

# **Camt.053.001.02**

## **Bank to Customer Statement**

### **Implementation Guidelines**

**Version 2.1**

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## I. Introduction

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This document sets out the Banque Internationale à Luxembourg Implementation Guidelines for the XML B2C Statement message ISO 20022 XML - “camt.053.001.02”.

The purpose of these Implementation Guidelines is to provide guidance on the use of the Statement Message sent by Banque Internationale à Luxembourg to the enterprises which have a relationship with Banque Internationale à Luxembourg.

These Implementation Guidelines have been developed by ABL and adjusted on the usage of Banque Internationale à Luxembourg.

The utmost has been done to make sure the information in this publication is correct. However, Banque Internationale à Luxembourg by no means can be held liable for any loss or damage incurred due to any incorrect or incomplete information mentioned in this publication.

This publication is only available in English.

## II. Scope

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The BankToCustomerStatement message is sent by the account servicer to an account owner or to a party authorised by the account owner to receive the message. It is used to inform the account owner, or authorised party, of the entries booked to the account, and to provide the owner with balance information on the account at a given point in time.

### Usage

The BankToCustomerStatement message can contain reports for more than one account. It provides information for cash management and/or reconciliation.

It contains information on booked entries only.

It can include underlying details of transactions that have been included in the entry.

The message is exchanged as defined between the account servicer and the account owner. It provides information on items that have been booked to the account and also balance information. Depending on services and schedule agreed between banks and their customers, statements may be generated and exchanged accordingly, for example for intraday or prior day periods.

It is possible that the receiver of the message is not the account owner, but a party entitled through arrangement with the account owner to receive the account information (also known as recipient).

### III. General principles

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#### Contents of the message:

- The message can hold the statements related to one or more accounts.
- The contents of the message will be limited to information about the transactions that have been entered into bookkeeping.
- Reporting will be done in the account currency. Any transaction in another currency first will be converted into the account currency.
- Reporting as for the transactions that have been entered into bookkeeping, will be carried out through MX camt.053.001.02 BankToCustomerStatementV02.
- The message can be split up into several messages depending on the volume of data to be transferred.

#### Periodicity of the message

As a matter of principle, a message will be created each bank working day when transactions are taking place. Exceptionally, with a bilateral agreement, this may also be the case on a day without any transactions (empty message). Camt.053 is generated at the end of each business day and includes all the booked transactions on the account. This message is sent at the beginning of each business day and relates to the previous business day.

### IV. Use of these guidelines

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Each item of the BankToCustomer Cash Management Standards message is referring to the corresponding index of the item in the (ISO 20022) Message Definition Report for Bank-to-Customer Cash Management. This Report can be found on [www.iso20022.org](http://www.iso20022.org), under "Catalogue of UNIFI messages", with "camt.053.001.02" as reference for the EoD reporting.

Any gaps in the index numbering are due to the fact that some message elements of the MX.CAMT.053.001.02 message are not supported in this subset.

#### Message elements not described in these guidelines must not be supported.

The description of each message item contains:

Index	Number referring to the corresponding description in the MX.CAMT053.001.02 Message Definition Report for Bank-to-Customer Cash Management Statements.
Definition	This contains the definition of the message set or element.
Usage	Additional info on how this element must be used.

XML Tag	Short name identifying an element within an XML message, which is put between brackets, e.g. <Ntry>.
Presence	<p>This shows if an element is optional or obligatory as well as the number of times it can be repeated. The occurrence is mentioned between square brackets.</p> <p>For example :</p> <p>[0..1] indicates that the element can occur 0 times or 1 time. The element is optional.</p> <p>[1..1] indicates that the element must not occur more than once. The element is obligatory.</p> <p>[1..*] indicates that the element is obligatory and can occur between 1 and n times</p> <p>An element, which is part of a set of elements is obligatory, in so far as the set it is part of, is mentioned in the message.</p> <p>If only one element among others may be present, this will be indicated by {OR ...OR} in front of the elements concerned</p>
Format	Specification of the values and format allowed
Rules	Any specific rules which could have an impact on the presence or the values of an element.

**The use of optional fields may be subject to a bilateral agreement with the bank.**

## V. Characteristics

---

The characters allowed in the UNIFI messages are those of the UTF8 standard. However, only the set of Latin characters generally used in international communication will be allowed. These are as follows:

a b c d e f g h i j k l m n o p q r s t u v w x y z

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z 0 1 2 3 4 5 6 7 8 9

/ - ? : ( ) . , ' +

Space

## VI. Message structure

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### XML Schemes:

The description of the UNIFI document models can be found in a number of schemes. A specific description language (XSD) is used in those schemes. The schemes make it possible to give a description of the tags in the document, the structure and sequence of those beacons (hierarchy of tags) as well as the codes which are allowed for some specific data, the number of possible cases, the obligatory or optional character of some of the data, etc.

The general XSD for camt.053.001.02 can be found on [www.iso20022.org](http://www.iso20022.org) > Catalogue of UNIFI Messages > Payments > cash Management >

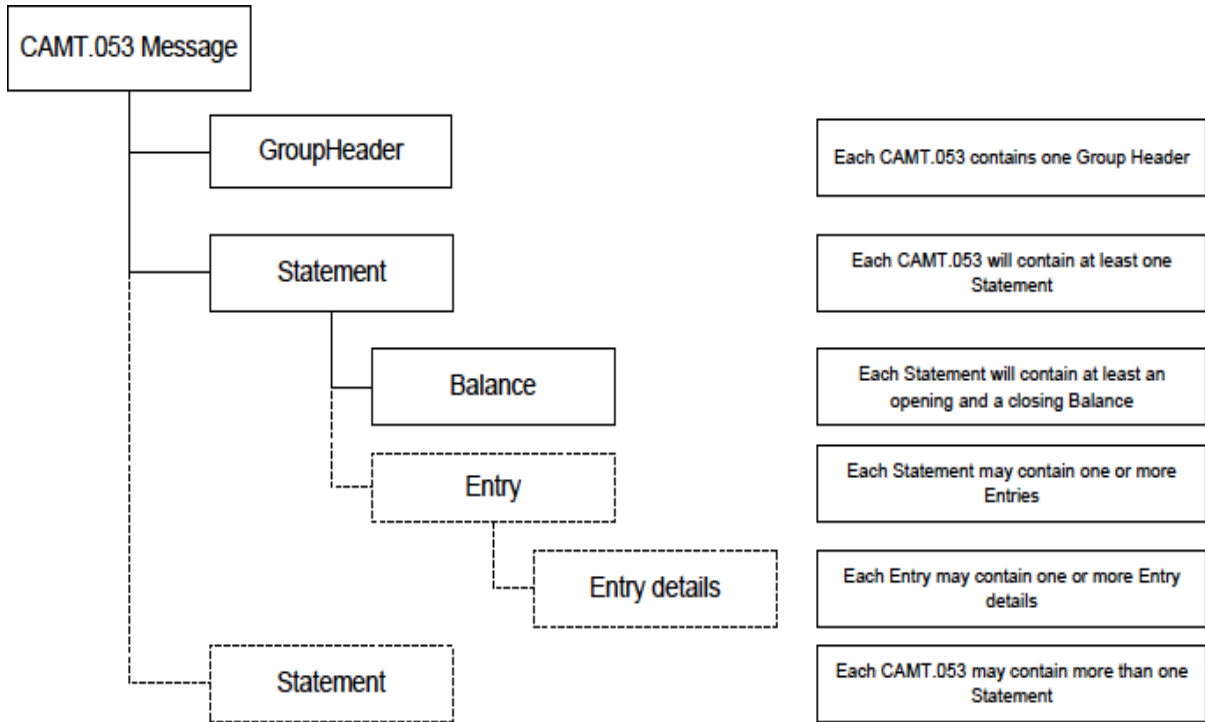
A data record, which contains an XML camt.053.001.02 message, has the following structure:

```
<?xml version = "1.0" encoding = "UTF-8"?>
  <Document xmlns = "urn:iso:std:iso:20022:tech:xsd:camt.053.001.02" xmlns:xsi =
    "http://www.w3.org/2001/XMLSchema-instance">
    <camt.053.001.02>
      message contained...
    </camt.053.001.02>
  </Document>
```

### **MX.CAMT.053 sets**

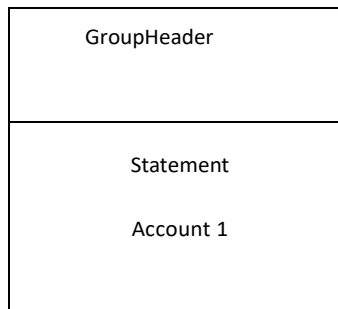
The message described in this document (camt.053.001.02) consists of the following sets:

- A. **Group Header:** this is an obligatory block which occurs only once. It contains information proper to the message (identification, creation date, addressee)
- B. **Statement:** this block is obligatory and can occur more than once. It can be repeated, as many times as there are different accounts and/or dates in that particular message. However, Banque Internationale à Luxembourg will provide one unique statement for each message. This set contains information pertaining to the balances and the transactions.



The message may have one of the following characteristics:

- a message for one account for one bank working date. This message will contain a GroupHeader-block and one Statement-block:



This is the preferred and default option in Luxembourg, unless otherwise agreed between parties.

This option is used by Banque Internationale à Luxembourg.

- a message for several accounts for one bank working date. This message will contain a GroupHeader-block and for each account one Statement-block:

GroupHeader
Statement Account 1 Date 1
Statement Account 2 Date 1
Statement Account 3 Date 1



## VII. Message Description - detail

Note: the index numbering in the table below is a copy of the numbering in the (ISO 20022) Message Definition Report – MX camt.053.001.02 BankToCustomerStatementV01” document.

Index	Lvl	Name	XML Tag	Mult	Type / Code
	0	Bank To Customer Statement V02 (camt.053.001.02)	<BkToCstmrStmnt>		
1.0	1	Group Header	<GrpHdr>	[1..1]	
1.1	2	Message Identification	<MsgId>	[1..1]	text{1,35}
1.2	2	Creation Date Time	<CreDtTm>	[1..1]	dateTime
1.3	2	Message Recipient	<MsgRcpt>	[0..1]	
9.1.0	3	Name	<Nm>	[0..1]	text{1,140}
9.1.1	3	Postal Address	<PstlAdr>	[0..1]	
9.1.10	4	Country	<Ctry>	[0..1]	text [A-Z]{2,2}
9.1.11	4	Address Line	<AdrLine>	[0..7]	text{1,70}
9.1.12	3	Identification	<Id>	[0..1]	Choice
9.1.13	4	Organisation Identification	<OrgId>	[1..1]	
9.1.14	5	BIC Or BEI	<BICOrBEI>	[0..1]	text[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
9.1.15	5	Other	<Othr>	[0..*]	
9.1.16	6	Identification	<Id>	[1..1]	text{1,35}
1.4	2	Message Pagination	<MsgPgntn>	[0..1]	
8.1.0	3	Page Number	<PgNb>	[1..1]	text[0-9]{1,5}
8.1.1	3	Last Page Indicator	<LastPgInd>	[1..1]	boolean
1.5	2	Additional Information	<AddtlInf>	[0..1]	text{1,500}
2.0	1	Statement	<Stmnt>	[1..*]	
2.1	2	Identification	<Id>	[1..1]	text{1,35}
2.2	2	Electronic Sequence Number	<ElctrcSeqNb>	[0..1]	decimaltd = 18fd = 0
2.3	2	Legal Sequence Number	<LglSeqNb>	[0..1]	decimaltd = 18fd = 0
2.4	2	Creation Date Time	<CreDtTm>	[1..1]	dateTime
2.5	2	From To Date	<FrToDt>	[0..1]	
5.1.0	3	From Date Time	<FrDtTm>	[1..1]	dateTime
5.1.1	3	To Date Time	<ToDtTm>	[1..1]	dateTime
2.6	2	Copy Duplicate Indicator	<CpyDplctInd>	[0..1]	Text
	3	Copy Duplicate			CODU
	3	Copy			COPY
	3	Duplicate			DUPL
2.10	2	Account	<Acct>	[1..1]	
1.2.0	3	Identification	<Id>	[1..1]	Choice

1.2.1	4	IBAN	<IBAN>	[1..1]	text[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
1.2.2	4	Other	<Othr>	[1..1]	
1.2.3	5	Identification	<Id>	[1..1]	text{1,34}
1.2.8	3	Type	<Tp>	[0..1]	
1.2.9	5	Code	<Cd>	[1..1]	text
	6	Cash Payment			CASH
	6	Charges			CHAR
	6	Commission			COMM
	6	Tax			TAXE
	6	Cash Income			CISH
	6	Cash Trading			TRAS
	6	Settlement			SACC
	6	Current			CACC
	6	Savings			SVGS
	6	Over Night Deposit			ONDP
	6	Marginal Lending			MGLD
	6	Non Resident External			NREX
	6	Money Market			MOMA
	6	Loan			LOAN
	6	Salary			SLRY
	6	Overdraft			ODFT
1.2.11	3	Currency	<Ccy>	[0..1]	text[A-Z]{3,3}
1.2.12	3	Name	<Nm>	[0..1]	text{1,70}
1.2.13	3	Owner	<Ownr>	[0..1]	
1.2.14	4	Name	<Nm>	[0..1]	text{1,140}
1.2.15	4	Postal Address	<PstlAdr>	[0..1]	
1.2.21	5	Post Code	<PstCd>	[0..1]	text{1,16}
1.2.22	5	Town Name	<TwnNm>	[0..1]	text{1,35}
1.2.24	5	Country	<Ctry>	[0..1]	text[A-Z]{2,2}
1.2.25	5	Address Line	<AdrLine>	[0..7]	text{1,70}
1.2.56	3	Servicer	<Svcr>	[0..1]	
1.2.57	4	Financial Institution Identification	<FinInstnId>	[1..1]	
1.2.58	5	BIC	<BIC>	[0..1]	text[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
1.2.76	5	Other	<Othr>	[0..1]	
1.2.77	6	Identification	<Id>	[1..1]	text{1,35}
2.23	2	Balance	<Bal>	[1..*]	
2.24	3	Type	<Tp>	[1..1]	
2.25	4	Code Or Proprietary	<CdOrPrtry>	[1..1]	Choice
2.26	5	Code	<Cd>	[1..1]	text
	6	Expected			XPCD
	6	Opening Available			OPAV
	6	Interim Available			ITAV

	6	Closing Available			CLAV
	6	Forward Available			FWAV
	6	Closing Booked			CLBD
	6	Interim Booked			ITBD
	6	Opening Booked			OPBD
	6	Previously Closed			PRCD
	6	Booked Information			INFO
2.31	3	Credit Line	<CdtLine>	[0..1]	
2.32	4	Included	<Incl>	[1..1]	boolean
2.33	4	Amount	<Amt>	[0..1]	0 <= decimaltd = 18fd = 5
	5	Xml Attribute Currency	<Ccy>		text[A-Z]{3,3}
2.34	3	Amount	<Amt>	[1..1]	0 <= decimaltd = 18fd = 5
	4	Xml Attribute Currency	<Ccy>		text[A-Z]{3,3}
2.35	3	Credit Debit Indicator	<CdtDbtInd>	[1..1]	text
	4	Credit			CRDT
	4	Debit			DBIT
2.36	3	Date	<Dt>	[1..1]	Choice
4.1.0	4	Date	<Dt>	[1..1]	date
2.43	2	Transactions Summary	<Txssummry>	[0..1]	
2.44	3	Total Entries	<TtlNtries>	[0..1]	
2.45	4	Number Of Entries	<NbOfNtries>	[0..1]	text[0-9]{1,15}
2.46	4	Sum	<Sum>	[0..1]	decimaltd = 18fd = 17
2.47	4	Total Net Entry Amount	<TtlNetNtryAmt>	[0..1]	decimaltd = 18fd = 17
2.48	4	Credit Debit Indicator	<CdtDbtInd>	[0..1]	Text
	5	Credit			CRDT
	5	Debit			DBIT
2.49	3	Total Credit Entries	<TtlCdtNtries>	[0..1]	
2.50	4	Number Of Entries	<NbOfNtries>	[0..1]	text[0-9]{1,15}
2.51	4	Sum	<Sum>	[0..1]	decimaltd = 18fd = 17
2.52	3	Total Debit Entries	<TtlDbtNtries>	[0..1]	
2.53	4	Number Of Entries	<NbOfNtries>	[0..1]	text[0-9]{1,15}
2.54	4	Sum	<Sum>	[0..1]	decimaltd = 18fd = 17
2.76	2	Entry	<Ntry>	[0..*]	
2.77	3	Entry Reference	<NtryRef>	[0..1]	text{1,35}
2.78	3	Amount	<Amt>	[1..1]	0 <= decimaltd = 18fd = 5
	4	Xml Attribute Currency	<Ccy>		text[A-Z]{3,3}
2.79	3	Credit Debit Indicator	<CdtDbtInd>	[1..1]	text
	4	Credit			CRDT
	4	Debit			DBIT
2.80	3	Reversal Indicator	<RvslInd>	[0..1]	boolean
2.81	3	Status	<Sts>	[1..1]	text
	4	Booked			BOOK
2.82	3	Booking Date	<BookgDt>	[0..1]	Choice

4.1.0	4	Date	<Dt>	[1..1]	date
2.83	3	Value Date	<ValDt>	[0..1]	Choice
4.1.0	4	Date	<Dt>	[1..1]	date
2.84	3	Account Servicer Reference	<AcctSvcrRef>	[0..1]	text{1,35}
2.91	3	Bank Transaction Code	<BkTxCd>	[1..1]	
2.92	4	Domain	<Domn>	[0..1]	
2.93	5	Code	<Cd>	[1..1]	text{1,4}
2.94	5	Family	<Fmly>	[1..1]	
2.95	6	Code	<Cd>	[1..1]	text{1,4}
2.96	6	Sub Family Code	<SubFmlyCd>	[1..1]	text{1,4}
2.97	4	Proprietary	<Prtry>	[0..1]	
2.98	5	Code	<Cd>	[1..1]	text{1,35}
2.99	5	Issuer	<Issr>	[0..1]	text{1,35}
2.119	3	Technical Input Channel	<TechInptChanl>	[0..1]	Choice
2.120	4	Code	<Cd>	[1..1]	text{1,4}
2.121	4	Proprietary	<Prtry>	[1..1]	text{1,35}
2.135	3	Entry Details	<NtryDtls>	[0..*]	
2.142	4	Transaction Details	<TxDtls>	[0..*]	
2.143	5	References	<Refs>	[0..1]	
2.144	6	Message Identification	<MsgId>	[0..1]	text{1,35}
2.145	6	Account Servicer Reference	<AcctSvcrRef>	[0..1]	text{1,35}
2.146	6	Payment Information Identification	<PmtInflId>	[0..1]	text{1,35}
2.147	6	Instruction Identification	<InstrId>	[0..1]	text{1,35}
2.148	6	End To End Identification	<EndToEndId>	[0..1]	text{1,35}
2.149	6	Transaction Identification	<TxId>	[0..1]	text{1,35}
2.150	6	Mandate Identification	<MndtId>	[0..1]	text{1,35}
2.151	6	Cheque Number	<ChqNb>	[0..1]	text{1,35}
2.153	6	Proprietary	<Prtry>	[0..1]	
2.154	7	Type	<Tp>	[1..1]	text{1,35}
2.155	7	Reference	<Ref>	[1..1]	text{1,35}
2.156	5	Amount Details	<AmtDtls>	[0..1]	
2.1.0	6	Instructed Amount	<InstdAmt>	[0..1]	
2.1.1	7	Amount	<Amt>	[1..1]	0 <= decimaltd = 18fd = 5
	8	Currency Xml Attribute	<Ccy>		text[A-Z]{3,3}
2.1.9	6	Transaction Amount	<TxAmt>	[0..1]	
2.1.10	7	Amount	<Amt>	[1..1]	0 <= decimaltd = 18fd = 5
	8	Currency Xml Attribute	<Ccy>		text[A-Z]{3,3}
2.1.11	7	Currency Exchange	<CcyXchg>	[0..1]	
2.1.12	8	Source Currency	<SrcCcy>	[1..1]	text[A-Z]{3,3}
2.1.13	8	Target Currency	<TrgtCcy>	[0..1]	text[A-Z]{3,3}
2.1.14	8	Unit Currency	<UnitCcy>	[0..1]	text[A-Z]{3,3}

2.1.15	8	Exchange Rate	<XchgRate>	[1..1]	decimaltd = 11fd = 10
2.1.16	8	Contract	<CtrctId>	[0..1]	text{1,35}
		Identification			
2.1.36	6	Proprietary Amount	<PrtryAmt>	[0..*]	
2.1.37	7	Type	<Tp>	[1..1]	text{1,35}
2.1.38	7	Amount	<Amt>	[1..1]	0 <= decimaltd = 18fd = 5
	8	Xml Attribute	<Ccy>		text[A-Z]{3,3}
		Currency			
2.1.39	7	Currency Exchange	<CcyXchg>	[0..1]	
2.1.40	8	Source Currency	<SrcCcy>	[1..1]	text[A-Z]{3,3}
2.1.41	8	Target Currency	<TrgtCcy>	[0..1]	text[A-Z]{3,3}
2.1.42	8	Unit Currency	<UnitCcy>	[0..1]	text[A-Z]{3,3}
2.1.43	8	Exchange Rate	<XchgRate>	[1..1]	decimaltd = 11fd = 10
2.1.44	8	Contract	<CtrctId>	[0..1]	text{1,35}
		Identification			
2.163	5	Bank Transaction Code	<BkTxCd>	[0..1]	
2.164	6	Domain	<Domn>	[0..1]	
2.165	7	Code	<Cd>	[1..1]	text{1,4}
2.166	7	Family	<Fmly>	[1..1]	
2.167	8	Code	<Cd>	[1..1]	text{1,4}
2.168	8	Sub Family Code	<SubFmlyCd>	[1..1]	text{1,4}
2.169	6	Proprietary	<Prtry>	[0..1]	
2.170	7	Code	<Cd>	[1..1]	text{1,35}
2.171	7	Issuer	<Issr>	[0..1]	text{1,35}
2.199	5	Related Parties	<RltdPties>	[0..1]	
2.201	6	Debtor	<Dbtr>	[0..1]	
9.1.0	7	Name	<Nm>	[0..1]	text{1,140}
9.1.1	7	Postal Address	<PstlAdr>	[0..1]	
9.1.10	8	Country	<Ctry>	[0..1]	Text [A-Z]{2,2}
9.1.11	8	Address Line	<AdrLine>	[0..7]	text{1,70}
9.1.12	7	Identification	<Id>	[0..1]	Choice
9.1.13	8	Organisation	<OrgId>	[1..1]	
		Identification			
9.1.14	9	BIC Or BEI	<BICOrBEI>	[0..1]	text[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
9.1.15	9	Other	<Othr>	[0..*]	
9.1.16	10	Identification	<Id>	[1..1]	text{1,35}
9.1.17	10	Scheme Name	<SchmeNm>	[0..1]	Choice
9.1.18	11	Code	<Cd>	[1..1]	text{1,4}
9.1.19	11	Proprietary	<Prtry>	[1..1]	text{1,35}
9.1.20	10	Issuer	<Issr>	[0..1]	text{1,35}
9.1.21	8	Private Identification	<PrvtId>	[1..1]	
9.1.27	9	Other	<Othr>	[0..*]	
9.1.28	10	Identification	<Id>	[1..1]	text{1,35}
9.1.29	10	Scheme Name	<SchmeNm>	[0..1]	Choice
9.1.30	11	Code	<Cd>	[1..1]	text{1,4}

9.1.31	11	Proprietary	<Prtry>	[1..1]	text{1,35}
9.1.32	10	Issuer	<Issr>	[0..1]	text{1,35}
9.1.33	7	Country Of Residence	<CtryOfRes>	[0..1]	text[A-Z]{2,2}
2.202	6	Debtor Account	<DbtrAcct>	[0..1]	
1.1.0	7	Identification	<Id>	[1..1]	Choice
1.1.1	8	IBAN	<IBAN>	[1..1]	text[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
1.1.2	8	Other	<Othr>	[1..1]	
1.1.3	9	Identification	<Id>	[1..1]	text{1,34}
1.1.11	7	Currency	<Ccy>	[0..1]	text[A-Z]{3,3}
2.203	6	Ultimate Debtor	<UltmtDbtr>	[0..1]	
9.1.0	7	Name	<Nm>	[0..1]	text{1,140}
9.1.1	7	Postal Address	<PstlAdr>	[0..1]	
9.1.10	8	Country	<Ctry>	[0..1]	text[A-Z]{2,2}
9.1.11	8	Address Line	<AdrLine>	[0..7]	text{1,70}
9.1.12	7	Identification	<Id>	[0..1]	Choice
9.1.13	8	Organisation Identification	<Orgld>	[1..1]	
9.1.14	9	BIC Or BEI	<BICOrBEI>	[0..1]	text[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
9.1.15	9	Other	<Othr>	[0..*]	
9.1.16	10	Identification	<Id>	[1..1]	text{1,35}
9.1.17	10	Scheme Name	<SchmeNm>	[0..1]	Choice
9.1.18	11	Code	<Cd>	[1..1]	text{1,4}
9.1.19	11	Proprietary	<Prtry>	[1..1]	text{1,35}
9.1.20	10	Issuer	<Issr>	[0..1]	text{1,35}
9.1.21	8	Private Identification	<Prvtld>	[1..1]	
9.1.27	9	Other	<Othr>	[0..*]	
9.1.28	10	Identification	<Id>	[1..1]	text{1,35}
9.1.29	10	Scheme Name	<SchmeNm>	[0..1]	Choice
9.1.30	11	Code	<Cd>	[1..1]	text{1,4}
9.1.31	11	Proprietary	<Prtry>	[1..1]	text{1,35}
9.1.32	10	Issuer	<Issr>	[0..1]	text{1,35}
9.1.33	7	Country Of Residence	<CtryOfRes>	[0..1]	text[A-Z]{2,2}
2.204	6	Creditor	<Cdtr>	[0..1]	
9.1.0	7	Name	<Nm>	[0..1]	text{1,140}
9.1.1	7	Postal Address	<PstlAdr>	[0..1]	
9.1.10	8	Country	<Ctry>	[0..1]	text[A-Z]{2,2}
9.1.11	8	Address Line	<AdrLine>	[0..7]	text{1,70}
9.1.12	7	Identification	<Id>	[0..1]	Choice
9.1.13	8	Organisation Identification	<Orgld>	[1..1]	
9.1.14	9	BIC Or BEI	<BICOrBEI>	[0..1]	text[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
9.1.15	9	Other	<Othr>	[0..*]	

9.1.16	10	Identification	<Id>	[1..1]	text{1,35}
9.1.17	10	Scheme Name	<SchmeNm>	[0..1]	Choice
9.1.18	11	Code	<Cd>	[1..1]	text{1,4}
9.1.19	11	Proprietary	<Prtry>	[1..1]	text{1,35}
9.1.20	10	Issuer	<Issr>	[0..1]	text{1,35}
9.1.21	8	Private Identification	<PrvtId>	[1..1]	
9.1.27	9	Other	<Othr>	[0..*]	
9.1.28	10	Identification	<Id>	[1..1]	text{1,35}
9.1.29	10	Scheme Name	<SchmeNm>	[0..1]	Choice
9.1.30	11	Code	<Cd>	[1..1]	text{1,4}
9.1.31	11	Proprietary	<Prtry>	[1..1]	text{1,35}
9.1.32	10	Issuer	<Issr>	[0..1]	text{1,35}
9.1.33	7	Country Of Residence	<CtryOfRes>	[0..1]	text[A-Z]{2,2}
2.205	6	Creditor Account	<CdtrAcct>	[0..1]	
1.1.0	7	Identification	<Id>	[1..1]	Choice
1.1.1	8	IBAN	<IBAN>	[1..1]	text[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
1.1.2	8	Other	<Othr>	[1..1]	
1.1.3	9	Identification	<Id>	[1..1]	text{1,34}
1.1.4	9	Scheme Name	<SchmeNm>	[0..1]	Choice
1.1.5	10	Code	<Cd>	[1..1]	text{1,4}
1.1.6	10	Proprietary	<Prtry>	[1..1]	text{1,35}
1.1.7	9	Issuer	<Issr>	[0..1]	text{1,35}
1.1.8	7	Type	<Tp>	[0..1]	
1.1.10	9	Proprietary	<Prtry>	[1..1]	text{1,35}
1.1.11	7	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}
2.206	6	Ultimate Creditor	<UltmtCdtr>	[0..1]	
9.1.0	7	Name	<Nm>	[0..1]	text{1,140}
9.1.1	7	Postal Address	<PstlAdr>	[0..1]	
9.1.10	8	Country	<Ctry>	[0..1]	text [A-Z]{2,2}
9.1.11	8	Address Line	<AdrLine>	[0..7]	text{1,70}
9.1.12	7	Identification	<Id>	[0..1]	Choice
9.1.13	8	Organisation Identification	<OrgId>	[1..1]	
9.1.14	9	BIC Or BEI	<BICOrBEI>	[0..1]	text[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
9.1.15	9	Other	<Othr>	[0..*]	
9.1.16	10	Identification	<Id>	[1..1]	text{1,35}
9.1.17	10	Scheme Name	<SchmeNm>	[0..1]	Choice
9.1.18	11	Code	<Cd>	[1..1]	text{1,4}
9.1.19	11	Proprietary	<Prtry>	[1..1]	text{1,35}
9.1.20	10	Issuer	<Issr>	[0..1]	text{1,35}

9.1.21	8	Private Identification	<PrvtId>	[1..1]	
9.1.27	9	Other	<Othr>	[0..*]	
9.1.28	10	Identification	<Id>	[1..1]	text{1,35}
9.1.29	10	Scheme Name	<SchmeNm>	[0..1]	Choice
9.1.30	11	Code	<Cd>	[1..1]	text{1,4}
9.1.31	11	Proprietary	<Prtry>	[1..1]	text{1,35}
9.1.32	10	Issuer	<Issr>	[0..1]	text{1,35}
9.1.33	7	Country Of Residence	<CtryOfRes>	[0..1]	text[A-Z]{2,2}
2.211	5	Related Agents	<RltdAgts>	[0..1]	
2.212	6	Debtor Agent	<DbtrAgt>	[0..1]	
6.1.0	7	Financial Institution Identification	<FinInstnId>	[1..1]	
6.1.1	8	BIC	<BIC>	[0..1]	text[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
6.1.2	8	Clearing System Member Identification	<ClrSysMmbld>	[0..1]	
6.1.3	9	Clearing System Identification	<ClrSysId>	[0..1]	Choice
6.1.4	10	Code	<Cd>	[1..1]	text{1,5}
6.1.6	9	Member Identification	<Mmbld>	[1..1]	text{1,35}
6.1.7	8	Name	<Nm>	[0..1]	text{1,140}
6.1.8	8	Postal Address	<PstlAdr>	[0..1]	
6.1.17	9	Country	<Ctry>	[0..1]	text[A-Z]{2,2}
6.1.18	9	Address Line	<AdrLine>	[0..7]	text{1,70}
2.213	6	Creditor Agent	<CdtrAgt>	[0..1]	
6.1.0	7	Financial Institution Identification	<FinInstnId>	[1..1]	
6.1.1	8	BIC	<BIC>	[0..1]	text[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
6.1.2	8	Clearing System Member Identification	<ClrSysMmbld>	[0..1]	
6.1.3	9	Clearing System Identification	<ClrSysId>	[0..1]	Choice
6.1.4	10	Code	<Cd>	[1..1]	text{1,5}
6.1.6	9	Member Identification	<Mmbld>	[1..1]	text{1,35}
6.1.7	8	Name	<Nm>	[0..1]	text{1,140}
6.1.8	8	Postal Address	<PstlAdr>	[0..1]	
6.1.17	9	Country	<Ctry>	[0..1]	text[A-Z]{2,2}
6.1.18	9	Address Line	<AdrLine>	[0..7]	text{1,70}
2.224	5	Purpose	<Purp>	[0..1]	Choice
2.225	6	Code	<Cd>	[1..1]	text{1,4}
2.226	6	Proprietary	<Prtry>	[1..1]	text{1,35}
2.234	5	Remittance Information	<RmtInf>	[0..1]	
2.235	6	Unstructured	<Ustrd>	[0..*]	text{1,140}
2.236	6	Structured	<Strd>	[0..*]	



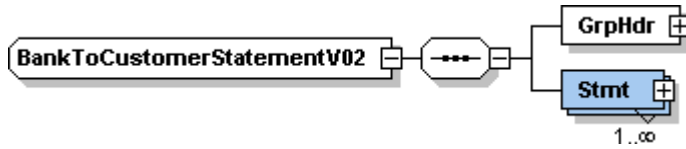
2.237	7	Referred Document Information	<RfrdDocInf>	[0..*]	
2.243	8	Number	<Nb>	[0..1]	text{1,35}
2.244	8	Related Date	<RltdDt>	[0..1]	date
2.245	7	Referred Document Amount	<RfrdDocAmt>	[0..1]	
2.248	8	Credit Note Amount	<CdtNoteAmt>	[0..1]	0 <= decimaltd = 18fd = 5
	9	Xml Attribute Currency	<Ccy>		text[A-Z]{3,3}
2.255	8	Remitted Amount	<RmtdAmt>	[0..1]	0 <= decimaltd = 18fd = 5
	9	Xml Attribute Currency	<Ccy>		text[A-Z]{3,3}
2.256	7	Creditor Reference Information	<CdtrRefInf>	[0..1]	
2.257	8	Type	<Tp>	[0..1]	
2.258	9	Code Or Proprietary	<CdOrPrtry>	[1..1]	Choice
2.259	10	Code	<Cd>	[1..1]	text
	11	Remittance Advice Message			RADM
	11	Related Payment Instruction			RPIN
	11	Foreign Exchange Deal Reference			FXDR
	11	Dispatch Advice			DISP
	11	Purchase Order			PUOR
	11	Structured Communication Reference			SCOR
2.260	10	Proprietary	<Prtry>	[1..1]	text{1,35}
2.261	9	Issuer	<Issr>	[0..1]	text{1,35}
2.262	8	Reference	<Ref>	[0..1]	text{1,35}
2.263	7	Invoicer	<Invcr>	[0..1]	
9.1.12	8	Identification	<Id>	[0..1]	Choice
9.1.13	9	Organisation Identification	<OrgId>	[1..1]	
9.1.15	10	Other	<Othr>	[0..*]	
9.1.16	11	Identification	<Id>	[1..1]	text{1,35}
2.265	7	Additional Remittance Information	<AddtlRmtInf>	[0..3]	text{1,140}
2.266	5	Related Dates	<RltdDts>	[0..1]	
2.267	6	Acceptance Date Time	<AcptncDtTm>	[0..1]	dateTime
2.293	5	Return Information	<RtrInf>	[0..1]	
2.304	6	Reason	<Rsn>	[0..1]	Choice
2.305	7	Code	<Cd>	[1..1]	text{1,4}
2.306	7	Proprietary	<Prtry>	[1..1]	text{1,35}
2.307	6	Additional Information	<AddtlInf>	[0..*]	text{1,105}

2.313	5	Additional Transaction Information	<AddtlTxInf>	[0..1]	text{1,500}
2.314	3	Additional Entry Information	<AddtlNtryInf>	[0..1]	text{1,500}
2.315	2	Additional Statement Information	<AddtlStmntInf>	[0..1]	text{1,500}

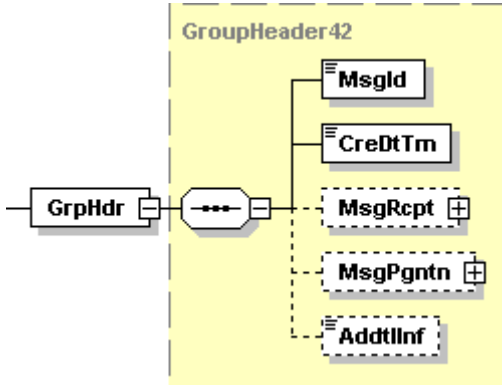
## VIII. Message description - high-level

Index	Lvl	Name	XML Tag	Mult	Type / Code
	0	Bank To Customer Statement V02 (camt.053.001.02)	<BkToCstmrStmnt>		
1.0	1	Group Header	<GrpHdr>	[1..1]	
1.1	2	Message Identification	<Msgld>	[1..1]	text{1,35}
1.2	2	Creation Date Time	<CreDtTm>	[1..1]	dateTime
1.3	2	Message Recipient	<MsgRcpt>	[0..1]	
1.4	2	Message Pagination	<MsgPgntn>	[0..1]	
1.5	2	Additional Information	<AddtlInf>	[0..1]	text{1,500}
2.0	1	Statement	<Stmnt>	[1..*]	
2.1	2	Identification	<Id>	[1..1]	text{1,35}
2.2	2	Electronic Sequence Number	<ElctrncSeqNb>	[0..1]	decimaltd = 18fd = 0
2.3	2	Legal Sequence Number	<LglSeqNb>	[0..1]	decimaltd = 18fd = 0
2.4	2	Creation Date Time	<CreDtTm>	[1..1]	dateTime
2.5	2	From To Date	<FrToDt>	[0..1]	
2.6	2	Copy Duplicate Indicator	<CpyDplctInd>	[0..1]	Text
2.10	2	Account	<Acct>	[1..1]	
2.23	2	Balance	<Bal>	[1..*]	
2.43	2	Transactions Summary	<TxsSummry>	[0..1]	
2.76	2	Entry	<Ntry>	[0..*]	
2.315	2	Additional Statement Information	<AddtlStmntInf>	[0..1]	text{1,500}

## IX. Message Item Description



### A. 1.0 GroupHeader



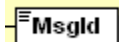
**Presence:** [1..1]

**Definition:** Common information for the message.

**Type:** *The GroupHeader block is composed of the following GroupHeader42 element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
1.0	1	Group Header	<GrpHdr>	[1..1]	
1.1	2	Message Identification	<MsgId>	[1..1]	text{1,35}
1.2	2	Creation Date Time	<CreDtTm>	[1..1]	dateTime
1.3	2	Message Recipient	<MsgRcpt>	[0..1]	
1.4	2	Message Pagination	<MsgPgntn>	[0..1]	
1.5	2	Additional Information	<AddtInf>	[0..1]	text{1,500}

#### a) 1.1 Message Identification <MsgId>



**Presence:** [1..1]

**Definition:** Point to point reference assigned by the account servicing institution and sent to the account owner to unambiguously identify the message.

**Usage:** The account servicing institution has to make sure that 'MessageIdentification' is unique per instructed party for a pre-agreed period.

**Data Type:** Max35Text

**Format:** maxLength: 35

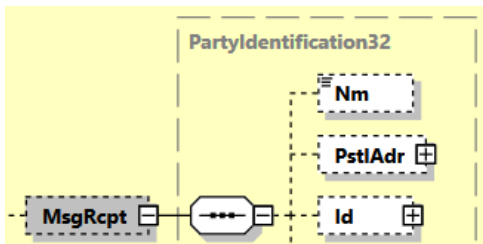
minLength: 1

**b) 1.2 Creation DateTime <CreDtTm>**



**Presence:** [1..1]  
**Definition:** Date and time at which the message was created.  
**Data Type:** ISODateTime

**c) 1.3. MessageRecipient <MsgRcpt>**



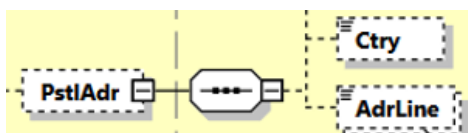
**Presence:** [0..1]  
**Definition:** Party authorised by the account owner to receive information about movements on the account.  
**Usage:** MessageRecipient should only be identified when different from the account owner.  
**Type:** *This message item is composed of the following **PartyIdentification32** element(s):*

**i. 9.1.0 Name <Nm>**



**Presence:** [0..1]  
**Definition:** Name by which a party is known and which is usually used to identify that party.  
**Data Type:** Max140Text  
**Format:** maxLength: 140  
 minLength: 1

**ii. 9.1.1 Postal Address <PstlAdr>**



**Presence:** [0..1]  
**Definition:** Information that locates and identifies a specific address, as defined by postal services.

**Data Type:** Choice between Country and Address Line

**Format:** Choice

**Type:** This message item is composed of the following *PostalAddress6* element(s):

Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.1.1	3	Postal Address	<PstlAdr>	[0..1]	
9.1.1.10	4	Country	<Ctry>	[0..1]	text [A-Z]{2,2}
9.1.1.11	4	Address Line	<AdrLine>	[0..7]	text{1,70}

iii. **9.1.10 Country <Ctry>**

**Presence:** [0..1]

**Definition:** Nation with its own government.

**Data Type:** CountryCode

**Format:** [A-Z]{2,2}

**Rule(s):** Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

iv. **9.1.11 Address Line <AdrLine>**

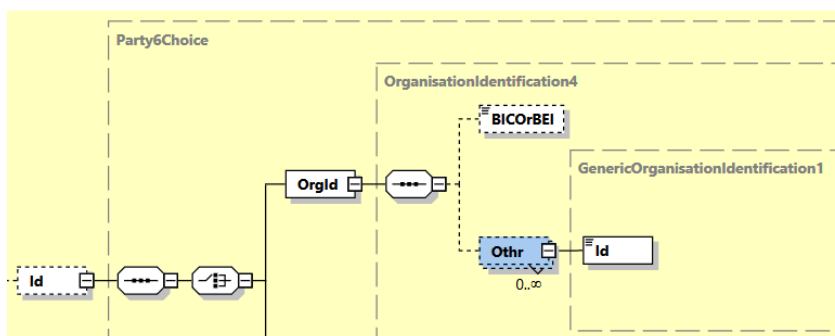
**Presence:** [0..7]

**Definition:** Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

**Data Type:** Max70Text

**Format:** maxLength: 70  
minLength: 1

v. **9.1.12 Identification <Id>**



**Presence:** [0..1]

**Definition:** Unique and unambiguous identification of a party.

**Data Type:** Choice between BIC (or BEI) and Other Identification (account number)

**Format:** Choice

vi. **9.1.13 Organisation Identification <OrgId>**



**Presence:** [1..1]

*This message item is part of choice 9.1.12 Identification.*

**Definition:** Unique and unambiguous way to identify an organisation.

**Type:** *This message item is composed of the following **OrganisationIdentification4** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.13	4	Organisation Identification	<OrgId>	[1..1]	
9.1.14	5	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
9.1.15	5	Other	<Othr>	[0..*]	

**vii. 9.1.14 BIC Or BEI <BICOrBEI>**

**Presence:** [0..1]

**Definition:** Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).

**Data Type:** AnyBICIdentifier

**Format:** [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

**Rule(s):** AnyBIC

Only a valid BIC or BEI is allowed. Valid BEI and BIC are registered with the ISO 9362 Registration Authority and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The bank code, country code and location code are mandatory, while the branch code is optional.

**viii. 9.1.15 Other <Other>**

**Presence:** [0..\*]

**Definition:** Unique identification of an organisation, as assigned by an institution, using an identification scheme.

**Data Type:** This message item is composed of one of the following GenericOrganisationIdentification1 element(s):

**ix. 9.1.16 Identification <Id>**

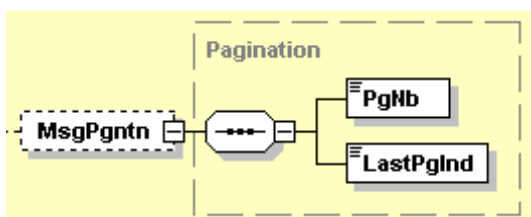
**Presence:** [1..1]

**Definition:** Identification assigned by an institution.

**Type:** Max35Text

**Format:** minLength: 1  
maxLength: 35

**d) 1.4 MessagePagination <MsgPgntn>**



**Presence:** [0..1]



**Definition:** Details on the page number of the message.

**Usage:** The pagination of the message is only used when agreed between the parties. This is not sent as default information by BIL.

**Type:** *This message item is composed of the following **Pagination** element(s):*

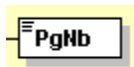
1.4	2	Message Pagination	<MsgPgntn>	[0..1]	
8.1.0	3	Page Number	<PgNb>	[1..1]	text [0-9]{1,5}
8.1.1	3	Last Page Indicator	<LastPgInd>	[1..1]	boolean

**Additional Info:**

Depending on the volume of information to be forwarded, it will be possible to split the statement into multiple camt.053.

- 1 if the information can fit in one unique camt.053, (one single file), item 8.1.0 must have value «1» and item 8.1.1 by «TRUE».
- 2 if the statement is too long and needs to be split into different camt.053 messages, item 8.1.0 (statement pagination) will increase by one for each emitted camt.053 and 8.1.1 by «FALSE», except for the last page, where item 8.1.1 is «TRUE».

**x. 8.1.0 PageNumber <PgNb>**



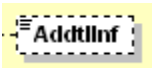
**Presence:** [1..1]  
**Definition:** Page number.  
**Data Type:** Max5NumericText  
**Format:** [0-9]{1,5}

**xi. 8.1.1 LastPageIndicator <LastPgInd>**



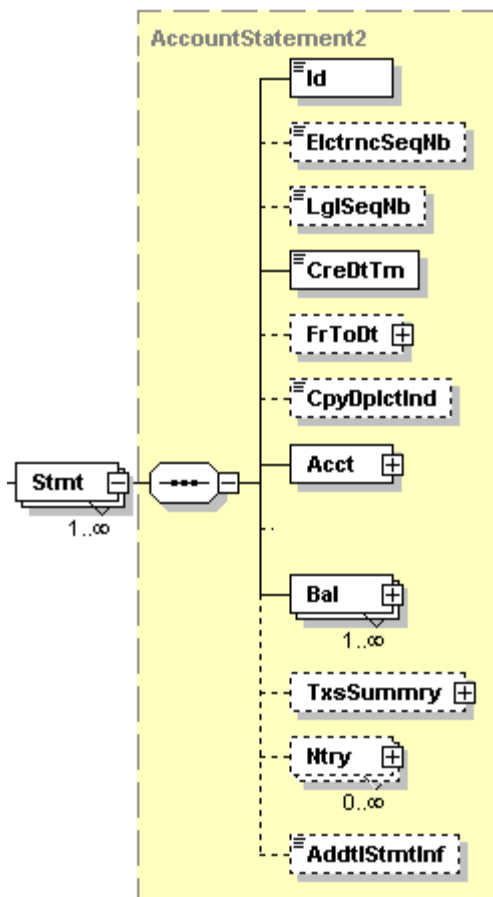
**Presence:** [1..1]  
**Definition:** Indicates the last page.  
**Data Type:** *One of the following **YesNoIndicator** values must be used:*  
 MeaningWhenTrue: Yes  
 MeaningWhenFalse: No

**e) 1.5 AdditionalInformation <AddtlInf>**



**Presence:** [0..1]  
**Definition:** Further details on the message.  
**Data Type:** Max500Text  
**Format:** maxLength: 500  
 minLength: 1

**B. 2.0 Statement**



**Presence :** [1..\*]  
**Definition :** Reports on booked entries and balances for a cash account.  
**Type :** *The Statement block is composed of the following AccountStatement2 element(s) :*

## f) 2.1 Identification

**Id**

- Presence:** [1..1]
- Definition:** Unique identification, as assigned by the account servicer, to unambiguously identify the account statement.
- Data Type:** Max35Text
- Format:** maxLength: 35  
minLength: 1

## g) 2.2 Electronic Sequence Number <ElctrncSeqNb>

**ElctrncSeqNb**

- Presence:** [0..1]
- Definition:** Sequential number of the report, assigned by the account servicer. It is increased incrementally by 1 for each report sent electronically.
- Usage:** It is recommended that it is not reset less than a period of a year.  
**BIL is generating this information automatically.**
- Data Type:** Number
- Format:** fractionDigits: 0  
totalDigits: 18

**Additional info:** It provides always the same information as Legal Sequence Number (2.3 )

## h) 2.3 Legal Sequence Number <LglSeqNb>

**LglSeqNb**

- Presence:** [0..1]
- Definition:** Legal sequential number of the statement, as assigned by the account servicer. It is increased incrementally for each statement sent.
- Usage:** Where a paper statement is a legal requirement, it may have a number different from the electronic sequential number. Paper statements could for instance only be sent if movement on the account has taken place, whereas electronic statements could be sent at the end of each reporting period, regardless of whether movements have taken place or not.
- Data Type:** Number
- Format:** fractionDigits: 0  
totalDigits: 18

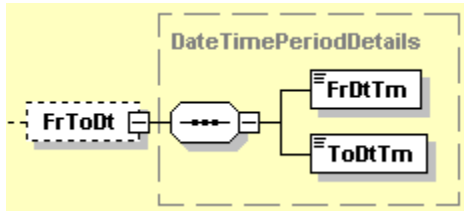
**Additional info:** the number provided by BIL is always equal to element 2.2

**i) 2.4 Creation Date Time <CreDtTm>**



**Presence:** [1..1]  
**Definition:** Date and time at which the message was created.  
**Data Type:** ISODateTime

**j) 2.5 From To Date <FrToDt>**



**Presence:** [0..1]  
**Definition:** Range of time between the start date and the end date for which the account statement is issued.  
**Type:** *This message item is composed of the following **DateTimePeriodDetails** element(s):*

2.5	2	From To Date	<FrToDt>	[0..1]	
5.1.0	3	From Date Time	<FrDtTm>	[1..1]	dateTime
5.1.1	3	To Date Time	<ToDtTm>	[1..1]	dateTime

**xii. 5.1.0 From Date Time <FrDtTm>**



**Presence:** [1..1]  
**Definition:** Date and time at which the range starts.  
**Data Type:** ISODateTime

**xiii. 5.1.1 To Date Time <ToDtTm>**



**Presence:** [1..1]  
**Definition:** Date and time at which the range ends.  
**Data Type:** ISODateTime

**k) 2.6 Copy Duplicate Indicator <CpyDpctInd>**



**Presence:** [0..1]

**Definition:** Specifies if this document is a copy, a duplicate, or a duplicate of a copy.

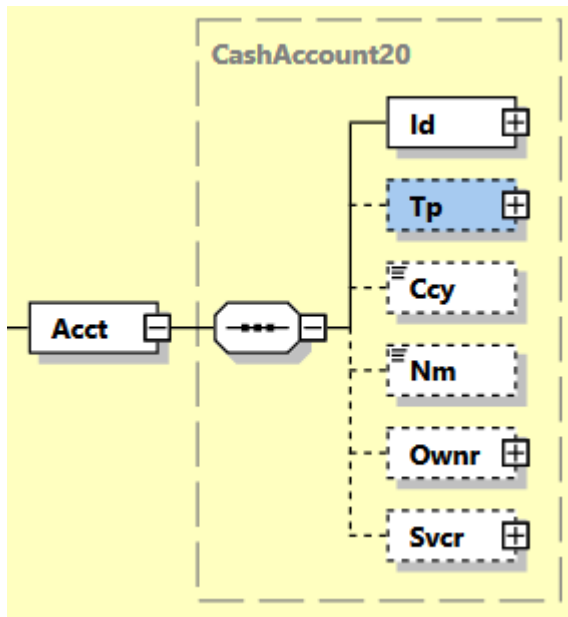
**Usage:** Normally this element is not used as default information.

**Data Type:** Code

*When this message item is present, only one of the following **CopyDuplicate1Code** value must be used:*

Name	Code	Description
Copy	COPY	Message is being sent as a copy to a party other than the account owner, for information purposes.
Duplicate	DUPL	Message is for information/confirmation purposes. It is a duplicate of a message previously sent.
Copy Duplicate	CODU	Message is being sent as a copy to a party other than the account owner, for information purposes and the message is a duplicate of a message previously sent.

I) 2.10 Account <Acct>



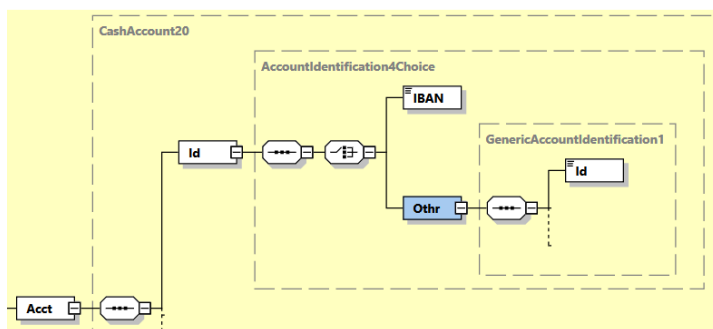
**Presence:** [1..1]

**Definition:** Unambiguous identification of the account to which credit and debit entries are made.

**Type:** *This message item is composed of the following **CashAccount20** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type/Code
2.10	2	Account	<Acct>	[1..1]	
1.2.0	3	Identification	<Id>	[1..1]	Choice
1.2.8	3	Type	<Tp>	[0..1]	
1.2.11	3	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}
1.2.12	3	Name	<Nm>	[0..1]	text{1,70}
1.2.13	3	Owner	<Ownr>	[0..1]	
1.2.56	3	Servicer	<Svcr>	[0..1]	

**xiv. 1.2.0 Identification <Id>**



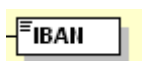
**Presence:** [1..1]

**Definition:** Unique and unambiguous identification of the account between the account owner and the account servicer.

**Type:** *This message item is composed of one of the following AccountIdentification4Choice element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.10	2	Account	<Acct>	[1..1]	
1.2.0	3	Identification	<Id>	[1..1]	Choice
1.2.1	4	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
1.2.2	4	Other	<Othr>	[1..1]	
1.2.3	5	Identification	<Id>	[1..1]	text{1,34}

**xv. 1.2.1 IBAN <IBAN>**



**Presence:** [1..1]

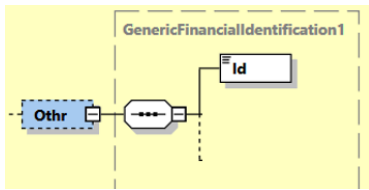
**Definition:** International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.

**Data Type:** IBANIdentifier

**Format:** [a-zA-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

**Rule(s):** For Luxembourg banks, IBAN format (ISO 13616) must always be used.

**xvi. 1.2.2 Other/Identification <Id>**



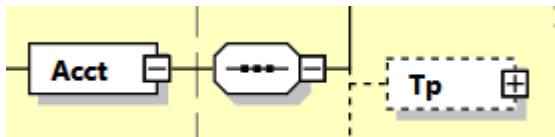
**Presence:** [1..1]

**Definition:** Identification assigned by an institution. It can represent the account number.

**Data Type:** Max34Tex

**Format:** minLength: 1;  
 maxLength: 34

**xvii. 1.2.8 Type <Tp>**



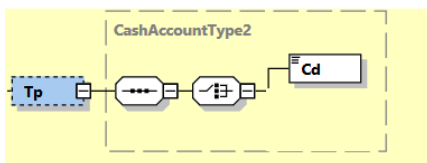
**Presence:** [0..1]

**Definition:** Specifies the nature, or use of the account.

**Type:** *This message item is composed of one of the following **CashAccountType2** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
1.2.8	3	Type	<Tp>	[0..1]	
1.2.9	5	Code	<Cd>	[1..1]	text

**xviii. 1.2.9 Code <Cd>**



**Presence:** [1..1]

*This message item is part of choice 1.2.8 Type.*

**Definition:** Account type, in a coded form.

**Data Type:** CashAccountType4Code

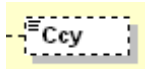
**Format:** maxLength: 4  
 minLength: 1



**Values:** one of the following values

Cash Payment	CASH
Charges	CHAR
Commission	COMM
Tax	TAXE
Cash Income	CISH
Cash Trading	TRAS
Settlement	SACC
Current	CACC
Savings	SVGS
Over Night Deposit	ONDP
Marginal Lending	MGLD
Non-Resident External	NREX
Money Market	MOMA
Loan	LOAN
Salary	SLRY
Overdraft	ODFT

**xix. 1.2.11 Currency <Ccy>**



**Presence:** [0..1]

**Definition:** Identification of the currency in which the account is held.

**Data Type:** ActiveOrHistoricCurrencyCode

**Format:** [A-Z]{3,3}

**Rule(s):** ActiveOrHistoricCurrency

The Currency Code must be registered or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

**Additional Info:** Banks active in Multiline will always have to use this element.

**xx. 1.2.12 Name <Nm>**



**Presence:** [0..1]

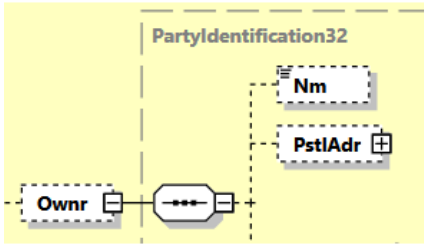
**Definition:** Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.

**Usage:** The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

**Data Type:** Max70Text

**Format:** maxLength: 70  
 minLength: 1

**xxi. 1.2.13 Owner <Ownc>**



**Presence:** [0..1]

**Definition:** Party that legally owns the account.

**Type:** This message item is composed of the following **PartyIdentification32** element(s):

Index	Lvl	Name	XML Tag	Mult	Type / Code
1.2.13	3	Owner	<Ownc>	[0..1]	
1.2.14	4	Name	<Nm>	[0..1]	text{1,140}
1.2.15	4	Postal Address	<PstlAdr>	[0..1]	

**xxii. 1.2.14 Name <Nm>**



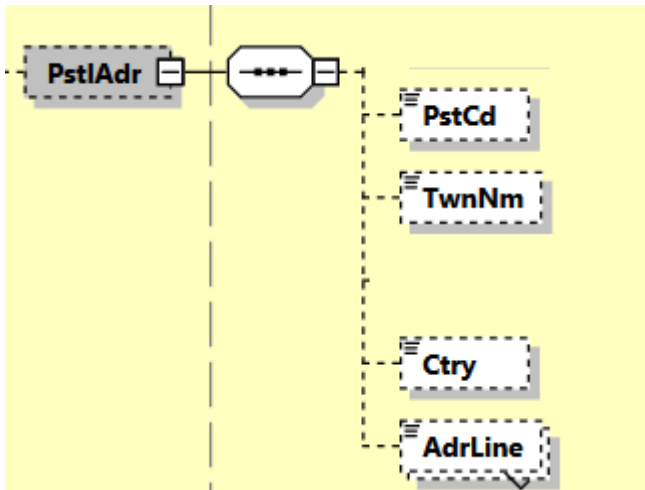
**Presence:** [0..1]

**Definition:** Name by which a party is known and which is usually used to identify that party.

**Data Type:** Max140Text

**Format:** minLength: 1  
 maxLength: 140

**xxiii. 1.2.15 Postal Address <PstAdr>**



**Presence:** [0..1]

**Definition:** Information that locates and identifies a specific address, as defined by postal services.

**The address can be specified by one of the below elements:**

Index	Lvl	Name	XML Tag	Mult	Type / Code
1.2.15	4	Postal Address	<PstAdr>	[0..1]	-
1.2.21	5	Post Code	<PstCd>	[0..1]	text{1,16}
1.2.22	5	Town Name	<TwnNm>	[0..1]	text{1,35}
1.2.24	5	Country	<Ctry>	[0..1]	text [A-Z]{2,2}
1.2.25	5	Address Line	<AdrLine>	[0..7]	text{1,70}

**xxiv. 1.2.21 Post Code <PstCd>**

**Presence:** [0..1]

**Definition:** Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.

**Data Type:** Max16Text

**xxv. 1.2.22 Town Name <TwnNm>**

**Presence:** [0..1]

**Definition:** Name of a built-up area, with defined boundaries, and a local government.

**Data Type:** Max35Text

**xxvi. 1.2.24 Country <Ctry>**

**Presence:** [0..1]

**Definition:** Nation with its own government.

**Data Type:** Country Code

Code to identify a country, a dependency, or another area of particular geopolitical interest, on the basis of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

**Format:** 2 Alpha code

**xxvii. 1.2.25 Address Line <AdrLine>**

**Presence:** [0..7]

**Definition:** Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

**Data Type:** Max70Text

**xxviii. 1.2.56 Servicer <Svcr>**



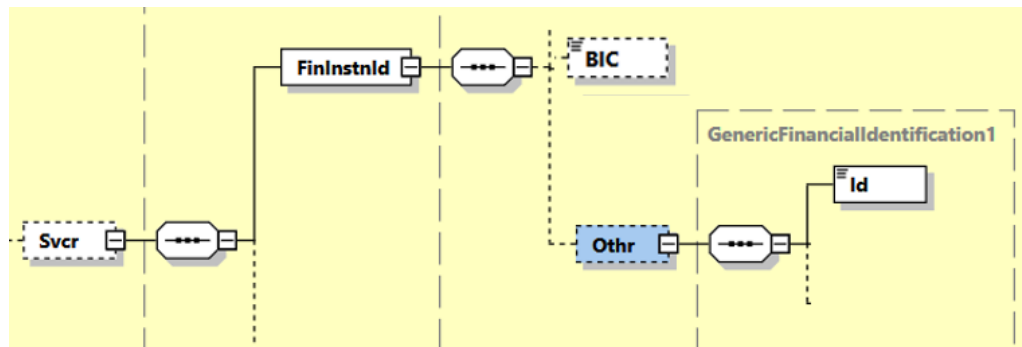
**Presence:** [0..1]

**Definition:** Party that manages the account on behalf of the account owner: party that manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account.

**Type:** *This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
1.2.56	3	Servicer	<Svcr>	[0..1]	
1.2.57	4	Financial Institution Identification	<FinInstnId>	[1..1]	
1.2.58	5	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
1.2.76	5	Other	<Othr>	[0..1]	
1.2.77	6	Identification	<Id>	[1..1]	text{1,35}

xxix. **1.2.57 Financial Institution Identification <FinInstnId>**



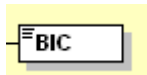
**Presence:** [1..1]

**Definition:** Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

**Type:** *This message item is composed of the following **FinancialInstitutionIdentification7** element(s)*

Index	Lvl	Name	XML Tag	Mult	Type / Code
1.2.57	4	Financial Institution Identification	<FinInstnId>	[1..1]	
1.2.58	5	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
1.2.76	5	Other	<Othr>	[0..1]	
1.2.77	6	Identification	<Id>	[1..1]	text{1,35}

**xxx. 1.2.58 BIC <BIC>**



**Presence:** [0..1]

**Definition:** Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).

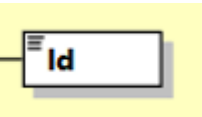
**Data Type:** BICIdentifier

**Format:** [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

**Rule(s):** BIC

Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The bank code, country code and location code are mandatory, while the branch code is optional.

**xxxi. 1.2.77 Other/ Identification <Othr><Id>**



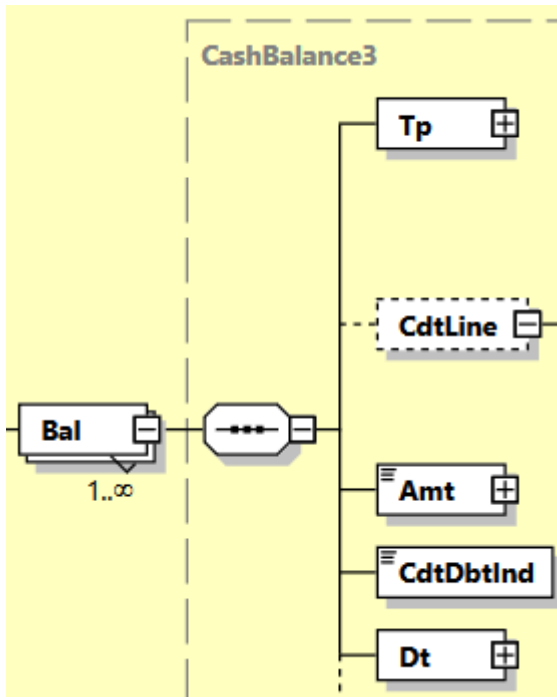
**Presence:** [1..1]

**Definition:** Unique and unambiguous identification of a person.

**Data Type:** Max35Text

**Format:** minLength: 1 ;  
maxLength: 35

m) 2.23 Balance <Bal>



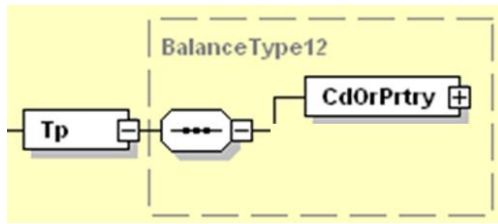
**Presence:** [1..\*]

**Definition:** Set of elements used to define the balance as a numerical representation of the net increases and decreases in an account at a specific point in time.

**Type:** This message item is composed of the following **CashBalance3** element(s):

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.23	2	Balance	<Bal>	[1..*]	
2.24	3	Type	<Tp>	[1..1]	
2.31	3	Credit Line	<CdtLine>	[0..1]	
2.34	3	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5
2.35	3	Credit Debit Indicator	<CdtDbtInd>	[1..1]	text
2.36	3	Date	<Dt>	[1..1]	Choice

**xxxii. 2.24 Type <Tp>**



**Presence:** [1..1]

**Definition:** Specifies the nature of a balance, eg, opening booked balance.

**Type:** This message item is composed of one of the following **BalanceType12** element(s):

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.24	3	Type	<Tp>	[1..1]	
2.25	4	Code Or Proprietary	<CdOrPrtry>	[1..1]	Choice
2.26	5	Code	<Cd>	[1..1]	text

**xxxiii. 2.25 Code Or Proprietary <CdOrPrtry>**

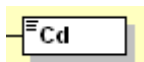


**Presence:** [1..1]

**Definition:** Coded or proprietary format balance type. BIL is using only the coded format.

**Type:** This message item is composed of one of the following **BalanceType5Choice** element(s):

**xxxiv. 2.26 Code <Cd>**



**Presence:** [1..1]

**Definition:** Balance type, in a coded form.

**Data Type:** Code

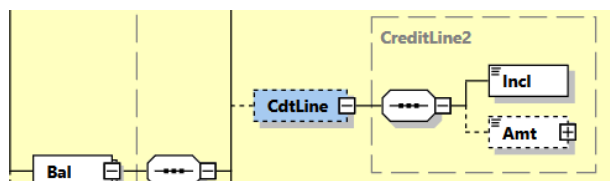
One of the following **BalanceType12Code** values must be used:

Name	Code	Description
Expected	XPCD	Balance, composed of booked entries and pending items known at the time of calculation, which projects the end of day balance if everything is booked on the account and no other entry is posted.
Opening Available	OPAV	Opening balance of amount of money that is at the disposal of the account owner on the date specified.



Interim Available	ITAV	Available balance calculated in the course of the account servicer's business day, at the time specified, and subject to further changes during the business day. The interim balance is calculated on the basis of booked credit and debit items during the calculation time/period specified.
Closing Available	CLAV	Closing balance of amount of money that is at the disposal of the account owner on the date specified.
Forward Available	FWAV	Forward available balance of money that is at the disposal of the account owner on the date specified.
Closing Booked	CLBD	Balance of the account at the end of the pre-agreed account reporting period. It is the sum of the opening booked balance at the beginning of the period and all entries booked to the account during the pre-agreed account reporting period.
Interim Booked	ITBD	Balance calculated in the course of the account servicer's business day, at the time specified, and subject to further changes during the business day. The interim balance is calculated on the basis of booked credit and debit items during the calculation time/period specified.
Opening Booked	OPBD	Book balance of the account at the beginning of the account reporting period. It always equals the closing book balance from the previous report.
Previously Closed Booked	PRCD	Balance of the account at the previously closed account reporting period. The opening booked balance for the new period has to be equal to this balance.
Information	INFO	Balance for informational purposes.

xxxv. **2.31 Credit Line <CdtLine>**

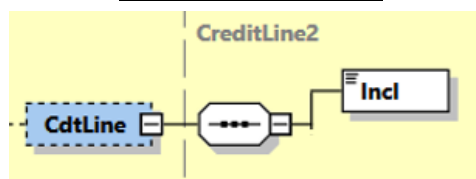


**Presence:** [0..1]

**Definition:** Set of elements used to provide details on the credit line.

**Data Type:** This message item is composed of the following **CreditLine2** element(s):

xxxvi. **2.32 Included <Incl>**



**Presence:** [1..1]

**Definition:** indicates whether or not the credit line is included in the balance.

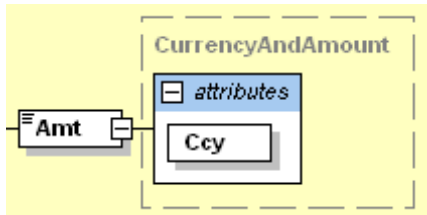
**Usage:** If not present, credit line is not included in the balance amount.

**Data Type:** TrueFalseIndicator (based on boolean)

meaningWhenFalse: False

meaningWhenTrue: True

xxxvii. **2.33 Amount <Amt>**



**Presence:** [0..1]

**Definition:** Amount of money of the credit line.

**Data Type:** ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

**Format:** fractionDigits: 5

minInclusive: 0

totalDigits: 18

**Rule(s):** ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

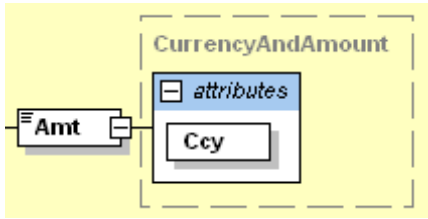
The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

**Note:** The decimal separator is a dot.

**ActiveOrHistoricCurrencyCode**

The Currency Code must be registered or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

**xxxviii. 2.34 Amount <Amt>**



**Presence:** [1..1]

**Definition:** Amount of money of the cash balance.

**Data Type:** ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

**Format:** fractionDigits: 5  
 minInclusive: 0  
 totalDigits: 18

**Rule(s):** ActiveOrHistoricCurrencyAndAmount  
 CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

**Note:** The decimal separator is a dot.

The Currency Code must be registered or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

**xxxix. 2.35 Credit Debit Indicator <CdtDbtInd>**



**Presence:** [1..1]

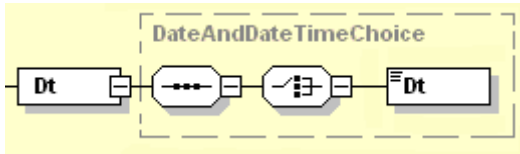
**Definition:** Indicates whether the balance is a credit or a debit balance. A zero balance is considered to be a credit balance

**Data Type:** Code

*One of the following **CreditDebitCode** values must be used:*

Code	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.

**xl. 2.36 Date <Dt>**



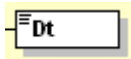
**Presence:** [1..1]

**Definition:** Specifies the date (and time) of the balance.

**Type:** This message item is composed of one of the following **DateAndDateTimeChoice** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
<u>4.1.0</u>		Date	<Dt>	[1..1]	DateTime

**xli. 4.1.0 Date <Dt>**

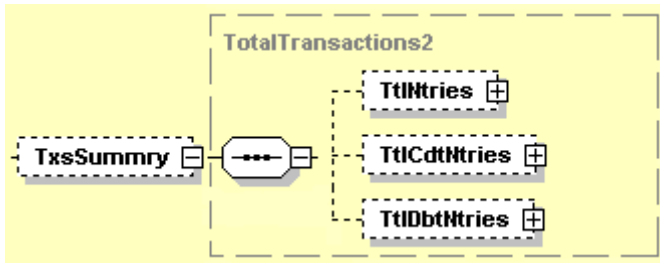


**Presence:** [1..1]

**Definition:** Specified date.

**Data Type:** ISODate

**n) 2.43 Transactions Summary <TxSummary>**



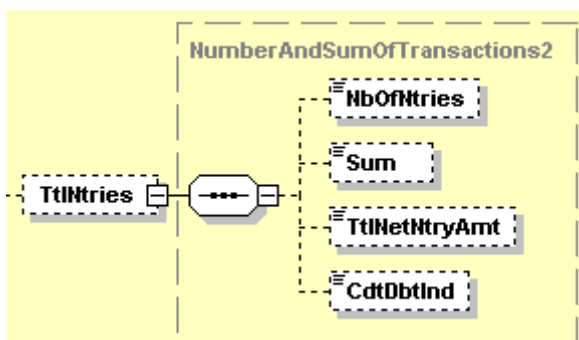
**Presence:** [0..1]

**Definition:** Set of element providing summary information on entries.

**Type:** This message item is composed of the following **TotalTransactions2** element(s):

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.43	2	Transactions Summary	<TxSummary>	[0..1]	
2.44	3	Total Entries	<TtlNtries>	[0..1]	
2.49	4	Total Credit Entries	<TtlCdtNtries>	[0..1]	
2.52	4	Total Debit Entries	<TtlDbtNtries>	[0..1]	

**xlii. 2.44 Total Entries <TtlNtries>**



**Presence:** [0..1]

**Definition:** Specifies the total number and sum of debit and credit entries.

**Type:** This message item is composed of the following **NumberAndSumOfTransactions2** element(s):

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.44	3	Total Entries	<TtlNtries>	[0..1]	
2.45	4	Number Of Entries	<NbOfNtries>	[0..1]	text [0-9]{1,15}
2.46	4	Sum	<Sum>	[0..1]	decimal td = 18 fd = 17
2.47	4	Total Net Entry Amount	<TtlNetNtryAmt>	[0..1]	decimal td = 18 fd = 17
2.48	4	Credit Debit Indicator	<CdtDbtInd>	[0..1]	text

**xliii. 2.45 Number Of Entries <NbOfNtries>**



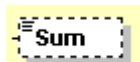
**Presence:** [0..1]

**Definition:** Number of individual entries included in the report.

**Data Type:** Max15NumericText

**Format:** [0-9]{1,15}

**xliv. 2.46 Sum <Sum>**



**Presence:** [0..1]

**Definition:** Total of all individual entries included in the report.

**Data Type:** DecimalNumber

**Format:** fractionDigits: 17  
totalDigits: 18

**xlvi. 2.47 Total Net Entry Amount <TtlNetNtryAmt>**



**Presence:** [0..1]  
**Definition:** Resulting amount of the netted amounts for all debit and credit entries.  
**Data Type:** DecimalNumber  
**Format:** fractionDigits: 17  
 totalDigits: 18

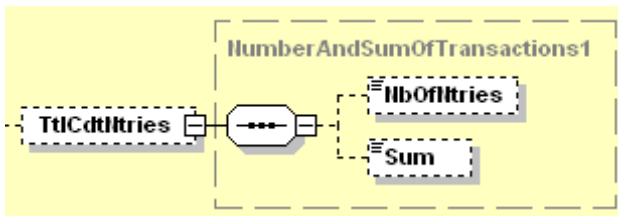
**xlvi. 2.48 Credit Debit Indicator <CdtDbtInd>**



**Presence:** [0..1]  
**Definition:** Indicates whether the total net entry amount is a credit or a debit amount.  
**Data Type:** Code  
 When this message item is present, one of the following **CreditDebitCode** values must be used:

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.48	4	Credit Debit Indicator	<CdtDbtInd>	[0..1]	text
	5	Credit			CRDT
	5	Debit			DBIT

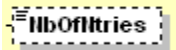
**xlvi. 2.49 Total Credit Entries <TtlCdtNtries>**



**Presence:** [0..1]  
**Definition:** Indicates the total number and sum of credit entries.  
**Type:** This message item is composed of the following **NumberAndSumOfTransactions1** element(s):

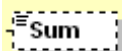
Index	Lvl	Name	XML Tag	Mult	Type / Code
2.49	3	Total Credit Entries	<TtlCdtNtries>	[0..1]	
2.50	4	Number Of Entries	<NbOfNtries>	[0..1]	Text [0-9]{1,15}
2.51	4	Sum	<Sum>	[0..1]	decimal td = 18 fd = 17

**xlvi. 2.50 Number Of Entries <NbOfNtries>**



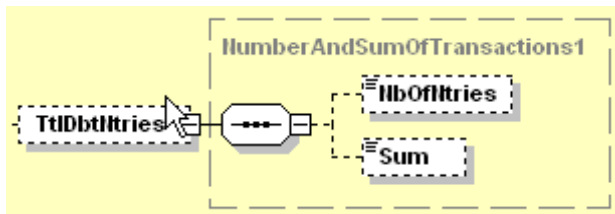
**Presence:** [0..1]  
**Definition:** Number of individual entries included in the report.  
**Data Type:** Max15NumericText  
**Format:** [0-9]{1,15}

**xlix. 2.51 Sum <Sum>**



**Presence:** [0..1]  
**Definition:** Total of all individual entries included in the report.  
**Data Type:** DecimalNumber  
**Format:** fractionDigits: 17  
 totalDigits: 18

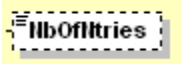
**I. 2.52 Total Debit Entries <TtlDbtNtries>**



**Presence:** [0..1]  
**Definition:** Indicates the total number and sum of debit entries.  
**Type:** *This message item is composed of the following **NumberAndSumOfTransactions1** element(s):*

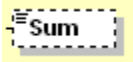
Index	Lvl	Name	XML Tag	Mult	Type / Code
2.52	3	Total Debit Entries	<TtIDbtNtries>	[0..1]	
2.53	4	Number Of Entries	<NbOfNtries>	[0..1]	Text [0-9]{1,15}
2.54	4	Sum	<Sum>	[0..1]	decimal td = 18 fd = 17

li. **2.53 Number Of Entries <NbOfNtries>**



**Presence:** [0..1]  
**Definition:** Number of individual entries included in the report.  
**Data Type:** Max15NumericText  
**Format:** [0-9]{1,15}

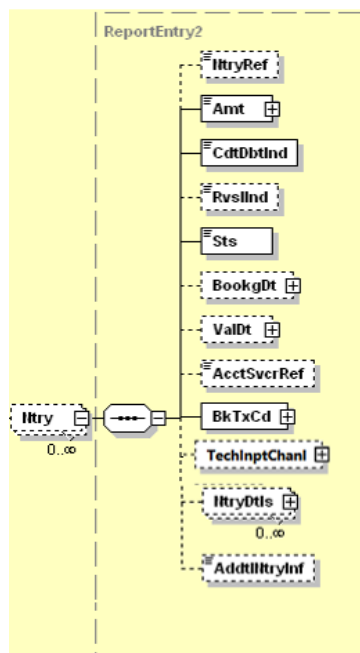
lii. **2.54 Sum <Sum>**



**Presence:** [0..1]  
**Definition:** Total of all individual entries included in the report.  
**Data Type:** DecimalNumber  
**Format:** fractionDigits: 17  
 totalDigits: 18



**o) 2.76 Entry <Ntry>**



**Presence:** [0..\*]

**Definition:** Set of elements used to specify an entry in the statement.

**Usage:** At least one reference must be provided to identify the entry and its underlying transaction(s).

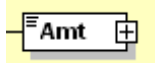
**Type:** *This message item is composed of the following ReportEntry2 element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.76	2	Entry	<Ntry>	[0..*]	
2.77	3	Entry Reference	<NtryRef>	[0..1]	text{1,35}
2.78	3	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5
2.79	3	Credit Debit Indicator	<CdtDbtInd>	[1..1]	text
2.80	3	Reversal Indicator	<RvslInd>	[0..1]	boolean
2.81	3	Status	<Sts>	[1..1]	text
2.82	3	Booking Date	<BookgDt>	[0..1]	Choice
2.83	3	Value Date	<ValDt>	[0..1]	Choice
2.84	3	Account Servicer Reference	<AcctSvcrRef>	[0..1]	text{1,35}
2.91	3	Bank Transaction Code	<BkTxCd>	[1..1]	
2.119	3	Technical Input Channel	<TechInptChanl>	[0..1]	Choice
2.135	3	Entry Details	<NtryDtls>	[0..*]	
2.314	3	Additional Entry Information	<AddtlNtryInf>	[0..1]	text{1,500}

liii. **2.77 EntryReference <NtryRef>**

**Presence:** [0..1]  
**Definition:** Unique reference for the entry.  
**Data Type:** Max35Text  
**Format:** maxLength: 35  
 minLength: 1

liv. **2.78 Amount <Amt>**



**Presence:** [1..1]  
**Definition:** Amount of money in the cash entry.  
**Data Type:** ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

**Format:** fractionDigits: 5  
 minInclusive: 0  
 totalDigits: 18

The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note:

The decimal separator is a dot.

The Currency Code must be registered or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

lv. **2.79 Credit Debit Indicator <CdtDbtInd>**



**Presence:** [1..1]  
**Definition:** Specifies if an entry is a credit or a debit.  
**Data Type:** Code

*One of the following **CreditDebitCode** values must be used:*

Code	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.

**Ivi. 2.80 Reversal Indicator <RvslInd>**

**Presence:** [0..1]

**Definition:** Indicates whether the entry is the result of a reversal operation.

**Usage:** this element should only be present if the entry is the result of a reversal operation.

If the CreditDebitIndicator is CRDT and ReversalIndicator is Yes, the original operation was a debit entry.

If the CreditDebitIndicator is DBIT and ReversalIndicator is Yes, the original operation was a credit entry.

**Data Type:** *One of the following TrueFalseIndicator values must be used:*

MeaningWhenTrue: True

MeaningWhenFalse: False

**Ivii. 2.81 Status <Sts>**



**Presence:** [1..1]

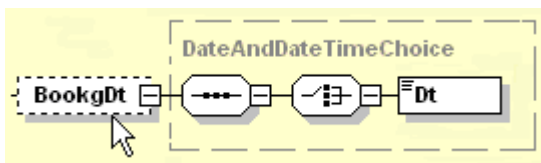
**Definition:** Status of an entry on the books of the account servicer.

**Data Type:** EntryStatus2Code

*Only the following EntryStatus2Code values must be used:*

Code	Name	Definition
BOOK	Booked	Booked means that the transfer of money has been completed between account servicer and account owner  Usage : Status Booked does not necessarily imply finality of money as this depends on other factors such as the payment system used, the completion of the end-to-end transaction and the terms agreed between account servicer and owner. Status Booked is the only status that can be reversed.

**Iviii. 2.82 Booking Date <BookgDt>**



**Presence:** [0..1]

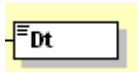
**Definition:** Date and time when an entry is posted to an account on the account servicer's books.

**Usage:** Booking date is the expected booking date, unless the status is booked, in which case it is the actual booking date.

**Type:** *This message item is composed of the following **DateAndDateTimeChoice** element:*

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
4.1.0		Date	<Dt>	[1..1]	DateTime

lix. **4.1.0 Date <Dt>**



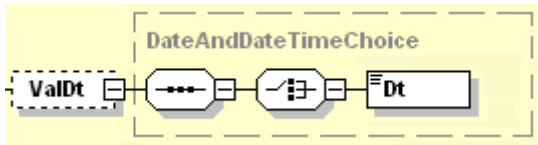
**Presence:** [1..1]

*This message item is part of choice **DateAndDateTimeChoice**.*

**Definition:** Specified date.

**Data Type:** ISODate

lx. **2.83 Value Date <ValDt>**



**Presence:** [0..1]

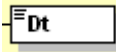
**Definition:** Date and time at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry.

**Usage:** For entries which are subject to availability/float (and for which availability information is present), value date must not be used, as the availability component identifies the number of availability days.

**Type:** *This message item is composed of the following **DateAndDateTimeChoice** element:*

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
4.1.0		Date	<Dt>	[1..1]	DateTime

**Ixi. 4.1.0 Date <Dt>**



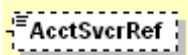
**Presence:** [1..1]

*This message item is part of choice **DateAndDateTimeChoice**.*

**Definition:** Specified date.

**Data Type:** ISODate

**Ixii. 2.84 Account Servicer Reference <AcctSvcrRef>**



**Presence:** [0..1]

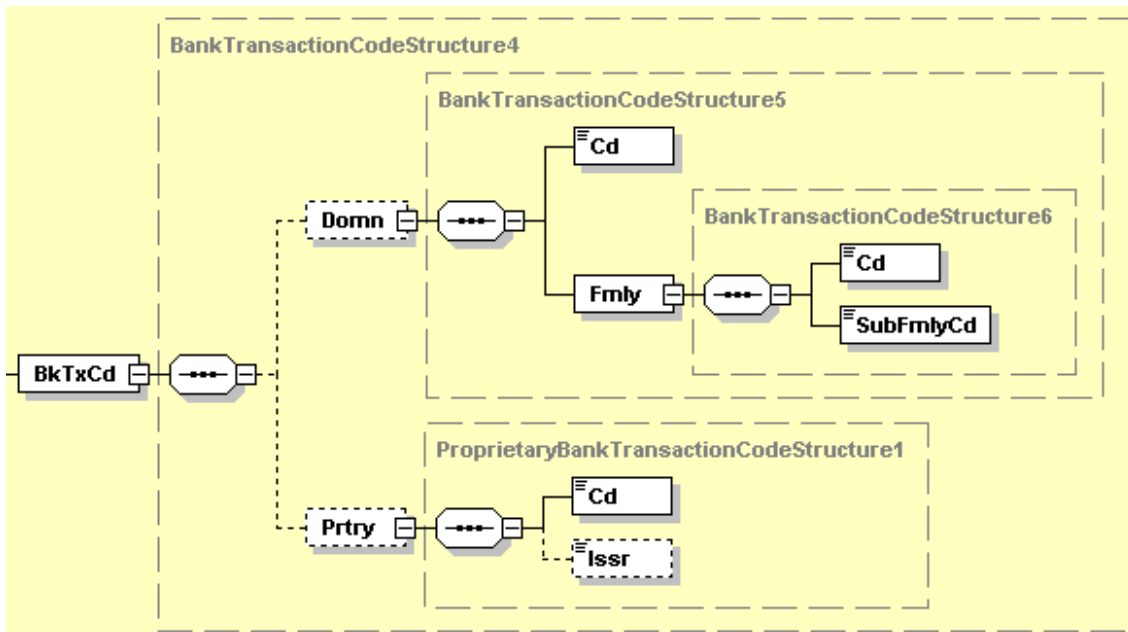
**Definition:** Unique reference as assigned by the account servicing institution to unambiguously identify the entry.

**Data Type:** Max35Text

**Format:** maxLength: 35  
 minLength: 1

**Additional info:** It is known as the bank's reference

**Ixiii. 2.91 Bank Transaction Code <BkTxCd>**

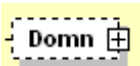


- Presence:** [1..1]
- Definition:** Set of elements to fully identify the type of underlying transaction resulting in an entry.
- Type:** *This message item is composed of the **BankTransactionCodeStructure4** element(s) detailed in the table below.*
- Rule(s):**
1. the Bank Transaction code could be either selected by the ISO 20022 external code list or could be specified with a proprietary format.
  2. If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.
- Either Proprietary or Domain or both must be present.*

**Additional info:** It is known as the accounting code

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.91	3	Bank Transaction Code	<BkTxCd>	[1..1]	
2.92	4	Domain	<Domn>	[0..1]	
2.93	5	Code	<Cd>	[1..1]	text{1,4}
2.94	5	Family	<Fmly>	[1..1]	
2.95	6	Code	<Cd>	[1..1]	text{1,4}
2.96	6	Sub Family Code	<SubFmlyCd>	[1..1]	text{1,4}
2.97	4	Proprietary	<Prtry>	[0..1]	
2.98	5	Code	<Cd>	[1..1]	text{1,35}
2.99	5	Issuer	<Issr>	[0..1]	text{1,35}

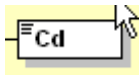
#### Ixiv. 2.92 Domain <Domn>



- Presence:** [0..1]
- Definition:** Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.
- Usage:** If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided.
- Type:** *This message item is composed of the following **BankTransactionCodeStructure5** element(s):*

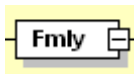
Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
<u>2.93</u>		Code	<Cd>	[1..1]	Code
<u>2.94</u>		Family	<Fmly>	[1..1]	

**Ixv. 2.93 Code <Cd>**



**Presence:** [1..1]  
**Definition:** Specifies the business area of the underlying transaction.  
**Data Type:** ExternalBankTransactionDomain1Code  
**Format:** maxLength: 4  
 minLength: 1

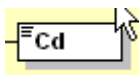
**Ixvi. 2.94 Family <Fmly>**



**Presence:** [1..1]  
**Definition:** Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.  
**Type:** *This message item is composed of the following BankTransactionCodeStructure6 element(s):*

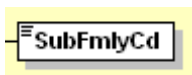
Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
<u>2.95</u>		Code	<Cd>	[1..1]	Code
<u>2.96</u>		SubFamilyCode	<SubFmlyCd>	[1..1]	Code

**Ixvii. 2.95 Code <Cd>**



**Presence:** [1..1]  
**Definition:** Specifies the family within a domain. **Data Type:** ExternalBankTransactionFamily1Code  
**Format:** maxLength: 4  
 minLength: 1

**Ixviii. 2.96 Sub Family Code <SubFmlyCd>**



**Presence:** [1..1]  
**Definition:** Specifies the sub-product family within a specific family.  
**Data Type:** ExternalBankTransactionSubFamily1Code  
**Format:** maxLength: 4  
 minLength: 1

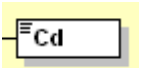
**Ixix. 2.97 Proprietary <Prtry>**



**Presence:** [0..1]  
**Definition:** Proprietary identification of the bank transaction code, as defined by the issuer.  
**Type:** *This message item is composed of the following*  
**ProprietaryBankTransactionCodeStructure1 element(s):**

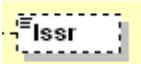
Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
<u>2.98</u>		Code	<Cd>	[1..1]	Text
<u>2.99</u>		Issuer	<Issr>	[0..1]	Text

**Ixx. 2.98 Code <Cd>**



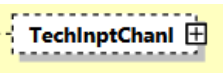
**Presence:** [1..1]  
**Definition:** Proprietary bank transaction code to identify the underlying transaction.  
**Data Type:** Max35Text  
**Format:** maxLength: 35  
 minLength: 1

**Ixxi. 2.99 Issuer <Issr>**



**Presence:** [0..1]  
**Definition:** Identification of the issuer of the proprietary bank transaction code.  
**Data Type:** Max35Text  
**Format:** maxLength: 35  
 minLength: 1

**Ixxii. 2.119 Technical Input Channel <TechInptChanl>**

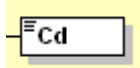


**Presence:** [0..1]  
**Definition:** Channel used to technically input the instruction related to the entry.  
**Data Type:** *This message item is composed of the following* **TechnicalInputChannel1Choice element(s):**



Index	Lvl	Name	XML Tag	Mult	Type / Code
2.119	3	Technical Input Channel	<TechInptChan>	[0..1]	Choice
2.120	4	Code	<Cd>	[1..1]	text{1,4}
2.121	4	Proprietary	<Prtry>	[1..1]	text{1,35}

**Ixxiii. 2.120 Code <Cd>**



**Presence:** [1..1]

**Definition:** Proprietary bank transaction code to identify the underlying transaction.

**Format:** ExternalTechnicalInputChannel1Code

maxLength: 4

minLength: 1

**Ixxiv. 2.121 Proprietary <Prtry>**



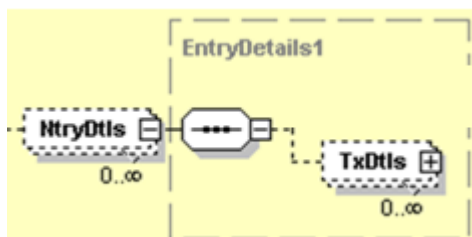
**Presence:** [1..1]

**Definition:** Technical channel used to input the instruction, in a proprietary form.

**Type:** Max 35 Text

**Format:** minLength: 1  
maxLength: 35

**Ixxv. 2.135 Entry Details <NtryDtls>**



**Presence:** [0..\*]

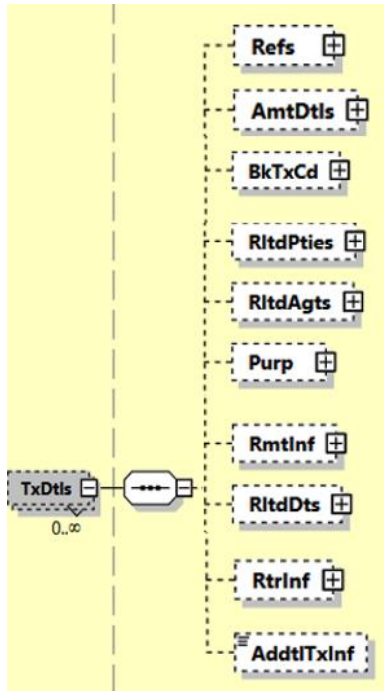
**Definition:** Set of elements used to provide details on the entry.

**Type:** This message item is composed of the following **EntryDetails1** element(s):

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.135	3	Entry Details	<NtryDtls>	[0..*]	
2.142	4	Transaction Details	<TxDtls>	[0..*]	

**USAGE:** In case of multiple transactions, the element EntryDetails will be used n-times.

**lxxvi. 2.142 TransactionDetails <TxDtls>**



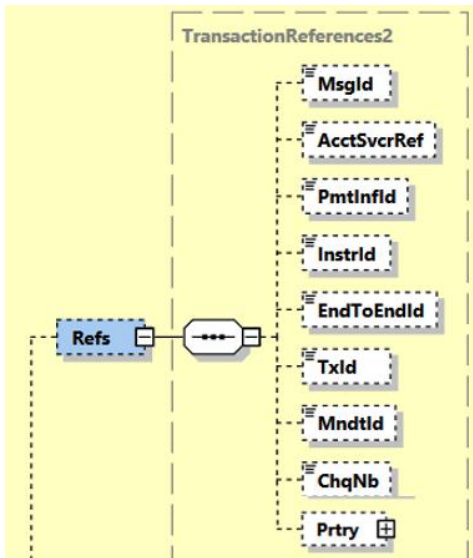
**Presence:** [0..\*]

**Definition:** Set of elements providing information on the underlying transaction (s).

**Type:** *This message item is composed of the following **EntryTransaction2** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.142	4	Transaction Details	<TxDtls>	[0..*]	
2.143	5	References	<Refs>	[0..1]	
2.156	5	Amount Details	<AmtDtls>	[0..1]	
2.163	5	Bank Transaction Code	<BkTxCd>	[0..1]	
2.199	5	Related Parties	<RltdPties>	[0..1]	
2.211	5	Related Agents	<RltdAgts>	[0..1]	
2.224	5	Purpose	<Purp>	[0..1]	Choice
2.234	5	Remittance Information	<RmtInf>	[0..1]	
2.266	5	Related Dates	<RltdDts>	[0..1]	
2.293	5	Return Information	<RtrInf>	[0..1]	
2.313	5	Additional Transaction Information	<AddtITxInf>	[0..1]	text{1,500}

**Ixxvii. 2.143 References <Refs>**



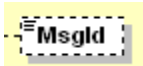
**Presence:** [0..1]

**Definition:** Set of elements used to provide the identification of the underlying transaction.

**Type:** *This message item is composed of the following **TransactionReferences2** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.143	5	References	<Refs>	[0..1]	
2.144	6	Message Identification	<Msgld>	[0..1]	text{1,35}
2.145	6	Account Servicer Reference	<AcctSvcrRef>	[0..1]	text{1,35}
2.146	6	Payment Information Identification	<PmtInflId>	[0..1]	text{1,35}
2.147	6	Instruction Identification	<InstrId>	[0..1]	text{1,35}
2.148	6	End To End Identification	<EndToEndId>	[0..1]	text{1,35}
2.149	6	Transaction Identification	<TxId>	[0..1]	text{1,35}
2.150	6	Mandate Identification	<MndtId>	[0..1]	text{1,35}
2.151	6	Cheque Number	<ChqNb>	[0..1]	text{1,35}
2.153	6	Proprietary	<Prtry>	[0..1]	

**Ixxviii. 2.144 Message Identification <Msgld>**



**Presence:** [0..1]

**Definition:** Point to point reference assigned by the instructing party of the underlying message.

**Data Type:** Max35Text

**Format:** maxLength: 35  
minLength: 1

**Ixxix. 2.145 Account Servicer Reference <AcctSvcrRef>**

**AcctSvcrRef**

- Presence:** [0..1]
- Definition:** Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction.
- Data Type:** Max35Text
- Format:** maxLength: 35  
minLength: 1

**Ixxx. 2.146 Payment Information Identification <PmtInflId>**

**PmtInflId**

- Presence:** [0..1]
- Definition:** Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.
- Format:** maxLength: 35  
minLength: 1

**Ixxxi. 2.147 Instruction Identification <InstrId>**

**InstrId**

- Presence:** [0..1]
- Definition:** Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.
- Usage:** the instruction identification is a point-to-point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.
- Data Type:** Max35Text
- Format:** maxLength: 35  
minLength: 1

**Ixxxii. 2.148 End To End Identification <EndToEndId>**

**EndToEndId**

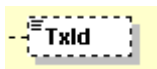
- Presence:** [0..1]
- Definition:** Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.

**Usage:** The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction.  
It can be included in several messages related to the transaction.  
In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.

**Data Type:** Max35Text

**Format:** maxLength: 35  
minLength: 1

### **Ixxxiii. 2.149 Transaction Identification <Txld>**



**Presence:** [0..1]

**Definition:** Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.

**Usage:** The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level.  
The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period.

**Data Type:** Max35Text

**Format:** maxLength: 35  
minLength: 1

### **Ixxxiv. 2.150 Mandate Identification <MndtId>**



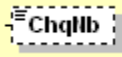
**Presence:** [0..1]

**Definition:** Unique identification, as assigned by the creditor, to unambiguously identify the mandate.

**Data Type:** Max35Text

**Format:** maxLength: 35  
minLength: 1

**Ixxxv. 2.151 Cheque Number <ChqNb>**



**Presence:** [0..1]  
**Definition:** Unique and unambiguous identifier for a cheque as assigned by the agent.  
**Data Type:** Max35Text  
**Format:** maxLength: 35  
 minLength: 1

**Ixxxvi. 2.153 Proprietary <Prtry>**



**Presence:** [0..1]  
**Definition:** Proprietary reference related to the underlying transaction.  
**Data Type:** *This message item is composed of the following ProprietaryReference1 element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.153	6	Proprietary	<Prtry>	[0..1]	
2.154	7	Type	<Tp>	[1..1]	text{1,35}
2.155	7	Reference	<Ref>	[1..1]	text{1,35}

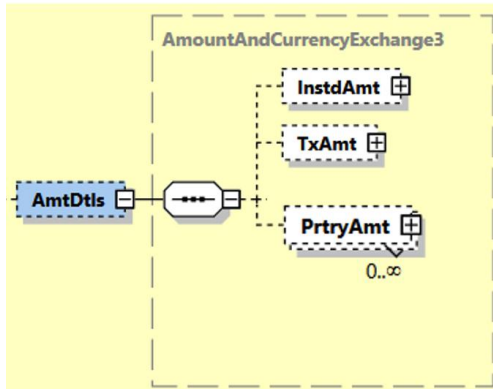
**Ixxxvii. 2.154 Type <Tp>**

**Presence:** [1..1]  
**Definition:** Identifies the type of reference reported.  
**Data Type:** Max35Text

**Ixxxviii. 2.155 Reference <Ref>**

**Presence:** [1..1]  
**Definition:** Proprietary reference specification related to the underlying transaction.  
**Data Type:** Max35Text

**lxxxix. 2.156 Amount Details <AmtDtls>**



**Presence:** [0..1]

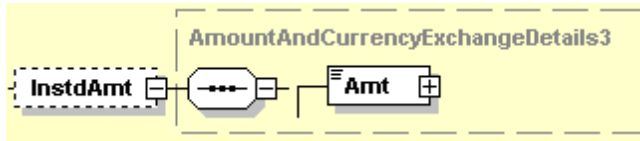
**Definition:** Set of elements providing details information on the original amount.

**Usage:** This component (on transaction level) should be used in case booking is for a single transaction and the original amount is different from the entry amount. It can also be used in case individual original amounts are provided in case of a batch or aggregate booking.

**Type:** *This message item is composed of the following **AmountAndCurrencyExchange3** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.156	5	Amount Details	<AmtDtls>	[0..1]	
2.1.0	6	Instructed Amount	<InstdAmt>	[0..1]	
2.1.9	6	Transaction Amount	<TxAmt>	[0..1]	
2.1.36	6	Proprietary Amount	<PrtryAmt>	[0..*]	

**xc. 2.1.0 Instructed Amount <InstdAmt>**



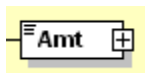
**Presence:** [0..1]

**Definition:** Identifies the amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party and provides currency exchange info in case the instructed amount and/or currency is/are different from the entry amount and/or currency.

**Type:** *This message item is composed of the following **AmountAndCurrencyExchangeDetails3** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.1.0	6	Instructed Amount	<InstdAmt>	[0..1]	
2.1.1	7	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5
	8	Xml Attribute Currency	<Ccy>		Text [A-Z]{3,3}

**xcii. 2.1.1 Amount <Amt>**



**Presence:** [1..1]

**Definition:** Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

**Data Type:** ActiveCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveCurrencyCode**.*

**Format:** ActiveCurrencyAndAmount

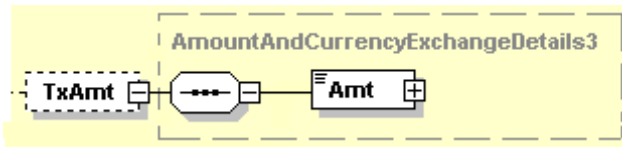
fractionDigits: 5

minInclusive: 0

totalDigits: 18



**xcii. 2.1.9 Transaction Amount <TxAmt>**



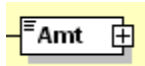
**Presence:** [0..1]

**Definition:** Amount of the underlying transaction.

**Type:** *This message item is composed of the following **AmountAndCurrencyExchangeDetails3** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.1.9	6	Transaction Amount	<TxAmt>	[0..1]	
2.1.10	7	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5
2.1.11	7	Currency Exchange	<CcyXchg>	[0..1]	

**xciii. 2.1.10 Amount <Amt>**



**Presence:** [1..1]

**Definition:** Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

**Data Type:** ActiveOrHistoricCurrencyAndAmount

*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*

**Format:** ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

**xciv. 2.1.11 Currency Exchange <CcyXchg>**



**Presence:** [0..1]

**Definition:** Set of elements used to provide details on the currency exchange.

**Data Type:** *This message item is composed of the following **CurrencyExchange5** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.1.11	7	Currency Exchange	<CcyXchg>	[0..1]	
2.1.12	8	Source Currency	<SrcCcy>	[1..1]	Text [A-Z]{3,3}
2.1.13	8	Target Currency	<TrgtCcy>	[0..1]	Text [A-Z]{3,3}
2.1.14	8	Unit Currency	<UnitCcy>	[0..1]	Text [A-Z]{3,3}
2.1.15	8	Exchange Rate	<XchgRate>	[1..1]	decimal td = 11 fd = 10
2.1.15	8	Contract Identification	<CtrctId>	[0..1]	text{1,35}

**xcv. 2.1.12 Source Currency <SrcCcy>**

**Presence:** [1..1]

**Definition:** Currency from which an amount is to be converted in a currency conversion.

**Data Type:** ActiveOrHistoricCurrencyCode

**xcvi. 2.1.13 Target Currency <TrgtCcy>**

**Presence:** [0..1]

**Definition:** Currency into which an amount is to be converted in a currency conversion.

**Data Type:** ActiveOrHistoricCurrencyCode

**xcvii. 2.1.14 Unit Currency <UnitCcy>**

**Presence:** [0..1]

**Definition:** Currency in which the rate of exchange is expressed in a currency exchange.  
In the example 1GBP = xxxCUR, the unit currency is GBP.

**Data Type:** ActiveOrHistoricCurrencyCode

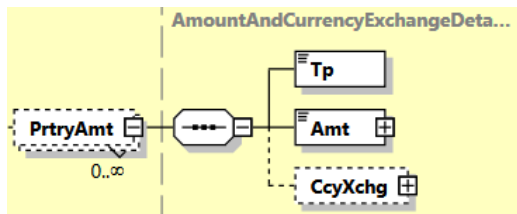
**xcviii. 2.1.15 Exchange Rate <XchgRate>**

**Presence:** [1..1]  
**Definition:** Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency.  
 Usage: ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency (ExchangeRate = UnitCurrency/QuotedCurrency).  
**Data Type:** BaseOnRate  
 TotalDigits: 11  
 FractionDigits: 10  
 baseValue: 1

**xcix. 2.1.16 Contract Identification <CtrctId>**

**Presence:** [0..1]  
**Definition:** Unique identification to unambiguously identify the foreign exchange contract.  
**Data Type:** Max35Text

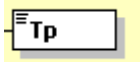
**c. 2.1.36 Proprietary Amount <PrtryAmt>**



**Presence:** [0..\*]  
**Definition:** Set of elements used to provide information on the original amount and currency exchange.  
**Type:** This message item is composed of the following *AmountAndCurrencyExchangeDetails4* element(s):

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.1.36	6	Proprietary Amount	<PrtryAmt>	[0..*]	
2.1.37	7	Type	<Tp>	[1..1]	text{1,35}
2.1.38	7	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5
2.1.39	7	Currency Exchange	<CcyXchg>	[0..1]	

ci. **2.1.37 Type <Tp>**



**Presence:** [1..1]  
**Definition:** Specifies the type of amount.  
**Data Type:** Max35Text  
**Format:** maxLength: 35  
minLength: 1

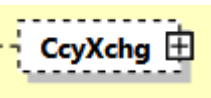
cii. **2.1.38 Amount <Amt>**



**Presence:** [1..1]  
**Definition:** Amount of money to be exchanged against another amount of money in the counter currency.  
**Data Type:** ActiveOrHistoricCurrencyAndAmount  
*This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.*  
**Format:** ActiveOrHistoricCurrencyAndAmount  
fractionDigits: 5  
minInclusive: 0  
totalDigits : 18

The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note:  
The decimal separator is a dot.

ciii. **2.1.39 Currency Exchange <CcyXchg>**



**Presence:** [0..1]  
**Definition:** Set of elements used to provide details on the currency exchange.  
**Data Type:** *This message item is composed of the following **CurrencyExchange5** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.1.39	7	Currency Exchange	<CcyXchg>	[0..1]	
2.1.40	8	Source Currency	<SrcCcy>	[1..1]	text [A-Z]{3,3}
2.1.41	8	Target Currency	<TrgtCcy>	[0..1]	text [A-Z]{3,3}
2.1.42	8	Unit Currency	<UnitCcy>	[0..1]	text [A-Z]{3,3}
2.1.43	8	Exchange Rate	<XchgRate>	[1..1]	decimal td = 11 fd = 10
2.1.44	8	Contract Identification	<CtrctId>	[0..1]	text{1,35}

**civ. 2.1.40 Source Currency <SrcCcy>**

**Presence:** [1..1]

**Definition:** Currency from which an amount is to be converted in a currency conversion.

**Data Type:** ActiveOrHistoricCurrencyCode

**cv. 2.1.41 Target Currency <TrgtCcy>**

**Presence:** [0..1]

**Definition:** Currency into which an amount is to be converted in a currency conversion.

**Data Type:** ActiveOrHistoricCurrencyCode

**cvi. 2.1.42 Unit Currency <UnitCcy>**

**Presence:** [0..1]

**Definition:** Currency in which the rate of exchange is expressed in a currency exchange.

In the example 1GBP = xxxCUR, the unit currency is GBP.

**Data Type:** ActiveOrHistoricCurrencyCode

**cvii. 2.1.43 Exchange Rate <XchgRate>**

**Presence:** [1..1]

**Definition:** Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency.

Usage: ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency (ExchangeRate = UnitCurrency/QuotedCurrency).

**Data Type:** BaseOnRate  
 TotalDigits: 11  
 FractionDigits: 10  
 baseValue: 1

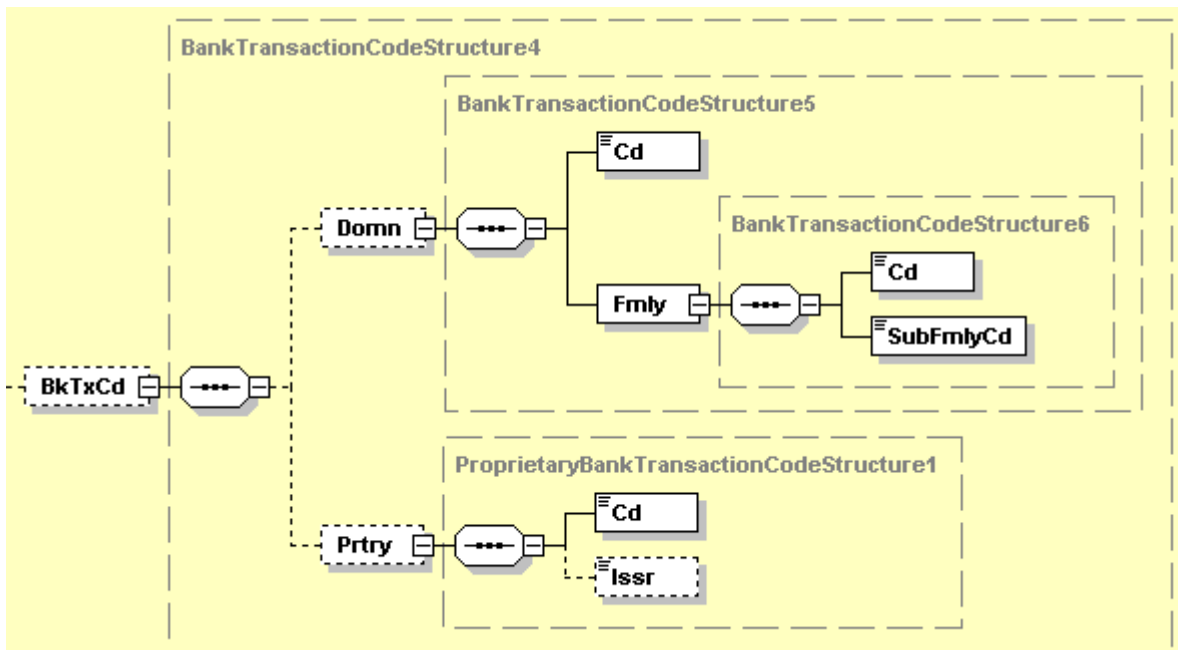
**cviii. 2.1.44 Contract Identification <CtrctId>**

**Presence:** [0..1]

**Definition:** Unique identification to unambiguously identify the foreign exchange contract.

**Data Type:** Max35Text

**cix. 2.1.63 Bank Transaction Code <BkTxCd>**



**Presence:** [0..1]

**Definition:** Set of elements used to fully identify the type of underlying transaction resulting in an entry.

**Type:** *This message item is composed of the following BankTransactionCodeStructure4 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
<u>2.164</u>		Domain	<Domn>	[0..1]	
<u>2.169</u>		Proprietary	<Prtry>	[0..1]	

cx. **2.164 Domain <Domn>**



**Presence:** [0..1],

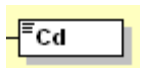
**Definition:** Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.

**Usage:** If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided.

**Type:** *This message item is composed of the following **BankTransactionCodeStructure5** element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
<u>2.165</u>		Code	<Cd>	[1..1]	Code
<u>2.166</u>		Family	<Fmly>	[1..1]	

cxi. **2.165 Code <Cd>**



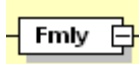
**Presence:** [1..1]

**Definition:** Specifies the business area of the underlying transaction.

**Data Type:** ExternalBankTransactionDomain1Code

**Format:** maxLength: 4  
minLength: 1

**cxii. 2.166 Family <Fmly>**



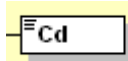
**Presence:** [1..1]

**Definition:** Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.

**Type:** *This message item is composed of the following BankTransactionCodeStructure6 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
<u>2.167</u>		Code	<Cd>	[1..1]	Code
<u>2.168</u>		SubFamilyCode	<SubFmlyCd>	[1..1]	Code

**cxiii. 2.167 Code <Cd>**



**Presence:** [1..1]

**Definition:** Specifies the family within a domain.

**Data Type:** ExternalBankTransactionFamily1Code

**Format:** maxLength: 4  
 minLength: 1

**cxiv. 2.168 Sub Family Code <SubFmlyCd>**



**Presence:** [1..1]

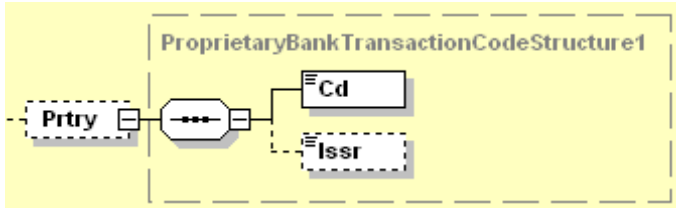
**Definition:** Specifies the sub-product family within a specific family.

**Data Type:** ExternalBankTransactionSubFamily1Code

**Format:** maxLength: 4  
 minLength: 1



**cxv. 2.169 Proprietary <Prtry>**



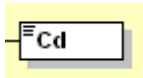
**Presence:** [0..1]

**Definition:** Bank transaction code in a proprietary form, as defined by the issuer.

**Type:** *This message item is composed of the following ProprietaryBankTransactionCodeStructure1 element(s):*

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
<u>2.170</u>		Code	<Cd>	[1..1]	Text
<u>2.171</u>		Issuer	<Issr>	[0..1]	Text

**cxvi. 2.170 Code <Cd>**



**Presence:** [1..1]

**Definition:** Proprietary bank transaction code to identify the underlying transaction.

**Data Type:** Max35Text

**Format:** maxLength: 35  
 minLength: 1

**cxvii. 2.171 Issuer <Issr>**



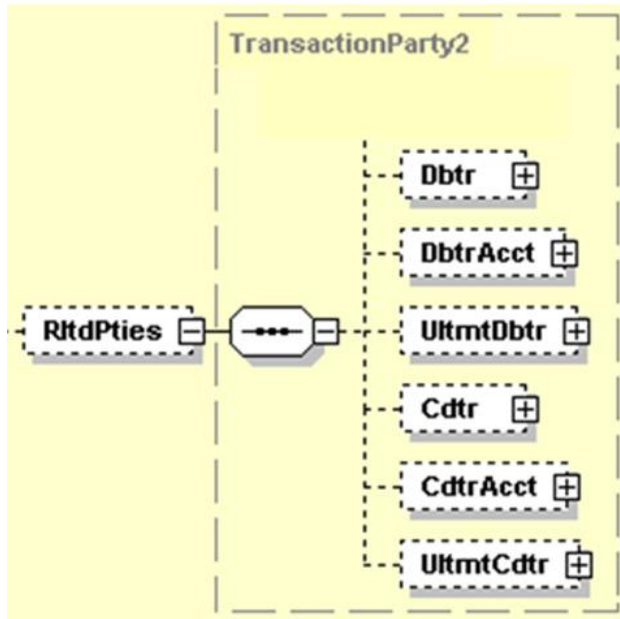
**Presence:** [0..1]

**Definition:** Identification of the issuer of the proprietary bank transaction code.

**Data Type:** Max35Text

**Format:** maxLength: 35  
 minLength: 1

**cxviii. 2.199 Related Parties <RltdPties>**

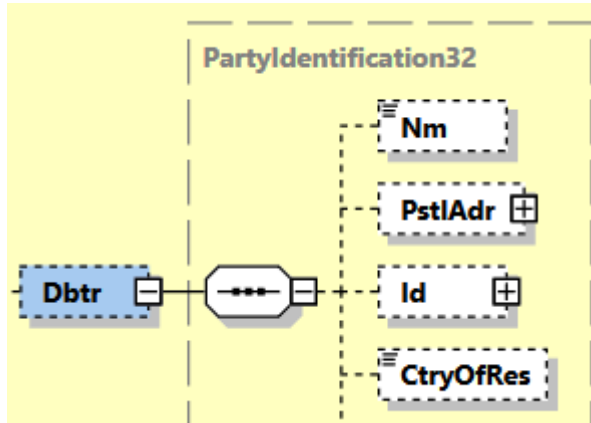


**Presence:** [0..1]

**Definition:** Set of elements used to identify the parties related to the underlying transaction. Type: *This message item is composed of the following TransactionParty2 element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.199	5	Related Parties	<RltdPties>	[0..1]	
2.201	6	Debtor	<Dbtr>	[0..1]	
2.202	6	Debtor Account	<DbtrAcct>	[0..1]	
2.203	6	Ultimate Debtor	<UltmtDbtr>	[0..1]	
2.204	6	Creditor	<Cdtr>	[0..1]	
2.205	6	Creditor Account	<CdtrAcct>	[0..1]	
2.206	6	Ultimate Creditor	<UltmtCdtr>	[0..1]	

**cxix. 2.201 Debtor <Dbtr>**



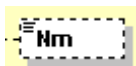
**Presence:** [0..1]

**Definition:** Party that owes an amount of money to the (ultimate) creditor.

**Type:** This message item is composed of the following **PartyIdentification32** element(s):

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.201	6	Debtor	<Dbtr>	[0..1]	
9.1.0	7	Name	<Nm>	[0..1]	text{1,140}
9.1.1	7	Postal Address	<PstlAdr>	[0..1]	
9.1.12	7	Identification	<Id>	[0..1]	Choice
9.1.33	7	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}

**cxx. 9.1.0 Name <Nm>**



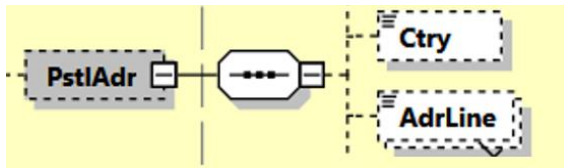
**Presence:** [0..1]

**Definition:** Name by which a party is known and which is usually used to identify that party.

**Data Type:** Max140Text

**Format:** maxLength: 140  
minLength: 1

**cxxi. 9.1.1 Postal Address <PstlAdr>**



**Presence:** [0..1]

**Definition:** Information that locates and identifies a specific address, as defined by postal services.

**Type:** This message item is composed of the following **PostalAddress6** element(s):

Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.1	7	Postal Address	<PstlAdr>	[0..1]	
9.1.10	8	Country	<Ctry>	[0..1]	text [A-Z]{2,2}
9.1.11	8	Address Line	<AdrLine>	[0..7]	text{1,70}

**cxxii. 9.1.10 Country <Ctry>**

**Presence:** [0..1]

**Definition:** Nation with its own government.

**Data Type:** CountryCode

**Format:** [A-Z]{2,2}

**Rule(s):** Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

**cxxiii. 9.1.11 Address Line <AdrLine>**

**Presence:** [0..7]

**Definition:** Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

**Data Type:** Max70Text

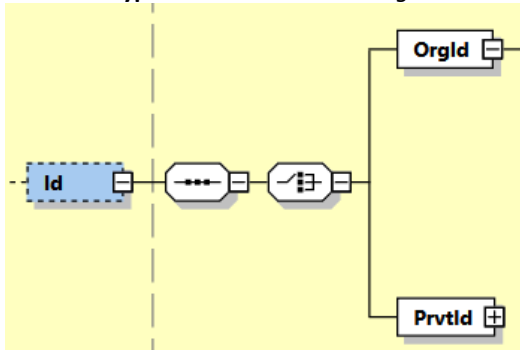
**Format:** maxLength: 70  
 minLength: 1

**cxxiv. 9.1.12 Identification <Id>**

**Presence:** [0..1]

**Definition:** Unique and unambiguous identification of a party.

**Type:** This message item is composed of one of the following **Party6Choice** element(s):



**cxxv. 9.1.13 Organisation Identification <OrgId>**



**Presence:** [1..1]

*This message item is part of choice 9.1.12 Identification.*

**Definition:** Unique and unambiguous way to identify an organisation.

**Type:** This message item is composed of the following **OrganisationIdentification4** element(s):

Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.13	8	Organisation Identification	<OrgId>	[1..1]	
9.1.14	9	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-]{0,1}
9.1.15	9	Other	<Othr>	[0..*]	

**cxxvi. 9.1.14 BIC Or BEI <BICOrBEI>**

**Presence:** [0..1]

**Definition:** Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).

**Data Type:** AnyBICIdentifier

**Format:** [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

**Rule(s):** AnyBIC

Only a valid BIC or BEI is allowed. Valid BEI and BIC are registered with the ISO 9362 Registration Authority and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The bank code, country code and location code are mandatory, while the branch code is optional.

**cxxvii. 9.1.15 Other <Other>**

**Presence:** [0..\*]

**Definition:** Unique identification of an organisation, as assigned by an institution, using an identification scheme.

**Data Type:** *This message item is composed of the following **GenericOrganisationIdentification1** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.15	9	Other	<Othr>	[0..*]	
9.1.16	10	Identification	<Id>	[1..1]	text{1,35}
9.1.17	10	Scheme Name	<SchmeNm>	[0..1]	Choice
9.1.20	10	Issuer	<Issr>	[0..1]	text{1,35}

**cxxviii. 9.1.16 Identification <Id>**

**Presence:** [1..1]

**Definition:** Identification assigned by an institution.

**Type:** Max35Text

**Format:** minLength: 1  
maxLength: 35

**cxxix. 9.1.17 Scheme Name**

**Presence:** [0..1]

**Definition:** Name of the identification scheme.

**Type:** *This message item is composed of one of the following **OrganisationIdentificationSchemeName1Choice** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.18	11	Code	<Cd>	[1..1]	text{1,4}
9.1.19	11	Proprietary	<Prtry>	[1..1]	text{1,35}

**cxxx. 9.1.18 Code <Cd>**

**Presence:** [1..1]

**Definition:** Name of the identification scheme, in a coded form as published in an external list

**Type:** ExternalOrganisationIdentification1Code

**Format:** minLength: 1

maxLength: 4

**cxxxi. 9.1.19 Proprietary <Prtry>**

**Presence:** [1..1]

**Definition:** Name of the identification scheme, in a free text form.

**Type:** Max35Text

**Format:** minLength: 1

maxLength: 35

**cxxxii. 9.1.20 Issuer <Issr>**

**Presence:** [0..1]

**Definition:** Entity that assigns the identification.

**Type:** Max35Text

**Format:** minLength: 1

maxLength: 35

**cxxxiii. 9.1.21 Private Identification <PrvtId>**



- Presence:** [1..1]  
*This message item is part of choice 9.1.12 Identification.*
- Definition:** Unique and unambiguous identification of a person, for example a passport.
- Type:** *This message item is composed of the following **PersonIdentification5** element:*

Index	Lvl	Name	XML Tag	Mult
9.1.21	8	Private Identification	<PrvtId>	[1..1]
9.1.27	9	Other	<Othr>	[0..*]

**cxxxiv. 9.1.27 Other**

- Presence:** [0..\*]
- Definition:** Unique identification of an organisation, as assigned by an institution, using an identification scheme.
- Data Type:** *This message item is composed of one of the following **GenericPersonIdentification1** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.27	9	Other	<Othr>	[0..*]	
9.1.28	10	Identification	<Id>	[1..1]	text{1,35}
9.1.29	10	Scheme Name	<SchmeNm>	[0..1]	Choice

**cxxxv. 9.1.28 Identification**

- Presence:** [1..1]
- Definition:** Unique and unambiguous identification of a person.
- Type:** Max35Text
- Format:** minLength: 1  
 maxLength: 35



**cxxxvi. 9.1.29 Scheme Name**

**Presence:** [0..1]

**Definition:** Name of the identification scheme.

**Type:** *This message item is composed of one of the following **PersonIdentificationSchemeName1Choice** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.30	11	Code	<Cd>	[1..1]	text{1,4}
9.1.31	11	Proprietary	<Prtry>	[1..1]	text{1,35}

**cxxxvii. 9.1.30 Code <Cd>**

**Presence:** [1..1]

**Definition:** Name of the identification scheme, in a coded form as published in an external list

**Type:** ExternalPersonIdentification1Code

**Format:** minLength: 1  
maxLength: 4

**cxxxviii. 9.1.31 Proprietary <Prtry>**

**Presence:** [1..1]

**Definition:** Name of the identification scheme, in a free text form.

**Type:** Max35Text

**Format:** minLength: 1  
maxLength: 35

**cxxxix. 9.1.32 Issuer <Issr>**

**Presence:** [0..1]

**Definition:** Entity that assigns the identification.

**Type:** Max35Text

**Format:** minLength: 1  
maxLength: 35

**cxli. 9.1.33 Country of Residence**

*Country of Residence* is a sub-element of 2.201 Debtor (with Data Type PartyIdentification32).

**Presence:** [0..1]

**Definition:** Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.

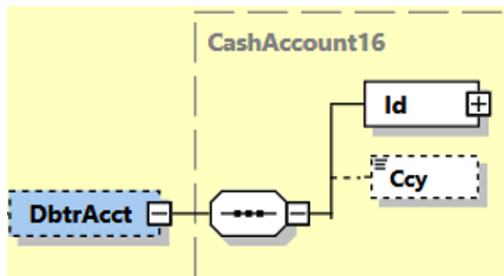
**Type:** CountryCode

**Format:** [A-Z]{2,2}

**Rule(s):** Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

**cxlii. 2.202 Debtor Account <DbtrAcct>**



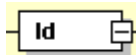
**Presence:** [0..1]

**Definition:** Unambiguous identification of the account of the debtor.

**Type:** *This message item is composed of the following **CashAccount16** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.202	6	Debtor Account	<DbtrAcct>	[0..1]	
1.1.0	7	Identification	<Id>	[1..1]	Choice
1.1.11	7	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}

**cxliii. 1.1.0 Identification <Id>**



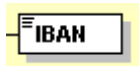
**Presence:** [1..1]

**Definition:** Unique and unambiguous identification for the account between the account owner and the account servicer.

**Type:** *This message item is composed of one of the following **AccountIdentification4Choice** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
1.1.0	7	Identification	<Id>	[1..1]	Choice
1.1.1	8	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
1.1.2	8	Other	<Othr>	[1..1]	
1.1.3	9	Identification	<Id>	[1..1]	text{1,34}

**cxliii. 1.1.1 IBAN <IBAN>**

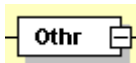


**Presence:** [1..1]  
*This message item is part of choice 1.1.0 Identification.*

**Definition:** International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.

**Data Type:** IBAN2007Identifier  
**Format:** [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}  
**Rule(s):** IBAN

**cxliv. 1.1.2 Other <Othr>**



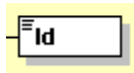
**Presence:** [1..1]  
*This message item is part of choice 1.1.0 Identification.*

**Definition:** Unique identification of an account, as assigned by the account servicer, using an identification scheme.

**Type:** *This message item is composed of the following GenericAccountIdentification1 element(s):*

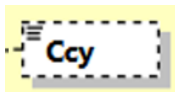
Index	Lvl	Name	XML Tag	Mult	Type / Code
1.1.2	8	Other	<Othr>	[1..1]	
1.1.3	9	Identification	<Id>	[1..1]	text{1,34}

**cxlv. 1.1.3 Identification <Id>**



**Presence:** [1..1]  
**Definition:** Identification assigned by an institution.  
**Data Type:** Max34Text  
**Format:** maxLength: 34  
 minLength: 1

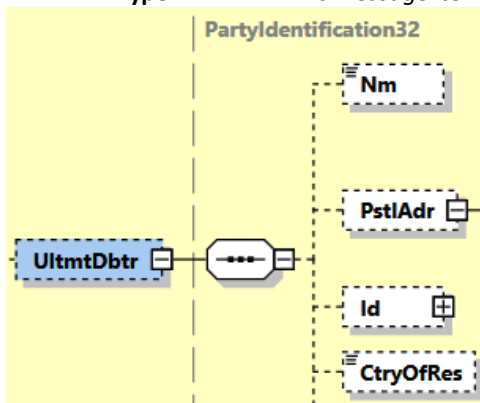
**cxlvi. 1.1.11 Currency <Ccy>**



**Presence:** [0..1]  
**Definition:** Identification of the currency in which the account is held.  
**Usage:** Currency should only be used in case one and the same account number covers several currencies, and the initiating party needs to identify which currency needs to be used for settlement on the account.  
**Data Type:** ActiveOrHistoricCurrencyCode  
**Format:** [A-Z]{3,3}

**cxlvii. 2.2023 Ultimate Debtor <UltmtDbtr>**

**Presence:** [0..1]  
**Definition:** Ultimate party that owes an amount of money to the (ultimate) creditor.  
**Type:** *This message item is composed of the following **PartyIdentification32** element(s):*



**cxlviii. 9.1.0 Name <Nm>**

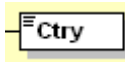
**Presence:** [0..1]  
**Definition:** Name by which a party is known, and which is usually used to identify that party.  
**Data Type:** Max140Text  
**Format:** maxLength: 140  
 minLength: 1

**cxlix. 9.1.1 Postal Address <PstlAdr>**

**Presence:** [0..1]  
**Definition:** Information that locates and identifies a specific address, as defined by postal services.  
**Type:** *This message item is composed of the following **PostalAddress6** element(s):*

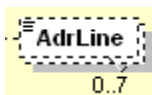
Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.1	7	Postal Address	<PstlAdr>	[0..1]	
9.1.10	8	Country	<Ctry>	[0..1]	text [A-Z]{2,2}
9.1.11	8	Address Line	<AdrLine>	[0..7]	text{1,70}

**cl. 9.1.10 Country <Ctry>**



**Presence:** [0..1]  
**Definition:** Nation with its own government.  
**Data Type:** CountryCode  
**Format:** [A-Z]{2,2}  
**Rule(s):** Country  
 The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

**cli. 9.1.11 AddressLine <AdrLine>**



**Presence:** [0..7]  
**Definition:** Information that locates and identifies a specific address, as defined by postal services, presented in free format text.  
**Data Type:** Max70Text  
**Format:** maxLength: 70  
 minLength: 1

**clii. 9.1.12 Identification <Id>**

**Presence:** [0..1]

**Definition:** Unique and unambiguous identification of a party.

**Data Type:** *This message item is composed by one of the following Party6Choice elements:*

Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.12	7	Identification	<Id>	[0..1]	Choice
9.1.13	8	Organisation Identification	<OrgId>	[1..1]	
9.1.21	8	Private Identification	<PrvtId>	[1..1]	

**cliii. 9.1.13 Organisation Identification <OrgId>**



**Presence:** [1..1]

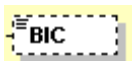
*This message item is part of choice 9.1.12 Identification.*

**Definition:** Unique and unambiguous way to identify an organisation.

**Type:** *This message item is composed of the following OrganisationIdentification4 element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.13	8	Organisation Identification	<OrgId>	[1..1]	
9.1.14	9	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
9.1.15	9	Other	<Othr>	[0..*]	

**cliv. 9.1.14 BIC Or BEI <BICOrBEI>**



**Presence:** [0..1]

**Definition:** Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).

**Data Type:** AnyBICIdentifier

**Format:** [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

**Rule(s):** AnyBIC

Only a valid BIC or BEI is allowed. Valid BEI and BIC are registered with the ISO 9362 Registration Authority and consists of eight (8) or eleven (11) contiguous characters comprising

the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The bank code, country code and location code are mandatory, while the branch code is optional.

**clv. 9.1.15 Other <Othr>**

**Presence:** [0..\*]

**Definition:** Unique identification of an organisation, as assigned by an institution, using an identification scheme.

**Data Type:** *This message item is composed of the following **GenericOrganisationIdentification1** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.15	9	Other	<Othr>	[0..*]	
9.1.16	10	Identification	<Id>	[1..1]	text{1,35}
9.1.17	10	Scheme Name	<SchmeNm>	[0..1]	Choice
9.1.20	10	Issuer	<Issr>	[0..1]	text{1,35}

**clvi. 9.1.16 Identification <Id>**

**Presence:** [1..1]

**Definition:** Identification assigned by an institution.

**Type:** Max35Text

**Format:** minLength: 1  
maxLength: 35

**clvii. 9.1.17 Scheme Name**

**Presence:** [0..1]

**Definition:** Name of the identification scheme.

**Type:** *This message item is composed of the following **OrganisationIdentificationSchemeName1Choice** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.18	11	Code	<Cd>	[1..1]	text{1,4}
9.1.19	11	Proprietary	<Prtry>	[1..1]	text{1,35}

**clviii. 9.1.18 Code <Cd>**

**Presence:** [1..1]  
**Definition:** Name of the identification scheme, in a coded form as published in an external list  
**Type:** ExternalOrganisationIdentification1Code  
**Format:** minLength: 1  
maxLength: 4

**clix. 9.1.19 Proprietary <Prtry>**

**Presence:** [1..1]  
**Definition:** Name of the identification scheme, in a free text form.  
**Type:** Max35Text  
**Format:** minLength: 1  
maxLength: 35

**clx. 9.1.20 Issuer <Issr>**

**Presence:** [0..1]  
**Definition:** Entity that assigns the identification.  
**Type:** Max35Text  
**Format:** minLength: 1  
maxLength: 35

**clxi. 9.1.21 Private Identification <PrvtId>**



**Presence:** [1..1]  
*This message item is part of choice **9.1.12 Identification**.*  
**Definition:** Unique and unambiguous identification of a person, for example a passport.  
**Type:** *This message item is composed of the following **PersonIdentification5** element*



Index	Lvl	Name	XML Tag	Mult
9.1.21	8	Private Identification	<PrvtId>	[1..1]
9.1.27	9	Other	<Othr>	[0..*]

**clxii. 9.1.27 Other <Othr>**

**Presence:** [0..\*]

**Definition:** Unique identification of an organisation, as assigned by an institution, using an identification scheme.

**Data Type:** *This message item is composed of one of the following **GenericPersonIdentification1** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.27	9	Other	<Othr>	[0..*]	
9.1.28	10	Identification	<Id>	[1..1]	text{1,35}
9.1.29	10	Scheme Name	<SchmeNm>	[0..1]	Choice
9.1.32	10	Issuer	<Issr>	[0..1]	text{1,35}

**clxiii. 9.1.28 Identification <Id>**

**Presence:** [1..1]

**Definition:** Unique and unambiguous identification of a person.

**Type:** Max35Text

**Format:** minLength: 1  
maxLength: 35

**clxiv. 9.1.29 Scheme Name <SchmeNm>**

**Presence:** [0..1]

**Definition:** Name of the identification scheme.

**Type:** *This message item is composed of one of the following **PersonIdentificationSchemeName1Choice** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.29	10	Scheme Name	<SchmeNm>	[0..1]	Choice
9.1.30	11	Code	<Cd>	[1..1]	text{1,4}
9.1.31	11	Proprietary	<Prtry>	[1..1]	text{1,35}

**clxv. 9.1.30 Code <Cd>**

**Presence:** [1..1]  
**Definition:** Name of the identification scheme, in a coded form as published in an external list  
**Type:** ExternalPersonIdentification1Code  
**Format:** minLength: 1  
maxLength: 4

**clxvi. 9.1.31 Proprietary <Prtry>**

**Presence:** [1..1]  
**Definition:** Name of the identification scheme, in a free text form.  
**Type:** Max35Text  
**Format:** minLength: 1  
maxLength: 35

**clxvii. 9.1.32 Issuer <Issr>**

**Presence:** [0..1]  
**Definition:** Entity that assigns the identification.  
**Type:** Max35Text  
**Format:** minLength: 1  
maxLength: 35

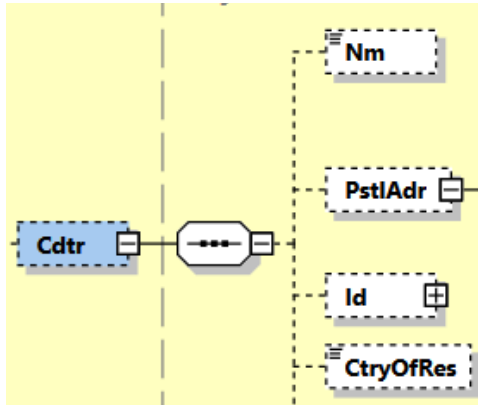
**clxviii. 9.1.33 Country of Residence**

*This message item is part of PartyIdentification32*

**Presence:** [0..1]  
**Definition:** Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.  
**Type:** CountryCode  
**Format:** [A-Z]{2,2}  
**Rule(s):** Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

**clxix. 2.204 Creditor <Cdtr>**



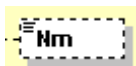
**Presence:** [0..1]

**Definition** Party to which an amount of money is due.

**Type:** This message item is composed of the following *PartyIdentification32* element(s):

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.204	6	Creditor	<Cdtr>	[0..1]	
9.1.0	7	Name	<Nm>	[0..1]	text{1,140}
9.1.1	7	Postal Address	<PstlAdr>	[0..1]	
9.1.12	7	Identification	<Id>	[0..1]	Choice
9.1.33	7	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}

**clxx. 9.1.0 Name <Nm>**



**Presence:** [0..1]

**Definition:** Name by which a party is known and which is usually used to identify that party.

**Data Type:** Max140Text

**Format:** maxLength: 140  
minLength: 1

**clxxi. 9.1.1 PostalAddress <PstAdr>**

**Presence:** [0..1]

**Definition:** Information that locates and identifies a specific address, as defined by postal services.

**Type:** *This message item is composed of the following **PostalAddress6** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.1	7	Postal Address	<PstAdr>	[0..1]	
9.1.10	8	Country	<Ctry>	[0..1]	text [A-Z]{2,2}
9.1.11	8	Address Line	<AdrLine>	[0..7]	text{1,70}

**clxxii. 9.1.10 Country <Ctry>**

**Presence:** [0..1]

**Definition:** Nation with its own government.

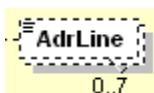
**Data Type:** CountryCode

**Format:** [A-Z]{2,2}

**Rule(s):** Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

**clxxiii. 9.1.11 Address Line <AdrLine>**



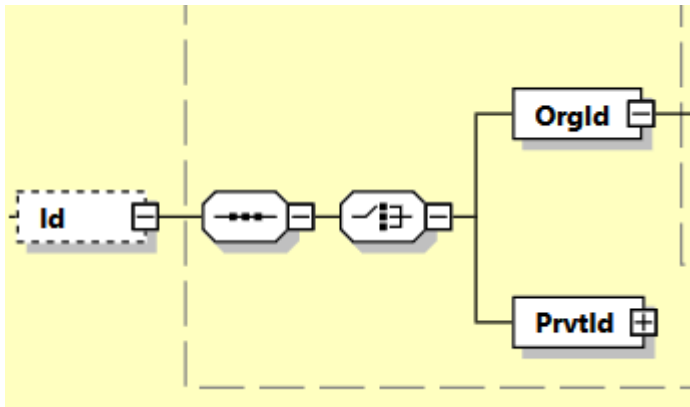
**Presence:** [0..7]

**Definition:** Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

**Data Type:** Max70Text

**Format:** maxLength: 70  
 minLength: 1

**clxxiv. 9.1.12 Identification <Id>**



**Presence:** [0..1]

**Definition:** Unique and unambiguous identification of a party.

**Type:** This message item is composed of one of the following **Party6Choice** element(s):

Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.12	7	Identification	<Id>	[0..1]	Choice
9.1.13	8	Organisation Identification	<OrgId>	[1..1]	
9.1.21	8	Private Identification	<PrvtId>	[1..1]	

**clxxv. 9.1.13 Organisation Identification <OrgId>**



**Presence:** [1..1]

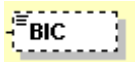
*This message item is part of choice 9.1.12 Identification.*

**Definition:** Unique and unambiguous way to identify an organisation.

**Type:** This message item is composed of the following **OrganisationIdentification4** element(s):

Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.13	8	Organisation Identification	<OrgId>	[1..1]	
9.1.14	9	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
9.1.15	9	Other	<Othr>	[0..*]	

**clxxvi. 9.1.14 BIC Or BEI <BICOrBEI>**



**Presence:** [0..1]

**Definition:** Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).

**Data Type:** AnyBICIdentifier

**Format:** [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

**Rule(s):** AnyBIC

Only a valid BIC or BEI is allowed. Valid BEI and BIC are registered with the ISO 9362 Registration Authority, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The bank code, country code and location code are mandatory, while the branch code is optional.

**clxxvii. 9.1.15 Other**

**Presence:** [0..\*]

**Definition:** Unique identification of an organisation, as assigned by an institution, using an identification scheme.

**Data Type:** *This message item is composed of the following GenericOrganisationIdentification1 element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.15	9	Other	<Othr>	[0..*]	
9.1.16	10	Identification	<Id>	[1..1]	text{1,35}
9.1.17	10	Scheme Name	<SchmeNm>	[0..1]	Choice
9.1.20	10	Issuer	<Issr>	[0..1]	text{1,35}

**clxxviii. 9.1.16 Identification**

**Presence:** [1..1]

**Definition:** Identification assigned by an institution.

**Type:** Max35Text

**Format:** minLength: 1  
 maxLength: 35

**clxxix. 9.1.17 Scheme Name**

**Presence:** [0..1]

**Definition:** Name of the identification scheme.

**Type:** *This message item is composed of one of the following OrganisationIdentificationSchemeName1Choice element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.17	10	Scheme Name	<SchmeNm>	[0..1]	Choice
9.1.18	11	Code	<Cd>	[1..1]	text{1,4}
9.1.19	11	Proprietary	<Prtry>	[1..1]	text{1,35}

**clxxx. 9.1.18 Code <Cd>**

**Presence:** [1..1]

**Definition:** Name of the identification scheme, in a coded form as published in an external list

**Type:** ExternalOrganisationIdentification1Code

**Format:** minLength: 1  
maxLength: 4

**clxxxi. 9.1.19 Proprietary <Prtry>**

**Presence:** [1..1]

**Definition:** Name of the identification scheme, in a free text form.

**Type:** Max35Text

**Format:** minLength: 1  
maxLength: 35

**clxxxii. 9.1.20 Issuer <Issr>**

**Presence:** [0..1]

**Definition:** Entity that assigns the identification.

**Type:** Max35Text

**Format:** minLength: 1  
maxLength: 35

**clxxxiii. 9.1.21 Private Identification <PrvtId>**



**Presence:** [1..1]

*This message item is part of choice 9.1.12 Identification.*

**Definition:** Unique and unambiguous identification of a person, for example a passport.

**Type:** *This message item is composed of the following **PersonIdentification5** element*

Index	Lvl	Name	XML Tag	Mult
9.1.21	8	Private Identification	<PrvtId>	[1..1]
9.1.27	9	Other	<Othr>	[0..*]

**clxxxiv. 9.1.27 Other**

**Presence:** [0..\*]

**Definition:** Unique identification of an organisation, as assigned by an institution, using an identification scheme.

**Data Type:** *This message item is composed of the following **GenericPersonIdentification1** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.27	9	Other	<Othr>	[0..*]	
9.1.28	10	Identification	<Id>	[1..1]	text{1,35}
9.1.29	10	Scheme Name	<SchmeNm>	[0..1]	Choice
9.1.32	10	Issuer	<Issr>	[0..1]	text{1,35}

**clxxxv. 9.1.28 Identification**

**Presence:** [1..1]

**Definition:** Unique and unambiguous identification of a person.

**Type:** Max35Text

**Format:** minLength: 1  
maxLength: 35



**clxxxvi. 9.1.29 Scheme Name**

**Presence:** [0..1]

**Definition:** Name of the identification scheme.

**Type:** *This message item is composed of one of the following  
PersonIdentificationSchemeName1Choice element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.30	11	Code	<Cd>	[1..1]	text{1,4}
9.1.31	11	Proprietary	<Prtry>	[1..1]	text{1,35}

**clxxxvii. 9.1.30 Code <Cd>**

**Presence:** [1..1]

**Definition:** Name of the identification scheme, in a coded form as published in an external list

**Type:** ExternalPersonIdentification1Code

**Format:** minLength: 1  
maxLength: 4

**clxxxviii. 9.1.31 Proprietary <Prtry>**

**Presence:** [1..1]

**Definition:** Name of the identification scheme, in a free text form.

**Type:** Max35Text

**Format:** minLength: 1  
maxLength: 35

**clxxxix. 9.1.32 Issuer <Issr>**

**Presence:** [0..1]

**Definition:** Entity that assigns the identification.

**Type:** Max35Text

**Format:** minLength: 1  
maxLength: 35

**cxc. 9.1.33 Country of Residence**

*This message item is part of PartyIdentification32*

**Presence:** [0..1]

**Definition:** Country in which a person resides (the place of a person's home).  
 In the case of a company, it is the country from which the affairs of that company are directed.

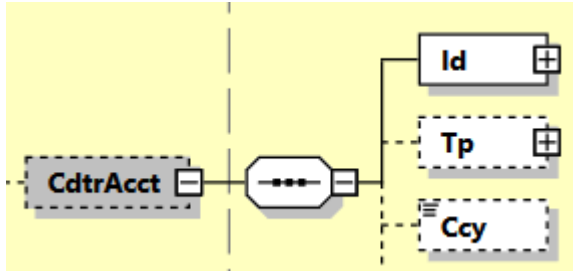
**Type:** CountryCode

**Format:** [A-Z]{2,2}

**Rule(s):** Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

**cxci. 2.205 Creditor Account <CdtrAcct>**



**Presence:** [0..1]

**Definition:** Unambiguous identification of the account of the creditor to which a credit entry has been posted as a result of the payment transaction.

**Type:** *This message item is composed of the following **CashAccount16** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.205	6	Creditor Account	<CdtrAcct>	[0..1]	
1.1.0	7	Identification	<Id>	[1..1]	Choice
1.1.8	7	Type	<Tp>	[0..1]	
1.1.11	7	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}

**cxcii. 1.1.10 Identification <Id>**



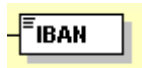
**Presence:** [1..1]

**Definition:** Unique and unambiguous identification for the account between the account owner and the account servicer.

**Type:** *This message item is composed of one of the following AccountIdentification4Choice element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
1.1.0	7	Identification	<Id>	[1..1]	Choice
1.1.1	8	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
1.1.2	8	Other	<Othr>	[1..1]	

**cxci. 1.1.1 IBAN <IBAN>**



**Presence:** [1..1]

*This message item is part of choice 1.1.0 Identification.*

**Definition:** International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account

Number (IBAN)" version 1997-10-01, or later revisions.

**Data Type:** IBAN2007Identifier

**Format:** [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

**Rule(s):** IBAN

**cxci. 1.1.2 Other <Othr>**



**Presence:** [1..1]

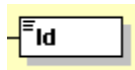
*This message item is part of choice 1.1.0 Identification.*

**Definition:** Unique identification of an account, as assigned by the account servicer, using an identification scheme.

**Type:** *This message item is composed of the following **GenericAccountIdentification1** element:*

Index	Lvl	Name	XML Tag	Mult	Type / Code
1.1.2	8	Other	<Othr>	[1..1]	
1.1.3	9	Identification	<Id>	[1..1]	text{1,34}
1.1.4	9	Scheme Name	<SchmeNm>	[0..1]	Choice
1.1.7	9	Issuer	<Issr>	[0..1]	text{1,35}

**cxcv. 1.1.3 Identification <Id>**



**Presence:** [1..1]

**Definition:** Identification assigned by an institution.

**Data Type:** Max34Text

**Format:** maxLength: 34  
 minLength: 1

**cxcvi. 1.1.4 Scheme Name**

**Presence:** [0..1]

**Definition:** Name of the identification scheme.

**Type:** *This message item is composed of one of the following **AccountSchemeName1Choice** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
1.1.4	9	Scheme Name	<SchmeNm>	[0..1]	Choice
1.1.5	11	Code	<Cd>	[1..1]	text{1,4}
1.1.6	11	Proprietary	<Prtry>	[1..1]	text{1,35}

**cxcvii. 1.1.5 Code <Cd>**

**Presence:** [1..1]  
**Definition:** Name of the identification scheme, in a coded form as published in an external list  
**Type:** ExternalAccountIdentification1Code  
**Format:** minLength: 1  
 maxLength: 4

**cxcviii. 1.1.6 Proprietary <Prtry>**

**Presence:** [1..1]  
**Definition:** Name of the identification scheme, in a free text form.  
**Type:** Max35Text  
**Format:** minLength: 1  
 maxLength: 35

**cxcix. 1.1.7 Issuer**

**Presence:** [0..1]  
**Definition:** Entity that assigns the identification.  
**Type:** Max35Text

**cc. 1.1.8 Type <Tp>**

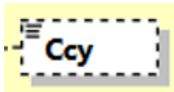
**Presence:** [0..1]  
**Definition:** Specifies the nature, or use of the account..  
**Type:** *This message item is composed of one of the following **CashAccountType2** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
1.1.8	7	Type	<Tp>	[0..1]	
1.1.10	9	Proprietary	<Prtry>	[1..1]	text{1,35}

**cci. 1.1.10 Proprietary <Prtry>**

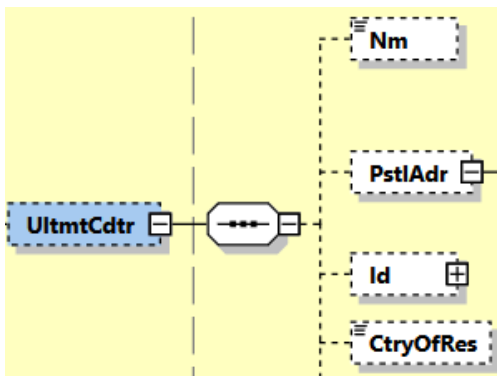
**Presence:** [0..1]  
**Definition:** Nature or use of the account in a proprietary form.  
**Type:** Max35Text  
 minLength: 1  
 maxLength: 35

**ccii. 1.1.11 Currency <Ccy>**



**Presence:** [0..1]  
**Definition:** Identification of the currency in which the account is held.  
**Usage:** Currency should only be used in case one and the same account number covers several currencies, and the initiating party needs to identify which currency needs to be used for settlement on the account.  
**Data Type:** ActiveOrHistoricCurrencyCode  
**Format:** [A-Z]{3,3}

**cciii. 2.206 Ultimate Creditor <UltmtCdtr>**



**Presence:** [0..1]  
**Definition:** Ultimate party to which an amount of money is due.  
**Type:** *This message item is composed of the following **PartyIdentification32** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.206	6	Ultimate Creditor	<UltmtCdtr>	[0..1]	
9.1.0	7	Name	<Nm>	[0..1]	text{1,140}
9.1.1	7	Postal Address	<PstlAdr>	[0..1]	
9.1.12	7	Identification	<Id>	[0..1]	Choice
9.1.33	7	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}

**cciv. 9.1.0 Name <Nm>**



**Presence:** [0..1]

**Definition:** Name by which a party is known and which is usually used to identify that party.

**Data Type:** Max140Text

**Format:** maxLength: 140  
 minLength: 1

**ccv. 9.1.1 Postal Address <PstlAdr>**

**Presence:** [0..1]

**Definition:** Information that locates and identifies a specific address, as defined by postal services.

**Type:** *This message item is composed of the following **PostalAddress6** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.1	7	Postal Address	<PstlAdr>	[0..1]	
9.1.10	8	Country	<Ctry>	[0..1]	text [A-Z]{2,2}
9.1.11	8	Address Line	<AdrLine>	[0..7]	text{1,70}

**ccvi. 9.1.10 Country <Ctry>**

**Presence:** [0..1]

**Definition:** Nation with its own government.

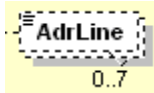
**Data Type:** CountryCode

**Format:** [A-Z]{2,2}

**Rule(s):** Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

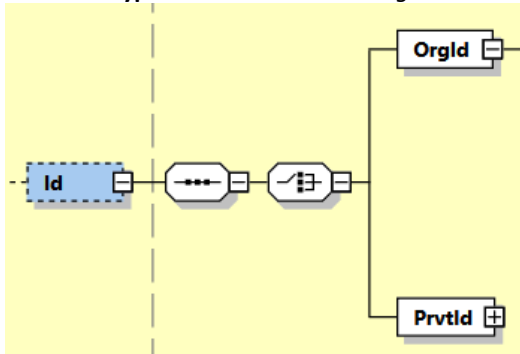
**ccvii. 9.1.11 AddressLine <AdrLine>**



**Presence:** [0..7]  
**Definition:** Information that locates and identifies a specific address, as defined by postal services, presented in free format text.  
**Data Type:** Max70Text  
**Format:** maxLength: 70  
 minLength: 1

**ccviii. 9.1.12 Identification <Id>**

**Presence:** [0..1]  
**Definition:** Unique and unambiguous identification of a party.  
**Type:** *This message item is composed of one of the following Party6Choice element(s):*



**ccix. 9.1.13 Organisation Identification <OrgId>**



**Presence:** [1..1]  
*This message item is part of choice 9.1.12 Identification.*  
**Definition:** Unique and unambiguous way to identify an organisation.  
**Type:** *This message item is composed of the following OrganisationIdentification4 element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.13	8	Organisation Identification	<OrgId>	[1..1]	
9.1.14	9	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
9.1.15	9	Other	<Othr>	[0..*]	



**ccx. 9.1.14 BIC Or BEI <BICOrBEI>**

**Presence:** [0..1]

**Definition:** Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).

**Data Type:** AnyBICIdentifier

**Format:** [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

**Rule(s):** AnyBIC

Only a valid BIC or BEI is allowed. Valid BEI and BIC are registered with the ISO 9362 Registration Authority, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The bank code, country code and location code are mandatory, while the branch code is optional.

**ccxi. 9.1.15 Other <Othr>**

**Presence:** [0..\*]

**Definition:** Unique identification of an organisation, as assigned by an institution, using an identification scheme.

**Data Type:** *This message item is composed of the following **GenericOrganisationIdentification1** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.15	9	Other	<Othr>	[0..*]	
9.1.16	10	Identification	<Id>	[1..1]	text{1,35}
9.1.17	10	Scheme Name	<SchmeNm>	[0..1]	Choice
9.1.20	10	Issuer	<Issr>	[0..1]	text{1,35}

**ccxii. 9.1.16 Identification <Id>**

**Presence:** [1..1]

**Definition:** Identification assigned by an institution.

**Type:** Max35Text

**Format:** minLength: 1  
maxLength: 35

**ccxiii. 9.1.17 Scheme Name <SchmeNm>**

**Presence:** [0..1]

**Definition:** Name of the identification scheme.

**Type:** *This message item is composed of one of the following **OrganisationIdentificationSchemeName1Choice** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.17	10	Scheme Name	<SchmeNm>	[0..1]	Choice
9.1.18	11	Code	<Cd>	[1..1]	text{1,4}
9.1.19	11	Proprietary	<Prtry>	[1..1]	text{1,35}

**ccxiv. 9.1.18 Code <Cd>**

**Presence:** [1..1]

**Definition:** Name of the identification scheme, in a coded form as published in an external list

**Type:** ExternalOrganisationIdentification1Code

**Format:** minLength: 1  
maxLength: 4

**ccxv. 9.1.19 Proprietary <Prtry>**

**Presence:** [1..1]

**Definition:** Name of the identification scheme, in a free text form.

**Type:** Max35Text

**Format:** minLength: 1  
maxLength: 35

**ccxvi. 9.1.20 Issuer <Issr>**

**Presence:** [0..1]

**Definition:** Entity that assigns the identification.

**Type:** Max35Text

**Format:** minLength: 1  
maxLength: 35

**ccxvii. 9.1.21 Private Identification <PrvtId>**



**Presence:** [1..1]

*This message item is part of choice 9.1.12 Identification.*

**Definition:** Unique and unambiguous identification of a person, for example a passport.

**Type:** *This message item is composed of the following **PersonIdentification5** element*

Index	Lvl	Name	XML Tag	Mult
9.1.21	8	Private Identification	<PrvtId>	[1..1]
9.1.27	9	Other	<Othr>	[0..*]

**ccxviii. 9.1.27 Other <Othr>**

**Presence:** [0..\*]

**Definition:** Unique identification of an organisation, as assigned by an institution, using an identification scheme.

**Data Type:** *This message item is composed of the following **GenericPersonIdentification1** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.27	9	Other	<Othr>	[0..*]	
9.1.28	10	Identification	<Id>	[1..1]	text{1,35}
9.1.29	10	Scheme Name	<SchmeNm>	[0..1]	Choice
9.1.32	10	Issuer	<Issr>	[0..1]	text{1,35}

**ccxix. 9.1.28 Identification**

**Presence:** [1..1]

**Definition:** Unique and unambiguous identification of a person.

**Type:** Max35Text

**Format:** minLength: 1  
 maxLength: 35

**ccxx.**    **9.1.29**    **Scheme Name**

**Presence:**    [0..1]

**Definition:**    Name of the identification scheme.

**Type:**    *This message item is composed of one of the following  
PersonIdentificationSchemeName1Choice element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.29	10	Scheme Name	<SchmeNm>	[0..1]	Choice
9.1.30	11	Code	<Cd>	[1..1]	text{1,4}
9.1.31	11	Proprietary	<Prtry>	[1..1]	text{1,35}

**ccxxi.**    **9.1.30**    **Code <Cd>**

**Presence:**    [1..1]

**Definition:**    Name of the identification scheme, in a coded form as published in  
an external list

**Type:**    ExternalPersonIdentification1Code

**Format:**    minLength: 1  
maxLength: 4

**ccxxii.**    **9.1.31**    **Proprietary <Prtry>**

**Presence:**    [1..1]

**Definition:**    Name of the identification scheme, in a free text form.

**Type:**    Max35Text

**Format:**    minLength: 1  
maxLength: 35

**ccxxiii.**    **9.1.32**    **Issuer <Issr>**

**Presence:**    [0..1]

**Definition:**    Entity that assigns the identification.

**Type:**    Max35Text

**Format:**    minLength: 1  
maxLength: 35

**ccxxiv. 9.1.33 Country of Residence**

*This message item is part of PartyIdentification32*

**Presence:** [0..1]

**Definition:** Country in which a person resides (the place of a person's home).  
 In the case of a company, it is the country from which the affairs of that company are directed.

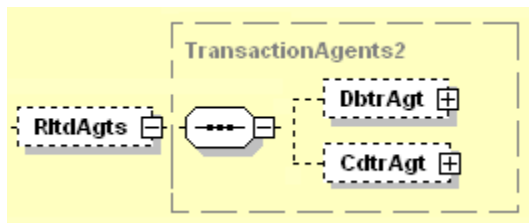
**Type:** CountryCode

**Format:** [A-Z]{2,2}

**Rule(s):** Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

**ccxxv. 2.211 Related Agents <RltdAgts>**



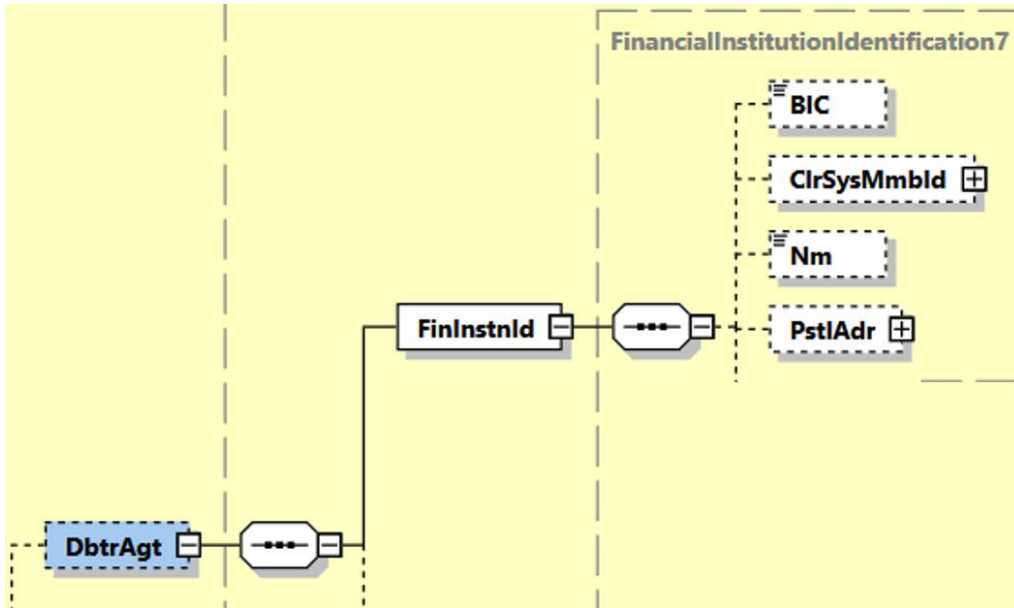
**Presence:** [0..1]

**Definition:** Set of elements used to identify the agents related to the underlying transaction.

**Type:** *This message item is composed of the following TransactionAgents2 element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.211	5	Related Agents	<RltdAgts>	[0..1]	
2.212	6	Debtor Agent	<DbtrAgt>	[0..1]	
2.213	6	Creditor Agent	<CdtrAgt>	[0..1]	

ccxxvi. **2.212 Debtor Agent <DbtrAgt>**



**Presence:** [0..1]

**Definition:** Financial institution servicing the account of the debtor.

**Type:** *This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):*

ccxxvii. **6.1.0 FinancialInstitutionIdentification <FinInstnId>**



**Presence:** [1..1]

**Definition:** Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

**Type:** *This message item is composed of the following **FinancialInstitutionIdentification7** element*

Index	Lvl	Name	XML Tag	Mult	Type / Code
6.1.0	7	Financial Institution Identification	<FinInstnId>	[1..1]	
6.1.1	8	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
6.1.2	8	Clearing System Member Identification	<ClrSysMmbld>	[0..1]	
6.1.7	8	Name	<Nm>	[0..1]	text{1,140}
6.1.8	8	Postal Address	<PstlAdr>	[0..1]	

ccxxviii. **6.1.1 BIC <BIC>**

**Presence:** [0..1]

**Definition:** Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).

**Data Type:** BICIdentifier

**Format:** [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

**Rule(s):** BIC

Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE COUNTRY CODE, LOCATION CODE, BRANCH CODE. The bank code, country code and location code are mandatory, while the branch code is optional.

**ccxxix. 6.1.2 Clearing System Member Identification <ClrSysMmbld>**

**Presence:** [0..1]

**Definition:** Information used to identify a member within a clearing system.

**Data Type:** *This message item is composed of the following **ClearingSystemMemberIdentification2** element*

Index	Lvl	Name	XML Tag	Mult	Type / Code
6.1.2	8	Clearing System Member Identification	<ClrSysMmbld>	[0..1]	
6.1.3	9	Clearing System Identification	<ClrSysId>	[0..1]	Choice
6.1.4	10	Code	<Cd>	[1..1]	text{1,5}
6.1.6	9	Member Identification	<Mmbld>	[1..1]	text{1,35}

**ccxxx. 6.1.3 Clearing System Identification <ClrSysId>**

**Presence:** [0..1]

**Definition:** Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

**Data Type:** *This message item must be expressed in a coded format*

**ccxxxi. 6.1.4 Code <Cd>**

**Presence:** [1..1]  
**Definition:** Identification of a clearing system, in a coded form as published in an external list..  
**Data Type:** ExternalClearingSystemIdentification1Code  
**Format:** minLength: 1  
 maxLength: 5

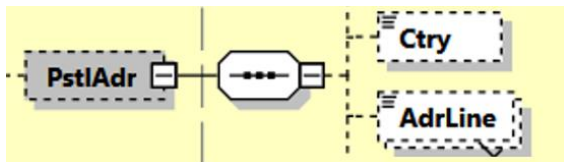
**ccxxxii. 6.1.6 Member Identification <Mmbld>**

**Presence:** [1..1]  
**Definition:** Identification of a member of a clearing system.  
**Data Type:** Max35Text

**ccxxxiii. 6.1.7 Name <Nm>**

**Presence:** [0..1]  
**Definition:** Name by which an agent is known and which is usually used to identify that agent.  
**Data Type:** Max140Text

**ccxxxiv. 6.1.8 PostalAddress <PstlAdr>**



**Presence:** [0..1]  
**Definition:** Information that locates and identifies a specific address, as defined by postal services.  
**Type:** *This message item is composed of the following **PostalAddress6** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
6.1.8	7	Postal Address	<PstlAdr>	[0..1]	
6.1.17	8	Country	<Ctry>	[0..1]	text [A-Z]{2,2}
6.1.18	8	Address Line	<AdrLine>	[0..7]	text{1,70}



**ccxxxv. 6.1.17 Country <Ctry>**

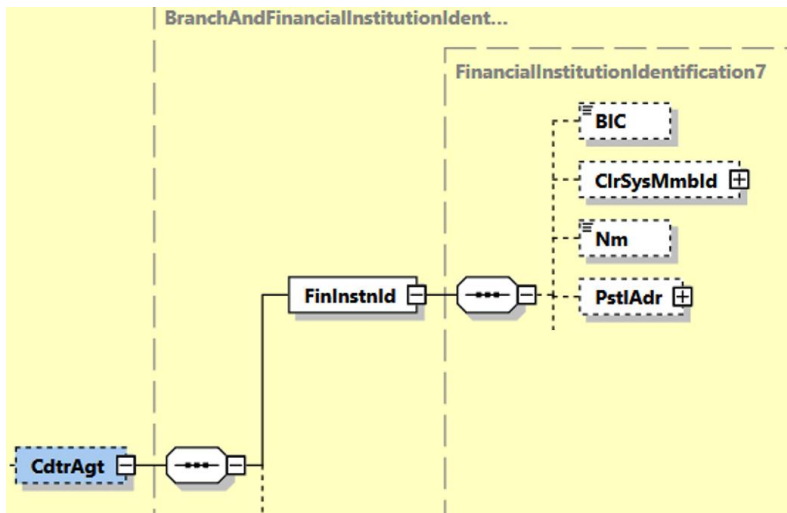
**Presence:** [0..1]  
**Definition:** Nation with its own government.  
**Data Type:** CountryCode  
**Format:** [A-Z]{2,2}  
**Rule(s):** Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

**ccxxxvi. 6.1.18 Address Line <AdrLine>**

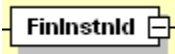
**Presence:** [0..7]  
**Definition:** Information that locates and identifies a specific address, as defined by postal services, presented in free format text.  
**Data Type:** Max70Text  
**Format:** maxLength: 70  
 minLength: 1

**ccxxxvii. 2.213 Creditor Agent <CdtrAgt>**



**Presence:** [0..1]  
**Definition:** Financial institution servicing an account for the creditor.  
**Type:** *This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):*

ccxxxviii. **6.1.0 FinancialInstitutionIdentification <FinInstnId>**



**Presence:** [1..1]

**Definition:** Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

**Type:** *This message item is composed of the following **FinancialInstitutionIdentification** element:*

Index	Lvl	Name	XML Tag	Mult	Type / Code
6.1.0	7	Financial Institution Identification	<FinInstnId>	[1..1]	
6.1.1	8	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
6.1.2	8	Clearing System Member Identification	<ClrSysMmbld>	[0..1]	
6.1.7	8	Name	<Nm>	[0..1]	text{1,140}
6.1.8	8	Postal Address	<PstlAdr>	[0..1]	

ccxxxix. **6.1.1 BIC <BIC>**

**Presence:** [0..1]

**Definition:** Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).

**Data Type:** BICIdentifier

**Format:** [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

**Rule(s):** BIC

Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE COUNTRY CODE, LOCATION CODE, BRANCH CODE. The bank code, country code and location code are mandatory, while the branch code is optional.

**ccxl. 6.1.2 Clearing System Member Identification <ClrSysMmbld>**

**Presence:** [0..1]

**Definition:** Information used to identify a member within a clearing system.

**Data Type:** *This message item is composed of the following  
ClearingSystemMemberIdentification2 element:*

Index	Lvl	Name	XML Tag	Mult	Type / Code
6.1.2	8	Clearing System Member Identification	<ClrSysMmbld>	[0..1]	
6.1.3	9	Clearing System Identification	<ClrSysId>	[0..1]	Choice
6.1.6	9	Member Identification	<Mmbld>	[1..1]	text{1,35}

**ccxli. 6.1.3 Clearing System Identification <ClrSysId>**

**Presence:** [0..1]

**Definition:** Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

**Data Type:** *This message item must be expressed in a coded format*

Index	Lvl	Name	XML Tag	Mult	Type / Code
6.1.3	9	Clearing System Identification	<ClrSysId>	[0..1]	Choice
6.1.4	10	Code	<Cd>	[1..1]	text{1,5}

**ccxlii. 6.1.4 Code <Cd>**

**Presence:** [1..1]

**Definition:** Identification of a clearing system, in a coded form as published in an external list.

**Data Type:** ExternalClearingSystemIdentification1Code

**Format:** minLength: 1  
maxLength: 5

**ccxliv. 6.1.6 Member Identification <Mmbld>**

**Presence:** [1..1]

**Definition:** Identification of a member of a clearing system.

**Data Type:** Max35Text

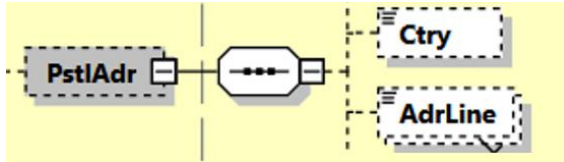
**ccxlv. 6.1.7 Name <Nm>**

**Presence:** [0..1]

**Definition:** Name by which an agent is known and which is usually used to identify that agent.

**Data Type:** Max140Text

ccxlv. **6.1.8 PostalAddress <PstlAdr>**



**Presence:** [0..1]

**Definition:** Information that locates and identifies a specific address, as defined by postal services.

**Type:** *This message item is composed of the following **PostalAddress6** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
6.1.8	7	Postal Address	<PstlAdr>	[0..1]	
6.1.17	8	Country	<Ctry>	[0..1]	text [A-Z]{2,2}
6.1.18	8	Address Line	<AdrLine>	[0..7]	text{1,70}

ccxlvii. **6.1.17 Country <Ctry>**

**Presence:** [0..1]

**Definition:** Nation with its own government.

**Data Type:** CountryCode

**Format:** [A-Z]{2,2}

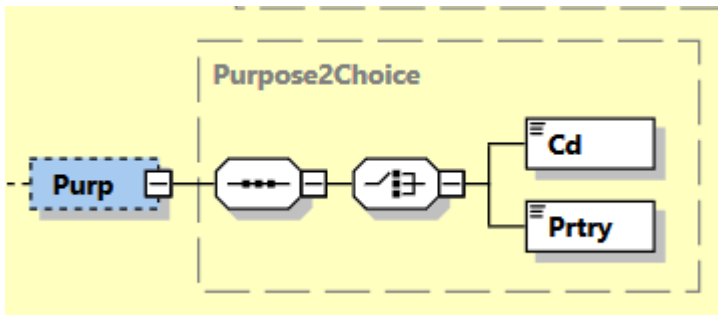
**Rule(s):** Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

**ccxlvii. 6.1.18 Address Line <AdrLine>**

**Presence:** [0..7]  
**Definition:** Information that locates and identifies a specific address, as defined by postal services, presented in free format text.  
**Data Type:** Max70Text  
**Format:** maxLength: 70  
 minLength: 1

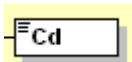
**ccxlviii. 2.224 Purpose <Purp>**



**Presence:** [0..1]  
**Definition:** Underlying reason for the payment transaction.  
**Usage:** Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.  
**Type:** *This message item is composed by one of the following Purpose2Choice element:*

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.224	5	Purpose	<Purp>	[0..1]	Choice
2.225	6	Code	<Cd>	[1..1]	text{1,4}
2.226	6	Proprietary	<Prtry>	[1..1]	text{1,35}

**ccxlix. 2.225 Code <Cd>**



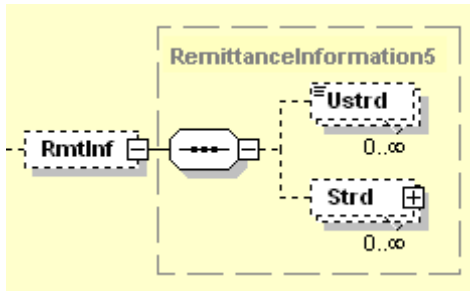
**Presence:** [1..1]  
**Definition:** Underlying reason for the payment transaction, as published in an external purpose code list.  
**Data Type:** ExternalPurpose1Code  
**Format:** maxLength: 4  
 minLength: 1

Purpose code list (see appendix)

**ccl. 2.226 Proprietary <Prtry>**

**Presence:** [1..1]  
**Definition:** Purpose, in a proprietary form.  
**Data Type:** Max35Text

**cli. 2.234 Remittance Information <RmtInf>**



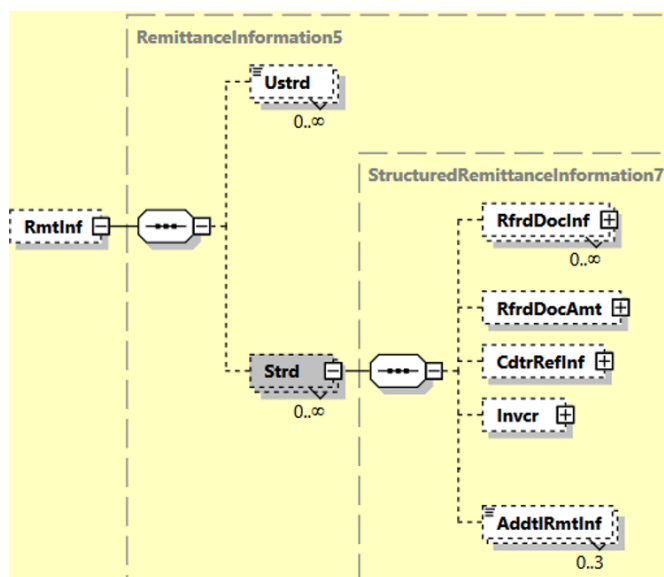
**Presence:** [0..1]  
**Definition:** Structured information that enables the matching, ie, reconciliation, of a payment with the items that the payment is intended to settle, such as commercial invoices in an account receivable system.  
**Type:** *This message item is composed of the following **RemittanceInformation5** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.234	5	Remittance Information	<RmtInf>	[0..1]	
2.235	6	Unstructured	<Ustrd>	[0..*]	text{1,140}
2.236	6	Structured	<Strd>	[0..*]	

**ccli. 2.235 Unstructured <Ustrd>**

**Presence:** [0..\*]  
**Definition:** Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.  
**Data Type:** Max140Text  
**Format:** maxLength: 140  
 minLength: 1

**ccliii. 2.236 Structured <Strd>**



**Presence:** [0..\*]

**Definition:** Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.

**Type:** *This message item is composed of the following StructuredRemittanceInformation7 element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.236	6	Structured	<Strd>	[0..*]	
2.237	7	Referred Document Information	<RfrdDocInf>	[0..*]	
2.245	7	Referred Document Amount	<RfrdDocAmt>	[0..1]	
2.256	7	Creditor Reference Information	<CdtrRefInf>	[0..1]	
2.263	7	Invoicer	<Invcr>	[0..1]	
2.265	7	Additional Remittance Information	<AddtlRmtInf>	[0..3]	text{1,140}

**ccliv. 2.237 Referred Document Information <RfrdDocInf>**

**Presence:** [0..\*]

**Definition:** Set of elements used to identify the documents referred to in the remittance information.

**Type:** *This message item is composed of the following ReferredDocumentInformation3 element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.237	7	Referred Document Information	<RfrdDocInf>	[0..*]	
2.243	8	Number	<Nb>	[0..1]	text{1,35}
2.244	8	Related Date	<RltdDt>	[0..1]	date

**cclv. 2.243 Number <Nb>**

**Presence:** [0..1]

**Definition:** Unique and unambiguous identification of the referred document.

**Type:** Max35Text

**cclvi. 2.244 Related Date <RltdDt>**

**Presence:** [0..1]

**Definition:** Date associated with the referred document.

**Type:** ISODate

**cclvii. 2.245 Referred Document Amount <RfrdDocAmt>**

**Presence:** [0..1]

**Definition:** Set of elements used to provide details on the amounts of the referred document.

**Type:** *This message item is composed of the following **RemittanceAmount1** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.245	7	Referred Document Amount	<RfrdDocAmt>	[0..1]	
2.248	8	Credit Note Amount	<CdtNoteAmt>	[0..1]	0 <= decimal td = 18 fd = 5
2.255	8	Remitted Amount	<RmtdAmt>	[0..1]	0 <= decimal td = 18 fd = 5

**cclviii. 2.248 Credit Note Amount <CdtNoteAmt>**

**Presence:** [0..1]

**Definition:** Amount specified for the referred document is the amount of a credit note

**Type:** ActiveOrHistoricCurrencyAndAmount

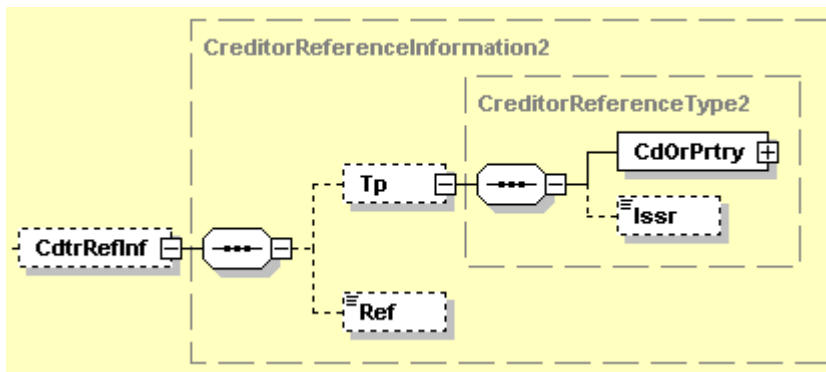
**Format:** minInclusive: 0  
totalDigits: 18  
fractionDigits: 5



**cclix. 2.255 Remitted Amount <RmtdAmt>**

**Presence:** [0..1]  
**Definition:** Amount of money remitted for the referred document.  
**Type:** ActiveOrHistoricCurrencyAndAmount  
**Format:** minInclusive: 0  
 totalDigits: 18  
 fractionDigits: 5

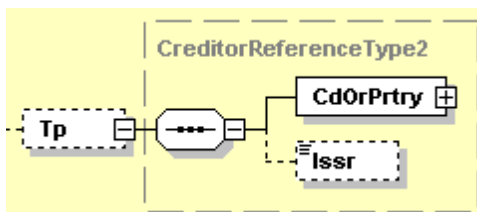
**cclx. 2.256 Creditor Reference Information <CdtrRefInf>**



**Presence:** [0..1]  
**Definition:** Reference information provided by the creditor to allow the identification of the underlying documents.  
**Type:** This message item is composed of the following *CreditorReferenceInformation2* element(s):

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.256	7	Creditor Reference Information	<CdtRefInf>	[0..1]	
2.257	8	Type	<Tp>	[0..1]	
2.262	8	Reference	<Ref>	[0..1]	text{1,35}

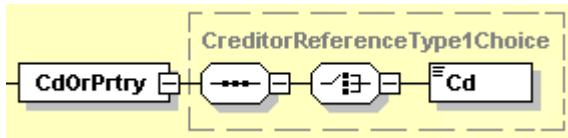
**cclxi. 2.257 Type <Tp>**



**Presence:** [0..1]  
**Definition:** Specifies the type of creditor reference.  
**Type:** This message item is composed of the following *CreditorReferenceType2* element(s):

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.258	9	Code Or Proprietary	<CdOrPrtry>	[1..1]	Choice
2.261	9	Issuer	<Issr>	[0..1]	text{1,35}

**cclxii. 2.258 Code Or Proprietary <CdOrPrtry>**



**Presence:** [1..1]

**Definition:** Coded or proprietary format creditor reference type.

**Type:** This message item is composed of the following **CreditorReferenceType1Choice** element:

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.258	9	Code Or Proprietary	<CdOrPrtry>	[1..1]	Choice
2.259	10	Code	<Cd>	[1..1]	text
2.260	10	Proprietary	<Prtry>	[1..1]	text{1,35}

**cclxiii. 2.259 Code <Cd>**

**Presence:** [1..1]

**Definition:** Type of creditor reference, in a coded form.

**Data Type:** Code

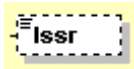
One of the following **DocumentType3Code** values must be used:

Code	Name	Definition
RADM	Remittance Advice Message	Document is a remittance advice sent separately from the current transaction.
RPIN	Related Payment Instruction	Document is a linked payment instruction to which the current payment instruction is related, for example, in a cover scenario.
FXDR	Foreign Exchange Deal Reference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
DISP	Dispatch Advice	Document is a dispatch advice.
PUOR	Purchase Order	Document is a purchase order.
SCOR	Structured Communication Reference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

**cclxiv. 2.260 Proprietary <Prtry>**

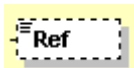
**Presence:** [1..1]  
**Definition:** Creditor reference type, in a proprietary form.  
**Data Type:** Max35Text

**cclxv. 2.261 Issuer <Issr>**



**Presence:** [0..1]  
**Definition:** Entity that assigns the credit reference type.  
**Data Type:** Max35Text  
**Format:** maxLength: 35  
 minLength: 1

**cclxvi. 2.262 Reference <Ref>**



**Presence:** [0..1]  
**Definition:** Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.  
**Usage:** If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money.  
 If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.  
**Data Type:** Max35Text  
**Format:** maxLength: 35  
 minLength: 1

**cclxvii. 2.263 Invoicer <Invcr>**

**Presence:** [0..1]  
**Definition:** Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.  
**Type:** *This message item is composed of the following PartyIdentification32 element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.263	7	Invoice	<Invcr>	[0..1]	
9.1.12	8	Identification	<Id>	[0..1]	Choice

**cclxviii. 9.1.12 Identification <Id>**

**Presence:** [0..1]

**Definition:** Unique and unambiguous identification of a party.

**Type:** *This message item is composed of one of the following **Party6Choice** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.12	7	Identification	<Id>	[0..1]	Choice
9.1.13	9	Organisation Identification	<OrgId>	[1..1]	

**cclxix. 9.1.13 Organisation Identification <OrgId>**

**Presence:** [1..1]

*This message item is part of choice **9.1.12 Identification**.*

**Definition:** Unique and unambiguous way to identify an organisation.

**Type:** *This message item is composed of the following **OrganisationIdentification4** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.13	9	Organisation Identification	<OrgId>	[1..1]	
9.1.15	10	Other	<Othr>	[0..*]	

**cclxx. 9.1.15 Other**

**Presence:** [0..\*]

**Definition:** Unique identification of an organisation, as assigned by an institution, using an identification scheme.

**Data Type:** *This message item is composed of one of the following **GenericOrganisationIdentification1** element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
9.1.15	9	Other	<Othr>	[0..*]	
9.1.16	10	Identification	<Id>	[1..1]	text{1,35}

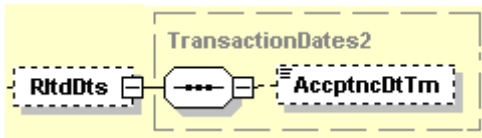
**cclxxi. 9.1.16 Identification**

**Presence:** [1..1]  
**Definition:** Identification assigned by an institution.  
**Type:** Max35Text  
**Format:** minLength: 1  
 maxLength: 35

**cclxxii. 2.265 Additional Remittance Information <AddtlRmtInf>**

**Presence:** [0..3]  
**Definition:** Additional information, in free text form, to complement the structured remittance information.  
**Type:** Max140Text  
**Format:** minLength: 1  
 maxLength: 140

**cclxxiii. 2.266 Related Dates <RltdDts>**



**Presence:** [0..1]  
**Definition:** Set of elements identifying the dates related to the underlying transactions.  
**Type:** *This message item is composed of the following **TransactionDates2** element(s):*

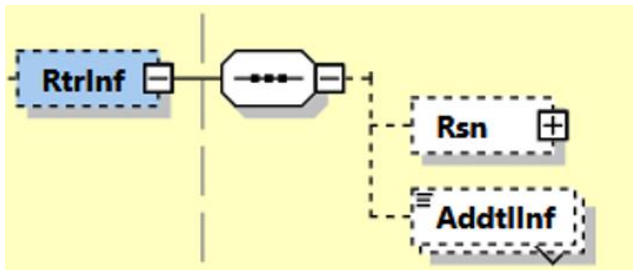
Index	Lvl	Name	XML Tag	Mult	Type / Code
2.266	5	Related Dates	<RltdDts>	[0..1]	
2.267	6	Acceptance Date Time	<AcptncDtTm>	[0..1]	dateTime

**cclxxiv. 2.267 Acceptance Date Time <AcptncDtTm>**



**Presence:** [0..1]  
**Definition:** Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds.  
**Data Type:** ISODateTime

**cclxxv. 2.293 Return Information <RtrInf>**



**Presence:** [0..1]

**Definition:** Set of elements used to provide the return information.

**Type:** *This message item is composed of the following ReturnReasonInformation10 element(s):*

**Rule(s):** ReturnReasonRule

If Reason/Code is equal to NARR, then AdditionalInformation must be present.

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.293	5	Return Information	<RtrInf>	[0..1]	
2.304	6	Reason	<Rsn>	[0..1]	Choice
2.307	6	Additional Information	<Addtlnf>	[0..*]	text{1,105}

**cclxxvi. 2.304 Reason <RtrInf>**

**Presence:** [0..1]

**Definition:** Specifies the reason for the return.

**Data Type:** *This message item is composed by one of the following ReturnReason5Choice element(s):*

Index	Lvl	Name	XML Tag	Mult	Type / Code
2.304	6	Reason	<Rsn>	[0..1]	Choice
2.305	7	Code	<Cd>	[1..1]	text{1,4}
2.306	7	Proprietary	<Prtry>	[1..1]	text{1,35}

**cclxxvii. 2.305 Code <Cd>**

**Presence:** [1..1]

**Definition:** Reason for the return, as published in an external reason code list.

**Data Type:** ExternalReturnReason1Code

**Format:** minLength: 1  
 maxLength: 4

Code	Name	Definition
AC01	IncorrectAccountNumber	Account number is invalid or missing. Formerly: Format of the account number specified is not correct.
AC04	ClosedAccountNumber	Account number specified has been closed on the bank of account's books.
AC06	BlockedAccount	Account specified is blocked, prohibiting posting of transactions against it.
AC13	InvalidDebtorAccountType	Debtor account is a consumer account (B2B Only)
AG01	TransactionForbidden	Transaction forbidden on this type of account (formerly NoAgreement)
AG02	InvalidBankOperationCode	Bank Operation code specified in the message is not valid for receiver
AM04	InsufficientFunds	Amount of funds available to cover specified message amount is insufficient.
AM05	Duplication	Duplication
BE01	InconsistenWithEndCustomer	Identification of end customer is not consistent with associated account number. (formerly CreditorConsistency).
BE04	MissingCreditorAddress	Specification of creditor's address, which is required for payment, is missing/not correct (formerly IncorrectCreditorAddress).
BE05	UnrecognisedInitiatingParty	Party who initiated the message is not recognised by the end customer
FF05	InvalidLocalInstrumentCode	Local Instrument code is missing or invalid
FOCR	FollowingCancellationRequest	Following Cancellation Request
MD01	NoMandate	No Mandate
MD02	MissingMandatoryInformationInMandate	Mandate related information data required by the scheme is missing.
MD03	InvalidFileFormatForOtherReasonThanGroupingIndicator	File format incomplete or invalid
MD06	RefundRequestByEndCustomer	Return of funds requested by end customer
MD07	EndCustomerDeceased	End customer is deceased.
MS02	NotSpecifiedReasonCustomerGenerated	Reason has not been specified by end customer
MS03	NotSpecifiedReasonAgentGenerated	Reason has not been specified by agent.
NARR	Narrative	Reason is provided as narrative information in the additional reason information.
RC01	BankIdentifierIncorrect	Bank Identifier code specified in the message has an incorrect format (formerly IncorrectFormatForRoutingCode).
RC02	InvalidBankIdentifier	Bank identifier is invalid or missing. Generic usage if cannot specify between debit or credit account
RR01	Missing Debtor Account or Identification	Specification of the debtor's account or unique identification needed for reasons of regulatory requirements is insufficient or missing

You can find more reason on ISO20022.org external code list:

[https://www.iso20022.org/sites/default/files/media/file/1Q2023\\_ExternalCodeSets\\_v2.xlsx](https://www.iso20022.org/sites/default/files/media/file/1Q2023_ExternalCodeSets_v2.xlsx)

**cclxxviii. 2.306 Proprietary <Prtry>**

**Presence:** [1..1]

**Definition:** Reason for the return, in a proprietary form.

**Data Type:** Max35Text

**cclxxix. 2.307 Additional Information <AddtInf>**



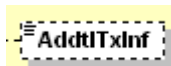
**Presence:** [0..\*],

**Definition:** Further details on the return reason.

**Data Type:** Max105Text

**Format:** maxLength: 105  
minLength: 1

**cclxxx. 2.313 Additional Transaction Information <AddtTxInf>**



**Presence:** [0..1]

**Definition:** Further details of the transaction.

**Data Type:** Max500Text

**Format:** maxLength: 500  
minLength: 1

**cclxxxi. 2.314 Additional Entry Information <AddtNtryInf>**



**Presence:** [0..1]

**Definition:** Further details of the entry.

**Data Type:** Max500Text

**Format:** maxLength: 500  
minLength: 1



**p) 2.315 Additional Statement Information <AddtlStmtInf>**



<b>Presence:</b>	[0..1]
<b>Definition:</b>	Further details of the account statement.
<b>Data Type:</b>	Max500Text
<b>Format:</b>	maxLength: 500 minLength: 1

## X. Principles governing the structure of reporting

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In this chapter, we often make references to XML-examples. The examples are preceded by the index:

- B = MX.CAMT053.001.02-Index:  
This index represents the exact index numbering of the CAMT053.001.02.

### C. General principles

**The use of optional fields may be subject to a bilateral agreement with the bank.**

### D. Reporting of Structured Creditor References to RemittanceInformation - 2.234 Item:

When the field 2.98 RemittanceInformation of the pain.001 xml message is filled, the information is provided in the corresponding fields of the camt.053 xml message.

The Structured Creditor Reference defined in Luxembourg, contains a 14 digit structured communication, with the last 2 digits as check digits (modulo 97) of the first 12 digits; but if the result is 0, then the check digits are 97.

Only Luxembourg banks support this national standardized reference.

### E. Reporting of Customer References from Pain-messages :

A Pain-message can contain different customer references such as MessageIdentification, PaymentInformationIdentification, InstructionIdentification and EndToEndInformation. If they occur in a Pain-message transaction, they will be reported as follows:

Under the References – 2.143 item :

- MessageIdentification – 2.144 item
- PaymentInformationIdentification – 2.146 item
- InstructionIdentification – 2.147 item
- EndToEndIdentification – 2.148 item

## F. Reporting of the different kinds of amounts:

**The use of optional fields may be subject to a bilateral agreement with the bank.**

### ▶ **Booked amount on the account:**

Use of the 'Amount' – 2.78 item

### ▶ **Other kinds of amounts:**

Use of 'AmountDetails' – 2.156 item in accordance with the following rules:

- Amount related to a detail of a transaction:
  - + Use of the 'TransactionAmount' - 2.1.9 item
- Gross amount (before deduction of costs, fees and taxes) labeled in the currency of the reported account:
  - + Use of the 'InstructedAmount – 2.1.0 item
- Gross amount (before deduction of costs, fees and taxes) not labeled in the currency of the reported account:
  - + Use of the 'InstructedAmount' -2.1.0 item to report the gross amount of the original transaction in its original currency
  - + Use of the 'ProprietaryAmount' – 2.1.36 item with one of the category codes mentioned in § 6.2 – Category being included in the 'type' -2.1.37 item for the reporting of more specific amounts (capital of a long-term investment...): .. .

## G. Transaction codes defined in Luxembourg

Common list to be provided by banks

## XI. Appendix

### Purpose Code List

You can find the complete and updated list on ISO20022.org filtering with code ExternalPurpose1Code

[https://www.iso20022.org/sites/default/files/media/file/1Q2023\\_ExternalCodeSets\\_v2.xlsx](https://www.iso20022.org/sites/default/files/media/file/1Q2023_ExternalCodeSets_v2.xlsx)

Code	Classification <sup>1</sup>	Name	Definition
CBLK	Card Settlement	Card Bulk Clearing	A Service that is settling money for a bulk of card transactions, while referring to a specific transaction file or other information like terminal ID, card acceptor ID or other transaction details.
CDCB	Card Settlement	CardPayment with CashBack	Purchase of Goods and Services with additional Cash disbursement at the POI (Cashback)

CDCC	Card Settlement	CashDisbursement	ATM Cash Withdrawal in an unattended or Cash Advance in an attended environment (POI or bank counter)
CDCS	Card Settlement	Cash Disbursement with Surcharging	ATM Cash Withdrawal in an unattended or Cash Advance in an attended environment (POI or bank counter) with surcharging.
CDDP	Card Settlement	Card Deferred Payment	A combined service which enables the card acceptor to perform an authorisation for a temporary amount and a completion for the final amount within a limited time frame. Deferred Payment is only available in the unattended environment. Examples where this service is widely used are unattended petrol pumps and phone booths
CDOC	Card Settlement	OriginalCredit	A service which allows the card acceptor to effect a credit to a cardholder' account. Unlike a Merchant Refund, an Original Credit is not preceded by a card payment. This service is used for example for crediting winnings from gaming.
CDQC	Card Settlement	QuasiCash	Purchase of Goods which are equivalent to cash like coupons in casinos.
ETUP	Card Settlement	E-Purse Top Up	Transaction is related to a Service that is first reserving money from a card account and then is loading an e-purse application by this amount.
FCOL	Card Settlement	Fee Collection	A Service that is settling card transaction related fees between two parties.
MTUP	Card Settlement	Mobile Top Up	A Service that is first reserving money from a card account and then is loading a prepaid mobile phone amount by this amount.
ACCT	Cash Mgmt	AccountManagement	Transaction moves funds between 2 accounts of same account holder at the same bank.
CASH	Cash Mgmt	CashManagementTransfer	Transaction is a general cash management instruction.
COLL	Cash Mgmt	CollectionPayment	Transaction is a collection of funds initiated via a credit transfer or direct debit.
CSDB	Cash Mgmt	CashDisbursement	Transaction is related to cash disbursement.
DEPT	Cash Mgmt	Deposit	Transaction is related to a payment of deposit.
INTC	Cash Mgmt	IntraCompanyPayment	Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group.
LIMA	Cash Mgmt	LiquidityManagement	Bank initiated account transfer to support zero target balance management, pooling or sweeping.
NETT	Cash Mgmt	Netting	Transaction is related to a netting operation.
AGRT	Commercial	AgriculturalTransfer	Transaction is related to the agricultural domain.
AREN	Commercial	Accounts Receivables Entry	Transaction is related to a payment associated with an Account Receivable Entry

BEXP	Commercial	BusinessExpenses	Transaction is related to a payment of business expenses.
BOCE	Commercial	Back Office Conversion Entry	Transaction is related to a payment associated with a Back Office Conversion Entry
COMC	Commercial	CommercialPayment	Transaction is related to a payment of commercial credit or debit. (formerly CommercialCredit)
CPYR	Commercial	Copyright	Transaction is payment of copyright.
GDDS	Commercial	PurchaseSaleOfGoods	Transaction is related to purchase and sale of goods.
GDSV	Commercial	PurchaseSaleOfGoodsAndServices	Transaction is related to purchase and sale of goods and services.
GSCB	Commercial	PurchaseSaleOfGoodsAndServicesWithCashBack	Transaction is related to purchase and sale of goods and services with cash back.
LICF	Commercial	LicenseFee	Transaction is payment of a license fee.
POPE	Commercial	Point of Purchase Entry	Transaction is related to a payment associated with a Point of Purchase Entry.
ROYA	Commercial	Royalties	Transaction is the payment of royalties.
SCVE	Commercial	PurchaseSaleOfServices	Transaction is related to purchase and sale of services.
SUBS	Commercial	Subscription	Transaction is related to a payment of information or entertainment services either in printed or electronic form.
SUPP	Commercial	SupplierPayment	Transaction is related to a payment to a supplier.
TRAD	Commercial	TradeServices	Transaction is related to a trade services operation.
CHAR	Consumer	CharityPayment	Transaction is a payment for charity reasons.
COMT	Consumer	ConsumerThirdPartyConsolidatedPayment	Transaction is a payment used by a third party who can collect funds to pay on behalf of consumers, ie credit counseling or bill payment companies.
CLPR	Finance	CarLoanPrincipalRepayment	Transaction is a payment of car loan principal payment.
DBTC	Finance	DebitCollectionPayment	Collection of funds initiated via a debit transfer.
GOVI	Finance	GovernmentInsurance	Transaction is related to a payment of government insurance.
HLRP	Finance	HousingLoanRepayment	Transaction is related to a payment of housing loan.
INPC	Finance	InsurancePremiumCar	Transaction is a payment of car insurance premium.
INSU	Finance	InsurancePremium	Transaction is payment of an insurance premium.
INTE	Finance	Interest	Transaction is payment of interest.
LBRI	Finance	LaborInsurance	Transaction is a payment of labor insurance.
LIFI	Finance	LifeInsurance	Transaction is a payment of life insurance.
LOAN	Finance	Loan	Transaction is related to transfer of loan to borrower.
LOAR	Finance	LoanRepayment	Transaction is related to repayment of loan to lender.
PENO	Finance	PaymentBasedOnEnforcementOrder	Payment based on enforcement orders except those arising from judicial alimony decrees.
PPTI	Finance	PropertyInsurance	Transaction is a payment of property insurance.

RINP	Finance	RecurringInstallmentPayment	Transaction is related to a payment of a recurring installment made at regular intervals.
TRFD	Finance	TrustFund	Transaction is related to a payment of a trust fund.
ADMG	General	AdministrativeManagement	Transaction is related to a payment associated with administrative management.
ADVA	General	AdvancePayment	Transaction is an advance payment.
BLDM	General	BuildingMaintenance	Transaction is related to a payment associated with building maintenance.
CBFF	General	CapitalBuilding	Transaction is related to capital building fringe fortune, ie capital building for retirement.
CCRD	General	CreditCardPayment	Transaction is related to a payment of credit card account.
CDBL	General	CreditCardBill	Transaction is related to a payment of credit card bill.
CFEE	General	CancellationFee	Transaction is related to a payment of cancellation fee.
COST	General	Costs	Transaction is related to payment of costs.
CPKC	General	Carpark Charges	Transaction is related to carpark charges.
DCRD	General	Debit Card Payment	Transaction is related to a debit card payment.
EDUC	General	Education	Transaction is related to a payment of study/tuition fees.
FAND	General	FinancialAidInCaseOfNaturalDisaster	Financial aid by State authorities for abolition of consequences of natural disasters.
FCPM	General	Late Payment of Fees & Charges	Transaction is the payment for late fees & charges. E.g Credit card charges
GOVT	General	GovernmentPayment	Transaction is a payment to or from a government department.
ICCP	General	IrrevocableCreditCardPayment	Transaction is reimbursement of credit card payment.
IDCP	General	IrrevocableDebitCardPayment	Transaction is reimbursement of debit card payment.
IHRP	General	InstalmentHirePurchaseAgreement	Transaction is payment for an installment/hire-purchase agreement.
INSM	General	Installment	Transaction is related to a payment of an installment.
IVPT	General	Invoice Payment	Transaction is the payment for invoices.
MSVC	General	MultipleServiceTypes	Transaction is related to a payment for multiple service types.
NOWS	General	NotOtherwiseSpecified	Transaction is related to a payment for type of services not specified elsewhere.
OFEE	General	OpeningFee	Transaction is related to a payment of opening fee.
OTHR	General	Other	Other payment purpose.
PADD	General	Preauthorized debit	Transaction is related to a pre- authorized debit origination
PTSP	General	PaymentTerms	Transaction is related to payment terms specifications
RCKE	General	Re-presented Check Entry	Transaction is related to a payment associated with a re-presented check entry
RCPT	General	ReceiptPayment	Transaction is related to a payment of receipt.
REBT	General	Rebate	Transaction is the payment of a rebate.
REFU	General	Refund	Transaction is the payment of a refund.

RENT	General	Rent	Transaction is the payment of rent.
STDY	General	Study	Transaction is related to a payment of study/tuition costs.
TBIL	General	Telecommunications Bill	Transaction is related to a payment of telecommunications related bill.
TCSC	General	Town Council Service Charges	Transaction is related to a payment associated with charges levied by a town council.
TELI	General	Telephone-Initiated Transaction	Transaction is related to a payment initiated via telephone.
WEBI	General	Internet-Initiated Transaction	Transaction is related to a payment initiated via internet.
ANNI	Investment	Annuity	Transaction settles annuity related to credit, insurance, investments, other.n
CAFI	Investment	Custodian Management fee In-house	Transaction is the payment of custodian account management fee where custodian bank and current account servicing bank coincide
CFDI	Investment	Capital falling due In-house	Transaction is the payment of capital falling due where custodian bank and current account servicing bank coincide
CMDT	Investment	CommodityTransfer	Transaction is payment of commodities.
DERI	Investment	Derivatives	Transaction is related to a derivatives transaction
DIVD	Investment	Dividend	Transaction is payment of dividends.
FREX	Investment	ForeignExchange	Transaction is related to a foreign exchange operation.
HEDG	Investment	Hedging	Transaction is related to a hedging operation.
INVS	Investment	Investment & Securities	Transaction is for the payment of mutual funds, investment products and shares
PRME	Investment	PreciousMetal	Transaction is related to a precious metal operation.
SAVG	Investment	Savings	Transfer to savings/retirement account.
SECU	Investment	Securities	Transaction is the payment of securities.
SEPI	Investment	Securities Purchase In-house	Transaction is the payment of a purchase of securities where custodian bank and current account servicing bank coincide
TREA	Investment	TreasuryPayment	Transaction is related to treasury operations.
ANTS	Medical	AnesthesiaServices	Transaction is a payment for anesthesia services.
CVCF	Medical	ConvalescentCareFacility	Transaction is a payment for convalescence care facility services.
DMEQ	Medical	DurableMedicaleEquipment	Transaction is a payment is for use of durable medical equipment.
DNTS	Medical	DentalServices	Transaction is a payment for dental services.
HLTC	Medical	HomeHealthCare	Transaction is a payment for home health care services.
HLTI	Medical	HealthInsurance	Transaction is a payment of health insurance.
HSPC	Medical	HospitalCare	Transaction is a payment for hospital care services.
ICRF	Medical	IntermediateCareFacility	Transaction is a payment for intermediate care facility services.
LTCF	Medical	LongTermCareFacility	Transaction is a payment for long-term care facility services.
MDCS	Medical	MedicalServices	Transaction is a payment for medical care services.

VIEW	Medical	VisionCare	Transaction is a payment for vision care services.
ALLW	Salary & Benefits	Allowance	Transaction is the payment of allowances.
ALMY	Salary & Benefits	AlimonyPayment	Transaction is the payment of alimony.
BBSC	Salary & Benefits	Baby Bonus Scheme	Transaction is related to a payment made as incentive to encourage parents to have more children
BECH	Salary & Benefits	ChildBenefit	Transaction is related to a payment made to assist parent/guardian to maintain child.
BENE	Salary & Benefits	UnemploymentDisabilityBenefit	Transaction is related to a payment to a person who is unemployed/disabled.
BONU	Salary & Benefits	BonusPayment.	Transaction is related to payment of a bonus.
COMM	Salary & Benefits	Commission	Transaction is payment of commission.
CSLP	Salary & Benefits	CompanySocialLoanPaymentToBank	Transaction is a payment by a company to a bank for financing social loans to employees.
GVEA	Salary & Benefits	Austrian Government Employees Category A	Transaction is payment to category A Austrian government employees.
GVEB	Salary & Benefits	Austrian Government Employees Category B	Transaction is payment to category B Austrian government employees.
GVEC	Salary & Benefits	Austrian Government Employees Category C	Transaction is payment to category C Austrian government employees.
GVED	Salary & Benefits	Austrian Government Employees Category D	Transaction is payment to category D Austrian government employees.
PAYR	Salary & Benefits	Payroll	Transaction is related to the payment of payroll.
PENS	Salary & Benefits	PensionPayment	Transaction is the payment of pension.
PRCP	Salary & Benefits	PricePayment	Transaction is related to a payment of a price.
SALA	Salary & Benefits	SalaryPayment	Transaction is the payment of salaries.
SSBE	Salary & Benefits	SocialSecurityBenefit	Transaction is a social security benefit, ie payment made by a government to support individuals.
AEMP	Salary&Benefits	ActiveEmploymentPolicy	Payment concerning active employment policy.
GFRP	Salary&Benefits	GuaranteeFundRightsPayment	Compensation to unemployed persons during insolvency procedures.
GWLT	Salary&Benefits	GovernmentWarLegislationTransfer	Payment to victims of war violence and to disabled soldiers.
RHBS	Salary&Benefits	RehabilitationSupport	Benefit for the duration of occupational rehabilitation.
ESTX	Tax	EstateTax	Transaction is related to a payment of estate tax.
FWLV	Tax	Foreign Worker Levy	Transaction is related to a payment of Foreign Worker Levy
GSTX	Tax	Goods & Services Tax	Transaction is the payment of Goods & Services Tax
HSTX	Tax	HousingTax	Transaction is related to a payment of housing tax.
INTX	Tax	IncomeTax	Transaction is related to a payment of income tax.
NITX	Tax	NetIncomeTax	Transaction is related to a payment of net income tax.
PTXP	Tax	Property Tax	Transaction is related to a payment of property tax.
RDTX	Tax	Road Tax	Transaction is related to a payment of road tax.
TAXS	Tax	TaxPayment	Transaction is the payment of taxes.

VATX	Tax	ValueAddedTaxPayment	Transaction is the payment of value added tax.
WHLD	Tax	WithHolding	Transaction is related to a payment of withholding tax.
TAXR	Tax	TaxRefund	Transaction is the refund of a tax payment or obligation.
AIRB	Transport	Air	Transaction is a payment for air transport related business.
BUSB	Transport	Bus	Transaction is a payment for bus transport related business.
FERB	Transport	Ferry	Transaction is a payment for ferry related business.
RLWY	Transport	Railway	Transaction is a payment for railway transport related business.
TRPT	Transport	RoadPricing	<i>Transaction is for the payment to top-up pre-paid card and electronic road pricing for the purpose of transportation</i>
CBTV	Utilities	CableTVBill	Transaction is related to a payment of cable TV bill.
ELEC	Utilities	ElectricityBill	Transaction is related to a payment of electricity bill.
ENRG	Utilities	Energies	Transaction is related to a utility operation.
GASB	Utilities	GasBill	Transaction is related to a payment of gas bill.
NWCH	Utilities	NetworkCharge	Transaction is related to a payment of network charges.
NWCM	Utilities	NetworkCommunication	Transaction is related to a payment of network communication.
OTLC	Utilities	OtherTelecomRelatedBill	Transaction is related to a payment of other telecom related bill.
PHON	Utilities	TelephoneBill	Transaction is related to a payment of telephone bill.
UBIL	Utilities	Utilities	<i>Transaction is for the payment to common utility provider that provide gas, water and/or electricity.</i>
WTER	Utilities	WaterBill	Transaction is related to a payment of water bill.



## XII. Examples

The examples are preceded by two indexes:

- a. B = MX.CAMT053.001.02-Index:

This index represents the exact index numbering of the CAMT053.001.02.

### XMLHeader

```
<?xml version="1.0" encoding="UTF-8"?>

<Document
  xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02 camt.053.001.02.xsd">

  <BkToCstmrStmntV02>
```

### GroupHeader

B	B = MX.CAMT053.001.02-Index
1.0	<GrpHdr>
1.1	<MsgId>XMLExample</MsgId>
1.2	<CreDtTm>2020-08-04T18:00:00+02:00</CreDtTm>
1.3	<MsgRcpt>
9.1.0	<Nm>Name Recipient</Nm>
	</MsgRcpt>
1.4	<MsgPgntn>
8.1.0	<PgNb>1</PgNb>
8.1.1	<LastPgInd>YES</LastPgInd>
	</MsgPgntn>
	</GrpHdr>

### Statement

Sequencenumber electronic message :	<b>128</b>
Sequencenumber statement on paper :	<b>128</b>
Reporting Period :	<b>2020-08-04</b>
Reported account :	<b>LU566541234567890123</b>
Old balance :	<b>+ 1773.75</b>
New balance :	<b>+ 7742.54</b>

-----

Transactions :	+ 2440.19
	+ 482.40
	+ 2926.20
	+ 562.00
	- 442.00

-----

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2.0	<Stmt>
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2.2	<ElctrncSeqNb>128</ElctrncSeqNb>
2.3	<LglSeqNb>128</LglSeqNb>
2.4	<CreDtTm>2020-08-04T18:00:00+02:00</CreDtTm>
2.5	<FrToDt>
5.1.0	<FrDtTm>2020-08-04T18:00:00+02:00</FrDtTm>
5.1.1	<ToDtTm>2020-08-04T18:00:00+02:00</ToDtTm>
	</FrToDt>
2.10	<Acct>
1.2.0	<Id>
1.2.1	<IBAN> LU566541234567890123</IBAN>
	</Id>
1.2.8	<Tp>
1.2.9	<Cd>SACC</Cd>
	</Tp>
1.2.11	<Ccy>EUR</Ccy>
1.2.13	<Ownc>
1.2.14	<Nm>Name Accountowner</Nm>
	</Ownc>
1.2.56	<Svcr>
1.2.57	<FinInstnId>
1.2.58	<BIC> AAAALULL </BIC>
	</FinInstnId>
	</Svcr>
	</Acct>
2.23	<Bal>
2.24	<Tp>
2.25	<CdOrPrtry>
2.26	<Cd>OPBD</Cd>
	</CdOrPrtry>
	</Tp>
2.34	<Amt Ccy="EUR">1773.75</Amt>
2.35	<CdtDbtInd>CRDT</CdtDbtInd>
2.36	<Dt>
4.1.0	<Dt>2014-03-31</Dt>
	</Dt>
	</Bal>
2.23	<Bal>
2.24	<Tp>
2.25	<CdOrPrtry>

B = MX.CAMT053.001.02-Index	
2.26	<Cd>CLBD</Cd>
	</CdOrPrtry>
	</Tp>
2.34	<Amt Ccy="EUR">7742.54</Amt>
2.35	<CdtDbtInd>CRDT</CdtDbtInd>
2.36	<Dt>
4.1.0	<Dt>2014-03-31</Dt>
	</Dt>
	</Bal>
2.43	<TxSummry>
2.44	<TtlNtries>
2.45	<NbOfNtries>5</NbOfNtries>
2.46	<Sum>6852.79</Sum>
2.47	<TtlNetNtryAmt>5968.79</TtlNetNtryAmt>
2.48	<CdtDbtInd>CRDT</CdtDbtInd>
	</TtlNtries>
2.49	<TtlCdtNtries>
2.50	<NbOfNtries>4</NbOfNtries>
2.51	<Sum>6410.79</Sum>
	</TtlCdtNtries>

2.52	<TtIDbtNtries>
2.53	<NbOfNtries>1</NbOfNtries>
2.54	<Sum>442.00</Sum>
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	</TxSummry>
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	...
	</Ntry>
2.76	<Ntry>
	...
	</Ntry>
	...
	...
	</Stmt>

**Entries**

SCT Transfer - single

Booking date : **20/03/2014**  
Value date : **19/03/2014**

Account counterparty : **DE79 3704 0044 0123 6199 00**  
BIC bank counterparty : **COBADEFF370**  
Counterparty Name : **HOTEL RESERVATION**

Net Amount : **1024.03**

Communication : **INV 2150135**

B	B = MX.CAMT053.001.02-Index
2.76	<Ntry>
2.78	<Amt Ccy="EUR">1024.03</Amt>
2.79	<CdtDbtInd>DBIT</CdtDbtInd>
2.81	<Sts>BOOK</Sts>
2.82	<BookgDt>
4.1.0	<Dt>2014-03-20</Dt>
	</BookgDt>
2.83	<ValDt>
4.1.0	<Dt>2014-03-19</Dt>
	</ValDt>
2.84	<AcctSvcrRef>Bank Reference</AcctSvcrRef>
2.91	<BkTxCd>
2.97	<Prtry>
2.98	<Cd>835</Cd>
	</Prtry>
	</BkTxCd>
2.135	<NtryDtls>
2.142	<TxDtls>
2.199	<RltdPties>
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2.205	<CctrAcct>
1.1.0	<Id>
1.1.1	<IBAN>DE79370400440123619900</IBAN>
	</Id>
	</CctrAcct>
	</RltdPties>
2.211	<RltdAgts>

2.213	<CdtAgt>
6.1.0	<FinInstnId>
6.1.1	<BIC>COBADEFF370</BIC>
	</FinInstnId>
	</CdtAgt>
	</RltdAgt>
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2.235	<Ustrd>INV 2150135</Ustrd>
	</RmtInf>
	</TxDtIs>
	</NtryDtIs>
	</Ntry>

**International transfers - collective**

Booking Date : **08/07/2014**  
 Value date : **07/07/2014**  
 Batch reference : **GD081900000191**

-----  
 Total net amount : **- 29.214,47**  
 -----

Payment 1

Your reference : **5100071347**  
 Account counterparty : **GB46 RBOS 1604 0020 1774 05**  
 Counterparty Name : **IBOS**  
 Counterparty Address : **3 LONDON WALL BUILDINGS**  
 Locality counterparty : **EC2M5PP LONDON**  
 Counterparty Country : **GB**  
 Communication : **200815**  
 Banker counterparty : **ROYAL BANK OF SCOTLAND PLC**

-----  
 Net amount : **- 9.514,53 EUR**  
 -----

Gross Amount : **- 9.514,53 EUR**  
 -----

Gross Amount in the currency of the account : **9.514,53**  
 Gross Amount in original currency : **7.500,00**  
 Exchange rate : **0,78826800**  
 Currency : **GBP**

Payment 2

Your reference : **5100071348**  
 Account counterparty : **217502032065**

Counterparty Name : **FINQUEST**  
**PARTNERS LLC** Counterparty Address : **14 WALL**  
**STREET 20TH FLOOR** Locality counterparty : **US 10005**  
**NEW YORK USA**  
Counterparty Country : **US**

Communication : **080623**  
Banker counterparty : **JPMORGAN CHASE BANK NA**

-----  
Net Amount : **- 10.893,47 EUR**  
-----

Gross Amount : **- 10.893,47 EUR**

-----  
Gross Amount in the currency of the account : **10.893,47**  
Gross Amount in original currency : **16.930,68**  
Exchange rate : **1,55420500**  
Currency : **USD**

#### Payment 3

Your reference : **5100071349**  
Account counterparty : **FR76 3000 4008 0100 0215 5321 831**  
BIC bank counterparty : **BNPAFRPP**  
Counterparty Name : **MUREX**  
Counterparty Address : **8 RUE BELLINI**  
Locality counterparty : **75782 PARIS CEDEX 16**

-----  
Net amount : **- 8.800,00 EUR**  
-----

#### Payment 4

Your reference : **5100071350**  
Account counterparty : **PL101050 0099 5521 0000 0076 4605**

Counterparty Name : **POLENERGIA SA**  
Address Counterparty : **CHMIELNA 85/87**  
Locality counterparty : **PL 00-805WARSZAWA POLE**  
Counterparty Country : **PL**

Communication : **01/0002434/1608R**  
Banker counterparty : **ING Bank Slaski SA**

-----  
Net Amount : **- 6,47 EUR**  
-----

Gross Amount : - 6,47 EUR

-----  
Gross Amount in the currency of the account : 6.47  
Gross Amount in original currency : 21.12  
Exchange rate : 3,26358800  
Currency : PLN

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2.76	<Ntry>
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2.81	<Sts>BOOK</Sts>
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2.97	<Prtry>
2.98	<Cd>835</Cd>
	</Prtry>
	</BkTxCd>
2.135	<NtryDtIs>
2.142	<TxDtIs>
2.143	<Refs>
2.145	<AcctSvcrRef>Bank Reference</AcctSvcrRef>

B = MX.CAMT053.001.02-Index	
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	</Refs>
2.156	<AmtDtIs>
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2.1.1	<Amt Ccy="GBP">7500</Amt>
	</InstdAmt>
	</AmtDtIs>
2.163	<BkTxCd>
2.169	<Prtry>
2.170	<Cd>835</Cd>
	</Prtry>
	</BkTxCd>
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2.204	<Ctr>
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2.205	<CtrAcct>
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1.1.1	<IBAN>GB46RBOS16040020177405</IBAN>
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	</CtrAcct>
	</RltdPties>
2.211	<RltdAgts>
2.213	<CtrAgt>
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6.1.7	<Nm>ROYAL BANK OF SCOTLAND PLC</Nm>
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	</CtrAgt>
	</RltdAgts>

2.234	<RmtInf>
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2.142	<TxDtIs>
2.143	<Refs>
2.145	<AcctSvcrRef> <b>Bank Reference</b> </AcctSvcrRef>
2.148	<EndToEndId> <b>5100071348</b> </EndToEndId>
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	</Prtry>	
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9.1.0	<Nm> <b>FINQUEST PARTNERS LLC</b> </Nm>	
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	</PstlAdr>	
	</Ctr>	
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1.1.0	<Id>	
1.1.2	<Othr>	
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	</RltdAgts>	
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2.143	<Refs>	
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2.213	<CdtrAgt>
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	</RmtInf>
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## Received payments with a Structured Creditor Reference

Booking Date : 20/03/2014  
Value Date : 20/03/2014

-----  
Total net amount : + 59,40 EUR  
-----

### Payment 1

Account counterparty : LU566541234567890123  
BIC bank counterparty : CREGBEBB  
Counterparty Name : HAYETTE CHRISTOPHE  
Counterparty Address : PLACE DE WISBECQ 20  
Locality counterparty : L- 1430 Luxembourg

-----  
Net Amount : + 41,10 EUR  
-----

Structured Creditor Reference : “+++12345678912313+++”

### Payment 2

Account counterparty : LU699871234567898765  
Counterparty Name : THIRY FRANCOISE  
Counterparty Address : 67 CHEMIN DE LA  
GUENETTE  
Locality counterparty : L- 1400 Rollingen

-----  
Net Amount : + 18,30 EUR  
-----

Structured Creditor Reference : “Invoice 123456”

B		B = MX.CAMT053.001.02-Index	
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2.78	<Amt Ccy="EUR">59.40</Amt>		
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2.82	<BookgDt>		
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	</ValDt>		
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2.143	<Refs>		

2.145	<AcctSvcrRef>Bank Reference</AcctSvcrRef>
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	</BkTxCd>
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2.201	<Dbtr>
9.1.0	<Nm>HAYETTE CHRISTOPHE</Nm>
9.1.1	<PstlAdr>
9.1.11	<AdrLine>PLACE DE WISBECQ 20 L-1430 LUXEMBOURG LU </AdrLine>
	</PstlAdr>
	</Dbtr>
2.202	<DbtrAcct>
1.1.0	<Id>
1.1.1	<IBAN>LU566541234567890123</IBAN>
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