

THE STRUCTURE OF FINNISH BANK ACCOUNT NUMBERS

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The structure of Finnish bank account numbers

Finnish bank account numbers are made up of digits which indicate the bank or banking group (commercial, savings, cooperative and local cooperative banks) number, account type and the actual account number followed by a check digit. The first two digits of a bank account number indicate the bank or banking group (name abbreviations in paren theses) as follows:

- 1 } = Nordea Bank (Nordea)
- 2 }
- 31 = Handelsbanken (SHB)
- 33 = Skandinaviska Enskilda Banken (SEB)
- 34 = Danske Bank
- 36 = Tapiola Bank (Tapiola)
- 37 = DnB NOR Bank ASA (DnB NOR)
- 38 = Swedbank
- 39 = S-Bank
- 4 = savings banks (Sp) and local cooperative banks (Pop) and Aktia
- 5 = cooperative banks (Op), OKO Bank and Okobank
- 6 = Ålandsbanken ÅAB
- 8 = Sampo Bank (Sampo)

The maximum length of a bank account number is 14 digits. In a non-electronic format, a bank account number is divided into two parts separated by a hyphen. The first part always consists of six digits, and the second part is made up of 2–8 digits. The last digit of an account number is a check digit.

Conversion of bank account numbers for electronic payment transmission

Electronic account numbers are always required for the electronic payment transmission, the bank bar code and the calculation of a check digit for an account number. That is why non-electronic bank account numbers must be brought up to 14 digits by adding zeros (the hyphen is left out) according to bank groups as follows:

Nordea, SHB, SEB, Danske Bank, Tapiola, DnB NOR, Swedbank, S-Bank, ÅAB and Sampo

The account numbers of the above banks are brought up to 14 digits by adding zeros after **the sixth digit from the left**.

Example

123456-785	account number in clear text format
12345600000785	account number brought up to 14 digits (= electronic format)



Savings banks, Aktia and local cooperative banks, cooperative banks, OKO Bank and Okobank

The account numbers of the above banks are brought up to 14 digits by adding zeros after **the seventh digit from the left.**

Example

423456-781	account number in clear text format
42345670000081	account number brought up to 14 digits (= electronic format)

Calculation of a check digit for an account number

The check digit for a Finnish account number is calculated using the weighted coefficients of Luhn Modulus 10 with weights 2, 1, 2, 1, 2, 1 ... **from right to left.** The first 13 digits of an account number in electronic format are included in the calculation. The digits are multiplied by their weights and the digits of the products are added up. The total of the digits reflecting the products is deducted from the next figure multiple of 10. The difference is the check digit to be inserted at the end of the account number as the 14th digit.

Example calculation of the check digit for an account number

1 2 3 4 5	6 0 0 0 0 0 7 8 5	account number in computer-readable format
1 2 3 4 5	6 0 0 0 0 0 7 8	digits included in the calculation
2 1 2 1 2	1 2 1 2 1 2 1 2	weights
2 2 6 4 10	6 0 0 0 0 0 7 16	products
2 + 2 + 6 + 4 + 1 + 0 + 6 + 0 + 0 + 0 + 0 + 0 + 7 + 1 + 6 = 35 total of digits reflecting the products		
40 - 35 = 5		check digit



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