



# Bank Connect

## Bank to Customer Statement Camt 053.001.02

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## Introduction

This document defines how a BankToCustomerStatement version camt.053.001.02 will be structured when sent from banks in the BankConnect community.

The purpose of this documentation is to define how information in payment Messages should be structured for the exchange between the Message sender and the banks in the BankConnect community.

Files sent from the BankConnect community will be valid according to the XML Schema for camt.053.001.02 as published on the <http://www.iso20022.org> website.

The BankToCustomerStatement message is identified in the schema as follows:

urn:iso:std:iso:20022:tech:xsd:camt.053.001.02

## Scope

The BankToCustomerStatement message is sent by the bank to the previous party in the payment chain.

It is used to inform this party about the positive status (booked payments) of an instruction (either single or file) and provide the owner with balance information.

It can be used to notify a combination of debit and credit entries and it can include underlying details of transactions that have been included in the entry.

## Character set

The following character set can be used: UTF-8

The document includes information in the form of a table concerning the structure of a message as well as the contents of a message. Some columns refer to the Common Global Implementation MIG of the BankToCustomerStatement.

## Change log

Version no.	Date	Change
0.1	15.07.2014	New design
0.3	30.09.2014	Nothing changed since 28.08.2014
0.4	29.10.2014	2.43-2.54 added
0.5	18.11.2014	2.5 from "Optional" to "Required" 2.10 from "Optional" to "Required" 2.10 HREG added 2.26 DB list removed 2.28 & 2.29 Pagination removed 2.43 Line marked with blue 2.83 (In a debit) removed 2.94 from "Optional" to "Required" 2.95 from "Optional" to "Required" 2.96 from "Optional" to "Required" 2.137 "Here or 2.144" added 2.138 "Here or 2.146" added 2.199 Added
0.6	24.11.2014	2.5 "To date", "From date" from Optional to required 2.10 <IBAN> "HREG og BIC" deleted 2.10 <BIC> "HREG or BIC" deleted 2.26 <Cd> CLAV = Closing available balance OPAV = Opening available balance added 2.20 <FinInstnId> from "Required" to "Optional" and new remark added.D 2.32 Scheme validation is True/False 2.201, 2.204 & 2.206 Postal address added "Explanation on format usage" Required/Optional
0.7	11.12.2014	In general Conditional is changed to Optional

		2.135 <EntryDetails> from [0..1] to [0..n] 2.237 <ReferredDocument.....> from [0..1] to [0..n] 2.32 .<Incl> from Conditional to Required 2.94-96 from Conditional to Required 2.97-98 Added
1.0	30.12.2014	After review
1.1	20.03.2015	2.203 Added
1.2	15.05.2017	Correction marks removed Minor editorial changes.

#### Explanation on format usage

The table below explains the usage of the columns

Column Header	Contents
ISO Index No.	The index used by the CGI initiative in the official BankToCustomerStatement camt.053.001.02
Or	Select one or the other, but not both
Message Item	Message item used by the CGI initiative in the official BankToCustomerStatement camt.053.001.02
XML Tag	XML Tag Name used by the CGI initiative in the official BankToCustomerStatement camt.053.001.02
Mult.	[0..1] : Element is optional [1..1] : Element is required [0..n] : Optional with unlimited repetition [1..n] : Required with unlimited repetition



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Type	Description of all data type and components used
Attribute	CGI attributes
Rules	CGI rules
Remarks	Remarks on how to use Message Item
	Lines with this colour means niveau +
	Lines with this colour means niveau ++
Required/Optional	If ISO 20.022 "Mult." says [1..1] and Bank Connect "Attribute" says "Optional", must underlying tag include data, if data is present in upper niveau

ISO Index No.	Or	Message Item	XML Tag	Mult.	Type	Attribute	Rules	Remarks
1.0		+GroupHeader	<GrpHdr>	[1..1]	Component	Required	Set of characteristics shared by all individual transactions included in the message.	
1.1		++MessageIdentification	<MsgId>	[1..1]	Max35Text	Required	Point to point reference assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message.	Unik id Unique ID
1.2		++CreationDateTime	<CreDtTm>	[1..1]	ISODatetime	Required	Date and time at which the message was created by the account servicer.	
1.3 +		++ MessageRecipient	<MsgRcpt>	[0..1]	Party Identification Component	Optional	Party that is entitled by the account owner to receive information about movements in the account.	
		+++Identification	<Id>	[0..1]	Choice Component	Optional	Unique and unambiguous way of identifying an organisation or an individual person.	
		++++OrganisationIdentification	<OrgId>	[1..1]	Component	Optional	Unique an unambiguous way of identifying an organisation.	
		+++++Other	<Othr>	[0..n]	Component	Optional	Unique identification of an organisation, as assigned by an institution, using an identification scheme.	
		++++++Identification	<Id>	[1..1]	Max35Text	Optional	Identification assigned by an institution.	



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ISO Index No.	Or	Message Item	XML Tag	Mult.	Type	Attribute	Rules	Remarks
		++++++SchemeName	<SchmeNm>	[0..1]	Choice Component	Optional	Name of the identification scheme.	
		+++++++Code	<Cd>	[1..1]	Code	Optional	Name of the identification scheme, in a coded form as published in an external list.	Default "Cust"
2.0		+Statement	<Stmt>	[1..n]	Component	Required	Reports on booked entries and balances for a cash account.	
2.1		++Identification	<Id>	[1..1]	Max35Text	Required	Unique and unambiguous identification of the account report, assigned by the account servicer.	Time Stamp
2.2		++ElectronicSequenceNumber	<ElctrncSeqNb>	[0..1]	Number	Optional	Sequential number of the report, assigned by the account servicer. It is increased incrementally for each report sent electronically.	Sequential numbering
2.3		++LegalSequenceNumber	<LglSeqNb>	[0..1]	Number	Optional	Legal sequential number of the report, assigned by the account servicer. It is increased incrementally for each report sent.	
2.4		++CreationDateTime	<CreDtTm>	[1..1]	ISODatetime	Required	Date and time at which the report was created.	
2.5 +		++FromToDate	<FrToDt>	[0..1]	Component	Required Optional	Range of time between the start date and the end date for which the account report is issued.	
		+++FromDateTime	<FrDtTm>	[1..1]	ISODatetime	Required Optional	Date and time at which the range starts.	
		+++ToDateTime	<ToDtTm>	[1..1]	ISODatetime	Required Optional	Date and time at which the range ends.	
2.10		++Account	<Acct>	[1..1]	Component	Required	Unambiguous identification of the account to which credit and debit entries are made.	
		+++Identification	<Id>	[1..1]	Account Identification Component	Required	Unique and unambiguous identification of the account between the account owner and the account servicer.	



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ISO Index No.	Or	Message Item	XML Tag	Mult.	Type	Attribute	Rules	Remarks
	{Or	++++IBAN	<IBAN>	[1..1]	IBANIdentifier	Required	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.	
	Or}	++++Other	<Othr>	[0..1]	Component	Required	Unique identification of an account, as assigned by the account servicer, using an identification scheme.	
		+++++Identification	<Id>	[1..1]	Max35Text	Required	Identification assigned by an institution.	
		+++++SchemeName	<SchmeNm>	[0..1]	Choice Component	Optional	Name of the identification scheme.	
		++++++Code	<Cd>	[1..1]	Code	Required	Name of the identification scheme, in a coded form as published in an external list.	BBAN
		+++Currency	<Ccy>	[0..1]	Currency Code	Optional	Identification of the currency in which the account is held.	(Currency of account according to ISO definition 4217)
		+++Name	<Nm>	[0..1]	Max140Text	Optional	Name of the account, assigned by the account servicing institution in agreement with the account owner in order to provide an additional means of identification of the account.	Bank Account name and possible name given by the customer for the account. Will only be present if a name is given.
		+++Owner	<Ownr>	[0..1]	Party Identification Component	Optional	Party that legally owns the account.	
		++++Name	<Nm>	[0..1]	Max140Text	Optional	Name by which a party is known and which is usually used to identify that party.	
		++++PostalAddress	<PstlAdr>	[0..1]	Component	Optional	Information that locates and identifies a specific address, as defined by postal services.	
		+++++StreetName	<StrtNm>	[0..1]	Max70Text	Optional	Name of a street or thoroughfare.	
		+++++BuildingNumber	<BldgNb>	[0..1]	Max16Text	Optional	Number that identifies the position of a building on a street.	

ISO Index No.	Or	Message Item	XML Tag	Mult.	Type	Attribute	Rules	Remarks
		+++++PostCode	<PstCd>	[0..1]	Max16Text	Optional	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.	
		+++++TownName	<TwnNm>	[0..1]	Max35Text	Optional	Name of a built-up area, with defined boundaries, and a local government.	
		+++++Country	<Ctry>	[0..1]	CountryCode	Optional	Nation with its own government.	
		+++++AdressLine	<AdrLine>	[0..7]	Max70Text	Optional	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	
		+++Identification	<Id>	[1..1]	Account Identification Component	Optional	Unique and unambiguous identification of the account between the account owner and the account servicer.	
		+++++OrganisationIdentification	<OrgId>	[1..1]	Component	Optional	Unique an unambiguous way of identifying an organisation.	
		++++++Other	<Othr>	[0..n]	Component	Optional	Unique identification of an organisation, as assigned by an institution, using an identification scheme.	
		+++++++Identification	<Id>	[1..1]	Max35Text	Optional	Identification assigned by an institution.	Customer number
		+++++++SchemeName	<SchmeNm>	[0..1]	Choice Component	Optional	Name of the identification scheme.	
		+++++++Code	<Cd>	[1..1]	Code	Optional	Name of the identification scheme, in a coded form as published in an external list.	"CUST"
		+++Servicer	<Svcr>	[0..1]	Financial Institution Identification Component	Optional	Party that manages the account on behalf of the account owner, ie, manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account.	
		++++FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Component	Optional	Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.	Attribute is Optional though BIC is not used by all financial Institutions.

ISO Index No.	Or	Message Item	XML Tag	Mult.	Type	Attribute	Rules	Remarks
		+++++BIC	<BIC>	[1..1]	BICIdentifier	Optional	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).	
2.23		++Balance	<Bal>	[1..n]	Component	Required	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.	
2.24		+++Type	<Tp>	[1..1]	Component	Required	Specifies the nature of a balance.	
2.25		++++CodeOrProprietary	<CdOrPrtry>	[1..1]	Component	Required	Coded or proprietary format balance type.	
2.26		+++++Code	<Cd>	[1..1]	Code	Required	Balance type, in a coded form.	OPBD = Opening balance CLBD = Closing balance CLAV = Closing available balance OPAV = Opening available balance
2.31		+++CreditLine	<CdtLine>	[0..1]	Component	Optional	Set of elements used to provide details on the credit line.	
2.32		++++Included	<Incl>	[1..1]	YesNoIndicator	Required	Indicates whether or not the credit line is included in the balance.	Scheme validation is True/False
2.33		++++Amount	<Amt>	[0..1]	CurrencyAndAmount	Optional	Amount of money of the credit line.	Limit is shown here if available and True is set in 2.32. Amount set as XML attribute
2.34		+++Amount	<Amt>	[1..1]	CurrencyAndAmount	Required	Amount of money of the cash balance.	The matching balance related to the balance code
2.35		+++CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	Required	Indicates whether the balance is a credit or a debit balance. Usage: A zero balance is considered to be a credit balance.	Following values are used: DBIT = Debit balance CRDT = Credit balance
2.36		+++Date	<Dt>	[1..1]	Component	Required	Indicates the date (and time) of the balance.	
		++++Date	<DtTm>	[1..1]	DateTime	Required	Specified date.	Balance date



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ISO Index No.	Or	Message Item	XML Tag	Mult.	Type	Attribute	Rules	Remarks
2.43		++TransactionsSummary	<TxSummary>	(0..1)	Component	Optional	Set of elements used to provide summary information on entries.	Component used if entries exist in the message
2.44		+++TotalEntries	<TtlNtries>	(0..1)	Component	Optional	Specifies the total number and sum of debit and credit entries.	
2.45		++++NumberOfEntries	<NbOfNtries>	(0..1)	Max15NumericText	Optional	Number of individual entries included in the report.	Calculated number of entries included in the message.
2.46		++++Sum	<Sum>	(0..1)	DecimalNumber	Optional	Total of all individual entries included in the report.	
2.47		++++TotalNetEntryAmount	<TtlNetNtryAmt>	(0..1)	DecimalNumber	Optional	Resulting amount of the netted amounts for all debit and credit entries.	Calculated sum of included entries in the message
2.48		++++CreditDebitIndicator	<CdtDbtInd>	(0..1)	Code	Optional	Indicates whether the total net entry amount is a credit or a debit amount	Following values are used: DBIT = Debit CRDT = Credit
2.49		++++TotalCreditEntries	<TtlCdtNtries>	(0..1)	Component	Optional	Specifies the total number and sum of credit entries.	
2.50		+++++NumberOfEntries	<NbOfNtries>	(0..1)	Max15NumericText	Optional	Number of individual entries included in the report.	Calculated number of credit entries in the message
2.51		+++++Sum	<Sum>	(0..1)	DecimalNumber	Optional	Total of all individual entries included in the report.	Calculated sum of included credit entries in the message
2.52		+++++TotalDebitEntries	<TtlDbtNtries>	(0..1)	Component	Optional	Total of all individual entries included in the report.	
2.53		+++++NumberOfEntries	<NbOfNtries>	(0..1)	Max15NumericText	Optional	Number of individual entries included in the report.	Calculated number of debit entries in the message
2.54		+++++Sum	<Sum>	(0..1)	DecimalNumber	Optional	Total of all individual entries included in the report.	Calculated sum of included debit entries in the message
2.76		++Entry	<Ntry>	[0..n]	Component	Optional	Specifies the elements of an entry in the report.	
2.77		+++EntryReference	<NtryRef>	[0..1]	Max35Text	Optional	Unique reference for the entry.	(Calculated within message starting from 1)
2.78		+++Amount	<Amt>	[1..1]	CurrencyAndAmount	Required	Amount of money in the cash entry.	
2.79		+++CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	Required	Specifies if an entry is a credit or a debit.	(Following values can be used DBIT = Debit CRDT = Credit)
2.80		+++ReversalIndicator	<RvslInd>	[0..1]	TrueFalseIndicator	Optional	Indicates whether the entry is the result of a reversal operation.	(Only shown when value = TRUE, otherwise the tag is not present)



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ISO Index No.	Or	Message Item	XML Tag	Mult.	Type	Attribute	Rules	Remarks
2.81		+++Status	<Sts>	[1..1]	Code	Required	Status of an entry on the books of the account servicer.	Always BOOK
2.82		+++BookingDate	<BookgDt>	[0..1]	Component	Required	Date and time when an entry is posted to an account on the account servicer's books.	
		++++Date	<Dt>	[1..1]	ISODate	Required	Specified date.	
2.83		+++ValueDate	<ValDt>	[0..1]	Component	Optional	Date and time assets become available the account owner	
		++++Date	<Dt>	[1..1]	ISODate	Optional	Specified date.	
2.84		+++AccountServicerReference	<AcctSvcrRef>	[0..1]	Max35Text	Optional	Account servicing institution's reference for the entry.	Bookkeeping reference. Unique identification of each individual transaction
2.91		+++BankTransactionCode	<BkTxCd>	[1..1]	Component	Optional	Set of elements to fully identify the type of underlying transaction resulting in an entry.	
2.92		++++Domain	<Domn>	[0..1]	Component	Optional	Specifies the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.	
2.93		+++++Code	<Cd>	[1..1]	ExternalBank TransactionDomain Code	Required	Specifies the business area of the underlying transaction.	
2.94		+++++Family	<Fmly>	[1..1]	Component	Required	Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.	
2.95		+++++Code	<Cd>	[1..1]	ExternalBank TransactionFamily Code	Required	Specifies the family within a domain.	
2.96		+++++SubFamilyCode	<SubFmlyCd>	[1..1]	ExternalBank TransactionSub FamilyCode	Required	Specifies the sub-product family within a specific family.	
2.97		++++Proprietary	<Prtry>	[0..1]	Component	Optional	Proprietary identification of the bank transaction code, as defined by the issuer.	
2.98		+++++Code	<Cd>	[1..1]	Max35Text	Required	Proprietary bank transaction code to identify the underlying transaction.	
2.135		+++EntryDetails	<NtryDtIs>	[0..n]	Component	Required	Set of elements used to provide details on the entry.	



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ISO Index No.	Or	Message Item	XML Tag	Mult.	Type	Attribute	Rules	Remarks
2.136		++++Batch	<Btch>	[0..1]	Component	Optional	Set of elements used to provide details on batched transactions.	(Component only present when reporting on batched transactions)
2.137		+++++MessageIdentification	<MsgId>	[0..1]	Max35Text	Optional	Point to point reference, as assigned by the sending party, to unambiguously identify the batch of transactions.	(Contains the message id from the incoming SEPA transaction or if transaction is created via ISO 20022 XML pain001 Customer Credit Transfer. In other cases the value is blank) Here or 2.144
2.138		+++++PaymentInformationIdentification	<PmtInfId>	[0..1]	Max35Text	Optional	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.	(Contains the payment information id from the incoming SEPA transaction or if transaction is created via ISO 20022 XML pain 001 Customer Credit Transfer. In other cases the value is blank) Here or 2.146
2.139		+++++NumberOfTransactions	<NbOfTx>	[0..1]	Max15NumericText	Optional	Number of individual transactions included in the batch.	
2.140		+++++TotalAmount	<TtlAmt>	[0..1]	CurrencyAndAmount	Optional	Total amount of money reported in the batch entry.	(Currency set as xml attribute)
2.141		+++++CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	Optional	Indicates whether the batch entry is a credit or a debit entry.	
2.142		++++TransactionDetails	<TxDtIs>	[0..n]	Component	Optional	Set of elements providing information on the underlying transaction(s).	
2.143		+++++References	<Refs>	[0..1]	Component	Optional	Set of elements providing the identification of the underlying transaction.	
2.144		+++++MessageIdentification	<MsgId>	[0..1]	Max35Text	Optional	Point to point reference assigned by the instructing party of the underlying message.	Technical end to end reference
2.145		+++++AccountServicerReference	<AcctSvcrRef>	[0..1]	Max35Text	Optional	The account servicing institution's reference for the transaction.	Bank's internal transaction reference.
2.146		+++++PaymentInformationIdentification	<PmtInfId>	[0..1]	Max35Text	Optional	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.	Customers own transaction reference. Unique identification of each group of transactions provided by the ERP.

ISO Index No.	Or	Message Item	XML Tag	Mult.	Type	Attribute	Rules	Remarks
2.147		++++++InstructionIdentification	<InstrId>	[0..1]	Max35Text	Optional	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.	Customers own reference. Unique identification of each instruction provided by the ERP.
2.148		++++++EndToEndIdentification	<EndToEndId>	[0..1]	Max35Text	Optional	Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.	Customers own end-to-end identification. This identification is passed on, unchanged, throughout the entire value chain.
2.149		++++++TransactionIdentification	<TxId>	[0..1]	Max35Text	Optional	Unique identification assigned by the first instructing agent to unambiguously identify the transaction and passed on, unchanged, throughout the entire interbank chain.	Original transactions reference
2.150		++++++MandateIdentification	<MndtId>	[0..1]	Max35Text	Optional	Reference of the direct debit mandate that has been signed between by the debtor and the creditor.	Contains the mandate Id on both credit and debit transactions related to SEPA Direct Debit
2.151		++++++ChequeNumber	<ChqNb>	[0..1]	Max35Text	Optional	Unique and unambiguous identifier for a payment instruction, assigned by the clearing system.	
2.153		++++++Proprietary	<Prtry>	[0..1]	Component	Optional	Proprietary reference of an underlying transaction.	
2.154		++++++Type	<Tp>	[1..1]	Max35Text	Optional	Identifies the type of reference reported.	CARD for card transactions or ORIG for return payments
2.155		++++++Reference	<Ref>	[0..1]	Max35Text	Optional	Proprietary reference specification related to the underlying transaction.	The card number used in the credit transaction is provided if available
2.156		+++++AmountDetails	<AmtDtls>	[0..1]	Component	Optional	Set of elements providing details information on the original amount.	All Amount Details are in all cases given on the Transaction Details level on single and batch bookings. For consistency purposes Entry/Amount information is repeated at TransactionDetails/AmountDetails/TransactionAmount



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ISO Index No.	Or	Message Item	XML Tag	Mult.	Type	Attribute	Rules	Remarks
		++++++InstructedAmount	<InstdAmt>	[0..1]	Component	Optional	Identifies the amount of money to be moved between the debtor and creditor, before deduction expressed in the currency as ordered by the initiating party and provides currency exchange info instructed amount and/or currency is/are different from the entry amount and/or currency.	
		++++++Amount	<Amt>	[1..1]	CurrencyAndAmount	Required	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.	
		++++++CurrencyExchange	<CcyXchg>	[0..1]	Component	Optional	Reports on currency exchange information.	
		+++++++SourceCurrency	<SrcCcy>	[1..1]	CurrencyCode	Required	Currency of the amount to be converted in a currency conversion.	
		+++++++TargetCurrency	<TrgtCcy>	[0..1]	CurrencyCode	Optional	Currency into which an amount is to be converted in a currency conversion.	
		+++++++UnitCurrency	<UnitCcy>	[0..1]	CurrencyCode	Optional	Currency in which the rate of exchange is expressed in a currency exchange. In the example 1GBP = xxxCUR, the unit currency is GBP.	"Not used"
		+++++++ExchangeRate	<XchgRate>	[0..1]	BaseOneRate	Optional	amount from one currency into another. This reflects the price at which one currency was bought with another currency.	
		++++++TransactionAmount	<TxAmt>	[0..1]	Component	Optional	Amount of the underlying transaction.	
		++++++Amount	<Amt>	[1..1]	CurrencyAndAmount	Required	Amount of money to be moved between the debtor the currency as ordered by the initiating party.	
		++++++CurrencyExchange	<CcyXchg>	[0..1]	Component	Optional	Reports on currency exchange information.	
		+++++++SourceCurrency	<SrcCcy>	[1..1]	CurrencyCode	Required	Currency of the amount to be converted in a currency conversion.	
		+++++++TargetCurrency	<TrgtCcy>	[0..1]	CurrencyCode	Optional	Currency into which an amount is to be converted in a currency conversion.	
		+++++++UnitCurrency	<UnitCcy>	[0..1]	CurrencyCode	Optional	Currency in which the rate of exchange is expressed in a currency exchange. In the example 1GBP = xxxCUR, the unit currency is GBP.	"Not used"



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ISO Index No.	Or	Message Item	XML Tag	Mult.	Type	Attribute	Rules	Remarks
		+++++++ExchangeRate	<XchgRate>	[0..1]	BaseOneRate	Optional	Factor used for the conversion of an amount from one currency into another. This reflects the price at which one currency was bought with another currency.	
		+++++++ContractIdentification	<CtrctId>	[0..1]	Max35Text	Optional	Unique and unambiguous identifier of the foreign exchange contract.	"Not used"
		+++++++QuotationDate	<QtnDt>	[0..1]	ISODateTime	Optional	Date and time at which an exchange rate is quoted.	"Not used"
		+++++CounterValueAmount	<CntrValAmt>	[0..1]	Component	Optional	Identifies the countervalue amount and provides currency exchange information. Either the counter amount quoted in an FX deal, or the result of the currency information applied to an instructed amount, before deduction of charges.	This is identical to equivalent amount
		+++++Amount	<Amt>	[1..1]	CurrencyAndAmount	Required	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.	
2.163		+++++BankTransactionCode	<BkTxCd>	[0..1]	Component	Optional	Set of elements to fully identify the type of underlying transaction resulting in an entry.	
2.164		+++++Domain	<Domn>	[0..1]	Component	Optional	Specifies the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.	
2.165		+++++Code	<Cd>	[1..1]	ExternalBankTransactionDomainCode	Required	Specifies the business area of the underlying transaction	
2.166		+++++Family	<Fmly>	[1..1]	Component	Required	Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.	
2.167		+++++Code	<Cd>	[1..1]	ExternalBankTransactionFamilyCode	Required	Specifies the family within a domain.	
2.168		+++++SubFamilyCode	<SubFmlyCd>	[1..1]	ExternalBankTransactionSubFamilyCode	Required	Specifies the sub-product family within a	
2.169		+++++Proprietary	<Prtry>	[0..1]	Component	Optional	Proprietary identification of the bank transaction code, as defined by the issuer.	

ISO Index No.	Or	Message Item	XML Tag	Mult.	Type	Attribute	Rules	Remarks
2.170		+++++++Code	<Cd>	[1..1]	Max35Text	Required	Proprietary bank transaction code to identify the underlying transaction.	
2.171		+++++++Issuer	<Issr>	[0..1]	Max35Text	Optional	Identification of the issuer of the proprietary bank transaction code.	
2.199		+++++RelatedParties	<RltdPties>	[0..1]	Component	Optional	Set of elements identifying the parties related to the underlying transaction.	
2.201		+++++++Debtor	<Dbtr>	[0..1]	Party Identification Component	Optional	Party that owes an amount of money to the (ultimate) creditor.	
		+++++++Name	<Nm>	[0..1]	Max70Text	Optional	Name of the debtor.	
		+++++++PostalAddress	<PstlAdr>	[0..1]	Component	Optional	Information that locates and identifies a specific address, as defined by postal services	
		+++++++StreetName	<StrtNm>	[0..1]	Max70Text	Optional	Name of a street or thoroughfare.	
		+++++++BuildingNumber	<BldgNb>	[0..1]	Max16Text	Optional	Number that identifies the position of a building on a street.	
		+++++++PostCode	<PstCd>	[0..1]	Max16Text	Optional	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.	
		+++++++TownName	<TwnNm>	[0..1]	Max35Text	Optional	Name of a built-up area, with defined boundaries, and a local government.	
		+++++++Country	<Ctry>	[0..1]	CountryCode	Optional	Nation with its own government.	
		+++++++AdressLine	<AdrLine>	[0..7]	Max70Text	Optional	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	
2.203		+++++UltimateDebtor	<UltmtDbtr>	[0..1]	Party Identification Component	Optional	Ultimate party that owes an amount of money to the (ultimate) creditor.	
		+++++++Name	<Nm>	[0..1]	Max140Text	Optional	Name of the account, assigned by the account servicing institution in agreement with the account owner in order to provide an additional means of identification of the account.	
		+++++++PostalAddress	<PstlAdr>	[0..1]	Component	Optional	Information that locates and identifies a specific address, as defined by postal services.	
		+++++++StreetName	<StrtNm>	[0..1]	Max70Text	Optional	Name of a street or thoroughfare.	
		+++++++BuildingNumber	<BldgNb>	[0..1]	Max16Text	Optional	Number that identifies the position of a building on a street.	



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ISO Index No.	Or	Message Item	XML Tag	Mult.	Type	Attribute	Rules	Remarks
		+++++++PostCode	<PstCd>	[0..1]	Max16Text	Optional	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.	
		+++++++TownName	<TwnNm>	[0..1]	Max35Text	Optional	Name of a built-up area, with defined boundaries, and a local government.	
		+++++++Country	<Ctry>	[0..1]	CountryCode	Optional	Nation with its own government.	
		+++++++AddressLine	<AdrLine>	[0..7]	Max70Text	Optional	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	
2.204		+++++++Creditor	<Cdtr>	[0..1]	Party Identification Component	Optional	Party to which an amount of money is due.	
		+++++++Name	<Nm>	[0..1]	Max70Text	Optional	Name of the account, assigned by the account servicing institution in agreement with the account owner in order to provide an additional means of identification of the account.	
		+++++++PostalAddress	<PstlAdr>	[0..1]	Component	Optional	Information that locates and identifies a specific address, as defined by postal services.	
		+++++++StreetName	<StrtNm>	[0..1]	Max70Text	Optional	Name of a street or thoroughfare.	
		+++++++BuildingNumber	<BldgNb>	[0..1]	Max16Text	Optional	Number that identifies the position of a building on a street.	
		+++++++PostCode	<PstCd>	[0..1]	Max16Text	Optional	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.	
		+++++++TownName	<TwnNm>	[0..1]	Max35Text	Optional	Name of a built-up area, with defined boundaries, and a local government.	
		+++++++Country	<Ctry>	[0..1]	CountryCode	Optional	Nation with its own government.	
		+++++++AdressLine	<AdrLine>	[0..7]	Max70Text	Optional	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	
2.205		+++++++CreditorAccount	<CdtrAcct>	[0..1]	Component	Optional	Unambiguous identification of the account of the creditor of the payment transaction.	
		+++++++Identification	<Id>	[1..1]	Identifier	Required	Unique and unambiguous identification of the account between the account owner and the account servicer.	

ISO Index No.	Or	Message Item	XML Tag	Mult.	Type	Attribute	Rules	Remarks
	{Or	+++++++IBAN	<IBAN>	[1..1]	IBANIdentifier	Required	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.	
	Or}	+++++++Other	<Othr>	[0..1]	Component	Optional	Unique identification of an account, as assigned by the account servicer, using an identification scheme.	
		+++++++Identification	<Id>	[1..1]	Max35Text	Required	Identification assigned by an institution.	
		+++++++SchemeName	<SchmeNm>	[0..1]	Choice Component	Optional	Name of the identification scheme.	
	{Or	+++++++Code	<Cd>	[1..1]	Code	Required	Name of the identification scheme, in a coded form as published in an external list.	BBAN
	Or}	+++++++Proprietary	<Prtry>	[1..1]	Max35Text	Required	Name of the identification scheme, in a free text form.	E.g. OCR
2.206		+++++++UltimateCreditor	<UltmtCdtr>	[0..1]	Party Identification Component	Optional	Ultimate party to which an amount of money is due.	
		+++++++Name	<Nm>	[0..1]	Max140Text	Optional	Name of the account, assigned by the account servicing institution in agreement with the account owner in order to provide an additional means of identification of the account.	
		+++++++AdressLine	<AdrLine>	[0..7]	Max70Text	Optional	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	
2.212 +		+++++++DebtorAgent	<DbtrAgt>	[0..1]	Financial Institution Identification Component	Optional	Financial institution servicing an account for the debtor.	
		+++++++FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Component	Required	Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.	

ISO Index No.	Or	Message Item	XML Tag	Mult.	Type	Attribute	Rules	Remarks
		+++++++BIC	<BIC>	[1..1]	BICIdentifier	Required	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).	
2.213 +		+++++CreditorAgent	<CdrAgt>	[0..1]	Financial Institution Identification Component	Optional	Financial institution servicing an account for the creditor.	
		+++++++FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Component	Required	Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.	
		+++++++BIC	<BIC>	[1..1]	BICIdentifier	Required	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).	
2.224		++++Purpose	<Purp>	[0..1]	Component	Optional	Underlying reason for the payment transaction, eg, a charity payment, or a commercial agreement between the creditor and the debtor.	
2.225	{Or	+++++Code	<Cd>	[1..1]	ExternalPurpose Code	Required	Specifies the underlying reason for the payment transaction, as published in an external purpose code list.	Return of Purpose: CORT, INTC, PENS, SALA, SUPP, TREA.
2.226	Or}	+++++Proprietary	<Prtry>	[1..1]	Max35Text	Required	User community specific purpose.	
2.234		+++++RemittanceInformation	<RmtInf>	[0..1]	Component	Optional	Information that enables the matching, ie, reconciliation, of a payment with the items that the payment is intended to settle, eg, commercial invoices in an account receivable system.	

**Formateret:** Skrifttype: (Standard) Verdana

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2.235		++++++Unstructured	<Ustrd>	[0..n]	Max140Text	Conditional	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, eg, commercial invoices in an accounts' receivable system in an unstructured form.	
2.236		+++++Structured	<Strd>	[0..n]	Component	Optional	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, eg, commercial invoices in an accounts' receivable system in a structured form.	
2.237		+++++++ReferredDocumentInformation	<RfrdDocInf>	[0..n]	Component	Optional	Reference information to allow the identification of the underlying reference documents.	Business Rule: First instance of Identification for DEBI
2.238		+++++++Type	<Typ>	[0..1]	Component	Optional	Provides the type of the referred document.	
2.239		+++++++CodeOrProprietary	<CdOrPrtry>	[1..1]	Component	Optional	Provides the type details of the referred document.	
2.241		+++++++Proprietary	<Prtry>	[1..1]	Max35Text	Optional	Proprietary identification of the type of the remittance document.	Codes used: DEBI (Debtors Id of the Payment)/CRED (Creditors Id of the Debtor)/ PRIM (Primary Reference)
2.243		+++++++Number	<Nb>	[0..1]	Max35Text	Optional	Unique and unambiguous identification of the referred document.	
2.256		+++++++CreditorReferenceInformation	<CdtrRefInf>	[0..1]	Component	Optional	Reference information provided by the creditor to allow the identification of the underlying documents.	
2.257		+++++++Type	<Tp>	[0..1]	Component	Optional	Provides the type of the creditor reference.	
2.258		+++++++CodeOrProprietary	<CdOrPrtry>	[1..1]	Component	Required	Coded or proprietary format creditor reference type.	
2.259		+++++++Code	<Cd>	[1..1]	Code	Required	Coded creditor reference type. Code SCOR	Coded creditor reference type. Code SCOR
2.261		+++++++Issuer	<Issuer>	[0..1]	Max35Text	Optional	Identification of the issuer of the credit reference type.	Used for ISO (ISO 11649).



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ISO Index No.	Or	Message Item	XML Tag	Mult.	Type	Attribute	Rules	Remarks
2.262		+++++++Reference	<Ref>	[0..1]	Max35Text	Optional	Unique and unambiguous reference assigned by the creditor to refer to the payment transaction.	OCR-reference: For Payment Slip payments the OCR-reference is a combination of the former Payment Slip Code and Payment Id with a forward slash separator (fx 71/123456789012345). For Payment Slip Codes not supporting Payment Id only the Payment Slip Code will be reported (fx 73/). Creditor account reference/Giro account number is populated under the CreditorAccount object as an Other account number. ISO: Used for RF Creditor Reference (ISO 11649).