

Aktia

XML account statement

Service description

1 Contents

2	XML account statement camt.053.001.02.....	3
2.1	Account statement message.....	3
2.2	Period of the account statement.....	3
2.3	Creating and retrieving the account statement.....	4
2.4	Retention period of the account statement.....	4
2.5	Itemisations on the account statement.....	4
2.6	Entry explanations.....	4
2.7	Creating an account statement when there are no transactions in the account.....	4
2.8	Numbering of the account statement.....	5
3	Structure of the account statement material.....	5
4	Examples.....	29

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

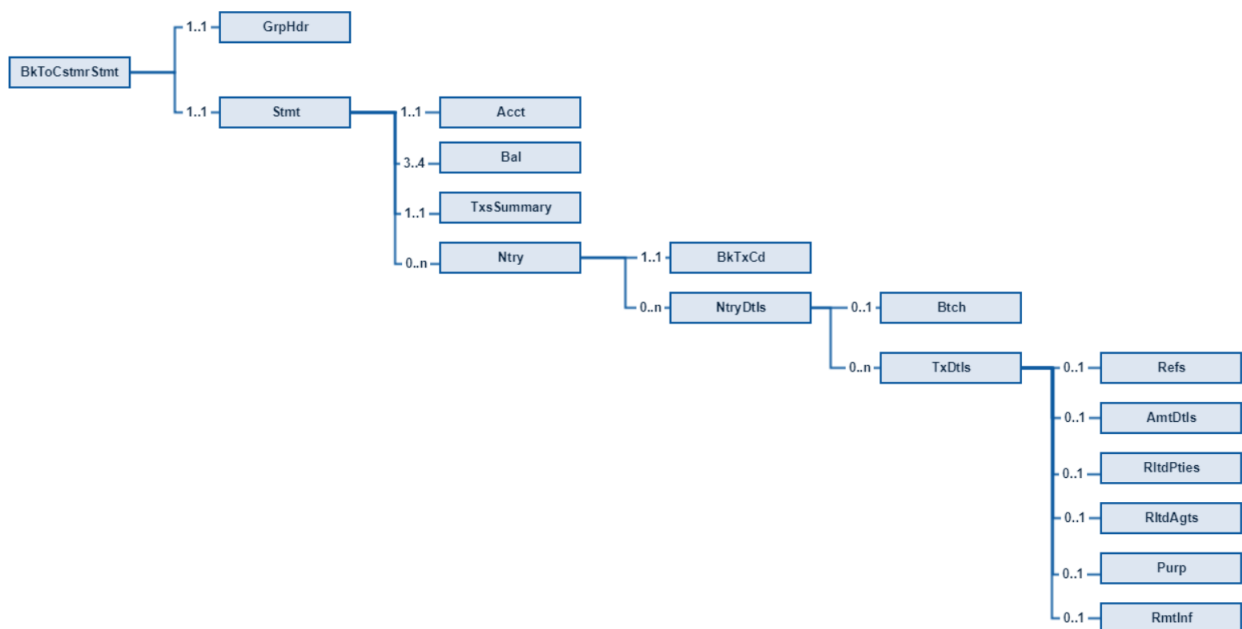
2 XML account statement camt.053.001.02

2.1 Account statement message

The message type of the XML account statement is the BankToCustomerStatement message, and the message version used is camt. 053.001.02. With a few exceptions, the XML account statement produced by Aktia corresponds to the content and structure described in the ISO20022 Account Statement Manual published by Finance Finland.

With the BankToCustomer message, the bank reports entered account transactions, possible itemisation transactions and balance information. It is an official account statement submitted by the bank and approved by the Accounting Board.

The structure of the message is described below:



2.2 Period of the account statement

An account statement is generated for each banking day or in accordance with a period chosen by the customer. The account statement period always consists of calendar days. If the end date of the account statement period is not a banking day, the account statement is generated after the last banking day of the period.

2.3 Creating and retrieving the account statement

The account statement is generated at the end of the entry date and can be retrieved from the batch transfer on the next day. The account statement can be retrieved through the Web Services channel or through the Corporate Netbank material transfer service. The account statement is created in the retrieval channel defined in the account statement agreement.

With the Web Services connection, the retrieval takes place using the DownloadFileList operation, where the FileType element of the ApplicationRequest message is set to be of material type XT.

One account statement (GroupHeader and one statement) is available in one material. The material is UTF-8 encoded, and the maximum size of the material in the WebServices channel is 30 MB.

2.4 Retention period of the account statement

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

2.5 Itemisations on the account statement

The itemisation of the Outgoing Payments consolidation transaction is shown on the account statement if itemisation of the payment material has been agreed in the Outgoing Payments agreement. 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.

2.6 Entry explanations

On the XML account statement, the codes compliant with the KTO standard and the corresponding entry explanations are given at the Entry level in the element Ntry/BkTxCd/Prtry/Cd.

2.7 Creating an account statement when there are no transactions in the account

If the account has not had any transactions during the account statement period, the account statement will only be created if the customer has selected in the batch transfer account statement agreement that the account statement will always be created. An account statement that has no transactions will normally follow the account statement numbering. It includes the mandatory elements and data content described in paragraph 2.1 but does not contain any <Ntry> occurrences.

2.8 Numbering of the account statement

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

3 Structure of the account statement material

Group Header

Index	Message information	Element	No.	Example of content	Comment
1.0	GroupHeader	<GrpHdr>	[1..1]		
1.1	/MessageIdentification	<MsgId>	[1..1]	20180621-a68ae18b6bf94c9da20c00692a	Unique Message ID Issued by the bank
1.2	/CreationDateTime	<CreDtTm>	[1..1]	2018-06-21T04:05:15+02.00	Account statement message's time of Creation

Statement

Index	Message information	Element	No.	Example of contents	Comment
2.0	Statement	<Stmnt>	1..n		
2.1	/Identification	<Id>	1..1	e01576b4ab5f441b837d3bb5ef1b1b07	Unique identifier issued by the bank

2.3	/LegalSequenceNumber	<LglSeqNb>	1..1	1	The numbering of account statements begins at the beginning of the calendar year and ends at the end of the calendar year. An account statement is numbered n even if it has no transactions. In other words, a blank account statement is created in this case.
2.4	/CreationDateTime	<CreDtM>	1..1	2017-12-12T23:05:15+02:00	Time of creating the account statement
2.5	/FromToDate	<FrToDt>	0..1		
2.5...	//FromDateTime	<FrToDt>	1..1	2017-02-11T00:00:00+02:00	First day of the account statement period.
2.5...	//ToDateTime	<ToDtM>	1..1	2017-02-11T00:00:00+02:00	Last day of the account statement period.
2.10	/Account	<Acct>	1..1		
2.10...	//Identification	<Id>	1..1		
2.10...	///IBAN	<IBAN>	1..1	FI98405500100100	IBAN

2.10...	//Type	<Tp>	0..1		
2.10...	///Code	<Cd>	1..1	CACC	CACC by default
2.10...	//Currency	<Ccy>	1..1	EUR	Currency of the account
2.10...	//Name	<Nm>	0..1	Corporate account	Name of account type
2.10...	//Owner	<Ownr>	0..1		
2.10...	///Name	<Nm>	0..1	Test Company Ltd	Account holder's name
2.10...	///Identification	<Id>	0..1		
2.10...	////OrganisationIdentification	<OrgId>	1..1		
2.10...	////Other	<Othr>	0..n		
2.10...	/////Identification	<Id>	1..1	10112345	Account holder's ID
2.10...	/////SchemeName	<SchmeNm>	0..1		Format of the ID
2.10...	/////Code	<Cd>	1..1	BANK	BANK by default
2.10...	//Servicer	<Svcr>	0..1		
2.10...	///FinancialInstitutionIdentification	<FinInstnlId>	1..1		
2.10...	///BIC	<BIC>	0..1	HELSEFIHH	HELSEFIHH
2.10...	///Name	<Nm>	0..1	Aktia Bank plc	Aktia Bank plc or Aktia Bank Abp by default

Balance information

Index	Message information	Element	Number	Example of contents	Comment
2.23	/Balance	<Bal>	1..n		<p>The Balance structure is repeated 4 times, because a separate Balance structure is created for each balance type (OPBD, PRCD, CLBD and CLAV).</p> <p>Exception: In a first account statement of the agreement, which means that the final balance of the previous account statement is not available, the PRCD balance type is not reported on the account statement..</p>
2.24	//Type	<Tp>	1..1		
2.25	///CodeOrProprietary	<CdOrPrtry>	1..1		
2.26	////Code	<Cd>	1..1	OPBD	<p>OPBD = Opening balance</p> <p>PRCD = Closing balance of the previous period.</p> <p>CLBD = Closing balance, balance on the last day of the account period without overdraft facility and fund provisions.</p> <p>CLAV = Available balance, including any overdraft facility and margin provisions.</p>
2.31	//CreditLine	<CdtLine>	0..1		The structure only exists if the account has an overdraft facility.

2.32	///Included	<Incl>	1..1	True	<p>True = The reported balance includes an overdraft facility.</p> <p>False = No overdraft facility is included in the reported balance.</p>
2.33	///Amount	<Amt>	0..1	EUR1000.00	The amount of the overdraft facility. If the account has an overdraft facility, it is reported in connection with each balance type, even if the value of the element <Incl> is False.
2.34	//Amount	<Amt>	1..1	EUR200.00	The amount of the balance.
2.35	//CreditDebitIndicator	<CdtDbtInd>	1..1	CRDT	<p>CRDT = The balance is positive</p> <p>DBIT = The balance is negative</p>
2.36	//Date	<Dt>	1..1		
2.36...	///Date	<Dt>	1..1	2011-06-13	<p>Balance date</p> <p>OPBD = First day of each account statement period</p> <p>PRCD = End date of the previous account statement period</p> <p>CLAV = End date of the account statement period in question</p> <p>CLBD = End date of the account statement period in question.</p>

Summary of events

Index	Message information	Element	No.	Example of contents	Comment
2.43	/TransactionsSummary	<TxSummary>	1..1		If the choice "always account statement" has been made, and there are no transactions, the summary shows the total number of items and a total amount of zero.
2.44	//TotalEntries	<TtlNtries>	1..1		
2.45	///NumberOfEntries	<NbOfNtries>	1..1	30	The number of transactions in the account statement.
2.49	//TotalCreditEntries	<TtlCdtNtries>	1..1		
2.50	///NumberOfEntries	<NbOfNtries>	1..1	15	The number of deposits, including any corrections of withdrawals.
2.51	///Sum	<Sum>	1..1	12.27	The number of deposits, including any corrections of withdrawals.
2.52	//TotalDebitEntries	<TtlDbtNtries>	1..1		
2.53	///NumberOfEntries	<NbOfNtries>	1..1	15	The number of withdrawals, including any corrections of deposits.
2.54	///Sum	<Sum>	1..1	1456.10	Total amount of withdrawals, including any corrections of deposits.

Transactions

Index	Message information	Element	Number	Example of contents	Comment
2.76	/Entry	<Ntry>	0..n		If the choice "always account statement" has been made, and there are no transactions, no <Ntry> structure is formed.
2.77	//EntryReference	<NtryRef>	0..1	1	Running number of transactions. Each transaction (Entry) is numbered on the account statement. The numbering starts again from the beginning when a new account statement is created.
2.78	//Amount	<Amt>	1..1	EUR 200.00	The amount + currency entered in the account, i.e. the amount of the transaction in the currency of the account.
2.79	//CreditDebitIndicator	<CdtDbtInd>	1..1	DBIT	DBIT = Withdrawal CRDT = Deposit without an Ntry/RvslInd element. Corrective deposits and withdrawals also using Ntry/RvslInd CRDT + True = Correction of withdrawal DBIT + True = Correction

					of deposit
2.80	//ReversalIndicator	<RvslInd>	0..1	true	Indicates whether the transaction is a correction. The element is only used when its value is true, i.e. for corrective transactions.
2.81	//Status	<Sts>	1..1	BOOK	Always BOOK
2.82	//BookingDate	<BookgDt>	0..1		
2.82...	///Date	<Dt>	1..1	2017-06-13	Date of entry
2.83	//ValueDate	<ValDt>	0..1		
2.83...	///Date	<Dt>	1..1	2017-06-13	Value date
2.84	//AccountServicerReference	<AcctSvcrRef>	0..1	FT123456GH78	Archiving ID of the transaction.
2.91	//BankTransactionCode	<BkTxCd>	1..1		
2.93	///Domain	<Domn>	0..1		
2.94	////Code	<Cd>	1..1	PMNT	Domain code PMNT = Payments LDAS = Loans and deposits (loan repayments or withdrawals) CAMT = Cash Management (Sweeping, Topping, etc.) NTAV = Not available
2.94	////Family	<Fmly>	1..1		

2.95	/////Code	<Cd>	1..1	RCDT	<p>Family code</p> <p>RCDT = Received Credit Transfers ICDT = Issued Credit Transfers MCRD = Merchant Card Transaction – Merchant credit IDDT = Issued Direct Debits RDDT = Received Direct Debits CCRD = Customer Card Transactions ICHQ = Issued Cheques</p> <p>MDOP = Miscellaneous Debit Operations MCOP = Miscellaneous Credit Operations ACCB = Account Balancing</p> <p>NTAV = Not available</p>
2.96	/////SubFamilyCode	<SubFmlyCd >	1..1	ESCT	<p>Sub family code</p> <p>ESCT = Sepa Credit Transfer/SALA</p> <p>DMCT = Domestic Credit Transfer NTAV = Not available</p> <p>INTR = Interest OTHR = Other RIMB = Reimbursement PMDD = Direct Debit</p> <p>STDO = Standing Order</p>

					<p>CHRG = Charges</p> <p>XBCT = Cross Border Credit Transfer</p> <p>ZABA = Zero Balancing</p> <p>SWEP = Sweeping TOPG = Topping</p>
2.97	///Proprietary	<Prtry>	0..1		
2.98	///Code	<Cd>	1..1	710 Account transfer	KTO code and entry explanation
2.99	///Issuer	<Issr>	0..1	FFFS	<p>Always FFFS</p> <p>FFFS = Federation of Finnish Financial Services</p>
2.104	///Amount Details	<AmtDtls>	0..1		<p>The amount details structure is only available at the Ntry level from an account other than for SEPA batches charged from EUR-denominated accounts where the transactions included in the consolidation charge are itemised in the account statement. In other cases, any currency exchange information is provided at TxDtls level.</p>

	///Instructed Amount	<InstdAmt>	0..1		
		<Amt>	1		The currency and amount given in the order. Always EUR for SEPA consolidation debits.
	///Transaction Amount	<TxAmt>	0..1		
		<Amt>	1		The currency and amount of the transaction in the currency of the account.
	///Currency Exchange	<CcyXchg>	0..1		
	////Source Currency	<SrcCcy>	0..1		The original currency of the payment. Always EUR for SEPA consolidation debits.
	////Target Currency	<TrgtCcy>	0..1		The currency of the account.
	////Unit Currency	<UnitCcy>	0..1		The currency used by the bank in currency exchange. Always EUR.
	////Exchange Rate	<XchgRate>	1		Exchange rate
	////Contract Id	<CtrdtId>	0..1		Exchange rate reference

Additional transaction information

Index	Message information	Element	Number	Example of contents	Comment
2.135	//EntryDetails	<NtryDtls>	0..n		
2.136	///Batch	<Btch>	0..1		
2.137	////MessageIdentification	<Msgld>	0..1		<p>Payment message ID provided by the payer, if any.</p> <p>Only shown for withdrawals and corrections of withdrawals.</p>
2.138	////PaymentInformationIdentification	<PmtInfld>	0..1		<p>Batch ID provided by the payer, if provided.</p> <p>Only shown for withdrawals and corrections of withdrawals.</p>
2.139	////NumberOfTransactions	<NbOfTxs>	0..1		<p>Number of transactions related to the consolidation transaction. Used for outgoing payments consolidation charges and for incoming payments consolidation transactions</p>

2.142	///TransactionDetails	<TxDtIs>	0..n		<p>Details of an individual transaction.</p> <p>The data content of outgoing payments – transactions depends on whether or not the itemisation of transactions is chosen in the Outgoing Payments agreement. If the transactions are itemised, a TxDtIs structure is created for each payment included in the consolidation charge. If the transactions are not itemised, a single TxDtIs structure is created, providing information related to the consolidation charge.</p>
2.143	////References	<Refs>	0..1		
2.145	/////AccountServicerReference	<AcctSvcrRef>	0..1		<p>Archiving ID of the transaction.</p> <p>For individually entered transactions, this element provides the same information as at the Ntry level.</p> <p>The itemisation transactions of the consolidation charge provide the archiving ID of the individual transaction</p>

					concerned. The archiving ID of the consolidation transaction was given at the Ntry level.
2.147	/////InstructionIdentification	<InstrId>	0..1		<p>The information provided by the payer in the payment order for his or her own use. Not forwarded to the payee.</p> <p>Only shown for withdrawal transactions if the information was provided.</p>
2.148	/////EndToEndIdentification	<EndToEndId>	0..1		The unique reference (End-to-end ID) given by the payer for the transaction, shown on the payer's account statement and transmitted to the payee.
2.153	/////Proprietary	<Prtry>	0..1		Used only for card transactions and correction transactions.
2.154	/////Type	<Tp>	1..1		<p>Card number in the card transaction.</p> <p>ORIG is the value used for correction transactions.</p>
2.155	/////Reference	<Ref>	1..1		<p>For card transactions either the archiving ID of the transaction or CARD by default.</p> <p>The original archiving ID for correction transactions</p>

Amount of the transaction

Index	Message information	Element	Number	Example of contents	Comment
2.156	////AmountDetails	<AmtDtls>	0..1		Details of the amount of transaction
2.156...	/////InstructedAmount	<InstdAmt>	0..1		<InstdAmt> is only given if the transaction involves a currency exchange, i.e. the currency of the debit account differs from the currency of the payment.
2.156...	/////Amount	<Amt>	1..1	SEK 1,000.00	Currency code (ISO) and amount of the payment
2.156...	/////TransactionAmount	<TxAmt>	0..1		Always given
2.156...	/////Amount	<Amt>	1..1	EUR 100.00	Currency code and amount of the payment (in the currency of the account)
2.156...	/////CurrencyExchange	<CcyXchg>	0..1		The structure is always generated when a currency exchange is associated with the transaction.
2.156...	/////SourceCurrency	<SrcCcy>	1..1	USD	The original currency of the payment
2.156...	/////TargetCurrency	<TrgtCcy>	0..1	EUR	Currency of the account

2.156...	/////UnitCurrency	<UnitCcy>	0..1	EUR	The currency used by the bank in currency exchange. Always EUR
2.156...	/////ExchangeRate	<XchgRate>	1..1	8.148893	Exchange rate
2.156...	/////ContractIdentification	<CtrctId>	0..1	T456789	Exchange rate reference
2.156...	/////ProprietaryAmount	<PrtryAmt>	0..n		This structure is used for transactions involving a currency exchange where both the debit account currency and the currency of the payment are other than EUR, for example: USD payment from an SEK account. The structure is repeated 2 times, because both the account and the currency of the payment are provided against the euro.
2.156...	/////Type	<Tp>	1..1	AOS	Always AOS
2.156...	/////Amount	<Amt>	1..1	10.45	Counter value of transaction in euro
2.156...	/////CurrencyExchange	<CcyXchg>	0..1		
2.156...	/////SourceCurrency	<SrcCcy>	1..1	USD	Occurrence 1: Currency of the debit account Occurrence 2: Currency of the payment
2.156...	/////TargetCurrency	<TrgtCcy>	0..1	EUR	Always EUR

2.156...	/////UnitCurrency	<UnitCcy>	0..1	EUR	Always EUR
2.156...	/////ExchangeRate	<XchgRate>	1..1	1,17416	Exchange rate: the rate between the currency to be exchanged and the euro. Occurrence 1: Currency of the account vs EUR Occurrence 2: Currency of the payment vs EUR

Details of the parties

2.199	////RelatedParties	<RltdPties>	0..1		
2.201	////Debtor	<Dbtr>	0..1		
2.201.. .	/////Name	<Nm>	0..1		Payer's name Only shown for debit transactions and their corrections.
2.201.. .	/////PostalAddress	<PstlAdr>	0..1		
2.201.. .	/////AddressLine	<AdrLine>	0..7		The payer's address. The information is only available on the credit transaction when the payment is received from another bank.
2.201.. .	/////Identification	<Id>	0..1		Only the company's ID is shown in the account statement.

2.201.. .	////////OrganisationIdentification (OR PrivateIdentification)	<OrgId> <PrvtId>	1..1		
2.201.. .	////////Other	<Othr>	0..n		
2.201.. .	////////Identification	<Id>	1..1		Payer ID
2.203	//////UltimateDebtor	<UltmtDbtr>	0..1		Other payer
2.203.. .	//////Name	<Nm>	0..1		Name of other payer
2.203.. .	////////Identification	<Id>	0..1		Only the company ID is shown in the account statement.
2.203.. .	////////OrganisationIdentification	<OrgId>	1..1		
2.203.. .	////////Other	<Othr>	0..n		
2.203.. .	////////Identification	<Id>	1..1		Other payer ID
2.204	//////Creditor	<Cdtr>	0..1		
2.204.. .	//////Name	<Nm>	0..1		Name of payee Only shown in debit transactions and their corrections if the information is available.
2.204.. .	//////PostalAddress	<PstlAdr>	0..1		Address of the payee Only shown in debit transactions and their corrections, if the information is available.

2.204.. .	/////AddressLine	<AdrLine>	0..7		Address row
2.204.. .	/////CountryOfResidence	<CtryOfRes >	0..1		Payee's country code Only shown in debit transactions and their corrections, if the information is available.
2.204.. .	/////Identification	<Id>	0..1		Only the company ID is shown on the account statement.
2.204.. .	/////OrganisationIdentification	<OrgId>	1..1		
2.204.. .	/////Other	<Othr>	1..n		
2.204.. .	////////Identification	<Id>	1..1		Payee's ID
2.205	/////CreditorAccount	<CdtrAcct>	0..1		the CdtrAcct structure only occurs in debit transactions, and only if the payee's account is found in the transaction.
2.205.. .	/////Identification	<Id>	1..1		
2.205.. .	////////IBAN OR Other	<IBAN> <Othr>	1..1 1..1		Payee's account in IBAN format
2.205.. .	////////Identification	<Id>	1..1		Payee's account in a format other than IBAN
2.205.. .	/////Type	<Tp>	0..1		Used only for transactions where the payee's account has changed, i.e. the payment has been directed to a destination other than the account indicated in the payment order.

2.205..	////////Proprietary	<Prtry>	1..1	ACWC	A change of the payee's account number in the bank is reported using the code ACWC (Accepted With Change).
2.206	//////UltimateCreditor	<UltmtCdtr>	[0..1]		The final recipient
2.206..	////////Name	<Nm>	0..1		Name of the final recipient
2.206..	////////Identification	<Id>	0..1		The final recipient's ID. Only a company ID is shown on the account statement.
2.206..	/////////OrganisationIdentification	<Orgld>	1..1		
2.206..	/////////Other	<Othr>	1..n		
2.206..	/////////Identification	<Id>	1..1		Identifier
2.211	//////RelatedAgents	<RltdAgts>	0..1		
2.213	//////CreditorAgent	<CdtrAgt>	0..1		Details of the payee's bank.
2.213..	////////FinancialInstitutionIdentificati o n	<FinInstnld>	1..1		
2.213..	/////////BIC	<BIC>	0..1		The payee's BIC Only shown for withdrawal transactions
	//////// Name	<Nm>	0..1		Name of the payee's bank. To be reported only if the payment lacks the BIC of the payee's bank

	//////// Postal Address	<PstlAdr>	0..1		Address details of the payee's bank. Reported only if the payment lacks a BIC.
	//////// Country	<Ctry>	0..1		The payee's bank's country code.
	//////// Adress Line	<AdrLine>	0..1		Address of the payee's bank.

Details of the subject of payment

Index	Message information	Element	No.	Example of contents	Comment
2.224	////Purpose	<Purp>	0..1		Code of the subject of payment
2.225	////Code	<Cd>	1..1	SALA	
2.234	////RemittanceInformation	<RmtInf>	0..1		
2.235	////Unstructured	<Ustrd>	0..n		Free-form message. If both a free-form message and a structural message were given in the payment order, only the structural message is forwarded to the payee.
2.236	////Structured	<Strd>	0..n		Structural message
2.236..	////////CreditorReferenceInformation	<CdtrRefInf>	0..1		Reference number details
2.236..	////////Type	<Tp>	0..1		

2.236..	////////CodeOrPropriety	<CdOrPrtry >	0..1		
2.236..	////////Code	<Cd>	1..1	SCOR	SCOR by default (= Structural reference), if the transaction has a reference number.
2.236..	////////Issuer	<Issr>	1..1	ISO	If the reference number is compliant with an International reference standard, the value ISO is given in this element.
2.236..	////////Reference	<Ref>	1..1	1232 RF123456	Reference number

Extended Remittance Information (ERI) invoice itemisations

If the transaction has provided information on several invoices and credit notes, the <Strd> structure is repeated according to the number of invoices/credit notes.

Index	Message information	Element	Number	Example of contents	Comment
2.236	/////Structured	<Strd>	0..99		ERI details <Strd> is repeated as many times as there are payable ERI invoice itemisations

2.237	/////ReferredDocumentInformation	<RfrdDocInf>	0..1		
2.238	/////Type	<Tp>	[0..1]		
2.239	////////CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.240	////////Code	<Cd>	[1..1]	CINV	The value is always either CINV = invoice CREN = credit note
2.243	////////Number	<Nb>	[0..1]	12345	Invoice number
2.245	/////ReferredDocumentAmount	<RfrdDocAmt>	[0..1]		
2.255	/////RemittedAmount	<RmtdAm>	[0..1]	EUR2500.00	The amount of the invoice. The currency is always EUR.
2.256	/////CreditorReferenceInformation	<CdtrRefInf>	[0..1]		
2.257	/////Type	<Tp>	[0..1]		
2.258	////////CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.259	////////Code	<Cd>	[1..1]	SCOR	When the transaction is referenced, SCOR is the default here.

2.261	////////Issuer	<lssr>	[0..1]	ISO	If the reference number conforms with an international reference standard, ISO is given as the value in this element.
2.262	////////Reference	<Ref>	[0..1]	10197	Invoice/credit note reference
2.265	////////AdditionalRemittanceInformation	<AddtlRmtlnf>	[0..3]	Viesti	Invoice/credit note message

Further information

Index	Message information	Element	Number	Example of contents	Comment
2.266	////RelatedDates	<RltdDts>	[0..1]		
2.267	////AcceptanceDateTime	<AccptncDtM>	[0..1]	2011-02-11T00:00:00+02:00	<p>Payment date i.e. debit date of the payer's account</p> <p>Format: yyyy-mm-dd + standard "T" + hh:mm:ss + standard "+02:00"</p> <p>The time is always shown as 00:00:00</p>
2.273	////ReturnInformation	<Rtrlnf>	[0..1]		Used for SEPA payments returned by the payee's bank, or which are returned on the basis of a cancellation request

					made by the payer's bank.
2.273..	/////Reason	<Rsn>	[0..1]		
2.273..	/////Proprietary	<Prtry>	[1..1]		Correction FI: Korjaus SV: Korrigering ENG: Correction
2.273..	////////AdditionalInformation	<AddtlInf>	[0..n]		Returned by payee's bank FI Maksunsaajan pankki palauttanut SV: Returnerad av mottagarens bank

4 Examples

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