

Version 1.2

1.10.2016

XML ACCOUNT STATEMENT

Service Description

SAMLINK



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HISTORY

Version	Date	Description
1.2	1.10.2016	Updated BankTransactionCode Domain, FamilyCode and SubFamilyCode.
1.1	10.3.2015	Updated BIC codes.
1.0	october 2011	Original



1 GENERAL

This document comprises a service description of an account statement material in XML format. The material is created available for download in a channel agreed upon with the customer.

The XML account statement produced by Samlink corresponds with the content and structure described in the ISO 200022 Account Statement Guide of the Federation of Finnish Financial Services (FK), with a few exceptions.

This service description applies to Aktia, Handelsbanken, POP Banks and Savings Banks.

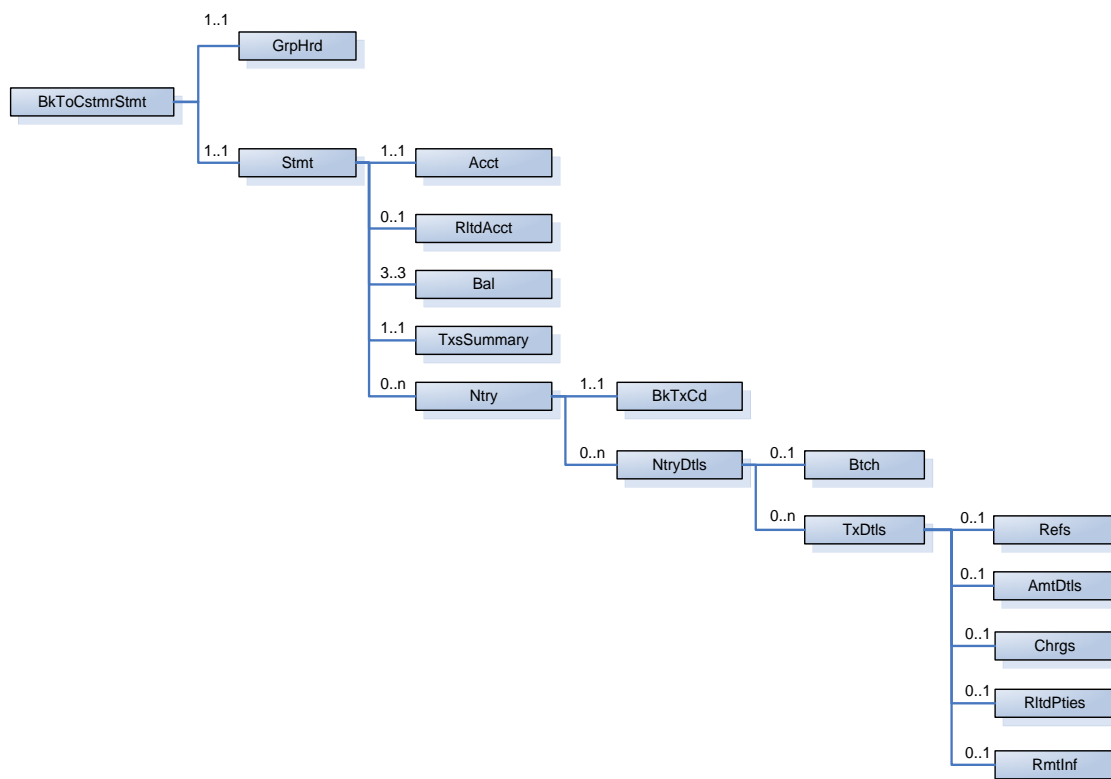
2 XML ACCOUNT STATEMENT

The XML account statement can be downloaded through the Web Services channel or the Corporate Network Service (batch transfer), but not through the Patu channel.

The message type used in the XML account statement is the Bank-to-Customer Statement message (camt.053.001.02 BankToCustomerStatementV02).

Through the Bank-to-Customer Statement message, the bank reports registered account transactions, any itemisations and balance information. It is an official account statement provided by the bank and approved by the Accounting Standards Board.

The structure of the material is described below.



The section concerning the structure of the account statement material describes the content of the XML account statement produced by Samlink. The Recurrent column in the table is described in the following:

1..1 data available at all times

0..1 data can be available or missing

0..n data can occur between zero and n times

1..n data occurs at least once, but it can also occur more frequently

The application ID of the XML account statement material retrieved through Samlink's batch transfer is XT for all banks. A single material contains one account statement (one group header and one statement).

Instructions for retrieving the XML account statement through Web Services

The material is downloaded using the DownloadFileList operation following the same procedure as is applied to other downloaded material. The XT material type is to be set in the FileType element in the ApplicationRequest message.

XML account statements are UTF-8 encoded similarly to other XML material.

In the Web Services channel, the maximum size of the material is 30 MB.

3 STRUCTURE OF THE ACCOUNT STATEMENT MATERIAL

XML message data:

1.1 GROUP HEADER

Message data	XML Tag	Recurrence	Example of content	Value, description, processing
GroupHeader	<GrpHdr>	1..1		
MessageIdentification	<GrpHdr> <MsgId>	1..1	20111213FI184055 1010234569	Identifier of the message formed by the bank
CreationDateTime	<GrpHdr> <CreDtTm>	1..1	2011-12- 12T23:05:15+02.00	The time the account statement message was generated

1.2 STATEMENT

Message data	XML Tag	Recurrence	Example of content	Value, description, processing
Statement	<Stmnt>	1..n		
Statement Id	<Stmnt><Id>	1..1		Account statement ID Format: yyyymmdd + account number + running number/date
ElectronicSequence Number	<Stmnt> <ElctrnSeqNb>	0..1		Not in use
LegalSequenceNumber	<Stmnt> <LglSeqNb>	1..1	123	Account statement number. Daily and periodical account statements have separate numbers.
CreationDateTime	<Stmnt> <CreDtTm>	1..1	2011-12- 12T23:05:15+02.00	The time the account statement was generated
FromDateTime	<Stmnt> <FrToDt><FrDtTm>	1..1		The first day of the account statement period
ToDateTime	<Stmnt> <FrToDt> <ToDtT>	1..1		The final day of the account statement period
Account Identification	<Stmnt><Acct> <Id><IBAN>	1..1	FI18313110102345 69	Account number
Type	<Stmnt><Acct> <Tp><Cd>	1..1		Default "CACC" = Current
Currency	<Stmnt><Acct> <Ccy>	1..1		Currency code of the account
Owner Name	<Stmnt><Acct> <Own><Nm>	0..1		Name of the account owner

Message data	XML Tag	Recurrence	Example of content	Value, description, processing
Servicer/Financial Institution Identification	<Stmt><Acct> <Svcr> <FinInstId> <BIC>	1..1	HELSFIHH (Aktia) ITELFIHH (Savings Banks) POPFFI22 (POP Banks) HANDFIHH (Handelsbanken)	BIC code of the reporting bank
Related Account	<Stmt> <RltdAcct><Id> <IBAN>	0..1		If the statement account (Account) is a sub-account of a consolidated account, the account number of the primary account is stated here.
Additional Statement Information	<Stmt> <AddtlStmntInf>	0..1		Message provided by the bank

1.3 BALANCES

Message data	XML Tag	Recurrence	Example of content	Value, description, processing
Balance	<Stmt><Bal>	1..n		
Type/Code	<Stmt><Bal> <Tp> <CdOrPrty> <Cd>	1..1		Balance types OPBD = Opening balance CLBD = Closing balance CLAV = Available balance
Included	<Stmt><Bal> <CdtLine> <Incl>	1..1		This indicates whether any account limit has been taken into account in the balance (FALSE/TRUE).
Amount	<Stmt><Bal> <CdtLine> <Amt>	0..1		Account limit amount
Amount	<Stmt><Bal> <Amt>	1..1	EUR 2,000.00	Account currency and balance
CreditDebitIndicator	<Stmt><Bal> <CdtDbtInd>	1..1		CRDT = Positive balance DBIT = Negative balance
Date	<Stmt><Bal> <Dt><Dt>	1..1	2011-06-13	Balance date

1.4 TRANSACTION SUMMARY

Message data	XML Tag	Recurrence	Example of content	Value, description, processing
TransactionSummary	<TxSummry>	1..1		
TotalEntries	<TtlNtries> <NbOfNtries>	1..1		Number of all entries in the account statement
TotalCreditEntries	<TtlCdtNtries> <NbOfNtries>	1..1		Number of all deposit entries in the account statement

Message data	XML Tag	Recurrence	Example of content	Value, description, processing
TotalCreditEntries	<TtlCdtNtries> <Sum>	1..1		Total amount of all deposit entries in the account statement
TotalDebitEntries	<TtlDbtNtries> <NbOfNtries>	1..1		Number of all withdrawal transactions in the account statement
TotalDebitEntries	<TtlDbtNtries><Sum>	1..1		Total amount of all withdrawal transactions in the account statement

1.5 STATEMENT ENTRY

Message data	XML Tag	Recurrence	Example of content	Value, description, processing
Statement Entry	<Stmt><Ntry>	0–n		
Amount	<Ntry><Amt>	1..1	EUR 200.00	Transaction currency and amount
CreditDebitIndicator	<Ntry> <CdtDbtInd>	1..1		DBIT = Withdrawal CRDT = Deposit
Status	<Ntry><Sts>	1..1		BOOK = Transaction entered in the account
Booking Date	<Ntry> <BookgDt> <Dt>	1..1	2011-06-13	Registration date
ValueDate	<Ntry> <ValDt> <Dt>	1..1	2011-06-13	Value date
AccountServicer Reference	<Ntry> <AcctSvcrRef>	0..1		Archive ID of the transaction
BankTransactionCode/ Domain	<Ntry> <BkTxCd> <Domn> <Cd>	1..1		PMNT = Payments LDAS = Loans and deposits CAMT = Cash Management (sweeping, topping, etc.) ACMT = Account management XTND = Extended Domain SECU = Securities FORX = Foreign Exchange NTAV = Not available
FamilyCode	<Ntry> <BkTxCd> <Domn> <Family> <Cd>	1..1		RCDT = Received Credit Transfers ICDT = Issued Credit Transfers MCRD = Merchant Card Transaction IDDT = Issued Direct Debits RDDT = Received Direct Debits CCRD = Customer Card Transactions ICHQ = Issued Cheques RCHQ = Received Cheques MDOP = Miscellaneous

Message data	XML Tag	Recurrence	Example of content	Value, description, processing
				Debit Operations MCOP = Miscellaneous Credit Operations ACCB = Account Balancing CASH = Miscellaneous Securities Operations CNTR = Counter transaction NTAV = Not available
SubFamilyCode	<Ntry> <BkTxCd> <Domn> <Family> <SubFmlyCd>	1..1		ESCT = SEPA Credit Transfer SALA = SEPA Credit Transfer / Sala DMCT = Domestic Credit Transfer INTR = Interest OTHR = Other RIMB = Reimbursement ESDD = SEPA direct debit service for consumers BBDD = SEPA B2B direct debit service UPDD = Unpaid Direct Debit STDO = Standing Order CHRG = Charges XBCT = Cross-Border Credit Transfer ZABA = Zero Balancing SWEP = Sweeping TOPG = Topping DVCA = Cash Dividends NTAV = Not available
Proprietary Code	<Ntry> <BkTxCd> <Prtry><Cd>	0..1	701 Recurring transaction	Registration code + registration code in plain text
Issuer	<Ntry> <BkTxCd> <Prtry> <Issr>	0..1		Default "FFFS".
Message Identification	<Ntry> <NtryDtls> <Btch> <Msgld>	0..1		Payment message identification, if any, provided by the payer. Otherwise blank.
Payment Information Identification	<Ntry> <NtryDtls> <Btch> <PmtInfId>	0..1		Batch identification, if any, provided by the payer. Otherwise blank.
NumberOf Transactions	<Ntry> <NtryDtls> <Btch> <NbOfTx>	0..1		Number of transactions related to the consolidated transaction
Transaction Details		1..n		

Message data	XML Tag	Recurrence	Example of content	Value, description, processing
AccountServicer Reference	<Ntry> <NtryDtls><TxDtls><Refs> <AcctSvcrRef>	0..1		Archive ID of the transaction
InstructionIdentification	<Ntry> <NtryDtls> <TxDtls> <Refs><InstrId>	0..1		Information provided by the payer for himself or herself
EndToEndIdentification	<Ntry> <NtryDtls> <TxDtls> <Refs> <EndToEndId>	0..1		Information provided by the payer for the recipient
ProprietaryType	<Ntry> <NtryDtls> <TxDtls> <Refs> <Prtry><Tp>	0..1		Card number of a card transaction. ORIG for correcting transactions
Proprietary Reference	<Ntry> <NtryDtls> <TxDtls> <Refs> <Prtry><Ref>	0..1		A shop's archive reference for a card transaction or the default value CARD. The original archive ID of a correcting transaction
Instructed amount	<Ntry> <NtryDtls> <TxDtls> <AmtDtls> <InstrdAmt> <Amt>	0..1	SEK 1,000.00	Currency code (ISO) and amount of a payment denominated in a foreign currency
Transaction Amount	<Ntry> <NtryDtls> <TxDtls> <AmtDtls> <TxAmt> <Amt>	0..1	EUR 100.00	Currency code and amount (in the account currency) of a payment amount
SourceCurrency	<Ntry> <NtryDtls> <TxDtls> <AmtDtls> <TxAmt> <CcyXchg> <SrcCcy>	0..1		Original payment currency
TargetCurrency	<Ntry> <NtryDtls> <TxDtls> <AmtDtls> <TxAmt> <CcyXchg> <TrgCcy>	0..1		Account currency
UnitCurrency	<Ntry> <NtryDtls> <TxDtls>	0..1		Currency used in exchange

Message data	XML Tag	Recurrence	Example of content	Value, description, processing
	<AmtDtls> <TxAmt> <CcyXchg> <UnitCcy>			
ExchangeRate	<Ntry> <NtryDtls> <TxDtls> <AmtDtls> <TxAmt> <CcyXchg> <XchgRate>	0..1		Exchange rate
Contract Identification	<Ntry> <NtryDtls> <TxDtls> <AmtDtls> <TxAmt> <CcyXchg> <CtrctId>	0..1		Exchange rate reference
Proprietary Amount	<Ntry> <NtryDtls> <TxDtls> <AmtDtls> <PrtryAmt>			When a payment is made in USD in an SEK account, this structure is used. The structure is repeated twice (USD–EUR and EUR–SEK, with separate exchange information).
Debtor				
Name	<Ntry> <NtryDtls> <TxDtls> <RltdPties> <Dbtr><Nm>	0..1		The payer's name. Used for crediting transactions
Address	<Ntry> <NtryDtls> <TxDtls> <RltdPties> <Dbtr> <PstlAdr> <AdrLine>	0..1		The payer's address. Used for crediting transactions
Organization Identification	<Ntry> <NtryDtls> <TxDtls> <RltdPties> <Dbtr><Id> <OrgId> <Othr><Id>	0..1		The payer's ID
OR Private Identification	<Ntry> <NtryDtls> <TxDtls> <RltdPties> <Dbtr><Id> <PrvId> <Othr><Id>			The payer's ID

Message data	XML Tag	Recurrence	Example of content	Value, description, processing
Ultimate Debtor				
UltimateDebtor	<Ntry> <NtryDtls> <TxDtls> <RltdPties> <UltmtDbtr> <Nm>	0..1		Name of the original payer
Organization Identification	<Ntry> <NtryDtls> <TxDtls> <RltdPties> <UltmtDbtr> <Id> <Orgld> <Othr><Id>	0..1		ID of the original payer
OR				
Private Identification	<Ntry> <NtryDtls> <TxDtls> <RltdPties> <UltmtDbtr> <Id><Prvld> <Othr><Id>			ID of the original payer
Creditor				
Name	<Ntry> <NtryDtls> <TxDtls> <RltdPties> <Cdtr><Nm>	0..1		The recipient's name
Address	<Ntry> <NtryDtls> <TxDtls> <RltdPties> <Cdtr> <PstlAdr> <Adrline>	0..1		The recipient's address
Organization Identification	<Ntry> <NtryDtls> <TxDtls> <RltdPties> <Cdtr><Id> <Orgld> <Othr><Id>	0..1		The recipient's ID
OR				
Private Identification	<Ntry> <NtryDtls> <TxDtls> <RltdPties> <Cdtr><Id> <Prvld><Othr><Id>			The recipient's ID

Message data	XML Tag	Recurrence	Example of content	Value, description, processing
Creditor Account/IBAN	<Ntry> <NtryDtls> <TxDtls> <RltdPties> <CdtrAcct> <Id><IBAN>	0..1		The recipient's IBAN account
OR Creditor Account/other	<Ntry> <NtryDtls> <TxDtls> <RltdPties> <CdtrAcct> <Id><Othr> <Id>			The recipient's account if other than IBAN
Scheme Name	<Ntry> <NtryDtls> <TxDtls> <RltdPties> <CdrtAcct> <Id><Othr> <SchmeNm> <Cd>	0..1		If the recipient's account is other than IBAN, "BBAN" is entered here.
Type/proprietary	<Ntry> <NtryDtls> <TxDtls> <RltdPties> <CdtrAcct> <Tp><Prtry>	0..1		If the bank has changed the account number, "ACWC" is entered here.
Ultimate Creditor				
Name	<Ntry> <NtryDtls> <TxDtls> <RltdPties> <UltmtCdtr> <Nm>	0..1		Name of the ultimate recipient
Organization Identification	<Ntry> <NtryDtls> <TxDtls> <RltdPties> <UltmCdrt> <Id> <Orgld> <Othr><Id>	0..1		ID of the ultimate recipient
OR Private Identification	<Ntry> <NtryDtls> <TxDtls> <RltdPties> <UltmCdtr> <Id> <Prvld>			ID of the ultimate recipient


Message data	XML Tag	Recurrence	Example of content	Value, description, processing
	<Othr><Id>			
Related Agent				
CreditorAgent	<Ntry> <NtryDtls> <TxDtls> <RltdAgts> <CdtrAgt> <FinInstnId> <BIC>	0..1		BIC of the recipient's bank
Purpose/Code OR Purpose/Proprietary	<Ntry> <NtryDtls> <TxDtls> <Purp><Cd> <Ntry> <NtryDtls> <TxDtls> <Purp><Prtry>	0..1		Purpose of payment If the transaction is a recurring payment and credit and no code was found in the previous field, the purpose of the payment is entered in this field in plain text.
AcceptanceDate	<Ntry> <NtryDtls> <TxDtls> <RltdDts> <AcceptncDtTm>	0..1		Payment date Format: yyyy-mm-dd + default "T" + hh:mm:ss + default "+02:00"

In addition, the following data can be associated with the payment.

Remittance Information

Message data	XML Tag	Recurrence	Example of content	Value, description, processing
Free-format message in the payment: 0..1				
Remittance Information/Unstructured	<Ntry> <NtryDtls> <TxDtls> <RmtInf> <Ustrd>			Free-form message
Payment reference: 0..1				

Message data	XML Tag	Recurrence	Example of content	Value, description, processing
Reference Type Code	<Ntry> <NtryDtls> <TxDtls> <RmtInf> <Strd> <CdtrRefInf> <Tp> <CdOrPrtry> <Cd>			SCOR = There is a reference
Issuer	<Ntry> <NtryDtls> <TxDtls> <RmtInf> <Strd> <CdtrRefInf> <Tp><Issr>			When the reference is international, the default value is "ISO".
Reference	<Ntry> <NtryDtls> <TxDtls> <RmtInf> <Strd> <CdtrRefInf> <Ref>			Reference
Itemisations related to the payment 0..n				
Type/Code	<TxDtls> <RmtInf> <Strd> <RfrdDocInf> <Tp> <CdOrPrtry> <Cd>			Invoice type CREN = Credit invoice CINV = Invoice
Number	<TxDtls> <RmtInf> <Strd> <RfrdDocInf> <Nb>		123	Invoice number
RelatedDate	<TxDtls> <RmtInf> <Strd> <RfrdDocInf> <RltdDt>		2011-05-31	Invoice date
Amount	<TxDtls> <RmtInf> <Strd> <RfrdDocAmt> <RmtdAmt>		EUR 200.00	Amount and currency
Reference Type Code	<TxDtls> <RmtInf> <Strd> <CdtrRefInf> <Tp> <CdOrPrtry> <Cd>			When the payment has a reference, the default value is "SCOR".



Message data	XML Tag	Recurrence	Example of content	Value, description, processing
Issuer	<TxDtIs> <RmtInf> <Strd> <CdtrRefInf> <Tp><Issr>			When the reference is international, the default value is "ISO".
Reference	<TxDtIs> <RmtInf> <Strd> <CdtrRefInf> <Ref>			Reference
Organization Id	<TxDtIs> <RmtInf> <Strd> <Invc> <Id><OrgId> <Othr><Id>			Customer number
Additional Information	<TxDtIs> <RmtInf> <Strd> <AddtlRmtInf>			Message in the invoice itemisation