

ISO 20022
Account Statement Guide
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FK|Finanssialan Keskusliitto
FC|Finansbranschens Centralförbund
Federation of Finnish Financial Services



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1 Introduction

The purpose of this service description is to assist software vendors in their migration to account statement reporting complying with the ISO 20022 standard description. Finnish Electronic Account Statement refers to Finnish standard formatted KTO-account statement throughout this document with a view to promoting an understanding of the correspondences during the SEPA transition period. In order to understand the content and structure, it is thus advisable to keep the most recent electronic account statement service description handy as reference material.

The content of this document will be updated during the SEPA transition period.

In addition to this document, you should view the account statement reporting descriptions and examples of technical XML files available at www.ISO20022.org. You should also have access to the descriptions of the latest valid transaction code standard and the ISO 20022 external code list.

Banks will offer XML account reporting to their customers according to their own schedules.

2 General

According to Finnish Accounting Standards Board (State Accountancy Committee) opinion No. 1114 of 27 August 1990, a party that is required to keep books may use account statements instead of the original vouchers as a basis for bookkeeping entries for bank account transactions, as long as the account statements concerned fulfil the Finnish Accounting Standards Board requirements as laid down separately.

The Finnish Accounting Standards Board has given the following opinions on the Electronic Account Statement Service:

- 1114 /27 August 1990 Use of electronic account statements
- 1297 /24 October 1994 Substituting vouchers with account statements when the number of vouchers is small
- 1621 /4 September 2000 On bank account balance statements
- 1814/2008 ISO 20022 Opinion on ISO 20022 account statement reporting.

2.1 Effects on customer routines

The bank will send the customer an account statement that fulfils the Finnish Accounting Standards Board requirements.

According to the Finnish Accounting Standards Board opinion, account statements should be provided at least monthly if there have been any account transactions during the period concerned, and a statement should always be provided for the last banking day of the year.

The bank can provide account statements in printed or electronic form. The customer can make a hard copy of the electronic account statement in the desired format.

The authenticity of the data can always be verified by comparing it with data at the bank.

The customer may request new copies of any lost account statements from the bank.

The customer must keep a backup copy of the electronic account statement until the account

statement or voucher journal has been stored in a manner that fulfils the legal requirements for accounting.

2.2 Activities

Bank's functions:

The payer's bank is responsible for the transmission of the payment and any accompanying reference number or message to the payee's bank.

The bank should file its own vouchers and other bookkeeping material in a manner that allows it to provide a copy of the account statement information sent to the customer for the customer's bookkeeping or verification.

The bank will report the closing balance for each booking date on request.

Customer's functions:

The customer ensures that the account statement material provided by the bank, as well as other bookkeeping material relevant to payments, is processed in the customer's bookkeeping according to sound accounting procedure.

3 Electronic account statement service

The bank provides account statements containing account transaction information, feedback material on the material submitted by the customer and account statement reports complying with the ISO 20022 message descriptions (Payments – Maintenance 2009 / Edition September 2009). Banks aim to retain current character set processing practices including the Scandinavian characters used in Finland. Contact your bank to check the character coding used by the bank.

The Bank-to-Customer Statement message (**camt.053.001.02 BankToCustomerStatementV02**) is used by **the bank** to report:

- account transactions booked
- specifying transactions, if any
- balance data.

The Bank-to-Customer Statement is an official account statement supplied by the bank and approved by the Finnish Accounting Standards Board.

The account report (**camt.052.001.02 BankToCustomerAccountReportV02**) description is used for reporting intra-day transactions and balances.

The Bank-to-Customer Debit/Credit Notification (**camt.054.001.02 BankToCustomerDebitCreditNotificationV02**) only includes specifying transactions, but no balance data. A separate description is available for this message, which replaces, **among others, the Incoming reference payments description.**

The account statement comprises all of the account transactions entered during the account statement period, broken down by booking date. The account statement material to be retrieved from the bank may include one or more account statements. The account statement may comprise a daily statement presenting the transactions on one booking date, or a periodic account statement showing all of the transactions that took place during the period concerned, presented in the order of booking dates.

A camt message can convey a periodic account statement in two different ways of the bank's choosing.

1. Daily account statements of the specified period combined into one message. For example, a single weekly account statement can be delivered in a single camt.053 message after the last banking day of the week, containing individual statements of the five banking days of the week, each with their own opening and closing balances.
2. A single account statement. For example, a weekly account statement can be delivered in a single camt.053 message after the last banking day of the week, containing the opening balance of the first banking day and closing balance of the last banking day of the week.

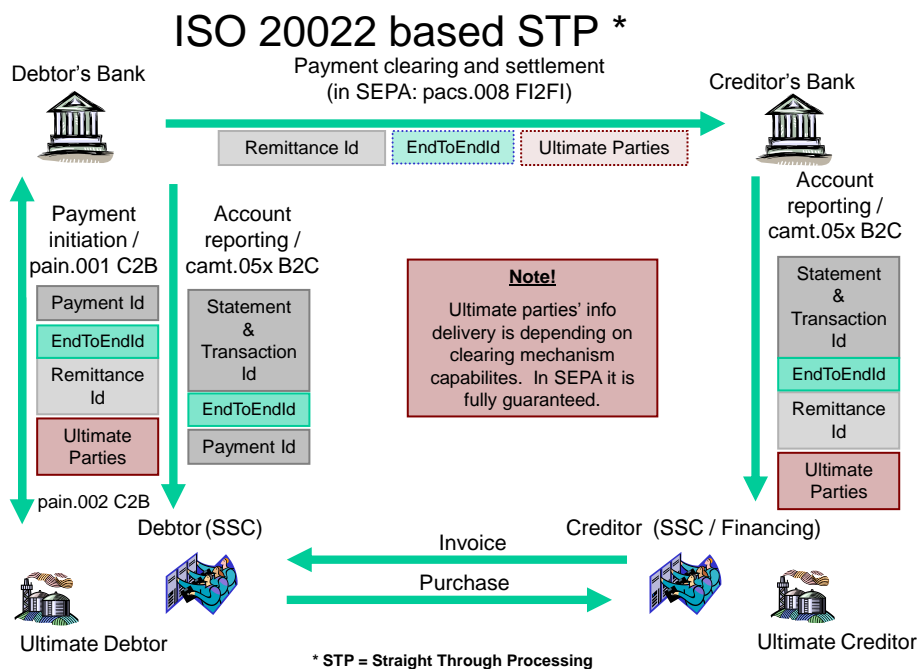
If a change of month occurs within the weekly statement, a new weekly statement is started at the beginning of the month.

Banks should file the account statement transactions in a manner that allows them to provide a new hard or soft copy of the account statement up to two months after its original generation. Banks should file the account statement transactions in a manner which allows them to provide data for certifying the transactions on paper or, if the bank's system allows it, in electronic form, for the current year plus the previous six years, as required by section 25 of the Bookkeeping Act.

If further information is required on an account statement or a transaction entered on it, the customer should contact the account holding branch. In situations demanding further clarification, individual transactions can be identified by their filing codes. The original payment order can be traced using the filing code provided by the bank. Reversal transactions are given their own filing codes.

4 Account statement message (camt.053.001.02 BankToCustomerStatementV02)

4.1 Straight Through Processing (STP) complying with ISO 20022



The above diagram shows the steps of the monetary transaction transmission process in compliance with ISO 20022. Steps 1 and 2 include the acquisition and invoicing of commodities, and steps 3–6 the steps relating to the monetary transaction resulting from the real process. The graph provides an overview of the main parties involved in a monetary transaction in the form of the traditional four-corner model:

- Debtor
 - Ultimate Debtor
- Creditor
 - Ultimate Creditor
- Debtor Agent
- Creditor Agent.

Applied to different steps of the monetary transaction, the ISO 20022 standard offers the most viable alternative for the structured transmission of transaction information. However, as the only clearing mechanism between banks, the SEPA infrastructure is the only one to apply the ISO 20022 standard to the payment transmission system. This is why all of the data relevant to the Debtor or Creditor cannot always be transmitted in other clearing systems in full or unchanged.

The steps in the diagram are as follows:

1. The Debtor purchases goods or services from the Creditor
2. Invoice with allocation data (usually the Creditor's reference)
 - The Creditor supplies the purchased commodities and an invoice for them
 - The invoice includes allocation information, which may be an invoice number or a local or national reference, or, starting later in 2010, an international reference (Creditor Reference, ISO 11649)
3. Payment transaction/pain.001
 - The Debtor sends the payment using the ISO 20022 pain.001 message
 - The Debtor assigns a payment reference to the payment for the purpose of its own accounts payable allocation (Instruction Id and EndToEndId)
 - Instruction Id is the actual Debtor's reference
 - EndToEndId is used throughout the transaction transmission process as a clearing reference (not included in the diagram); with regard to SEPA transactions, the transfer of this reference even between banks is guaranteed.
 - The Creditor's reference (Creditor Reference of Remittance Id) required by the Creditor for accounts payable or invoicing allocation is also transferred in connection with the payment message
 - Creditor Reference is the Creditor's reference on the invoice
 - Remittance id is the Debtor's reference to the payment's data content for the Creditor, usually a compilation of paid invoices for which an itemisation is sent to the Creditor separately
 - The Debtor Agent acknowledges the payment order received with the ISO 20022 pain.002 message, which tells the Debtor the payment's reception and processing status (depending on the bank, several statuses are possible)
4. Payment transmission system
 - Since each country-specific or regional payment transfer system applies a different transaction standard, there are also differences between their capacity to transmit data content related to a payment transaction
 - The SEPA clearing mechanism applies the same ISO 20022 standard and the message pacs.008
 - Depending on the ability of the payment transmission system, the Creditor's reference and other data content relevant to the Debtor will be transferred to the Debtor Agent or some of the content may have to be omitted (not in SEPA)

5. Debtor Agent's and Creditor Agent's account reporting
 - Reporting using the ISO 20022 camt.053 account statement message or the camt.054 specifying message. The current day account reporting message camt.052 may also be used where necessary for reporting account transactions and for balance monitoring during a given day.
 - The Debtor is interested in recovering payment references for accounts payable allocation, as well as other account transactions on the account statement or specification, which the Debtor Agent reports using camt-messages
 - Correspondingly, the Creditor wishes to receive, in account reporting, its own Creditor's references in connection with incoming payments for the purpose of automated accounts payable or invoicing allocation, as well as any other account transactions included in the account statement or specification. The Creditor Agent reports transaction data using camt-messages.
6. Ultimate Debtor and Ultimate Creditor
 - Since the implementation of the SEPA Rulebook 3.2 in February 2009, it has been possible to provide the name and identifying code of the Ultimate Debtor and Ultimate Creditor. Corporate customers may use this data to establish internal payment and collection centres and, when necessary, ultimately also optimise the number and structure of accounts with a view to facilitating liquidity management.

The diagram also demonstrates concretely that Camt account reporting is urgently required to complement this transaction transmission chain as soon as corporations migrate to ISO 20022 in payment orders. Since transaction transmission between banks with regard to SEPA payments also complies with ISO 20022, reporting complying with this standard to Debtor and Creditor may transfer all critical data without any loss of data or need for data conversion.

4.2 Service structure options

Transactions on the electronic account statement may include a separate specification, if the customer also uses the **(camt.054.001.02) BankToCustomerDebitCreditNotification** service and/or the ISO 20022 payments service. Various alternative structures exist on a bank-by-bank basis, for example:

- Electronic account statement
Paid transactions for ISO 20022 payment service batches are presented on the electronic account statement as specification records in accordance with the bank's booking procedures. Combined entries for incoming reference payments are presented on the electronic account statement and individual reference payments are presented as separate specification material.
- Balance cover transactions for ISO 20022 payment service batches are presented on the electronic account statement, and the associated specification data on paid transactions are presented either as specifications of the charge transaction on the electronic account statements or as separate specification material. Incoming reference payments may also be reported on the account statements as individual payments or compilation transactions with specifications.

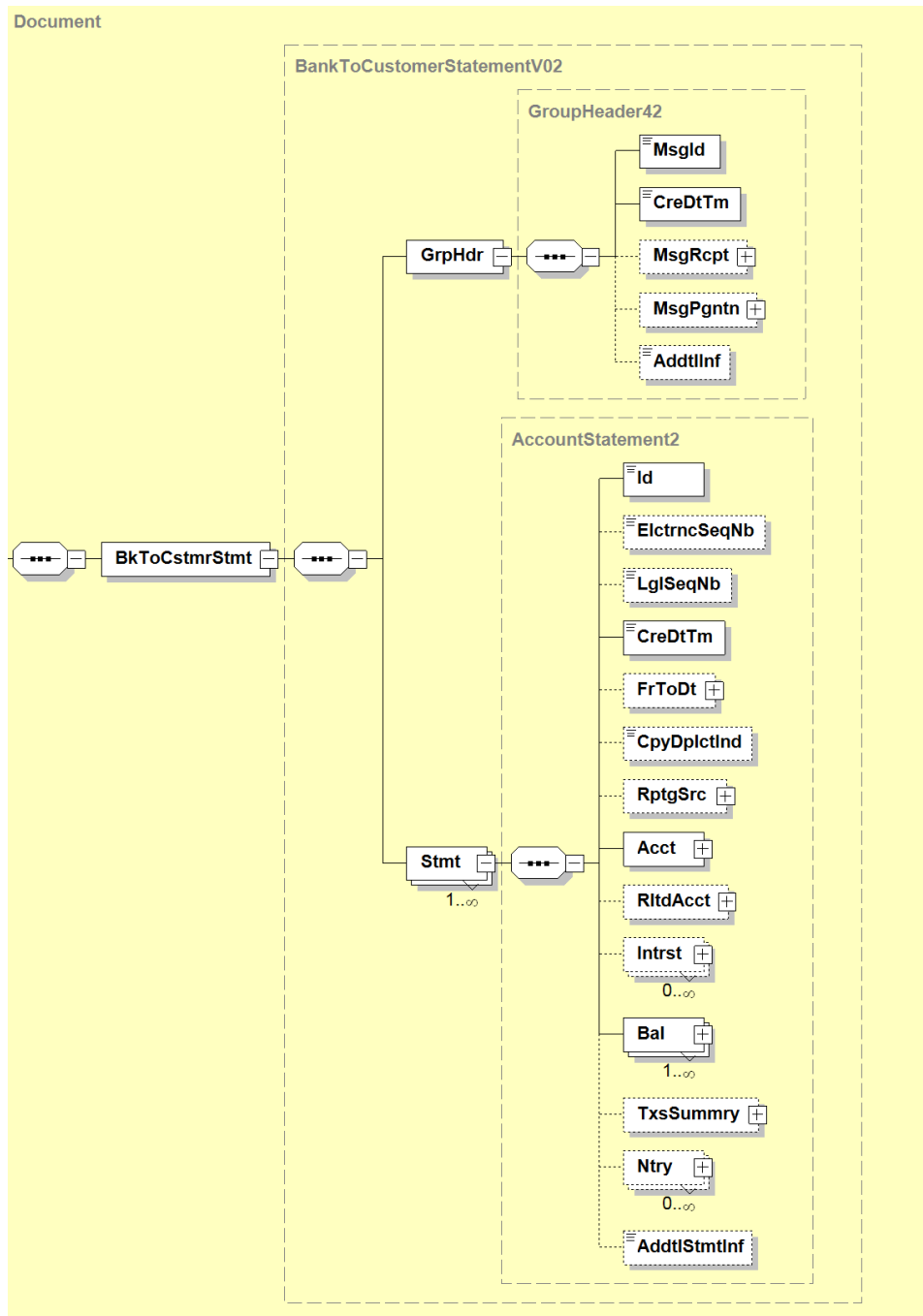
Banks do not necessarily offer the customer a choice of reporting options.

4.3 Message examples and their content

Message examples have been included in this description for each camt-message referred to in this document. Their content is as follows:

- camt.052.001.02 / FI_camt.052_sample.xml
 - Account Report 1, which includes one item of advance information on an incoming international payment where a USD payment is made into a EUR account
 - Account Report 2, which includes one current-day transaction and balance data
- camt.053.001.02 / FI_camt.053_sample.xml
 - An actual daily account statement, which contains transactions linked to the camt.054 message, i.e., reported on the account statement as a total amount without sub-transactions
 - There are a total of ten transactions, of which six are credit transactions and four, debits transactions
- camt.054.001.02 / FI_camt.054_sample.xml
 - compilation specification examples, including specific transaction details
 - reference compilation under the existing domestic payment transmission system
 - reference compilation under the existing domestic payment transmission system as direct debit transactions
 - SEPA-based credits batch
 - payment compilation under the existing domestic payment transmission system
 - feedback on international payments
 - report under the existing domestic payment transmission system on failed direct debit transactions

4.4 Structure of the electronic account statement



The Bank-to-Customer Statement message is comprised of two parts.

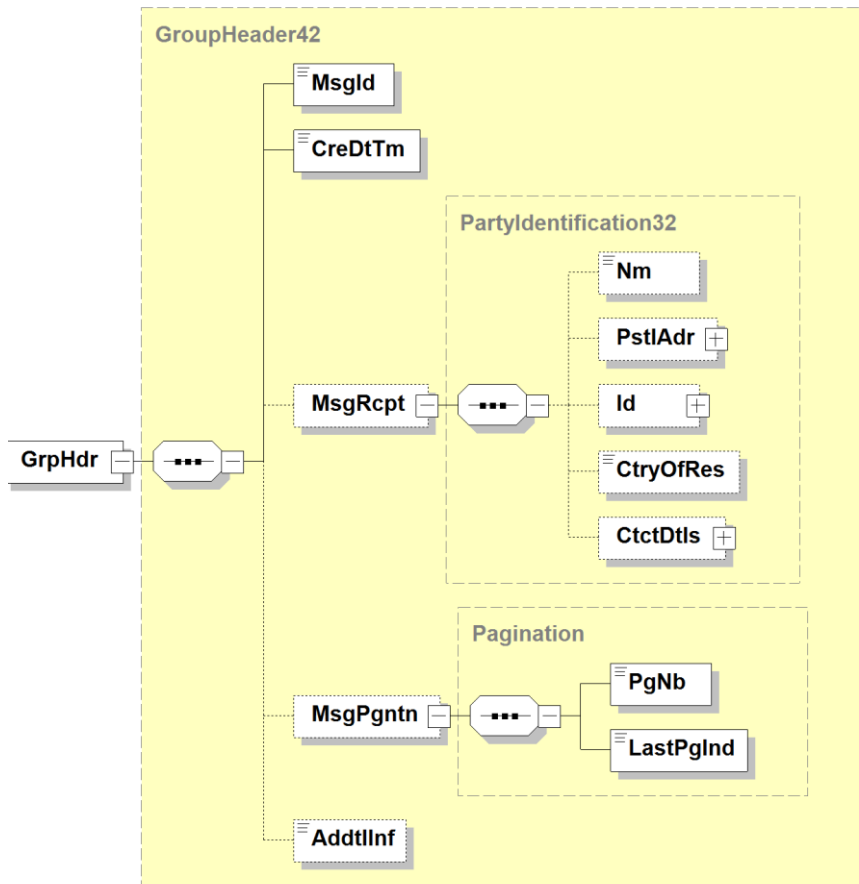
A. Group Header

- Required, only occurs once
- Includes the message identifier and the date and time of account statement generation
- On an electronic account statement, corresponds to the data in the basic record

B. Statement

- Required, may be repeated
- Is also repeated when the reported account is changed
- Includes balance and transaction data.

4.4.1 Group Header data



Element			
GroupHeader	<GrpHdr>	[1..1]	Required
CreationDateTime	<CreDtTm>	[1..1]	The date and time of account statement message creation at the bank
MessageRecipient	<MsgRcpt>	[0..1]	Details of the recipient of the account statement
MessagePagination	<MsgPgntn>	[0..1]	Used if the camt-message needs to be divided into several parts. If pagination is not used, each account statement must be a complete account statement including all transactions and initial and final balances. ITBD interim balances are used on paginated account statement, intra-day transaction and balance report messages to show the balance data at the change of each page (such as the MT940 fields 60M and 62M). In the ITBD tag Stmt/Bal/Tp/CdOrPrtry/CD and OIBD, and in the CIBD tag Stmt/Bal/Tp/SubTb/CD. Note that subtype codes OIBD and CIBD are as yet missing from the ISO 20022 External Code List. Thus, the first page of the account statement uses BalanceType OPBD ja BalanceType CLBD & BalanceSubType INTM the following pages use BalanceType OPBD & BalanceSubType INTM

			and BalanceType CLBD & BalanceSubType INTM and the last page uses ITBD/OIBD and CLDB. BalanceType OPBD & BalanceSubType INTM and BalanceType CLBD
AdditionalInformation	<AddtlInf>	[0..1]	Any additional information to the camt-message

4.4.2 Statement data

Element			
Statement	<Stmt>	[1..n]	
Identification	<Id>	[1..1]	
ElectronicSequenceNumber	<ElctrncSeqNb>	[0..1]	Sequential number of the account statement, if there are no transactions for the days for which the account statement is generated. Numbering starts upon service initiation. This information is always included in the camt-message.
LegalSequenceNumber	<LglSeqNb>	[0..1]	Sequential number of account statements containing transactions and the official number of the account statement. Numbering starts over every calendar year.
CreationDateTime	<CreDtTm>	[1..1]	The date and time (UTC) of account statement generation at the bank
FromToDate	<FrToDt>	[0..1]	
CopyDuplicateIndicator	<CpyDplctInd>	[0..1]	Duplicate refers to an account statement generated for a second time, and Copy refers to a parallel account statement.
ReportingSource	<RptgSrc>	[0..1]	
Account	<Acct>	[1..1]	The account for which the account statement was generated.
Identification			Account number
Type			Can be entered as text or as a code
Currency			Currency of the account
Name			A name given to the account in the bank's system
Owner			Account owner information

Servicer			Reporting bank information Note: BIC code replaces company ID in the element Acct/Svcr/FinInstnId/BIC in KTO material.
RelatedAccount	<RltdAcct>	[0..1]	In consolidated account statements, the number of the account on the next (upper) level
Interest	<Intrst>	[0..n]	
Balance	<Bal>	[1..n]	Balance data
TransactionsSummary	<TxsSummary>	[0..1]	
Entry	<Ntry>	[0..n]	Transaction data
AdditionalStatementInformation	<AddtlStmntInf>	[0..1]	Any additional information to the account statement

The elements of the Transaction Summary structure may be used to present the compilation amounts on the account statement.

Total withdrawals indicate the total amount of withdrawal transactions for the booking date. The total amount includes correction transactions on deposits. In a camt-message, the corresponding data is presented in the TotalDebitEntries <TtlDbtNtries> structure.

Total number of withdrawals indicates the number of withdrawals for the booking date. The data includes the number of corrections to deposits. In a camt-message, the corresponding data is presented in the TotalDebitEntries <TtlDbtNtries> structure.

Number of corrections to withdrawals indicates the number of corrections to withdrawals (correction deposits) for the booking date. In a camt-message, the corresponding data is added to number of deposits in the TotalCreditEntries <TtlCdtNtries> structure.

Total corrections to withdrawals indicate the total amount of corrections to withdrawals (correction deposits) for the booking date. In a camt-message, the corresponding data is added to number of deposits in the TotalCreditEntries <TtlCdtNtries> structure.

Number of corrections to deposits indicates the number of corrections to deposits (correction withdrawals) for the booking date. In a camt-message, the corresponding data is added to number of withdrawals in the TotalDebitEntries <TtlDbtNtries> structure.

Total corrections to deposits indicate the total amount of corrections to deposits (correction withdrawals) for the booking date. In a camt-message, the corresponding data is added to number of withdrawals in the TotalDebitEntries <TtlDbtNtries> structure.

Total deposits indicate the total amount of deposit transactions for the booking date. The total amount includes correction transactions of withdrawals. In a camt-message, the corresponding data is presented in the TotalCreditEntries <TtlCdtNtries> structure.

Total number of deposits indicates the number of deposits for the booking date. The data includes the number of corrections to withdrawals. In a camt-message, the corresponding data is presented in the TotalCreditEntries <TtlCdtNtries> structure.

Electronic message compilation structure

Instead of a separate description of message compilations (debit and credit specifications), separate example messages are available (see the list of example message content above).

An electronic message compilation is created in accordance with the bank-specific procedure.

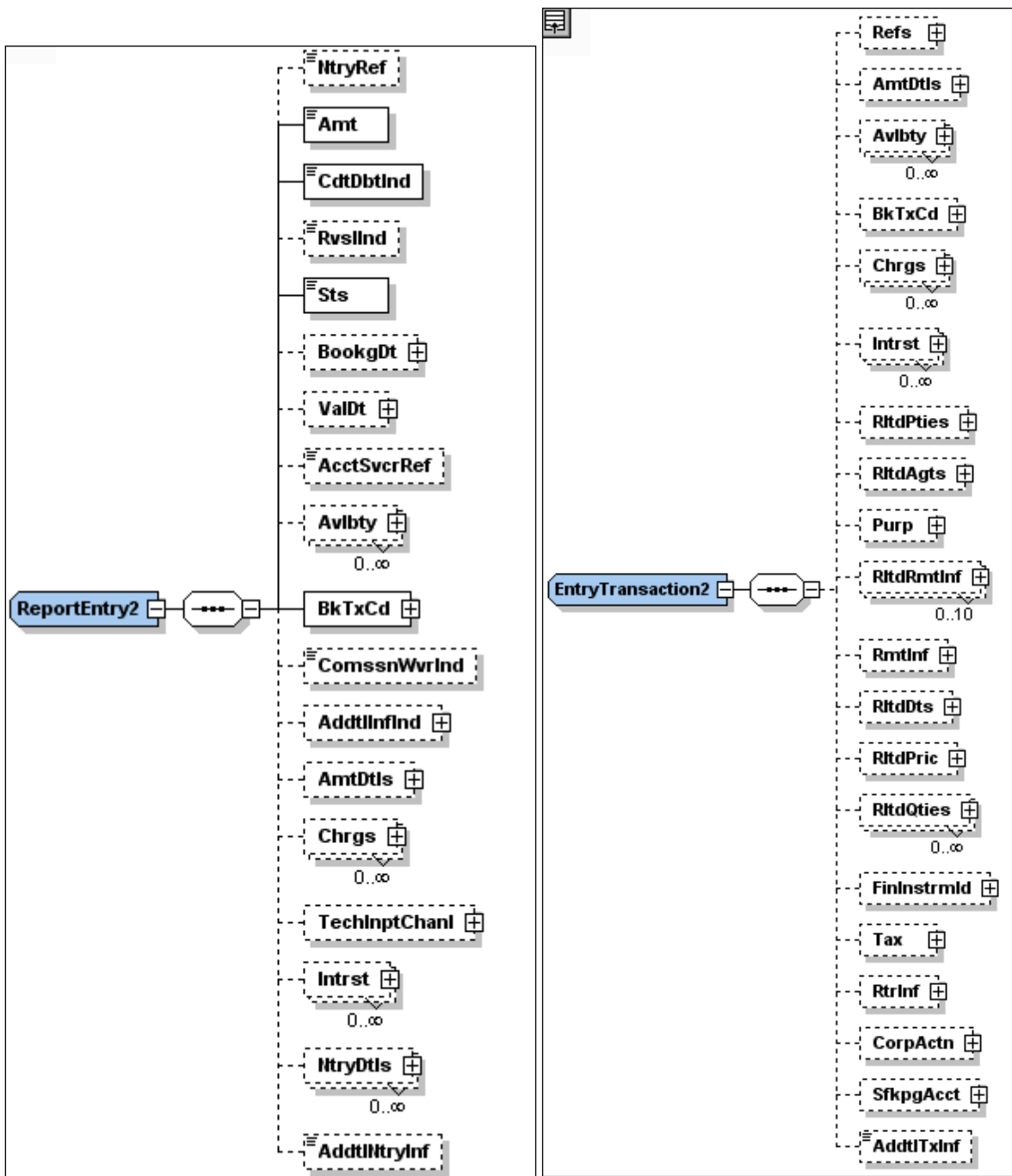
The transmission may include one or several electronic message compilations.

4.4.3 Structure of a specifying transaction

A camt-message allows a maximum of three (3) transaction levels:

- Entry (Ntry)
- Transaction Details (Ntry/NtryDtls/TxDtls (hereinafter TxDtls))
 - Note that the ISO 20022 standard allows for several NtryDtls occurrences per Entry. For now, banks operating in Finland recommend only one NtryDtls occurrence per Entry.
- Remittance Information (Ntry/NtryDtls/TxDtls/RmtInf (hereinafter (RmtInf))).

In the Camt standard description, the type of the Ntry element is ReportEntry2, the elements of which are shown in the figure below. A parallel description of the TxDtls (EntryTransaction2) and RmtInf (RemittanceInformation5) structure is also presented.



It is easier to understand the importance of Cash Management (Camt) message levels by comparing them with the payment structure of the ISO 20022 pain.001 message in debit reporting. In a camt-message, the Entry instance reports the Payment Information (PmtInf) level of the pain.001 message, Transaction Details reports the Credit Transfer Transaction Information level (CdtTrfTxInf) and Remittance Information the corresponding data in a pain.001 message (RmtInf).

On an electronic account statement, both the transaction and its specifying transaction are identical in record type (T10, T30 or T80), and the **level indicator** of the transaction record reveals the specification relation. The transaction and any further transactions specifying it have the same transaction number. The camt-message lacks a corresponding level indicator code, and the level can be deduced on the basis of the structure of the camt-message. If, on an electronic account statement, the level indicator is 0 or blank, it indicates that the transaction is a transaction proper, not a specification of another transaction. In a camt-message, the main level is always of the type Ntry. Since camt-messages lack the transaction numbering referred to in the electronic account statement description, if this information was previously relevant in the account statement

application, a corresponding numbering solution must be implemented in the application using camt-messages.

If, on an electronic account statement, the level indicator is greater than 0, it specifies the nearest previous transaction with a level indicator lower than that of the specification concerned. Supplementary records referring to transactions always contain supplementary data defining the previous transaction and their order reveals which transaction the supplementary records refer to. In the camt-message, the scheme structure automatically shows the interdependencies between the transaction and its specifications.

On an electronic account statement, the combined amount of the specifying transactions equals the total amount of the transaction specified.

In a camt-message, the Entry level amount (Ntry/Amt) must be equal to the net value of the amounts of the Transaction Details instances specifying it (Ntry/NtryDtls/TxDtls/AmtDtls/TxAmt). Since the amounts of the Remittance Information instances (in Finland, AOS2) included in the SEPA Credit Transfer payments, for example, are not required to correspond to the net amount on the higher level, a corresponding requirement cannot be stipulated for Camt reports, either; instead, they will only be provided as supplementary information to the Transaction Details instance, as they were forwarded to or received from another bank.

For foreign exchange transactions (the original or final amount is different than the amount in the account currency), the amount used is, according to recommendations by the Common Global Implementation (CGI) group, also the Amt value of the element Ntry/NtryDtls/AmtDtls/TxAmt, and its exchange rate is reported using the element CcyXchg in the same element. Thus reader of the camt-message can rely on the value of Ntry/NtryDtls/AmtDtls/TxAmt to always be calculable and comparable to Ntry/Amt sum. Giving exchange rate information of the transaction in question in Ntry/NtryDtls/AmtDtls/TxAmt element helps to interpret information in cross-currency transactions (such as USD transactions on EUR accounts). Exchange rate quotations are presented in relation to the euro. The equivalent value in euro may be provided using Ntry/NtryDtls/TxDtls/AmtDtls/PrtryAmt and its Tp-code value "AOS".

Banks operating in Finland report transaction amount data as follows:

- Ntry/Amt is always provided
- Ntry/NtryDtls/TxDtls/AmtDtls/TxAmt is always provided for both specifying transactions and single entry transactions. If the transaction is a currency entry, the applicable exchange rate is provided in the CcyXch element of the TxAmt element, using at least SourceCurrency, TargetCurrency, UnitCurrency and ExchangeRate elements.
- Ntry/NtryDtls/AmtDtls/InstdAmt is provided for cross-currency transactions, reporting information on the original sum.
- Since Ntry/NtryDtls/TxDtls/AmtDtls/TxAmt is taken into use also in currency transactions to report account currency entries, a possible gross amount (amount before costs and other deductions) in account currency is provided in Ntry/NtryDtls/TxDtls/AmtDtls/CntrValAmt element without exchange rate information.
- The equivalent values in EUR may be provided using Ntry/NtryDtls/TxDtls/AmtDtls/PrtryAmt element by using type code "AOS", which can be repeated if necessary, if EUR exchange rate information is reported in relation to both entry currencies (e.g. USD transactions on SEK accounts)
- SEPA transactions are reported according to EPC guidelines (see 4.5.16). EPC guidelines match the general guidelines of banks operating in Finland.

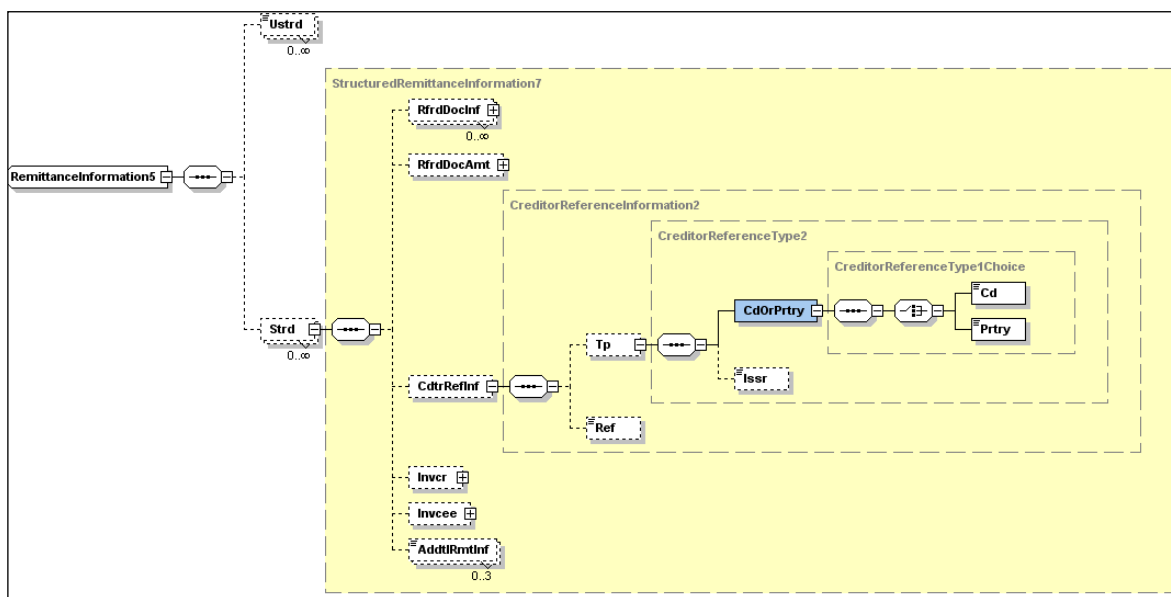
4.5 Record descriptions

An unambiguous description of the camt-message content can be found in the scheme file corresponding to the message type.

4.5.1 Electronic account statement: Basic message compilation record

On an electronic account statement, the material consisting of separate messages commences with the basic message compilation record. The basic record code is T03.

In an ISO 20022 camt.053.001.02 message, the message data is provided in a separate Remittance Information structure.



4.5.2 Electronic account statement: Basic record of transaction or notifying transaction and its specifications

On an electronic account statement, this record comprises basic data regarding monetary transactions. The same record description applies to transactions entered in the account and their specifications, as well as notifying transactions along with their specifications. The record code is T10 in account transactions or their specifications and T80 in notifying transactions or their specifications.

In camt-messages, this structure is expressed using the Status element and its values on Ntry level:

- **BOOK:** booked transactions
 - Corresponds to the previously used structure T10 with the record code 10, or transactions entered
 - camt.053 and camt.054 messages may only include BOOK transactions
- **INFO:** Transactions reported to the customer for information only which were previously reported using transaction type T10 and its record code 80.
 - There may be differences between banks concerning the transactions reported using this model
 - These transaction amounts are not included in the account report (camt.052) balance
 - For example, debit transactions not covered may be presented using the INFO message type

- PDNG: Pending transactions (both debits and credits) that were previously reported using the transaction type T10 and its record code 80
 - There may be differences between banks concerning the transactions reported using this model
 - These transaction amounts are not included in the account report (camt.052) balance
 - For example, this transaction type is appropriate for debits included in due date monitoring and advance information on incoming international payments.

Transactions other than BOOK transactions may be generated in reporting into the same account statement structure as the BOOK transactions. However, it is advisable to create a separate Stmt level message on them in order to eliminate any potential for errors in linking genuine transaction entries and transactions made for information only or awaiting entry. Correspondingly, large batches of BOOK type specification material (incoming reference payments, payment specifications, etc.) may be provided separately as a camt.054 specification when the target is to optimise the account statement size.

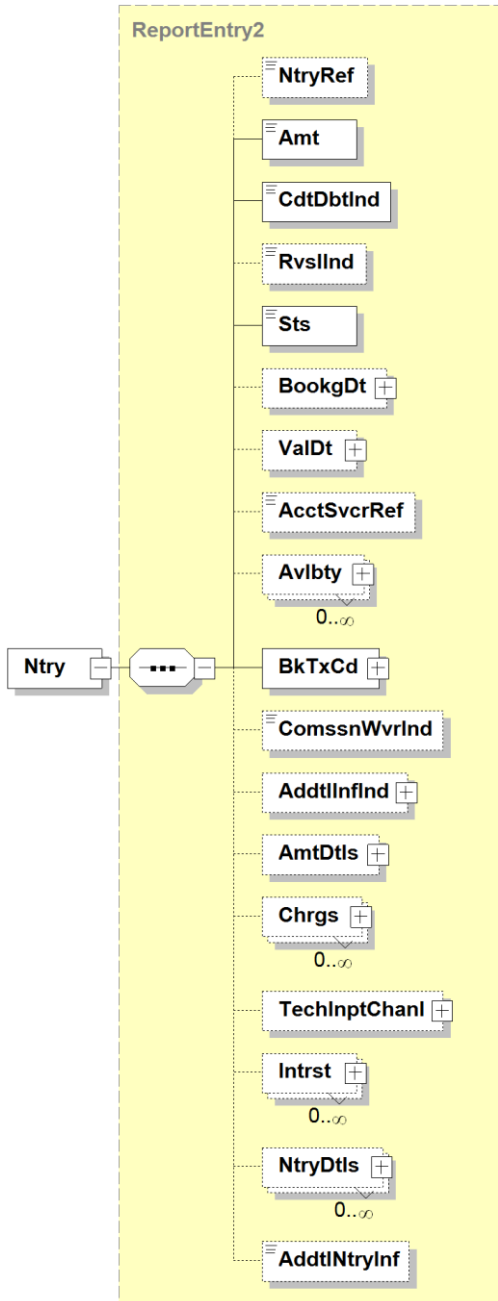
Since the transaction sections of the camt-message and their specifications are composed of Entry and Transaction Details structures (Ntry and TxDtls), which have nearly identical internal structures, the following transaction-specific tables on the details may be applied on both the Ntry and TxDtls levels, irrespective of reporting needs, if the corresponding elements exist in both structures in the standard. In the interest of saving space, 'Ntry' refers to the element BkToCstmr/Stmt/Ntry and 'TxDtls' to the element BkToCstmr/Stmt/Ntry/NtryDtls/TxDtls in the following transaction-level tables.

A column describing the corresponding reporting structure on a Camt account statement (camt.053) has been added to the previous electronic account statement description table below. This methodology is applied below to demonstrate correspondences between structures.

Field	Name of data item	camt.053.001.02 element	camt.053.001.02 index	Usage
1	Data code			Not used with camt-messages
2	Record code	Ntry/Sts.	2.81	See the separate description at the beginning of section 4.3.3.
3	Record length			Not used with camt-messages
4	Transaction number	Ntry/NtryRef	2.77.	In this element the transaction number, or some other information identifying the transaction, is provided in alphanumeric format. If the transaction number is not provided here, transaction numbering may be deduced on the basis of the order of Ntry level instances on the camt-message.
5	Filing code	Ntry/AcctSvcrRef.	2.84	
6	Booking date	Ntry/BookgDt/Dt	2.82.	
7	Value date	Ntry/ValDt/Dt.	2.83.	In the act on payment services, the value date of domestic payments and other internal payments falling within the scope of the act is the same as the booking date. 2.82. In payments not covered by the act on payment services, the 2.83 Value date must be provided; however, it is also recommended for transactions falling within the scope of the act.
8	Payment date	Ntry/NtryDtls/TxDtls/Rltd	2.267	If the payment date cannot be

		Dts/AcceptncDtTm.		provided, the booking date may be provided and used as the payment date (payment dates are not provided for Category Purpose SALA type credit transactions as a rule)
9	Transaction code	Ntry/CdtDbtInd and Ntry/RvslInd	2.79. and 2.80	Ntry/CdtDbtInd values: - CRDT = credit = "deposit" - DBIT = debit = "withdrawal" without the element Ntry/RvslInd. Correction deposits and withdrawals also using Ntry/RvslInd - CRDT + True = RD = Withdrawal correction - DBIT + True = RC = Deposit correction. Note! The ReversalIndicator element is only used when its value is 'True'!
10	Entry definition .1 Code .2 Definition text	Ntry/BkTxCd/Domn + Fmly + SubFmlyCd For payments transferred during the transitional period, also the following: Ntry/BkTxCd/Prtry/Cd using Ntry/BkTxCd/Prtry/Issr value "FFFS". If reporting bank account statements based on MT940, then SWIFT MT940 transaction code and issuer value "SWIFT" are used.	2.92 + 2.94 + 2.96 2.97	The new coding structure complying with the standard is used for all transactions (see a separate table). For payments that are transferred during the transitional period, the previous account statement entry code and definition text are also provided, in parallel, in the format below in the element Ntry/BkTxCd/Prtry/Cd "7xxTEXT", which expresses the local KTO transaction code and its definition text.
11	Amount of transaction .1 Credit/debit sign .2 Amount	Ntry/CdtDbtInd.(credit/debit sign) Ntry/Amt and always Ntry/NtryDtls/TxDtls/Amt Dtls/TxAmt	2.79 + 2.78	CRDT = +, DBIT = -..
12	Voucher code	Ntry/AddtlNtryInf	2.314	The voucher code on the electronic account statement is not reported as such. Any voucher information is provided using this element.
13	Transmission facility			As confirmed by the Finnish Accounting Standards Board, this information is no longer reported.
14	Creditor/Debtor .1 Name .2 Name source	Ntry/NtryDtls/TxDtls/Rltd Pties/Dbtr/Nm or Ntry/NtryDtls/TxDtls/Rltd Pties/Cdtr/Nm	2.201 or 2.204	As confirmed by the Finnish Accounting Standards Board, the name source is no longer reported.
15	Creditor's account .1 Account number .2 Account changed	Ntry/NtryDtls/TxDtls/Rltd Pties/CdtrAcct	2.205	For debit transactions, changes to the creditor's account at the bank is reported using the code ACWC (Accepted With Change) in the element Ntry/NtryDtls/TxDtls/RltdPties/Cdtr Acct/Tp/Prtry, and the changed account number in the element Ntry/NtryDtls/TxDtls/RltdPties/Cdtr Acct/Id/IBAN or Othr. The data is only provided for the Debtor's transaction and it indicates the Creditor's account number provided by the Creditor Agent on transmitting the transaction. The data allows the Debtor to check whether the payment has been directed to the correct account.

16	Reference number	Ntry/NtryDtIs/TxDtIs/RmtInf/Strd/CdtrRefInf/Tp/CdOrPrtry/Cd	2.259.	
17	Form number			This data is not transmitted in the camt-message
18	Level code			This data is not transmitted in the camt-message



4.5.3 Electronic account statement: Basic message data record

On an electronic account statement, the basic message data record indicates which account transaction the supplementary message refers to and what type of supplementary data is concerned.

In camt-messages this structure is required; the nearest corresponding element is the separate camt.054 message, which is linked to the corresponding Ntry-level total amount transaction on the account statement (camt.053).

4.5.4 Electronic account statement: Supplementary transaction data

The electronic account statement contains a description of the supplementary data, which may provide information clarifying the transaction. An account statement may include a supplementary record following the transaction or provided in the message compilation. Supplementary records define additional information regarding the transaction, which can either be data entered in the transaction by the bank or further clarification of the transaction provided by the customer.

A supplementary record is divided into two parts. The initial part is common to all supplementary data. The structure of the actual supplementary data is determined by the supplementary data code.

camt-messages exclude the need for this structure. The corresponding camt-message elements are listed below for each supplementary data structure.

4.5.5 Electronic account statement: Initial part of the supplementary transaction record

On an electronic account statement, the initial part of the supplementary transaction record is common to all supplementary data types. This field indicates the length of the supplementary data record concerned. This structure does not exist in camt-messages.

4.5.6 Electronic account statement: Free-format message, type of supplementary data = 00

On an electronic account statement, a free-format message is a message in plain text divided into groups of 35 characters.

The table below shows the corresponding camt-message elements:

Field	Name of data item	camt.053.001.02 element	camt.053.001.02 index	Usage
5.1	Message-1 Message-2 Message-12	Ntry/NtryDtls/TxDtls/RmtInf	2.234	

4.5.7 Electronic account statement: Item number data, type of supplementary data = 01

On an electronic account statement, item number data may refer to the compilation transaction, in which case it indicates how many individual transactions the compilation contains.

The table below shows the corresponding camt-message elements:

Field	Name of data item	camt.053.001.02 element	camt.053.001.02 index	Usage
5.1	Number of transactions	Ntry/NtryDtls/Btch/NbOfTxs	2.139	

<NtryDtls>

```

<Btch>
  <PmtInfId>CustRefForSalaBatch</PmtInfId>
  <NbOfTx>1</NbOfTx>
</Btch>
</NtryDtls>

```

Ntry/NtryDtls/Btch (2.136) is also used for returning debit batch data to the Debtor for the purpose of payment batch allocation in the system which generated the payments. Once the bank has concluded the compilation, corresponding payment allocation is not reported (see the different transactions in the example message).

camt.053.001.02 element	camt.053.001.02 index	Usage
Ntry/NtryDtls/Btch/MsgId	2.137	The Debtor's payment batch identifier (pain.001) or credit compilation (camt.054) message identifier.
Ntry/NtryDtls/Btch/PmtInfId	2.138	The Debtor's payment batch identifier (pain.001)
Ntry/NtryDtls/Btch/NbOfTx	2.139	The amount of transactions included in the camt-message compilation. Does not necessarily correspond to the total amount of the payment batch sent by the Debtor, if the batch contains payments which have not been debited.
Ntry/NtryDtls/Btch/TtlAmt	2.140	Total amount of the camt-message compilation. Not mandatory, since the amount of the main-level transaction also indicates the same amount.

When PmtInfId is reported on the level of Ntry/NtryDtls/Btch, the date need not be repeated for each specifying transaction Ntry/NtryDtls/TxDtls/Refs/PmtInfId (2.146). Usage of specifying transaction references is described in section 4.4.3. Note that banks operating in Finland recommend using only one NtryDtls occurrence per Entry for now.

4.5.8 Electronic account statement: Invoice transaction data, type of supplementary data = 02

On an electronic account statement, the invoice transaction data contains information related to the Bill payment service application.

The table below shows the corresponding camt-message elements:

Field	Name of data item	camt.053.001.02 element	camt.053.001.02 index	Usage
5.1	Customer number	TxDtls/RmtInf/RfrdDocInf/ <u>Invc</u> /Id/OrgId/Othr/SchmeNm/Prtry or TxDtls/RmtInf/RfrdDocInf/ <u>Invce</u> /Id/OrgId/Id	Sub-structure for the index 2.264	Not provided in camt-messages.
5.2	Reserved space			
5.3	Invoice number	TxDtls/RmtInf/RfrdDocInf/ <u>Rfrd</u> <u>DocInf</u> /Nb	2.243	Only used for invoice type 2 payments transferred via the existing domestic payment transmission system. The structure may also appear on SEPA transactions in the expanded Creditor's remittance information (AOS2).
5.4	Reserved space			

5.5	Invoice date	<u>TxDtls/RmtInf/RfrdDocInf/RfrdDocInf/RltdDt</u>	2.244	Only used for invoice type 2 payments transferred via the existing domestic payment transmission system. The structure may also appear on SEPA transactions in the expanded Creditor's remittance information (AOS2).
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4.5.9 Electronic account statement: Card transaction data, type of supplementary data = 03

On an electronic account statement, supplementary data on a card transaction indicates the number of the card used to pay for a purchase involving a payment terminal transaction and the filing reference given to the transaction by the store.

The table below shows the corresponding camt-message elements:

	Name of data item	camt.053.001.02 element	camt.053.001.02 index	Usage
5.1	Card number	TxDtls/Refs/Prtry/Tp	2.154	Only the 6 first and 4 last numbers of the card can be shown (others are replaced with fill characters X).
5.2	Reserved space			
5.3	Store's filing reference	TxDtls/Refs/Prtry/Ref	2.155	The data indicates the seller's identifying information from a card transaction received through the payment terminal service.

4.5.10 Electronic account statement: Correction transaction data, type of supplementary data = 04

On an electronic account statement, the filing code for the original transaction to be corrected is indicated in the correction transaction in the form of supplementary data.

The table below shows the corresponding camt-message elements:

Field	Name of data item	camt.053.001.02 element	camt.053.001.02 index	Usage
5.1	Original filing code for corrected transaction	TxDtls/Refs/Prtry/Ref	2.155	Filing code of the corrected transaction is entered in the element TxDtls/Refs/Prtry/Ref. Since Tp element value is mandatory with Ref element, Tp value of "ORIG" is entered. Corrections to SEPA transaction also require the following elements: TxDtls/RtsInf/Orgrtr, TxDtls/RtsInf/Rsn/Cd and possibly TxDtls/RtsInf/AddtlInf depending on the case and in accordance with the EPC recommendation.

4.5.11 Electronic account statement: Foreign exchange transaction data, type of supplementary data = 05

On an electronic account statement, supplementary data on foreign exchange transactions indicates which currency is concerned, in addition to the exchange rate used in the transaction and the value of the transaction in foreign currency.

In camt-messages, there are several options available for reporting the equivalent value of foreign exchange transactions and the different amounts. The recommendations herein are based on the guidelines by Common Global Implementations (CGI), according to which Ntry/Amt 2.78 always indicates the amount of the main transaction on the account statement in the currency of the account (report currency), and that the equivalent value data (EUR) is provided in the structure PrtrtAmt as type "AOS" in the group AmtDtls 2.156 (see a more detailed description in section 4.4.3). The TxDtls level cannot contain currency specifications other than those on the Ntry level; the specifications must be in the same currency as on the Ntry level. Cross-currency payment orders are reported as described above, always in the Ntry/NtryDtls/TxDtls level using Ntry/NtryDtls/TxDtls/AmtDtls/InstdAmt information.

The table below shows the corresponding camt-message elements:

Field	Name of data item	camt.053.001.02 element	camt.053.001.02 index	Usage
5.1	Equivalent value .1 Credit/debit sign .2 Amount	Credit/debit sign Ntry/CdtDbtInd + Ntry/RvslInd Uses: - original currency transaction Ntry/NtryDtls/TxDtls/AmtDtls/InstdAmt/Amt	Credit/debit sign 2.79 + 2.80 Amount: group 2.156	Equivalent value in EUR for foreign exchange transactions.

		<p>- equivalent value in account currency before costs and other deductions Ntry/NtryDtls/TxDtls/AmtDtls/CntrValAmt/Amt</p> <p>- possible equivalent value in EUR Ntry/NtryDtls/TxDtls/AmtDtls/PrtryAmt/Amt, type "AOS"</p>		
5.2	Reserved space			
5.3	ISO currency code	Ntry/NtryDtls/TxDtls/AmtDtls/.../Amt	group 2.156	Foreign currency code: attribute value in the Amt element
5.4	Reserved space			
5.5	Rate of exchange	<p>Uses:</p> <p>- exchange rate information (regarding entry) Ntry/NtryDtls/TxDtls/AmtDtls/TxAmt/CcyXchg/XchgRate</p> <p>- exchange rate information (executing bank) Ntry/NtryDtls/TxDtls/AmtDtls/InstdAmt/CcyXchg/XchgRate</p> <p>- exchange rate information (equivalent EUR values) Ntry/NtryDtls/TxDtls/AmtDtls/PrtryAmt/CcyXchg/XchgRate (tyypillä "AOS")</p>	group 2.156	Repeated where necessary so that the EUR rate of exchange information can be reported. It is mandatory to use the Unit Currency (UnitCcy) element to ensure that the value of the ExchangeRate element can be interpreted without ambiguity. ExchangeRate = UnitCurrency / Quotation Currency. Example: EUR is used as UnitCcy USD rate is e.g. 1.3 (1 EUR = 1.3 USD).
5.6	Rate reference	Ntry/NtryDtls/TxDtls/AmtDtls/.../CcyXchg/CtrctId and Ntry/NtryDtls/TxDtls/AmtDtls/.../CcyXchg/QtnDt	group 2.156	The rate reference is reported in the element CtrctId, if available, and in the element QtnDt date and time of rate conversion.

In the example below, a USD transaction is entered on a SEK account.

```

<InstdAmt>
  <Amt Ccy="USD">3200.00</Amt>
</InstdAmt>
<TxAmt>
  <Amt Ccy="SEK">21100.00</Amt>
  <CcyXchg>
    <SrcCcy>USD</SrcCcy>
    <TrgtCcy>SEK</TrgtCcy>
    <UnitCcy>SEK</UnitCcy>
    <XchgRate>0.1517</XchgRate>
    <CtrctId>FX12345</CtrctId>
    <QtnDt>2010-10-29T10:00:00+02:00</QtnDt>
  </CcyXchg>
</TxAmt>
<PrtryAmt>
  <Tp>AOS</Tp>
  <Amt Ccy="EUR">2120.00</Amt>
  <CcyXchg>
    <SrcCcy>SEK</SrcCcy>
    <TrgtCcy>EUR</TrgtCcy>
    <UnitCcy>EUR</UnitCcy>

```

```

    <XchgRate>9.9528</XchgRate>
    <CtrctId>FX12345</CtrctId>
    <QtnDt>2010-10-29T10:00:00+02:00</QtnDt>
  </CcyXchg>
</PrtryAmt>
<PrtryAmt>
  <Tp>AOS</Tp>
  <Amt Ccy="EUR">2120.00</Amt>
  <CcyXchg>
    <SrcCcy>USD</SrcCcy>
    <TrgtCcy>EUR</TrgtCcy>
    <UnitCcy>EUR</UnitCcy>
    <XchgRate>1.5094</XchgRate>
    <CtrctId>FX12345</CtrctId>
    <QtnDt>2010-10-29T10:00:00+02:00</QtnDt>
  </CcyXchg>
</PrtryAmt>

```

4.5.12 Electronic account statement: Remitter data, type of supplementary data = 06

On an electronic account statement, remitter data comprises information entered by the remitter for his own purpose.

In camt-messages, the remitter data on SCT transactions is EndToEndId (both Debtor and Creditor) and InstrId (Debtor only). The use of both is recommended in the Debtor's account reporting and the use of EndToEndId for the Creditor. Although both of these Ids have a length of 35 characters, they allow allocation with sufficient accuracy.

The table below shows the corresponding camt-message elements:

Field	Name of data item	camt.053.001.02 element	camt.053.001.02 index	Usage
5.1	Remitter data-1	TxDtls/Refs/EndToEndId and TxDtls/Refs/InstrId	2.148 2.147	Both to be included in the Debtor's report (if included in the payment orders). EndToEndId only in Creditor's report. InstrId refers to the same element pain.001 in payment material on transaction level.
5.2	Remitter data-2			

4.5.13 Electronic account statement: Supplementary data provided by bank, type of supplementary data = 07

On an electronic account statement, supplementary data provided by the bank is data transmitted to the customer by the bank.

The table below shows the corresponding camt-message elements (also compare with the supplementary data type 00 description).

Field	Name of data item	camt.053.001.02 element	camt.053.001.02 index	Usage
5.1	Supplementary data-1	Ntry/AddtlNtryInf	2.314	Free-format supplementary data from the Debtor to the Creditor is reported

				using the Ntry/NtryDtls/TxDtls/RmtInf (2.234) structure (see the description of the supplementary data type 00 above).
5.2	Supplementary data-2			
...	...			
5.12	Supplementary data-12			

4.5.14 Electronic account statement: Data on reason for payment, type of supplementary data = 08

On an electronic account statement, the data on reason for payment contains information from the remitter to the Creditor. The reason for payment code is a code jointly agreed by banks. The bank handling the transaction adds the definition corresponding to the code to the transaction.

With camt-messages, it is possible to provide information in more detail than the T10 record entry code and identification in existing TS material, for example. A corresponding analogy exists between the Purpose Code transmission and SCT reporting. Where supplementary information needs to be transmitted, the Debtor may also provide supplementary information to the Creditor on payment content using either Unstructured or Additional Remittance Information (AOS2) structure in the Remittance Information structure.

The table below shows the corresponding camt-message elements:

Field	Name of data item	camt.053.001.02 element	camt.053.001.02 index	Usage
5.1	Reason for payment code	Ntry/NtryDtls/Purp/Cd	2.225	According to the external code lists.
5.2	Reserved space			
5.3	Definition of reason for payment	Ntry/NtryDtls/Purp/Prtry	2.226	Bank specific usage, only used for additional text, if any, in transactions transferred via the existing domestic payment transmission system when the element Purp/Cd is not used

4.5.15 Name specifier data, type of supplementary data = 09

On an electronic account statement, the name specifier data provides the customer with information regarding the name specifier, that is, the place of purchase of card transactions. Other transactions may indicate, for instance, the original debtor or creditor, when the payment transaction has taken place through factoring companies.

The table below shows the corresponding camt-message elements:

Field	Name of data	camt.053.001.02 element	camt.053.001.02	Usage
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	item		index	
5.1	Creditor/Debtor name specifier	Ntry/NtryDtls/TxDtls/RltdPties	2.199	Complies with the transaction type. For example, an account used by the Debtor is not opened for the Creditor.

4.5.16 Electronic account statement: Supplementary data for a SEPA credit transfer, type of supplementary data = 11

Of the data content of a payment complying with the Single Euro Payments Area (SEPA) payment standard, the following data is additionally transmitted on an electronic account statement.

SEPA reference payments including a Finnish reference are transmitted in the incoming reference payments material.

Field	Name of data item	camt.053.001.02 element	camt.053.001.02 index	Usage
1	Debtor's reference			An identifying reference (EndtoEndId) given by the Debtor for the transaction. It is visible on both the Creditor's and the Debtor's account statements.
2	IBAN account number			The Debtor's IBAN account number (International Bank Account Number), visible on the Debtor's account statement.
3	BIC code			The Debtor Agent's BIC code (Bank Identification Code), visible on the payer's account statement.
4	The Creditor's name specifier			The Creditor's name specifier (Ultimate Creditor) provided by the Debtor, visible on both the Creditor's and Debtor's account statements.
5	The Debtor's name specifier			The Debtor's name specifier (Ultimate Debtor) provided by the Debtor, visible on both the Creditor's and Debtor's account statements.
6	Debtor identifier			Definition of Debtor's identifier (BIC, IBEL, BEI, EANGLN, UNSCHU, DUNS, BkPtyId, TaxIdNb, PrtyId) and the value of the identifier.
7	Filing code			The full-length SEPA filing code. The data is also present in the Filing code field in the basic transaction record (T10), but due to the difference in length, it is truncated to 18 characters.

camt-messages comply with the EPC Recommendation on Customer Reporting SCT (excluding the processing of transaction amounts, which has been harmonised for all transactions in this description).

The valid draft recommendation on SCT reporting is given below.

SCT Rulebook 3.2 DS-04AT			pac.008.001.02	camt.052.001.02	camt.053.001.02	camt.054.001.02
AT	Definition		Index N° - Element	Index N° - Element	Index N° - Element	Index N° - Element
02	The name of the originator		2.49 - CreditTransferTransactionInformation/ Debtor/ Name	2.201 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Name	2.201 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Name	2.181 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Name
04	The amount of the credit transfer in euro		2.18 - CreditTransferTransactionInformation/ InterbankSettlementAmount	2.156 - Report/ Entry/ EntryDetails/ TransactionDetails/ AmountDetails/ TransactionAmount/ Amount	2.156 - Statement/ Entry/ EntryDetails/ TransactionDetails/ AmountDetails/ TransactionAmount/ Amount	2.136 - Notification/ Entry/ EntryDetails/ TransactionDetails/ AmountDetails/ TransactionAmount/ Amount
05	The remittance information		2.75 - CreditTransferTransactionInformation/ RemittanceInformation	2.234 - Report/ Entry/ EntryDetails/ TransactionDetails/ RemittanceInformation	2.234 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RemittanceInformation	2.214 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RemittanceInformation
08	The name of the originator reference party	O	2.47 - CreditTransferTransactionInformation/ UltimateDebtor/ Name	2.203 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Name	2.203 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Name	2.183 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Name
09	The identification code of the originator reference party	O	2.47 - CreditTransferTransactionInformation/ UltimateDebtor/ Identification	2.203 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Identification	2.203 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Identification	2.183 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Identification
10	The originator identification code		2.49 - CreditTransferTransactionInformation/ Debtor/ Identification	2.201 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Identification	2.201 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Identification	2.181 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Identification
20	The IBAN of the account of the beneficiary		2.56 - CreditTransferTransactionInformation/ CreditorAccount	2.205 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ CreditorAccount	2.205 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ CreditorAccount	2.185 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ CreditorAccount
21	The name of the beneficiary		2.55 - CreditTransferTransactionInformation/ Creditor/ Name	2.204 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Name	2.204 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Name	2.184 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Name
24	The beneficiary identification code		2.55 - CreditTransferTransactionInformation/ Creditor/ Identification	2.204 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Identification	2.204 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Identification	2.184 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Identification

28	The name of the beneficiary reference party	O	2.57 - CreditTransferTransactionInformation/ UltimateCreditor/ Name	2.206 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Name	2.206 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Name	2.186 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Name
29	The identification code of the beneficiary reference party	O	2.57 - CreditTransferTransactionInformation/ UltimateCreditor/ Identification	2.206 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Identification	2.206 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Identification	2.186 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Identification
41	The originator's reference of the credit transfer transaction		2.3 - CreditTransferTransactionInformation/ PaymentIdentification/ EndToEndIdentification	42	The settlement date of the credit transfer	O
42	The settlement date of the credit transfer	O	2.19 - CreditTransferTransactionInformation/ InterbankSettlementDate	44	The purpose of the credit transfer	O
44	The purpose of the credit transfer	O	2.64 - CreditTransferTransactionInformation/ Purpose	2.224 - Report/ Entry/ EntryDetails/ TransactionDetails/ Purpose	2.224 - Statement/ Entry/ EntryDetails/ TransactionDetails/ Purpose	2.204 - Notification/ Entry/ EntryDetails/ TransactionDetails/ Purpose

Camt.052 "Report" Index	Camt.053 "Statement" Index	Camt.054 "Debit/Credit Notification" Index	Mult	Message Element	SEPA Requirements
2.142	2.142	2.122	[0..n]	++++ TransactionDetails	
2.143	2.143	2.123	[0..1]	+++++ References	
2.148	2.148	2.128	[0..1]	++++++ EndToEndIdentification	Mandatory (AT-41 Originator's Reference of the Credit Transfer)
2.156	2.156	2.136	[0..1]	+++++ AmountDetails	
2.156	2.156	2.136	[0..1]	+++++ TransactionAmount	Mandatory (AT-04 Amount of the Credit Transfer in Euro)
2.157	2.157	2.137	[0..1]	+++++ Availability	
2.163	2.163	2.143	[0..1]	+++++ BankTransactionCode	
2.172	2.172	2.152	[0..1]	+++++ Charges	
2.186	2.186	2.166		+++++ Interest	
2.199	2.199	2.179	[0..1]	+++++ RelatedParties	
2.201	2.201	2.181	[0..1]	+++++++ Debtor	
2.201	2.201	2.181	[0..1]	+++++++ Name	Mandatory (AT-02 Name of the Originator)

Camt.052 “Report” Index	Camt.053 “Statement” Index	Camt.054 “Debit/Credit Notification” Index	Mult	Message Element	SEPA Requirements
2.201	2.201	2.181	[0..1]	+++++++ Identification	Mandatory if present in the pacs.008 (AT-10 Originator Identification Code)
2.203	2.203	2.183	[0..1]	+++++++ UltimateDebtor	
2.203	2.203	2.183	[0..1]	+++++++ Name	(AT-08 Name of the Originator Reference Party)
2.203	2.203	2.183	[0..1]	+++++++ Identification	(AT-09 Identification Code of the Originator Reference Party)
2.204	2.204	2.184	[0..1]	+++++++ Creditor	
2.204	2.204	2.184	[0..1]	+++++++ Name	Mandatory (AT-21 Name of the Beneficiary)
2.204	2.204	2.184	[0..1]	+++++++ Identification	Mandatory if present in the pacs.008 (AT-24 Beneficiary Identification Code)
2.206	2.206	2.186	[0..1]	+++++++ UltimateCreditor	
2.206	2.206	2.186	[0..1]	+++++++ Name	(AT-28 Name of the Beneficiary Reference Party)
2.206	2.206	2.186	[0..1]	+++++++ Identification	(AT-29 Identification Code of the Beneficiary Reference Party)
2.211	2.211	2.191	[0..1]	+++++ RelatedAgents	
2.224	2.224	2.204	[0..1]	+++++ Purpose	
2.225	2.225	2.205	[0..1]	+++++++ Code	(AT-44 Purpose of the Credit Transfer)
2.227	2.227	2.108	[0..1]	+++++ RelatedRemittanceInformation	
2.234	2.234	2.214	[0..1]	+++++ RemittanceInformation	Mandatory if present in the pacs.008 (AT-05 Remittance Information)
2.266	2.266	2.246	[0..1]	+++++ RelatedDates	

2.270	2.270	2.250	[0..1]	++++++ InterbankSettlementDate	(AT-42 The Settlement Date of the Credit Transfer)
2.277	2.277	2.277	[0..1]	+++++ RelatedPrice	
2.282	2.282	2.282	[0..1]	+++++ RelatedQuantities	
2.287	2.287	2.287	[0..1]	+++++ FinancialInstrumentIdentification	
2.292	2.292	2.292	[0..1]	+++++ Tax	
2.293	2.293	2.293	[0..1]	+++++ ReturnInformation	
2.308	2.308	2.308	[0..1]	+++++ CorporateAction	
2.312	2.312	2.312	[0..1]	+++++ SafekeepingAccount	
2.313	2.313	2.313	[0..1]	+++++ AdditionalTransactionInformation	

4.5.17 Charge entries in camt-messages

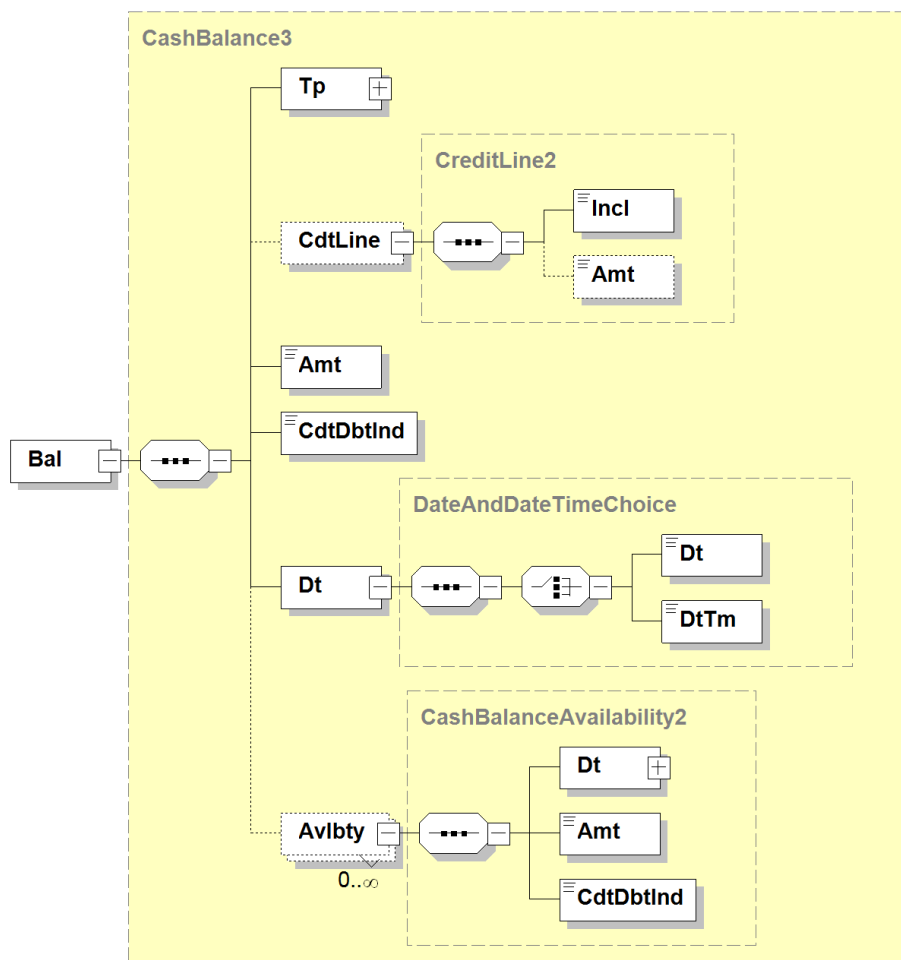
The bank may report transaction costs in connection with the actual transaction entry only if they affect the transaction amount. In this case it will be done using the Ntry/Chrgs 2.105 structure as shown below:

```
<Chrgs>
  <Amt Ccy="EUR">20</Amt>
  <Tp>
    <Cd>COMM</Cd>
  </Tp>
</Chrgs>
```

Alternatively, costs may be charged under a separate charge entry at the closing of the period. In this case, the charge is a main-level Ntry transaction, and the costs charged are specified under this level by type and with the accuracy specified in the customer agreement; at a minimum, the requirements of the act on payment services.

The enclosed camt.053 example file includes an example of a separate charge entry with specifications.

4.5.18 Electronic account statement: Balance record



The existing electronic account statement balance record indicates the daily account balance data. If the account statement contains transactions generated over several days, the final

balance data for each day is indicated.

In camt-messages, the balance data is always mandatorily presented in a Bank-To-Customer statement and Bank-To-Customer Account Report. No balance data is presented in DebitCreditNotification.

The following balance types are mandatory in the Bank-To-Customer statement:

- OPBD – Book balance of the account at the beginning of the account reporting period.
 - PRCD - Closing book balance of the previous day; to be supplied in the material with the OPBD with similar data (see the camt.053 example message), except for the PRCD type balance, which has the same date as the previous day's CLBD type balance. The date of OPBD type balance is the date of the reported account statement.
- CLBD - Closing book balance of the account at the end of the account reporting period.

See section 3 for reporting periodic account statements.

The following balance types are optional (depending on the bank)

- CLAV - Closing balance at the disposal of the account owner
 - The CLAV balance may differ from the CLBD balance with regard to the amount of the reservation of funds, for example.
 - When reporting the balance based on transaction value dates (see the MT940 message, 64-tag)
- FWAV - Balance of money at the disposal of the account owner on the date specified
- INFO - Balance is only provided for information
- OPAV - Opening balance at the disposal of the account owner
- XPCD - Expected balance (pending items known at the time of calculation have been taken into account)

The following balance types and subtypes are used in paginated account statements, if the bank offers paginated account statements.

- ITBD with subtype code OIBD (Opening Interim Booked balance) (see MT940 60M)
- ITBD with subtype code CIBD (Closing Interim Booked balance) (see MT940 62M)

The following balance types are mandatory in the Bank-To-Customer account report:

- ITAV Available balance calculated in the course of the day
- ITBD Booked balance calculated in the course of the day

Note that the account credit line may be presented in each balance instance for a specifically reserved CreditLine structure (2.31), which may also be used to indicate whether the credit line is included in the reported balance: CdtLine/Incl (2.32).

The table below shows the corresponding camt-message elements:

Field	Name of data item	Camt.053.001.02 element	camt.053.001.02 index	Usage
1	Data code			Not used with camt-messages

2	Record code			Not used with camt-messages
3	Record length			Not used with camt-messages
4	Booking date	<Stmt><Bal><Dt>	2.36	
5	Final balance on booking date .1 Credit/debit sign .2 Final balance	<Stmt><Bal><Tp><CdOrPrtry> <Cd>	2.26	The balance type of the final balance on booking date is 'CLBD'
		<Stmt><Bal><CdtDbtInd>	2.35	Credit sign description: deposit = 'CRDT' withdrawal = 'DBIT'
		<Stmt><Bal><Amt>	2.34	The monetary amount of the balance is presented in the element 'Amt' Opening balance is presented using the balance type 'OPBD' and the parallel instance 'PRCD'. The opening balance on the account-opening date is 0 (zero). The opening balance date indicates the date of the closing balance of the previous account statement.
6	Available balance .1 Credit/debit sign .2 Amount	<Stmt><Bal><Tp><CdOrPrtry> <Cd>	2.26	The balance type of the available balance is 'CLAV'
		<Stmt><Bal><CdtDbtInd>	2.35	Credit sign description: deposit = 'CRDT' withdrawal = 'DBIT'
		<Stmt><Bal><Amt>	2.34	The monetary amount of the balance is presented in the element 'Amt'
		For accounts with a credit line, also the following credit line fields: <Stmt><Bal><CdtLine><Incl>	2.32	Determining the inclusion of the credit line in the available balance: Included = 'True' Not included = 'False'
		<Stmt><Bal><CdtLine><Amt>	2.33	The monetary amount of the credit line is presented in the element 'Amt'

```

<Bal>
  <Tp>
    <CdOrPrtry>
      <Cd>OPBD</Cd>
    </CdOrPrtry>
  </Tp>
  <CdtLine>
    <Incl>false</Incl>
    <Amt Ccy="EUR">10000.00</Amt>
  </CdtLine>
  <Amt Ccy="EUR">10000.00</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Dt>
    <Dt>2009-05-29</Dt>
  </Dt>

```

```

</Bal>
<Bal>
  <Tp>
    <CdOrPrtry>
      <Cd>CLBD</Cd>
    </CdOrPrtry>
  </Tp>
  <CdtLine>
    <Incl>false</Incl>
    <Amt Ccy="EUR">10000.00</Amt>
  </CdtLine>
  <Amt Ccy="EUR">22144.83</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Dt>
    <Dt>2009-05-29</Dt>
  </Dt>
</Bal>
<Bal>
  <Tp>
    <CdOrPrtry>
      <Cd>CLAV</Cd>
    </CdOrPrtry>
  </Tp>
  <CdtLine>
    <Incl>false</Incl>
    <Amt Ccy="EUR">10000.00</Amt>
  </CdtLine>
  <Amt Ccy="EUR">32144.83</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Dt>
    <Dt>2009-05-29</Dt>
  </Dt>
</Bal>

```

4.5.19 Electronic account statement: Basic cumulative record

The basic cumulative record on an electronic account statement indicates the total number of deposits and withdrawals on the account statement and their total monetary amounts.

In a camt-message, the corresponding data may be presented in the TransactionsSummary <TxSummary> structure.

4.5.20 Electronic account statement: Cumulative correction record

The cumulative correction record indicates the total number of corrections on the account statement and their total monetary amounts.

In a camt-message, the corresponding data may be presented in the TransactionsSummary <TxSummary> structure.

4.5.21 Electronic account statement: Special record

The special record is reserved for bank-specific fixed-format supplementary data on an electronic account statement. After the bank code (field 4), the details of the record description vary according to bank.

In a camt-message, additional information may be presented in the AdditionalStatementInformation <AddtlStmntInf> element. The camt-message structure allows structured presentation of many kinds of data (such as interest) that were previously bank-specific.

4.5.22 Electronic account statement: Information record

The bank can transmit its choice of free-format data to the customer in the information record.

In a camt-message, additional information may be presented in the AdditionalStatementInformation <AddtlStmntInf> element.

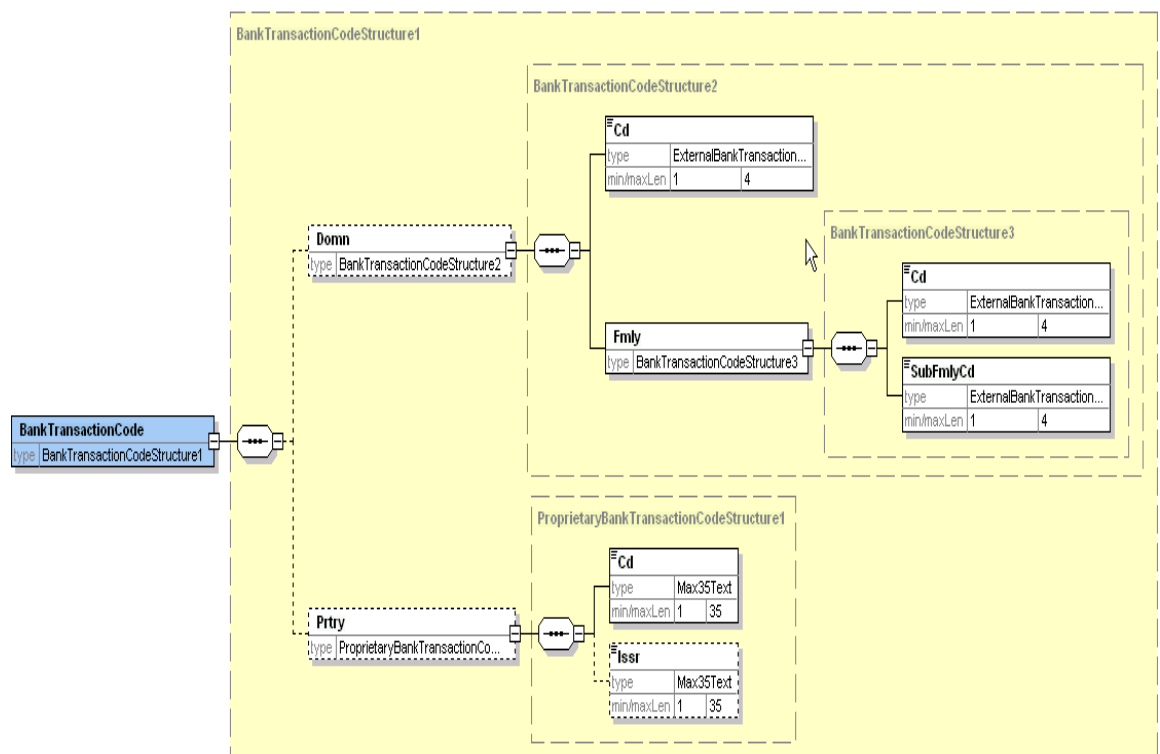
4.6 Electronic consolidated account statement

Since the electronic consolidated account statement is not a service offered by all banks, its implementation using camt-messages depends on the bank.

4.7 Electronic account statement: Entry definition

The data comprises information supplied regarding the transaction by the bank. The definition text varies according to the bank. The data is printed out on the first message line of the transaction, after the entry definition code.

4.7.1 Camt.053.001.02/ Bank Transaction Code structure



Payments transferred via the existing domestic payment transmission system

- Ntry/BkTxCd/Domn/Cd/Fmly/Cd/SubFmlyCd
- Ntry/BkTxCd/Prtry/Cd with value 7xxTEXT and Ntry/BkTxCd/Prtry/Issr with value FFFS

Rule

- If Domain is absent, Proprietary must be present.
- If Proprietary is absent, Domain must be present

The code list used is the Bank Transaction Codes – External Code Lists (10 June 2009) Version 6.2 – Approved Version.

The entry definition code values are:

Proprietary		Domain	Family	Sub-Family
700 Payment traffic service	deposit/withdrawal	PMNT	RCDT/ICDT	ESCT/DMCT*
701 Recurrent payment service	deposit/withdrawal	PMNT	RCDT/ICDT	SALA*
702 Bill payment service	withdrawal	PMNT	ICDT	ESCT/DMCT
703 Point-of-sale terminal service	deposit	PMNT	MCRD	NTAV*
704 Direct debit service	deposit/withdrawal	PMNT	IDDT/RDDT	ESDD/BBDD/PMDD*
705 reference payment service	deposit	PMNT	RCDT	ESCT/DMCT
706 payment service	withdrawal	PMNT	ICDT	STDO
710 Deposit	deposit	PMNT	RCDT	ESCT/DMCT
720 Withdrawal	withdrawal	PMNT	ICDT	ESCT/DMCT
721 Card payment	withdrawal	PMNT	CCRD	NTAV
722 Cheque	withdrawal	PMNT	ICHQ	NTAV
730 Bank's fee	withdrawal	PMNT	MDOP	CHRG
740 Interest debit	withdrawal	LDAS/ACMT	MDOP	INTR
750 Interest credit	deposit	LDAS/ACMT	MCOP	INTR
760 Loan	withdrawal	LDAS	MDOP	OTHR
761 Loan repayment	withdrawal	LDAS	MDOP	RIMB
770 International payment	deposit/withdrawal	PMNT	RCDT/ICDT	XBCT
780 Zero balancing	deposit/withdrawal	CAMT	ACCB	ZABA
781 Sweeping	deposit/withdrawal	CAMT	ACCB	SWEP
782 Topping	deposit/withdrawal	CAMT	ACCB	TOPG

SCT/ DMCT:

ESCT = SEPA payment

DMCT= payment transferred via the existing domestic payment transmission system

SALA = recurring payment, if the CategoryPurpose and Purpose codes assigned to the payment transaction carried out (C2B pain.001) were SALA.

ESDD/BBDD/ PMDD:

ESDD = SEPA direct debit service for consumers

BBDD= SEPA B2B direct debit service

PMDD = existing domestic direct debit service

NTAV = "Not Available", to be used when no further details are available.

Rule:

If the Family code is "Not Available" NTAV, the Sub-Family code must also be "Not Available" NTAV.

Field	Name of data item	camt.053.001.02 element	camt.053.001.02 index	Usage
	BankTransactionCode	<BkTxCd>	2.91	Entry definition code A three-level entry definition code comprised of the Proprietary code.
	Domain	<Domn>	2.92	Top level
	Code	<Cd>	2.93	Top level code (a maximum of 4 characters).
	Family	<Fmly>	2.94	Middle level
	Code	<Cd>	2.95	Middle level code (a maximum of 4 characters).
	SubFamilyCode	<SubFmlyCd>	2.96	Bottom level (a maximum of 4 characters).
	Proprietary	<Prtry>	2.97	Existing entry definition code and explanation, reported during the transition period
	Code	<Cd>	2.98	Nyyy+7xxTEXT (yyy=SWIFT/MT940 transaction code + 3-character TITO code + a maximum of 35 characters), or MT940 SWIFT transaction code (3 characters)
	Issr	<Issr>	2.9	"FFFS" when reporting transactions within the

				current payment system, or “SWIFT” when the transactions are based on MT940.
--	--	--	--	--

Reference payments transferred via the existing domestic payment transmission system:

```

<BkTxCd>
  <Domn>
    <Cd>PMNT</Cd>
    <Fmly>
      <Cd>RCDT</Cd>
      <SubFmlyCd>DMCT</SubFmlyCd>
    </Fmly>
  </Domn>
  <Prtry>
    <Cd>NTRF+705Incoming reference payments</Cd>
    <Issr>FFFS</Issr>
  </Prtry>
</BkTxCd>

```

SEPA example:

```

<BkTxCd>
  <Domn>
    <Cd>PMNT</Cd>
    <Fmly>
      <Cd>RCDT</Cd>
      <SubFmlyCd>ESCT</SubFmlyCd>
    </Fmly>
  </Domn>
</BkTxCd>

```

Codes for both deposit and withdrawal transactions can be used in corrections.

Application of ISO 20022 transaction codes may differ between banks.

4.7.2 Purpose Code reporting

If the Debtor has used the Purpose Code element (SEPA AT-44) in connection with a SEPA payment transaction, this information is presented unchanged in the corresponding camt-message element on the recipient’s account statement. The Purpose Code is found in the camt.053 message element Ntry/NtryDtls/TxDtls/Purp/Cd with the index 2.225. With SEPA payments, Purpose Code supplements the transaction code.

5 HARD COPY ACCOUNT STATEMENT

A style sheet for the XML account statement, available on the website of the Federation of Finnish Financial Services at www.fkl.fi.

Data content

The data content of the account statement is described above.

Header data in account statement

Name of bank and contact data
Customer's name and address
IBAN, International Bank Account Number
BIC, international Bank Identifier Code
Account statement number
Account statement period
Date of account statement
Text: 'Account statement printed by customer'
Printing date
Credit line
Account's currency code
Page number

When the customer produces a printout of the account statement, this should, according to the Finnish Accounting Standards Board opinion, show, in addition to the creation date at the bank, the text **PRINTED BY THE CUSTOMER** and the date when the customer produced the printout. The customer's printing software also assigns running numbers to the pages within the account statement.

Summarised information on account statement

The summarised information, broken down by booking date, is used in entering the bookkeeping items in general ledger accounting in the form of daily debit and credit entries for the bank account concerned.

The summarised information and balance data on daily or weekly account statements are required for matching the bookkeeping.