



BANK TRANSFER GUIDELINES

Structural guidelines for bank transfer forms used in
euro payments in the Single Euro Payments Area

Date of adoption 1 April 2011





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Finland has migrated to SEPA (Single Euro Payments Area) in the clearance of euro payments. The IBAN (International Bank Account Number) format of account numbers and the banks' BIC codes (Bank Identifier Code, SWIFT Code) are used in SEPA payments (SEPA credit transfers).

Along with this change, the bank transfer form has also been modified. The bank transfer form must include the invoicer's bank's BIC and the invoicer's account number in IBAN format.

The bank transfer form used with euro payments within SEPA (SEPA credit transfers) is described in these Bank Transfer Guidelines. The form may be adopted as of 1 April 2011. Invoicers must adopt bank transfer forms complying with these guidelines by 31 December 2012.

General instructions

The colours, dimensions, data fields, line thickness and font sizes to be used in the forms have been defined with consideration to the requirements of optical reading and scanning. Optical reading and scanning speed up the processing of forms and payment clearance.

The bottom half of the bank transfer form is reserved for the bank bar code (see Bank Bar Code Standard) and the bank's teller terminal acknowledgement. The invoice must not print anything else in this area. Half-toning or commercial printing extending to the bank transfer section are not allowed on the front or rear of the forms.

The form must contain a reference to the terms of payment clearance:

The payment will be cleared for the recipient in accordance with the general terms for payment transmission and only on the basis of the account number given by the payer.

Form specifications

Sections	Paper	Form size, line thickness, font sized, etc.	Printing ink recommendations
<ul style="list-style-type: none"> Bank transfer (bank's section) Invoice (payer's section) 	White – offset 70–110 g/m ²	Clear printing font (e.g. Arial, Helvetica), font size should be at least 9 points, and the printing ink tone must be legible. Line thickness: thin lines 0.13 mm, thick lines 0.50 mm	Blue or black. Colours for the invoice section may be freely chosen.
Languages of the forms: Instructions in Finnish and Swedish, Finnish and English, or Swedish and English.			



1. The recipient's account number

Specific fields are reserved for both the IBAN account number and the bank's BIC code. The account number data of at most four banks can be entered in the fields. If the invoicer has agreed on payment forwarding (speeding up of payment clearance) with the bank, the account numbers within the forwarding system must be printed on the bank transfer form.

- 1a) IBAN account number: the abbreviated name of the recipient's bank is printed in the field, as well as the IBAN account number, starting from the left and divided into groups of four digits. Example: FI21 1234 5600 0007 85. The BIC code corresponding to the IBAN account number must always be printed in the field reserved for it. The reference number and the BIC must also be included in the part comprising the invoice, if any.
- 1b) BIC: the bank's BIC code corresponding to the IBAN account number is printed in the field.

Account number structure

The IBAN account number always starts with the country code FI and two check digits. The IBAN account number structure is described in more detail in the IBAN The International Bank Account Number guide.

Example 1:

FI21 1234 5600 0007 85 (paper format)

FI2112345600000785 (machine-readable format)

Example 2:

FI55 4234 5670 0000 81 (paper format)

FI5542345670000081 (machine-readable format)

BIC codes for banks providing payment clearance in Finland

NDEAFIHH	= Nordea Bank
HELSFIHH	= Aktia Bank (central monetary institution of savings banks and local co-operative banks)
OKOYFIHH	= Pohjola Bank (central monetary institution of the banks in the OP-Pohjola Group)
AABAFI22	= Bank of Åland
DABAFIHH	= Sampo Bank
HANDFIHH	= Handelsbanken
ESSEFIHX	= SEB Skandinaviska Enskilda Banken
DABAFIHX	= Danske Bank
DNBAFIHX	= DnB NOR Bank
TAPIFI22	= Tapiola Bank
SWEDFIHH	= Swedbank
SBANFIHH	= S-Bank
CITIFIHX	= Citibank
ITELFIHH	= Itella Bank
BSUIFIHH	= Calyon



2. Recipient

The recipient's name and address are printed in the field with a minimum font size of 9 points. The company's logo, etc., must not be printed in the field. The recipient's name must be entered in the form under which the company is known as the invoicer.

3. Payer

The payer's name and address are printed in the field. The field may be left blank if the invoice is not for a specific payer.

4. Signature

The horizontal line in the field is intended to guide the signature so that the lower parts of the signature do not touch the account number.

5. From account no.

The From account no. field is reserved for the payer's account number. It is recommended that no markers be printed in the field that would guide the position of the numbers entered in the field.

6. Information section

The space can be freely used for information provided by the invoicer. Bank transfer forms with message grids are mainly intended for payments made by private customers to other private individuals. It is more economical, more accurate and quicker for companies and organisations to use reference numbers in their invoicing. The maximum length of keyed-in messages appearing on the account statement is 70 characters.

Note! The message and the reference number are mutually exclusive. Only the reference number will be shown, if both have been entered.

It is recommended to include the information necessary for the adoption of the eInvoice (e.g. the reason for invoicing, reference number and customer number) in the information section.

7. Reference number

The invoicer uses a reference number to identify invoices sent to customers. A payment made using a reference number will only be cleared in the recipient's account that is set up for receiving payments that have reference numbers. The invoicer may freely create the reference number in accordance with either the Finnish or the international creditor reference standard.

7a) Reference number based on the Finnish standard

The Finnish reference number is used in domestic payments. In order to avoid typing errors, the reference number should be short, but no shorter than four (4) digits (three digits and a check digit). The maximum length of a reference number is 19 + 1 digits. The reference number is printed in the field reserved for it in groups of five digits separated by an empty character space. The leading zeros are not printed. The reference number must also be included in the part comprising the invoice, if any. Guidelines to the structure of the creditor reference are annexed to this document.



An example of the reference number:
12 34561 (paper format)
00000000000001234561 (machine-readable format)

7b) Reference number based on the global Structured Creditor Reference standard (RF reference)

In addition to domestic payments, the RF reference number is also used in cross-border payments. In order to avoid typing errors, the RF reference should also be short. In Finland, the RF reference is based on the Finnish reference number. The maximum length of a RF reference number is 25 digits. The RF reference is printed in the field reserved for it, from left to right, in groups of four digits separated by an empty character space. The leading zeros in the Finnish creditor reference element are not printed out. The reference number must also be included in the part comprising the invoice, if any. Guidelines on the structure of the RF reference are specified in a separate document.

Example of the RF reference:
RFXX 1234 561 (paper format)
RFXX1234561 (machine-readable format)

where
RF is the identifier of the RF reference,
XX are the two check digits
1234561 is the Finnish reference number.

8. Due date

The due date is filled in on the form in the format: day, month and year in full, e.g., 1.1.2011.

9. Euro

The payable amount is entered in the Euro field. Cents and euros are separated with a comma. 0 cents is written out as zeros, e.g. 100,00. Do not use 100,-.

10. Bar code

A field has been reserved for the bank bar code at the bottom of the bank transfer form. The structure of the bank bar code is described in more detail in the Bank Bar Code Standard description.

Besides version 2, the description also includes the new versions 4 and 5 used in euro payments (SEPA credit transfers).

- Version 4 will be used, if the recipient's account number is in the IBAN format and the reference number in the current national format.
- Version 5 will be used, if, in addition to the IBAN account number, the RF Structured Creditor Reference standard is applied.

Version 2 of the bank bar code can no longer be used after 1 November 2011.

Note the placement of the bank bar code on the form template at the end of this document.



11. Payment clearance instructions

The form must contain a reference to the terms of payment clearance in Finnish and Swedish. An English-language version of the form is also available.

“Maksu välitetään saajalle euromaksualueella välitettävien euromaksujen yleisten ehtojen mukaisesti ja vain maksajan ilmoittaman tilinumeron perusteella.”

“Betalingen förmedlas till mottagaren enligt villkoren för betalningsförmedling och endast till det kontonummer som betalaren angivit.”

“The payment will be cleared for the recipient in accordance with the general terms for payment transmission and only on the basis of the account number given by the payer.”

12. Product code

If necessary, the product code is marked on the printed form.




Bank transfer form templates and dimensions

Image 1 Form size: 210 x 101.6 mm (8.27 x 4 inches)

Text size in instructions: 7pt unless stated otherwise

Line weight: thin 0.13mm, thick 0.50mm

Size of printed text: 9pt or larger

	8/10" (20 mm)	36/10" (91,4 mm)	36/10" (91,4 mm)
8/12"	Saajan tilinumero Mottagarens kontonummer	IBAN	BIC
7/12"	Saaja Mottagare		
14/12"	Maksajan nimi ja osoite Betalarens namn och adress		
2/12"	Allekirjoitus Underskrift	Viitenumero Ref. nr	
4/12"	Tilitä nro Från konto nr	Eräpäivä Förfallodag	Euro
13/12"			<p>Maksu välitetään saajalle maksujenvälityksen ehtojen mukaisesti ja vain maksajan ilmoittaman tilinumeron perusteella. Betalingen förmedlas till mottagaren enligt villkoren för betalningsförmedling och endast till det kontonummer som betalaren angivit.</p>
	8/10" (20 mm)	Maximum length 105 mm, minimum 70 mm	Font size 6 pt

	Recipient's account number	IBAN	BIC
	Recipient		
	Payer's name and address		
	Signature	Ref. No.	
	From account no.	Due date	Euro



The payment will be cleared for the recipient in accordance with the General terms for payment transmission and only on the basis of the account number given by the payer.



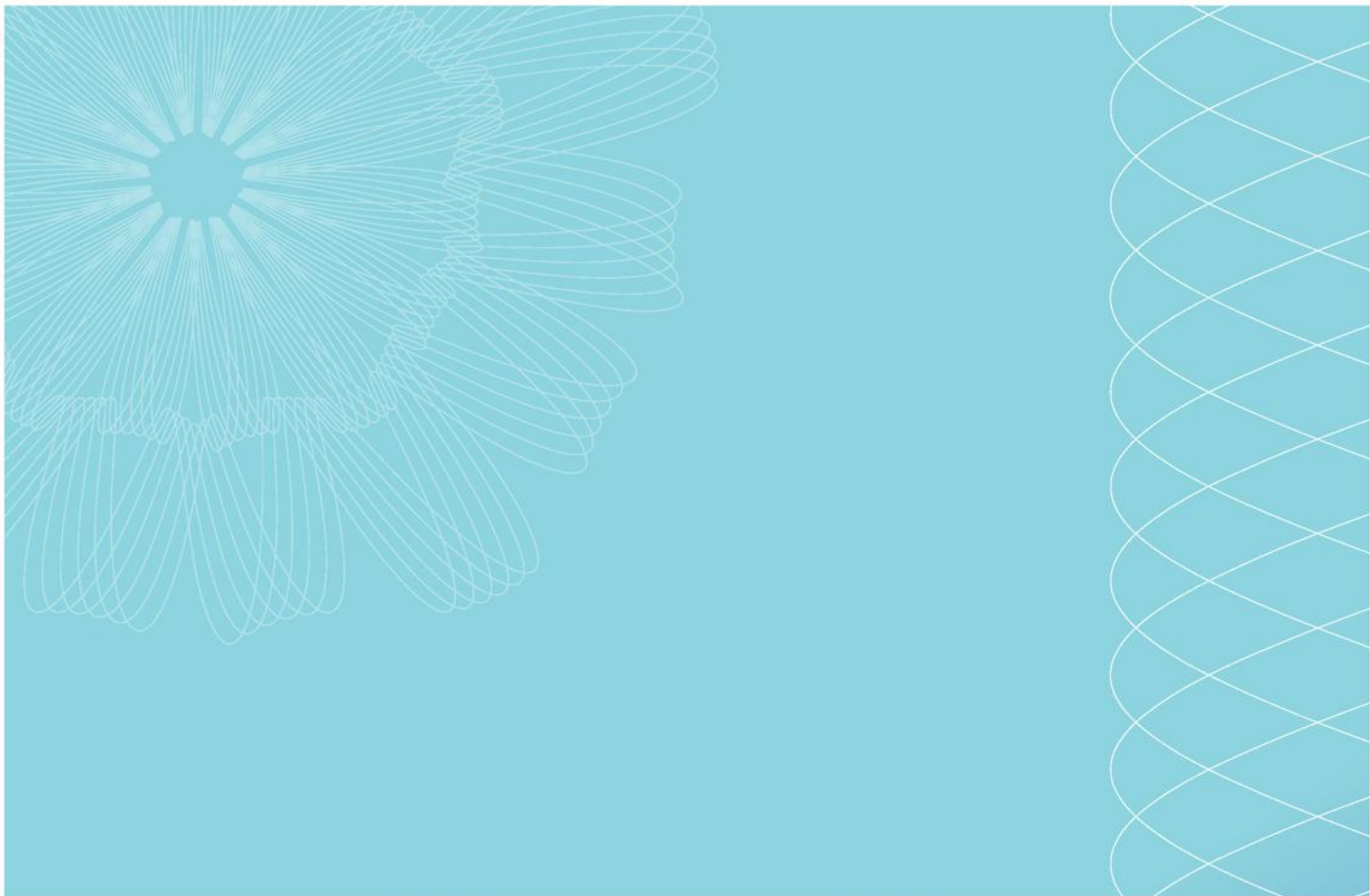
Saajan tilinumero Mottagarens kontonummer	IBAN SAMPO PANKKI F116 8000 1400 0502 67 NORDEA F100 2001 3000 0012 34 OP F121 5234 5600 0007 85 AKTIA F156 4055 0010 5352 98	BIC DABAFIHH NDEAFIHH OKOYFIHH HELSFIHH
Saaja Mottagare	OY YRITYS AB YRITYSKUJA 12, 4. KRS 12345 KAUPUNKI	LASKUNUMERO 123456
TILISIRTO. GIRERING Maksajan nimi ja osoite Betalarens namn och adress Allekirjoitus Underskrift	MAIJA MAKSAJA VIIVATIE 15 09999 KOODILA	Viitenumer Ref. nr 12 34561
	Tililtä nro Från konto nr	Eräpäivä Förfallodag 30.11.2010



Maksu välitetään saajalle maksujenvälityksen ehtojen mukaisesti ja vain maksajan ilmoittaman tilinumeron perusteella.
 Betalningen förmedlas till mottagaren enligt villkoren för betalningsförmedling och endast till det kontonummer som betalaren angivit.

Saajan tilinumero Mottagarens kontonummer	IBAN TAPIOLA PANKKI FI90 3636 3001 0100 24	BIC TAPIFI22
Saaja Mottagare	SEPPO SAAJA KOTIKUJA 3 A 4, 12345 KAUPUNKI	Osuuteni itsenäisyyspäivän lounaasta. t. Maija
TILISIRTO. GIRERING Maksajan nimi ja osoite Betalarens namn och adress Allekirjoitus Underskrift	MAIJA MAKSAJA VIIVATIE 15 09999 KOODILA	Viitenumer Ref. nr
	Tililtä nro Från konto nr 123456-7890	Eräpäivä Förfallodag 30.11.2010

Maksu välitetään saajalle maksujenvälityksen ehtojen mukaisesti ja vain maksajan ilmoittaman tilinumeron perusteella.
 Betalningen förmedlas till mottagaren enligt villkoren för betalningsförmedling och endast till det kontonummer som betalaren angivit.




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