

Customer information Web Services Finland



DNB Bank ASA Finland branch

21th Oct 2013

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1. General

DNB's Web Services (WS) channel supports payments and account information material based on the ISO 20022 XML standard.

The infrastructure is based on:

- Web Services for messaging will replace existing file transfer mechanism (FTP).
- PKI (Public Key Infrastructure) for authentication will replace PATU. Customers are identified by PKI certificates given by the bank.
- ISO 20022 (XML) and SEPA Credit Transfer (SCT) Rulebook and SCT Guidelines with additional Finnish functionality to cater for the exchange of customer credit transfer initiation debit/credit notifications and interbank messages.
- ISO 20022 (XML), Common Global Implementation (CGI) Guidelines with additional Finnish functionality to provide account information in standardized format.

The Federation of Finnish Financial Services (FFI) has published a guide (ISO 20022 Payments Guide) which describes the message elements and their data content used in SEPA payments. Similar guides have been published regarding Account Statements and Transaction Reporting. The guides are available at www.fkl.fi.

Additionally, it is the customer's responsibility to adhere to DNB's Message Implementation Guides.

This document does not contain any information on the customer's banking software. The customer can find detailed, concrete instructions in the user instructions for the relevant banking software.

2. Agreement on the use of Web Services (WS)

The following agreements must be in place before you can start using the service from DNB:

- Agreement Company certificates
 - A prerequisite to be able to communicate with the bank over the WS channel. To be filled in by the customer or the service bureau acting as an intermediary between bank and the customer.
- File transfer agreement – Web Services (Including Mandate form Service bureau)
 - Regulates the use of Web Services and services to be set-up per account.

As on the regulatory basis, banks are required to follow rules on the anti-money laundering amongst other legislative demands. Therefore we might require some additional information on the service requestor.

3. Certificates

3.1. New certificates

When you have received confirmation on the agreements, and therefore, have your services ready for you, please create a certificate request from your banking software. Once you have done it, please send a certificate request to requestcsr@dnb.no and a copy to your local DNB office, i.e. in Finland finland.cm@dnb.no with the certificate file.

Please note the following when filling in the details:

- Fill in the requested information for the certificate Subject Distinguished Name (DN). The Subject Distinguished Name comprises:
 - Country name (C): (NO for Norway, FI for Finland)
 - Organization (O): Your registered company name. (e.g: abcdef ghi)
 - Organization Unit (OU): Your company registration number. (e.g: 12345678) (Note! No hyphen in registration number)
 - Common Name (CN): SEEBACH <Your company registration number> <ddmmyy> (e.g.: SEEBACH 12345678 310311)

- If requested by the Payments Software, fill in: keytype: RSA and key size: 2048 (this may or may not be required, depending on Payments Software)
- Select filename (=company name) to store the CSR to disc. The software vendors use different file types for the output file (e.g.: .csr, .pem, .p10). Use the default for your software.

The customer is responsible for the safekeeping of the certificates and for controlling the use of the certificates.

3.2. Renewal of the certificates

When your certificate is approaching the age of three years, please contact your local DNB office for further assistance on the issue. At the moment, we do not offer automatic renewal of certificates.

4. Connection address

Our services can be reached via the following address:

<https://gw.dnbno.no/services/CorporateFileService>

Please note that the address needs to be written case by case as it occurs on the row above.

Alternatively, you can use IP address 193.71.227.6 (gw.dnbno.no) in port 443.

5. Access types

5.1. Notes concerning PAINv2 payment files (pain.001.001.02)

- Group Header: <OrgId>/<PrtryId>/<Id> must contain the same number as was used to request the certificate for the Web Services channel
 - This is either customer's own "Company registration no", or service bureau's "Company registration no", depending on the customer setup
- For customers with a so called "division setup" at the bank, Group Header & PmtInf: <OrgId>/<BkPtyId> may differ from the PrtryId
 - PmtInf: <OrgId>/<BkPtyId> overrides Group Header: <OrgId>/<BkPtyId>, if present

5.2. Notes concerning PAINv3 payment files (pain.001.001.03)

- Group Header: <InitgPty> has to be built as follows

```

<InitgPty>
  <Nm>XXXX</Nm>
  <Id>
    <OrgId>
      <Othr>
        <Id>YYYY</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</InitgPty>

```

- **XXXX**: Name of the initiating party (customer or service bureau)
- **YYYY**: must contain the same number as was used to request the certificate for the Web Services channel; this is either customer's own "Company registration no", or service bureau's "Company registration no", depending on the customer setup

- For customers with a so called "division setup" at the bank, there may be an additional <Othr> instance with SchemeName BANK
 - If this code exist at this level; will it apply for all payment instructions transmitted with this message, unless a different code is given in 'PmtInf'/ 'Debtr'/ 'Other'/ 'Identification. In that case, the ServiceID given on PmtInf level will be used for that particular level.

5.3. Sending the files

You can send the files from your banking software.

The offered services are:

- Standard SEPA
 - All SEPA payments without currency conversion
 - The service is used for structured and unstructured payments. The reference can be either domestic or the new international ISO reference.
 - Tax payments in Finland are now unstructured SEPA payments containing the tax identification number. If you have a tax payment containing both reference and message, the reference number should be moved to the message field as the last information in it. From 1st May 2011, Finnish tax authorities only accept tax payments with message.
 - Creditor reference information code = SCOR in pain001.
 - This service covers AOS2 (Additional Optional Services) that give the customers the possibility to send credit invoices with structured remittance information with up to 9 x 280 characters. It also covers single payments with unstructured remittance information with maximum 140 characters.
 - It is possible to send credit invoices too
 - Domestic urgent in Finland
 - Domestic urgent is used in case the payee needs to have the funds available same day. These payments are sent as single payments with reference or unstructured remittance information (1x140 characters).
 - Domestic urgent payments must be marked with URGP.
- Cross border
 - Cross border normal
 - Cross border payments are used for payments in foreign currency, also to other banks in Finland, or Euro payments outside SEPA area. The payment method can also be used for Swift cheques, cheques printed in a foreign bank and sent to the payee. These payments are sent as single payments with unstructured remittance information. Remittance information can contain max 140 characters. Urgent payments must be marked according to international payment rules (Service level SDVA or URGP).
 - Intracompany without currency conversion (within DNB and all intracompany payments to other banks)
 - The prerequisite for using of the service is that the debit and credit accounts are held in the DNB Group and there is an existing agreement with the bank.
 - Must be marked with INTC.
 - Payments with currency conversion in SEPA area
 - The SEPA payments, which contain currency conversion, will be treated as cross-border payments.
 - Finance
 - Payments where the payee is a bank, for example settlement for foreign exchange trade (treasury payments).
 - In order to be identified as a Finance payment it must either be:
 - Category purpose TREA or CORT.
 - Have a valid BIC in the creditor account number field.

- Blank/no creditor account number together with valid BIC in beneficiary and intermediary bank.
- Salary
 - SEPA Salary payments.
 - The service is used for paying salaries and pensions to one or several payees at the same time. You can transmit salary payments to payees with a bank account in Finland and in SEPA area.
 - Please NOTE: Customers account will be debited on the given payment date and the beneficiaries are credited next banking day. The salary payment date must be a banking date. Otherwise it will be rejected.
 - Category purpose SALA.
- Request for transfer (MT101)
 - Payments from accounts outside DNB Finland
 - Request for transfer is used in cases where you want to make a payment from an account with another bank, outside DNB Finland. The payment method can also be used for intracompany transactions.
 - Request for transfer will be forwarded to account holding bank on requested execution date.
 - Intracompany transfers must be marked (Category purpose INTC). Any other codes will be ignored.
- Intracompany with currency conversion within DNB
 - The prerequisite for using of the service is that the debit and credit accounts are held in the DNB Group and the service has been selected in the agreement.
 - Must be marked with INTC.
- E-invoice (Finvoice)
 - The prerequisite for using of the service is that the customer has made an E-invoice Agreement with DNB.
 - Outgoing invoice (Finvoice 1.3 and 2.0)
 - Sender Information (SI)
- Account Information
 - CAMT.053 Account Statement (XML ISO20022 camt.053.001.02) will replace existing TITO statement
 - CAMT.054 Credit Notification (incoming reference payments, XML ISO20022 camt.054.001.02) will replace existing reference list
 - CAMT.052 Balance and Transaction Information (XML ISO20022 camt.052.001.02) will replace existing balance and transaction queries
 - Account Statements from other banks can be retrieved in the SWIFT MT 940 format

5.4. Receiving the files

You can receive files according to your request. The offered services are:

- Real-time balances
- Real-time balances with transactions
- Account statements (TITO)
- Reference giro files (KTL)
- Exchange rates, FX-rates
- E-invoice (Finvoice)
 - Incoming invoice
 - Invoice Acknowledgement – sent in the case the invoice cannot be forwarded to the receiver
 - Receiver Information (RI)
- Feedback files (C2B Feedback, pain.002)
 - ACTC – the received material has been technically correct

- ACCP – the received material has been accepted for processing
- PNDG – the material is waiting in the processing queue
- PART – some parts of the material have been incorrect
- RJCT – the material has been rejected.

5.5. Processing the received requests

When the service request is received by the bank, DNB will validate the request. With regards to credit transfers, the bank will also check the payment file and each transaction. An acknowledgement informing whether the file was received correctly or with errors will be created immediately. Further, based upon the validation of each transaction, another C2B Feedback will be created in case of errors or no agreement. Errors found are specified in the feedback. The retrieval of the feedback must be ticked in the banking software.

Payments are debited on the payment date provided that the payer's account has sufficient funds. In case of lack of funds it's possible to agree with the bank on a retry routine for 5 days. This must be ticked off in the File Transfer Agreement for Web Services up front. If not agreed the bank will retry multiple times before cut-off, and then the payments are rejected in the end of day. Payments can be sent up to 12 months before payment date and stored in due register. Payments received after cut off will get debit value date next banking day. Payments with past execution date will be rejected.

DNB transmits the payments to the payees bank so that the funds are available on the payees bank account the next banking day under the assumption that the receiving bank complies to the PSD.

Account Statements (CAMT.053 and legacy TITO) and Credit Notifications (CAMT.054 and legacy reference lists) are available for download the next morning after the payment day. The storage time for non retrieved files is 24 months.

Cancellation

- DNB does not currently support cancellation requests via WS channel. For possible cancellations please contact DNB support.

6. Testing

In case that you would like to complete tests on the files please contact our support.

7. Cut off times

Please find the up-to-date cut-off list from

<https://www.dnb.no/en/about-us/global-network/finland/cut-off-finland.html>

8. Charges

Our normal pricing structure applies for the WebServices. The latest price list can be received from your local branch office.

9. Support

In case you might need additional support, DNB can be reached via phone or via e-mail on the following addresses:

DNB Finland
Urho Kekkosen katu 7 B
FI-00100 Helsinki

Tel: +358 10 548 2100
E-mail: finland.cm@dnb.no

Open on weekdays, 08.00-16.30 Finnish time

BIC: DNBAFIHX