

INCOMING REFERENCE PAYMENTS SERVICE DESCRIPTION

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1 INCOMING REFERENCE PAYMENTS

Incoming reference payments include three different types of record:

- 1) Batch record, the first record of the file
- 2) Transaction record; each transaction is recorded as a separate record
- 3) Total amount record, the last record of the file

If the material contains reference transactions of several accounts, the batch, transaction and amount records are available in the material on an account-specific basis.

The following abbreviations are used in the record description:

AN = alphanumeric data
 N = numerical data
 P = mandatory information
 V = optional information
 b = blank

2 BATCH RECORD

The total length of the record is 90 characters.

K#	Information	Length	Format	P/V	Contents	Note:
1	Record ID	1	N	P	0	
2	Material creation date	6	N	P	YYMMDD	
3	Material creation time	4	N	P	HHMM	
4	Financial institution ID	2	AN	P	=4b	
5	Service ID of the invoicing party	9	N	P		
6	Currency code	1	AN	P	1 = euro	
7	Spare	67	AN	V		

3 TRANSACTION RECORD

The total length of the record is 90 characters.

K#	Information	Length	Format	P/V	Contents	Note:
1	Record ID	1	N	P	3 5	Reference transfer Direct debit
2	Credited account	14	N	P		
3	Booking date	6	N	P	YYMMDD	
4	Payment date	6	N	P	YYMMDD	
5	Archiving ID	16	AN	P	The information identifies the place of payment	1)
6	Reference	20	N	P	Transaction reference	2)
7	Payer's name	12	AN	P		

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8	Currency code	1	AN	P	1 = euro	
9	Amount	10	N	P	Fill with leading zeros	
10	Adjustment code	1	N	P	0 = ordinary transaction 1 = adjustment	
11	Method of transmission	1	AN	P	A = from the customer K = from the bank's branch office J = from the bank's system	
12	Feedback code	1	AN	V	Reason code for the failure of the direct debit. See Direct Debit	

4 TOTAL AMOUNT RECORD

The total length of the record is 90 characters.

K#	Information	Length	Format	P/V	Contents
1	Record ID	1	N	P	9
2	Number of transactions	6	N	P	
3	Amount of transactions	11	N	P	Fill with leading zeros
4	Number of adjustment transactions	6	N	P	
5	Amount of adjustment transactions	11	N	P	Fill with leading zeros
6	Spare	5	AN	P	

1) Archiving ID

- The archiving ID indicates the archiving information of the place where the payment was made and the original voucher.

2) Reference

- The structure of the reference is indicated in the Account Transfer Guide drawn up by the Finnish Bankers' Association.