

The page consists of all SEPA rules used in OP-Pohjola's pipes.

These rules are:

1. The only valid value for InstrPrtry is NORM in SEPA payments.
2. The only valid value for SvcLvl/Cd is "SEPA" in SEPA payments. SvcLvl cannot be used on Tx lvl
3. Dbtr/Id/OrgId can be used to identify one company
4. IBAN has to be given in CdtrAcct and in DbtrAcct
5. BIC has to be given for CdtrAgt and for DbtrAgt
6. DbtrAgt BIC has to be OKOYFIHH
7. ChrgBr has to be "SLEV" in SEPA payments.
8. "TAXS" is the only allowed value for CtgyPurp
9. XchgRateInf/CtrctId is not used
10. InstrForCdtrAgt is not used.
11. InstrForDbtrAgt is not used. (The only accepted value is "EIOHJ")
12. Amt has to be EUR
13. [AOS2 structure](#) can be used for banks inside Finland
14. Cdtr/PstlAdr/AdrLine is recommended in SEPA payments.

This ruleset is used in following pipes:

- SEPA payment
- Sepa Salary payment
- Money order FI