DATA COLLECTION FOR PAYMENT STATISTICS (MATI)

RECORD STRUCTURE

Version 1.0.11

Valid as of: 1.1.2017
Initial date of the report period

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Used:
validations in accordance with the record structure will be used after 22 January 2018 in the DCS service

Version history

Version	Date	Valid from	Details
1.0.2	12.6.2014	1.1.2014-	First version of the record structure in English
1.0.1	4.6.2014	1.1.2014-	Change in validation of MCC code: Not validated against code list, only format validation (4-digit code) Typing mistakes corrected.
1.0.2	12.6.2014	1.1.2014-	Mistake corrected: field 9 moved from MIK1 record to MIK2 record
1.0.3	25.6.2014	1.1.2014-	Mistake corrected: ASLA record, field: Code E040 removed from validation and validation changed to enable 0 value in field 5. New validation rules: MATI.ALL.R1 and MATI.ALL.R2
1.0.4	13.8.2014	1.1.2014-	New record "TILI" added for payment institutions and/or issuers of electronic money (Credit institutions report data related to accounts in the RATI data collection). New data added: Number of payment accounts; Number of electronic money accounts; Value of electronic money records issued. New field "PSP providing the terminal" added to the MAKA record (value domestic/foreign) as field 6. This changed the numbering of the fields. Mistakes corrected in validations; changes made in the sequence; validations combined and processing rules written out for almost all validations starting with OTHERWISE. Changes in yellow.

			New examples added. Typing mistakes corrected.
1.0.5	1.9.2014	1.1.2014-	KIPA fields 5 and 6 validations changed, field 7 deleted, KIPA codelist changed New validation rule MATI.MIK1.R2
1.0.6	16.10.2014	1.1.2014-	Validation MATI.MAKA.07.001 fixed.
1.0.7	22.10.2014	1.1.2014-	Validation MATI.KIPA.05.002 and MATI.KIPA.06.002 fixed.
1.0.8	3.12.2014	1.1.2014-	Typing error corrected on page 8 Figures completed in sections 3.2 and 3.3 Report-level validation rules changed into a separate chapter and validation MATI.ALL.001 more accurately specified
1.0.9	27.1.2016	1.1.2015-	Validations added: - MATI.MATO.R2 - MATI.LAMP.R2 - MATI.ASLA.R2 Tolerance limits for credit transfers and direct debits updated as follows: - Adjustment of validation MATI.MIK1.R2 - Validations added: MATI.MIK1.R3, MATI.MIK1.R4 ja MATI.MIK1.R5
1.0.10	5.12.2016	1.1.2016 -	Fields 7 and 8 added to the TILI for customer payment accounts. These are voluntary still in reporting of 2016 figures.

			Validation MATI.MATO.R2 now applies also to the new code of combination cards.
			Error messages shall contain related country code in the following cases
			- MATI.LAMP.R2
			- MATI.MIK1.R2
			- MATI.MIK1.R3
			- MATI.MIK1.R4
			- MATI.MIK1.R5
			New validations
			- MATI.MATO.R3
			- MATI.KIPA.R2
	20.12.2016		Telephone number of the DCS operator's (OpusCapita) Service Desk updated (section 2.3)
1.0.11	2.2.2018	1.1.2017 -	Subcategories for the reporting of instant payments are added as a voluntrary reporting. Reporting of fields for customer payment accouns are changed to mandatory. The validation rules for MATO and MIK2 files are revised to reflect the restructured card type categories.

Table of contents

1 Introduction

This document describes the structure of records and validations (checks) of the data collection for payment statistics (MATI). Instructions on the content are described in the document "Reporting instructions for payment statistics (MATI)"

The Bank of Finland collects statistical information from payment service providers for the purposes of conducting the duties of the European System of Central Banks (ESCB) and to meet statistical requirements and national needs.

The Bank of Finland can be contacted on questions relating to record structures and submission of data. Please direct any questions to paystat@bof.fi.

2 Submission of data to the Bank of Finland

The MATI report must be submitted the data to the Bank of Finland using the DCS service annually by the end of February.

2.1 DCS service

A DCS service (Data Collection Service) is used for transmitting data from the reporter to the Bank of Finland. The DCS is maintained by a service provider, ie DCS operator. The DCS operator is OpusCapita Oy.

First, the reporter (or alternatively the data provider) orders a user ID for the DCS service through an ID order service on the Internet (https://sol.itella.net/ec/bof-tunnustilaus). After the order for an ID has been approved, the reporter will be mailed a list of key codes needed, in addition to the user ID and password, for logging on the DCS service.

For data submission, the most important thing is that the record structure is generated in accordance with the record structure presented in this document. In the DCS service, the file is validated, ie the content is checked eg for technical integrity of the file, format of the record fields and correctness of the content. Only report files passing the check will be transmitted to the Bank of Finland. The checks are made in accordance with the procedures specified in this document.

More detailed instructions on dealing with the DCS operator are presented at the Bank of Finland's website: http://www.su-omenpankki.fi/en/tilastot/raportointiohjeet/Pages/Maksuliiketilastot.aspx

2.2 Testing

Reporting can be tested by specifying the report material as test data (see field 8 "Data type" of the batch record). The data type determines whether the test material is transmitted to the Bank of Finland or only validated.

In the context of reforms of data collections, testing instructions are given separately.

2.3 Problem situations

As part of the DCS service, the DCS operator provides an OpusCapita Service Desk service, which is active 24 hours a day, seven days a week (24/7). The Service Desk can be reached on the telephone at +358 (0)9 5846 6100 or email at information.fi@opuscapita.com. The Service Desk provides assistance in the following matters:
- problems related to the operation of the DCS service
- issues concerning user IDs, passwords and lists of key codes
- data connection issues (VPN encrypted FTP or SFTP)

In problems related to the content of the report file or other matters, please contact the Bank of Finland by email at paystat@bof.fi.

3 Report file

The report files are created as CVS (Comma Separated Value) files using semicolon as the separator.

The character set used in the file is ISO-Latin-1 (code name ISO 8859-1).

No decimals are used in the figures, but only integers are reported. Fields in euros are reported in single euros.

The report file must be kept for 5 years.

3.1 Naming the file

In the name of the file, state the identifier "MATI", the reporting period concerned and the business ID of the reporting company in eight digits without the hyphen.

If the data providers submits another report to correct any data submitted previously, the same file name is always used.

MATI_<YYYY>_<Reporting entity's business ID>.CSV.

Example: MATI report for year 2014:

MATI_2014_01234562.CSV

3.2 Structure of the file

The file contains one batch record and a varying number of content records. The first record of the file is always the batch record. The sequence of the other records does not matter. There are seven types of content records. Table 4 contains two different content records, while the other tables contain one. The fields of the content file marked as mandatory are mandatory if the content record concerned is found in the report.

If the file contains data for several companies (for example subsidiaries' figures in addition to those of the parent, or aggregated figures comprising an entire banking group), this must be indicated in the field "additional information". Including data on several companies in the same report must be agreed on in advance with the Bank of Finland (paystat@bof.fi). Data on payment institutions and credit institutions cannot be reported using the same report.

The items reported are identified on the basis of the record identifiers stated at the beginning of each row. The following tables present the different record types, their identifiers and the record identifier used for reporting each table.

Record type	Record identifier (first field)	Use	Number of rows
Technical batch record	000	Technical record starting the file	1
Content record	TILI	Table 1: Payment accounts	0 or 1
Content record	MATO	Table 2: Payment cards by function	0…15
Content record	LAMP	Table 3: Payment card accepting devices	0…N
Content record	MIK1	Table 4, part 1: Transactions per type of payment instrument	0…N

Content record	MIK2	Table 4, part 2: Transactions per type of payment in-strument	0…N
Content record	MAKA	Table 5: Transactions per type of terminal	0…N
Content record	ASLA	Table 6: Customer applications and electronic invoic-ing	0…19
Content record	KIPA	Table 7: Correspondent banking: customer payments	0…N

3.3 Validation of the file and possible corrections

The DCS operator validates (checks) the correctness of the report file. Validation is made at file, record as well as field level. This document presents the technical validation rules related to the data reported, the implementation of which is ensured by the DCS operator.

A validated and approved report file will be transmitted to the Bank of Finland. Erroneous reports are not be transmitted to the Bank of Finland; instead the DCS service sends an error message to the data provider. Errors must be corrected and the entire report must be sent again. 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. . In addition, the Bank of Finland may conduct regular checks on techni-cally validated reports transmitted by the DCS operator and request a correction report if necessary.

If necessary, the reporter can on its own initiative correct previously reported data. The corrections must be agreed on in ad-vance with the Bank of Finland. If necessary, the Bank of Finland can also request for more accurate specifications and correc-tions by the reporter, but they are always agreed on separately with the reporter.

RECORD STRUCTURE -
PAYMENT STATISTICS

General
rules of the
records

13 (46)

4 Record descriptions

The following general rules apply to the records::
- 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[,y])	Indicates numeric data. Maximum length of thefield in parentheses. Number of potential or mandatory decimals is shown with comma. The comma and following numbers are not obligatory if zero. For example the format Number (18,2) indicates that the field may contain a maximum of 18 characters, of which 16 integers and 2 decimals.
Char(x)	Indicates alphanumeric data of a fixed number of characters. Length of thefield in parentheses. Value of thefield is either empty or contains the specified number ofcharacters.
Varchar(x)	Indicates alphanumeric data comprising a variable number of characters. Maximum length of the field 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.

RECORD STRUCTURE -
PAYMENT STATISTICS

General
rules of the
records

14 (46)

If there are no data to be entered in an alphanumeric field, the field can be left 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.

4.1 Batch record

The report always includes one batch record, and it is the first record of the file. The batch record contains general information on the report. The fields of the report must fulfil, in addition to the right field type and size, the following conditions.

4.1.1 Record fields and validation

Se-quence:	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
1	**Record type**	1: Record type	Char(3)	001	Value of field 1	=	"000"
2	**Type of data provider's identifier**	2: Type of identifier	Char(1)	001	Value of field 2	=	Mandatory
				002	Value of field 2	belongs in the group	Code list 2: Type of identifier
3	**Data provider's identifier** Business ID of the company in format NNNNNNNN without the hyphen**.**		Varchar(20)	001	Value of field 3	=	Mandatory
				002	IF value of field 2 is "Y", THEN value of field 3	=	Valid business ID <NNNNNNNN>
4	**Type of reporter's identifier**	2: Type of identifier	Char(1)	001	Value of field 4	=	Mandatory
5	**Reporter entitys's identifier** Raportoitavan yhtiön Y-tunnus muo-dossa NNNNNNNN ilman väliviivaa.		Varchar(20)	001	Value of field 5	=	Mandatory
				002	IF value of field 4 is "Y", THEN value of field 5	in format	Valid business ID <NNNNNNNN>
6	**Reporter entity's name**		Varchar(100)	001	Value of field 6	=	Mandatory

7	**Survey code**		Varchar(5)	001	Value of field 7	=	"MATI"
8	**Data type** "N"= Test file, not transmitted to the Bank of Finland "T"= Test file, transmitted to the Bank of Finland "P"= Production data	3: Data type	Char(1)	001	Value of field 8	=	Mandatory
				002	Value of field 8	belongs in the group	Code list 3: Data type
9	**Reporting period** Year whose data is reported		Char(4)	001	Value of field 9	=	Mandatory
				002	Value of field 9	in format	<YYYY>
				003	Value of field 9	=	Part of file name RATI_<YYYY>M<MM>_<Reporter's business ID>.CSV
10	**Report creation date and time**		Char(12)	001	Value of field 10	=	mandatory
				002	Value of field 10	is in format	<YYYY><MM><DD><HH><MM>
11	**Number of rows** The number of rows in the file including batch record.		Number(10)	001	Value of field 11	=	Mandatory
				002	Value of field 11	=	Number of rows in the file
12	**Reporter's comment**		Varchar(500)				

4.1.2 Examples

         The batch record in the example below indicates that the file contains a test report comprising 122 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";"Y";"22345671";"Data provider's name ";"MATI";"N";"2014";"201505051234";122;"Test report"
```

The batch record in the example indicates that the report contains 1523 rows of production data for year 2014.

```
"000";"Y";"12345671";"Y";"22345671";"Data provider's name";"MATI";"P";"2014";"201503051234";1523
```

4.2 Content record TILI

The content record TILI is used by payment institutions and/or issuers of electronic money to report account data of Table 1 of the Regulation (NOTE! Credit institutions report the corresponding data in the RATI data collection). The report always includes a maximum of one TILI record.

4.2.1 Record fields

The record must satisfy, in addition to the right field type, size, and rules on format and what is mandatory, the following conditions. If a code list has been specified for a field, the value must be found on the code list. When reporting a TILI record, all record fields are mandatory.

Group	Se-que-nce	Field	Code list	Form	Rule	Left-hand side	Operator	Right-hand side
Record type	1	**Record type** ”TILI” = Payment accounts	1: Record type	Varchar(4)	001	Value of field 1	=	"TILI"
Data on re-porter	2	**Type of reporter'sidentifier**	2: Type of identifier	Char(1)	001	Value of field 2	=	Mandatory
					002	Value of field 2	belongs in the group	Code list 2: Type of identifier
	3	**Reporter's identifier** Business ID of the company in for-mat NNNNNNNN without the hy-phen.		Varchar(20)	001	Value of field 3	=	Mandatory
					002	IF value of field 2 is "Y", THEN value of field 3	=	Valid business ID <NNNNNNNN>
	4	**Number of payment accounts**		Number(12)	00	Value of field 4	=	Mandatory and >= 0

	5	**Number of e-money accounts**		Number(12)	001	Value of field 5		=	Mandatory and >= 0
	6	**Outstanding value on e-money storages issued**		Number (12)	001	Value of field 6		=	Mandatory and >= 0
	7	**The number of transferred customer payment accounts**		Number(12)	001	Value of field 7		=	~~Voluntary and~~ >= 0
	8	**The number of rejected transfer applications for customer payment accounts**		Number(12)	001	Value of field 8		=	~~Voluntary and~~ >= 0

4.2.2 Examples

TILI example 1

Number of payment accounts 500, Number of electronic money accounts 50, Value of electronic money records issued EUR 5555, number of transferred customer payment accounts 10, number of rejected transfer requests 2.

"TILI";"Y";"12345671";500;50;5555;10;2

4.3 Content record MATO

The content record MATO is used for reporting data in Table 2 on cards issued in Finland.

4.3.1 Record fields

The record must satisfy, in addition to the right field type, size, and rules on what is mandatory, the following conditions If a code list has been specified for a field, the value must be found on the code list. When reporting a MATO record, all record fields are mandatory.

Group	Sequence	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
Record type	1	**Record type** "MATO" = Maksukortit toiminnoittain (Payment cards by function)	1: Record type	Varchar(4)	001	Value of field 1	=	"MATO"
Data on reporter	2	**Type of reporter's identifier**	2: Type of identifier	Char(1)	001	Value of field 2	=	Mandatory
					002	Value of field 2	belongs in the group	Code list 2: Type of identifier
	3	**Reporter's identifier** Business ID of the company in format NNNNNNNN without the hyphen**.**		Varchar(20)	001	Value of field 3	=	Mandatory
					002	IF value of field 2 is "Y", THEN value of field 3	=	Valid business ID <NNNNNNNN>

Item classi-fication		**Card type**	4: Card type	Varchar(5)	001	Value of field 4	=	Mandatory
	4				002	Value of field 4	belongs in the group	code list 4: card type
Value	5	**Number of cards**		Number(12)	001	Value of field 5	=	Mandatory and >= 0

4.3.2 Examples

MATO example 1

The number of cards with a cash function issued in Finland is 23,100.

"MATO";"Y";"12345671";"A0211";23100

4.4 Content record LAMP

The content record LAMP is used for reporting data in Table 3 on devices and payment terminals provided by payment service providers.

4.4.1 Record fields

The record must satisfy, in addition to the right field type, size, and rules on what is mandatory, the following conditions. If a code list has been specified for a field, the value must be found on the code list. When reporting a LAMP record, all record fields are mandatory.

Group	Sequence	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
Record type	1	**Record type** "LAMP"=Laitteet ja maksupäätteet (Devices and payment terminals)	1: Record type	Varchar(4)	001	Value of field 1	=	"LAMP"
Data on reporter	2	**Type of reporter's identifier**	2: Type of identifier	Char(1)	001	Value of field 2	=	Mandatory
					002	Value of field 2	belongs in the group	Code list 2: Type of identifier
	3	**Reporter's identifier** Business ID of the company in format NNNNNNNN without the hyphen.		Varchar(20)	001	Value of field 3	=	Mandatory
					002	IF value of field 2 is "Y", THEN value of field 3	=	Valid business ID <NNNNNNNN>

Item classi-fication		Type of terminal	5: Type of terminal	Varchar(3)	001	Value of field 4	=	Mandatory
	4				002	Value of field 4	belongs in the group	Code list: 5:Type of terminal
	5	**Location of terminal** Country of location of terminal in accordance with the ISO 3166 classification.	6. Country (ISO 3166)	Char(2)	001	Value of field 5	=	Mandatory
					002	Value of field 5	belongs in the group	Code list 6:Country ISO(3166)
Value	6	**Number of devices**		Number(12)	001	Value of field 6	=	Mandatory and >= 0

4.4.2 Examples

LAMP example 1

The number of ATMs with a credit transfer function located in Finland is 150.

"LAMP";"Y";"12345678";"B03";"FI";150

4.5 Content record MIK1

Indicators of the usage of payment instruments (Table 4) are divided in two different records. The content record MIK 1 is used for reporting credit transfers and direct debits, while the MIK 2 is used for reporting the remaining Table 2 data.

4.5.1 Record fields

The record must satisfy, in addition to the right field type, size, and rules on what is mandatory, the following conditions If a code list has been specified for a field, the value must be found on the code list.

Group	Sequence	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
Record type	1	**Record type** ”MIK1”=Maksuinstrumenttien käytön indikaattoreita 1 (Indicators on the usage of payment instruments)	1: Record type	Varchar(4)	001	Value of field 1	=	"MIK1"
Data on reporter	2	**Type of reporter's identifier**	2: Type of identifier	Char(1)	001	Value of field 2 Value of field 2	= belongs in the group	Mandatory Code list 2: Type of identifier
	3	**Reporter's identifier** Business ID of the company in format NNNNNNNN without the hyphen.		Varchar(20)	001 002	Value of field 3 IF value of field 2 is "Y", THEN value of field 3	= =	Mandatory Valid business ID <NNNNNNNN>

Item classi-fication		Type of payment instrument 1	7: Type of payment instrument 1	Varchar(5)	001	Value of field 4	=	Mandatory
	4				002	Value of field 4	belongs in the group	Code list 7: Type of payment instrument 1
	5	**Country** Location of counterparty to payment transaction in accordance with the ISO 3166 classification.	6: Country (ISO 3166)	Char(2)	001	the value of the field 5	belongs in the group	Code list: 6:Country(ISO3166)
					002	IF the value of field 4 is <> "C0411" (batch transfers, recurrent) OR "C0500", (sent urgent payment) OR "C0510" OR "C0520" (Urgent payment in POPS or Siirto system respectively) OR "C0600" (credit transfer received from abroad) OR "C1100"(direct debit request received from abroad) THEN the value of field 5	=	Mandatory
					003	IF the value of field 4 is "C0411" (batch transfers, recurrent) OR "C0500" (sent urgent payment) OR "C0510" OR "C0520" (Urgent payment in POPS or Siirto system respectively) OR "C0600" (credit transfer received from abroad) OR "C1100"(direct debit request received from abroad) THEN the value of field 5	=	null

	6	**Counterparty** S = Intra-group V = Cross-group to another banking group		Char(1)	001	Value of field 6		=	Mandatory
					002	Value of field 6		belongs in the group	"S", "V"
					003	IF the value of field 4 is "C0500" , "C0510", "C0520", "C0530" (different urgent payments sent) OR "C0600" (credit transfer received from abroad) OR "C1100"(direct debit request received from abroad) THEN the value of field 6		=	"V"
Value	7	**Number of transactions**		Number(12)	001	Value of field 7		=	Mandatory and >= 0
	8	**Value of transactions**		Number(12)	001	Value of field 8		=	Mandatory and >= 0

4.5.2 Examples

MIK1 example 1

Table 4:: SEPA credit transfers sent, Finland, cross-group, number of transactions 150, value of transactions EUR 20,000.

"MIK1";"Y";"12345678";"C0420";"FI";"V";150;20000

MIK1 example 2

Credit transfer received from abroad, cross-group, number of transactions 150, value of transactions EUR 20,000.
(information is not reported by country but is aggregated, so that the country code is left empty)
"MIK1";"Y";"12345678";"C0600";;"V";150;20000

4.6 Content record MIK2

Indicators of the usage of payment instruments (Table 4) are divided in two different records. The content record MIK 1 is used for reporting credit transfers and direct debits, while the MIK 2 is used for reporting the remaining Table 4 data.

4.6.1 Record fields

The record must satisfy, in addition to the right field type, size, and rules on what is mandatory, the following conditions If a code list has been specified for a field, the value must be found on the code list.

Group	Se-que-nce	Field	Code list	Structure	Rule	Left-hand side	Opera-tor	Right-hand side
Record type	1	**Record type** ”MIK2”=Maksuinstrumenttien käytön indikaattoreita 2 (Indicators on the usage of payment instruments)	1: Record type	Varchar(4)	001	Value of field 1	=	"MIK2"
Data on re-porter	2	**Type of reporter's identifier**	2: Type of identifier	Char(1)	001	Value of field 2 Value of field 2	= belongs in the group	Mandatory Code list 2: Type of iden-tifier
	3	**Reporter's identifier** Business ID of the company in for-mat NNNNNNNN without the hy-phen.		Varchar(20)	001 002	Value of field 3 IF value of field 2 is "Y", THEN value of field 3	= =	Mandatory Valid business ID <NNNNNNNN>

Item classi-fication			8: Type of payment instrument 2	Char(5)	001	Value of field 4	belongs in the group	Code list: 8: Type of payment instrument2
	4	**Type of payment instrument 2**						
					002	Value of field 4	=	Mandatory
	5	**Country** Location of counterparty to payment transaction in accordance with the ISO 3166 classification.	6: Country (ISOC 3166)	Char(2)	001	the value of field 5	belongs in the group	code list 6:Countries(ISO 3166)
					002	IF the value of field 4 <> "C2100" (electronic money transaction abroad) OR "C2300" (cheques collected abroad) OR "C2500" (other transactions abroad) OR "C2600"(account debits with account entry) OR "2700" (account credits with account entry) OR "C2900" (money remittances coming from abroad) or C3000 (communications etc transactions sent) or "C3100" (communications etc transactions received) THEN the value of field 5	=	Mandatory
					003	IF the value of field 4 is "C2100" (electronic money transaction abroad) OR "C2300" (cheques collected abroad) OR "C2500" (other transactions abroad) OR "C2600"(account debits with account entry) OR "2700" (account credits with account entry) OR "C2900" (money remittances received from abroad) or	=	null

						C3000 (communications etc transactions sent) or "C3100" (communications etc transactions received) THEN the value of field 5		
	6	**Method of card usage** N= Near-field communications P= Payment terminal R= Card not present	14. Method of card usage	Char(1)	001	the value of field 6	belongs in the group	Code list: 14 Method of card usage
					002	IF the value of field 4 (Transaction type) is card payment, ie the code is "C1210" OR "C1220" OR "C1300"OR "C1400" OR "C1500" OR "C1600" (card payment) THEN the value of field 6	=	Mandatory
					003	IF the value of field 4 (Transaction type) is <> "C1210" OR "C1220" OR "C1300"OR "C1400"OR "C1500" OR "C1600" (card payment) THEN the value of field 6	=	null
Value	7	**Number of transactions**		Number(12)	001	Value of field 7	=	Mandatory and >= 0
	8	**Value of transactions**		Number(12)	001	Value of field 8	=	Mandatory and >= 0
	9	**Description of payment instrument** Name of service and short description		Var-char(200)	001	IF the value of field 4 is "C2400" (other transactions sent) OR "C2500" (other transactions received from abroad) THEN the value of field 9	=	Mandatory
					002	IF the value of field 4 is <> "C2400" (other transactions sent) OR "C2500" (other transactions received from abroad) THEN the value of field 9	=	null

4.6.2 Examples

MIK2 example 1

Payments with cards with credit function, in Germany, on payment terminal (with contact), number of transactions 205, value of transactions EUR 350,000.

"MIK2";"Y";"12345678";"C1400";"DE";"P";205;350000

MIK2 example 2

Other payment instruments received from abroad, number of transactions 10, value of transactions EUR 7,000.
(The fields for Country code and Method of card usage are left empty)

"MIK2";"Y";"12345678";"C2500";;;10;7000;"Enter here the name and short description of the service"

4.7 Content record MAKA

The content record MAKA is used for reporting data in Table 5 on the usage of payment terminals.

4.7.1 Record fields

The record must satisfy, in addition to the right field type, size, and rules on what is mandatory, the following conditions. If a code list has been specified for a field, the value must be found on the code list. If the MAKA record is reported, the Merchant Category Code (field 8) is only reported for POS transactions, the other fields are always mandatory.

Group	Sequence	Field	Code list	Structure	Rule		Operator	Right-hand side
Record type	1	**Record type** "MAKA" = Transactions per type of payment terminal	1: Record type	Varchar(4)	001	Value of field 1	=	"MAKA"
Data on reporter	2	**Type of reporter's identifier**	2: Type of identifier	Char(1)	001	Value of field 2	=	Mandatory
					002	Value of field 2	belongs in the group	Code list 2: Type of identifier
	3	**Reporter's identifier** Business ID of the company in format NNNNNNNN without the hyphen.		Varchar(20)	001	Value of field 3	=	Mandatory
					002	IF value of field 2 is "Y", THEN value of field 3	=	Valid business ID <NNNNNNNN>
Item classification	4	**Type of card transactions**	9: Type of card transaction	Char(3)	001	Value of field 4	=	Mandatory

				002	Value of field 4	belongs in the group	Code list 9: Type of card transaction
5	**Card issuing country** Country of issue of the card in accordance with the ISO 3166 classification.	6: Country (ISO 3166)	Char(2)	001	Value of field 5	belongs in the group	Code list 6: Country (ISO 3166)
				002	IF the value of field 6 = "U", THEN the value of field 5	=	FI
				003	IF the value of field 4 is "D06" (cash withdrawal at POS terminal) THEN the value of field 5	=	FI
				004	IF the value of field 4 is <> "D07" (cash withdrawal) OR "D08" THEN the value of field 5	=	Mandatory
				005	IF the value of field 4 is "D07" (cash withdrawal) OR "D08" (cash deposit) THEN the value of field 5	=	null
6	**PSP providing the terminal** K = domestic U = foreign		Char(2)	001	Value of field 6	belongs in the group	"K"/"U"
				002	ÍF the value of field 4 is <> "D06" (cash withdrawal at POS terminal), "D07" (cash withdrawal) OR "D08" (cash deposit) THEN the value of field 6	=	Mandatory

					003	IF the value of field 4 is "D06" (cash withdrawal at POS terminal), "D07" (cash withdrawal) OR "D08" (cash deposit) THEN the value of field 6	=	null
	7	**Location of terminal** Location of terminal in accordance with the ISO 3166 classification.	6: Coun-try (ISO 3166)	Char(2)	001	IF the value of field 4 is <> "D06" (cash withdrawal at POS terminal), "D07" (cash withdrawal) OR "D08" (cash deposit) THEN the value of field 7	=	Mandatory
					002	Value of field 7	belongs in the group =	Code list 6: Coun-try(ISO3166)
					003	IF the value of field 4 is "D06", D07" OR "D08", THEN the value of field 7		null
	8	**Merchant Category Code** (ISO 18245)		Char(4)	001	IF the value of field 6 (PSP providing the terminal) is "K" AND the value of field 5 (Country of issue of the card) is <> FI AND the value of field 4 is "D03" (point-of-sale transaction POS) AND the value of field 7 is FI THEN the value of field 8	=	Mandatory
					002	IF the value of field 6 (PSP providing the terminal) is "U" AND the value of field 5 (Country of issue of the card) = FI AND the value of field 4 is "D03" (point-of-sale transaction POS) AND	=	Mandatory

						the value of field 7 is <> FI THEN the value of field 8		
					003	OTHERWISE the value of field 8	=	null
Value	9	**Number of transactions**		Number(12)	001	Value of field 9	=	Mandatory and >=0
	10	**Value of transactions**		Number(12)	001	Value of field 10	=	Mandatory and >=0

4.7.2 Examples

MAKA example 1

Card transaction at a point of sale (POS), Finnish card, foreign PSP, terminal located in Germany, Merchant Category Code: airline, number of transactions 500, value of transactions EUR 30,000. (Table 5c in Regulation)

"MAKA";"Y";"12345678";"D03";"FI";"U";"DE";"4511";500;30000

MAKA example 2

Cash withdrawals at branches, number of transactions 100, value of transactions EUR 5,000.

"MAKA";"Y";"12345678";"D07";;;;;;100;5000

4.8 Content record ASLA

The content record ASLA is used for reporting data in Table 6 on customer applications and electronic invoicing.

4.8.1 Record fields

The record must satisfy, in addition to the right field type, size, and rules on what is mandatory, the following conditions. If a code list has been specified for a field, the value must be found on the code list.

Group	Sequence	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
Record type	1	**Record type** "ASLA" = Customer applications and electronic invoicing (Asiakassovellukset ja sähköinen laskutus)	1: Record type	Varchar(4)	001	Value of field 1	=	"ASLA"
Data on reporter	2	**Type of reporter's identifier**	2: Type of identifier	Char(1)	001	Value of field 2 Value of field 2	= belongs in the group	Mandatory Code list 2: Type of identifier
	3	**Reporter entitys's identifier** Business ID of the company in format NNNNNNNN without the hyphen.		Varchar(20)	001 002	Value of field 3 IF value of field 2 is "Y", THEN value of field 3	= =	Mandatory Valid business ID <NNNNNNNN>
Item classification	4	**Type of service** Specifies the transaction type.	11: Type of service	Char(3)	001 002	Value of field 4 Value of field 4	= belongs in the group	Mandatory code list 11:Type of service

Value								
	5	**Number of transactions**		Number(12)	001	IF the value of field 4 <> "E110","E120","E140","E150" OR "E160", THEN the value of field 5	=	Mandatory and >= 0
					002	IF the value of field 4 is "E110","E120","E140","E150" OR "E160", THEN the value of field 5	=	null
	6	**Number of agreements/users**		Number(12)	001	IF the value of field 4 <> "E051","E052","E070","E080","E090 ","E100","E130", THEN the value of field 6	=	Mandatory and >= 0
					002	IF the value of field 4 is "E051","E052","E070","E080","E090 ","E100","E130", THEN the value of field 6	=	null
	7	**Value of transactions**		Number(12)	001	IF the value of field 4 is "E070"(Pay-ments using payment buttons) or "E100" (Direct payments) THEN the value of field 7	=	Mandatory and >= 0
					002	IF the value of field 4 <> "E070"(Pay-ments using payment buttons) or "E100" (Direct payments) THEN the value of field 7	=	null

4.8.2 Examples

E-invoice sender agreements, 300 (number and value of transactions is not reported for this service type).

"ASLA";"Y";"12345671";"E110";;300;

4.9 Content record KIPA

The content record KIPA is used for reporting the data in Table 7 on correspondent banking payments.

4.9.1 Record fields

The record must satisfy, in addition to the right field type, size, and rules on what is mandatory, the following conditions. If a code list has been specified for a field, the value must be found on the code list.

Group	Se-que-nce	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
Record type	1	**Record type** "KIPA"= Correspondent banking payments (Kirjeenvaihtajapank-kimaksut)	1: Record type	Varchar(4)	001	Value of field 1	=	"KIPA"
Data on re-porter	2	**Type of reporter's identifier**	2: Type of identifier	Char(1)	001	Value of field 2	=	Mandatory
						Value of field 2	belongs in the group	Code list 2: Type of iden-tifier
	3	**Reporter entitys's identifier** Business ID of the company in for-mat NNNNNNNN without the hy-phen.		Varchar(20)	001	Value of field 3	=	Mandatory
					002	IF value of field 2 is "Y", THEN value of field 3	=	Valid business ID <NNNNNNNN>
Item classi-fication	4	**Payment type**	12: Pay-ment type	Char(3)	001	Value of field 4	=	Mandatory

						Value of field 4	belongs in the group	code list 12: Payment type
	5	**Country** Location of counterparty to payment transaction in accordance with the ISO 3166 classification.	6: Country (ISO 3166)	Char(2)	001	Value of field 5	belongs in the group	Code list 6: Country (ISO 3166)
					002	If value of field 4 is <>"C0411" OR "C0600" THEN value of field 5	=	Mandatory
	6	**Currency of transaction**	13: Currency (ISO 4217)	Varchar(4)	001	Value of field 6	belongs in the group	Code list 13: Currency (ISO 4217)
					002	If value of field 4 is <>"C0411" OR "C0600" THEN value of field 6	=	Mandatory
Value	7	**Number of payments**		Number(12)	001	Value of field 7	=	Mandatory and >= 0
	8	**Value of payments (in EUR)**		Number(12)	001	Value of field 8	=	Mandatory and >= 0

4.9.2 Examples

KIPA example 1

Initiated electronically on a single payment basis to Germany in euros, number of transactions 10, value of transactions 1500 EUR.

"KIPA";"Y";"12345678";"C0420";"DE";"EUR"; 10;1500

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 as a whole.

5.1 Coherency

Rule MATI.ALL.R1

- Content records in the report file (field 3) must always have the same valid business ID as the batch record in the field Reporter's identifier (field 5).

Rule MATI.ALL.R2

- The report file must include at least one content record in addition to the 000 batch record .

5.2 TILI record

Rule MATI.TILI.R1

- The report file may have 0 or 1 TILI records.

5.3 MATO records

Rule MATI.MATO.R1

- A file can only contain one MATO record for each code from code list 4. Card type (Field 4).

Rule MATI.MATO.R2

- The total number of issued cards ~~(EMV + magnetic stripe)~~ must be at least the same as the number of cards reported under each separate functionality.
  - A0400 >= A0100
  - A0400 >= A0200
  - A0400 >= A0211
  - A0400 >= A0212
  - A0400 >= A0220
  - A0400 >= A0230
  - A0400 >= A0700
  - ~~A0410 + A0420 >= A0240~~
  - ~~A0410 + A0420 >= A0250~~
  - ~~A0410 + A0420 >= A0260~~

Rule MATI.MATO.R3

- Number of cards with payment functionality must be greater or equal to number in each of its subcategory.
  - A0200 >= A0211
  - A0200 >= A0212
  - A0200 >= A0220
  - A0200 >= A0230
  - ~~A0200 >= A0240~~
  - ~~A0200 >= A0250~~
  - ~~A0200 >= A0260~~

5.4 LAMP records

Rule MATI.LAMP.R1

- A file can only contain one LAMP record with the same combination of the following fields:
  - Type of terminal (Field 4, code list 5: Type of terminal)
  - Location of terminal (Field 5, code list 6: Country (ISO 3166)

Sääntö MATI.LAMP.R2

- The number of terminals in each main category must be at least the same as the count on each related subcategory. The check is performed separately for each country.
  - B04 >= B05 ja B04 >= B06
  - B07 >= B08 ja B07 >= B09

5.5 MIK1 records

Rule MATI.MIK1.R1

- A file can only contain one MIK1 record with the same combination of the following fields:
    - Type of transaction (Field 4, code list 7: Type of transaction 1)
    - Country (Field 5, code list 6: Country (ISO 3166)
    - Counterparty (Field 6, no code list, value S/V)

Rule MATI.MIK1.R2

- The number of SEPA credit transfers sent + The number of non-SEPA credit transfers sent = The number of credit transfers initiated in paper-based form + The number of credit transfers initiated electronically.
  The check is performed separately for each country with a tolerance limit of less than 50.
    - Abs(("C0100"+"C0200") – ("C0300" + "C0410"+"C0420"))<50

Rule MATI.MIK1.R3

- The value of SEPA credit transfers sent + The value of non-SEPA credit transfers sent = The value of credit transfers initiated in paper-based form + The number of credit transfers initiated electronically.
  The check is performed separately for each country with a tolerance limit of less than 500.
    - Abs(("C0100"+"C0200") -("C0300" + "C0410"+"C0420"))< 500

Rule MATI.MIK1.R4

- The number of initiated SEPA direct debits + The number of initiated non-SEPA direct debits = The number of direct debits initiated in a file/batch + The number of direct debits initiated on a single payment basis.
  The check is performed separately for each country with a tolerance limit of less than 50.
    - Abs(("C0700"+"C0800") – ("C0900" + "C1000"))<50

Rule MATI.MIK1.R5

- The value of initiated SEPA direct debits + The value of initiated non-SEPA direct debits = The value of direct debits initiated in a file/batch + The value of direct debits initiated on a single payment basis.
  The check is performed separately for each country with a tolerance limit of less than 500.
    - Abs(("C0700"+"C0800") -("C0900" + "C1000"))< 500

5.6 MIK2 records

Rule MATI.MIK2.R1

- A file can only contain one MIK2 record with the same combination of the following fields:
    - Type of transaction 2 (Field 4, code list 8: Type of transaction 2)
    - Country (Field 5, code list 6: Country (ISO 3166)
    - Method of card usage (Field 6, value 0/1, no code list)
    - Description of payment instrument (Field 9, free text)

5.7 MAKA records

Rule MATI.MAKA.R1

- A file can only contain one MAKA record with the same combination of the following fields:
  - Type of card transaction (Field 4, code list 9: Type of card transaction)
  - Card issuing country (Field 5, code list 6: Country (ISO 3166)
  - PSP providing the terminal (field 6, "K"/"U")
  - Location of terminal (Field 7, code list 6: Country(ISO 3166))
  - Merchant Category Code (field 8, Number (4))

5.8 ASLA records

Rule MATI.ASLA.R1

- A file can only contain one ASLA record for each code from code list "11. Service type" (Field 4).

Rule MATI.ASLA.R2

- If the type of service (sequence 4) in the ASLA record is any of the values E010, E020, E030, E040, E061, E062, E063 and if a numerical value (not null and greater than zero) has been given to the number of transactions (sequence 5) then also the number of agreements/users (sequence 6) has to be greater than the numerical value zero.

5.9 KIPA records

Rule MATI.KIPA.R1

- A file can only contain one KIPA record with the same combination of the following fields:
    - Type of payment (Field 4, code list 12: Payment type)
    - Country (Field 5, code list 6: Country (ISO 3166)
    - Currency of transaction (Field 6, code list 6: Currency (ISO 4217)

Rule MATI.KIPA.R2

- Number of sent credit transfers initiated electronically must be greater or equal than its subcategory of batch submissions.
    - C0410 >= C0411