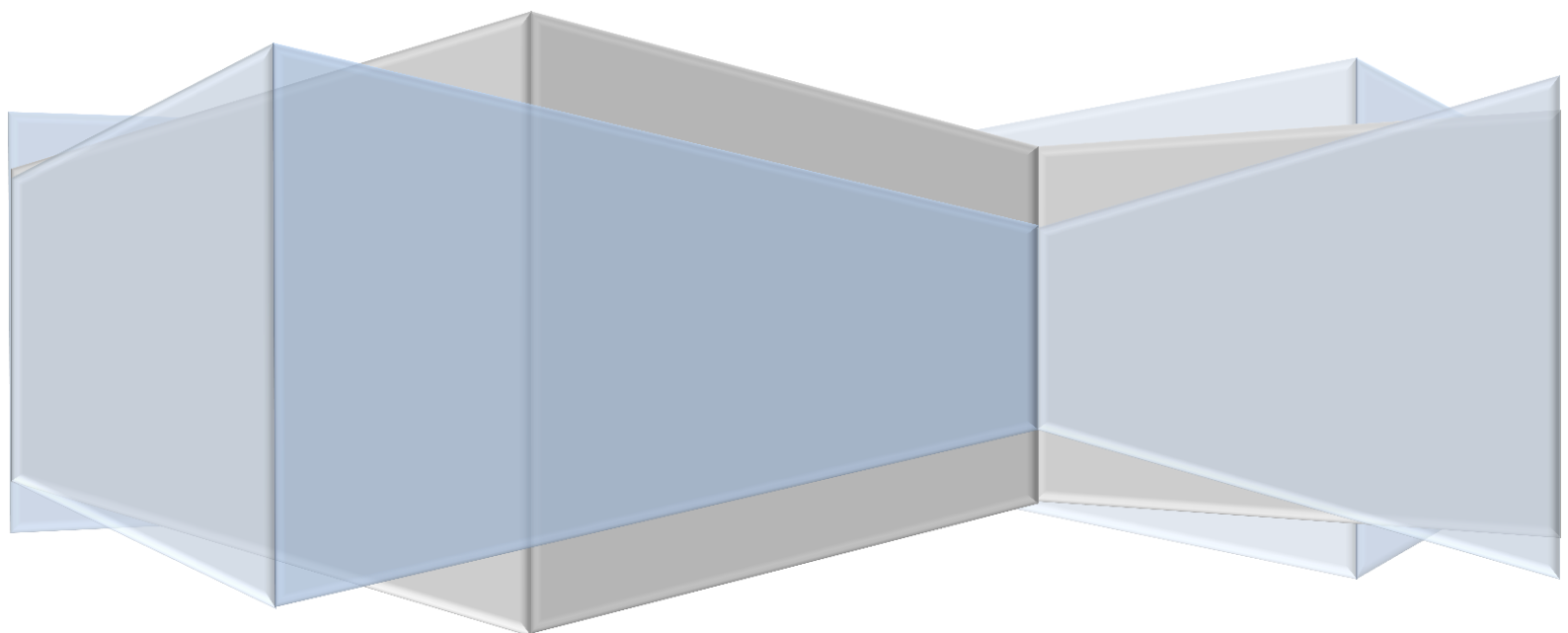


# Balance and transaction statement

Service description

November 2014



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## **Balance and transaction query**

In the reply to a balance query, the service returns the real-time balances of the queried accounts as a file. The transaction statement includes the balances and transactions entered by the time of query.

The customer makes an agreement with Nordea on the adoption of the balance query and the transaction statement. The accounts on which the customer may request information are included in the agreement.

## **Account number**

When customers make queries concerning the balance and the transactions, they must take into consideration that the account numbers are only transmitted in the BBAN format.

## **Reply to a balance query**

The reply file includes the book balance at the time of query, the available balance and the account limit, if any.

## **Contents of the transaction statement**

The transaction statement file includes the current entry date's transactions from the beginning of the entry date to the time of query and the book balance at the time of query, the available balance and the account limit, if any.

Incoming reference payments are always presented individually on the transaction statement. The reference payments are also presented individually on the transaction statement including when the account has a setting that the reference payments' total sum will be shown at the end of the entry date.

The itemisation details of transactions are not transmitted on the transaction statement. The itemisations are only transmitted to the account statement formed at the end of the entry date.

The supplementary data of SEPA credit transfers is not transmitted on the transaction statement.

If no transactions have been entered on the query date, the transaction statement only includes the account's balance data.

## **File retrieval**

Balance and transaction queries can be made in file transfer 24 hours a day.

All transactions from the beginning of the entry date to the time of query are transmitted on the transaction statement. If the same transaction statement is retrieved several times during the same day, the same transactions are transmitted several times.

## File transfer file types

SALDO	Balance query
TATO	Transaction statement

## Storage period

The balance and transaction statement are always shown as at the time of query and they cannot be retrieved retroactively from a past day or period.

The transactions are transmitted to the account statement at the end of the entry date and after that they cannot be retrieved as a transaction statement.

It is not possible to retrieve the previous day's transactions. This transaction data is available in the account statement.

## Record description of a reply to a balance query

Field	Data	Format	Begin s with	Length	Contents
1	Record ID	N	1	1	1
2	Account number	N	2	14	In BBAN format
3	Reserved	AN	16	15	
4	Balance				
4.1	Balance sign	AN	31	1	
4.2	Balance amount	N	32	14	12 integers + 2 decimals
5	Available balance				
5.1	Sign	AN	46	1	
5.2	Amount	N	47	14	12 integers + 2 decimals
6	Balance date	N	61	6	YYMMDD
7	Balance time	N	67	4	HHMM
8	Limit				
8.1	Limit sign	AN	71	1	
8.2	Limit amount	N	72	14	12 integers + 2 decimals
9	ISO code of currency	AN	86	3	
10	Reserved	N	89	2	zeros
	TOTAL			90	

## Transaction statement's record description

The transaction statement includes the basic record, the transaction's basic records, the related supplementary records and the balance record. The transaction statement may include a message record if the transactions statement cannot be formed or if the details of the transactions cannot be transmitted in a disturbance situation.

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## Basic record

Field	Data	Format	Length	Contents
1	File ID	AN	1	S
2	Record ID	AN	2	00
3	Length	N	3	
4	Version number	AN	3	001
5	Account number	AN	14	In BBAN format
6	Transaction statement no	AN	3	Blank
7	Query date .1 Initial date .2 Final date	N N	6 6	YYMMDD YYMMDD
8	Creation time .1 Current date .2 Time	N N	6 4	YYMMDD HHMM
9	Customer ID	AN	17	
10	Not in use	N	6	
11	Not in use	AN	19	
12	Not in use	N	6	
13	Account currency code	AN	3	ISO code
14	Name of the account	AN	30	
15	Account limit	AN	18	16 integers + 2 decimals
16	Name of the accountholder	AN	35	
17	Not in use	AN	40	
18	Not in use	AN	40	
19	Not in use	AN	30	
20	Not in use	AN	30	
	TOTAL		322	

## Basic record of a transaction

Field	Data	Format	Length	Contents
1	File ID	AN	1	S
2	Record ID	AN	2	10
3	Length	N	3	
4	Transaction creation time	N	6	HHMMSS
5	Original filing code	AN	18	
6	Entry date	N	6	YYMMDD
7	Value date	N	6	YYMMDD

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8	Payment date	N	6	YYMMDD
9	Transaction ID	AN	1	1, 2, 3, 4
10	Entry definition .1 Code .2 Definition text	AN AN	3 35	
11	Amount of transaction .1 Sign .2 Amount	AN N	1 18	16 integers + 2 decimals
12	Receipt code	AN	1	E = itemisations not shown on the transaction statement
13	Transmission method	AN	1	
14	Creditor/Debtor .1 Name .2 Source of name	AN AN	35 1	
15	Creditor's account .1 Account number .2 Change-of-account message	AN AN	14 1	In BBAN format blank space, *
16	Reference	AN	20	
17	Form number	AN	8	
18	Level code	AN	1	0
	TOTAL		188	

### Supplementary record of a transaction

The supplementary records consist of an initial segment and a variable segment. The initial segment is common to all supplementary data types.

Field 3 contains the length of the record and its value varies depending on the type of the supplementary data. The length of the initial segment is 8 characters and the length of the actual supplementary data is added to it. The value in field 4 gives the type of the supplementary data and the actual supplementary data is transmitted in field 5.

Field	Data	Format	Length	Contents
1	File ID	AN	1	S
2	Record ID	AN	2	11
3	Length	N	3	
4	Type of supplementary data	AN	2	
5	Supplementary data	AN	nnn	
	TOTAL		8 + nnn	

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Free-form message, type = 00				
5.1	Message – 1	AN	35	
5.2	Message – 2	AN	35	
...	.....			
5.12	Message – 12	AN	35	
	TOTAL		Max 420	

Number of transactions, type = 01				
5.1	Number of transactions	N	8	The total number of transactions of a debit entry or credit entry entered as a total sum
	TOTAL		8	

Invoice transaction details, type = 02				
5.1	Customer number	AN	10	
5.2	Blank	AN	1	
5.3	Invoice number	AN	15	
5.4	Blank	AN	1	
5.5	Invoice date	AN	6	YYMMDD
	TOTAL		33	

Card transaction details, supplementary data type = 03				
5.1	Card number	AN	19	
5.2	Blank	AN	1	
5.4	Merchant's filing reference	AN	14	
	TOTAL		34	

Correction transaction details, type = 04				
5.1	Original filing code for corrected transaction	AN	18	
	TOTAL		18	

Foreign currency transaction details, supplementary data type = 05				
5.1	Countervalue			
	.1 Sign	AN	1	
	.2 Amount	N	18	16 integers + 2 decimals
5.2	Blank	AN	1	

5.3	ISO code of currency	AN	3	
5.4	Blank	AN	1	
5.5	Exchange rate	N	11	4 integers + 7 decimals
5.6	Exchange rate reference	AN	6	
	TOTAL		41	

**Remitter details, type = 06**

5.1	Remitter details-1	AN	35	
5.2	Remitter details-2	AN	35	
	TOTAL		70	

**Supplementary data provided by the bank, type = 07**

5.1	Supplementary data-1	AN	35	
5.2	Supplementary data-2	AN	35	
...	.....			
5.12	Supplementary data-12	AN	35	
	TOTAL		Max 420	

**Details of name qualifier, type = 09**

5.1	Qualifier of creditor's/ debtor's name	AN	35	
	TOTAL		35	

**Balance record**

Field	Data	Format	Length	Contents
1	File ID	AN	1	S
2	Record ID	AN	2	40
3	Length	N	3	50
4	Query date	N	6	YYMMDD
5	Query time balance			
	.1 Sign	AN	1	
	.2 Amount	N	18	16 integers + 2 decimals
6	Available balance			
	.1 Sign	AN	1	
	.2 Amount	N	18	16 integers and 2 decimals
	TOTAL		50	

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## Message record

Field	Data	Format	Length	Contents
1	File ID	AN	1	S
2	Record ID	AN	2	70
3	Record length	N	3	
4	Bank group ID	AN	3	
5	Message			Error message
	.1 Line - 1	AN	80	
	...			
	.6 Line - 6	AN	80	
	TOTAL		Max 489	