

This page consists of general rules used in all OP-Pohjola pipes.

These rules are:

1. The message is always handled as if the Grpg code was "MIXD".
2. PmtInf/PmtInfd is recommended
3. ReqdExctnDt has to be from -1 to 365 days from current day.
4. BkPtyId is mandatory and has to be 9-11 characters long.
5. Debtor account has to be in given in IBAN format when the debtor is in OP-Pohjola.
6. Cdtr/Nm is mandatory
7. Only the first 140 characters of AdrLine are forwarded (in case of multiple occurrences)
8. Only the first 140 characters of Ustrd elements are forwarded (in case of multiple occurrences)
9. Structured remittance information exceeding 140 characters when receiving bank does not accept AOS2 payments will not be forwarded
10. Maximum of one Structured Remittance Information is allowed when receiving bank does not accept AOS2
11. [IBAN has to match with the BIC provided.](#) (XMLdation currently crosschecks only Finnish banks)
12. [Reference has to be valid](#)

The following ISO rules are used:

- R04_ChequeInstructionRule
? If PaymentMethod is CHK, then CreditTransferTransactionInformation/ChequeInstruction is optional. If PaymentMethod is different from CHK, then CreditTransferTransactionInformation/ChequeInstruction is not allowed.
- R07_CreditorAndOrCreditorAccountRule
? If PaymentMethod is CHK, then CreditTransferTransactionInformation/CreditorAccount is not allowed.
- R11_IntermediaryAgent1AccountRule
? If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.
- R12_IntermediaryAgent2AccountRule
? If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.
- R13_IntermediaryAgent3AccountRule
? If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

And their CTv03 equivalents.

In addition to these, the following ISO / general rules are checked:

- Validity of IBAN
- ControlSum to match with the arithmetic sum of all InstdAmt and EqvtAmt/Amt elements.
- Value of NbOfTxS in Group Header has to match with the count of CdtTrfTxInf elements in the message.
- ExternalPurpose1Code has to be valid
- ExternalLocalInstrument1Code has to be valid