17	Contact information 1	40	AN	P	Aktia Bank plc
18	Contact information 2	40	AN	V	
19	Bank-specific information 1	30	AN	V	Business ID 2181702-8
20	IBAN and BIC	30	AN	V	

2.1. Further information

Account number

- Field 5 indicates the account number of the account to be reported in BBAN format. In IBAN format, the account number is in field 20.

Numbering of the account statements

- The numbering of the account statement in field 6 is running and without gaps within the same batch account statement agreement.
- The numbering of the account statement will also continue without interruption if there have been no transactions in the account, and the choice has been made in the batch transfer account statement agreement that the account statement will always be created.
- If the batch account transfer agreement includes account statements in both KTO and XML formats, both file types follow the same numbering.

Account statement period

- The account statement period is always reported as calendar days. However, the account statement is created after the last banking day of the period.

Customer ID

- The customer ID is 9 characters long with 8 leading zeros.

Date of opening balance

- At the beginning of a new agreement, the start date of the account statement agreement is indicated as the date of the opening balance.
- Otherwise, the last banking day of the previous account statement is indicated as the date.

Amount of opening balance

- In case of a new agreement, the amount of opening balance from the day account statement agreement began is reported as the opening balance.
- Otherwise, the final balance on the last banking day of the previous account statement is reported as the opening balance.

Account name

- Field 14 indicates the name of the account statement, for example, corporate account.

Account overdraft facility

- If the account to be reported has an overdraft facility, its amount is indicated in field 15
- The content of the field is zero if no overdraft facility has been provided for the account.

Account holder

- If the account has more than one holder, only the name of the first holder is shown in the account statement.

3. Basic transaction record

This record indicates the basic transaction details in the currency of the account to be reported. The record identifier is T10, and the total length of the record is 188.

K	Information	Length	Format	P/V	Contents
1	Material ID	1	AN	P	T
2	Record ID	2	AN	P	10
3	Record length	3	N	P	188
4	Transaction number	6	N	P	Running numbering within the account statement
5	Archiving ID	18	AN	V	
6	Booking date	6	N	P	YYMMDD
7	Value date	6	N	P	YYMMDD
8	Payment date	6	N	V	YYMMDD
9	Transaction ID	1	AN	V	
10	Entry				
	.1 Code	3	AN	P	
	.2 Text of the explanation	35	AN	P	
11	Transaction amount				2 decimal places
	.1 Sign	1	AN	P	
	.2 Amount	18	N	P	
12	Receipt code	1	AN	P	The receipt codes are: Empty = No separate receipt P = Paper receipt E = Itemisation of the transaction is sent to the customer via the bank
13	Method of transmission	1	AN	P	
14	Payee/Payer				Source of the name A = From the customer J = From the Bank's system
	.1 Name	35	AN	V	
	.2 Source of the name	1	AN	V	
15	Payee's account				
	.1 Account number	14	AN	VV	
	.2 Account change information	1	AN		
16	Reference	20	N	V	
17	Number of the form	8	AN	V	
18	Level code	1	AN	P	

3.1. Further information

Transaction number

- The transaction number in field 4 is the running and gapless numbering of transactions within the account statement.

Archiving ID

- Transaction archiving ID
- If the transaction's archiving ID exceeds 18 characters, the additional characters will be removed from the beginning of the archiving ID. In full, the archiving ID is indicated in additional information 11 of record T11.

Booking date

- Transaction booking date on the basis of which the transaction is reported in the account statement

Value date

- Transaction value date. In case of consolidated Incoming reference payments, the information is empty.

Payment date

- Date of payment of the transaction. In case of consolidated Incoming reference payments, the information is empty.

Transaction ID

- The transaction ID values are as follows:
 - 1 = Deposit
 - 2 = Withdrawal
 - 3 = Correction of deposit
 - 4 = Correction of withdrawal

Entry explanation

- Field 10 contains the registration explanation code defined by Finnish banks and its plain-language explanation
- Level 1 or 2 transactions always receive the same entry explanation code as the main transaction itself

Transaction amount

- The amount of the transaction in the currency of the account to be reported.
- In a currency transaction, the original currency of the transaction and the amount of the transaction are shown in additional record 05 of record T11.

Payee's account

- Field 15 indicates the payee's account only in the case of foreign payments to the BBAN account.
- In a Swift cheque or payment to an IBAN account, zeros are displayed here.

Reference

- If a reference has been given to the payment, it is shown in field 16
- If the length of the reference exceeds the maximum length of 20 characters, excess numbers are deleted from the beginning of the reference.
- If an RF reference containing a national reference number has been assigned to the payment, the RF identifier and the subsequent two checksum numbers are deleted. Only the basic part of the reference (the national reference) is shown in the account statement.
- If an RF reference that does not contain a national reference number has been assigned to the payment, the reference is transferred to additional information 00 of record T11.

Level code

- The level code indicates the level of itemisation information in relation to the transaction. The values of the level code are:
 - 0 = Basic transaction
 - 1 = Itemisation
 - 2 = Itemisation of breakdown

4. Additional transaction information

The additional records that may be related to the transaction as clarifying information are described below. The additional data record is next to the transaction in the account statement. The additional information records describe the additional information related to the transaction, which may be information added to the transaction by the bank or additional clarification related to the transaction received from the customer.

The additional information record is divided into two parts, the first part additional information, which is the same for all additional information records, and the actual additional information part, the content of which is determined by the type of additional information.

4.1. First part of the additional information record of the transaction

The first part of the additional information record is common for all types of additional information. The length of the additional information record in question is indicated in this area. The record identifier is T11 for additional information relating to a transaction entered in the account or its itemisation. The total length of the record is 8 + nnn, where the nnn is the length of the additional information per type.

K	Information	Length	Format	P/V	Contents
1	Material ID	1	AN	P	T
2	Record ID	2	AN	P	11
3	Record length	3	N	P	
4	Type of additional information	2	AN	P	
5	Additional information	Nnn	AN	P	

4.2. Free-form message, additional information type = 00

A free-form message is a message in plain language, split into parts of 35 characters each. Up to 12 of these 35-character parts can be connected to a single transaction. The maximum length of additional information is 420.

K	Information	Length	Format	P/V	Contents
5.1	Message 1	35	AN	P	
5.2	Message 2	35	AN	V	
....					
5.12	Message 12	35	AN	V	

4.3. Number of items, additional information type = 01

The number of items can be related to a consolidation transaction, in which case it indicates how many individual transactions the consolidated entry consists of. The length of additional information is 8.

K	Information	Length	Format	P/V	Contents
5.1	Number of transactions	8	N	P	

4.4. Card transaction details, additional information type = 03

The additional information on a card transaction indicates for payment terminal transactions the card number used for the purchase and the archive reference given to the transaction by the shop. The length of additional information is 34. The card number has a length of 16 and is shown masked as "NNNNNN*****NNNN".

K	Information	Length	Format	P/V	Contents
5.1	Card number	19	AN	P	
5.2	Empty	1	AN	V	
5.3	Archive reference of the shop	14	AN	V	

4.5. Correction transaction details, additional information type = 04

Correction transactions are accompanied by the original transaction's archiving ID, which is shown as its own additional information. The length of additional information is 18.

K	Information	Length	Format	P/V	Contents
5.1	Original archive ID of the transaction to be corrected	18	AN	P	

4.6. Currency transaction details, additional information type = 05

Additional information relating to currency transactions, indicating the currency involved, the exchange rate used for the exchange of currency, and the original currency of the transaction or the euro equivalent of the payment made to the currency account. The length of additional information is 41.

K	Information	Length	Format	P/V	Contents
5.1	Counter value				
	.1 Sign	1	AN	P	
	.2 Amount of money	18	N	P	2 decimal places
5.2	Empty	1	AN	P	
5.3	ISO currency code	3	AN	P	
5.4	Empty	1	AN	P	
5.5	Exchange rate	11	N	P	7 decimal places
5.6	Exchange rate reference	6	AN	V	

4.7. Client's details, additional information type = 06

The client's details are information about the client of the transaction, which the client hopes to be returned with the recorded transaction to facilitate the identification of the transaction.

The client's details may consist of two fields of 35 characters each, so the total length of the additional information is a maximum of 70 characters.

K	Information	Length	Format	P/V	Contents
5.1	Client's details 1	35	AN	P	
5.2	Client's details 2	35	AN	V	

4.8. Additional information provided by the bank, type of additional information = 07

The additional information provided by the bank is information transmitted to the bank's customer. The information can be transmitted in twelve 35-character fields, which means that the total length of additional data is at most 420.

K	Information	Length	Format	P/V	Contents
5.1	Additional information 1	35	AN	P	
5.2	Additional information 2	35	AN	V	
...	...				
5.12	Additional information 12	35	AN	V	

4.9. Name specifier details, additional information type = 09

The name specifier details are communicated to the customer for the name specifier related to the transaction, which for card transactions is information on the place of purchase. For other transactions, the information may include e.g. the original payer or payee. The length of additional information is 35.

K	Information	Length	Format	P/V	Contents
5.1	Specifier of the name of the payee/payer	35	AN	P	

4.10. Additional information on account transfers in the Single Euro Payments Area, additional information type = 11

In addition, this information is transmitted from the information content compliant with the Single Euro Payments Area (SEPA) payment standard. The length of additional information is 323.

K	Information	Length	Format	P/V	Contents
5.1	Payer's reference	35	AN	V	The unique reference (End-to-end ID) given by the payer for the transaction, shown in both the payer's and the payee's account statement.
5.2	IBAN account number	35	AN	V	Payee's account number in IBAN format in the payer's account statement
5.3	BIC	35	AN	V	The payee's bank's BIC in the payer's account statement
5.4	Payee's name specifier	70	AN	V	The payee's name details provided by the payer are shown in the payee's and the payer's account statement.
5.5	Payer's name specifier	70	AN	V	The payer's name specifier provided by the payer is shown in the payee's and the payer's account statement.
5.6	Payer ID	35	AN	V	Payer's ID's explanation and value
5.7	Archiving ID	35	AN	V	SEPA archiving ID in full. The information is also in the field of the transaction's basic record (T10) in the archiving ID field, but due to the length difference, it has been shortened to 18 characters from the beginning.

5. Balance record

The balance record contains the account-specific balance information on a day-to-day basis. The balance record identifier is T40. The record length is 50.

There is only one balance record in the daily account statement. In a periodic account statement, the balance record is reported after each booking date. The balance record is also reported on the last banking day of the period if there have been no transactions on that day.

K	Information	Length	Format	P/V	Contents
1	Material ID	1	AN	P	T
2	Record ID	2	AN	P	40
3	Record length	3	N	P	50
4	Booking date	6	N	P	YYMMDD
5	Closing balance on booking day				2 decimal places
	.1 Sign	1	AN	P	
	.2 Final balance	18	N	P	
6	Available balance				2 decimal places
	.1 Sign	1	AN	V	
	.2 Amount of money	18	N	V	

6. Cumulative basic record

The cumulative basic record shows the number and total amounts of deposits and withdrawals in the account statement. In addition, the record includes the balance and number of transactions accrued from the beginning of the month and the year. The information also includes correction transactions, which are also reported separately with the cumulative correction record T51. The record identifier is T50. The record length is 67.

K	Information	Length	Format	P/V	Contents
1	Material ID	1	AN	P	T
2	Record ID	2	AN	P	50
3	Record length	3	N	P	67
4	Code of the period	1	AN	P	The codes for the period are as follows: 1 = Day 2 = Period 3 = Month 4 = Year
5	Period date	6	AN	P	YYMMDD
6	Transactions			P	
	.1 Deposits				
	.1 Number of transactions	8	N		
	.2 Total	1	AN		
	.1 Sign	18	N		2 decimal places
	.2 Amount of money				
	.2 Withdrawals				
	.1 Number of transactions	8	N		
	.2 Total	1	AN		
	.1 Sign	18	N		2 decimal places
	.2 Amount of money				

7. Cumulative correction record

The cumulative correction record shows the number deposit and withdrawal corrections and their total amounts in the account statement. The record identifier is T51. The record length is 67.

The correction record is only entered in the account statement for the day in question under period ID 1.

K	Information	Length	Format	P/V	Contents
1	Material ID	1	AN	P	T
2	Record ID	2	AN	P	51
3	Record length	3	N	P	67
4	Code of the period	1	AN	P	The period identifier is always: 1 = Day
5	Period date	6	AN	P	YYMMDD
6	Transactions			P	2 decimal places
	.1 Deposits				2 decimal places
	.1 Number of transactions	8	N		
	.2 Total				
	.1 Sign	1	AN		
	.2 Amount of money	18	N		
	.2 Withdrawals				
	.1 Number of transactions	8	N		
	.2 Total				
	.1 Sign	1	AN		
	.2 Amount of money	18	N		

8. Entry explanations

The transactions included in the account statement have been coded to enable automatic posting. The itemisations always follow the entry explanation of the basic transaction. Entry explanations for both deposit and withdrawal transactions may be used in the corrections.

Explanation	Explanation FI	Explanation SE	Domain	Family	SubFamily	KTO
Account transfer	Tilisiirto	Girering	PMNT	RCDT	ESCT	710
Account transfer	Tilisiirto	Girering	PMNT	ICDT	ESCT	720
Urgent payment	Pikasiirto	Ilgiro	PMNT	RCDT	DMCT	710
Urgent payment	Pikasiirto	Ilgiro	PMNT	ICDT	DMCT	720
Instant payment	Pikasiirto	Expressbetalning	PMNT	RCDT	ESCT	710
Instant payment	Pikasiirto	Expressbetalning	PMNT	ICDT	ESCT	720
Issue of a draft	Pankkivekselin myynti	Köp av bankväxel	PMNT	ICHQ	NTAV	722
Encashment of a draft	Pankkivekselin lunastus	Inlösen av bankväxel	PMNT	RCHQ	NTAV	722
Card payment	Korttimaksu	Kortköp	PMNT	CCRD	NTAV	721
Correction of a card transaction	Korttitapahtuman korjaus	Korrigerering av korttransaktion	PMNT	MCRD	NTAV	721
Withdrawal from ATM	Automaattinosto	Automatuttag	PMNT	CCRD	CWDL	720
Online payment	Verkkomaksu	Nätbetalning	PMNT	RCDT	ESCT	710
Online payment	Verkkomaksu	Nätbetalning	PMNT	ICDT	ESCT	720
Online payment refund	Verkkomaksun palautus	Returnering av nätbetalning	PMNT	RCDT	ESCT	710
Online payment refund	Verkkomaksun palautus	Returnering av nätbetalning	PMNT	ICDT	ESCT	720
Account transfer from card credit	Tilisiirto korttiluotolta	Girering från kortkredit	PMNT	RCDT	NTAV	710
Account transfer from card credit	Tilisiirto korttiluotolta	Girering från kortkredit	PMNT	ICDT	NTAV	720
Prepaid account transfer	Prepaid-tilisiirto	Prepaid-girering	PMNT	RCDT	NTAV	710
Prepaid account transfer	Prepaid-tilisiirto	Prepaid-girering	PMNT	ICDT	NTAV	720
Direct payment service	Suoramaksupalvelu	Direktbetalningstjänst	PMNT	RDDT	PMDD	704
Direct payment service	Suoramaksupalvelu	Direktbetalningstjänst	PMNT	IDDT	PMDD	704
E-invoice	E-lasku	E-faktura	PMNT	RCDT	ESCT	710
E-invoice	E-lasku	E-faktura	PMNT	ICDT	ESCT	720
Drawdown of a loan	Lainan nosto	Lånelyft	LDAS	MCOP	OTHR	760
Payment service	Maksupalvelu	Betalningstjänst	PMNT	ICDT	ESCT	720
Outgoing payments	Lähtevät maksut	Avgående betalningar	PMNT	ICDT	ESCT	702
ATM deposit	Automaattitalletus	Automatinsättning	PMNT	CCRD	CDPT	710
Topping	Topping	Topping	CAMT	ACCB	TOPG	782
Sweeping	Sweeping	Sweeping	CAMT	ACCB	SWEP	781
Return loan/bank guarantee	Palautus laina/pankkitakaus	Returnering av lån/bankgaranti	LDAS	MCOP	OTHR	760
Security	Arvopaperi	Värdepapper	PMNT	RCDT	ESCT	710
Security	Arvopaperi	Värdepapper	PMNT	ICDT	ESCT	720
Correction	Korjaus	Korrigerering	PMNT	RCDT	ESCT	710
Correction	Korjaus	Korrigerering	PMNT	ICDT	ESCT	720
Instalment of a loan	Lainan lyhennys	Låneamortering	LDAS	MDOP	RIMB	761
Service charge	Palvelumaksu	Serviceavgift	PMNT	MCOP	CHRG	730

Bank guarantee	Pankkitakaus	Bankgaranti	LDAS	MDOP	OTHR	760
Letter of credit	Remburssi	Remburs	PMNT	RCDT	NTAV	710
Letter of credit	Remburssi	Remburs	PMNT	ICDT	NTAV	720
Card fee	Korttipalkkio	Korttagift	PMNT	CCRD	CHRG	730
Correction of the card fee	Korttipalkkion korjaus	Korrigering av kortavgift	PMNT	CCRD	CHRG	730
Notification of overdraft	Ilmoitus tilin ylityksestä	Meddelande om övertrassering	PMNT	MDOP	CHRG	730
Intra-group interest	Konsernin sisäinen korko	Koncerns intern ränta	ACMT	MCOP	INTR	750
Intra-group interest	Konsernin sisäinen korko	Koncerns intern ränta	ACMT	MDOP	INTR	740
Transfer to deposit	Siirto talletukselle	Överföring till deposition	PMNT	ICDT	DMCT	720
Transfer from deposit	Siirto talletukselta	Överföring från deposition	PMNT	RCDT	DMCT	710
Foreign account transfer	Ulkomaan tilisiirto	Utlandsgirering	PMNT	ICDT	XBCT	770
Direct SEPA debit	Sepa-suoraveloitus	Sepa-direktdebitering	PMNT	RDDT	ESDD	704
Partial withdrawal of the deposit	Talletuksen osanosto	Deluttag från deposition	PMNT	RCDT	DMCT	710
Return of account transfer	Tilisiirron palautus	Returnerad girering	PMNT	RCDT	RRTN	710
Return of account transfer	Tilisiirron palautus	Returnerad girering	PMNT	ICDT	ESCT	720
Swift cheque	Swift-shekki	Swift-check	PMNT	ICHQ	XBCQ	722
Incoming reference payments	Saapuvat viitemaksut	Inkommande referensbetalningar	PMNT	RCDT	ESCT	705
Incoming reference payments corrected	Saapuvat viitemaksut korjattu	Inkommande referensbetalningar korr	PMNT	ICDT	ESCT	705
Notification of rejection of the payment	Ilmoitus maksun hylkäämisestä	Meddelande om avvisad betalning	PMNT	MDOP	CHRG	730
Charged receipt	Maksullinen kuitti	Avgiftsbelagt kvitto	PMNT	MDOP	CHRG	730
Cash deposit	Käteistalletus	Insättning av kontanter	PMNT	CNTR	CDPT	710
Cash withdrawal	Käteisnosto	Kontantuttag	PMNT	CNTR	CWDL	720
Tax at source	Lähdevero	Källskatt	PMNT	ICDT	TAXE	720
Additional interest	Lisäkorko	Tilläggsränta	ACMT	MCOP	INTR	750
Debit interest	Veloituskorko	Debetränta	ACMT	MDOP	INTR	740
Compensatory interest	Hyvityskorko	Kreditränta	ACMT	MCOP	INTR	750
Overdraft fee	Tilinylitysmaksu	Övertrasseringsavgift	ACMT	MDOP	CHRG	730
Interest for late payment	Viivästyskorko	Dröjsmålsränta	ACMT	MDOP	INTR	740
Return of limit commission	Limiittiprovision palautus	Returnering av limitprovision	ACMT	MCOP	CHRG	730
Limit commission	Limiittiprovisio	Limitprovision	ACMT	MDOP	CHRG	730
Delivery fee	Toimitusmaksu	Expeditionsavgift	ACMT	MDOP	CHRG	730
Transfer from deposit	Siirto talletukselta	Överföring från deposition	PMNT	RDCT	DMCT	710
Transfer to deposit	Siirto talletukselle	Överföring till deposition	PMNT	ICDT	DMCT	720