

ISO 20022 Cash Management Reporting
(camt.052, camt.053, camt.054)

Swift User Guide

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Foreword

The [ISO 20022 Cash Management Reporting \(camt.052, camt.053, camt.054\) – Swift User Guide](#) provides Clearstream clients with an overview of the formats that must be adhered to reporting layout available through the Swift connectivity service.

This Guide will be updated periodically. You will also be notified from time to time of any change in communications procedures and formats through announcements on the Clearstream website. The examples, sample reports and case studies in this manual are provided for information purposes only.

For general information about Clearstream services, please see the relevant Client Handbooks.

Message set overview

The following Message Definitions are described in this User Guide.

head.001.001.02 - BusinessApplicationHeaderV02

The Business Layer deals with Business Messages. The behaviour of the Business Messages is fully described by the Business Transaction and the structure of the Business Messages is fully described by the Message Definitions and related Message Rules, Rules and Market Practices. All of which are registered in the ISO 20022 Repository.

camt.052.001.08 - BankToCustomerAccountReport V08

The BankToCustomerAccountReport 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 can be used to inform the account owner, or authorised party, of the entries reported to the account, and/or to provide the owner with balance information on the account at a given point in time.

camt.053.001.08 - BankToCustomerStatement V08

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 one or more accounts held by the client, and to provide the owner with balance information at the end of the day.

camt.054.001.08 - BankToCustomerDebitCreditNotification V08

The BankToCustomerDebitCreditNotification 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 can be used to inform the account owner, or authorised party, of single or multiple debit and/or credit entries reported to the account.

head.001.001.02 - BusinessApplicationHeaderV02

Functionality

Scope

The Business Application Header (BAH) is designed to be network agnostic so that it can be used by applications to:

- Route messages since it does contain business sender, receiver and document details;
- Determine the appropriate process to be performed on the business document

Each Cross Border Payments and Reporting Plus (CBPR+) ISO 20022 message sent over Swift carries a BAH

Outline

The BusinessApplicationHeaderV02 MessageDefinition is composed of 5 MessageBuildingBlocks:

A. From

The sending MessagingEndpoint that has created this Business Message for the receiving MessagingEndpoint that will process this Business Message. Note: the sending MessagingEndpoint might be different from the sending address potentially contained in the transport header (as defined in the transport layer).

B. To

The MessagingEndpoint designated by the sending MessagingEndpoint to be the recipient who will ultimately process this Business Message. Note: the receiving MessagingEndpoint might be different from the receiving address potentially contained in the transport header (as defined in the transport layer).

C. BusinessMessageIdentifier

Unambiguously identifies the Business Message to the MessagingEndpoint that has created the Business Message.

D. MessageDefinitionIdentifier

Contains the MessageIdentifier that defines the BusinessMessage. It must contain a MessageIdentifier published on the ISO 20022 website.

E. CreationDate

Date and time when this Business Message (header) was created.

The following table provides more detailed information about the usage of the building blocks.

XML Tags	M/C/O	Message Element	Field Information
Business Application Header (BAH)			
<AppHdr/Fr>	M	From	
<AppHdr/Fr/FIId>	M	FinancialInstitutionIdentification	
<AppHdr/Fr/FIId/FinInstnId>	M	FinancialInstitutionIdentification	
<AppHdr/Fr/FIId/FinInstnId/BICFI>	M	Sender's BIC	CEDELULXXX
<AppHdr/To >	M	To	
<AppHdr/To/FIId>	M	FinancialInstitutionIdentification	
<AppHdr/To/FIId/FinInstnId/BICFI>	M	Receiver's BIC	BIC of the client
<AppHdr/BizMsgIdr>	M	BusinessMessageIdentifier	The Business Message Identifier is the unique identifier of the Business Message instance that is being transported with this header, as defined by the sending application or system. Must contain the Message Identification element from the Group Header of the underlying message, where available (as is typically the case with pacs, pain, and camt messages, for example). If Message Identification is not available in the underlying message, then this field must contain the unique identifier of the Business Message instance.
<AppHdr/MsgDefIdr>	M	MessageDefinitionIdentifier	Message Definition Identifier element contains the name of the Business Document e.g. camt.052.001.08 . The content of this element should match the Business Document to avoid incorrect routing by the recipient
<AppHdr/BizSvc>	M	BusinessService	swift.cbprplus.02

XML Tags	M/C/O	Message Element	Field Information
<AppHdr/CreDt>	M	Creation Date	Date and time when this Business Message (header) was created.

Sample

```
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
  <Fr>
    <FIId>
      <FinInstnId>
        <BICFI>CEDEULULL</BICFI>
      </FinInstnId>
    </FIId>
  </Fr>
  <To>
    <FIId>
      <FinInstnId>
        <BICFI>BARCGB22XXX</BICFI>
      </FinInstnId>
    </FIId>
  </To>
  <BizMsgIdr>cmt052bizmsgidr-001</BizMsgIdr>
  <MsgDefIdr>camt.052.001.08</MsgDefIdr>
  <BizSvc>swift.cbprplus.02</BizSvc>
  <CreDt>2022-03-09T10:33:43+01:00</CreDt>
</AppHdr>
```

camt.052.001.08 Bank to Customer Account Report

Functionality

Scope

MT942 Money Suspense Report will be superseded by the camt.052.001.08

The Bank to Customer account report is sent by Clearstream to inform the client with balance information

Usage

The “Bank To Customer Account Report” 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 can be used to inform the account owner, or authorised party, of:

- entries reported to the account (Intraday Statement)
- account balance information (Account Balance Report)
- or both.

for a given point in time.

The Bank to Customer Account Report is restricted to a single account statement per InterAct message (100,000 bytes). This message must be bilaterally agreed between the Account Servicing Institution and the Account owner, and is established by an RMA business profile.

Outline

The BankToCustomerReport V08 Message is composed of 2 Message Building Blocks:

A. Group Header

Each camt message contains a Message Identification element located in the Group Header. This part contains common information for the message.

B. Report

The Report element provides information related to an account, most typically related to intraday account entries.

Structure

The following table provides more detailed information about the usage of the building blocks.

GroupHeader Block

XML Tags	M/C/O	Message Element	Field Information
<GrpHdr>	M	GroupHeader	
<GrpHdr/MsgId>	M	MessageIdentification	The Message Identification has the same value than "BusinessMessageIdentifier". It's the unique reference to identify the message.
<GrpHdr/CreDtTm>	M	CreationDateTime	Date and time when this Business Message was created.

Report Block

XML Tags	M/C/O	Message Element	Field Information
<Rpt>	M	Report	
<Rpt/Id>	M	Unique identification	The Report element has been restricted to one account report. To report additional accounts to the Account Owner this would need to occur via a separate message in a similar way to the legacy MT 942
<Rpt/RptPgntn>	M	ReportPagination	Provides details on the page number of the report. Usage: The pagination of the report is only allowed when agreed between the parties.
<Rpt/RptPgntn/PgNb>	M	Page number	
<Rpt/RptPgntn/LastPgInd>	M	LastPageIndicator	Indicates the last page or not. True or False value
<Rpt/RptPgntn/LglSeqNb>	O	LegalSequenceNumber	Legal sequential number of the report

XML Tags	M/C/O	Message Element	Field Information
<Rpt/CreDtTm>	0	CreationDateTime	Date and time at which the report was created
<Acct>	M		Account information
<Acct/Id>/Othr/Id>	M	AccountId	Unique and unambiguous identification for the account between the account owner and the account servicer.
<Acct/Ccy>	M	AccountCurrency	Identification of the currency in which the account is held.
<Ntry>	M	Entry	Entry information
<Ntry/Amt>	M	Amount	Amount of money in the cash entry.
<Ntry/CdtDbtInd>	M	CreditDebitIndicator	Indicates whether the entry is a credit or a debit entry.
<Ntry/Sts>	M	Status	Status of an entry on the books of the account servicer.
<Ntry/Sts/Cd>	M	Code	Entry status, in a coded form.
<Ntry/BookgDt>	0	BookingDate	Date and time when an entry is posted to an account on the account servicer's books.
<Ntry/BookgDt/Dt>	0	Date	Specified Date. Format: YYYY-MM-DD
<Ntry/ValDt>	M	ValueDate	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.
<Ntry/ValDt/Dt>	M	Date	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.

XML Tags	M/C/O	Message Element	Field Information
<Ntry/BkTxCd>	M	BankTransactionCode	Set of elements used to fully identify the type of underlying transaction resulting in an entry.
<BkTxCd/Prtry/Cd>	M	Code	Proprietary bank transaction code to identify the underlying transaction.
<BkTxCd/Prtry/Issr>	M	Issuer	Identification of the issuer of the proprietary bank transaction code.
<Ntry/NtryDtls>	0	EntryDetails	Provides details on the entry.
<Ntry/NtryDtls/TxDtls/Refs>	0	References	Provides the identification of the underlying transaction.
<Ntry/NtryDtls/TxDtls/Refs/MsgId>	0	MessageIdentification	Point to point reference, as assigned by the instructing party of the underlying message.
<Ntry/NtryDtls/TxDtls/Refs/InstrId>	0	InstructionIdentification	Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction.
<Ntry/NtryDtls/TxDtls/Refs/EndToEndId>	0	EndtoEndIdentification	Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is, unchanged, throughout the entire end-to-end chain.
<Ntry/NtryDtls/TxDtls/Refs/TxId>	0	TransactionIdentification	Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.
<Ntry/NtryDtls/TxDtls/Amt>	M	Amount	Amount of money in the cash transaction. Format: ←Amt Ccy="CCY"→XXXXXXXXX.XXXXX←/Amt→
<Ntry/NtryDtls/TxDtls/CdtDbtInd>	M	CreditDebitIndicator	Indicates whether the transaction is a credit or a debit transaction.

XML Tags	M/C/O	Message Element	Field Information
<Ntry/NtryDtls/TxDtls/RltdQties>	0	RelatedQuantities	Set of elements used to identify the related quantities, such as securities, in the underlying transaction.
<Ntry/NtryDtls/TxDtls/RltdQties/Qty/Unit>	0	Unit	Quantity of the security linked to the cash instruction
<Ntry/NtryDtls/TxDtls/FinInstrmId>	0	FinancialInstrumentIdentification	Identification of a security, as assigned under a formal or proprietary identification scheme.
<Ntry/NtryDtls/TxDtls/FinInstrmId/ISIN>	0	Isin	Isin of the security linked to the cash instruction
<Ntry/NtryDtls/TxDtls/FinInstrmId/DESC>	0	Description	Textual description of a security instrument.
<Ntry/NtryDtls/TxDtls/AddtlTxInf>	0	AdditionalTransactionInformation	The narrative field contains additional information

Sample

```
<BkToCstmrAcctRpt>
  <GrpHdr>
    <MsgId>H0000XXXX003</MsgId>
    <CreDtTm>2023-10-13T11:28:43.653+02:00</CreDtTm>
  </GrpHdr>
  <Rpt>
    <Id>0704IXX00DELT/01</Id>
    <RptPgntn>
      <PgNb>00001</PgNb>
      <LastPgInd>>true</LastPgInd>
    </RptPgntn>
    <LglSeqNb>2</LglSeqNb>
    <CreDtTm>2023-10-13T11:28:43.654+02:00</CreDtTm>
    <Acct>
      <Id>
        <Othr>
          <Id>XXXXX</Id>
        </Othr>
      </Id>
      <Ccy>AUD</Ccy>
    </Acct>
    <Ntry>
      <Amt Ccy="AUD">23793.75</Amt>
      <CdtDbtInd>CRDT</CdtDbtInd>
      <Sts>
        <Cd>PDNG</Cd>
      </Sts>
      <BookgDt>
        <Dt>2023-07-04</Dt>
      </BookgDt>
      <ValDt>
        <Dt>2023-07-06</Dt>
      </ValDt>
      <BkTxCd>
        <Prtry>
          <Cd>NSEC</Cd>
          <Issr>CUST</Issr>
        </Prtry>
      </BkTxCd>
      <NtryDtls>
        <TxDtls>
          <Refs>
```

```
        <InstrId>H0000XXXXXFECAI</InstrId>
        <EndToEndId>X000B01XXXXX7001</EndToEndId>
        <TxId>MH77001</TxId>
    </Refs>
    <Amt Ccy="AUD">23793.75</Amt>
    <CdtDbtInd>CRDT</CdtDbtInd>
</TxDtls>
</NtryDtls>
</Ntry>
<Ntry>
```

camt.053.001.08 BankToCustomerStatementV08

Functionality

Scope

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.

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.

- This is the previous / prior day bank statement
- Provides the client with detailed and structured information on all entries booked to their account for the previous day
- The camt.053 replaces the MT940 and MT950

Outline

The BankToCustomerV08 MessageDefinition is composed of 2 MessageBuildingBlocks:

A. **Group Header**

Set of elements to allow the unambiguous identification of a meeting.

B. **Statement**

Identification of the security for which the meeting was organised.

Structure for Money Statement, Money Suspend and Cash Balance

The following table provides more detailed information about the usage of the building blocks.

GroupHeader Block

XML Tags	M/C/O	Message Element	Field Information
<GrpHdr>	M	GroupHeader	
<GrpHdr/MsgId>	M	MessageIdentification	The Message Identification has the same value than "BusinessMessageIdentifier". It's the unique reference to identify the message.
<GrpHdr/CreDtTm>	M	CreationDateTime	Date and time when this Business Message was created.

Statement Block

XML Tags	M/C/O	Message Element	Field Information
<Stmnt>	M	Statement	
<Id>	M	Identification	Specifies a character string with a minimum length of 1, and a maximum length of 35 characters, and limited to character set X, that is, 0-9 a-z A-Z / - ? : () . , ' + .
<MsgPgntn>	M		Provides details on the page number of the report . Beginning with each Report, the page is set to 1. During each Mve mapping, if the whole size of the MX message is bigger than 80 000 characters, then the new Camt.053 is created to comply with this size requirement, with incremented page.

XML Tags	M/C/O	Message Element	Field Information
<StmtPgntn/PgNb>	M	PageNumber	Where Page Number is equal to 1 a Balance Type OPBD (Opening Booked) must be provided, without a sub type of INTM (Interim). Whereas if the Page Number is greater than 1 a Balance Type OPBD (Opening Booked) must be provided, with a sub type of INTM (Interim).
<LastPgInd>	M	LastPageIndicator	Indicates the last page or not . True or False value. Where Last Page Indicator is true a Balance Type CLBD (Closing Booked) must be provided, without a sub type of INTM (Interim). Whereas if the Last Page Indicator is false a Balance Type CLBD (Closed Booked) must be provided, with a sub type of INTM (Interim).
<LglSeqNb>	O	LegalSequenceNumber	Legal sequential number of the report
<CreDtTm>	O	CreationDateTime	Date and time at which the report was created
<Acct>	M	Account	Account information
<Acct/Id>/Othr/Id>	M	AccountID	Account number in Clearstream
<Acct/Ccy>	M	Currency	Currency of the account . Iso Currency format
<Bal>	M	Balance	Element used to define the balance as a numerical representation
<Bal/Tp>	M	Type	Specifies the nature of a balance.
<Bal/Tp/CdOrPrtry/Cd>	M	Code	Coded or proprietary format balance type. Rule in the 'Field specifications' section Format: OPBD or CLPD
<Bal/Tp/SubTp>	O	CodeOrProprietary	Specifies the sub nature of a balance.

XML Tags	M/C/O	Message Element	Field Information
<Bal/Tp/SubTp/Cd>	0	Code	Sub coded or proprietary format balance type . Rule in the 'Field specifications' section Format: INTM
<Bal/Amt>	M	Amount	Amount of the Balance . Format: <Amt Ccy="CCY">XXXXXXXXXX.XXXXXX</Amt >
<Bal/CdtDbtInd>	M	CreditDebitIndicator	Credit/Debit indicator
<Bal/Dt/DtTm>	M	Date	Indicates the date (and time) of the balance.. Format: ISODateTime
<Ntry>	0	Entry	Specify an entry in the statement. Usage: At least one reference must be provided to identify the entry and its underlying transaction(s).
<Ntry/Amt>	M	Amount	Amount of money in the cash entry. Format: <Amt Ccy="CCY">XXXXXXXXXX.XXXXXX</Amt >
<Ntry/CdtDbtInd>	M	CreditDebitIndicator	Indicates whether the entry is a credit or a debit entry.
< Ntry/Sts/Cd>	M	Code	Status code of the entry. HardCode to 'BOOK'
<Ntry/ BookgDt/Dt>	0	BookingDate	Specified the booking date of the entry Format: YYYY-MM-DD
<Ntry/ValDt/Dt>	0	ValueDate	Specified the value date of the entry Format: YYYY-MM-DD
<Ntry/BkTxCd>	M	BankTransactionCode	Set of elements used to fully identify the type of underlying transaction resulting in an entry.
<BkTxCd/Prtry/Cd>	M	Code	Proprietary bank transaction code to identify the underlying transaction.

XML Tags	M/C/O	Message Element	Field Information
<BkTxCd/Prtry/Issr>	M	Issuer	Identification of the issuer of the proprietary bank transaction code.
<Ntry/NtryDtls>	0	EntryDetails	Provides details on the entry.
<Ntry/NtryDtls/TxDtls/Refs>	0	References	Provides the identification of the underlying transaction.
<Ntry/NtryDtls/TxDtls/Refs/MsgId>	0	MessageIdentification	Point to point reference, as assigned by the instructing party of the underlying message.
<Ntry/NtryDtls/TxDtls/Refs/InstrId>	0	InstructionIdentification	Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction.
<Ntry/NtryDtls/TxDtls/Refs/EndToEndId>	0	EndToEndIdentification	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.
<Ntry/NtryDtls/TxDtls/Refs/TxId>	0	TransactionIdentification	Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.
<Ntry/NtryDtls/TxDtls/Amt>	M	Amount	Amount of money in the cash transaction. Format: <Amt Ccy="CCY">XXXXXXXXXX.XXXXX</Amt >
<Ntry/NtryDtls/TxDtls/CdtDbtInd>	M	CreditDebitIndicator	Indicates whether the transaction is a credit or a debit transaction.
<Ntry/NtryDtls/TxDtls/RltdQties>	0	RelatedQuantities	Set of elements used to identify the related quantities, such as securities, in the underlying transaction.
<Ntry/NtryDtls/TxDtls/RltdQties/Qty/Unit>	0	Unit	Quantity of the security linked to the cash instruction

XML Tags	M/C/O	Message Element	Field Information
<Ntry/NtryDtls/TxDtls/RltdAgts>	0	Related Agent	Set of elements used to identify the agents related to the underlying transaction.
<Ntry/NtryDtls/TxDtls/RltdAgts/RcvgAgt/FinInstnId/Othr/Id>	0	IdentificationReceivingAgent	
<Ntry/NtryDtls/TxDtls/RltdAgts/DlvrgAgt/FinInstnId/Othr/Id>	0	IdentificationDeliveringAgent	
<Ntry/NtryDtls/TxDtls/FinInstrmId>	0	FinancialInstrumentIdentification	Identification of a security, as assigned under a formal or proprietary identification scheme.
<Ntry/NtryDtls/TxDtls/FinInstrmId/ISIN>	0	ISIN	Isin of the security linked to the cash instruction
<Ntry/NtryDtls/TxDtls/FinInstrmId/DESC>	0	Description	Textual description of a security instrument.
<Ntry/NtryDtls/TxDtls/SfkpgAcct>	0	SafekeepingAccount	Safekeeping or investment account
<Ntry/NtryDtls/TxDtls/SfkpgAcct/Id>	0	IdentificationSafekeepingAccount	
<Ntry/NtryDtls/TxDtls/SfkpgAcct/Nm>	0	NameSafekeepingAccount	
<Ntry/NtryDtls/TxDtls/AddtlTxInf>	0	AdditionalTransactionInformation	The narrative field contains additional information
<Ntry/AddtlNtryInf	0	AdditionalEntryInformation	The narrative field contains the different status of the entry

Sample

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.08">
  <BkToCstmrStmt>
    <GrpHdr>
      <MsgId>H0000XXXX00S</MsgId>
      <CreDtTm>2023-10-13T11:27:17.58+02:00</CreDtTm>
    </GrpHdr>
    <Stmt>
      <Id>070XXXX00DELT/01</Id>
      <StmtPgntn>
        <PgNb>00001</PgNb>
        <LastPgInd>true</LastPgInd>
      </StmtPgntn>
      <LglSeqNb>4</LglSeqNb>
      <Acct>
        <Id>
          <Othr>
            <Id>XXXXXX</Id>
          </Othr>
        </Id>
        <Ccy>CAD</Ccy>
      </Acct>
      <Bal>
        <Tp>
          <CdOrPrtry>
            <Cd>OPBD</Cd>
          </CdOrPrtry>
        </Tp>
        <Amt Ccy="CAD">4379082.09</Amt>
        <CdtDbtInd>CRDT</CdtDbtInd>
        <Dt>
          <Dt>2023-07-04</Dt>
        </Dt>
      </Bal>
      <Bal>
        <Tp>
          <CdOrPrtry>
            <Cd>CLBD</Cd>
          </CdOrPrtry>
        </Tp>
      </Bal>
    </Stmt>
  </BkToCstmrStmt>
</Document>
```

```

    </Tp>
    <Amt Ccy="CAD">4252273.73</Amt>
    <CdtDbtInd>CRDT</CdtDbtInd>
    <Dt>
      <Dt>2023-07-04</Dt>
    </Dt>
  </Bal>
  <Ntry>
    <Amt Ccy="CAD">126808.36</Amt>
    <CdtDbtInd>DBIT</CdtDbtInd>
    <Sts>
      <Cd>BOOK</Cd>
    </Sts>
    <BookgDt>
      <Dt>2023-07-04</Dt>
    </BookgDt>
    <ValDt>
      <Dt>2023-07-04</Dt>
    </ValDt>
    <BkTxCd>
      <Prtry>
        <Cd>NTRF</Cd>
        <Issr>CCFA</Issr>
      </Prtry>
    </BkTxCd>
    <NtryDtls>
      <TxDtls>
        <Refs>
          <PmtInfId>H0000XXXX0FR</PmtInfId>
          <InstrId>H0000XXXX0FR</InstrId>
          <EndToEndId>XX230704XXXXXX00</EndToEndId>
          <TxId>XX230704XXXXXX00</TxId>
        </Refs>
        <Amt Ccy="CAD">126808.36</Amt>
        <CdtDbtInd>DBIT</CdtDbtInd>
      </TxDtls>
    </NtryDtls>
  </Ntry>
</Stmt>

```

```
</BkToCstmrStmt>  
</Document>
```

Structure for Monthly Interest Scale report.

The following table provides more detailed information about the usage of the building blocks.

GroupHeader Block

XML Tags	M/C/O	Message Element	Field Information
<GrpHdr>	M	GroupHeader	
<MsgId>	M	MessageIdentification	The Message Identification has the same value than "BusinessMessageIdentifier". It's the unique reference to identify the message.
<CreDtTm>	M	CreationDateTime	Date and time when this Business Message was created.

Statement Block

XML Tags	M/C/O	Message Element	Field Information
<Stmt>	M		Statement
<Id>	M	Identification	Specifies a character string with a minimum length of 1, and a maximum length of 35 characters, and limited to character set X, that is, 0-9 a-z A-Z / - ? : () . , ' + .
<MsgPgntn>	M	MessagePagination	Provides details on the page number of the report . Beginning with each Report, the page is set to 1. During each Mve mapping, if the whole size of the MX message is bigger than 80 000 characters, then the new Camt.053 is created to comply with this size requirement, with incremented page.
<StmtPgntn/PgNb>	M	PageNumber	Always "1"
<LastPgInd>	M	LastPageIndicator	Indicates the last page or not . Always "True"
<LglSeqNb>	O	LegalSequenceNumber	Legal sequential number of the report

XML Tags	M/C/O	Message Element	Field Information
<CreDtTm>	O	CreationDateTime	Date and time at which the report was created
<Acct>	M	Account	Account information
<Acct/Id>/Othr/Id>	M	AccountID	Account number in Clearstream
<Acct/Ccy>	M	Currency	Currency of the account . Iso Currency format
<Bal>	M	Balance	Element used to define the balance as a numerical representation . Balance information
<Bal/Tp>	M	Type	Specifies the nature of a balance.
<Bal/Tp/CdOrPrtry/Cd>	M	Code	Coded or proprietary format balance type. Format: OPBD or CLPD
<Bal/Amt>	M	Amount	Amount of the Balance . Format: ←-Amt Ccy="CCY" →XXXXXXXXX.XXXXX←/Amt→
<Bal/CdtDbtInd>	M	CreditDebitIndicator	CRDT or DBIT
<Bal/Dt/DtTm>	M	Date	Indicates the date (and time) of the balance.. Format: ISODateTime

XML Tags	M/C/O	Message Element	Field Information
<Intrst>	M	Interest	<p>Provides general interest information that applies to the account at a particular moment in time. Rule in the 'Field specifications' section.</p> <p>The block "Interest" will be fed with these three rules below:</p> <ol style="list-style-type: none"> 1. Even if the rate or the amount of interest are equal to "0", the rate and amount will be reported. 2. Three rates and amounts will be reported. <ul style="list-style-type: none"> - Credit Interest rate (rate + amount) - Debit Interest rate (rate + amount) - Netting Amount (rate (hardcoded to '0') + amount) 3. Rate is different during a range period.
<Intrst/Rate>	M	Rate	Interest rate for a period. For the credit or debit interest rate, if the rate is not the same throughout the period, an "interest" block will be reported for each rate with the period interval in the "From date to time" and "To date to time" fields.
<Intrst/Rate/Tp/Pctg>	M	Percentage	Format: Percentage
<Intrst/Rate/VldtyRg>	M	ValidityRange	Amount of Interest for a period
<Intrst/Rate/VldtyRg/Amt/EQAmt>	M	EqualAmount	Amount of the interests . Format: XXXXXXXX.XXX
<Intrst/Rate/VldtyRg/CdtDbtInd>	O	CreditDebitIndicator	Credit/Debit indicator
<Intrst/Rate/VldtyRg/Ccy>	M	Currency	Currency of the interest amount
<Intrst/FrToDt>	M	FromDate	Range of time between a start date and an end date for the calculation of the interest.

XML Tags	M/C/O	Message Element	Field Information
<Intrst/FrToDt/FrDtTm>	M	FromDateTime	Start Date of the range . Format: YYYY-MM-DDT00:00:00
<Intrst/FrToDt/ToDtTm>	M	ToDateTime	End Date of the range . Format: YYYY-MM-DDT23:59:59

Sample

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.08">
  <BkToCstmrStmnt>
    <GrpHdr>
      <MsgId>H0000001S000</MsgId>
      <CreDtTm>2023-10-13T10:30:58.787+02:00</CreDtTm>
    </GrpHdr>
    <Stmnt>
      <Id>INT0001</Id>
      <StmntPgntn>
        <PgNb>00001</PgNb>
        <LastPgInd>true</LastPgInd>
      </StmntPgntn>
      <LglSeqNb>39</LglSeqNb>
      <Acct>
        <Id>
          <Othr>
            <Id>XXXXXX</Id>
          </Othr>
        </Id>
        <Ccy>ARS</Ccy>
      </Acct>
      <Intrst>
        <Rate>
          <Tp>
            <Pctg>-0.500000</Pctg>
          </Tp>
          <VldtyRg>
            <Amt>
              <EQAmt>-1870.070000</EQAmt>
            </Amt>
            <CdtDbtInd>CRDT</CdtDbtInd>
            <Ccy>XXX</Ccy>
          </VldtyRg>
        </Rate>
        <FrToDt>
          <FrDtTm>2023-05-01T00:00:00</FrDtTm>
```

```

        <ToDtTm>2023-05-31T23:59:59</ToDtTm>
    </FrToDt>
</Intrst>
<Intrst>
    <Rate>
        <Tp>
            <Pctg>56.500000</Pctg>
        </Tp>
        <VldtyRg>
            <Amt>
                <EQAmt>0.000000</EQAmt>
            </Amt>
            <CdtDbtInd>DBIT</CdtDbtInd>
            <Ccy>XXX</Ccy>
        </VldtyRg>
    </Rate>
    <FrToDt>
        <FrDtTm>2023-05-01T00:00:00</FrDtTm>
        <ToDtTm>2023-05-31T23:59:59</ToDtTm>
    </FrToDt>
</Intrst>
<Intrst>
    <Rate>
        <Tp>
            <Pctg>0</Pctg>
        </Tp>
        <VldtyRg>
            <Amt>
                <EQAmt>0.000000</EQAmt>
            </Amt>
            <CdtDbtInd>CRDT</CdtDbtInd>
            <Ccy>XXX</Ccy>
        </VldtyRg>
    </Rate>
    <FrToDt>
        <FrDtTm>2023-06-15T00:00:00</FrDtTm>
        <ToDtTm>2023-06-15T23:59:59</ToDtTm>
    </FrToDt>
</Intrst>

```

```

<Bal>
  <Tp>
    <CdOrPrtry>
      <Cd>OPBD</Cd>
    </CdOrPrtry>
  </Tp>
  <Amt Ccy="XXX">4201590.070000</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Dt>
    <Dt>2023-05-01</Dt>
  </Dt>
</Bal>
<Bal>
  <Tp>
    <CdOrPrtry>
      <Cd>CLBD</Cd>
    </CdOrPrtry>
  </Tp>
  <Amt Ccy="XXX">4378303.440000</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Dt>
    <Dt>2023-05-31</Dt>
  </Dt>
</Bal>
</Stmt>
</BkToCstmrStmt>
</Document>

```

camt.054 BankToCustomerDebitCreditNotification V08

Functionality

Scope

MT900/910 Debit/Credit Confirmation will be superseded by the camt.054.001.08. The BankToCustomerDebitCreditNotification 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 can be used to inform the account owner, or authorised party, of single or multiple debit and/or credit entries reported to the account.

Usage

The BankToCustomerDebitCreditNotification message can contain reports for more than one account. It provides information for cash management and/or reconciliation. The BankToCustomerDebitCreditNotification message can be used to: - report pending and booked items; - notify one or more debit entries; - notify one or more credit entries; - notify a combination of debit and credit entries. It can include underlying details of transactions that have been included in the entry. It is possible that the receiver of the message is not the account owner, but a party entitled by the account owner to receive the account information (also known as recipient). It does not contain balance information.

Outline

The BankToCustomerDebitCreditNotification is composed of two message MessageBuildingBlocks:

A. Group Header

Type of notification.

B. Notification

Notifies debit and credit entries for the account.

Structure

The following table provides more detailed information about the usage of the building blocks.

GroupHeader Block

XML Tags	M/C/O	Message Element	Field Information
<GrpHdr>	M	GroupHeader	
<GrpHdr/MsgId>	M	MessageIdentification	The Message Identification has the same value than "BusinessMessageIdentifier". It's the unique reference to identify the message.
<GrpHdr/CreDtTm>	M	CreationDateTime	Date and time when this Business Message was created.

Statement Block

XML Tags	M/C/O	Message Element	Field Information
<Ntfctn>	M	Notification	
<Ntfctn/Id>	M	Identification	
<MsgPgntn>	0	MessagePagination	Provides details on the page number of the report . Beginning with each Report, the page is set to 1. During each Mve mapping, if the whole size of the MX message is bigger than 80 000 characters, then the new Camt.054 is created to comply with this size requirement, with incremented page.
<StmntPgntn/PgNb>	=	PageNumber	
<LastPgInd>	0	LastPageIndicator	Indicates the last page or not . True or False value
<Acct>	M	Account	Account information
<Acct/Id>/Othr/Id>	M	AccountID	Account number in Clearstream
<Acct/Ccy>	M	Currency	Currency of the account . Iso Currency format

XML Tags	M/C/O	Message Element	Field Information
<Ntry>	M	Entry	Specifies an entry in the debit credit notification. Usage: At least one reference must be provided to identify the entry and its underlying transaction(s).
<Ntry/NtryRef>	M	EntryReference	Unique reference for the entry.
<Ntry/Amt>	M	Amount	Amount of money in the cash entry. Format: <Amt Ccy="CCY">XXXXXXXXXX.XXXXXX</A mt>
<Ntry/CdtDbtInd>	M	CreditDebitIndicator	Credit/Debit indicator
<Ntry/Sts>	M	Status	Status of an entry on the books . Harcode: "BOOK"
<Ntry/ValDt/Dt>	O	ValueDate	Specified the value date of the entry . Format: YYYY-MM-DD
<Ntry/BkTxCd>	M	BankTransactionCode	
<BkTxCd/Prtry/Cd>	M	Code	
<BkTxCd/Prtry/Issr>	M	Issuer	
<Ntry/NtryDtls>	O	EntryDetails	Entry detail information
<Ntry/NtryDtls/TxDtls/Refs/InstrId>	O	InstructionIdentification	
<Ntry/NtryDtls/TxDtls/Refs/EndToEndId>	O	EndToEndIdentification	
<Ntry/NtryDtls/TxDtls/Refs/TxId>	O	Transaction Identification	
<Ntry/NtryDtls/TxDtls/RltdPties>	O	Related Parties	Set of elements used to identify the parties related to the underlying transaction.
<Ntry/NtryDtls/TxDtls/RltdPties/DbtrAcct/Id/Othr/Id>	O	Identification of the DebtorAccount	Identification assigned by an institution.
<Ntry/NtryDtls/TxDtls/RltdPties/DbtrAcct/Nm>	O	Name of the DebtorAccount	

XML Tags	M/C/O	Message Element	Field Information
<Ntry/NtryDtls/TxDtls/Amt>	M	Amount	Amount of the Entry . Format: <Amt Ccy="CCY">XXXXXXXXXX.XXXXXX</Amt>
<Ntry/NtryDtls/TxDtls/CdtDbtInd>	M	CreditDebitIndicator	CRDT or DBIT value
<Ntry/NtryDtls/TxDtls/RltdDts>	M	RelatedDates	Related Date to the entry
<Ntry/NtryDtls/TxDtls/RltdDts/IntrBkSttlmDt>	O	InterbankSettlementDate	Interbank settlement date of the entry . Format: ISODate
<Ntfctn/AddtlNtfctnInf>	O	AdditionalTransactionInformation	The narrative field contains additional information

Sample

```

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.054.001.08">
  <BkToCstmrDbtCdtNtfctn>
    <GrpHdr>
      <MsgId>H0000V4R104J</MsgId>
      <CreDtTm>2023-10-10T09:45:31.947+02:00</CreDtTm>
    </GrpHdr>
    <Ntfctn>
      <Id>II63001/41CE</Id>
      <NtfctnPgtn>
        <PgNb>00001</PgNb>
        <LastPgInd>true</LastPgInd>
      </NtfctnPgtn>
      <Acct>
        <Id>
          <Othr>
            <Id>87436</Id>
          </Othr>
        </Id>
        <Ccy>EUR</Ccy>
      </Acct>
    </Ntry>
  </BkToCstmrDbtCdtNtfctn>
</Document>

```

```

<NtryRef>H0000V4PA0PE</NtryRef>
<Amt Ccy="EUR">4939</Amt>
<CdtDbtInd>DBIT</CdtDbtInd>
<Sts>
  <Cd>BOOK</Cd>
</Sts>
<ValDt>
  <Dt>2023-07-04</Dt>
</ValDt>
<BkTxCd>
  <Prtry>
    <Cd>RAP</Cd>
    <Issr>SEC</Issr>
  </Prtry>
</BkTxCd>
<NtryDtls>
  <TxDtls>
    <Refs>
      <InstrId>H0000V4PA0PECAI</InstrId>
      <EndToEndId>X000BO1604263001</EndToEndId>
    </Refs>
    <Amt Ccy="EUR">4939</Amt>
    <CdtDbtInd>DBIT</CdtDbtInd>
    <RltdDts>
      <IntrBkSttlmDt>2023-07-04</IntrBkSttlmDt>
    </RltdDts>
  </TxDtls>
</NtryDtls>
</Ntry>
</Ntfctn>
</BkToCstmrDbtCdtNtfctn>
</Document>

```