

DESCRIPTION OF THE CHARACTER SET USED FOR SEPA CREDIT TRANSFERS TRANSMITTED BETWEEN BANKS IN FINLAND

Character set

The banks in Finland have agreed on a business practice for the character set allowed in the SEPA Credit Transfer and SEPA Instant Credit Transfer payment transmission between the banks in Finland.

The set of allowed characters is a subset of the Unicode character set, encoded using UTF-8.

For additional information, see www.unicode.org.

Note that Unicode character value (code point) in the following table starting from hexadecimal 80 is not the same as the hexadecimal value of UTF-8 encoding because the encoding takes more than one byte. This table is sequenced based on 8859-15 which differs from Unicode in eight character positions¹, (€ Š š Ž ž Œ œ Ÿ) (for example see the €-sign, which is hex A4 in ISO 8859-15, code point 20AC in Unicode and hex e2 82 ac using UTF-8 encoding).

Control Characters	FF	Other Control Characters														
Unicode	0C															
8859-15	0C	5F														
Character	SP	!	"	#	\$	%	&	'	()	*	+	,	-	.	/
Unicode	20	21	22	23	24	25	26	27	28	29	2A	2B	2C	2D	2E	2F
8859-15	20	21	22	23	24	25	26	27	28	29	2A	2B	2C	2D	2E	2F
Character	0	1	2	3	4	5	6	7	8	9	:	;	<	=	>	?
Unicode	30	31	32	33	34	35	36	37	38	39	3A	3B	3C	3D	3E	3F
8859-15	30	31	32	33	34	35	36	37	38	39	3A	3B	3C	3D	3E	3F
Character	@	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Unicode	40	41	42	43	44	45	46	47	48	49	4A	4B	4C	4D	4E	4F
8859-15	40	41	42	43	44	45	46	47	48	49	4A	4B	4C	4D	4E	4F
Character	P	Q	R	S	T	U	V	W	X	Y	Z	[\]	^	_
Unicode	50	51	52	53	54	55	56	57	58	59	5A	5B	5C	5D	5E	5F
8859-15	50	51	52	53	54	55	56	57	58	59	5A	5B	5C	5D	5E	5F
Character	`	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
Unicode	60	61	62	63	64	65	66	67	68	69	6A	6B	6C	6D	6E	6F
8859-15	60	61	62	63	64	65	66	67	68	69	6A	6B	6C	6D	6E	6F
Character	p	q	r	s	t	u	v	w	x	y	z	{		}	~	DEL
Unicode	70	71	72	73	74	75	76	77	78	79	7A	7B	7C	7D	7E	7F
8859-15	70	71	72	73	74	75	76	77	78	79	7A	7B	7C	7D	7E	7F
Character	NBSP	ı	¢	£	€	¥	Š	š	Ž	ž	©	ª	«	¬	®	¯
Unicode	A0	A1	A2	A3	20AC	A5	0160	A7	0161	A9	AA	AB	AC	AD	AE	AF
8859-15	A0	A1	A2	A3	A4	A5	A6	A7	A8	A9	AA	AB	AC	AD	AE	AF
Character	°	±	²	³	Ž	µ	¶	·	ž	¹	º	»	€	œ	Ÿ	¿
Unicode	B0	B1	B2	B3	017D	B5	B6	B7	017E	B9	BA	BB	0152	0153	0178	BF
8859-15	B0	B1	B2	B3	B4	B5	B6	B7	B8	B9	BA	BB	BC	BD	BE	BF

¹ Support for these eight characters varies between banks, therefore unaltered end to end routing can not be guaranteed.

Character	À	Á	Â	Ã	Ä	Å	Æ	Ç	È	É	Ê	Ë	Ì	Í	Î	Ï
Unicode	C0	C1	C2	C3	C4	C5	C6	C7	C8	C9	CA	CB	CC	CD	CE	CF
8859-15	C0	C1	C2	C3	C4	C5	C6	C7	C8	C9	CA	CB	CC	CD	CE	CF
Character	Ð	Ñ	Ò	Ó	Ô	Õ	Ö	×	Ø	Ù	Ú	Û	Ü	Ý	Þ	ß
Unicode	D0	D1	D2	D3	D4	D5	D6	D7	D8	D9	DA	DB	DC	DD	DE	DF
8859-15	D0	D1	D2	D3	D4	D5	D6	D7	D8	D9	DA	DB	DC	DD	DE	DF
Character	à	á	â	ã	ä	å	æ	ç	è	é	ê	ë	ì	í	î	ï
Unicode	E0	E1	E2	E3	E4	E5	E6	E7	E8	E9	EA	EB	EC	ED	EE	EF
8859-15	E0	E1	E2	E3	E4	E5	E6	E7	E8	E9	EA	EB	EC	ED	EE	EF
Character	ð	ñ	ò	ó	ô	õ	ö	÷	ø	ù	ú	û	ü	ý	þ	ÿ
Unicode	F0	F1	F2	F3	F4	F5	F6	F7	F8	F9	FA	FB	FC	FD	FE	FF
8859-15	F0	F1	F2	F3	F4	F5	F6	F7	F8	F9	FA	FB	FC	FD	FE	FF

*) Special Characters

Certain special characters are replaced according to the XML-standard. The following entities must be informed:

Character	Entity
&	&
<	<
>	>
"	"
'	'

Adherence to the business practice

A bank that would like to join Finnish AOS services or business practices, is kindly asked to contact Finance Finland at paymentsupport@finanssiala.fi.

For banks that do not adhere to the business practice

The character set that is transmitted to the banks that do not adhere to the Finnish business practice for the character set, is the Basic Latin Set.