

Nordea has some business requirements for Finvoice in addition to Finvoice schema. These rules will apply both to B2B and B2C except where otherwise noted, rules also apply both Finvoice 1.2 and 1.3 except last rules on this page which concerns only Finvoice 1.3. Rules are listed below:

<EpiNameAddressDetails>

(EpiDetails/EpiPartyDetails/EpiBeneficiaryPartyDetails/)<EpiNameAddressDetails> element is needed for **netbank receivers**.

<InvoiceTypeCode>

(B2B only)

Invoices with type code INV02 cannot be sent to **corporate netbank receivers**

<OriginCode>

If (InvoiceDetails/)<OriginCode> has value “Copy” it cannot be sent to **netbank receivers**.

.AmountCurrencyIdentifier=""> attribute

If attribute <AmountCurrencyIdentifier> has any other value than “EUR” it cannot be sent to **netbank receivers**

<EpiDateOptionDate>

(EpiDetails/EpiPaymentInstructionDetails/)<EpiDateOptionDate> in the Invoice sent to the **netbank receiver** must not be

- less than 7 (B2C) or more than 365 days in the future
 - less than 4 (B2B) or more than 365 days in the future
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<EpiPaymentInstructionId>

(B2C only)

If e-invoice is sent to private customer, this element must contain the exact same information as in Sender Info message’s field <PaymentInstructionIdentifier>. Otherwise automatic payment will not work.

<EpiReference>

(EpiDetails/)<EpiReference> element is mandatory but it can be empty

<MessageTransmissionDetails>

If this element is used, it must contain exactly the same information as SOAP header. Nordea will validate this.

<InvoiceTypeCode>

Invoices with type codes INV07, ORC or DEN cannot be sent to netbank receivers. (Type code INV02 can not be used for corporate netbank receivers as stated previously on this page).

BIC and IBAN

Finnish BIC and IBAN are mandatory, these are used in following elements:

- BIC: Finvoice/EpiDetails/EpiPartyDetails/EpiBfiPartyDetails/EpiBfiIdentifier
 - ? For example: `<EpiBfiIdentifier IdentificationSchemeName="BIC">BANKFIHH</EpiBfiIdentifier>`
 - ? BIC codes of the finnish banks are following:
NDEAFIHH,HELSEFIHH,OKOYFIHH,AABAFI22,PSPBFIHH,HANDFIHH,ESSEFIHH,DABAFIHH,DNBAFIHH
 - ? Read more about BICs from here: [Country specific BIC links](#)
- IBAN: Finvoice/EpiDetails/EpiPartyDetails/EpiBeneficiaryPartyDetails/EpiAccountID
 - ? For example: `<EpiAccountID IdentificationSchemeName="IBAN">FI1234567890123478</EpiAccountID>`
 - ? Please note also `IdentificationSchemeName` attribute, which must be IBAN.