

ISO 20022 Message Implementation Guide for Cash Management Reports

CAMT052

CAMT053

CAMT054

CAMT060

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Table of Contents

- 1. Introduction**
- 2. Bank To Customer Account Report V02 camt.052.001.02**
- 3. Bank To Customer Statement V02 camt.053.001.02**
- 4. Bank To Customer Debit Credit Notification V02 camt.054.001.02**
- 5. Account Reporting Request V02 camt.060.001.03**
- 6. Bank transaction code mapping**
- 7. Examples**
 - 7.1 Statement camt.053.001.02 example with different transactions**
 - 7.2 Statement pagination explanation and example**
 - 7.3 Statement request camt.060.001.03 example**
 - 7.4 Explanation of reversed and returned payments**
 - 7.5 Credit Notification camt.054.001.02 example (incoming payment)**
 - 7.6 Account Balance request camt.060.001.03 and response camt.052.001.02 example**

Revision history

Version	Changes	Date
1.0	First version of the MIG, main focus on EE local Banking Association MIG.	9.12.2013
1.1	Revision history added. File encoding and character set described in more detail. Entry ValueDate and BookingDate explained. Paginated messages logic for Balance Date and TransactionsSummary explained. Statement Identification updated.	27.02.2014
1.2	Account Balance service request with camt.060.001.03 updated. Examples provided for Account Balance request and response	19.03.2014
1.3	Description of payment types is added to Introduction section Statement pagination changed, output is now sorted by currencies. Example updated. Bank transaction codes list updated to include all currently supported codes	19.06.2014
1.4	Bank transaction codes list updated with commonly used codes in Latvia and Lithuania. Debtor and creditor organisation identification for Lithuania updated	9.12.2014
1.5	Debtor and Creditor Identification rules removed Unstructured RemittanceInformation description updated for Lithuania Added tags: ProprietaryAmount ProvinceOfBirth in PrivateIdentification of Debtor, UltimateDebtor, Creditor Proprietary in SchemeName of UltimateDebtor, Creditor, UltimateCreditor Issuer of Proprietary BankTransactionCode Identification PostalAddress of Creditor AdditionalTransactionInformation and rules for Latvia Balance Defined ITAV and RESERVED balance usage in camt052 Provided sample of pagination and ITAV and RESERVED balances of camt.052 Changed Transaction codes mapping. Main changes: Intrabank payments Sub-Family code is BOOK, Domestic payments in Latvia and Estonia and European payments Sub-Family code is ESCT, Banklink proprietary code in Latvia and Estonia, E-invoice standing order transactions	2015.06.02 Effective Date 2015.07.09 except Transaction codes mapping in Estonia, Latvia which in force from 2015.09.17

Version	Changes	Date
1.6	Specified: Description of AccountServicerReference in Transaction details EntryReference information in case of Consolidated payments Proprietary codes in Lithuania Priority Credit Transfer code	12.08.2015
1.7	Fixed inconsequence in the document related to Transaction codes. Added reference to External code set and transaction codes at ISO 20022 site Complemented description of CreditLine Complemented list of countries where SEPA payments can be made.	16.11.2015
1.8	Tag BkToAcctRpt is corrected to BkToCstmrAcctRpt in camt.052 Complemented list of countries where SEPA payments can be made	11.04.2016
1.9	Servicer name, registration code and address tag descriptions are added to camt052,053 and .054 Giro payment info is added to camt.052; .053 and .054 Example 7.1, 7.5 and 7.6 is updated accordingly General wording corrections and comment added on section 6. for bank transaction code mapping	12.01.2017

1. Introduction

The purpose with this document is to provide guidance about how the Cash Management messages shall be structured when exchanging information between Swedbank and Customer for the following messages:

CAMT.052.001.02 BankToCustomerAccountReportV02 - Is used to report intraday transactions and/or balances. It can also include information about booked transactions and balances. The message is used in case report end-date is current day or report includes only partial transactions of ones account (i.e. is filtered for specific time).

CAMT.053.001.02 BankToCustomerStatementV02 - Is used to report booked transactions and/or balances. The message is used in case statement end-date appears in the past. Transactions of current day are not included.

CAMT.054.001.02 BankToCustomerDebitCreditNotificationV02 - Is used to report single booked Debit or Credit entry.

CAMT.060.001.03 AccountReportingRequestV03 - Can be used to ask Swedbank to send a report on the account owner's account in a BankToCustomerAccountReport or BankToCustomerStatement message. Depending on request parameters response will contain transactions and/or balances .

This document should be read together with the ISO 20022 Message Definition Report since not all information has been repeated. Message elements that are not represented in this document will be viewed as overpopulated and will be ignored.

External code set specification could be found at http://www.iso20022.org/external_code_list.page

Description of the columns:

ISO Index NO – Number that refers to the corresponding description in the ISO 20022 XML Message Definition Report. This report can be found at www.iso20022.org under “Catalogue of ISO 20022 messages”

Or – indicates that only one of several elements may be presented

Message Item - Element name used in ISO 20022 XML Message Definition Report.

Tag Name - Name that identifies an element within an XML message. Is based on the ISO 20022 XML Message Definition Report.

ISO Type - Indicates the ISO type

Mult - indicates whether an element is mandatory or optional and how many repetitions are allowed for the element.

For example:

[1..1] – shows that element is mandatory and can be presented only once

[1..n] - shows that element is mandatory and can be presented 1 to n times

[0..1] – shows that element is optional and can be presented only once

[0..n] – shows that element is optional and can be presented 0 to n times

Rules - Provides information of usage in Swedbank messages.

Encoding and character set

In UNIFI messages the UTF8 encoding is used. Encoding is declared in the XML header.

In case of Swedbank Payments (Intrabank) all commonly used characters are allowed thus can appear in CAMT message.

In European payment and International Payment only the Latin character set is used.

It contains the following characters:

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

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

0 1 2 3 4 5 6 7 8 9

/ - ? : () . , '

+ space

Local characters

In interbank Domestic Payment additionally local characters are allowed:

In Estonia: Šš, Žž, Õõ, Ää, Öö, Üü

In Latvia: Āā, Čč, Ēē, Ģģ, Īī, Ķķ, Ļļ, Ņņ, Šš, Ūū, Žž

In Lithuania: Aą, Čč, Eę, Éé, Įį, Šš, Ūū, Žž

Whitelisted characters

Commonly used characters, which will be accepted, but replaced in domestic bank-to-bank message with ?, are:

& % # | _ " ; = ! €

XML escape characters

Symbols not allowed in XML will be replaced in message according to escaping rules:

& replaced with &

" replaced with "

' replaced with '

< replaced with <

> replaced with >

Description of payment types

Intrabank payment

- payment in any currency to other account in Swedbank

Domestic payment

- payment in euros to other local bank

- Consolidated payment

Sub-type of Domestic payment, which combines Intrabank and Domestic of the same currency. It's defined with value SALA in tag CategoryPurpose/Code. Payments initiated with code SALA are presented on account statement as single entry for the users who are not permitted to view individual salary payments one by one.

European payment

- payment in euros to bank located in SEPA*

It is mandatory to indicate Creditor's IBAN and Creditor Agent's BIC till 2015.11.22. ChargeBearer has to be set as SHAR or SLEV

International non-European payment

- payment in euros to bank located outside of European Economic Area

- payment in any other currency to

- other local bank

- bank located in SEPA

- bank located outside of SEPA

Swedbank group payment

- payment to a Creditor in Swedbank Sweden, Norway, Denmark, Finland, Estonia, Latvia or Lithuania. Approved currencies are SEK, NOK, DKK, EUR, USD.

***SEPA:** Consists of the 28 European Union (EU) countries+ additional 3 European Economic Area (EEA) and overseas territories of some countries. Full list is present on European Payment Council webpage under Sepa Documents. Austria, Belgium, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, The Netherlands, Poland, Portugal, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, United Kingdom. Payments within one Baltic country are considered as domestic payments.

2. Bank To Customer Account Report V02 camt.052.001.02

						Swedbank	
ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
			<BkToCstmrAcctRpt>				
1.0		GroupHeader	<GrpHdr>		+	[1..1]	
1.1		MessageIdentification	<MsgId>	Text	++	[1..1]	Unique message identification set by Swedbank
1.2		CreationDateTime	<CreDtTm>	DateTime	++	[1..1]	UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm)
1.4		MessagePagination	<MsgPgntn>		++	[0..1]	
8.1.0		PageNumber	<PgNb>	Text	+++	[1..1]	
8.1.1		LastPageIndicator	<LastPgInd>	Indicator	+++	[1..1]	
2.0		Report	<Rpt>		+	[1..n]	Will be repeated for each currency in case of multicurrency account
2.1		Identification	<Id>	Text	++	[1..1]	A unique reference set by Swedbank
2.2		ElectronicSequenceNumber	<ElctrncSeqNb>	Quantity	++	[0..1]	Not used for Account Report
2.4		CreationDateTime	<CreDtTm>	DateTime	++	[1..1]	The date and time of account report message creation at the bank UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm)
2.5		FromToDate	<FrToDt>		++	[1..1]	Period for what report is generated
5.1.0		FromDateDateTime	<FrDtTm>	DateTime	+++	[1..1]	
5.1.1		ToDateDateTime	<ToDtTm>	DateTime	+++	[1..1]	
2.10		Account	<Acct>		++	[1..1]	
1.2.0		Identification	<Id>		+++	[1..1]	
1.2.1		IBAN	<IBAN>	Identifier	++++	[1..1]	Account number, for what report is generated
1.2.11		Currency	<Ccy>	Code	+++	[1..1]	Account currency, for what this report block is generated.
1.2.13		Owner	<Ownr>		+++	[1..1]	
1.2.14		Name	<Nm>	Text	++++	[1..1]	Account holder name
1.2.15		PostalAddress	<PstlAdr>		++++	[0..1]	
1.2.16		AddressType	<AdrTp>	Code	+++++	[0..1]	
1.2.17		Department	<Dept>	Text	+++++	[0..1]	
1.2.18		SubDepartment	<SubDept>	Text	+++++	[0..1]	
1.2.19		StreetName	<StrtNm>	Text	+++++	[0..1]	
1.2.20		BuildingNumber	<BldgNb>	Text	+++++	[0..1]	
1.2.21		PostCode	<PstCd>	Text	+++++	[0..1]	
1.2.22		TownName	<TwnNm>	Text	+++++	[0..1]	
1.2.23		CountrySubDivision	<CtrySubDvsn>	Text	+++++	[0..1]	
1.2.24		Country	<Ctry>	Code	+++++	[0..1]	Country ISO code (ISO 3166, Alpha-2 code)
1.2.25		AddressLine	<AdrLine>	Text	+++++	[0..7]	Account holder address from Swedbank database.
1.2.26		Identification	<Id>		++++	[1..1]	
1.2.27	{Or	OrganisationIdentification	<OrgId>		+++++	[1..1]	
1.2.29		Other	<Othr>		+++++	[1..1]	
1.2.30		Identification	<Id>	Text	+++++	[1..1]	
1.2.35	Or}	PrivateIdentification	<PrvtId>		+++++	[1..1]	
1.2.36	{Or	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		+++++	[1..1]	
1.2.37		BirthDate	<BirthDt>	DateTime	+++++	[1..1]	
1.2.39		CityOfBirth	<CityOfBirth>	Text	+++++	[1..1]	
1.2.40		CountryOfBirth	<CtryOfBirth>	Code	+++++	[1..1]	
1.2.41	Or}	Other	<Othr>		+++++	[1..1]	
1.2.42		Identification	<Id>	Text	+++++	[1..1]	
1.2.56		Servicer	<Svcr>		+++	[1..1]	
1.2.57		FinancialInstitutionIdentification	<FinInstnId>		++++	[1..1]	

ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
1.2.58		BIC	<BIC>	Identifier	+++++	[1..1]	Swedbank BIC. Can either be 8 or 11 characters.
1.2.59		ClearingSystemMemberIdentification	<ClrSysMmbId>		+++++	[0..1]	
1.2.60		ClearingSystemIdentification	<ClrSysId>		+++++	[0..1]	
1.2.61	{Or	Code	<Cd>	Code	+++++	[1..1]	
1.2.62	Or}	Proprietary	<Prtry>	Text	+++++	[1..1]	
1.2.63		MemberIdentification	<MmbId>	Text	+++++	[1..1]	
1.2.64		Name	<Nm>	Text	+++++	[0..1]	Swedbank name.
1.2.65		PostalAddress	<PstAdr>		+++++	[0..1]	
1.2.66		AddressType	<AdrTp>	Code	+++++	[0..1]	
1.2.67		Department	<Dept>	Text	+++++	[0..1]	
1.2.68		SubDepartment	<SubDept>	Text	+++++	[0..1]	
1.2.69		StreetName	<StrtNm>	Text	+++++	[0..1]	
1.2.70		BuildingNumber	<BldgNb>	Text	+++++	[0..1]	
1.2.71		PostCode	<PstCd>	Text	+++++	[0..1]	
1.2.72		TownName	<TwnNm>	Text	+++++	[0..1]	
1.2.73		CountrySubDivision	<CtrySubDvsn>	Text	+++++	[0..1]	
1.2.74		Country	<Ctry>	Code	+++++	[0..1]	Country ISO code (ISO 3166, Alpha-2 code)
1.2.75		AddressLine	<AdrLine>	Text	+++++	[0..7]	Swedbank address
1.2.76		Other	<Othr>		+++++	[0..1]	
1.2.77		Identification	<Id>	Text	+++++	[1..1]	Swedbank registration code
1.2.78		SchemeName	<SchmeNm>		+++++	[0..1]	
1.2.79	{Or	Code	<Cd>	Code	+++++	[1..1]	COID
1.2.80	Or}	Proprietary	<Prtry>	Text	+++++	[1..1]	
2.23		Balance	<Bal>		++	[0..n]	Will be repeated for each currency and balance type
2.24		Type	<Tp>		+++	[1..1]	
2.25		CodeOrProprietary	<CdOrPrtry>		++++	[1..1]	
2.26	{OR	Code	<Cd>	Code	+++++	[1..1]	In Customer Account Report, following Balance Types shall be present: OPBD- Opening Booked Balance ITBD- Interim Booked ITAV- Iterim Available for the end of period and present if end of reported period >= current time
2.27	Or}	Proprietary	<Prtry>	Text	+++++	[1..1]	RESERVED- reservations for the end of period and present if end of reported period >= current time
2.28		SubType	<SubTp>		++++	[0..1]	
2.29		Code	<Cd>	Code	+++++	[1..1]	For paginated report message INTM (Intermediate) code will be used per page together with balance type codes to indicate intermediate characteristic of the balance, see example
2.30		Proprietary	<Prtry>	Text	+++++	[1..1]	
2.31		CreditLine	<CdtLine>		+++	[0..1]	
2.32		Included	<Incl>	Indicator	++++	[1..1]	True if Balance type is ITAV and overdraft on statement is provided
2.33		Amount	<AmtCcy="AAA">	Amount	++++	[0..1]	
2.34		Amount	<AmtCcy="AAA">	Amount	+++	[1..1]	
2.35		CreditDebitIndicator	<CdtDbtInd>	Code	+++	[1..1]	CRDT or DBIT . Zero is marked as CRDT
2.36		Date	<Dt>		+++	[1..1]	In case of paginated statement, Balance Date reflects the value corresponding to the page. ITBD balance date (except on last page) is the last transaction booking date on the page and is transferred to next page as opening balance date. ITBD balance date on the last page is the requested period end date (=current date).
4.1.0		Date	<Dt>	DateTime	++++	[1..1]	

ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
2.43		TransactionsSummary	<TxSummry>		++	[1..1]	Number of credit- and debit bookings and sums in the message If no transactions will be reported the values will be set to 0. In case of paginated statement, TransactionSummary reflects entries on the current page, see example.
2.49		TotalCreditEntries	<TtICdtNtries>		+++	[1..1]	
2.50		NumberOfEntries	<NbOfNtries>	Text	++++	[1..1]	
2.51		Sum	<Sum>	Quantity	++++	[1..1]	
2.52		TotalDebitEntries	<TtIDbtNtries>		+++	[1..1]	
2.53		NumberOfEntries	<NbOfNtries>	Text	++++	[1..1]	
2.54		Sum	<Sum>	Quantity	++++	[1..1]	
2.76		Entry	<Ntry>		++	[0..n]	
2.77		EntryReference	<NtryRef>	Text	+++	[1..1]	A unique reference set by Swedbank. Consists of transaction archive ID and sequential number.
2.78		Amount	<AmtCcy="AAA">	Amount	+++	[1..1]	Booked amount
2.79		CreditDebitIndicator	<CdtDbtInd>	Code	+++	[1..1]	CRDT - Credit DBIT - Debit
2.80		ReversalIndicator	<RvslInd>	Indicator	+++	[0..1]	True if the transaction is a reversal of credit or debit. If CdtDbtInd is 'DBIT' and RvslInd is 'true ' the original entry was a credit.
2.81		Status	<Sts>	Code	+++	[1..1]	Always BOOK
2.82		BookingDate	<BookgDt>		+++	[1..1]	
4.1.0		Date	<Dt>	DateTime	++++	[1..1]	Actual booking date
2.83		ValueDate	<ValDt>		+++	[1..1]	
4.1.0		Date	<Dt>	DateTime	++++	[1..1]	Original ReqdExctnDt value from pain.001.001.03 if available. Otherwise equal to BookingDate.
2.84		AccountServicerReference	<AcctSvcrRef>	Text	+++	[1..1]	Is the same as Entry Reference and includes transaction archiving ID provided by Swedbank.
2.91		BankTransactionCode	<BkTxCd>		+++	[1..1]	
2.92		Domain	<Domn>		++++	[1..1]	
2.93		Code	<Cd>	Code	+++++	[1..1]	
2.94		Family	<Fmly>		+++++	[1..1]	
2.95		Code	<Cd>	Code	+++++	[1..1]	
2.96		SubFamilyCode	<SubFmlyCd>	Code	+++++	[1..1]	
2.97		Proprietary	<Prtry>		++++	[0..1]	
2.98		Code	<Cd>	Text	+++++	[1..1]	A bank transaction code issued by Swedbank
2.99		Issuer	<Issr>	Text	+++++	[0..1]	
2.134		Reason	<Rsn>	Text	++++	[0..1]	
2.135		EntryDetails	<NtryDtIs>		+++	[1..1]	
2.136		Batch	<Btch>		++++	[0..1]	Used in case of Consolidated payment and if report "Show as totals" view is requested. Following information is provided: Creditor tag is filled with generic label for Consolidated payment. Amount tag (as total for all payments inside Consolidated payment) is filled in AmountDetails block. EntryReference consist of date and sequential number
2.137		MessageIdentification	<MsgId>	Text	+++++	[1..1]	
2.138		PaymentInformationIdentification	<PmtInfId>	Text	+++++	[1..1]	

ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
2.142		TransactionDetails	<TxDtIs>		+++++	[0..1]	
2.143		References	<Refs>		+++++	[0..1]	
2.144		MessageIdentification	<MsgId>	Text	++++++	[0..1]	Referencing the MessageIdentification in the pain.001 (1.1 <MsgId>)
2.145		AccountServicerReference	<AcctSvcrRef>	Text	++++++	[0..1]	Is the same as Entry Reference and includes transaction archiving ID provided by Swedbank.
2.146		PaymentInformationIdentification	<PmntInfId>	Text	++++++	[0..1]	Referencing the PaymentInformationIdentification in the pain.001 (2.1 <PmntInfId>)
2.147		InstructionIdentification	<InstrId>	Text	++++++	[0..1]	Referencing the InstructionIdentification in the pain.001(2.29 <InstrId>)
2.148		EndToEndIdentification	<EndToEndId>	Text	++++++	[0..1]	Referencing the EndToEndIdentification in the pain.001(2.30 <EndToEndId>). Information returned if given in pain.001.
2.153		Proprietary	<Prtry>		++++++	[0..1]	Used in case of incoming card transaction. Values depend on the cardpayment receipt type selected. Estonia: Options of receipt to current account are defined at https://www.swedbank.ee/business/d2d/accounts/statements/posReport .
2.154		Type	<Tp>	Text	++++++	[1..1]	Estonia: Currently containing outlet code and/or name
2.155		Reference	<Ref>	Text	++++++	[1..1]	Estonia: Currently containing outlet name or batch closing date or batch no.
2.156		AmountDetails	<AmtDtIs>		+++++	[1..1]	
2.1.0		InstructedAmount	<InstdAmt>		++++++	[0..1]	Original amount initiated by the Debtor In case of incoming International Payment shows original amount paid by Debtor, prior to costs deducted by Debtor bank. Estonia: In case of incoming cardpayment shows gross sum paid with card.
2.1.1		Amount	<AmtCcy="AAA">	Amount	++++++	[1..1]	
2.1.2		CurrencyExchange	<CcyXchg>		++++++	[0..1]	Not supported yet, see example for currency exchange.
2.1.3		SourceCurrency	<SrcCcy>	Code	++++++	[1..1]	
2.1.4		TargetCurrency	<TrgtCcy>	Code	++++++	[0..1]	
2.1.5		UnitCurrency	<UnitCcy>	Code	++++++	[0..1]	
2.1.6		ExchangeRate	<XchgRate>	Rate	++++++	[1..1]	
2.1.9		TransactionAmount	<TxAmt>		++++++	[1..1]	Booked Amount Consolidated payment, "Show as totals" view - sum of original consolidated payment instructions paid amounts. In case of incoming cardpayment shows net amount booked to merchants account, equals to Entry Amount
2.1.10		Amount	<AmtCcy="AAA">	Amount	++++++	[1..1]	
2.1.11		CurrencyExchange	<CcyXchg>		++++++	[0..1]	Not supported yet, see example for currency exchange.
2.1.12		SourceCurrency	<SrcCcy>	Code	++++++	[1..1]	
2.1.13		TargetCurrency	<TrgtCcy>	Code	++++++	[0..1]	
2.1.14		UnitCurrency	<UnitCcy>	Code	++++++	[0..1]	
2.1.15		ExchangeRate	<XchgRate>	Rate	++++++	[1..1]	

ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
2.1.18		CounterValueAmount	<CntrValAmt>		+++++++	[0..1]	Used only in currency exchange case
2.1.19		Amount	<AmtCcy="AAA">	Amount	+++++++	[1..1]	
2.1.36		ProprietaryAmount	<PrtryAmt>		+++++++	[0..n]	Used for international payments to provide the amount forwarded in an Interbank Settlement. It can be used by bank for additional amount reporting on community or bank-specific purposes.
2.1.37		Type	<Tp>	Text	+++++++	[1..1]	IBS = Interbank settlement amount (for example MT103 32A field)
2.1.38		Amount	<AmtCcy="AAA">	Amount	+++++++	[1..1]	
2.172		Charges	<Chrgs>		+++++	[0..n]	Provides information on the charges related to the transaction, included in the credited or debited amount. Estonia: Reported for incoming cardpayment to indicate the commission fee
2.173		TotalChargesAndTaxAmount	<TtlChrgsAndTaxAmtCcy="AAA">	Amount	+++++	[0..1]	
2.174		Amount	<AmtCcy="AAA">	Amount	+++++	[1..1]	Cardpayment commission fee deducted from the InstructedAmount
2.175		CreditDebitIndicator	<CdtDbtInd>	Code	+++++	[0..1]	CRDT - Credit DBIT - Debit A zero amount is considered to be a credit
2.176		Type	<Tp>		+++++	[0..1]	
2.177		Code	<Cd>	Code	+++++	[1..1]	BRKF - Brokerage Fee COMM - Commission. Used in case of incoming cardpayment
2.181		Party	<Pty>		+++++	[0..1]	Party that takes the transaction charges or to which the transaction charges are due
6.1.0		FinancialInstitutionIdentification	<FinInstnId>		+++++	[1..1]	
6.1.1		BIC	<BIC>	Identifier	+++++	[0..1]	BIC of financial institution debiting the charges If not informed, the charge is taken by creditor bank.
6.1.7		Name	<Nm>	Text	+++++	[0..1]	
2.199		RelatedParties	<RltdPties>		+++++	[0..1]	
2.200		InitiatingParty	<InitgPty>		+++++	[0..1]	Reported when available
9.1.0		Name	<Nm>	Text	+++++	[0..1]	
9.1.12		Identification	<Id>		+++++	[0..1]	
9.1.13	{OR	OrganisationIdentification	<OrgId>		+++++	[1..1]	
9.1.15		Other	<Othr>		+++++	[0..n]	
9.1.16		Identification	<Id>	Text	+++++	[1..1]	
9.1.17		SchemeName	<SchmeNm>		+++++	[0..1]	
9.1.18		Code	<Cd>	Code	+++++	[1..1]	
9.1.21	Or}	PrivateIdentification	<PrvtId>		+++++	[1..1]	
9.1.22		DateAndPlaceOfBirth	<DtAndPlcOfBirth>		+++++	[0..1]	
9.1.23		BirthDate	<BirthDt>	DateTime	+++++	[1..1]	
9.1.24		ProvinceOfBirth	<PrvcOfBirth>	Text	+++++	[0..1]	
9.1.25		CityOfBirth	<CityOfBirth>	Text	+++++	[1..1]	
9.1.26		CountryOfBirth	<CtryOfBirth>	Code	+++++	[1..1]	
9.1.27		Other	<Othr>		+++++	[0..n]	
9.1.28		Identification	<Id>	Text	+++++	[1..1]	
9.1.29		SchemeName	<SchmeNm>		+++++	[0..1]	
9.1.30		Code	<Cd>	Code	+++++	[1..1]	

ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
2.201		Debtor	<Dbtr>		++++++	[0..1]	Incoming payments: Name and Address, reported if available Outgoing payments: Not used. Reported in the account report block, Account Owner
9.1.0		Name	<Nm>	Text	++++++	[0..1]	
9.1.1		PostalAddress	<PstAdr>		++++++	[0..1]	
9.1.2		AddressType	<AdrTp>	Code	++++++	[0..1]	
9.1.3		Department	<Dept>	Text	++++++	[0..1]	
9.1.4		SubDepartment	<SubDept>	Text	++++++	[0..1]	
9.1.5		StreetName	<StrtNm>	Text	++++++	[0..1]	
9.1.6		BuildingNumber	<BldgNb>	Text	++++++	[0..1]	
9.1.7		PostCode	<PstCd>	Text	++++++	[0..1]	
9.1.8		TownName	<TwnNm>	Text	++++++	[0..1]	
9.1.9		CountrySubDivision	<CtrySubDvsn>	Text	++++++	[0..1]	
9.1.10		Country	<Ctry>	Code	++++++	[0..1]	
9.1.11		AddressLine	<AdrLine>	Text	++++++	[0..2]	Lithuania: In case of Giro payments here is shown info from Payer 's address field.
9.1.12		Identification	<Id>		++++++	[0..1]	
9.1.13	{Or	OrganisationIdentification	<OrgId>		++++++	[1..1]	
9.1.14	{{Or	BICOrBEI	<BICOrBEI>	Identifier	++++++	[0..1]	
9.1.15	Or}}	Other	<Othr>		++++++	[0..n]	
9.1.16		Identification	<Id>	Text	++++++	[1..1]	Identification number of the debtor - company registration number, reference to Debtor
9.1.17		SchemeName	<SchmeNm>		++++++	[0..1]	
9.1.18	{{Or	Code	<Cd>	Code	++++++	[1..1]	
9.1.19	Or}}	Proprietary	<Prtry>	Text	++++++	[1..1]	
9.1.20		Issuer	<Issr>	Text	++++++	[0..1]	
9.1.21	Or}	PrivateIdentification	<PrvtId>		++++++	[1..1]	
9.1.22		DateAndPlaceOfBirth	<DtAndPlcOfBirth>		++++++	[0..1]	
9.1.23		BirthDate	<BirthDt>	DateTime	++++++	[1..1]	
9.1.25		CityOfBirth	<CityOfBirth>	Text	++++++	[1..1]	
9.1.26		CountryOfBirth	<CtryOfBirth>	Code	++++++	[1..1]	
9.1.27		Other	<Othr>		++++++	[0..n]	
9.1.28		Identification	<Id>	Text	++++++	[1..1]	
9.1.29		SchemeName	<SchmeNm>		++++++	[0..1]	
9.1.30	{{Or	Code	<Cd>	Code	++++++	[1..1]	
9.1.31	Or}}	Proprietary	<Prtry>	Text	++++++	[1..1]	
9.1.32		Issuer	<Issr>	Text	++++++	[0..1]	
2.202		DebtorAccount	<DbtrAcct>		++++++	[0..1]	Incoming payments Reported when available Outgoing payments Will be reported on the account report level
1.1.0		Identification	<Id>		++++++	[1..1]	
1.1.1	{Or	IBAN	<IBAN>	Identifier	++++++	[1..1]	
1.1.2	Or}	Other	<Othr>		++++++	[1..1]	
1.1.3		Identification	<Id>	Text	++++++	[1..1]	

ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
1.1.4		SchemeName	<SchmeNm>		+++++++	[0..1]	
1.1.5		Code	<Cd>	Code	+++++++	[1..1]	
2.203		UltimateDebtor	<UltmtDbtr>		+++++	[0..1]	Incoming payments Reported when available Outgoing payments Ultimate debtor's name reported as sent to the bank in pain.001
9.1.0		Name	<Nm>	Text	+++++	[0..1]	Lithuania: In case of GIRO payments here is shown info from Payer's name field.
9.1.12		Identification	<Id>		+++++	[0..1]	
9.1.13	{Or	OrganisationIdentification	<OrgId>		+++++	[1..1]	
9.1.14	{{Or	BICOrBEI	<BICOrBEI>	Identifier	+++++	[0..1]	
9.1.15	Or}}	Other	<Othr>		+++++	[0..n]	
9.1.16		Identification	<Id>	Text	+++++	[1..1]	
9.1.17		SchemeName	<SchmeNm>		+++++	[0..1]	
9.1.18	{{Or	Code	<Cd>	Code	+++++ +	[1..1]	
9.1.19	Or}}	Proprietary	<Prtry>	Text	+++++ +	[1..1]	
9.1.21	Or}	PrivateIdentification	<PrvtId>		+++++	[1..1]	
9.1.22		DateAndPlaceOfBirth	<DtAndPlcOfBirth>		+++++	[0..1]	
9.1.23		BirthDate	<BirthDt>	DateTime	+++++	[1..1]	
9.1.24		ProvinceOfBirth	<PrvcOfBirth>	Text	+++++	[0..1]	
9.1.25		CityOfBirth	<CityOfBirth>	Text	+++++	[1..1]	
9.1.26		CountryOfBirth	<CtryOfBirth>	Code	+++++	[1..1]	
9.1.27		Other	<Othr>		+++++	[0..n]	
9.1.28		Identification	<Id>	Text	+++++	[1..1]	Lithuania: In case of GIRO payments here is shown info from Payer's ID field.
9.1.29		SchemeName	<SchmeNm>		+++++	[0..1]	
9.1.30	{{Or	Code	<Cd>	Code	+++++ +	[1..1]	Lithuania: in case of Giro payment, always code: CUST
9.1.31	Or}}	Proprietary	<Prtry>	Text	+++++ +	[1..1]	
2.204		Creditor	<Cdtr>		+++++	[0..1]	Incoming payments Is reported in account report block, account owner Outgoing payments Creditor's name reported as sent to the bank in pain.001 or other payment instruction
9.1.0		Name	<Nm>	Text	+++++	[0..1]	Lithuania: In case of GIRO payments coming from other bank always shown the name which is specified in GIRO agreement.
9.1.1		PostalAddress	<PstlAdr>		+++++	[0..1]	
9.1.2		AddressType	<AdrTp>	Code	+++++	[0..1]	
9.1.3		Department	<Dept>	Text	+++++	[0..1]	
9.1.4		SubDepartment	<SubDept>	Text	+++++	[0..1]	
9.1.5		StreetName	<StrtNm>	Text	+++++	[0..1]	

ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
9.1.6		BuildingNumber	<BldgNb>	Text	+++++++	[0..1]	
9.1.7		PostCode	<PstCd>	Text	+++++++	[0..1]	
9.1.8		TownName	<TwnNm>	Text	+++++++	[0..1]	
9.1.9		CountrySubDivision	<CtrySubDvsn>	Text	+++++++	[0..1]	
9.1.10		Country	<Ctry>	Code	+++++++	[0..1]	
9.1.11		AddressLine	<AdrLine>	Text	+++++++	[0..2]	
9.1.12		Identification	<Id>		+++++++	[0..1]	
9.1.13	{Or	OrganisationIdentification	<OrgId>		+++++++	[1..1]	
9.1.14		BICOrBEI	<BICOrBEI>	Identifier	+++++++	[0..1]	
9.1.15		Other	<Othr>		+++++++	[0..n]	
9.1.16		Identification	<Id>	Text	+++++++	[1..1]	Identification number of the creditor - company registration number, reference to Creditor
9.1.17		SchemeName	<SchmeNm>		+++++++	[0..1]	
9.1.18	{{Or	Code	<Cd>	Code	+++++++	[1..1]	
9.1.19	Or}}	Proprietary	<Prtry>	Text	+++++++	[1..1]	
9.1.21	Or}	PrivateIdentification	<PrvtId>		+++++++	[1..1]	
9.1.22		DateAndPlaceOfBirth	<DtAndPlcOfBirth>		+++++++	[0..1]	
9.1.23		BirthDate	<BirthDt>	DateTime	+++++++	[1..1]	
9.1.24		ProvinceOfBirth	<PrvcOfBirth>	Text	+++++++	[0..1]	
9.1.25		CityOfBirth	<CityOfBirth>	Text	+++++++	[1..1]	
9.1.26		CountryOfBirth	<CtryOfBirth>	Code	+++++++	[1..1]	
9.1.27		Other	<Othr>		+++++++	[0..n]	
9.1.28		Identification	<Id>	Text	+++++++	[1..1]	Personal code of creditor who is a private person
9.1.29		SchemeName	<SchmeNm>		+++++++	[0..1]	
9.1.30	{{Or	Code	<Cd>	Code	+++++++	[1..1]	
9.1.31	Or}}	Proprietary	<Prtry>	Text	+++++++	[1..1]	
2.205		CreditorAccount	<CdtrAcct>		+++++	[0..1]	Incoming payments: Will be reported in the Account report block Outgoing payments: Reported when available in pain.001 or other payment instructions
1.1.0		Identification	<Id>		+++++	[1..1]	
1.1.1	{Or	IBAN	<IBAN>	Identifier	+++++	[1..1]	
1.1.2	Or}	Other	<Othr>		+++++	[1..1]	
1.1.3		Identification	<Id>	Text	+++++	[1..1]	
1.1.4		SchemeName	<SchmeNm>		+++++	[0..1]	
1.1.5		Code	<Cd>	Code	+++++	[1..1]	
2.206		UltimateCreditor	<UltmtCdtr>		+++++	[0..1]	Incoming payments: Reported when available in PACS008 or other payment instructions Outgoing payments: Ultimate creditor's name reported as sent to the bank in pain.001 or other payment instructions
9.1.0		Name	<Nm>	Text	+++++	[0..1]	
9.1.12		Identification	<Id>		+++++	[0..1]	
9.1.13	{Or	OrganisationIdentification	<OrgId>		+++++	[1..1]	

ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
9.1.14		BICorBEI	<BICorBEI>	Identifier	+++++++	[0..1]	
9.1.15		Other	<Othr>		+++++++	[0..n]	
9.1.16		Identification	<Id>	Text	+++++++	[1..1]	
9.1.17		SchemeName	<SchmeNm>		+++++++	[0..1]	
9.1.18	{{Or	Code	<Cd>	Code	+++++++	[1..1]	
9.1.19	Or}}	Proprietary	<Prtry>	Text	+++++++	[1..1]	
9.1.21	Or}	PrivateIdentification	<PrvtId>		+++++++	[1..1]	
9.1.22		DateAndPlaceOfBirth	<DtAndPlcOfBirth>		+++++++	[0..1]	
9.1.23		BirthDate	<BirthDt>	DateTime	+++++++	[1..1]	
9.1.24		ProvinceOfBirth	<PrvcOfBirth>	Text	+++++++	[0..1]	
9.1.25		CityOfBirth	<CityOfBirth>	Text	+++++++	[1..1]	
9.1.26		CountryOfBirth	<CtryOfBirth>	Code	+++++++	[1..1]	
9.1.27		Other	<Othr>		+++++++	[0..n]	
9.1.28		Identification	<Id>	Text	+++++++	[1..1]	
9.1.29		SchemeName	<SchmeNm>		+++++++	[0..1]	
9.1.30	{{Or	Code	<Cd>	Code	+++++++	[1..1]	
9.1.31	Or}}	Proprietary	<Prtry>	Text	+++++++	[1..1]	
2.211		RelatedAgents	<RltdAgts>		+++++	[0..1]	
2.212		DebtorAgent	<DbtrAgt>		+++++	[0..1]	Incoming payments Sender's bank, reported if available Outgoing payments Reported in 2.10 <Acct><Servicer>
6.1.0		FinancialInstitutionIdentification	<FinInstnId>		+++++	[1..1]	
6.1.1		BIC	<BIC>	Identifier	+++++	[0..1]	
6.1.7		Name	<Nm>	Text	+++++	[0..1]	
2.213		CreditorAgent	<CdtrAgt>		+++++	[0..1]	
6.1.0		FinancialInstitutionIdentification	<FinInstnId>		+++++	[1..1]	
6.1.1		BIC	<BIC>	Identifier	+++++	[0..1]	
6.1.7		Name	<Nm>	Text	+++++	[0..1]	
2.224		Purpose	<Purp>		+++++	[0..1]	Incoming payments Reported if available. Outgoing payments Reported if sent to the bank in pain.001
2.225	{Or	Code	<Cd>	Code	+++++	[1..1]	Code according ISO20022 external code set. Lithuania: UBIL used for utility payments (Giro payments)
2.226	Or}	Proprietary	<Prtry>	Text	+++++	[1..1]	
2.234		RemittanceInformation	<RmtInf>		+++++	[0..1]	Incoming payments Reported if available Outgoing payments Reported as sent to the bank in pain.001 or other payment instruction

ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
2.235		Unstructured	<Ustrd>	Text	+++++++	[0..n]	<p>Unstructured payment details. If original transaction details exceed 140 symbols, element <Ustrd> reported several times.</p> <p>Estonia: Unstructured remittance information in incoming payment corresponding to EACT standard (/RFB/XXXXXX/TXT/ZZZZZ, where RFB stands for the code of creditor reference, XXXXXX stands for the creditor reference, TXT stands for the code of unstructured information and ZZZZZ stands for the unstructured information), will be split to Unstructured and Structured tags in case creditor reference fulfills supported reference number standards and creditor account rules. Till 01.02.2014 Swedbank supports and validates only Estonian reference number standard: http://www.pangaliit.ee/en/settlements-and-standards/reference-number-of-the-invoice. Starting from 01.02.2014 also ISO11649 reference number is accepted and the correctness validated. More information about EACT standard for unstructured remittance information can be found in the following page: http://www.eact.eu/main.php?page=SEPA</p> <p>In case of incoming cardpayments content depends on receipt types merchant has selected in the country of operation. For more info see: https://www.swedbank.ee/business/d2d/accounts/statements/posReport</p> <p>Lithuania: GIRO and Utility book payment details field info is present here and separated with # Or according new standard each field should have a unique prefix agreed with customer, e.g. N1 – which means counter No 1 value from, N2 – counter No 2 value from etc.; Field values and prefixes should be separated with symbol ":" e.g. K:102935:T1:201605:I1:292:N1:284:S1:8 If field value is not filled by the payer then field prefix will still be provided in payment details and field value without space e.g. K:102935:T1:201605:I1::N1::S1:</p>
2.236		Structured	<Strd>		+++++++	[0..n]	
2.237		ReferredDocumentInformation	<RfrdDocInf>		+++++++	[0..n]	
2.238		Type	<Tp>		+++++++	[0..1]	
2.239		CodeOrProprietary	<CdOrPrtry>		+++++++	[1..1]	
2.240	{Or	Code	<Cd>	Code	+++++++	[1..1]	
2.241	Or}	Proprietary	<Prtry>	Text	+++++++	[1..1]	
2.243		Number	<Nb>	Text	+++++++	[0..1]	
2.244		RelatedDate	<RltdDt>	DateTime	+++++++	[0..1]	
2.245		ReferredDocumentAmount	<RfrdDocAmt>		+++++++	[0..1]	
2.246		DuePayableAmount	<DuePyblAmtCcy="AAA">	Amount	+++++++	[0..1]	
2.248		CreditNoteAmount	<CdtNoteAmtCcy="AAA">	Amount	+++++++	[0..1]	
2.255		RemittedAmount	<RmtdAmtCcy="AAA">	Amount	+++++++	[0..1]	
2.256		CreditorReferenceInformation	<CdtrRefInf>		+++++++	[0..1]	
2.257		Type	<Tp>		+++++++	[0..1]	
2.258		CodeOrProprietary	<CdOrPrtry>		+++++++	[1..1]	
2.259		Code	<Cd>	Code	+++++++	[1..1]	SCOR = StructuredCommunicationReference
2.261		Issuer	<Issr>	Text	+++++++	[0..1]	

ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
2.262		Reference	<Ref>	Text	+++++++	[0..1]	Lithuania: In case of GIRO payment reference nr or GIRO payment code from GIRO
2.293		ReturnInformation	<RtrInf>		+++++	[0..1]	This is used to indicate a reason for returned payment. See examples
2.304		Reason	<Rsn>		+++++	[0..1]	
2.305		Code	<Cd>	Code	+++++++	[1..1]	
2.313		AdditionalTransactionInformation	<AddtlTxInf>	Text	+++++	[0..1]	Latvia: EKK code value taken from pain001 tag 11.1.8 <RgltryRptg><DtIs><Cd> and reported in the following way: //EKK/Code/

3. Bank To Customer Statement V02 camt.053.001.02

						Swedbank	
ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
			<BkToCstrmrStmnt>				
1.0		GroupHeader	<GrpHdr>		+	[1..1]	
1.1		MessageIdentification	<MsgId>	Text	++	[1..1]	Unique message identification set by Swedbank
1.2		CreationDateTime	<CreDtTm>	DateTime	++	[1..1]	UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm)
1.4		MessagePagination	<MsgPgntn>		++	[0..1]	
8.1.0		PageNumber	<PgNb>	Text	+++	[1..1]	
8.1.1		LastPageIndicator	<LastPgInd>	Indicator	+++	[1..1]	
2.0		Statement	<Stmnt>		+	[1..n]	Will be repeated for each currency in case of multicurrency account
2.1		Identification	<Id>	Text	++	[1..1]	A unique reference set by Swedbank. Contains ElectronicSequenceNumber.
2.2		ElectronicSequenceNumber	<ElctrncSeqNb>	Quantity	++	[1..1]	Sequential number of the statement, increased incrementally by 1 for each statement requested electronically.
2.4		CreationDateTime	<CreDtTm>	DateTime	++	[1..1]	The date and time of account statement message creation at the bank UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm)
2.5		FromToDate	<FrToDt>		++	[1..1]	Period for what statement is generated
5.1.0		FromDate	<FrDtTm>	DateTime	+++	[1..1]	
5.1.1		ToDate	<ToDtTm>	DateTime	+++	[1..1]	
2.10		Account	<Acct>		++	[1..1]	
1.2.0		Identification	<Id>		+++	[1..1]	
1.2.1		IBAN	<IBAN>	Identifier	++++	[1..1]	Account number, for what statement is generated
1.2.11		Currency	<Ccy>	Code	+++	[1..1]	Account currency, for what this statement block is generated.
1.2.13		Owner	<Ownr>		+++	[1..1]	
1.2.14		Name	<Nm>	Text	++++	[1..1]	Account holder name
1.2.15		PostalAddress	<PstlAdr>		++++	[0..1]	
1.2.16		AddressType	<AdrTp>	Code	+++++	[0..1]	
1.2.17		Department	<Dept>	Text	+++++	[0..1]	
1.2.18		SubDepartment	<SubDept>	Text	+++++	[0..1]	
1.2.19		StreetName	<StrtNm>	Text	+++++	[0..1]	
1.2.20		BuildingNumber	<BldgNb>	Text	+++++	[0..1]	
1.2.21		PostCode	<PstCd>	Text	+++++	[0..1]	
1.2.22		TownName	<TwnNm>	Text	+++++	[0..1]	
1.2.23		CountrySubDivision	<CtrySubDvsn>	Text	+++++	[0..1]	
1.2.24		Country	<Ctry>	Code	+++++	[0..1]	Country ISO code (ISO 3166, Alpha-2 code)
1.2.25		AddressLine	<AdrLine>	Text	+++++	[0..7]	Account holder address from Swedbank database.
1.2.26		Identification	<Id>		++++	[1..1]	
1.2.27	{Or	OrganisationIdentification	<OrgId>		+++++	[1..1]	
1.2.29		Other	<Othr>		+++++	[1..1]	
1.2.30		Identification	<Id>	Text	+++++	[1..1]	
1.2.35	Or}	PrivateIdentification	<PrvtId>		+++++	[1..1]	
1.2.36	{Or	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		+++++	[1..1]	
1.2.37		BirthDate	<BirthDt>	DateTime	+++++	[1..1]	
1.2.39		CityOfBirth	<CityOfBirth>	Text	+++++	[1..1]	
1.2.40		CountryOfBirth	<CtryOfBirth>	Code	+++++	[1..1]	
1.2.41	Or}	Other	<Othr>		+++++	[1..1]	
1.2.42		Identification	<Id>	Text	+++++	[1..1]	

ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
1.2.56		Servicer	<Svcr>		+++	[1..1]	
1.2.57		FinancialInstitutionIdentification	<FinInstnId>		++++	[1..1]	
1.2.58		BIC	<BIC>	Identifier	+++++	[1..1]	The account holding BIC. Can either be 8 or 11 characters.
1.2.59		ClearingSystemMemberIdentification	<ClrSysMmbId>		+++++	[0..1]	
1.2.60		ClearingSystemIdentification	<ClrSysId>		+++++	[0..1]	
1.2.61	{Or	Code	<Cd>	Code	+++++	[1..1]	
1.2.62	Or}	Proprietary	<Prtry>	Text	+++++	[1..1]	
1.2.63		MemberIdentification	<MmbId>	Text	+++++	[1..1]	
1.2.64		Name	<Nm>	Text	++++	[0..1]	Swedbank name
1.2.65		PostalAddress	<PstlAdr>		++++	[0..1]	
1.2.66		AddressType	<AdrTp>	Code	+++++	[0..1]	
1.2.67		Department	<Dept>	Text	+++++	[0..1]	
1.2.68		SubDepartment	<SubDept>	Text	+++++	[0..1]	
1.2.69		StreetName	<StrtNm>	Text	+++++	[0..1]	
1.2.70		BuildingNumber	<BldgNb>	Text	+++++	[0..1]	
1.2.71		PostCode	<PstCd>	Text	+++++	[0..1]	
1.2.72		TownName	<TwnNm>	Text	+++++	[0..1]	
1.2.73		CountrySubDivision	<CtrySubDvsn>	Text	+++++	[0..1]	
1.2.74		Country	<Ctry>	Code	+++++	[0..1]	Country code according to ISO
1.2.75		AddressLine	<AdrLine>	Text	+++++	[0..7]	Swedbank address
1.2.76		Other	<Othr>		++++	[0..1]	
1.2.77		Identification	<Id>	Text	+++++	[1..1]	Swedbank registration code
1.2.78		SchemeName	<SchmeNm>		+++++	[0..1]	
1.2.79	{Or	Code	<Cd>	Code	+++++	[1..1]	COID
1.2.80	Or}	Proprietary	<Prtry>	Text	+++++	[1..1]	
2.23		Balance	<Bal>		++	[1..n]	Will be repeated for each currency and balance type
2.24		Type	<Tp>		+++	[1..1]	
2.25		CodeOrProprietary	<CdOrPrtry>		++++	[1..1]	
2.26		Code	<Cd>	Code	+++++	[1..1]	In Customer Statement, following Balance Types shall be present: OPBD- Opening Booked Balance CLBD- Closing Booked Balance
2.28		SubType	<SubTp>		++++	[0..1]	
2.29		Code	<Cd>	Code	+++++	[1..1]	For paginated statement message INTM (Intermediate) code will be used per page together with balance type codes to indicate intermediate characteristic of the balance, see example
2.30		Proprietary	<Prtry>	Text	+++++	[1..1]	
2.31		CreditLine	<CdtLine>		+++	[0..1]	
2.32		Included	<Incl>	Indicator	++++	[1..1]	False
2.33		Amount	<AmtCcy="AAA">	Amount	++++	[0..1]	
2.34		Amount	<AmtCcy="AAA">	Amount	+++	[1..1]	Opening booked balance Closing booked balance
2.35		CreditDebitIndicator	<CdtDbtInd>	Code	+++	[1..1]	CRDT' or 'DBIT' . Zero is marked as CRDT
2.36		Date	<Dt>		+++	[1..1]	In case of paginated statement, Balance Date reflects the value corresponding to the page. Closing balance date (except on last page) is the last transaction booking date on the page and is transferred to next page as opening balance date. Closing date on the last page is the requested period end date.
4.1.0		Date	<Dt>	DateTime	++++	[1..1]	

ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
2.43		TransactionsSummary	<TxSummy>		++	[1..1]	Number of credit- and debit bookings and sums in the message If no transactions will be reported the values will be set to 0. In case of paginated statement, TransactionSummary reflects entries on the current page, see example.
2.49		TotalCreditEntries	<TtlCdtNtries>		+++	[1..1]	
2.50		NumberOfEntries	<NbOfNtries>	Text	++++	[1..1]	
2.51		Sum	<Sum>	Quantity	++++	[1..1]	
2.52		TotalDebitEntries	<TtlDbtNtries>		+++	[1..1]	
2.53		NumberOfEntries	<NbOfNtries>	Text	++++	[1..1]	
2.54		Sum	<Sum>	Quantity	++++	[1..1]	
2.76		Entry	<Ntry>		++	[0..n]	
2.77		EntryReference	<NtryRef>	Text	+++	[1..1]	A unique reference set by Swedbank. Consists of transaction archive ID and sequential number.
2.78		Amount	<AmtCcy="AAA">	Amount	+++	[1..1]	Booked amount
2.79		CreditDebitIndicator	<CdtDbtInd>	Code	+++	[1..1]	CRDT - Credit DBIT - Debit
2.80		ReversalIndicator	<RvslInd>	Indicator	+++	[0..1]	True if the transaction is a reversal of credit or debit. If CdtDbtInd is 'DBIT' and RvslInd is 'true ' the original entry was a credit. See examples for reversed and returned payments explanation
2.81		Status	<Sts>	Code	+++	[1..1]	Always BOOK
2.82		BookingDate	<BookgDt>		+++	[1..1]	
4.1.0		Date	<Dt>	DateTime	++++	[1..1]	Actual booking date
2.83		ValueDate	<ValDt>		+++	[1..1]	
4.1.0		Date	<Dt>	DateTime	++++	[1..1]	Original ReqdExctnDt value from pain.001.001.03 if available. Otherwise equal to BookingDate.
2.84		AccountServicerReference	<AcctSvcrRef>	Text	+++	[1..1]	Is the same as Entry Reference and includes transaction archiving ID provided by Swedbank.
2.91		BankTransactionCode	<BkTxCd>		+++	[1..1]	
2.92		Domain	<Domn>		++++	[1..1]	
2.93		Code	<Cd>	Code	+++++	[1..1]	
2.94		Family	<Fmly>		+++++	[1..1]	
2.95		Code	<Cd>	Code	+++++	[1..1]	
2.96		SubFamilyCode	<SubFmlyCd>	Code	+++++	[1..1]	
2.97		Proprietary	<Prtry>		++++	[0..1]	
2.98		Code	<Cd>	Text	+++++	[1..1]	A bank transaction code issued by Swedbank
2.99		Issuer	<Issr>	Text	+++++	[0..1]	
2.134		Reason	<Rsn>	Text	++++	[0..1]	
2.135		EntryDetails	<NtryDtls>		+++	[1..1]	
2.136		Batch	<Btch>		++++	[0..1]	Used in case of Consolidated payment and if statement "Show as totals" view is requested. Following information is provided: Creditor tag is filled with generic label for Consolidated payment. Amount tag (as total for all payments inside Consolidated payment) is filled in AmountDetails block. EntryReference consist of date and sequential number
2.137		MessageIdentification	<MsgId>	Text	+++++	[1..1]	

ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
2.138		PaymentInformationIdentification	<PmtInfId>	Text	+++++	[1..1]	
2.142		TransactionDetails	<TxDtIs>		++++	[0..1]	
2.143		References	<Refs>		+++++	[0..1]	
2.144		MessageIdentification	<MsgId>	Text	++++++	[0..1]	Referencing the MessageIdentification in the pain.001 (1.1 <MsgId>)
2.145		AccountSvrRef	<AcctSvrRef>	Text	++++++	[0..1]	Is the same as Entry Reference and includes transaction archiving ID provided by Swedbank.
2.146		PaymentInformationIdentification	<PmtInfId>	Text	++++++	[0..1]	Referencing the PaymentInformationIdentification in the pain.001 (2.1 <PmtInfId>)
2.147		InstructionIdentification	<InstrId>	Text	++++++	[0..1]	Referencing the InstructionIdentification in the pain.001(2.29 <InstrId>).
2.148		EndToEndIdentification	<EndToEndId>	Text	++++++	[0..1]	Referencing the EndToEndIdentification in the pain.001(2.30 <EndToEndId>). Information returned if given in pain.001.
2.153		Proprietary	<Prtry>		++++++	[0..1]	Used in case of incoming card transaction. Values depend on the cardpayment receipt type selected. Estonia: Options of receipt to current account are defined at https://www.swedbank.ee/business/d2d/accounts/statements/posReport .
2.154		Type	<Tp>	Text	++++++	[1..1]	Estonia: Currently containing outlet code and/or name
2.155		Reference	<Ref>	Text	++++++	[1..1]	Estonia: Currently containing outlet name or batch closing date or batch no.
2.156		AmountDetails	<AmtDtIs>		+++++	[1..1]	Cardpayment receipt transactions in this block are summarised based on selected receipt type. Estonia: Options of receipt to current account are defined at https://www.swedbank.ee/business/d2d/accounts/statements/posReport .
2.1.0		InstructedAmount	<InstdAmt>		++++++	[0..1]	Original amount initiated by the Debtor In case of incoming International Payment shows original amount paid by Debtor, prior to costs deducted by Debtor bank. Estonia: In case of incoming cardpayment shows gross sum paid with card.
2.1.1		Amount	<AmtCcy="AAA">	Amount	++++++	[1..1]	
2.1.2		CurrencyExchange	<CcyXchg>		++++++	[0..1]	Not supported yet, see example for currency exchange.
2.1.3		SourceCurrency	<SrcCcy>	Code	++++++	[1..1]	
2.1.4		TargetCurrency	<TrgtCcy>	Code	++++++	[0..1]	
2.1.5		UnitCurrency	<UnitCcy>	Code	++++++	[0..1]	
2.1.6		ExchangeRate	<XchgRate>	Rate	++++++	[1..1]	
2.1.9		TransactionAmount	<TxAmt>		+++++	[1..1]	Booked Amount Consolidated payment, "Show as totals" view - sum of original consolidated payment instructions paid amounts In case of incoming cardpayment shows net amount booked to merchants account, equals to Entry Amount
2.1.10		Amount	<AmtCcy="AAA">	Amount	++++++	[1..1]	
2.1.11		CurrencyExchange	<CcyXchg>		++++++	[0..1]	Not supported yet, see example for currency exchange.
2.1.12		SourceCurrency	<SrcCcy>	Code	++++++	[1..1]	
2.1.13		TargetCurrency	<TrgtCcy>	Code	++++++	[0..1]	
2.1.14		UnitCurrency	<UnitCcy>	Code	++++++	[0..1]	

ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
2.1.15		ExchangeRate	<XchgRate>	Rate	+++++++	[1..1]	
2.1.18		CounterValueAmount	<CntrValAmt>		+++++	[0..1]	Used only in currency exchange case
2.1.19		Amount	<AmtCcy="AAA">	Amount	+++++++	[1..1]	
2.1.36		ProprietaryAmount	<PrtryAmt>		+++++	[0..n]	Used for international payments to provide the amount forwarded in an Interbank Settlement. It can be used by bank for additional amount reporting on community or bank-specific purposes.
2.1.37		Type	<Tp>	Text	+++++	[1..1]	IBS = Interbank settlement amount (for example MT103 32A field)
2.1.38		Amount	<AmtCcy="AAA">	Amount	+++++++	[1..1]	
2.172		Charges	<Chrgs>		+++++	[0..n]	Provides information on the charges related to the transaction, included in the credited or debited amount. Estonia: Reported for incoming cardpayment to indicate the commission fee
2.173		TotalChargesAndTaxAmount	<TtlChrgsAndTaxAmtCcy="AAA">	Amount	+++++	[0..1]	
2.174		Amount	<AmtCcy="AAA">	Amount	+++++	[1..1]	Fee deducted from the InstructedAmount
2.175		CreditDebitIndicator	<CdtDbtInd>	Code	+++++	[0..1]	CRDT - Credit DBIT - Debit A zero amount is considered to be a credit
2.176		Type	<Tp>		+++++	[0..1]	
2.177		Code	<Cd>	Code	+++++++	[1..1]	BRKF - Brokerage Fee COMM - Commission. Used in case of incoming cardpayment
2.181		Party	<Pty>		+++++	[0..1]	Party that takes the transaction charges or to which the transaction charges are due
6.1.0		FinancialInstitutionIdentification	<FinInstnId>		+++++++	[1..1]	
6.1.1		BIC	<BIC>	Identifier	+++++++	[0..1]	BIC of financial institution debiting the charges If not informed, the charge is taken by creditor bank.
6.1.7		Name	<Nm>	Text	+++++++	[0..1]	
2.199		RelatedParties	<RltdPties>		+++++	[0..1]	
2.200		InitiatingParty	<InitgPty>		+++++	[0..1]	Reported when available
9.1.0		Name	<Nm>	Text	+++++++	[0..1]	
9.1.12		Identification	<Id>		+++++++	[0..1]	
9.1.13	{OR	OrganisationIdentification	<OrgId>		+++++++	[1..1]	
9.1.15		Other	<Othr>		+++++++	[0..n]	
9.1.16		Identification	<Id>	Text	+++++++	[1..1]	
9.1.17		SchemeName	<SchmeNm>		+++++++	[0..1]	
9.1.18		Code	<Cd>	Code	+++++++	[1..1]	
9.1.21	Or}	PrivateIdentification	<PrvtId>		+++++++	[1..1]	
9.1.22		DateAndPlaceOfBirth	<DtAndPlcOfBirth>		+++++++	[0..1]	
9.1.23		BirthDate	<BirthDt>	DateTime	+++++++	[1..1]	
9.1.24		ProvinceOfBirth	<PrvcOfBirth>	Text	+++++++	[0..1]	
9.1.25		CityOfBirth	<CityOfBirth>	Text	+++++++	[1..1]	
9.1.26		CountryOfBirth	<CtryOfBirth>	Code	+++++++	[1..1]	
9.1.27		Other	<Othr>		+++++++	[0..n]	
9.1.28		Identification	<Id>	Text	+++++++	[1..1]	
9.1.29		SchemeName	<SchmeNm>		+++++++	[0..1]	

ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
9.1.30		Code	<Cd>	Code	+++++++	[1..1]	
2.201		Debtor	<Dbtr>		+++++	[0..1]	Incoming payments: Name and Address, reported if available Outgoing payments: Not used. Reported in the account statement block, Account Owner
9.1.0		Name	<Nm>	Text	+++++	[0..1]	
9.1.1		PostalAddress	<PstAdr>		+++++	[0..1]	
9.1.2		AddressType	<AdrTp>	Code	+++++	[0..1]	
9.1.3		Department	<Dept>	Text	+++++	[0..1]	
9.1.4		SubDepartment	<SubDept>	Text	+++++	[0..1]	
9.1.5		StreetName	<StrtNm>	Text	+++++	[0..1]	
9.1.6		BuildingNumber	<BldgNb>	Text	+++++	[0..1]	
9.1.7		PostCode	<PstCd>	Text	+++++	[0..1]	
9.1.8		TownName	<TwnNm>	Text	+++++	[0..1]	
9.1.9		CountrySubDivision	<CtrySubDvsn>	Text	+++++	[0..1]	
9.1.10		Country	<Ctry>	Code	+++++	[0..1]	
9.1.11		AddressLine	<AdrLine>	Text	+++++	[0..2]	Lithuania: In case of Giro payments here is presented info from Payer's address field.
9.1.12		Identification	<Id>		+++++	[0..1]	
9.1.13	{Or	OrganisationIdentification	<OrgId>		+++++	[1..1]	
9.1.14	{{Or	BICOrBEI	<BICOrBEI>	Identifier	+++++	[0..1]	
9.1.15	Or}}	Other	<Othr>		+++++	[0..n]	
9.1.16		Identification	<Id>	Text	+++++ +	[1..1]	Identification number of the Creditor - company registration number, reference to Debtor
9.1.17		SchemeName	<SchmeNm>		+++++	[0..1]	
9.1.18	{{Or	Code	<Cd>	Code	+++++	[1..1]	
9.1.19	Or}}	Proprietary	<Prtry>	Text	+++++	[1..1]	
9.1.20		Issuer	<Issr>	Text	+++++	[0..1]	
9.1.21	Or}	PrivateIdentification	<PrvtId>		+++++	[1..1]	
9.1.22		DateAndPlaceOfBirth	<DtAndPlcOfBirth>		+++++	[0..1]	
9.1.23		BirthDate	<BirthDt>	DateTime	+++++ +	[1..1]	
9.1.24		ProvinceOfBirth	<PrvcOfBirth>	Text	+++++ +	[0..1]	
9.1.25		CityOfBirth	<CityOfBirth>	Text	+++++ +	[1..1]	
9.1.26		CountryOfBirth	<CtryOfBirth>	Code	+++++	[1..1]	
9.1.27		Other	<Othr>		+++++	[0..n]	
9.1.28		Identification	<Id>	Text	+++++	[1..1]	
9.1.29		SchemeName	<SchmeNm>		+++++	[0..1]	
9.1.30	{{Or	Code	<Cd>	Code	+++++	[1..1]	
9.1.31	Or}}	Proprietary	<Prtry>	Text	+++++	[1..1]	
9.1.32		Issuer	<Issr>	Text	+++++	[0..1]	

ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
2.202		DebtorAccount	<DbtrAcct>		++++++	[0..1]	Incoming payments Reported when available Outgoing payments Will be reported on the account statement level
1.1.0		Identification	<Id>		++++++	[1..1]	
1.1.1	{Or	IBAN	<IBAN>	Identifier	++++++	[1..1]	
1.1.2	Or}	Other	<Othr>		++++++	[1..1]	
1.1.3		Identification	<Id>	Text	++++++	[1..1]	
1.1.4		SchemeName	<SchmeNm>		++++++	[0..1]	
1.1.5		Code	<Cd>	Code	++++++	[1..1]	
2.203		UltimateDebtor	<UltmtDbtr>		++++++	[0..1]	Incoming payments Reported when available Outgoing payments Ultimate debtor's name reported as sent to the bank in pain.001
9.1.0		Name	<Nm>	Text	++++++	[0..1]	Lithuania: In case of GIRO payments here is presented info from Payer's name field.
9.1.12		Identification	<Id>		++++++	[0..1]	
9.1.13	{Or	OrganisationIdentification	<OrgId>		++++++	[1..1]	
9.1.14	{{Or	BICOrBEI	<BICOrBEI>	Identifier	++++++	[0..1]	
9.1.15	Or}}	Other	<Othr>		++++++	[0..n]	
9.1.16		Identification	<Id>	Text	++++++	[1..1]	
9.1.17		SchemeName	<SchmeNm>		++++++	[0..1]	
9.1.18	{{Or	Code	<Cd>	Code	++++++ ++	[1..1]	
9.1.19	Or}}	Proprietary	<Prtry>	Text	++++++ ++	[1..1]	
9.1.21	Or}	PrivateIdentification	<PrvtId>		++++++	[1..1]	
9.1.22		DateAndPlaceOfBirth	<DtAndPlcOfBirth>		++++++	[0..1]	
9.1.23		BirthDate	<BirthDt>	DateTime	++++++ +	[1..1]	
9.1.24		ProvinceOfBirth	<PrvcOfBirth>	Text	++++++ +	[0..1]	
9.1.25		CityOfBirth	<CityOfBirth>	Text	++++++ +	[1..1]	
9.1.26		CountryOfBirth	<CtryOfBirth>	Code	++++++	[1..1]	
9.1.27		Other	<Othr>		++++++	[0..n]	
9.1.28		Identification	<Id>	Text	++++++	[1..1]	Lithuania: In case of GIRO payment here is presented info from Payer's ID field.
9.1.29		SchemeName	<SchmeNm>		++++++	[0..1]	
9.1.30	{{Or	Code	<Cd>	Code	++++++ ++	[1..1]	Lithuania: in case of Giro payment, always code: CUST
9.1.31	Or}}	Proprietary	<Prtry>	Text	++++++ ++	[1..1]	

ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
2.204		Creditor	<Cdtr>		++++++	[0..1]	Incoming payments Is reported in account statement block, account owner Outgoing payments Creditor's name reported as sent to the bank in pain.001 or other payment instruction
9.1.0		Name	<Nm>	Text	++++++	[0..1]	Lithuania: In case of GIRO payment coming from other bank always presented the name which is specified in GIRO agreement.
9.1.1		PostalAddress	<PstAdr>		++++++	[0..1]	
9.1.2		AddressType	<AdrTp>	Code	++++++	[0..1]	
9.1.3		Department	<Dept>	Text	++++++	[0..1]	
9.1.4		SubDepartment	<SubDept>	Text	++++++	[0..1]	
9.1.5		StreetName	<StrtNm>	Text	++++++	[0..1]	
9.1.6		BuildingNumber	<BldgNb>	Text	++++++	[0..1]	
9.1.7		PostCode	<PstCd>	Text	++++++	[0..1]	
9.1.8		TownName	<TwnNm>	Text	++++++	[0..1]	
9.1.9		CountrySubDivision	<CtrySubDvsn>	Text	++++++	[0..1]	
9.1.10		Country	<Ctry>	Code	++++++	[0..1]	
9.1.11		AddressLine	<AdrLine>	Text	++++++	[0..2]	
9.1.12		Identification	<Id>		++++++	[0..1]	
9.1.13	{Or	OrganisationIdentification	<OrgId>		++++++	[1..1]	
9.1.14		BICOrBEI	<BICOrBEI>	Identifier	++++++	[0..1]	
9.1.15		Other	<Othr>		++++++	[0..n]	
9.1.16		Identification	<Id>	Text	++++++ +	[1..1]	Identification number of the Creditor - company registration number, reference to Creditor
9.1.17		SchemeName	<SchmeNm>		++++++	[0..1]	
9.1.18	{{Or	Code	<Cd>	Code	++++++ ++	[1..1]	
9.1.19	Or}}	Proprietary	<Prtry>	Text	++++++ ++	[1..1]	
9.1.21	Or}	PrivateIdentification	<PrvtId>		++++++	[1..1]	
9.1.22		DateAndPlaceOfBirth	<DtAndPlcOfBirth>		++++++	[0..1]	
9.1.23		BirthDate	<BirthDt>	DateTime	++++++ +	[1..1]	
9.1.24		ProvinceOfBirth	<PrvcOfBirth>	Text	++++++ +	[0..1]	
9.1.25		CityOfBirth	<CityOfBirth>	Text	++++++ +	[1..1]	
9.1.26		CountryOfBirth	<CtryOfBirth>	Code	++++++	[1..1]	
9.1.27		Other	<Othr>		++++++	[0..n]	
9.1.28		Identification	<Id>	Text	++++++	[1..1]	Personal code of creditor who is a private person
9.1.29		SchemeName	<SchmeNm>		++++++	[0..1]	
9.1.30	{{Or	Code	<Cd>	Code	++++++	[1..1]	
9.1.31	Or}}	Proprietary	<Prtry>	Text	++++++	[1..1]	
2.205		CreditorAccount	<CdtrAcct>		++++++	[0..1]	Incoming payments: Will be reported in the Account statement block Outgoing payments: Reported when available in pain.001 or other payment instructions
1.1.0		Identification	<Id>		++++++	[1..1]	

ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
1.1.1	{Or	IBAN	<IBAN>	Identifier	+++++++	[1..1]	
1.1.2	Or}	Other	<Othr>		+++++++	[1..1]	
1.1.3		Identification	<Id>	Text	+++++++	[1..1]	
1.1.4		SchemeName	<SchmeNm>		+++++++	[0..1]	
1.1.5		Code	<Cd>	Code	+++++++	[1..1]	
2.206		UltimateCreditor	<UltmtCdr>		+++++	[0..1]	Incoming payments: Reported when available in PACS008 or other payment instructions Outgoing payments: Ultimate creditor's name reported as sent to the bank in pain.001 or other payment instructions
9.1.0		Name	<Nm>	Text	+++++	[0..1]	
9.1.12		Identification	<Id>		+++++	[0..1]	
9.1.13	{Or	OrganisationIdentification	<OrgId>		+++++	[1..1]	
9.1.14		BICOrBEI	<BICOrBEI>	Identifier	+++++	[0..1]	
9.1.15		Other	<Othr>		+++++	[0..n]	
9.1.16		Identification	<Id>	Text	+++++	[1..1]	
9.1.17		SchemeName	<SchmeNm>		+++++	[0..1]	
9.1.18	{{Or	Code	<Cd>	Code	+++++	[1..1]	
9.1.19	Or}}	Proprietary	<Prtry>	Text	+++++	[1..1]	
9.1.21	Or}	PrivateIdentification	<PrvtId>		+++++	[1..1]	
9.1.22		DateAndPlaceOfBirth	<DtAndPlcOfBirth>		+++++	[0..1]	
9.1.23		BirthDate	<BirthDt>	DateTime	+++++	[1..1]	
9.1.24		ProvinceOfBirth	<PrvcOfBirth>	Text	+++++	[0..1]	
9.1.25		CityOfBirth	<CityOfBirth>	Text	+++++	[1..1]	
9.1.26		CountryOfBirth	<CtryOfBirth>	Code	+++++	[1..1]	
9.1.27		Other	<Othr>		+++++	[0..n]	
9.1.28		Identification	<Id>	Text	+++++	[1..1]	
9.1.29		SchemeName	<SchmeNm>		+++++	[0..1]	
9.1.30	{{Or	Code	<Cd>	Code	+++++	[1..1]	
9.1.31	Or}}	Proprietary	<Prtry>	Text	+++++	[1..1]	
2.211		RelatedAgents	<RltdAgts>		+++++	[0..1]	
2.212		DebtorAgent	<DbtrAgt>		+++++	[0..1]	Incoming payments Sender's bank, reported if available Outgoing payments Reported in 2.10 <Acct> <Servicer>
6.1.0		FinancialInstitutionIdentification	<FinInstnId>		+++++	[1..1]	
6.1.1		BIC	<BIC>	Identifier	+++++	[0..1]	
6.1.7		Name	<Nm>	Text	+++++	[0..1]	
2.213		CreditorAgent	<CdrAgt>		+++++	[0..1]	
6.1.0		FinancialInstitutionIdentification	<FinInstnId>		+++++	[1..1]	

ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
6.1.1		BIC	<BIC>	Identifier	+++++++	[0..1]	
6.1.7		Name	<Nm>	Text	+++++++	[0..1]	
2.224		Purpose	<Purp>		+++++	[0..1]	Incoming payments Reported if available Outgoing payments Reported if sent to the bank in pain.001
2.225	{Or	Code	<Cd>	Code	+++++	[1..1]	Code according ISO20022 external code set. Lithuania: UBIL used for utility payments (Giro payments)
2.226	Or}	Proprietary	<Prtry>	Text	+++++	[1..1]	
2.234		RemittanceInformation	<RmtInf>		+++++	[0..1]	Incoming payments Reported if available Outgoing payments Reported as sent to the bank in pain.001 or other payment instruction
2.235		Unstructured	<Ustrd>	Text	+++++	[0..n]	Unstructured payment details. If original transaction details exceed 140 symbols, element <Ustrd> reported several times. Estonia: Unstructured remittance information in incoming payment corresponding to EACT standard (/RFB/XXXXXX/TXT/ZZZZZ, where RFB stands for the code of creditor reference, XXXXXX stands for the creditor reference, TXT stands for the code of unstructured information and ZZZZZ stands for the unstructured information), will be split to Unstructured and Structured tags in case creditor reference fulfills supported reference number standards and creditor account rules. Till 01.02.2014 Swedbank supported and validated only Estonian reference number standard: http://www.pangaliit.ee/en/settlements-and-standards/reference-number-of-the-invoice . Starting from 01.02.2014 also ISO11649 reference number is accepted and the correctness validated. More information about EACT standard for unstructured remittance information can be found in the following page: http://www.eact.eu/main.php?page=SEPA In case of incoming cardpayments content depends on receipt types merchant has selected in the country of operation. For more info see: https://www.swedbank.ee/business/d2d/accounts/statements/posReport Lithuania: GIRO and Utility book payment details field info is present here and separated with # Or according new standard each field should have a unique prefix agreed with customer, e.g. N1 – which means counter No 1 value from, N2 – counter No 2 value from etc.; Field values and prefixes should be separated with symbol ":" e.g. K:102935:T1:201605:I1:292:N1:284:S1:8 If field value is not filled by the payer then field prefix will still be provided in payment details and field value without space e.g. K:102935:T1:201605:I1::N1::S1:
2.236		Structured	<Strd>		+++++	[0..n]	
2.237		ReferredDocumentInformation	<RfrdDocInf>		+++++	[0..n]	
2.238		Type	<Tp>		+++++++	[0..1]	
2.239		CodeOrProprietary	<CdOrPrtry>		+++++++	[1..1]	

ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
2.240	{Or	Code	<Cd>	Code	+++++++	[1..1]	
2.241	Or}	Proprietary	<Prtry>	Text	+++++++	[1..1]	
2.243		Number	<Nb>	Text	+++++++	[0..1]	
2.244		RelatedDate	<RltdDt>	DateTime	+++++++	[0..1]	
2.245		ReferredDocumentAmount	<RfrdDocAmt>		+++++++	[0..1]	
2.246		DuePayableAmount	<DuePyblAmtCcy="AAA">	Amount	+++++++	[0..1]	
2.248		CreditNoteAmount	<CdtNoteAmtCcy="AAA">	Amount	+++++++	[0..1]	
2.255		RemittedAmount	<RmtdAmtCcy="AAA">	Amount	+++++++	[0..1]	
2.256		CreditorReferenceInformation	<CdtrRefInf>		+++++++	[0..1]	
2.257		Type	<Tp>		+++++++	[0..1]	
2.258		CodeOrProprietary	<CdOrPrtry>		+++++++	[1..1]	
2.259		Code	<Cd>	Code	+++++++	[1..1]	SCOR = StructuredCommunicationReference
2.261		Issuer	<Issr>	Text	+++++++	[0..1]	
2.262		Reference	<Ref>	Text	+++++++	[0..1]	Lithuania: In case of GIRO payment reference nr or GIRO payment code from GIRO agreement.
2.293		ReturnInformation	<RtrInf>		+++++	[0..1]	This is used to indicate a reason for returned payment. See examples
2.304		Reason	<Rsn>		+++++	[0..1]	
2.305		Code	<Cd>	Code	+++++++	[1..1]	
2.313		AdditionalTransactionInformation	<AddtlTxInf>	Text	+++++	[0..1]	Latvia: EKK code value taken from pain001 tag 11.1.8 <RgltryRptg><Dtls><Cd> and reported in the following way: //EKK/Code/

4. Bank To Customer Debit Credit Notification V02 camt.054.001.02

							Swedbank
ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
			<BkToCstrmrDbtCdtNfctn>				
1.0		GroupHeader	<GrpHdr>				
1.1		MessageIdentification	<MsgId>	Text	++	[1..1]	Unique message identification set by Swedbank
1.2		CreationDateTime	<CreDtTm>	DateTime	++	[1..1]	UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm)
1.4		MessagePagination	<MsgPgntn>		++	[0..1]	
8.1.0		PageNumber	<PgNb>	Text	+++	[1..1]	
8.1.1		LastPageIndicator	<LastPgInd>	Indicator	+++	[1..1]	
2.0		Notification	<Nfctn>				
2.1		Identification	<Id>	Text	++	[1..1]	A unique reference set by Swedbank
2.2		ElectronicSequenceNumber	<ElctrncSeqNb>	Quantity	++	[0..1]	Not used for Debit Credit Notification
2.4		CreationDateTime	<CreDtTm>	DateTime	++	[1..1]	The date and time of account notification message creation at the bank UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm)
2.5		FromToDate	<FrToDt>		++	[1..1]	Period for what notification is generated
5.1.0		FromDateDateTime	<FrDtTm>	DateTime	+++	[1..1]	
5.1.1		ToDateDateTime	<ToDtTm>	DateTime	+++	[1..1]	
2.10		Account	<Acct>		++	[1..1]	
1.2.0		Identification	<Id>		+++	[1..1]	
1.2.1		IBAN	<IBAN>	Identifier	++++	[1..1]	Account number, for what notification is generated
1.2.11		Currency	<Ccy>	Code	+++	[1..1]	Account currency, for what this notification block is generated.
1.2.13		Owner	<Ownr>		+++	[1..1]	
1.2.14		Name	<Nm>	Text	++++	[1..1]	Account holder name
1.2.15		PostalAddress	<PstlAdr>		++++	[0..1]	
1.2.16		AddressType	<AdrTp>	Code	+++++	[0..1]	
1.2.17		Department	<Dept>	Text	+++++	[0..1]	
1.2.18		SubDepartment	<SubDept>	Text	+++++	[0..1]	
1.2.19		StreetName	<StrtNm>	Text	+++++	[0..1]	
1.2.20		BuildingNumber	<BldgNb>	Text	+++++	[0..1]	
1.2.21		PostCode	<PstCd>	Text	+++++	[0..1]	
1.2.22		TownName	<TwnNm>	Text	+++++	[0..1]	
1.2.23		CountrySubDivision	<CtrySubDvsn>	Text	+++++	[0..1]	
1.2.24		Country	<Ctry>	Code	+++++	[0..1]	Country ISO code (ISO 3166, Alpha-2 code)
1.2.25		AddressLine	<AdrLine>	Text	+++++	[0..7]	Account holder address from Swedbank database.
1.2.26		Identification	<Id>		+++++	[1..1]	
1.2.27	{Or	OrganisationIdentification	<OrgId>		+++++	[1..1]	
1.2.29		Other	<Othr>		+++++	[1..1]	
1.2.30		Identification	<Id>	Text	+++++	[1..1]	
1.2.35	Or}	PrivateIdentification	<PrvtId>		+++++	[1..1]	
1.2.36	{Or	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		+++++	[1..1]	
1.2.37		BirthDate	<BirthDt>	DateTime	+++++	[1..1]	
1.2.39		CityOfBirth	<CityOfBirth>	Text	+++++	[1..1]	
1.2.40		CountryOfBirth	<CtryOfBirth>	Code	+++++	[1..1]	
1.2.41	Or}	Other	<Othr>		+++++	[1..1]	
1.2.42		Identification	<Id>	Text	+++++	[1..1]	
1.2.56		Servicer	<Svcr>		+++	[1..1]	The account holding BIC. Can either be 8 or 11 characters.

ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
1.2.57		FinancialInstitutionIdentification	<FinInstnId>		++++	[1..1]	
1.2.58		BIC	<BIC>	Identifier	+++++	[1..1]	
1.2.59		ClearingSystemMemberIdentification	<ClrSysMmbId>		+++++	[0..1]	
1.2.60		ClearingSystemIdentification	<ClrSysId>		+++++	[0..1]	
1.2.61	{Or	Code	<Cd>	Code	+++++	[1..1]	
1.2.62	Or}	Proprietary	<Prtry>	Text	+++++	[1..1]	
1.2.63		MemberIdentification	<MmbId>	Text	+++++	[1..1]	
1.2.64		Name	<Nm>	Text	+++++	[0..1]	Swedbank name
1.2.65		PostalAddress	<PstlAdr>		+++++	[0..1]	
1.2.66		AddressType	<AdrTp>	Code	+++++	[0..1]	
1.2.67		Department	<Dept>	Text	+++++	[0..1]	
1.2.68		SubDepartment	<SubDept>	Text	+++++	[0..1]	
1.2.69		StreetName	<StrtNm>	Text	+++++	[0..1]	
1.2.70		BuildingNumber	<BldgNb>	Text	+++++	[0..1]	
1.2.71		PostCode	<PstCd>	Text	+++++	[0..1]	
1.2.72		TownName	<TwnNm>	Text	+++++	[0..1]	
1.2.73		CountrySubDivision	<CtrySubDvsn>	Text	+++++	[0..1]	
1.2.74		Country	<Ctry>	Code	+++++	[0..1]	Country code according to ISO
1.2.75		AddressLine	<AdrLine>	Text	+++++	[0..7]	Swedbank address
1.2.76		Other	<Othr>		+++++	[0..1]	
1.2.77		Identification	<Id>	Text	+++++	[1..1]	Swedbank registration code
1.2.78		SchemeName	<SchmeNm>		+++++	[0..1]	
1.2.79	{Or	Code	<Cd>	Code	+++++	[1..1]	COID
1.2.80	Or}	Proprietary	<Prtry>	Text	+++++	[1..1]	
2.38		Date	<Dt>		++++	[1..1]	
2.39	{Or	NumberOfDays	<NbOfDays>	Text	+++++	[1..1]	
2.40	Or}	ActualDate	<ActlDt>	DateTime	+++++	[1..1]	
2.41		Amount	<AmtCcy="AAA">	Amount	++++	[1..1]	
2.42		CreditDebitIndicator	<CdtDbtInd>	Code	++++	[1..1]	
2.23		TransactionsSummary	<TxSsumry>		++	[1..1]	Number of credit- and debit bookings and sums in the message If no transactions will be reported the values will be set to 0
2.29		TotalCreditEntries	<TtlCdtNtries>		+++	[1..1]	
2.30		NumberOfEntries	<NbOfNtries>	Text	++++	[1..1]	
2.31		Sum	<Sum>	Quantity	++++	[1..1]	
2.32		TotalDebitEntries	<TtlDbtNtries>		+++	[1..1]	
2.33		NumberOfEntries	<NbOfNtries>	Text	++++	[1..1]	
2.34		Sum	<Sum>	Quantity	++++	[1..1]	
2.56		Entry	<Ntry>		++	[1..1]	
2.57		EntryReference	<NtryRef>	Text	+++	[1..1]	A unique reference set by Swedbank. Consists of transaction archive ID and sequential number.
2.58		Amount	<AmtCcy="AAA">	Amount	+++	[1..1]	Booked amount
2.59		CreditDebitIndicator	<CdtDbtInd>	Code	+++	[1..1]	CRDT - Credit DBIT - Debit
2.60		ReversalIndicator	<RvslInd>	Indicator	+++	[0..1]	True if the transaction is a reversal of credit or debit. If CdtDbtInd is 'DBIT' and RvslInd is 'true ' the original entry was a credit. See examples for reversed and returned payments explanation
2.62		Status	<Sts>	Code	+++	[1..1]	Always BOOK
2.62		BookingDate	<BookgDt>		+++	[1..1]	
4.1.0		Date	<Dt>	DateTime	++++	[1..1]	Actual booking date

ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
2.63		ValueDate	<ValDt>		+++	[1..1]	
4.1.0		Date	<Dt>	DateTime	++++	[1..1]	Original ReqdExctnDt value from pain.001.001.03 if available. Otherwise equal to BookingDate.
2.64		AccountServicerReference	<AcctSvcrRef>	Text	+++	[1..1]	Is the same as Entry Reference and includes transaction archiving ID provided by Swedbank.
2.71		BankTransactionCode	<BkTxCd>		+++	[1..1]	
2.72		Domain	<Domn>		++++	[1..1]	
2.73		Code	<Cd>	Code	+++++	[1..1]	
2.74		Family	<Fmly>		+++++	[1..1]	
2.75		Code	<Cd>	Code	++++++	[1..1]	
2.76		SubFamilyCode	<SubFmlyCd>	Code	++++++	[1..1]	
2.77		Proprietary	<Prtry>		++++	[0..1]	
2.78		Code	<Cd>	Text	+++++	[1..1]	A bank transaction code issued by Swedbank
2.115		EntryDetails	<NtryDtls>		+++	[1..1]	
2.122		TransactionDetails	<TxDtls>		++++	[0..1]	
2.123		References	<Refs>		+++++	[0..1]	
2.124		MessageIdentification	<MsgId>	Text	++++++	[0..1]	Referencing the MessageIdentification in the pain.001 (1.1 <MsgId>)
2.125		AccountServicerReference	<AcctSvcrRef>	Text	++++++	[0..1]	Is the same as Entry Reference and includes transaction archiving ID provided by Swedbank.
2.126		PaymentInformationIdentification	<PmtInfId>	Text	++++++	[0..1]	Referencing the PaymentInformationIdentification in the pain.001 (2.1 <PmntInfId>)
2.127		InstructionIdentification	<InstrId>	Text	++++++	[0..1]	Referencing the InstructionIdentification in the pain.001(2.29 <InstrId>).
2.128		EndToEndIdentification	<EndToEndId>	Text	++++++	[0..1]	Referencing the EndToEndIdentification in the pain.001(2.30 <EndToEndId>). Information returned if given in pain.001.
2.133		Proprietary	<Prtry>		++++++	[0..1]	Used in case of incoming card transaction. Values depend on the cardpayment receipt type selected. Estonia: Options of receipt to current account are defined at https://www.swedbank.ee/business/d2d/accounts/statements/posReport .
2.134		Type	<Tp>	Text	++++++	[1..1]	Estonia: Currently containing outlet code and/or name
2.135		Reference	<Ref>	Text	++++++	[1..1]	Estonia: Currently containing outlet name or batch closing date or batch no.
2.136		AmountDetails	<AmtDtls>		+++++	[1..1]	
2.1.0		InstructedAmount	<InstdAmt>		++++++	[0..1]	Original amount initiated by the Debtor In case of incoming cardpayment shows gross sum paid with card. In case of incoming International Payment shows original amount paid by Debtor, prior to costs deducted by Debtor bank.
2.1.1		Amount	<AmtCcy="AAA">	Amount	++++++	[1..1]	
2.1.2		CurrencyExchange	<CcyXchg>		++++++	[0..1]	Not supported yet, see example for currency exchange.
2.1.3		SourceCurrency	<SrcCcy>	Code	++++++	[1..1]	
2.1.4		TargetCurrency	<TrgtCcy>	Code	++++++	[0..1]	
2.1.5		UnitCurrency	<UnitCcy>	Code	++++++	[0..1]	
2.1.6		ExchangeRate	<XchgRate>	Rate	++++++	[1..1]	

ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
2.1.9		TransactionAmount	<TxAmt>		+++++++	[1..1]	Booked Amount Consolidated payment, "Show as totals" view - sum of original consolidated payment instructions paid amounts In case of incoming cardpayment shows net amount booked to merchants account, equals to Entry Amount
2.1.10		Amount	<AmtCcy="AAA">	Amount	+++++++	[1..1]	
2.1.11		CurrencyExchange	<CcyXchg>		+++++++	[0..1]	Not supported yet, see example for currency exchange.
2.1.12		SourceCurrency	<SrcCcy>	Code	+++++++	[1..1]	
2.1.13		TargetCurrency	<TrgtCcy>	Code	+++++++	[0..1]	
2.1.14		UnitCurrency	<UnitCcy>	Code	+++++++	[0..1]	
2.1.15		ExchangeRate	<XchgRate>	Rate	+++++++	[1..1]	
2.1.18		CounterValueAmount	<CntrValAmt>		+++++	[0..1]	Used only in currency exchange case
2.1.19		Amount	<AmtCcy="AAA">	Amount	+++++++	[1..1]	
2.152		Charges	<Chrgs>		+++++	[0..n]	Provides information on the charges related to the transaction, included in the credited or debited amount. Reported for incoming cardpayment to indicate the commission fee
2.153		TotalChargesAndTaxAmount	<TtlChrgsAndTaxAmtCcy="AAA">	Amount	+++++	[0..1]	
2.154		Amount	<AmtCcy="AAA">	Amount	+++++	[1..1]	Cardpayment commission fee deducted from the InstructedAmount
2.155		CreditDebitIndicator	<CdtDbtInd>	Code	+++++	[0..1]	CRDT - Credit DBIT - Debit A zero amount is considered to be a credit
2.156		Type	<Tp>		+++++	[0..1]	
2.157		Code	<Cd>	Code	+++++++	[1..1]	BRKF - Brokerage Fee COMM - Commission. Used in case of incoming cardpayment
2.161		Party	<Pty>		+++++	[0..1]	Party that takes the transaction charges or to which the transaction charges are due
6.1.0		FinancialInstitutionIdentification	<FinInstnId>		+++++++	[1..1]	
6.1.1		BIC	<BIC>	Identifier	+++++++	[0..1]	BIC of financial institution debiting the charges If not informed, the charge is taken by creditor bank.
6.1.7		Name	<Nm>	Text	+++++++	[0..1]	
2.179		RelatedParties	<RltdPties>		+++++	[0..1]	
2.180		InitiatingParty	<InitgPty>		+++++	[0..1]	Reported when available
9.1.0		Name	<Nm>	Text	+++++++	[0..1]	
9.1.12		Identification	<Id>		+++++++	[0..1]	
9.1.13	{Or	OrganisationIdentification	<OrgId>		+++++++	[1..1]	
9.1.15		Other	<Othr>		+++++++	[0..n]	
9.1.16		Identification	<Id>	Text	+++++++	[1..1]	
9.1.17		SchemeName	<SchmeNm>		+++++++	[0..1]	
9.1.18		Code	<Cd>	Code	+++++++	[1..1]	
9.1.21	Or}	PrivateIdentification	<PrvtId>		+++++++	[1..1]	
9.1.22		DateAndPlaceOfBirth	<DtAndPlcOfBirth>		+++++++	[0..1]	
9.1.23		BirthDate	<BirthDt>	DateTime	+++++++	[1..1]	
9.1.24		ProvinceOfBirth	<PrvcOfBirth>	Text	+++++++	[0..1]	
9.1.25		CityOfBirth	<CityOfBirth>	Text	+++++++	[1..1]	
9.1.26		CountryOfBirth	<CtryOfBirth>	Code	+++++++	[1..1]	

ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
9.1.27		Other	<Othr>		+++++++	[0..n]	
9.1.28		Identification	<Id>	Text	+++++++	[1..1]	
9.1.29		SchemeName	<SchmeNm>		+++++++	[0..1]	
9.1.30	{{Or	Code	<Cd>	Code	+++++++	[1..1]	
9.1.31	Or}}	Proprietary	<Prtry>	Text	+++++++	[1..1]	
2.181		Debtor	<Dbtr>		+++++	[0..1]	Incoming payments: Name and Address, reported if available Outgoing payments: Not used. Reported in the account notification block, Account Owner
9.1.0		Name	<Nm>	Text	+++++	[0..1]	
9.1.1		PostalAddress	<PstlAdr>		+++++	[0..1]	
9.1.2		AddressType	<AdrTp>	Code	+++++	[0..1]	
9.1.3		Department	<Dept>	Text	+++++	[0..1]	
9.1.4		SubDepartment	<SubDept>	Text	+++++	[0..1]	
9.1.5		StreetName	<StrtNm>	Text	+++++	[0..1]	
9.1.6		BuildingNumber	<BldgNb>	Text	+++++	[0..1]	
9.1.7		PostCode	<PstCd>	Text	+++++	[0..1]	
9.1.8		TownName	<TwnNm>	Text	+++++	[0..1]	
9.1.9		CountrySubDivision	<CtrySubDvsn>	Text	+++++	[0..1]	
9.1.10		Country	<Ctry>	Code	+++++	[0..1]	
9.1.11		AddressLine	<AdrLine>	Text	+++++	[0..2]	Lithuania: In case of GIRO payment here is presented info from Payer's address field
9.1.12		Identification	<Id>		+++++	[0..1]	
9.1.13	{Or	OrganisationIdentification	<OrgId>		+++++	[1..1]	
9.1.14	{{Or	BICOrBEI	<BICOrBEI>	Identifier	+++++	[0..1]	
9.1.15	Or}}	Other	<Othr>		+++++	[0..n]	
9.1.16		Identification	<Id>	Text	+++++	[1..1]	Identification number of the Creditor - company registration number, reference to Debtor
9.1.17		SchemeName	<SchmeNm>		+++++	[0..1]	
9.1.18	{{Or	Code	<Cd>	Code	+++++	[1..1]	
9.1.19	Or}}	Proprietary	<Prtry>	Text	+++++	[1..1]	
9.1.21	Or}	PrivateIdentification	<PrvtId>		+++++	[1..1]	
9.1.22		DateAndPlaceOfBirth	<DtAndPlcOfBirth>		+++++	[0..1]	
9.1.23		BirthDate	<BirthDt>	DateTime	+++++	[1..1]	
9.1.24		ProvinceOfBirth	<PrvcOfBirth>	Text	+++++	[0..1]	
9.1.25		CityOfBirth	<CityOfBirth>	Text	+++++	[1..1]	
9.1.26		CountryOfBirth	<CtryOfBirth>	Code	+++++	[1..1]	
9.1.27		Other	<Othr>		+++++	[0..n]	
9.1.28		Identification	<Id>	Text	+++++	[1..1]	
9.1.29		SchemeName	<SchmeNm>		+++++	[0..1]	
9.1.30	{{Or	Code	<Cd>	Code	+++++	[1..1]	
9.1.31	Or}}	Proprietary	<Prtry>	Text	+++++	[1..1]	
9.1.32		Issuer	<Issr>	Text	+++++	[0..1]	

ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
2.182		DebtorAccount	<DbtrAcct>		+++++++	[0..1]	Incoming payments Reported when available Outgoing payments Will be reported on the account notification level
1.1.0		Identification	<Id>		+++++++	[1..1]	
1.1.1	{Or	IBAN	<IBAN>	Identifier	+++++++	[1..1]	
1.1.2	Or}	Other	<Othr>		+++++++	[1..1]	
1.1.3		Identification	<Id>	Text	+++++++	[1..1]	
1.1.4		SchemeName	<SchmeNm>		+++++++	[0..1]	
1.1.5		Code	<Cd>	Code	+++++++	[1..1]	
2.183		UltimateDebtor	<UltmtDbtr>		+++++++	[0..1]	Incoming payments Reported when available Outgoing payments Ultimate debtor's name reported as sent to the bank in pain.001
9.1.0		Name	<Nm>	Text	+++++++	[0..1]	Lithuania: In case of GIRO payments here is presented info from Payer's name field.
9.1.12		Identification	<Id>		+++++++	[0..1]	
9.1.13	{Or	OrganisationIdentification	<OrgId>		+++++++	[1..1]	
9.1.14	{{Or	BICOrBEI	<BICOrBEI>	Identifier	+++++++	[0..1]	
9.1.15	Or}}	Other	<Othr>		+++++++	[0..n]	
9.1.16		Identification	<Id>	Text	+++++++	[1..1]	
9.1.17		SchemeName	<SchmeNm>		+++++++	[0..1]	
9.1.18	{{Or	Code	<Cd>	Code	+++++++	[1..1]	
9.1.19	Or}}	Proprietary	<Prtry>	Text	+++++++	[1..1]	
9.1.21	Or}	PrivateIdentification	<PrvtId>		+++++++	[1..1]	
9.1.22		DateAndPlaceOfBirth	<DtAndPlcOfBirth>		+++++++	[0..1]	
9.1.23		BirthDate	<BirthDt>	DateTime	+++++++	[1..1]	
9.1.25		CityOfBirth	<CityOfBirth>	Text	+++++++	[1..1]	
9.1.26		CountryOfBirth	<CtryOfBirth>	Code	+++++++	[1..1]	
9.1.27		Other	<Othr>		+++++++	[0..n]	
9.1.28		Identification	<Id>	Text	+++++++	[1..1]	Lithuania: In case of GIRO payments here is presented info from Payer's ID field.
9.1.29		SchemeName	<SchmeNm>		+++++++	[0..1]	
9.1.30	{{Or	Code	<Cd>	Code	+++++++	[1..1]	Lithuania: in case of Giro payment, always code: CUST
9.1.31	Or}}	Proprietary	<Prtry>	Text	+++++++	[1..1]	
2.184		Creditor	<Cdtr>		+++++++	[0..1]	Incoming payments Is reported in account notification block, account owner Outgoing payments Creditor's name reported as sent to the bank in pain.001 or other payment instruction
9.1.0		Name	<Nm>	Text	+++++++	[0..1]	Lithuania: In case of GIRO payments coming from other bank always presented the name which is specified in GIRO agreement.
9.1.1		PostalAddress	<PstlAdr>		+++++++	[0..1]	
9.1.2		AddressType	<AdrTp>	Code	+++++++	[0..1]	

ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
9.1.3		Department	<Dept>	Text	+++++++	[0..1]	
9.1.4		SubDepartment	<SubDept>	Text	+++++++	[0..1]	
9.1.5		StreetName	<StrtNm>	Text	+++++++	[0..1]	
9.1.6		BuildingNumber	<BldgNb>	Text	+++++++	[0..1]	
9.1.7		PostCode	<PstCd>	Text	+++++++	[0..1]	
9.1.8		TownName	<TwnNm>	Text	+++++++	[0..1]	
9.1.9		CountrySubDivision	<CtrySubDvsn>	Text	+++++++	[0..1]	
9.1.10		Country	<Ctry>	Code	+++++++	[0..1]	
9.1.11		AddressLine	<AdrLine>	Text	+++++++	[0..2]	
9.1.12		Identification	<Id>		+++++++	[0..1]	
9.1.13	{Or	OrganisationIdentification	<OrgId>		+++++++	[1..1]	
9.1.14		BICOrBEI	<BICOrBEI>	Identifier	+++++++	[0..1]	
9.1.15		Other	<Othr>		+++++++	[0..n]	
9.1.16		Identification	<Id>	Text	+++++++	[1..1]	Identification number of the creditor - company registration number, reference to Creditor
9.1.17		SchemeName	<SchmeNm>		+++++++	[0..1]	
9.1.18	{{Or	Code	<Cd>	Code	+++++++	[1..1]	
9.1.19	Or}}	Proprietary	<Prtry>	Text	+++++++	[1..1]	
9.1.21	Or}	PrivateIdentification	<PrvtId>		+++++++	[1..1]	
9.1.22		DateAndPlaceOfBirth	<DtAndPlcOfBirth>		+++++++	[0..1]	
9.1.23		BirthDate	<BirthDt>	DateTime	+++++++	[1..1]	
9.1.24		ProvinceOfBirth	<PrvcOfBirth>	Text	+++++++	[0..1]	
9.1.25		CityOfBirth	<CityOfBirth>	Text	+++++++	[1..1]	
9.1.26		CountryOfBirth	<CtryOfBirth>	Code	+++++++	[1..1]	
9.1.27		Other	<Othr>		+++++++	[0..n]	
9.1.28		Identification	<Id>	Text	+++++++	[1..1]	
9.1.29		SchemeName	<SchmeNm>		+++++++	[0..1]	
9.1.30	{{Or	Code	<Cd>	Code	+++++++	[1..1]	
9.1.31	Or}}	Proprietary	<Prtry>	Text	+++++++	[1..1]	
2.185		CreditorAccount	<CdtrAcct>		+++++	[0..1]	Incoming payments: Will be reported in the Account notification block Outgoing payments: Reported when available in pain.001 or other payment instructions
1.1.0		Identification	<Id>		+++++++	[1..1]	
1.1.1	{Or	IBAN	<IBAN>	Identifier	+++++++	[1..1]	
1.1.2	Or}	Other	<Othr>		+++++++	[1..1]	
1.1.3		Identification	<Id>	Text	+++++++	[1..1]	
1.1.4		SchemeName	<SchmeNm>		+++++++	[0..1]	
1.1.5		Code	<Cd>	Code	+++++++	[1..1]	
2.186		UltimateCreditor	<UltmtCdtr>		+++++	[0..1]	Incoming payments: Reported when available in PACS008 or other payment instructions Outgoing payments: Ultimate creditor's name reported as sent to the bank in pain.001 or other payment instructions
9.1.0		Name	<Nm>	Text	+++++++	[0..1]	
9.1.12		Identification	<Id>		+++++++	[0..1]	
9.1.13	{Or	OrganisationIdentification	<OrgId>		+++++++	[1..1]	

ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
9.1.14		BICOrBEI	<BICOrBEI>	Identifier	+++++++	[0..1]	
9.1.15		Other	<Othr>		+++++++	[0..n]	
9.1.16		Identification	<Id>	Text	+++++++	[1..1]	
9.1.17		SchemeName	<SchmeNm>		+++++++	[0..1]	
9.1.18	{{Or	Code	<Cd>	Code	+++++++	[1..1]	
9.1.19	Or}}	Proprietary	<Prtry>	Text	+++++++	[1..1]	
9.1.21	Or}	PrivateIdentification	<PrvtId>		+++++++	[1..1]	
9.1.22		DateAndPlaceOfBirth	<DtAndPlcOfBirth>		+++++++	[0..1]	
9.1.24		ProvinceOfBirth	<PrvcOfBirth>	Text	+++++++	[0..1]	
9.1.25		CityOfBirth	<CityOfBirth>	Text	+++++++	[1..1]	
9.1.26		CountryOfBirth	<CtryOfBirth>	Code	+++++++	[1..1]	
9.1.27		Other	<Othr>		+++++++	[0..n]	
9.1.28		Identification	<Id>	Text	+++++++	[1..1]	
9.1.29		SchemeName	<SchmeNm>		+++++++	[0..1]	
9.1.30	{{Or	Code	<Cd>	Code	+++++++	[1..1]	
9.1.31	Or}}	Proprietary	<Prtry>	Text	+++++++	[1..1]	
2.191		RelatedAgents	<RltdAgts>		+++++	[0..1]	
2.192		DebtorAgent	<DbtrAgt>		+++++	[0..1]	Incoming payments Sender's bank, reported if available Outgoing payments Reported in 2.10 <Acct><Servicer>
6.1.0		FinancialInstitutionIdentification	<FinInstnId>		+++++	[1..1]	
6.1.1		BIC	<BIC>	Identifier	+++++	[0..1]	
6.1.7		Name	<Nm>	Text	+++++	[0..1]	
2.193		CreditorAgent	<CdtrAgt>		+++++	[0..1]	
6.1.0		FinancialInstitutionIdentification	<FinInstnId>		+++++	[1..1]	
6.1.1		BIC	<BIC>	Identifier	+++++	[0..1]	
6.1.7		Name	<Nm>	Text	+++++	[0..1]	
2.204		Purpose	<Purp>		+++++	[0..1]	Incoming payments Reported if available Outgoing payments Reported if sent to the bank in pain.001
2.205	{Or	Code	<Cd>	Code	+++++	[1..1]	Code according ISO20022 external code set. Lithuania: UBIL used for utility payments (Giro payments)
2.206	Or}	Proprietary	<Prtry>	Text	+++++	[1..1]	
2.214		RemittanceInformation	<RmtInf>		+++++	[0..1]	Incoming payments Reported if available Outgoing payments Reported as sent to the bank in pain.001 or other payment instruction

ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
2.215		Unstructured	<Ustrd>	Text	++++++	[0..n]	<p>Unstructured payment details. If original transaction details exceed 140 symbols, element <Ustrd> reported several times.</p> <p>Estonia: Unstructured remittance information in incoming payment corresponding to EACT standard (/RFB/XXXXXX/TXT/ZZZZZ, where RFB stands for the code of creditor reference, XXXXXX stands for the creditor reference, TXT stands for the code of unstructured information and ZZZZZ stands for the unstructured information), will be split to Unstructured and Structured tags in case creditor reference fulfills supported reference number standards and creditor account rules. Till 01.02.2014 Swedbank supported and validated only Estonian reference number standard: http://www.pangaliit.ee/en/settlements-and-standards/reference-number-of-the-invoice. Starting from 01.02.2014 also ISO11649 reference number is accepted and the correctness validated. More information about EACT standard for unstructured remittance information can be found in the following page: http://www.eact.eu/main.php?page=SEPA</p> <p>In case of incoming cardpayments content depends on receipt types merchant has selected in the country of operation. For more info see: https://www.swedbank.ee/business/d2d/accounts/statements/posReport</p> <p>Lithuania: GIRO and Utility book payment details field info is present here and separated with # Or according new standard each field should have a unique prefix agreed with customer, e.g. N1 – which means counter No 1 value from, N2 – counter No 2 value from etc.; Field values and prefixes should be separated with symbol ":" e.g. K:102935:T1:201605:I1:292:N1:284:S1:8 If field value is not filled by the payer then field prefix will still be provided in payment details and field value without space</p>
2.216		Structured	<Strd>		++++++	[0..n]	
2.217		ReferredDocumentInformation	<RfrdDocInf>		++++++	[0..n]	
2.218		Type	<Tp>		++++++	[0..1]	
2.219		CodeOrProprietary	<CdOrPrtry>		++++++	[1..1]	
2.220	{Or	Code	<Cd>	Code	++++++	[1..1]	
2.221	Or}	Proprietary	<Prtry>	Text	++++++	[1..1]	
2.223		Number	<Nb>	Text	++++++	[0..1]	
2.224		RelatedDate	<RltdDt>	DateTime	++++++	[0..1]	
2.225		ReferredDocumentAmount	<RfrdDocAmt>		++++++	[0..1]	
2.226		DuePayableAmount	<DuePyblAmtCcy="AAA">	Amount	++++++	[0..1]	
2.227		DiscountAppliedAmount	<DscntApldAmtCcy="AAA">	Amount	++++++	[0..1]	
2.228		CreditNoteAmount	<CdtNoteAmtCcy="AAA">	Amount	++++++	[0..1]	
2.235		RemittedAmount	<RmtdAmtCcy="AAA">	Amount	++++++	[0..1]	
2.236		CreditorReferenceInformation	<CdtrRefInf>		++++++	[0..1]	
2.237		Type	<Tp>		++++++	[0..1]	
2.238		CodeOrProprietary	<CdOrPrtry>		++++++	[1..1]	
2.239		Code	<Cd>	Code	++++++	[1..1]	SCOR = StructuredCommunicationReference
2.240	Or}	Proprietary	<Prtry>	Text	++++++	[1..1]	
2.241		Issuer	<Issr>	Text	++++++	[0..1]	
2.242		Reference	<Ref>	Text	++++++	[0..1]	Lithuania: In case of GIRO payment reference nr or GIRO payment code from GIRO
2.273		ReturnInformation	<RtrInf>		++++	[0..1]	This is used to indicate a reason for returned payment. See examples

ISO Index	Or	Message Item	XMLTag	Type	Depth	Mult.	RULES
2.284		Reason	<Rsn>		++++++	[0..1]	
2.293		AdditionalTransactionInformation	<AddtlTxInf>	Text	+++++	[0..1]	Latvia: EKK code value taken from pain001 tag 11.1.8 <RgltryRptg><DtIs><Cd> and reported in the following way: //EKK/Code/

5. Account Reporting Request V03 camt.060.001.03

							Swedbank Balitc
ISO Index	Or	Message Item	Tag Name	Type	Depth	Mult.	Customer RULES
		MessageRoot	<AcctRptgReq>				
1.0		GroupHeader	<GrpHdr>		+	[1..1]	
1.1		MessageIdentification	<MsgId>	Text	++	[1..1]	
1.2		CreationDateTime	<CreDtTm>	Date time	++	[1..1]	
2.0		ReportingRequest	<RptgReq>		+	[1..1]	
2.1		Identification	<Id>	Text	++	[0..1]	
2.2		RequestedMessageNameIdentification	<ReqdMsgNmId>	Text	++	[1..1]	Supported requested messages: camt.052.001.02 camt.053.001.02
2.3		Account	<Acct>		++	[1..1]	Account is required
		Identification	<Id>		+++	[1..1]	
		IBAN	<IBAN>	Identifier	++++	[1..1]	Only IBAN is supported
2.4		AccountOwner	<AcctOwnr>		++	[1..1]	Required by XSD, but all underlying values are ignored
		Party	<Pty>		+++	[1..1]	
2.8		ReportingPeriod	<RptgPrd>		++	[1..1]	
2.9		FromToDate	<FrToDt>		+++	[1..1]	
		FromDate	<FrDt>	DateTime	++++	[1..1]	The reporting request will be rejected if FromDate is later than ToDate or if the FromDate is missing.
		ToDate	<ToDt>	DateTime	++++	[1..1]	The reporting request will be rejected if ToDate is missing. Additional logic: a) RequestedMessageNameIdentification= camt.052.001.02 and FromDate=date in the past and ToDate=date in the past: Error „Mismatch of selected message type and report period“ b) RequestedMessageNameIdentification= camt.052.001.02 and FromDate=date in the past and ToDate=today: Send camt.052.001.02 for current day and camt.053.001.02 for past dates c) RequestedMessageNameIdentification= camt.053.001.02 and FromDate=today and ToDate=today: Error „Mismatch of selected message type and report period“ d) RequestedMessageNameIdentification= camt.053.001.02 and FromDate=date in the past and ToDate=today: Send camt.052.001.02 for current day and camt.053.001.02 for past dates In case of Balance service, the ToDate value has to be equal to FromDate value.
2.10		FromToTime	<FrToTm>		+++	[1..1]	Required by XSD, but all underlying values are ignored. Request is processed based on FrToDt full days, or in case of camt.052 and current day - booked transactions till the time of request
2.11		FromTime	<FrTm>		++++	[1..1]	
2.12		ToTime	<ToTm>		++++	[1..1]	
2.13		Type	<Tp>		+++	[1..1]	Supported type ALLL
2.20		RequestedBalanceType	<ReqdBalTp>		++	[0..1]	Only used for Account Balances service
2.21		CodeOrProprietary	<CdOrPrtry>		+++	[1..1]	
2.22	{Or	Code	<Cd>		++++	[1..1]	Not used
2.23	Or}	Proprietary	<Prtry>		++++	[1..1]	Supported code: ONLYBALANCE Request with the specified code will return only balances and no transactions. Service Account Balance has to be activated in SGW agreement.

6. Bank transaction code mapping

Commonly used codes in Estonia*, Latvia*, Lithuania. List is incomplete (see link below the chart for more info).

NB! Proprietary codes can have different values depending on the channel the message originates from!

PROPRIETARY CODES EE	PROPRIETARY CODES LV	PROPRIETARY CODES LT	DOMAIN_CODE	FAMILY_CODE	SUBFAMILY_CODE	DOMAIN_NAME	FAMILY_NAME	SUBFAMILY_NAME	DESCRIPTION
M	COM, AZA, CTX, IKS, IZP, KOM, L, MK, PRV, T2	TT, TT12-TT14, T2	ACMT	MDOP	CHRG	Account Management	Miscellaneous Debit Operations	Charges (Generic)	Other charges/fees
TT	TT	TT, TT1-TT10	ACMT	MDOP	CHRG	Account Management	Miscellaneous Debit Operations	Charges (Generic)	Charges/Fees
KM	AIA, PRV	PV	ACMT	MDOP	TAXE	Account Management	Miscellaneous Debit Operations	Taxes (Generic)	VAT or other taxes
X	EXC	X	FORX	SPOT	NTAV	Foreign Exchange	Spots	Not Available	Currency exchange
MD	DKA, PRV	MD	LDAS	FTDP	DPST	Loans, Deposits & Syndications	Fixed Term Deposits	Deposit	Deposit
I	AUT, AIA	MK	LDAS	FTDP	INTR	Loans, Deposits & Syndications	Fixed Term Deposits	Interests (Generic)	Interests
I	PRV	I	CAMT	MCOP	INTR	Cash Management	Miscellaneous Credit Operations	Interests (Generic)	Interests
MD	DKA, AUT	MD	LDAS	FTDP	RPMT	Loans, Deposits & Syndications	Fixed Term Deposits	Repayment	Repayment from deposit
K	CTX	K	PMNT	CCRD	CWDL	Payments	Customer Card Transactions	Cash Withdrawal	Cash Withdrawal with card
K	CTX	K	PMNT	CCRD	POSD	Payments	Customer Card Transactions	Point-of-Sale (POS) Payment - Debit Card	Card transaction
S	IEM, IKS	S	PMNT	CNTR	CDPT	Payments	Counter Transactions	Cash Deposit	Cash deposit
S	IZM, CTX	S	PMNT	CNTR	CWDL	Payments	Counter Transactions	Cash Withdrawal	Cash withdrawal
TT	KOM, PRV, IZP	TT, MK, TT_2, TT_5, TT14	PMNT	ICDT	CHRG	Payments	Issued Credit Transfers	Charges (Generic)	Payment fee
MK, 101	PRV, 101	MK, CTX, DP, IMP, IOB, 101	PMNT	ICDT	BOOK	Payments	Issued Credit Transfers	Internal Book Transfer	Outgoing Intranbank payment
—	—	MK, CTX, DP, IMP, IOB, 101	PMNT	ICDT	DMCT***	Payments	Issued Credit Transfers	Domestic Credit Transfer	Outgoing domestic payment
MK	PRV	—	PMNT	ICDT	ESCT**	Payments	Issued Credit Transfers	Domestic Credit Transfer	Outgoing domestic European payment
MP	IZP	MP	PMNT	ICDT	BOOK	Payments	Issued Credit Transfers	Internal Book Transfer	Outgoing Consolidated Intranbank payment
MP	IZP	—	PMNT	ICDT	ESCT**	Payments	Issued Credit Transfers	SEPA Credit Transfer	Outgoing Consolidated domestic payment
—	—	MP	PMNT	ICDT	DMCT***	Payments	Issued Credit Transfers	Domestic Credit Transfer	Outgoing Consolidated Domestic payment

PROPRIETARY CODES EE	PROPRIETARY CODES LV	PROPRIETARY CODES LT	DOMAIN_CODE	FAMILY_CODE	SUBFAMILY_CODE	DOMAIN_NAME	FAMILY_NAME	SUBFAMILY_NAME	DESCRIPTION
MV	IZP, MK, 101F	MV, 101F	PMNT	ICDT	XBCT	Payments	Issued Credit Transfers	Cross-Border Credit Transfer	Outgoing international non-European payment
MV, 101F	IZP, 101F	MV, 101F	PMNT	ICDT	ESCT**	Payments	Issued Credit Transfers	SEPA Credit Transfer	Outgoing European payment
MK	INB, PRV	MK, IME, IMG, IMB	PMNT	RCDT	BOOK	Payments	Received Credit Transfers	Internal Book Transfer	Incoming Intranbank payment
—	—	MK, IME, IMB	PMNT	RCDT	DMCT***	Payments	Received Credit Transfers	Domestic Credit Transfer	Incoming domestic payment
MK	PRV	—	PMNT	RCDT	ESCT**	Payments	Received Credit Transfers	SEPA Credit Transfer	Incoming domestic European payment
BL	BL	BL	PMNT	RCDT	BOOK	Payments	Received Credit Transfers	Internal Book Transfer	Incoming payment via Banklink
MK	INB	SMS	PMNT	RCDT	DMCT	Payments	Received Credit Transfers	Domestic Credit Transfer	Incoming payment via SMS (mobile bank)
S	IEM	CTX, S	PMNT	RCDT	BOOK	Payments	Received Credit Transfers	Internal Book Transfer	Incoming cash payment
MV	INB, MK	MV	PMNT	RCDT	XBCT	Payments	Received Credit Transfers	Cross-Border Credit Transfer	Incoming international non-European payment
MV, 101F	IZP, 101F	MV, 101F	PMNT	RCDT	ESCT**	Payments	Received Credit Transfers	SEPA Credit Transfer	Incoming European payment
MK	MK	MK	PMNT	ICDT	AUTT	Payments	Issued Credit Transfers	Automatic Transfer	E-invoice Standing Order outgoing payment
MK	INB	MK	PMNT	RCDT	AUTT	Payments	Received Credit Transfers	Automatic Transfer	E-invoice Standing Order incoming intrabank payment

* Transaction codes changes effective from 2015.09.17 in Estonia and Latvia

** For historical transactions (before SEPA regulation implementation) if ISO Transaction Code (Domain/Family/Sub Family) codes don't meet European payment conditions please use Proprietary for correct payment type mapping.

*** Domestic payment ISO transaction codes SubFamily_Code DMCT was valid until 2016.01.01. Replaced by code ESCT.

All Bank transaction code combinations could be found at http://www.iso20022.org/external_code_list.page

7. Examples

7.1 Statement with incoming cardpayment and domestic payment; outgoing domestic payment; fee for outgoing domestic payment; outgoing consolidated payment in summary view; currency exchange (2 x); outgoing international payment; fee for outgoing international payment

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02">
  <BkToCstmrStmnt>
    <GrpHdr>
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      <CreDtTm>2013-10-08T10:20:59</CreDtTm>
    </GrpHdr>
    <Stmnt>
      <Id>539631915-EUR-1</Id>
      <ElctrncSeqNb>539631915</ElctrncSeqNb>
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        <Id>
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        </Id>
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            <Ctry>EE</Ctry>
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          </PstlAdr>
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        <Svcr>
          <FinInstnId>
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    <AdrLine>Liivalaia 8, Tallinn</AdrLine>
  </PstlAdr>
  <Othr>
    <Id>123456789</Id>
    <SchmeNm>
      <Cd>COID</Cd>
    </SchmeNm>
  </Othr>
</FinInstnId>
</Svcr>
</Acct>
<Bal>
  <Tp>
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  <BookgDt>
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  </BookgDt>
  <ValDt>
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        <TxAmt>
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        </TxAmt>
      </AmtDtls>
      <RmtInf>
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```

7.2 Statement pagination explanation and example

CAMT.053.001.02

Transactions for a statement request are loaded in order of currencies, and within a currency in order of BookingDate, 10000 transactions per page (current limit in SGW). These 10000 transactions are sorted by currency into separate Stmt blocks. Every page is treated as a statement, meaning a page can have several statement blocks if several currency transactions existed in the page query.

Currency blocks are not ordered in any particular order, except that the currency with most pages is provided first (usually this is main national currency).

The amount of pages is minimised by merging small currency blocks to one page.

The transaction count in final page(s) for currency block(s) will usually not be at maximum limit of page size.

Every page has a page number and a last page indicator (TRUE/FALSE).

First page of every currency having transactions (not necessarily <PgNb>= 1) will have OPBD balance

Every Stmt block on first and middle pages will have CLDB/INTM balance, calculated from OPBD (OPBD/INTM) +transactions.

CLDB/INTM of the currency on page X is set as OPBD/INTM of the currency on next page where currency is present.

On last page of a currency block CLBD balance is presented.

Currency(s) that have balance but no transactions will be shown on last page of statement (LastPgInd=TRUE) with OPBD=CLBD balance

Every Stmt block will reflect the original statement request period (FrToDt)

Every Stmt block will reflect in TxSummry block the number of transactions (debit/credit) and their sum on the current page

CAMT.052.001.02

All requirements listed above are same, except:

1) The code CLBD is replaced with ITBD

2) On the last page of a currency block ITAV balance is presented with tag 2.32 <CdtLine><Incl> equals TRUE if overdraft on account is available

3) On the last page of currency block RESERVED balance is presented

EXAMPLE: in period 2013-10-08:2013-10-18 there is 10100 transactions for EUR and 4500 for USD. Startbalance is:

100 EUR, 200 EUR overdraft, 400 EUR reservations

0 USD, 0 USD overdraft, 20 USD reservations

500SEK, 0 SEK overdraft, 0 SEK reservations

All transactions on account are incoming payments with amount 1 EUR and 1 USD. Thus endbalances are 10200 EUR and 4500USD.

in period 2013-10-08:2013-10-12 there are 4000EUR transactions and 2000 USD transactions,

in period 2013-10-12: 2013-10-15 there are 5000 EUR transactions and 1000 USD transactions,

in period 2013-10-15: 2013-10-18 there are 1100 EUR transactions and 1500 USD transactions.

Pagination is set to happen every 10000 transactions.

We get 2 pages of camt053:

Page1

Stmt1 EUR:

FrToDt=2013-10-08: 2013-10-18

OPBD=100

CLBD/INTM=10100

TtlCdtNtries=10000

Page2

Stmt1:EUR

FrToDt=2013-10-08: 2013-10-18

OPBD/INTM=10100

CLBD =10200

TtlCdtNtries=100

Stmt2:USD

FrToDt=2013-10-08: 2013-10-18

OPBD=0

CLBD=4500

TtlCdtNtries=4500

Stmt3:SEK

FrToDt=2013-10-08: 2013-10-18

OPBD=500

CLBD=500

TtlCdtNtries=0

We get 2 pages of camt052:

Page1

Stmnt1 EUR:

FrToDt=2013-10-08: 2013-10-18

OPBD=100

ITBD/INTM=10100

TtlCdtNtries=10000

Page2

Stmnt1:EUR

FrToDt=2013-10-08: 2013-10-18

OPBD/INTM=10100

ITAV=10000

CreditLine=200

RESERVED=400

ITBD =10200

TtlCdtNtries=100

Stmnt2:USD

FrToDt=2013-10-08: 2013-10-18

OPBD=0

ITAV=4480

CreditLine=0

RESERVED=20

ITBD=4500

TtlCdtNtries=4500

Stmnt3:SEK

FrToDt=2013-10-08: 2013-10-18

OPBD=500

ITAV=500

CreditLine=0

RESERVED=0

ITBD=500

TtlCdtNtries=0

7.3 Statement request camt.060.001.03 example

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:camt.060.001.03">
  <AcctRptgReq>
    <GrpHdr>
      <MsgId>20133010134226470</MsgId>
      <CreDtTm>2013-10-30T13:42:26</CreDtTm>
    </GrpHdr>
    <RptgReq>
      <Id>20133010134226470</Id>
      <ReqdMsgNmId>camt.053.001.02</ReqdMsgNmId>
      <Acct>
        <Id>
          <IBAN>EE062200221055091966</IBAN>
        </Id>
      </Acct>
      <AcctOwnr>
        <Pty/>
      </AcctOwnr>
      <RptgPrd>
        <FrToDt>
          <FrDt>2013-08-15</FrDt>
          <ToDt>2013-11-11</ToDt>
        </FrToDt>
        <FrToTm>
          <FrTm>00:00:00+02:00</FrTm>
          <ToTm>23:59:59+02:00</ToTm>
        </FrToTm>
        <Tp>ALLL</Tp>
      </RptgPrd>
    </RptgReq>
  </AcctRptgReq>
</Document>
```

7.4 Explanation of reversed and returned payments

After annulment is made to a payment by bank employee, „Return“ or „Reversal“ is determined based on if payment has reached creditor bank or not.

Examples:

- a) Payment has not been sent to clearing, debtor or the debtor bank cancels payment – in ISO statement it will be reversed payment (RvslInd = True) with opposite value in CdtDbtInd compared to original payment.
- b) Payment has been sent to clearing, debtor bank requests cancellation before settlement took place– it will be reversed payment (RvslInd = True).
- c) In case settlement took place (during clearing cycle), debtor bank requests cancellation, payment might be Returned by creditor bank.
It will be shown in statement as incoming return (subfamily - Reversal Due To Payment Return), with return reason code(<RtrInf><Rsn><Cd>).

...

```
<BkTxCd>
  <Domn>
    <Cd>PMNT</Cd>
    <Fmly>
      <Cd>RCDT</Cd>
      <SubFmlyCd>RRTN</SubFmlyCd>
    </Fmly>
  </Domn>
  <Prtry>
    <Cd>MK</Cd>
    <Issr>Swedbank AS</Issr>
  </Prtry>
</BkTxCd>
```

...

```
</RmtInf>
<RtrInf>
  <Rsn>
    <Cd>AC04</Cd>
  </Rsn>
</RtrInf>
</TxDtIs>
</NtryDtIs>
</Ntry>
```

AC04 stands for Return Reason Code - ClosedAccountNumber

Rejected by clearing are shown in statement as booked.

Bank might resend to clearing with modified data or cancel (will be presented in statement as Reversed).

Service fee gets reversed in case payment is reversed.

When payment is returned, returned amount might be reduced (by creditor bank).

7.5 Credit Notification camt.054.001.02 example (incoming payment)

```
<?xml version="1.0" encoding="UTF-8"?>
```

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.054.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:camt.054.001.02 camt.054.001.02.xsd">
```

```
  <BkToCstmrDbtCdtNfctn>
    <GrpHdr>
      <MsgId>2013111200000000000001</MsgId>
      <CreDtTm>2013-11-12T11:55:26</CreDtTm>
    </GrpHdr>
    <Nfctn>
      <Id>2013111200087157</Id>
      <CreDtTm>2013-11-12T11:55:26</CreDtTm>
      <Acct>
        <Id>
          <IBAN>EE062200221055091966</IBAN>
        </Id>
        <Ccy>EUR</Ccy>
        <Ownr>
          <Nm>FIRMA AS</Nm>
          <PstlAdr>
            <Ctry>EE</Ctry>
            <AdrLine>Metsa 8, Tallinn</AdrLine>
          </PstlAdr>
          <Id>
            <OrgId>
              <Othr>
                <Id>12345124</Id>
              </Othr>
            </OrgId>
          </Id>
        </Ownr>
        <Svcr>
          <FinInstnId>
            <BIC>HABAE2X</BIC>
            <Nm>Swedbank AS</Nm>
            <PstlAdr>
              <Ctry>EE</Ctry>
              <AdrLine>Liivalaia 8, Tallinn</AdrLine>
            </PstlAdr>
            <Othr>
              <Id>123456789</Id>
              <SchmeNm>

```

```

</Acct>
<Ntry>
  <NtryRef>2013111200087157-1</NtryRef>
  <Amt Ccy="EUR">1.60</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Sts>BOOK</Sts>
  <BookgDt>
    <Dt>2013-11-12</Dt>
  </BookgDt>
  <ValDt>
    <Dt>2013-11-12</Dt>
  </ValDt>
  <AcctSvcrRef>2013111200087157-1</AcctSvcrRef>
  <BkTxCd>
    <Domn>
      <Cd>PMNT</Cd>
      <Fmly>
        <Cd>RCDT</Cd>
        <SubFmlyCd>DMCT</SubFmlyCd>
      </Fmly>
    </Domn>
    <Prtry>
      <Cd>MK</Cd>
      <Issr>Swedbank AS</Issr>
    </Prtry>
  </BkTxCd>
  <NtryDtls>
    <TxDtls>
      <Refs>
        <MsgId>201111251</MsgId>
        <AcctSvcrRef>2013111200087157-1</AcctSvcrRef>
        <PmtInflId>PMTID006</PmtInflId>
        <InstrId>315</InstrId>
        <EndToEndId>527</EndToEndId>
      </Refs>
      <AmtDtls>
        <InstdAmt>
          <Amt Ccy="EUR">1.60</Amt>
        </InstdAmt>
      </AmtDtls>
    </TxDtls>
  </NtryDtls>
</Ntry>
</Acct>
  </Svcr>
    </FinInstnId>
      </Othr>
        </SchmeNm>
          <Cd>COID</Cd>

```



```
<TxAmt>
  <Amt Ccy="EUR">1.60</Amt>
</TxAmt>
</AmtDtls>
<RltdPties>
  <Dbtr>
    <Nm>ETTEVÖTE AS</Nm>
    <PstlAdr>
      <Ctry>EE</Ctry>
      <AdrLine>Liivalaia, Tallinn</AdrLine>
    </PstlAdr>
    <Id>
      <Orgld>
        <Othr>
          <Id>123456789</Id>
        </Othr>
      </Orgld>
    </Id>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>EE942200221017496868</IBAN>
    </Id>
  </DbtrAcct>
</RltdPties>
<RltdAgts>
  <DbtrAgt>
    <FinInstnId>
      <BIC>HABAE2X</BIC>
    </FinInstnId>
  </DbtrAgt>
</RltdAgts>
<RmtInf>
  <Ustrd>Incoming payment Alert test</Ustrd>
  <Strd>
    <CdtrRefInf>
      <Tp>
        <CdOrPrtry>
          <Cd>SCOR</Cd>
        </CdOrPrtry>
      </Tp>
      <Ref>88069474660</Ref>
    </CdtrRefInf>
  </Strd>
</RmtInf>
</Strd>
```

```
</Document>
  </BkToCstmrDbtCdtNtfctn>
    </Ntfctn>
      </Ntry>
        </NtryDtls>
          </TxDtls>
            </RmtInf>
```

7.6 Account Balance request camt.060.001.03 and response camt.052.001.02 example

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:camt.060.001.03">
  <AcctRptgReq>
    <GrpHdr>
      <MsgId>camt060_balance</MsgId>
      <CreDtTm>2014-03-19T13:00:00</CreDtTm>
    </GrpHdr>
    <RptgReq>
      <ReqdMsgNmId>camt.052.001.02</ReqdMsgNmId>
      <Acct>
        <Id>
          <IBAN>EE062200221055091966</IBAN>
        </Id>
      </Acct>
      <AcctOwnr>
        <Pty/>
      </AcctOwnr>
      <RptgPrd>
        <FrToDt>
          <FrDt>2014-03-19</FrDt>
          <ToDt>2014-03-19</ToDt>
        </FrToDt>
        <FrToTm>
          <FrTm>09:00:00+02:00</FrTm>
          <ToTm>23:59:59+02:00</ToTm>
        </FrToTm>
        <Tp>ALLL</Tp>
      </RptgPrd>
      <ReqdBalTp>
        <CdOrPrtry>
          <Prtry>ONLYBALANCE</Prtry>
        </CdOrPrtry>
      </ReqdBalTp>
    </RptgReq>
  </AcctRptgReq>
</Document>
```

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.052.001.02">
  <BkToCstmrAcctRpt>
```

```

<GrpHdr>
  <MsgId>2014031916062828</MsgId>
  <CreDtTm>2014-03-19T16:06:28</CreDtTm>
</GrpHdr>
<Rpt>
  <Id>2014031916062828</Id>
  <CreDtTm>2014-03-19T16:06:28</CreDtTm>
  <FrToDt>
    <FrDtTm>2014-03-19T00:00:00</FrDtTm>
    <ToDtTm>2014-03-19T16:06:28</ToDtTm>
  </FrToDt>
  <Acct>
    <Id>
      <IBAN>EE062200221055091966</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
    <Ownr>
      <Nm>FIRMA AS</Nm>
      <PstlAdr>
        <Ctry>EE</Ctry>
        <AdrLine>Metsa 8, Tallinn</AdrLine>
      </PstlAdr>
      <Id>
        <OrgId>
          <Othr>
            <Id>12345124</Id>
          </Othr>
        </OrgId>
      </Id>
    </Ownr>
    <Svcr>
      <FinInstnId>
        <BIC>HABAE2X</BIC>
        <Nm>Swedbank AS</Nm>
        <PstlAdr>
          <Ctry>EE</Ctry>
          <AdrLine>Liivalaia 8, Tallinn</AdrLine>
        </PstlAdr>
        <Othr>
          <Id>123456789</Id>
          <SchmeNm>
            <Cd>COID</Cd>
          </SchmeNm>
        </Othr>
      </FinInstnId>
    </Svcr>
  </Acct>
</Rpt>

```

```

    </FinInstnId>
  </Svcr>
</Acct>
<Bal>
  <Tp>
    <CdOrPrtry>
      <Cd>ITAV</Cd>
    </CdOrPrtry>
  </Tp>
  <CdtLine>
    <Incl>true</Incl>
    <Amt Ccy="EUR">0.00</Amt>
  </CdtLine>
  <Amt Ccy="EUR">4353697077.05</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Dt>
    <Dt>2014-03-19</Dt>
  </Dt>
</Bal>
<Bal>
  <Tp>
    <CdOrPrtry>
      <Prtry>RESERVED</Prtry>
    </CdOrPrtry>
  </Tp>
  <Amt Ccy="EUR">20.00</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Dt>
    <Dt>2014-03-19</Dt>
  </Dt>
</Bal>
<Bal>
  <Tp>
    <CdOrPrtry>
      <Cd>ITBD</Cd>
    </CdOrPrtry>
  </Tp>
  <Amt Ccy="EUR">4353697097.05</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Dt>
    <Dt>2014-03-19</Dt>
  </Dt>
</Bal>
</Rpt>

```

```

<Rpt>
  <Id>2014031916062829</Id>
  <CreDtTm>2014-03-19T16:06:28</CreDtTm>
  <FrToDt>
    <FrDtTm>2014-03-19T00:00:00</FrDtTm>
    <ToDtTm>2014-03-19T16:06:28</ToDtTm>
  </FrToDt>
  <Acct>
    <Id>
      <IBAN>EE062200221055091966</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
    <Ownr>
      <Nm>FIRMA AS</Nm>
      <Id>
        <Orgld>
          <Othr>
            <Id>12345124</Id>
          </Othr>
        </Orgld>
      </Id>
    </Ownr>
    <Svcr>
      <FinInstnId>
        <BIC>HABAE2X</BIC>
      </FinInstnId>
    </Svcr>
  </Acct>
  <Bal>
    <Tp>
      <CdOrPrtry>
        <Cd>ITAV</Cd>
      </CdOrPrtry>
    </Tp>
    <CdtLine>
      <Incl>true</Incl>
      <Amt Ccy="USD">0.00</Amt>
    </CdtLine>
    <Amt Ccy="USD">9.78</Amt>
    <CdtDbtInd>CRDT</CdtDbtInd>
    <Dt>
      <Dt>2014-03-19</Dt>
    </Dt>
  </Bal>

```

<Bal>
 <Tp>
 <CdOrPrtry>
 <Prtry>RESERVED</Prtry>
 </CdOrPrtry>
 </Tp>
 <Amt Ccy="USD">0.00</Amt>
 <CdtDbtInd>CRDT</CdtDbtInd>
 <Dt>
 <Dt>2014-03-19</Dt>
 </Dt>

</Bal>

<Bal>

 <Tp>
 <CdOrPrtry>
 <Cd>ITBD</Cd>
 </CdOrPrtry>
 </Tp>
 <Amt Ccy="USD">9.78</Amt>
 <CdtDbtInd>CRDT</CdtDbtInd>
 <Dt>
 <Dt>2014-03-19</Dt>
 </Dt>

</Bal>

</Rpt>

<Rpt>

 <Id>2014031916062830</Id>
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 <FrToDt>
 <FrDtTm>2014-03-19T00:00:00</FrDtTm>
 <ToDtTm>2014-03-19T16:06:28</ToDtTm>

</FrToDt>

<Acct>

 <Id>
 <IBAN>EE062200221055091966</IBAN>
 </Id>
 <Ccy>EUR</Ccy>
 <Ownr>
 <Nm>FIRMA AS</Nm>
 <Id>
 <OrgId>
 <Othr>
 <Id>12345124</Id>
 </Othr>

```

                                </Orgld>
                                </Id>
</Ownc>
<Svcr>
                                <FinInstnId>
                                    <BIC>HABAE2X</BIC>
                                </FinInstnId>
</Svcr>
</Acct>
<Bal>
    <Tp>
        <CdOrPrtry>
            <Cd>ITAV</Cd>
        </CdOrPrtry>
    </Tp>
    <CdtLine>
        <Incl>true</Incl>
        <Amt Ccy="AUD">0.00</Amt>
    </CdtLine>
    <Amt Ccy="AUD">1.91</Amt>
    <CdtDbtInd>CRDT</CdtDbtInd>
    <Dt>
        <Dt>2014-03-19</Dt>
    </Dt>
</Bal>
<Bal>
    <Tp>
        <CdOrPrtry>
            <Prtry>RESERVED</Prtry>
        </CdOrPrtry>
    </Tp>
    <Amt Ccy="AUD">0.00</Amt>
    <CdtDbtInd>CRDT</CdtDbtInd>
    <Dt>
        <Dt>2014-03-19</Dt>
    </Dt>
</Bal>
<Bal>
    <Tp>
        <CdOrPrtry>
            <Cd>ITBD</Cd>
        </CdOrPrtry>
    </Tp>
    <Amt Ccy="AUD">1.91</Amt>

```



```
</Document>
  </BkToCstmrAcctRpt>
    </Rpt>
      </Bal>
        <Dt>
          <Dt>2014-03-19</Dt>
        </Dt>
      </CdtDbtInd>CRDT</CdtDbtInd>
    </Dt>
  </Dt>
```