



LONG TERM SAVING (PS)

DATA COLLECTION

RECORD STRUCTURE

Version 1.2

Published 2 June 2010

Valid from 2 June 2010

Version	Date	Validity	Changes
1.0	1 April 2010	1 April 2010-8.4.2010	First version of record structure in English
1.1	9 April 2010	9 April 2010-1.6.2010	Batch record field 06, volume record field 02 and savings record field 03 corrected
1.2	2 June 2010	2 June 2010-	Examples of transfer of service provider added

TABLE OF CONTENTS

1 INTRODUCTION.....	4
2 SUBMISSION OF DATA TO THE BANK OF FINLAND.....	5
2.1 DCS service.....	5
2.2 Testing.....	6
2.3 Problem situations	6
3 REPORT FILE	7
3.1 Naming of the report file	7
3.2 Report file structure.....	8
4 RECORD DESCRIPTIONS.....	9
4.1 Batch record	11
4.1.1 Examples	13
4.2 Volume record MT.....	14
4.2.1 Examples	15
4.3 Savings record ST	16
4.3.1 Example 1.....	18
4.3.2 Example 2.....	18
4.3.3 Example 3.....	19
5 REPORT LEVEL VALIDATION RULES.....	20

1 INTRODUCTION

The Bank of Finland collects quarterly data from deposit banks, management companies and investment firms on long-term savings contracts made by them, on the investment and holding of funds related to these contracts and on the fees charged on the investment and holding of funds by virtue of the contracts (PS survey). The Bank of Finland uses this data for statistical purposes, and the statistics compiled will be published on the Bank of Finland website. The Financial Supervisory Authority also uses the data collected.

The Bank of Finland's authorisation to collect data is based on the Act on the Bank of Finland (214/1998 26§). The right of the Financial Supervisory Authority to access data is prescribed in the Act on the Financial Supervisory Authority (878/2008 18§).

This document describes the structure of records and submission of data to the Bank of Finland relating to data collection on long-term saving (PS). Instructions and classifications for data collection on long-term saving (PS) are described in document INSTRUCTIONS FOR PS STATISTICAL REPORTING.

The Act on Restricted Long-Term Saving (in Finnish only) can be found online at <http://www.finlex.fi/fi/laki/alkup/2009/20091183>.

2 SUBMISSION OF DATA TO THE BANK OF FINLAND

PS data are submitted to the Bank of Finland no later than the 15th banking day of the month following the reference period.

2.1 DCS service

Reporters submit the data to the Bank of Finland using the DCS service. The service is maintained by the service provider, ie the DCS operator. The DCS operator is Itella Information Oy. The reporter is responsible for submitting to the data collection system the quarterly report file consisting of reported data as described in the record descriptions presented in this document.

The report file can be produced with the web upload function of the DCS service or manually by entering the data in the web-based form available in the service. The report file can also be transferred from the reporter to the DCS service via a secure FTP connection. The technical integrity of the data and the correctness of the record field structures and contents is validated at the DCS service. These checks are done as described in this document. **For data transmission it is essential that reporters produce the file in accordance with the record structure specified in this document.**

A validated and approved report file is transmitted to the Bank of Finland. Erroneous reports are not transmitted to the Bank of Finland; instead, the DCS service gives an error report to the data provider. Errors must be corrected and the entire report must be sent again via the DCS service. Correspondingly, when a correction needs to be made to a report that has already been sent, the entire report must be sent again via the DCS service.

To use the DCS service, reporters must order a user ID online at (<https://sol.itella.net/ec/bof-tunnustilaus>). Once the user ID has been granted, the reporter will be sent an access key list, which will be needed in addition to the user ID and password to access the DCS service.

2.2 Testing

Reporting may be tested in the DCS service's separate test environment by designating the contents of the report as test data (see batch record field 5). Test reports are sent to the operator in the usual manner and the data are validated normally.

2.3 Problem situations

As part of the DCS service, the operator provides an Itella Information Service Desk service, available 24 hours a day, 7 days a week (24/7). The Service Desk can be contacted by phone, tel. +358 20 452 9348 or by email (information.fi@itella.com). Itella Service Desk provides advice in the following matters:

- problems with functioning of DCS service
- user IDs, passwords, key code lists
- data connection (VPN secured FTP or SFTP)

The Bank of Finland provides advice on contents of report files and other matters, and related questions should preferably be directed to PS@bof.fi.

3 REPORT FILE

Report files are created as CSV (Comma Separated Value) files using semicolons as separators. The character set used in the file must be ISO-Latin-9 (code ISO 8859-15).

3.1 Naming of the report file

The name of the file is the code that identifies the survey, ie PS, the year and the quarter subject to reporting and the reporter's business ID (8 digits, no hyphen):

PS_<YYYY>Q<QQ>_<reporter's_business_ID>.CSV

If the reporter corrects data that has already been sent, the same file name must always be used. The DCS operator deletes the file after processing it.

Example, 2010 Q2 PS report:

PS_2010Q02_12345678.CSV

3.2 Report file structure

A report file consists of one or several reporters' PS data.

The file is comprised of one technical batch record and at least one general content record. The first record in the file is always a batch record. Except for the batch record, the records can be in any order. The following table gives the different record types:

Record	Record type (first field)	Usage	Number of fields
Technical batch record	000	Technical record that begins the file	1
Content record	MT	Volume record	1
Content record	ST	Savings record	0...N

4 RECORD DESCRIPTIONS

The following general rules apply to fields:

- Fields are separated from each other with a semicolon (ASCII 59). There is no semicolon after the last field of the row.
- The contents of record fields may not contain quotation marks, CR (*Carriage Return*) or LF (*Line Feed*) characters. The CR-LF character pair is added to the last row of the file.
- Records are separated from each other with the CR-LF character pair.
- Alphanumeric fields are demarcated with quotation marks. Quotation marks are not counted in the length of the field.

Structure	Usage
Number(x)	Indicates numeric data. The maximum length of the field is given in parentheses. For example the format Number(20) indicates that the field may contain a maximum of 20 characters.
Char(x)	Indicates alphanumeric data for a fixed number of characters. The length of the field is given in parentheses. The value of the field is either empty or contains the specified number of characters.
Char(x)	Indicates alphanumeric data comprising a variable number of characters. The maximum length of the field is given in parentheses.

In numeric fields the value zero is an acceptable mandatory value unless there is a specific validation rule in the field requiring a non-zero figure.

If there are no data to be entered in an alphanumeric field, the field can be empty and without quotation marks.

If there are no data to be entered in the last fields of a record, the semicolons of those fields can be omitted.



If more than one code list is mentioned in connection with a field, the value entered in the field must be from one of the code lists provided (for example, country code can be chosen from ISO 3166 country list or international organisations code list).

Code lists used in the reporting are available in a separate XML file on the Bank of Finland website.

4.1 Batch record

The batch record contains general information on the record. Before other records in the file can be validated, the batch record must pass the validation process.

Sequence.	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side	Error message
01	Record type "000" = Batch record	1: Record type	Char(3)	001	Value of 000-record field 1 (Record type)	=	"000"	Batch record type is always "000".
02	Type of data provider's identifier "Y" = Business ID.		Char(1)	001	Value of 000-record field 2 (Type of data provider's identifier)	=	"Y"	Type of data provider's identifier is always "Y".
03	Data provider's identifier Business ID without hyphen in format NNNNNNNN.		Char(8)	001 002	Value of 000-record field 3 (Type of data provider's identifier) Value of 000-record field 3 (Type of data provider's identifier)	= =	Mandatory Valid business ID	Data provider's identifier must be reported. Business ID must be valid.
04	Survey code "PS" = long-term savings survey		Char(2)	001	Value of 000-record field 4 (Survey code)	=	"PS"	Survey code is always "PS".

05	Type of data "N"= test file, not transmitted to the Bank of Finland "T"= test file, transmitted to the Bank of Finland "P"= production data	2: Type of data	Char(1)	001	Value of 000 record field 5 (Type of data)	=	Mandatory	Type of data must be reported.
				002	Value of 000 record field 5 (Type of data)	=	"N", "T" or "P"	Value must be one of the values of <i>Type of data</i> code list.
06	Reporting period Quarter for which data is reported in format <YYYY>Q<QQ>		Char(7)	001	Value of 000 record field 6 (Reporting period)	=	In format <YYYY>Q<QQ>	Give in format <YYYY>Q<QQ>.
				002	Value of 000 record field 6 (Reporting period)	=	File name PS_<YYYY>Q<QQ>_<reporter's Business ID>.CSV part, which is of format <YYYY>Q<QQ>	Reporting period must be the same as the reporting period in the file name.
07	Creation date and time Date and time at which report was created in format <YYYY><MM><HH><HH><MM>		Char(12)	001	Value of 000 record field 7 (Creation date and time)	=	In format <YYYY><MM><DD><HH><MM>	Give in format <YYYY><MM><DD><HH><MM>
08	Number of rows Number of rows in the file including batch record		Number(7)	001	Value 000 record field 8 (Number of rows)	=	Value must match number of rows in the report.	Number of rows must match number of rows in the report.

4.1.1 Examples

The batch record in the example below indicates that the file contains a test report comprising 3 rows. The correctness of the report is validated by the DCS service, but the file is not transmitted to the Bank of Finland:

```
"000";"Y";"12345671";"PS";"N";"2010Q02";"201007151123";3
```

The batch record in the example below indicates that the file contains 15 rows of production data for Q2 of 2010:

```
"000";"Y";"12345671";"PS";"P";"2010Q02";"201007151223";15
```

4.2 Volume record MT

Volume record includes such items as the number of new and discontinued long-term savings contracts, new savings and expenses:

Group	Seq.	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side	Error message
Record type	01	Record type "MT" = Volume record	1: Record type	Char(2)	001	Value of MT-record field 1 (Record type)	=	"MT"	Volume record type is always "MT".
Data on reporter	02	Type of reporter's identifier Type of identifier, always "Y" = business ID		Char(1)	001	Value of MT record field 2 (Type of reporter's identifier)	=	"Y"	Type of reporter's identifier is always "Y".
	03	Reporter's identifier Reporter's business ID without hyphen in format NNNNNNNN.		Char(8)	001	Value of MT record field 3 (Reporter's identifier)	=	Mandatory	Reporter's identifier must be reported.
					002	Value of MT record field 3 (Reporter's identifier)	=	Valid business ID	Business ID must be valid.
	04	Reporter's name		VarChar(100)	001	Value of MT record field 4 (Reporter's name)	=	Mandatory	Reporter's name must be reported.
Number of contracts	05	Total number of PS contracts Total number at the end of the reporting period.		Number(10)	001	Value of MT record field 5 (Total number of PS contracts)	= >	0	Total number of contracts must be zero or higher.

	06	Number of new PS contracts Total number from the beginning of the year.		Number(10)	001	Value of MT record field 6 (Number of new PS contracts)	= >	0	Number of new contracts must be zero or higher.
	07	Number of discontinued PS contracts Total number from the beginning of the year.		Number(10)	001	Value of MT record field 7 (Number of discontinued PS contracts)	= >	0	Number of discontinued contracts must be zero or higher.
New savings, payout to savers and expenses charged	08	New savings Total amount from the beginning of the year.		Number(10)	001	Value of MT record field 8 (New savings)	= >	0	The amount of new savings must be zero or more.
	09	Payout to savers Total from the beginning of the year.		Number(10)	001	Value of MT record field 9 (Payout to savers)	= >	0	Payout to savers must be zero or more.
	10	Expenses (incl. taxes) Gross expenses related to PS saving from the beginning of the year.		Number(10)	001	Value of MT record field 10 (Expenses incl. taxes)	= >	0	Amount of expenses must be zero or more.

4.2.1 Examples

The MT record field below indicates number of contracts, new savings, payout to savers and expenses charged:

"MT";"Y";"12345671";"Reporter's name";1500;500;100;1500;0;100

4.3 Savings record ST

Savings record includes such items as transactions, breakdown of instrument and country code:

Group	Seq.	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side	Error message
Record type	01	Record type "ST" = Savings record	1: Record type	Char(2)	001	Value of ST record field 1 (Record type)	=	"ST"	Type of savings record field is always "ST".
Data on reporter	02	Type of reporter's identifier Type of identifier, always "Y" = business ID		Char(1)	001	Value of ST record field 2 (Type of reporter's identifier)	=	"Y"	Type of reporter's identifier is always "Y".
	03	Reporter's identifier Business ID without hyphen in format NNNNNNNN.		Char(8)	001 002	Value of ST record field 3 (Reporter's identifier) Value of 000 record field 3 (Reporter's identifier)	= =	Mandatory Valid business ID	Reporter's identifier must be reported. Business ID must be valid.
	04	Reporter's name		VarChar(100)	001	Value of ST record field 4 (Reporter's name)	=	Mandatory	Reporter's name must be reported.
Breakdown of investment at the end of the period	05	Transaction Specifies transaction type: "S" = Stock "F" = Flow "V" = Valuation change and other changes "R" = Change in stock due to transfer of service provider	6: Transaction	Char(1)	001	Value of ST record field 5 (Transaction)	=	"S", "F", "V" or "R"	Value must be one of the values in the <i>Transaction</i> code list.

06 Instrument	8: Instrument	VarChar(3)	001	Value of ST record unit 6 (Instrument)	=	"221", "225", "331", "332", "34", "511" or "52"	Value must be one of the values in the <i>Instrument</i> code list.
"221" = transferable overnight deposits "225" = deposits with an agreed maturity "331" = short term bonds "332" = long term bonds "34" = derivatives "511" = quoted shares "52" = investment fund shares							
07 Country code	9:Country,ISO 3166 9b: International organisations 9c: Unknown country	Char(2)	001	Value of ST record value 7 (Country code)	=	Mandatory	Value must be one of the values in the <i>Country</i> code list.
Home country of item counterparty in accordance with ISO 3166 or the list of international organisations. If counterparty country is not known, it can be reported according to code list 9c.							
08 Transfer	Announcing if an item has been transferred from one service provider to another	Char(1)	001	If the value of ST record field 5 (Transaction) is "F"	=	Mandatory	If the value of <i>Transaction</i> record field is "F", value must be reported.
"Y" = Yes "N" = No			002	If the value of ST record field 8 (Value) has been given	=	"Y" or "N"	Value must be "Y" or "N".
09 Value of transaction	EUR 1000s from the beginning of the year	Number(10)	001	Value of ST record field 9 (Value of transaction)	=	Mandatory	Value of transaction must be reported.

4.3.1 Example 1.

The Saving record fields below indicate the stock of deposits with an agreed maturity in domestic deposit banks:

```
"ST";"Y";"12345671";"Name of reporter";"S";"225";"FI";"7500"
```

4.3.2 Example 2.

A customer with EUR 80.000 in a fixed-term savings account in Sweden changes their service provider.

1. Funds in the fixed-term account are realised and transferred to a PS account. This is reported as follows:

```
"ST";"Y";"12345671";"Name of reporter";"F";"225";"SE";"N";"-80"
```

ie negative flow registered on the fixed-term account. The service provider is not yet changed (N).

2. Realised funds are transferred to a PS account:

"ST";"Y";"12345671";"Name of reporter";"F";"221";"FI";"N";80

ie positive flow registered on the PS account. The service provider is not yet changed (N).

3. Funds are transferred from the PS account to another service provider:

"ST";"Y";"12345671";"Name of reporter";"F";"221";"FI";"Y";-80

ie negative flow on the PS account, funds transferred to another service provider (Y).

This example does not include earnings, expenses etc. They are included in the flow (F).

4.3.3 Example 3.

Change of service provider when funds are not realised but custody is transferred. Customer's funds EUR 80.000 have been invested in Finnish shares. Customer changes their service provider.

No flow, so change of stock reported as "R".

"ST";"Y";"12345671";"Name of reporter";"R";"511";"FI";"Y";-80

In addition, funds on the PS account are transferred as in stage 3 in Example 2.



5 REPORT LEVEL VALIDATION RULES

The following validation rules do not relate to individual fields but pertain to a combination of several fields or the report on the whole:

Rule PS.ALL.R1

The report file can only contain the report of one (1) batch record unit, one (1) MT record unit and at least one (1) ST record unit.