DATA COLLECTION FOR PAYMENT STATISTICS (MATI) RECORD STRUCTURE

Version 2.1

Valid as of: 1 January 2020 -
Initial date of the reporting period

Published: 13 October 2020

Applied in the DCS2 service: 23 October 2020 -

VERSION HISTORY

Version	Date	Valid from	Changes
1.0	28.5.2014	1.1.2014-	First version of record structure.
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 5: Code E040 removed from validation and validation changed to enable zero 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 items 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; order finalised; validations combined and processing rules written out for almost all validations starting with OTHERWISE. Examples added.

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			Typing mistakes corrected.
1.0.5	1.9.2014	1.1.2014-	KIPA field "Payment initiation method" added in the previous version removed and KIPA code list revised. 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.5.002 and MATI.KIPA.6.002, changed codes fixed
1.0.8	25.11.2014	1.1.2014	Typing error corrected on page 8 Sections 3.2 and 3.3 supplemented Report-level validation rules changed into a separate chapter and validation MATI.ALL.001 specified in more detail

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:
			  - Validation MATI.MIK1.R2 adjusted
			  - Validations added: MATI.MIK1.R3, MATI.MIK1.R4 and MATI.MIK1.R5

1.0.10	5.12.2016	1.1.2016	Voluntary fields for consumer payment account balances added to the TILI record. Validation MATI.MATO.R2 now applies also to the new code of combination cards. Country code incorporated in the error message in the following validations

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	20.12.2016		- MATI.LAMP.R2 - MATI.MIK1.R2 - MATI.MIK1.R3 - MATI.MIK1.R4 - MATI.MIK1.R5 Validations added: - MATI.MATO.R3 - MATI.KIPA.R2 Telephone number of the DCS operator's (OpusCapita) Service☐ Desk updated in section 2.3
1.0.11	12.12.2017	1.1.2017	Voluntary subcategories for the reporting of instant payments added. Reporting of fields for customer payment accounts changed to mandatory. Validation rules for MATO and MIK2 files revised to reflect the restructured card type categories.
2.0	1.11.2019	1.1.2019	Changes required by DCS2, new instrument types, validation rules and new examples added. Changes required by DCS2: - Sections referring to DCS service updated to DCS2 service. - Batch record (000) fields 2-6 and 9-10 updated. - Business ID of the data provider and the reporting agent have been replaced by the VAT number in the file name and in the batch record. - Seconds added to time stamp. - Identifying time stamp added to file name.

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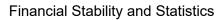|			
			- Reporting agent's business ID replaced by VAT number in the content records (TILI, MATO, LAMP, MIK1, MIK2, MAKA, ASLA and KIPA). Changes to MATO Record: - Number of rows allowed changed from 0… 15 to 0… N. - New value has been added to code list of field 4 (Card type). Changes to MIK1 Record: - New values have been added to code list of field 4 (Payment instrument type 1). - New code list 15: Counterparty has been added to field 6 (Counterparty). - Changes in validation rules of fields 5 and 6. Changes to MIK2 Record: - New values have been added to code list of field 4 (Payment instrument type 2). - Changes in validation rules of fields 5, 6 and 9. Changes to the MAKA record: - Changes in the code list of field 4 (Transaction type). - New code list 16: Terminal provider has been added to field 6 (PSP providing the terminal). - Changes in validation rules of fields 5, 6, 7, and 8. Changes to ASLA Record: - Number of rows allowed changed from 0… 19 to 0… N. - Changes in the code list of field 4 (Service type). - Changes in validation rules of fields 5, 6 and 7. Changes to the following report-level validation rules: - MATI.ALL.R1 - MATI.MATO.R4

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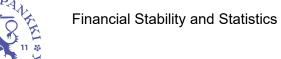|			
			- MATI.MIK1.R6
			- MATI.MIK1.R7
			- MATI.MIK1.R8
			- MATI.MIK1.R10
			- MATI.MIK1.R11
			- MATI.MIK2.R2
			- MATI.MIK2.R3
			- MATI.MIK2.R4
			- MATI.MIK2.R5
			- MATI.ASLA.R2
2.1	13.10.2020	1.1.2020	Validations corrected: - MATI.MATO.R6 Validations added: - MATI.MIK1.R12 - MATI.MIK1.R13 - MATI.MIK1.R14 - MATI.MIK1.R15 - MATI.ASLA.R3 - MATI.ASLA.R4

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1 INTRODUCTION

This document describes the structure of records and validation checks of the data collection for payment statistics (MATI). Instructions on the content are described in the document "Reporting instructions for payment statistics", available on the Bank of Finland website at: https://www.suomenpankki.fi/en/Statistics/reporting-instructions/payment-statistics/.

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.

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2 SUBMISSION OF DATA TO THE BANK OF FINLAND

The MATI report must be submitted to the Bank of Finland using the DCS2 (Data Collection Service) service annually on the last banking day of February at the latest.

2.1 Data transfer

The DCS2 (Data Collection Service) is used for transmitting data from the reporter to the Bank of Finland. The DCS2 is maintained by the service provider, i.e. the DCS2 operator. The DCS2 operator is Posti Messaging Oy.

One logs in the DCS2 using Suomi.fi identification in the reporting portal at https://dcs.bof.fi. For logging-in, the reporting company must authorise a user to report payment statistics on its behalf. If the abovementioned identification method is not available for a given user (for example if they do not have a Finnish personal identity code), then the reporter (or alternatively the data provider) must order a user ID for the DCS2 service in the reporting portal at Internet https://dcs.bof.fi. After the order for an ID has been approved, a key code list is generated for the user. The codes are needed, in addition to the user ID and password, for logging in the DCS2 service.

The DCS2 service is used to upload or create a report file consisting of reported data as described in the record structure presented in this document. The file is validated at the DCS2 service for data content, e.g. the technical integrity of the data and the correctness of record field structures and contents. These checks are done as described 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 DCS2 service sends an error report to the data provider. Errors must be corrected and the entire report sent again via the DCS2 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 DCS2 service.

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More detailed instructions on the use of the DCS2 is available on the Bank of Finland website: https://www.suomen-pankki.fi/en/Statistics/reporting-instructions/payment-statistics/.

2.2 Testing

Reporting may be tested in the DCS2 service's separate test environment at https://test.dcs.bof.fi by designating the contents of the report as test data (see batch record field 6). Test reports are sent to the operator in the usual manner and the data are validated according to this record structure.

2.3 Problem situations

As part of the DCS2 service, the DCS2 operator provides a Service Desk service, which is active from 8:00 a.m. to 4:00 p.m. on weekdays providing assistance in issues related to application errors.   The Service Desk can be reached by telephone at +358 (0)9 5846 6200 or email at messaging.fi@posti.com.

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.

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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 UTF-8. 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 retained for 5 years.

3.1 Naming of file

In the name of the file, state the identifier "MATI", the reporting period concerned and the VAT number of the data provider without the hyphen (for companies operating in Finland, starting with FI and eight digits) and the reporting agent's VAT number (if the data provider and reporting entity are the same entity, the same VAT number is repeated twice in the file name) and the time stamp. When data for several companies (for example a whole banking group) are sent on the same report, this must be agreed on in advance with the Bank of Finland (paystat@bof.fi23). Data on payment institutions and credit institutions cannot be reported on the same report.

MATI_<YYYY>A01_<Data provider's VAT number>_<Reporting agent's VAT number>_<time stamp>.CSV.

Where a reporting entity revises data submitted earlier, the same file name shall be used except for the time stamp and data provider's ID. Time stamp is the time when the data for the report was retrieved. It is unique for each data submission. In the case of a revision file, the time stamp will change, and therefore it is not possible to re-send a report with the exact same name. The data retrieval time takes the format: year + month + day + hour + minute + second (14 characters, zeroes in the front where necessary). The data provider's identifier may change in a revision file.

Example: MATI report for year 2019:
MATI_2019A01_ FI12345678_ FI01234562_20200214123456.CSV

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3.2 File structure

A file consists of one reporter's MATI data. 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 eight types of content records.

The reportable items are identified by the record identifiers shown at the beginning of the row. The following table shows the different record types and their identifiers:

Record type	Record identifier (first field)	Use	Number of rows
Technical batch record	000	Technical record that begins the file.	1
Content record	TILI	Payment accounts	0 or 1
Content record	MATO	Payment cards by function	0…N
Content record	LAMP	Payment card accepting devices	0…N
Content record	MIK1	Transactions per type of payment service: credit transfers and direct debits	0…N
Content record	MIK2	Transactions per type of payment service: card payments and other payment services	0…N
Content record	MAKA	Payment transactions per type of terminal	0…N
Content record	ASLA	Customer applications and electronic invoicing	0…N
Content record	KIPA	Correspondent banking payments	0…N

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4 RECORD DESCRIPTIONS

The following general rules apply to the 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 line break (CR-LF character pair) is also 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 reported length of the field.

Form	Use
Number(x[,y])	Indicates numeric data. Maximum length of the field 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 comprising a fixed number of characters. Length of the field in parentheses. Value of the field must be either empty or contain the specified number of characters.
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.

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If there are no data to be entered in an alphanumeric field, the field can be left empty and without quotation marks.
Fields marked Reserved are left empty and without quotation marks. In record structures, these fields are specified as having the value "null".

If there are no data to be entered in the last fields of the record, semicolons must be entered at the end of the record. For example, a semicolon must be entered in the batch record's (000) field 12 (Reporter's comment) even though the comment field is left empty. Correspondingly, a semicolon must be entered in a field that is left empty at the end of any of the content records.

If there is a code list for a field, the value of the field must be found in the code list provided, unless a separate validation rule is specified in the field.

The code lists used in reporting are presented in a separate file on the Bank of Finland website: https://www.suomen-pankki.fi/globalassets/fi/tilastot/raportointiohjeet/mbs/mati_codelists_20191031.xml.

4.1 Batch record

The batch record (000) contains general technical information pertaining to the report. The report always includes one batch record, and it is the first record of the file. Before the other records of the file can be validated, the batch record must pass the validation rules. In addition to rules on structure and obligatoriness, the record must fulfil the following conditions. If a code list has been specified for a field, the value must be found on the code list.

4.1.1 Record fields and validations

Sequence	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
01	**Record type**	1 Record type	Char(3)	001	Value of field 1	=	"000"
02	**Type of data provi-der's identifier** The type of identifier is always "A" = VAT number.	2: Type of iden-tifier	Char(1)	001	Value of field 2	=	"A"
03	**Data provider's identifier** Valid VAT number of the data provider operating in Finland without hyphen in format FINNNNNNNN. For foreign data provi-ders, the identifier is the foreign data		Varchar(20)	001	Value of field 3 IF value of field 2 is "A", THEN va-lue of field 3	= =	Mandatory Valid VAT number in for-mat "FINNNNNNNN"

	providers' unique identifier.							
04	**Type of reporter's identifier** The type of identifier is always "A" = VAT number.	2: Type of iden-tifier	Char(1)	001	Value of field 4		=	"A"
05	**Reporter's identi-fier** Valid VAT number of the reporting agent without hyphen in format FINNNNNNNN.		Char(10)	001	IF the value of field 4 = "A", THEN the value of field 5		=	Valid VAT number in for-mat "FINNNNNNNN"
06	**Reporter's name** Organisation's name		Varchar(100)	001	Value of field 6		=	Mandatory
07	**Survey code**		Char(4)	001	Value of field 7		=	"MATI"
08	**Data type** "N"= Test file, not transmitted to the Bank of Finland (used both in the test and production environment) "T"= Test file, trans-mitted to the Bank of	3: Data type	Char(1)	001	Value of field 8		=	Mandatory

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	Finland (used only in the test environment) "P"= Production data (used only in the production environment)							
09	**Reporting period** Year subject to reporting.		Char(7)	001	Value of field 9	in format	<YYYY>A01	
				002	Value of field 9	=	Part of the file name MATI_<YYYY>A01_<Data provider's VAT number>_<Reporting entity's VAT numbers>_<time stamp>.CSV.	
10	**Creation date and time** Date and time at which report was created in format		Char(14)	001	Value of field 10	in format	<YYYY><MM><DD><HH><MM><SS>	

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				002	Value of field 10	=	Part of the file name MATI_<YYYY>A01_<Data provider's VAT number>_<Reporting entity's VAT numbers>_<time stamp>.CSV.
	<YYYY><MM><DD><HH><MM><SS>						
11	**Number of rows** Number of rows in the file including batch record.		Number(10)	001	Value of field 11	=	Number of rows in the file
12	**Reporter's com-ment**		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 DCS2 service but the file is not transmitted to the Bank of Finland.

```
"000";"A";"FI12345671";"A";"FI12345671";"Reporter's name";"MATI";"N";"2019A01";"20190514123456";122;"Test report"
```

The batch record in the example below indicates that the file contains 1523 rows of production data for year 2019.

```
"000";"A";"FI12345671";"A";"FI12345671";"Reporter's name";"MATI";"P";"2019A01";"20190514123456";1523;
```

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4.2 Payment accounts record TILI

The content record TILI is used by payment institutions and/or issuers of electronic money to report payment accounts data (NOTE! Credit institutions report the corresponding data in the RATI data collection). The report always includes a maximum of one TILI record. In addition to rules on structure and obligatoriness, the record must fulfil the following conditions. If a code list has been specified for a field, the value must be found on the code list.

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4.2.1 Record fields and validations

Group	Sequence	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
Record type	01	**Record type**	1: Record type	Varchar(4)	001	Value of field 1	=	"TILI"
Data on reporter	02	**Type of reporter's identifier** The type of identifier is always "A" = VAT number.	2: Type of identifier	Char(1)	001	Value of field 2	=	"A"
	03	**Reporter's identifier** Valid VAT number of the reporting agent without hyphen in format FINNNNNNNN.		Char(10)	001	IF value of field 2 (Type of reporter's identifier) is "A", THEN value of field 3	=	Valid VAT number in format "FINNNNNNNN"
	04	**Number of payment accounts**		Number(12)	00	Value of field 4	=	>= 0
	05	**Number of e-money accounts**		Number(12)	001	Value of field 5	=	>= 0
	06	**Outstanding value on e-money storages issued**		Number(12)	001	Value of field 6	=	>= 0
	07	**The number of transferred**		Number(12)	001	Value of field 7	=	>= 0

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		customer payment accounts						
	08	**The number of rejected transfer applications for customer payment accounts**		Number(12)	001	Value of field 8	=	>= 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";"A";"FI12345671";500;50;5555;10;2

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4.3 Payment cards by function record MATO

Data on number of payment cards issued by resident PSPs are reported in the MATO content record. In addition to rules on structure and obligatoriness, the record must fulfil 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.

4.3.1 Record fields and validations

Group	Sequence	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
Record type	01	**Record type**	1: Record type	Varchar(4)	001	Value of field 1	=	"MATO"
Data on reporter	02	**Type of reporter's identifier** The type of identifier is always "A" = VAT number.	2: Type of identifier	Char(1)	001	Value of field 2	=	"A"
	03	**Reporter's identifier** Valid VAT number of the reporting agent without hyphen in format FINNNNNNNN.		Char(10)	001	IF value of field 2 (Type of reporter's identifier) is "A", THEN value of field 3	=	Valid VAT number in format "FINNNNNNNN"
Item classification	04	**Card type**	4: Card type	Varchar(5)	001	Value of field 4	=	Mandatory
Value	05	**Number of cards**		Number(12)	001	Value of field 5	=	>=0

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4.3.2 Examples

MATO example 1

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

```
"MATO";"A";"FI12345671";"A0211";23100
```

MATO example 2

The number of cards with contactless payment function issued in Finland is 43,500.

```
"MATO";"A";"FI12345671";"A0600";43500
```

MATO example 3

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

```
"MATO";"A";"FI12345671";"A0230";23100
```

4.4 Payment card accepting devices record LAMP

Data on number of devices and terminals accepting payment cards provided by resident PSPs are reported in the LAMP content record. In addition to rules on structure and obligatoriness, the record must fulfil 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.

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4.4.1 Record fields and validations

Group	Sequence	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
Record type	01	**Record type**	1: Record type	Varchar(4)	001	Value of field 1	=	"LAMP"
Data on reporter	02	**Type of reporter's identifier** The type of identifier is always "A" = VAT number.	2: Type of identifier	Char(1)	001	Value of field 2	=	"A"
	03	**Reporter's identifier** Valid VAT number of the reporting agent without hyphen in format FINNNNNNNN.		Char(10)	001	IF value of field 2 (Type of reporter's identifier) is "A", THEN value of field 3	=	Valid VAT number in format "FINNNNNNNN"
Item classification	04	**Type of terminal**	5: Type of terminal	Varchar(3)	001	Value of field 4	**=**	Mandatory
	05	**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
Value	06	**Number of devices**		Number(12)	001	Value of field 6	=	>=0

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4.4.2 Examples

LAMP example 1

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

"LAMP";"A";"FI12345678";"B03";"FI";150

LAMP example 2

The number of EFTPOS terminals located in Finland is on 3,000.

"LAMP";"A";"FI12345671";"B05";"FI";3000

4.5 Transactions per type of payment service record MIK1

Data on payment transactions per type of payment service involving non-MFIs are reported in two different content records: MIK1 and MIK2. MIK1 comprises credit transfers and direct debits. In addition to rules on structure and obligatoriness, the record must fulfil the following conditions. If a code list has been specified for a field, the value must be found on the code list.

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4.5.1 Record fields and validations

Group	Sequence	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
Record type	01	**Record type**	1: Record type	Varchar(4)	001	Value of field 1	=	"MIK1"
Data on reporter	02	**Type of reporter's identifier** The type of identifier is always "A" = VAT number.	2: Type of identifier	Char(1)	001	Value of field 2	=	"A"
	03	**Reporter's identi-fier** Valid VAT number of the reporting agent without hyphen in format FINNNNNNNN.		Char(10)	001	IF value of field 2 (Type of reporter's identifier) is "A", THEN value of field 3	=	Valid VAT num-ber in format "FINNNNNNNN"
Item classification	04	**Type of payment instrument 1**	7: Type of payment inst-rument 1	Varchar(5)	001	Value of field 4	=	Mandatory
	05	**Country** Location of counter-party to payment transaction in accor-dance with the ISO 3166 classification.	6: Country (ISO 3166)	Char(2)	001	IF value of field 4 (Type of payment instrument 1) is <> "C0411", "C0600" OR "C1100", THEN value of field 5	=	Mandatory

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					002	OTHERWISE, value of field 5	=	null
	06	**Counterparty** S = Intra-group V = Inter-group	15: Counter-party	Char(1)	001	IF value of field 4 (Type of payment instrument 1) is <> "C0421", "C0422", "C0423", "C0424", "C0430", "C0440", "C0500", "C0510", "C0520", "C0530", "C0540", "C0600" OR "C1100", THEN value of field 6	=	Mandatory
					002	OTHERWISE, value of field 6	=	Null
Value	07	**Number of transac-tions**		Number(12)	001	Value of field 7	=	>= 0
	08	**Value of transacti-ons**		Number(12)	001	Value of field 8	=	>= 0

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4.5.2 Examples

MIK1 example 1

SEPA credit transfers sent, in Finland, inter-group, number of transactions 150, value of transactions EUR 20,000.

```
"MIK1";"A";"FI12345678" ;"C0100";"FI";"V";150;20000
```

MIK1 example 2

Cross-border credit transfer received, inter-group, number of transactions 150, value of transactions EUR 20,000.

```
"MIK1";"A";"FI12345678"; "C0600";;"V";150;20000
```

MIK1 example 3

E-commerce related credit transfers sent, of which initiated using payment buttons, in Finland, number of transactions 5,000, value of transactions EUR 750,000 (the field 6 (Counterparty) is left empty).

```
"MIK1";"A";"FI12345678"; "C0422";"FI";;5000;750000
```

MIK1 example 4

Credit transfers sent, initiated via mobile payment solution, in Finland, number of transactions 100, value of transactions EUR 2,000 (the field 6 (Counterparty) is left empty).

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```
"MIK1";"A";"FI12345678"; "C0430";"FI";;100;2000
```

MIK1 example 5

Credit transfers sent, initiated via online and mobile bank, in Finland, number of transactions 20,000, value of transactions EUR 800,000 (the field 6 (Counterparty) is left empty).

```
"MIK1";"A";"FI12345678"; "C0440";"FI";;20000;800000
```

MIK1 example 6
Instant credit transfers sent in RT1, to France, number of transactions 50, value of transactions EUR 1,000 (the field 6 (Counterparty) is left empty).

```
"MIK1";"A";"FI12345678"; "C0530";"FR";;50;1000
```

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4.6 Transactions per type of payment service record MIK2

Data on payment transactions per type of payment service involving non-MFIs are reported in two different content records: MIK1 and MIK2. MIK2 comprises card payments and other payment services. In addition to rules on structure and obligatoriness, the record must fulfil the following conditions. If a code list has been specified for a field, the value must be found on the code list.

4.6.1 Record fields and validations

Group	Sequence	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
Record type	01	**Record type**	1: Record type	Varchar(4)	001	Value of field 1	=	"MIK2"
Data on reporter	02	**Type of reporter's identifier** The type of identifier is always "A" = VAT number.	2: Type of identifier	Char(1)	001	Value of field 2	=	"A"
	03	**Reporter's identifier** Valid VAT number of the reporting agent without hyphen in format FINNNNNNNN.		Char(10)	001	IF value of field 2 (Type of reporter's identifier) is "A", THEN value of field 3	=	Valid VAT number in format "FINNNNNNNN"
Item classification	04	**Type of payment instrument 2**	8: Type of payment instrument 2	Char(5)	001	Value of field 4	=	Mandatory

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	05	**Country** Location of coun-terparty to payment transaction in ac-cordance with the ISO 3166 classifi-cation.	6: Country (ISO 3166)	Char(2)	001	IF value of field 4 (Type of payment instrument 2) <> "C2100", "C2300", "C2420", "C2520" OR "C2900", THEN value of field 5	=	Mandatory
					002	IF value of field 4 (Type of payment instument 2) is "C2600" OR "C2700", THEN va-lue of field 5	=	"FI"
					003	OTHERWISE, va-lue of field 5	=	null
	06	**Method of card usage** N = Contactless payment P = Payment with chip or magnetic stripe	14. Method of card usage	Char(1)	001	IF value of field 4 (Type of payment instrument 2) is "C1210", "C1220", "C1300" OR "C1400", THEN va-lue of field 6	=	"N", "P" or "R"

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					002	IF value of field 4 (Type of payment instrument 2) = "C4000", THEN value of field 6	=	"N" or "R"
		R = Remote payment (CNP)			003	OTHERWISE, value of field 6	=	null
Value	07	**Number of trans-actions**		Number(12)	001	Value of field 7	=	>= 0
	08	**Value of transacti-ons**		Number(12)	001	Value of field 8	=	>= 0
	09	**Description of payment service** Name of service and short descrip-tion		Varchar (200)	001	IF value of field 4 (Type of payment instrument 2) is "C2410 OR "C2510", THEN value of field 9	=	Optional
					002	OTHERWISE, value of field 9	=	null

4.6.2 Examples

MIK2 example 1

Payments with cards with a credit function, in Germany, at physical POS terminals using chip or magnetic stripe, number of transactions 205, value of transactions EUR 350,000.

"MIK2";"A";"FI12345678"; "C1400";"DE";"P";205;350000;

MIK2 example 2

Payments with cards with an offline debit function, in Finland, at physical POS terminals using contactless payment function, number of transactions 50,000, value of transactions EUR 2,000,000.

"MIK2";"A";"FI12345678"; "C1220";"FI";"N";50000;2000000;

MIK2 example 3

Payments with cards with a delayed debit function, in Ireland, remote payments (CNP), number of transactions 2,000, value of transactions EUR 100,000.

"MIK2";"A";"FI12345678"; "C1300";"IE";"R";2000;100000;

MIK2 example 4

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Card payments initiated via mobile payment solutions, in Finland, at physical POS terminals (contactless payment), number of transactions 750, value of transactions EUR 10,000.

"MIK2";"A";"FI12345678"; "C4000";"FI";"N";750;10000;

MIK2 example 5

Card payments initiated via mobile payment solutions, in Finland, remote payments (CNP), number of transactions 30,000, value of transactions EUR 600,000.

"MIK2";"A";"FI12345678"; "C4000";"FI";"N";30000;600000;

MIK2 example 6

Cross-border other payment services received, included in Directive (EU) 2015/2366, number of transactions 10, value of transactions EUR 7,000 (the field 5 (Country) and field 6 (Method of card usage) are left empty).

"MIK2";"A";"FI12345678";" C2520";;;10;7000;" Optional short description of the service."

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4.7 Transactions per type of terminal record MAKA

Data on payment transactions per type of terminal are reported in the MAKA content record. In addition to rules on structure and obligatoriness, the record must fulfil the following conditions. If a code list has been specified for a field, the value must be found on the code list.

4.7.1 Record fields and validations

Group	Sequence	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
Record type	01	**Record type**	1: Record type	Varchar(4)	001	Value of field 1	=	"MAKA"
Data on reporter	02	**Type of reporter's identifier** The type of identifier is always "A" = VAT number.	2: Type of identifier	Char(1)	001	Value of field 2	=	"A"
	03	**Reporter's identifier** Valid VAT number of the reporting agent without hyphen in format FINNNNNNNN.		Char(10)	001	IF value of field 2 (Type of reporter's identifier) is "A", THEN value of field 3	=	Valid VAT number in format "FINNNNNNNN"
Item classification	04	**Type of transaction**	9: Type of transaction	Varchar(3)	001	Value of field 4	=	Mandatory

		Card issuing country Country of issue of the card in accordance with the ISO 3166 classification.	6: Country (ISO 3166)	Char(2)	001	IF the value of field 6 (PSP providing the terminal) = "U", THEN the value of field 5	=	FI
	05				002	IF value of field 4 (Type of transaction) <> "D07", "D08" OR "D10", THEN value of field 5	=	Mandatory
					003	IF value of field 4 (Type of transaction) is "D07", "D08" OR "D10", THEN value of field 5	=	null

		PSP providing the terminal "K" = Domestic "U" = Foreign	16: Terminal provider	Char(1)	001	IF value of field 4 (Type of transaction) <> "D07", "D08" OR "D10", THEN value of field 6	=	"K" or "U"
	06				002	IF value of field 4 (Type of transaction) is "D07", "D08" OR "D10", THEN value of field 6	=	"K"
					003	IF value of field 4 (Type of transaction) is "D01" TAI "D02" AND value of field 7 (Location of terminal) = "FI", THEN value of field 6	=	"K"
	07	Location of terminal Location of terminal in accordance with the	6: Country (ISO 3166)	Char(2)	001	Value of field 7	=	Mandatory

		ISO 3166 classifi-cation.			002	IF value of field 4 (Type of transac-tion) is "D07", "D08" OR "D10", THEN value of field 7	=	"FI"
	08	**Merchant Category Code** (ISO 18245)		Char(4)	001	IF value of field 4 (Type of transac-tion) is "D31" OR "D32", THEN va-lue of field 8	=	Mandatory
					002	OTHERWISE, va-lue field 8	=	null
Arvo	09	**Number of transacti-ons**		Number(12)	001	Value of field 9	=	>= 0
	10	**Value of transacti-ons**		Number(12)	001	Value of field 10	=	>= 0

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4.7.2 Examples

MAKA example 1

Card payments at physical POS terminals, card issued in Finland, foreign PSP providing the terminal, in Germany, Merchant Category Code: airlines, number of transactions 500, value of transactions EUR 30,000

"MAKA";"A";"FI12345678"; "D31";"FI";"U";"DE";"4511";500;30000

MAKA example 2

Card payments at virtual POS (e-commerce), card issued in Finland, foreign PSP providing the terminal, in United Kingdom, Merchant Category Code: betting, number of transactions 1,000, value of transactions EUR 50,000.

"MAKA";"A";"FI12345678"; "D32";"FI";"U";"GB";"7995";1000;50000

MAKA example 3

OTC cash withdrawals, number of transactions 100, value of transactions EUR 5,000 (the field 5 (Card issuing country) is left empty).

"MAKA";"A";"FI12345678"; "D07";;"K";"FI";;100;5000

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4.8 Customer applications and electronic invoicing record ASLA

Data on customer applications and electronic invoicing are in the ASLA content record. In addition to rules on structure and obligatoriness, the record must fulfil the following conditions. If a code list has been specified for a field, the value must be found on the code list.

4.8.1 Record fields and validations

Group	Sequence	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
Record type	01	**Record type**	1: Record type	Varchar(4)	001	Value of field 1	=	"ASLA"
Data on reporter	02	**Type of reporter's identifier** The type of identifier is always "A" = VAT number.	2: Type of identifier	Char(1)	001	Value of field 2	=	"A"
	03	**Reporter's identifier** Valid VAT number of the reporting agent without hyphen in format FINNNNNNNN.		Char(10)	001	IF value of field 2 (Type of reporter's identifier) is "A", THEN value of field 3	=	Valid VAT number in format "FINNNNNNNN"
Item classification	04	**Type of service**	11: Type of service	Varchar(3)	001	Value of field 4	=	Mandatory

Value		Number of transactions		Number(12)	001	IF value of field 4 (Type of service) <> "E061", "E064", "E110", "E120", "E140", "E150" OR "E160", THEN value of field 5	=	>= 0
	05				002	OTHERWISE, value of field 5	=	null
	06	Number of agreements/users		Number(12)	001	IF value of field 4 (Type of service) <> "E051", "E052", "E070", "E080", "E090", "E100" TAI "E130", THEN value of field 6	=	>= 0
					002	OTHERWISE, value of field 6	=	null
	07	Value of transactions		Number(12)	001	IF value of field 4 (Type of service) is "E100", THEN value of field 7	=	>=0
					002	OTHERWISE, value of field 7	=	null

4.8.2 Examples

ASLA example 1

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

"ASLA";"A";"FI12345671"; "E110";;300;

4.9 Correspondent banking payments record KIPA

Data on correspondent banking payments involving non-MFIs are reported in the KIPA content record. In addition to rules on structure and obligatoriness, the record must fulfil the following conditions. If a code list has been specified for a field, the value must be found on the code list.

4.9.1 Record fields and validations

Group	Sequence	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
Record type	01	**Record type**	1: Record type	Varchar(4)	001	Value of field 1	=	"KIPA"
Data on reporter	02	**Type of reporter's identifier** The type of identifier is always "A" = VAT number.	2: Type of identifier	Char(1)	001	Value of field 2	=	"A"
	03	**Reporter's identifier** Valid VAT number of the reporting agent without hyphen in format FINNNNNNNN.		Char(10)	001	IF value of field 2 (Type of reporter's identifier) is "A", THEN value of field 3	=	Valid VAT number in format "FINNNNNNNN"
Item classification	04	**Payment type**	12: Payment type	Char(3)	001	Value of field 4	=	Mandatory
	05	**Country** Location of counterparty to payment transaction in	6: Country (ISO 3166)	Char(2)	001	IF value of field 4 (Payment type) is <> "C0411" OR "C0600", THEN value of field 5	=	Mandatory

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					002	OTHERWISE, value of field 5	=	null
	06	**Currency of transac-tion**	13: Currency (ISO 4217)	Varchar(4)	001	IF value of field 4 (Payment type) is <> "C0411" OR "C0600", THEN va-lue of field 6	=	Mandatory
					002	OTHERWISE, value of field 6	=	null
Value	07	**Number of payments**		Number(12)	001	Value of field 7	=	>= 0
	08	**Value of payments (in EUR)**		Number(12)	001	Value of field 8	=	>= 0

4.9.2 Examples

KIPA example 1

Credit transfers sent, initiated electronically on a single payment basis, to Germany, in euros, number of transactions 10, value of transactions EUR 1,500.

> "KIPA";"A";"FI12345678";"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.

5.1.1 Coherency

Rule MATI.ALL.R1
The report file can only contain the report of one (1) reporter. Hence, the field Reporter's identifier (field 3) must have identical values (valid VAT number) in the content records (TILI, MATO, LAMP, MIK1, MIK2, MAKA, ASLA and KIPA).

Rule MATI.ALL.R2
The report file must include at least one content record in addition to the 000 batch record.

5.1.2 TILI record

Rule MATI.TILI.R1
The report file may have 0 or 1 TILI records.

5.1.3 MATO record

Rule MATI.MATO.R1
The report 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 cards 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

Rule MATI.MATO.R3
The 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

Rule MATI.MATO.R4
The sum of number of debit cards must be greater than or equal to the number of combination cards. Correspondingly, the sum of number of credit cards and delayed debit cards must be greater than or equal to the number of combination cards.
- A0211 + A0212 >= A0700
- A0220 + A0230 >= A0700

Rule MATI.MATO.R6
The total number of cards must be equal to the sum of cards with EMV compatibility, cards with magnetic stripe only and virtual cards only.
- A0400 = A0410 + A0420 + A0430

5.1.4 LAMP record

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)

Rule 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

5.1.5 MIK1 record

Rule MATI.MIK1.R1
A file can only contain one MIK1 record with the same combination of the following fields:
- Type of payment instrument 1 (Field 4, code list 7: Type of payment instrument 1)
- Country (Field 5, code list 6: Country (ISO 3166)
- Counterparty (Field 6, code list 15: Counterparty)

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.

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- 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

Rule MATI.MIK1.R6
The number of e-commerce related credit transfers sent = the number of e-commerce related credit transfers sent, of which initiated using payment buttons + the number of e-commerce related credit transfers sent, of which initiated via mobile payment solutions + the number of e-commerce related credit transfers sent, of which initiated using other methods. The check is performed separately for each country with a tolerance limit of less than 50.
- Abs(C0421 – (C0422 + C0423 + C0424)) < 50

Rule MATI.MIK1.R7
The value of e-commerce related credit transfers sent = the value of e-commerce related credit transfers sent, of which initiated using payment buttons + the value of e-commerce related credit transfers sent, of which initiated via mobile payment solutions + the value of e-commerce related credit transfers sent, of which initiated using other methods. The check is performed separately for each country with a tolerance limit of less than 500.
- Abs(C0421 – (C0422 + C0423 + C0424)) < 500

Rule MATI.MIK1.R8
The sum of the number of SEPA credit transfers sent and the number of non-SEPA credit transfers sent is greater than or equal to the sum of number of credit transfers sent, initiated via mobile payment solution and number of credit transfers sent, initiated via online and mobile bank.
- C0100 + C0200 >= C0430 + C0440

Rule MATI.MIK1.R9
The sum of the value of SEPA credit transfers sent and the value of non-SEPA credit transfers sent is greater than or equal to the sum of value of credit transfers sent, initiated via mobile payment solution and value of credit transfers sent, initiated via online and mobile bank
- C0100 + C0200 >= C0430 + C0440

Rule MATI.MIK1.R10
The number of instant credit transfers sent is equal to the sum of number of instant credit transfers sent per payment system. The check is performed separately for each country with a tolerance limit of less than 50.
- Abs(C0500 – (C0510 + C0520 + C0530 + C0540)) < 50

Rule MATI.MIK1.R11
The value of instant credit transfers sent is equal to the sum of value of instant credit transfers sent per payment system. The check is performed separately for each country with a tolerance limit of less than 500.
- Abs(C0500 – (C0510 + C0520 + C0530 + C0540)) < 500

Rule MATI.MIK1.R12
The sum of the number of SEPA credit transfers sent and the number of non-SEPA credit transfers sent is greater than or equal to the number of e-commerce related credit transfers sent.
- C0100 + C0200 >= C0421

Rule MATI.MIK1.R13
The sum of the value of SEPA credit transfers sent and the value of non-SEPA credit transfers sent is greater than or equal to the value of e-commerce related credit transfers sent.
- C0100 + C0200 >= C0421

Rule MATI.MIK1.R14
The sum of the number of SEPA credit transfers sent and the number of non-SEPA credit transfers sent is greater than or equal to the number of instant credit transfers sent.
- C0100 + C0200 >= C0500

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Rule MATI.MIK1.R15
The sum of the value of SEPA credit transfers sent and the value of non-SEPA credit transfers sent is greater than or equal to the value of instant credit transfers sent.
- C0100 + C0200 >= C0500

5.1.6 MIK2 record

Rule MATI.MIK2.R1
The report file can only contain one MIK2 record with the same combination of the following fields:
- Type of payment instrument 2 (Field 4, code list 8: Type of payment instrument 2)
- Country (Field 5, code list 6: Country (ISO 3166)
- Method of card usage (Field 6, code list 14: Method of card usage)
- Description of payment instrument (Field 9, free text)

Rule MATI.MIK2.R2
The number of card payments initiated via mobile payment solutions is less than or equal to the sum of number of card payments per type of card function.
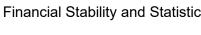- C4000 <= C1210 + C1220 + C1300 + C1400

Rule MATI.MIK2.R3
The value of card payments initiated via mobile payment solutions is less than or equal to the sum of value of card payments per type of card function.
- C4000 <= C1210 + C1220 + C1300 + C1400

Rule MATI.MIK2.R4
The number of e-money payments with e-money accounts is greater than or equal to the sum of number of e-money payments with e-money accounts, of which accessed through a card, and number of e-money payments with e-money accounts, of which initiated via mobile payment solution.
- C2000 >= C2010 + C2020

Rule MATI.MIK2.R5

The value of e-money payments with e-money accounts is greater than or equal to the sum of value of e-money payments with e-money accounts, of which accessed through a card, and value of e-money payments with e-money accounts, of which initiated via mobile payment solution.

- C2000 >= C2010 + C2020

5.1.7 MAKA record

Rule MATI.MAKA.R1

The report file can only contain one MAKA record with the same combination of the following fields:

- Type of transaction (Field 4, code list 9: Type of transaction)
- Card issuing country (Field 5, code list 6: Country (ISO 3166)
- PSP providing the terminal (field 6, code list 16: Terminal provider)
- Location of terminal (Field 7, code list 6: Country(ISO 3166))
- Merchant Category Code (field 8, Char(4))

5.1.8 ASLA record

Rule MATI.ASLA.R1

The report 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 (Field 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 (Field 5), then also the number of agreements/users (Field 6) has to be numerical value greater than zero.

Rule MATI.ASLA.R3

The number of online banking agreements with e-invoice service is less than or equal to the number of online banking agreements.

- E150 <= E061

Rule MATI.ASLA.R4
The number of mobile banking agreements is less than or equal to the number of online banking agreements.
- E064 <= E061

5.1.9 KIPA record

Rule MATI.KIPA.R1
The report 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
The number of credit transfers sent, initiated in a file/batch, must be greater than or equal to the number of credit transfers sent, initiated in a file/batch, of which recurrent payments.
C0410 >= C0411