Unitel EDI

EDIFACT 96A

FINSTA

October 2018

Supplement to:
Danish Banks Implementation Guideline
for Financial EDIFACT vers. 4

Contents

Introduction

This manual describes the structure of the EDIFACT FINSTA message as designed by Nordea via Unitel EDI. Nordea's structure is based on the guidelines of the Danish banks on EDIFACT payment forms, *Danske Pengeinstitutters Vejledning for Finansielle Meddelelser i EDIFACT*, published by the Finansrådet (the Danish Bankers' Association). It is thus important to keep in mind that this description cannot be used independently but should only be used as a supplement to the guidelines of the Danish banks.

For further information on FINSTA, please contact:

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1. Usage

The EDIFACT FINSTA message enables receipt of:

- all posted entries from Nordea's bookkeeping system
- posted entries relating to cashed cheques only
- entries on accounts with foreign banks, incl. accounts with Nordea's own foreign units
- Dankort (payment card) transaction information for the creditor. This information is received from PBS before being processed by Nordea's bookkeeping system

Exact details as to what data you select to receive and where Nordea should deliver such data must be specifically agreed on in your Unitel agreement.

The following designations are used for the receivable types:

494 = all bookkeeping entries
ICH = cashed cheques
SWI = S.W.I.F.T. MT940 (accounts with foreign banks)
DKT = Dankort creditor transactions

2. Mapping

Element	Description	Comments	Contents for 494 & ICH	Contents for SWI	Contents for DKT

UNH Message header

0062	Message reference				
0065	Message type		"FINSTA"		
0052	Version		"D"		
0054	Release		"96A"		
0051	Responsible organisation		"UN"		

BGM Message start

1001	Message name	All	"494"		
		Cashed cheques	"ICH"		
		SWIFT MT940		"SWI"	
		Dankort creditor transactions			"DKT"
1004	Not used				
1225	Not used				
4343	Not used				

DTM Message time

2005	Message date and time		"137"		
2380	Time		YYYYMMDDHHMMSS		
2379	Time format		"203"		

SG3 NAD Message recipient

3035	Participant qualifier	Account holder	"AC"		
3039	Participant identification	Customer no. (an10)			
1131	Code list		"ZZZ"		

SG4 LIN Line entity – only one occurrence

1082	Line no.		"1"		

SG4 FII Bank information

3035	Participant qualifier		"AS"	"AS"	"AS"
3194	Participant	Beneficiary's reg. no. and account no.	(n14)	(an 35)	(n14)
6345	Currency code		"DKK"	Currency of foreign account	"DKK"
3433	Bank name - encoded	SWIFT address	Not used	MT 940 ”send-er”	Not used
1131	Code list qualifier	BIC int.	Not used	”25”	Not used
3055	Org. resp. for code list	SWIFT	Not used	”17”	Not used
3432	Bank name		Not used		Not used
3436	Department		Not used		Not used
3207	Country encoded		Not used		Not used

SG4 RFF Sequence numbering

1153	Reference		"NPS"	"NPS"	"NPS"
1154	Unique no.		"1"	Trans. Ref.no.	"1"

Element	Description	Comments	Contents for 494 & ICH	Contents for SWI	Contents for DKT

SG4 FTX Free text

4451	Text item qualifier	General information	Not used	”AAI”	Not used
4440	Free text	Statement no./ sequence no.	Not used	MT 940/28C	Not used
4440	Free text	Supplementary ref.	Not used	MT 940/21	Not used

SG5 MOA Amount information – 1st occurrence

5025	Amount qualifier	Opening balance For FINSTA with more than 10,000 transactions, opening balance is stated in first message	"312"	"357" MT 940/60A Qualif. ”F” Final opening balance ”357” MT 940/60A Qualifi. ”M” Temporary opening balance	"312"
5004	Amount			MT 940/60A	
6345	Currency			MT 940/60A	

SG5 DTM Amount date – 1st occurrence

2005	Date qualifier		"171"
2380	Date		YYYYMMDD
2379	Date format qualifier		"102"

SG5 MOA Amount information – 2nd occurrence

5025	Amount qualifier	Final balance For FINSTA with more than 10,000 transactions, opening balance is stated in first message	"314"	"358" MT 940/62A Qualif. ”F” Final closing balance ”358” MT 940/62A Qualif. ”M” Temporary closing balance	"314"
5004	Amount			MT 940/62A	
6345	Currency			MT 940/62A	

SG 5 DTM Amount date – 2nd occurrence

2005	Date qualifier		"171"
2380	Date		YYYYMMDD
2379	Date format qualifier		"102"

Element	Description	Comments	Contents for 494 & ICH	Contents for SWI	Contents for DKT

SG5 MOA Amount information – 3rd occurrence

5025	Amount qualifier	Available closing balance For FINSTA with more than 10,000 transactions, opening balance is stated in first message	Not used	"DD1" MT 940/64	Not used
5004	Amount			MT 940/64	
6345	Currency			MT 940/64	

SG 5 DTM Amount date – 3rd occurrence

2005	Date qualifier		"171"
2380	Date		YYYYMMDD
2379	Date format qualifier		"102"

SG5 MOA Amount information – 4th occurrence

5025	Amount qualifier	Future available balance For FINSTA with more than 10,000 transactions, opening balance is stated in first message	Not used	"DD2" MT 940/65	Not used
5004	Amount			MT 940/65	
6345	Currency			MT 940/65	

SG 5 DTM Amount date – 4th occurrence

2005	Date qualifier		"171"
2380	Date		YYYYMMDD
2379	Date format qualifier		"102"

SG5 MOA Amount information – 5th occurrence

5025	Amount qualifier	Total credit amount For more than 10,000 entries, "Total credit amount" is included in the last FINSTA	"319"	Not used	”319”
5004	Amount				

SG 5 DTM Amount date – 5th occurrence

2005	Date qualifier		"171"
2380	Date		YYYYMMDD
2379	Date format qualifier		"102"

Element	Description	Comments	Contents for 494 & ICH	Contents for SWI	Contents for DKT

SG5 MOA Amount information – 6th occurrence

5025	Amount qualifier	Total debit amount For more than 10,000 entries, "Total debit amount" is included in the last FINSTA	"320"		
5004	Amount				

SG 5 DTM Amount date – 6th occurrence

2005	Date qualifier		"171"
2380	Date		YYYYMMDD
2379	Date format qualifier		"102"

SG6 SEQ Sequence details

1245	Status indicator		"13"
1050	Sequence number	Always starts with "1"	

SG6 RFF Reference information – 1st occurrence

1153	Reference qualifier		Reference code 1 (n3)	”ACK”	"PI1"
1154	Reference number		Reference text 1 (an20)	Bank's own ref.	Entry identification (an11)

SG6 RFF Reference information – 2nd occurrence

1153	Reference qualifier		Reference code 2 (n3)	”CR”	"RE1"
1154	Reference number		Reference text 2 (an20)	Ref. To account holder	Reference no. 1 (an11/an13)

SG6 RFF Reference information – 3rd occurrence

1153	Reference qualifier		Reference code 3 (n3)	”SUP”	"RE2"/FOR
1154	Reference number		Reference text 3 (an20)	Supplementary information. MT 940/61-9	Reference no. 2 (an13)/Business number(n7)

SG6 RFF Reference information – 4th occurrence

1153	Reference qualifier		Reference code 4 (n3)	”XXX”	"FOR"
1154	Reference number		Reference text 4 (an20)	No ref. SEQ = KON/XAD	Optional business number (n7)

Element	Description	Comments	Contents for 494 & ICH	Contents for SWI	Contents for DKT

SG6 RFF Reference information - 5. occurrence

1153	Reference qualifier		Reference code 5 (n3)	Not used	Not used
1154	Reference number		Reference text 5 (an20)		

SG6 DTM Date information – 1st occurrence

2005	Date qualifier		"179"		
2380	Date	Entry date	YYYYMMDD		
2379	Date format qualifier		"102"		

SG6 DTM Date information – 2nd occurrence

2005	Date qualifier		"209"	”209”	Not used
2380	Date	Value date	YYYYMMDD	YYYYMMDD	
2379	Date format qualifier		"102"	"102"	

SG6 BUS Underlying information

3279	Geographical area encoded		Not used	MT 940/64-1	Not used
4487	Payment type		"1"	MT 940/61-6	”1”
4383	Bank function		Entry type (n3)	MT 940/61-6	System code (an2)
3055	Responsible organisation		"ZZZ"	Not used	"PBS"

SG6 MOA Amount information

5025	Amount qualifier		"323"	MT940/61-3 ”D” = Debit ”C” = Credit ”RC” = Reversal of credit ”RD” = Reversal of debit ”XXX” = no amount (SEQ=KON/XAD)	”323”
5004	Amount				
6345	Currency code		"DKK"	Not used	"DKK"

Element	Description	Comments	Contents for 494 & ICH	Contents for SWI	Contents for DKT

SG6 FTX Free text

4451	Text qualifier		"BII"	”ADV”	Not used
4440	Free text		Entry type text (an20)	MT 940/86	Not used
4440	Free text		Reference 1 (an35) Reference 2 (an35)	MT 940/86	Not used
4440	Free text		Reference 3 (an35) Reference 4 (an35)	MT 940/86	Not used
4440	Free text		Reference 5 (an35) Reference 6 (an35)	MT 940/86	Not used

CNT Total control – 1st occurrence

6069	Control qualifier		"LIN"
6066	Control value (number of LIN segments)		"1"

CNT Total control – 2nd occurrence

6069	Control qualifier		"SEQ"
6066	Control value (number of SEQ segments)		

UNT Message end

0074	Number of segments		
0062	Message reference		

2.1 Mapping notes

Entry type (also called text code) is a Nordea code used for general categorisation of entries.
The code may be e.g. "358".
The entry type will always be stated.

Entry type text is the text version of the above-mentioned code.
For code "358", the text will be "UNITEL BETALING" *[UNITEL PAYMENT]*.
Entry type text will always be stated.

Reference codes 1-5 are codes that further specify the entry. The code may be e.g. "193".
Reference codes 1-5 occur only if there is information to be transferred.

Reference texts 1-5 are the text version of the above-mentioned codes.
For code "193", the text will be "UBT-NR." *[UBT NO.]*.
Reference texts 1-5 occur only if there is information to be transferred.

References 1-6 are the above-mentioned reference codes 1-5 with supplementary reference texts 1-5 in a combined form as well as an additional reference code 6 with supplementary reference text 6 in a combined form.
The contents may be e.g. "UNITEL BET, UBT-NR. 796160000002178UNITEL BET, UBT-NR. 796160000002178", equalling references 1 and 2.
References 1-6 only occur if there is information to be transferred.

Entry identification is a string where the contents depend on the system code value mentioned below.
Cf. also the "Unitel EDI, Posteringsdata" *[Unitel EDI, Entry data]* manual.

Reference no. 1 is a string where the contents depend on the system code value mentioned below.
Cf. also the "Unitel EDI, Posteringsdata" *[Unitel EDI, Entry data]* manual.

Reference no. 2 is a string where the contents depend on the system code value mentioned below.
Cf. also the "Unitel EDI, Posteringsdata" *[Unitel EDI, Entry data]* manual.

Business number is stated in reference information 2nd occurrence provided that the system code is KM, and in reference information 3rd occurrence provided that the system code is either KC, KD, KE, KH or KI.

System code contains a code, defined by PBS, that stated the source system of the delivery.
The system code may be e.g.:

DK	=	Telenota business total	KH	=	Purchase set-off
KC	=	Total entry record 24 hours	KI	=	Cancellation set-off
KD	=	Total entry record close	KR	=	Marketing contribution
KE	=	Cancellation	KM	=	Fee entry payment

2.2 More than 9,999 entries

If there are more than 9,999 entries for the same account, one or more additional FINSTA messages will be generated. In this case, the first FINSTA message contains **nothing but** an opening balance (SG5/MOA/5025=312) and the last message contains **nothing but** a closing balance (SG5/MOA/5025=314).

3. Examples

3.1 All entries

```
UNA:+,?'
UNB+UNOC:2+9000000101:ZZ+1000002081:ZZ+970227:1811+12+++++UNITEL EDIFACT 1.0'
UNH+1+FINSTA:1:96A:UN:DK'
BGM+494'
DTM+137:19970227154954:203'
NAD+AC+4605066378:ZZZ'
LIN+1'
FII+AS+23201542941339:::DKK'
RFF+NPS:1'
MOA+312:-100000'
DTM+171:19970227:102'
MOA+314:-100600,5'
DTM+171:19970227:102'
SEQ++1'
RFF+193:00796160000002178'
RFF+193:00796160000002178'
DTM+179:19970227:102'
DTM+209:19970226:102'
BUS+++1+358:ZZZ'
MOA+323:-300,25:DKK'
FTX+BII++
+UNITEL BETALING:UNITEL BET, UBT-NR. 796160000002178UNITEL BET, UBT-NR. 796160000002178'
SEQ++2'
RFF+193:00796160000002179'
RFF+193:00796160000002179'
DTM+179:19970227:102'
DTM+209:19970226:102'
BUS+++1+358:ZZZ'
MOA+323:-300,25:DKK'
FTX+BII++
+UNITEL BETALING:UNITEL BET, UBT-NR. 796160000002179UNITEL BET, UBT-NR. 796160000002179'
CNT+LIN:1'
CNT+SEQ:2'
UNT+30+1'
UNZ+1+12'
```

3.2 Cashed cheques

```
UNA:+,?'
UNB+UNOC:2+9000000101:ZZ+1000009999:ZZ+970305:1328+28+++++UNITEL EDIFACT 1.0'
UNH+1+FINSTA:1:96A:UN:DK'
BGM+ICH'
DTM+137:19970301001051:203'
NAD+AC+4002870024:ZZZ'
LIN+1'
FII+AS+21490044161508:::DKK'
RFF+NPS:1'
MOA+312:-100000'
DTM+171:19970228:102'
MOA+314:-101000,25'
DTM+171:19970302:102'
SEQ++1'
RFF+074:00000000007019211'
RFF+502:KON konto 0970102787'
RFF+502:KON konto 0970102787'
DTM+179:19970228:102'
DTM+209:19970228:102'
BUS+++1+020:ZZZ'
MOA+323:-1000,25:DKK'
FTX+BII+++CHECK:CHECK, NR. 7019211              CHECK KON konto 0970102787        :
CHECK KON konto 0970102787        '
CNT+LIN:1'
CNT+SEQ:1'
UNT+23+1'
UNZ+1+28'
```

3.3 Dankort creditor transactions

```
UNB+UNOC:2+9000000101:ZZ+5790000012345:14+970610:1531+58+++++UNITEL EDIFACT 1.0’
UNH+1+FINSTA:D:96A:UN:DK’
BGM+DKT’
DTM+137:19970211151222:203’
NAD+AC+4203380211:ZZZ’
LIN+1’
FII+AS+21491234567890:::DKK’
RFF+NPS:1’
MOA+TOT:36344,98’
SEQ++1’
RFF+PI1:00712DK0075’
RFF+RE1:00200790902’
RFF+RE2:0120318120075’
RFF+FOR:3802574’
DTM+179:19970313:102’
BUS+++1+KC:ZZZ:130’
MOA+324:36354,98:DKK’
SEQ++2’
RFF+PI1:41008DK0011’
RFF+RE1:04341000890’
RFF+RE2:0080312340011’
RFF+FOR:4197178’
DTM+179:19970314:102’
BUS+++1+KD:ZZZ:130’
MOA+324:20:DKK’
SEQ++3’
RFF+PI1:45408AN421’
RFF+RE1:03645400421’
RFF+RE2:008039712580’
RFF+FOR:1141945’
DTM+179:19970314:102’
BUS+++1+KE:ZZZ:130’
MOA+324:-30:DKK’
SEQ++4’
RFF+PI1:DK-IND09.03’
RFF+RE1:2224550000000’
DTM+179:19970314:102’
BUS+++1+DK:ZZZ:130’
MOA+324:50:DKK’
SEQ++5’
RFF+PI1:73908MK819’
RFF+RE1:03973911819’
RFF+RE2:0080397182000’
RFF+FOR:2054922’
DTM+179:19970314:102’
BUS+++1+KH:ZZZ:130’
MOA+324:-50:DKK’
CNT+LIN:1’
CNT+SEQ:5’
UNT+49+1’
UNZ+1+58’
```