SIX Payment Services

ISO 20022
Cash Management

Swiss Implementation Guidelines
for Bank-to-Customer Messages
(Reports)

Bank-to-Customer Account Report (camt.052)
Bank-to-Customer Statement (camt.053)
Bank-to-Customer Debit/Credit Notification (camt.054)

Any suggestions or questions relating to this document should be addressed to the financial institution in question or to SIX Interbank Clearing Ltd at the following address: pm@six-group.com.

Description of amendments

The previous amendments from the preceding version are marked in the document using the track changes facility, to the extent that these amendments are meaningful. Layout amendments, corrections of spelling mistakes and altered terms that are repeated several times throughout the entire document, are not marked. Older amendments from other versions should be looked up in the amendment control.

The amendments are marked in the document with a vertical blue line in the margin.

Amendment control

Version	Date	Comment
1.0	16.08.2011	First edition
1.1	30.04.2012	Various clarifications and additions, new company logo
1.2	30.06.2013	Various clarifications and additions, order of appendices changed.

Table of contents

1   Introduction

These Swiss recommendations for implementing the message standards for Payments Initiation and Cash Management based on ISO standard 20022 have been produced on the instructions of PaCoS (Payments Committee Switzerland), a committee under the Swiss Payments Council (SPC). This version is based on the ISO Maintenance Release 2009 and the latest EPC recommendations that will apply from 1st February 2014.

The Swiss recommendations consist of the following documents:

- Swiss Business Rules
- Swiss Implementation Guidelines
    - for Credit Transfer and Status Report (pain.001/pain.002)
    - for Direct Debit and Status Report (pain.008/pain.002)
    - for Cash Management messages (camt.052, camt.053 and camt.054)

The first document, the Business Rules, describes the requirements of business representatives of users, financial institutions and software providers, from the point of view of processes. It discusses the following subjects:

- Definition and description of specific business transactions, describing the relevant parties and the messages that are used (types of payments, versions of reports)
- Summary of message structures with more detail about certain structural elements
- Description of the main validation rules and ways of handling errors.

The Implementation Guidelines serve as manuals for the technical implementation of the standard and provide assistance in producing the various message types. They describe the XML structures and validation rules in detail.

1.1   Amendment control

The Swiss Business Rules and Implementation Guidelines documents are subject to the amendment authority of

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and reflect the regulations of Swiss financial institutions. Any future amendments and additions will be made by SIX Interbank Clearing.

1.2   Reference documents

Ref	Document	Title	Source
	Base documents		
[1]	Payments Maintenance 2009	Message Definition Report, Approved by the Payments SEG on 30 March 2009, Edition September 2009	ISO
[2]	camt.052.001.02	BankToCustomerAccountReportV02	ISO
[3]	camt.053.001.02	BankToCustomerStatementV02	ISO
[4]	camt.054.001.02	BankToCustomerDebitCreditNotificationV02	ISO
[5]	EPC188-09 Recommendation on Customer Reporting SCT and SDD	Recommendation on Customer Reporting of SEPA Credit transfers and SEPA Direct Debits 27 October 2009	EPC
	Additional documents		
[6]	Standards Cash Management Message Reference Guide	Cash Management For Standards MX Message Reference Guide 24 July 2009	SWIFT
[7]	Standards MX Message Reference Guide	SWIFT for Corporates SCORE 2.0 SWIFTStandards MX – Message Reference Guide 21 September 2007	SWIFT
[8]	Standards MX Message Implementation Guidelines	SWIFT for Corporates Standards MX Message Implementation Guide Payment Initiation and Account Reporting 17 June 2009	SWIFT
[9]	Swiss Business Rules	ISO 20022 Payments and Cash Management – Swiss Business Rules for messages in the customer/bank context	SIX Interbank Clearing

Table 1:   Reference documents

Organisation	Link
ISO	www.iso20022.org
EPC	www.europeanpaymentscouncil.eu
SIX Interbank Clearing	www.iso-payments.ch www.sepa.ch www.six-interbank-clearing.com

Table 2:   Links to the relevant Internet pages

1.3   Summary of message standards

1.3.1   ISO 20022

The ISO 20022 message standard gives details for the following Cash Management Messages:

- Bank-to-Customer Account Report (camt.052),
- Bank-to-Customer Statement (camt.053) and
- Bank-to-Customer Debit/Credit Notification (camt.054)

All these messages are described in the document "ISO 20022 Message Definition Report Payments Standards – Maintenance 2009" [1].

Not all financial institutions offer messages for displaying intraday account movements (camt.052) and debit/credit notifications (camt.054).

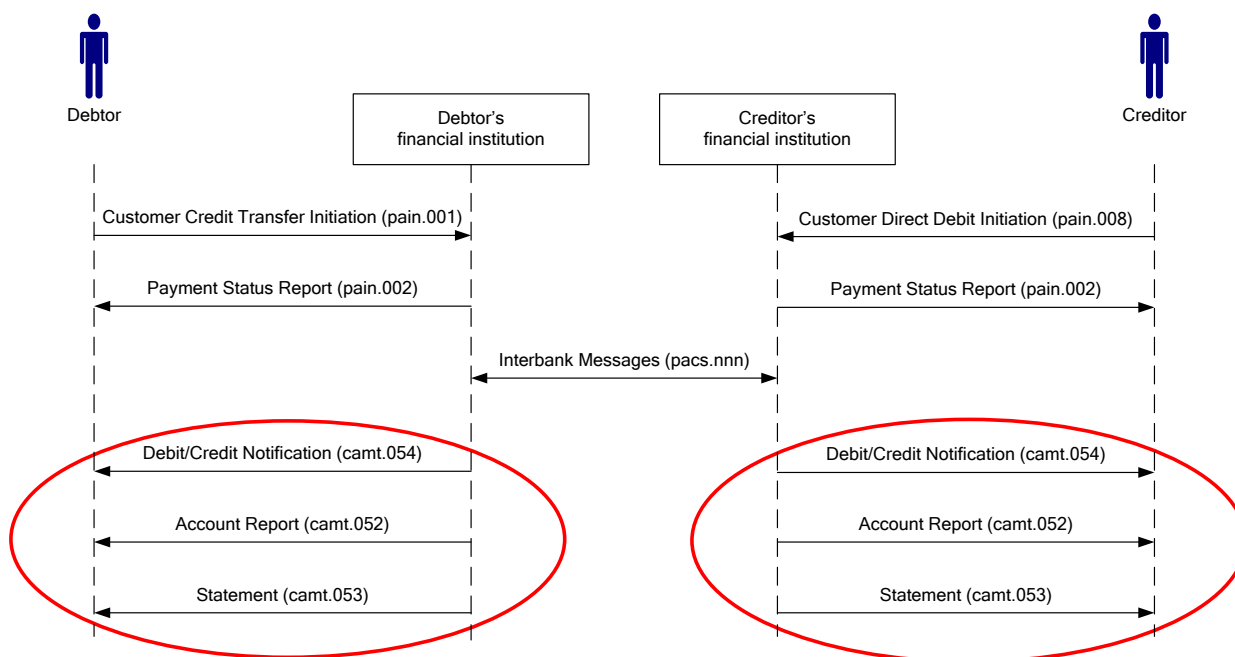*Figure 1:   Payment instructions and cash management (reporting) with ISO 20022*

The flow of messages is shown in the above Figure 1.

The messages specified in the ISO 20022 standard can be used universally, apply to all currencies and encompass all possible options. The messages are adapted for special areas of use and country-specific circumstances, i.e. not all the options under the standard are used.

1.3.2   **Swiss ISO 20022 Payments Standard**

The message standard recommended by Swiss financial institutions is based on the ISO 20022 standard also takes account of the recommendations from the "Recommendation on Customer Reporting SCT and SDD" [5] document.

The Swiss ISO 20022 Payments and Cash Management Standard is specified in the following documents:

- ISO 20022 Payments: Swiss Business Rules Payments and Cash Management
- ISO 20022 Payments: Swiss Implementation Guidelines SEPA Direct Debit
- ISO 20022 Payments: Swiss Implementation Guidelines Customer Credit Transfer
- ISO 20022 Payments: Swiss Implementation Guidelines Cash Management Messages

The Swiss Business Rules describe the requirements of business representatives from the point of view of users, financial institutions and software manufacturers with regard to processes.

The Swiss Implementation Guidelines Cash Management Messages – this document – contains technical specifications and instructions for the technical and specialised implementation of bank-to-customer messages in accordance with the Swiss ISO 20022 Payments Standard.

There are no plans for an XML schema specifically for the Swiss standard for camt messages. The messages will normally be produced by the financial institutions in accordance with the ISO schema.

Figure 2 below shows the degree of concordance between the Swiss ISO 20022 Payments Standards and ISO 20022.
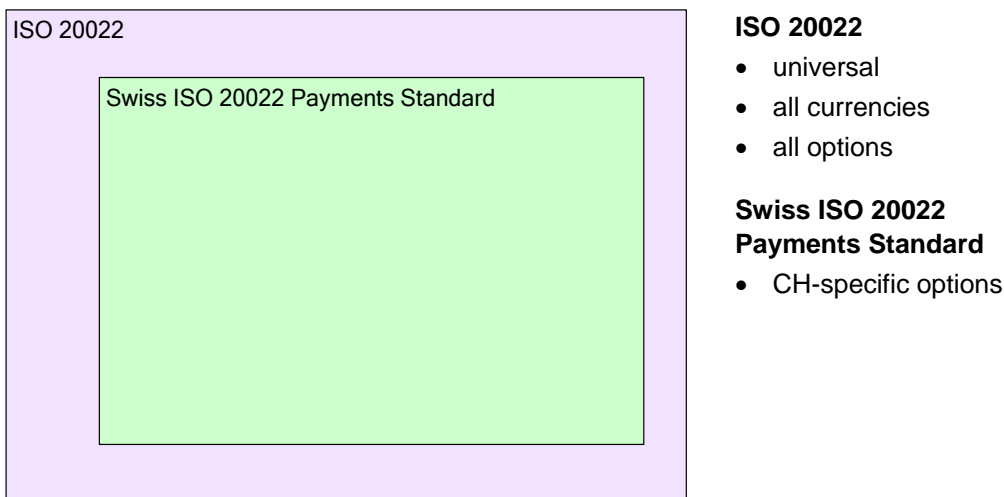
Figure 2:   *Degree of concordance between the Swiss ISO 20022 Payments Standards and ISO 20022*

Note: The colours pale purple and pale green that are used for the ISO 20022 standard and the Swiss ISO 20022 Payments Standard are also used in the column headings of tables in this document.

1.4   Representation of XML messages

The logic structure of XML messages is a tree structure. This can be represented in various ways: in diagrams, tables or text. Representation in text is very suitable for actual examples of messages, while tables and diagrams are mainly suitable for giving an overview of XML schemas. The illustrations in this document are based on the schema in the Swiss recommendations.

XML editors which have the option of graphical representation use symbols which may look slightly different depending on the type of editor (the illustrations in this document were produced using the editor XMLSpy from Altova GmbH). The main symbols are briefly introduced in Appendix D. More detailed information can be found in the user manual or the online help for the XML editor that is being used.
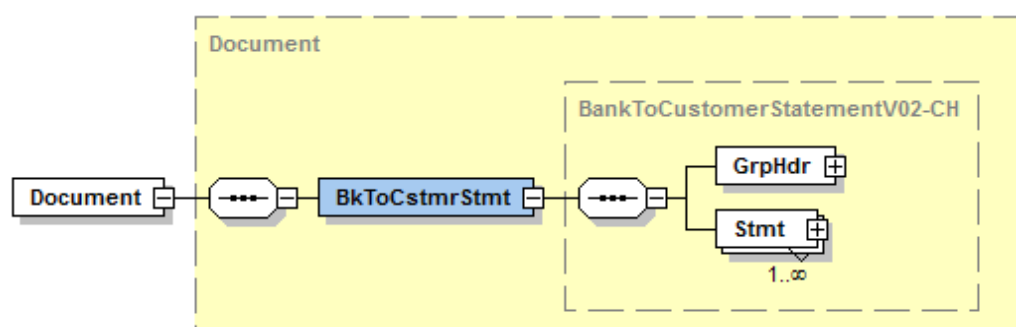
Figure 3:   Example of graphical representation of an XML message

1.5   XML message conventions

A basic knowledge of XML is assumed for the purposes of this document, so only certain special points are explained.

Permitted characters

The characters permitted in XML messages according to the Swiss ISO 20022 Payments Standard are listed in section 5.1 "Character set".

Statuses

The following statuses (information about usage) are permitted for individual XML elements according to the Swiss ISO 20022 Payments Standard:

- **M** = Mandatory
- **R** = Recommended (should be used)
- **D** = Dependent (depending on other elements)
- **O** = Optional

XML schema validation

The technical validation of the various XML messages is carried out using XML schemas.

The names of data types given in the tables of this document correspond to the data types defined in XML schemas.

For the Swiss ISO 20022 Payments Standard, no special XML schemas will be issued for the "camt.052", "camt.053" and "camt.054" messages, in contrast to the messages for Credit Transfers (pain.001), Direct Debits (pain.008) and Status Reports (pain.002). The messages from Swiss financial institutions therefore correspond to the ISO standard, but do not use it in its entirety.

Exactly how the various elements are used in the Swiss standard is described in detail in section 2.2 "Technical specifications".

Indication of namespace in XML messages

The indication of namespaces in XML messages is used to define the type catalogue which is used in a message. Namespaces should be uniquely assigned. The ISO 20022 standard defines a separate namespace for each message type (example: camt.053: xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02").

AOS (Additional Optional Services)

All Swiss financial institutions support a common set of elements, but may in addition use other elements from the ISO standard which cannot be sent by all institutions. For this reason the Swiss ISO 20022 Payment Standard, Cash Management, includes AOS elements which are only sent by specific financial institutions.

1.6   Conventions for presentation

In this document, the following conventions apply to presentation.

Description of XML elements

In some publications, the names of XML elements are written as a single concept with no spaces, for example BankToCustomerStatement. In the interests of legibility, spaces are generally used in this document.

Data in tables of the Swiss ISO 20022 Payments Standard

The tables contain information from ISO 20022 (Index, Multiplicity, Message Item, XML-Tag). The following information can also be found in the tables:

- Status of the element (as defined in section 1.5 "XML message conventions")
- General definition
- Corresponding field in SWIFT Standard

Colours used in the tables

The column headings are shaded pale purple for the information about ISO 20022 and pale green for information about the Swiss ISO 20022 Payments Standard.

Elements containing at least one sub-element are marked in pale blue in the ISO 20022 columns.

Representation of the tree structure in the tables

So that it is possible to tell where in the tree structure an element comes, the hierarchy level is indicated by preceding "+" signs in the Message Item. For example, the message identification (element identification) in the Group Header is represented as shown:

Group Header
+Initiating Party
++Identification
+++Organisation Identification
++++Proprietary Identification
+++++**Identification**

1.7   Scope

These Implementation Guidelines only give the specifications for the bank-to-customer messages "Bank-to-Customer Account Report", "Bank-to-Customer Account Statement" and "Bank-to-Customer Debit/Credit Notification" for the Swiss ISO 20022 Payments Standard.

No aspects relating to the communication channels used for the sending of messages between customer and financial institution, and their security features, are discussed in this document. These are entirely the responsibility of the financial institutions involved and their customers.

1.8   Field definitions

These Implementation Guidelines only describe those elements which may be delivered by financial institutions in Switzerland under the Swiss standard. Elements which are defined in the ISO standard but are not used in Switzerland are *not* included in the following tables.

Elements which are included in the ISO standard but are not used in the Swiss standard are listed in Appendix B "Unused elements".

2   Bank-to-Customer Statement (camt.053)

2.1   General

The XML message "Bank-to-Customer Statement" (camt.053) is used by financial institutions for providing electronic account information to their customers. It is used on the basis of the ISO 20022 XML schema "camt.053.001.02".

Note: This section first describes the camt.053 message (End of Day statement), because this message is the one most frequently used in Switzerland. For the camt.052 (Account Report, intraday account movements) and camt.054 (Debit/Credit Notification) only the deviations are described, see section 3 "Bank-to-Customer Report (camt.052)" and section 4 "Bank-to-Customer Debit/Credit Notification (camt.054)".
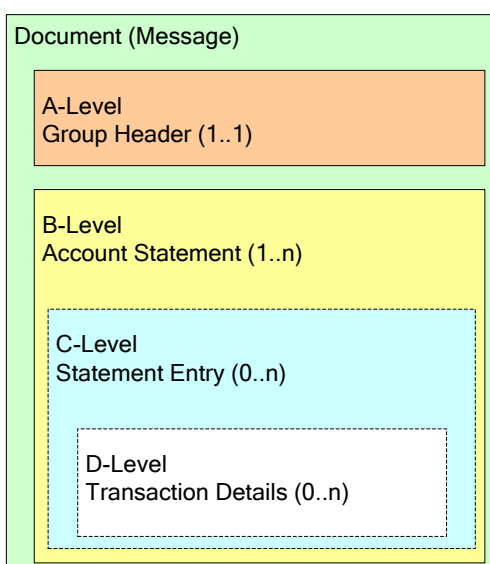
The message is structured as follows (camt.053):

- **A-Level:** message level, "Group Header"
- **B-Level:** account level, "Account Statement"
- **C-Level:** amount level, "Statement Entry"
- **D-Level:** amount details, "Transaction Details"

Figure 4:   Message structure for Cash Management messages (camt.053)

In the following **technical specifications** for the XML message "Bank-to-Customer Statement" (camt.053), each of these message levels is discussed in a separate sub-section:

- 2.2.1 "Group Header (GrpHdr, A-Level)"
- 2.2.2 "Statement (Stmt, B-Level)"
- 2.2.3 "Entry (Ntry, C-Level)"
- 2.2.4 "Transaction Details (TxDtls, D-Level)"

The **specialist specifications** given in section 5 cover the following topics:

- character set
- references, especially ISR reference numbers

The Cash Management messages correspond to the SWIFT messages MT940, MT950, MT900 and MT910, along with MT941 and MT942, which are currently in use.

These messages correspond as follows:

Abbreviation	camt message	SWIFT MT message
053/940	**camt.053** Bank-to-Customer Statement	**MT940** Customer Statement Message **MT950** Statement Message (Interbank)
052/94n	**camt.052** Bank-to-Customer Account Report	**MT941** Balance Report **MT942** Interim Transaction Report
054/9n0	**camt.054** Bank-to-Customer Debit/Credit Notification	**MT900** Confirmation of Debit **MT910** Confirmation of Credit

Table 3:   Correspondence between camt messages and SWIFT MT messages

In the following paragraphs, the connection between elements in the camt message and the corresponding SWIFT MT message is documented where appropriate.

Note: Swiss financial institutions generally use the "Date" element instead of "Date Time" on all time-related information on account statements and notifications.

2.2   Technical specifications

2.2.1   Group Header (GrpHdr, A-Level)

The Group Header (A-Level of the message) contains all the elements that apply to all the transactions in the Bank-to-Customer Statement" (camt.053) XML message. It occurs exactly once in the message.
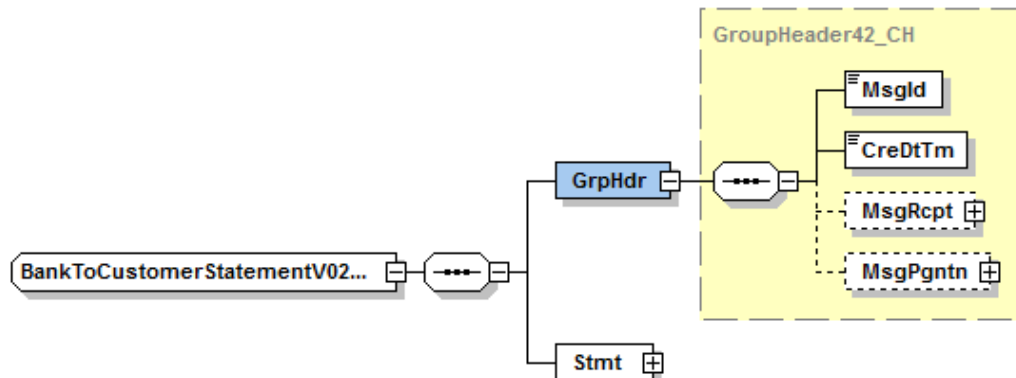
Figure 5:   Group Header (GrpHdr)

The following table specifies all the elements of the Group Header that are relevant to the Swiss ISO 20022 Payments Standard.

ISO 20022				Swiss ISO 20022 Payments Standard		
Index	Mult.	Message Item	XML Tag	St.	General Definition	SWIFT MT
1.0	[1..1]	**Group Header**	<GrpHdr>	M		
1.1	[1..1]	Group Header +**Message Identification**	<MsgId>	M	Unique message identifier. This ID is unique for at least one year (calendar year). The elements "Group Header/Message Identification" and "Statement/Indentification" are identical.	All: Field :20: Transaction Reference Number
1.2	[1..1]	Group Header +**Creation Date Time**	<CreDtTm>	M	Date and time when message was created	All: Included in the Application Header Block 2 of the SWIFT message. Example: {2: O 100 1200 970103BANKBEBBAXXX2222123456 **970103 1201** N}
1.3	[1..1]	Group Header +**Message Recipient**	<MsgRcpt>	O	Element is only used if the recipient is not the account holder (see "Statement/Account/Owner").	
1.3	[0..1]	Group Header +Message Recipient ++**Name**	<Nm>	O	Name of the recipient of the message	
1.3	[0..1]	Group Header +Message Recipient ++**Identification**	<Id>	M		
1.3	{Or	Group Header +Message Recipient ++Identification +++**Organisation Identification**	<OrgId>	M		
1.3	[0..1]	Group Header +Message Recipient ++Identification +++Organisation Identification ++++**BIC Or BEI**	<BICOrBEI>	D	If used, "Other" must not be present.	
1.3	[0..n]	Group Header +Message Recipient ++Identification +++Organisation Identification ++++**Other**	<Othr>	D	If used, "BIC Or BEI" must not be present.	

ISO 20022				Swiss ISO 20022 Payments Standard		
Index	Mult.	Message Item	XML Tag	St.	General Definition	SWIFT MT
1.3	[1..1]	Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other +++++**Identification**	<Id>	M		
1.3	[1..1]	Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other +++++**Scheme Name**	<SchmeNm>	O		
1.3	[0..1]	Group Header +Message Recipient ++Identification +++Organisation Identification ++++Other +++++**Issuer**	<Issr>	O		
1.3	Or }	Group Header +Message Recipient ++Identification +++**Private Identification**	<PrivtId>		Not used in Switzerland.	
1.3	[1..1]	Group Header +Message Recipient ++**Contact Details**	<CtctDtls>	O		
1.3	[1..1]	Group Header +Message Recipient ++Contact Details +++**Name**	<Nm>	O		
1.3	[1..1]	Group Header +Message Recipient ++Contact Details +++**Other**	<Othr>	O		

ISO 20022				Swiss ISO 20022 Payments Standard		
Index	Mult.	Message Item	XML Tag	St.	General Definition	SWIFT MT
1.4	[0..1]	Group Header +**Message Pagination**	<MsgPgntn>	O		
1.4	[1..1]	Group Header +Message Pagination ++**Page Number**	<PgNb>	M	The Page Number, beginning with "1", is used to count the number of messages in a statement.	053/940: part of field :28C: (Sequence Number) 052/94n: part of field :28C: (Sequence Number) 054/9n0: does not correspond The :28C: element corresponds in the "camt" to these elements: <GrpHdr>/<PgNb> Sequence number <Stmt>/<ElctrncSeqNb> Statement number Example: 28C: 50/1 <GrpHdr>/<PgNb> 1 <Stmt>/<ElctrncSeqNb> 50
1.4	[1..1]	Group Header +Message Pagination ++**Last Page Indicator**	<LastPgInd>	M	This element indicates whether the message is the last page in the statement. If, on account of size restrictions, a statement has to be divided into more than one message, this element is marked "FALSE" in the first messages and "TRUE" in the last one. The individual messages belonging to a single "Message ID" are counted using the "Page Number" element (see above).	

Table 4:   Group Header (GrpHdr, A-Level)

2.2.2   Statement (Stmt, B-Level)

The entries in the elements at B Level correspond in "camt.053" to the booked transactions and balances. The "camt.052/054" refers to account movements.
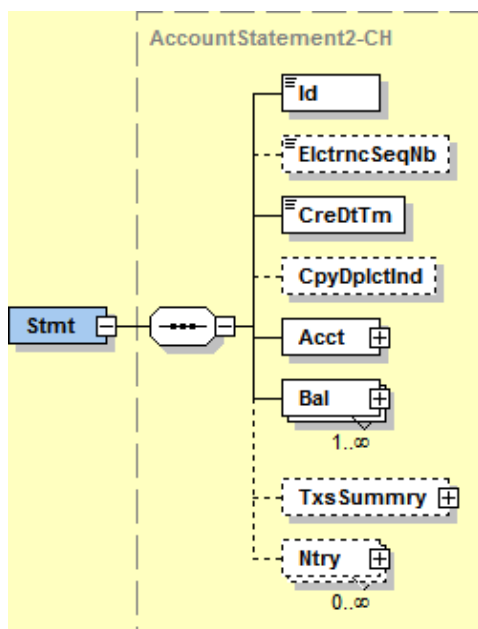
Figure 6:   Statement (Stmt)

The following differences from "camt.053" apply to "camt.052" and "camt.054":

Element	camt.052	camt.054
Balance <Bal>	Element is optional.	Element does not exist.

The following table specifies all the elements at "Statement" level that are relevant to the Swiss ISO 20022 Payment Standard (namely "Report" for "camt.052" and "Notification" for "camt.054").

ISO 20022						Swiss ISO 20022 Payments Standard		
052	053	054	Mult.	Message Item	XML Tag	St.	General Definition	SWIFT MT
2.0	2.0	2.0	[1..n]	**Statement**	<Stmt>	M	Details about the statement for which the following information is being delivered. This level is described as followed in the various camt messages: • camt.053: element name is "Statement", <Stmt> • camt.052: element name is "Report", <Rpt> • camt.054: element name is "Notification", <Ntfcn> This element contains, for • camt.053: report on balances and transactions on an account • camt.052: report on movement within a particular period • camt.054: notification of credits and debits Sub-elements also apply to "camt.052" (Report) and "camt.054" (Notification), unless mentioned explicitly. The current Swiss recommendation envisages that each message (camt message) will deliver information about one account only. Unlike under the ISO standard, this element is therefore delivered only once: [1..1].	
2.1	2.1	2.1	[1..1]	Statement **+Identification**	<Id>	M	Unique Statement Identification. This ID is unique for a period of at least one year (calendar year). The elements "GroupHeader/Message Identification" and "Statement/Indentification" are identical.	All: Field :20: Transaction Reference Number

ISO 20022						Swiss ISO 20022 Payments Standard		
052	053	054	Mult.	Message Item	XML Tag	St.	General Definition	SWIFT MT
2.2	2.2	2.2	[0..1]	Statement **+Electronic Sequence Number**	<ElctrncSeqNb>	O	This field must be completed and shows the current statement number for the year (per day and within a day).	053/940: Field :28C: Statement/ Sequence Number 052/94n: Field :28C: Statement/ Sequence Number 054/9n0: does not correspond The element :28C: equates in the "camt" to the following elements: <GrpHdr>/<PgNb> Sequence number <Stmt>/<ElctrncSeqNb> Statement number Example: 28C: 50/1 <GrpHdr>/<PgNb> 1 <Stmt>/<ElctrncSeqNb> 50
2.4	2.4	2.4	[1..1]	Statement **+Creation Date Time**	<CreDtTm>	M	Date and time of creation of the statement	053/940: does not correspond 052/94n: corresponds to field :13D: 054/9n0: does not correspond
2.6	2.6	2.6	[0..1]	Statement +CopyDuplicateIndicator	<CpyDplctInd>	O	Details of the current message type (copy, duplicate, copy of a duplicate). All 3 values (CODU/COPY/DUPL) are permitted. • This element is not delivered in the original message. • Messages to other recipients of the original message contain the value "COPY". • If a message is created again, it contains the value "DUPL" for the original recipient and "CODU" for other recipients.	
2.10	2.10	2.10	[1..1]	Statement **+Account**	<Acct>	M	Information about the account, its owner and the financial institution.	
2.10	2.10	2.10	[1..1]	Statement +Account **++Identification**	<Id>	M	This element is used as follows: • IBAN or • Proprietary Account.	

ISO 20022						Swiss ISO 20022 Payments Standard		
052	053	054	Mult.	Message Item	XML Tag	St.	General Definition	SWIFT MT
2.10	2.10	2.10	[1..1] {Or	Statement +Account ++Identification +++**IBAN**	<IBAN>	D	If used, then "Proprietary Account" must not be present.	All: Field :25: Account Identification (if an IBAN is used)
2.10	2.10	2.10	[1..1] Or}	Statement +Account ++Identification +++**Other**	<Othr>	D	If used, then "IBAN" must not be present.	
2.10	2.10	2.10	[1..1]	Statement +Account ++Identification +++Other ++++**Identification**	<Id>	M	Proprietary account number Must be used if "Other" is used.	All: Field :25: Account Identification (if proprietary account numbers are used)
2.10	2.10	2.10	[0..1]	Statement +Account ++**Owner**	<Ownr>	O	Information about the account holder	
2.10	2.10	2.10	[0..1]	Statement +Account ++Owner +++**Name**	<Nm>	O		
2.10	2.10	2.10	[0..1]	Statement +Account ++Owner +++**Postal Address**	<PstlAdr>	O	**Not** normally sent. (This information is redundant for the message recipient, as it is implicitly already known from the account details). This definition of an address also applies to addresses used in the following components.	
2.10	2.10	2.10	[0..1]	Statement +Account ++Owner +++Postal Address ++++**Address Type**	<AdrTp>	O	**Not** normally sent.	

ISO 20022						Swiss ISO 20022 Payments Standard		
052	053	054	Mult.	Message Item	XML Tag	St.	General Definition	SWIFT MT
2.10	2.10	2.10	[0..1]	Statement +Account ++Owner +++Postal Address ++++**Department**	<Dept>	O	**Not** normally sent.	
2.10	2.10	2.10	[0..1]	Statement +Account ++Owner +++Postal Address ++++**Sub Department**	<SubDept>	O	**Not** normally sent.	
2.10	2.10	2.10	[0..1]	Statement +Account ++Owner +++Postal Address ++++**Street Name**	<StrtNm>	O		
2.10	2.10	2.10	[0..1]	Statement +Account ++Owner +++Postal Address ++++**Building Number**	<BldgNb>	O		
2.10	2.10	2.10	[0..1]	Statement +Account ++Owner +++Postal Address ++++**Post Code**	<PstCd>	O		
2.10	2.10	2.10	[0..1]	Statement +Account ++Owner +++Postal Address ++++**Town Name**	<TwnNm>	O		

ISO 20022						Swiss ISO 20022 Payments Standard		
052	053	054	Mult.	Message Item	XML Tag	St.	General Definition	SWIFT MT
2.10	2.10	2.10	[0..1]	Statement +Account ++Owner +++Postal Address ++++**Country Subdivision**	<CtrySubDvsn>	O	**Not** normally sent.	
2.10	2.10	2.10	[0..1]	Statement +Account ++Owner +++Postal Address ++++**Country**	<Ctry>	O		
2.10	2.10	2.10	[0..7]	Statement +Account ++Owner +++Postal Address ++++**Address Line**	<AdrLine>	O	Max. four lines are sent. This element includes additional information which cannot be shown in the structured fields (e.g. PO Box).	
2.10	2.10	2.10	[0..1]	Statement +Account ++Owner +++**ID**	<Id>	O		
2.10	2.10	2.10	[0..1]	Statement +Account ++Owner +++ID +++**Organisation Identification**	<Id>	D	Either the "BIC Or BEI" element or an element from "Other" can be used. If used, then Private Identification must not be present.	
2.10	2.10	2.10	[0..1]	Statement +Account ++Owner +++ID +++**Private Indentification**	<Id>	D	Either the "Date And Place Of Birth" element or an element from "Other" can be used. If used, then "Organisation Identification" must not be present.	

ISO 20022						Swiss ISO 20022 Payments Standard		
052	053	054	Mult.	Message Item	XML Tag	St.	General Definition	SWIFT MT
2.23	2.23		[1..n]	Statement +**Balance**	\<Bal>	M	The content of the "camt.053", "camt.052" and "camt.054" messages differs only in the use of this element. The following rules apply: • camt.053: is always sent. • camt.052: can be sent. • camt.054: is not sent.	
2.24	2.24		[1..1]	Statement +Balance ++**Type**	\<Tp>	M	Type of balance	
2.25	2.25		[1..1]	Statement +Balance ++Type +++**Code or Proprietary**	\<CdOrPrtry>	M		
2.26	2.26		[1..1]	Statement +Balance ++Type +++Code or Proprietary ++++**Code**	\<Cd>	M	Type of booking In Switzerland, the following values are used: • CLAV Closing Available • CLBD Closing Booked • FWAV Forward Available • ITAV Interim Available • ITBD Interim Booked • OPBD Opening Booked	
2.34	2.34		[1..1]	Statement +Balance ++**Amount**	\<Amt>	M	Amount and currency of balance	053/940: "Currency and Amount" from Field :60: "Opening Balance" and Field :62: "Closing Balance" 052/94n: does not correspond 054/9n0: does not correspond
2.35	2.35		[1..1]	Statement +Balance ++**Debit Credit Indicator**	\<CdtDbtInd>	M	Debit or credit balance indicator	053/940: "D/C Mark" from Field :60: "Opening Balance" or Field :62: "Closing Balance" 052/94n: does not correspond 054/9n0: does not correspond

ISO 20022						Swiss ISO 20022 Payments Standard		
052	053	054	Mult.	Message Item	XML Tag	St.	General Definition	SWIFT MT
2.36	2.36		[1..1]	Statement +Balance ++**Date**	<Dt>	M	Date of balance depending on "Balance Type"	
2.36	2.36		[1..1 {Or	Statement +Balance ++Date +++**Date**	<Dt>	D	If used, then "Date Time" must not be present.	053/940: "Date" from Field :60: "Opening Balance" or Field :62: "Closing Balance" 052/94n: does not correspond 054/9n0: does not correspond
2.36	2.36		[1..1] Or}	Statement +Balance ++Date +++**Date Time**	<Dt>	D	If used, then "Date" must not be present.	
2.43	2.43	2.23	[0..1]	Statement +**Transactions Summary**	<TxsSummary>	O	Totals per statement. Contains the total for the entries and the breakdown into credits and debits.	
2.44	2.44	2.24	[0..1]	Statement +Transaction Summary ++**Total Entries**	<TtlNtries>	O	Summary of all account movements	
2.45	2.45	2.25	[0..1]	Statement +Transaction Summary ++Total Entries +++**Number Of Entries**	<NbOfNtries>	O	Total number of account movements	
2.46	2.46	2.26	[0..1]	Statement +Transaction Summary ++Total Entries +++**Sum**	<Sum>	O	Total amount for all account movements	
2.47	2.47	2.27	[0..1]	Statement +Transaction Summary ++Total Entries +++**Total Net Entry Amount**	<TtlNetNtryAmt>	O	Changes to the status of the account as a result of all the account movements shown in the statement	
2.48	2.48	2.28	[0..1]	Statement +Transaction Summary ++Total Entries +++**Credit Debit Indicator**	<CdtDbtInd>	O	Shows whether the change (element "Total Net Entry Amount") is positive or negative	

ISO 20022						Swiss ISO 20022 Payments Standard		
052	053	054	Mult.	Message Item	XML Tag	St.	General Definition	SWIFT MT
2.49	2.49	2.29	[0..1]	Statement +Transaction Summary ++**Total Credit Entries**	<TtlCdtNtries>	O	Total of all credits	
2.50	2.50	2.30	[0..1]	Statement +Transaction Summary ++Total Credit Entries +++**Number Of Entries**	<NbOfNtries>	O	Number of all credits	053/940: does not correspond 052/94n: Element "Number" from Field :90C: 054/9n0: does not correspond
2.51	2.51	2.31	[0..1]	Statement +Transaction Summary ++Total Credit Entries +++**Sum**	<Sum>	O	Total amount of all credits	053/940: does not correspond 052/94n: Element "Amount" from Field :90C: 054/9n0: does not correspond
2.52	2.52	2.32	[0..1]	Statement +Transaction Summary ++**Total Debit Entries**	<TtlDbtNtries>	O	Total of all debits	
2.53	2.53	2.33	[0..1]	Statement +Transaction Summary ++Total Debit Entries +++**Number Of Entries**	<NbOfNtries>	O	Number of all debits	053/940: does not correspond 052/94n: Element "Number" from Field :90D: 054/9n0: does not correspond
2.54	2.54	2.34	[0..1]	Statement +Transaction Summary ++Total Debit Entries +++**Sum**	<Sum>	O	Total amount of all debits	053/940: does not correspond 052/94n: Element "Amount" from Field :90D: 054/9n0: does not correspond
2.55	2.55	2.34	[0..n]	Statement +Transaction Summary ++**Total Entries per Bank Transaction Code**	<TtlNtriesPerBkTxCd>	O	Summary of all account movements, grouped by "Bank Transaction Code" (BTC)	
2.56	2.56	2.36	[0..1]	Statement +Transaction Summary ++Total Entries per Bank Transaction Code +++**Number Of Entries**	<NbOfNtries>	O	Number of all account movements per BTC	

ISO 20022						Swiss ISO 20022 Payments Standard		
052	053	054	Mult.	Message Item	XML Tag	St.	General Definition	SWIFT MT
2.57	2.57	2.37	[0..1]	Statement +Transaction Summary ++Total Entries per Bank Transaction Code +++**Sum**	<Sum>	O	Total amount of all account movements per BTC	
2.58	2.58	2.38	[0..1]	Statement +Transaction Summary ++Total Entries per Bank Transaction Code +++**Total Net Entry Amount**	<TtlNetNtryAmt>	O	Change to the status of the account as a result of all the account movements per BTC shown in the statement	
2.59	2.59	2.39	[0..1]	Statement +Transaction Summary ++Total Entries per Bank Transaction Code +++**Credit Debit Indicator**	<CdtDbtInd>	O	Shows whether the change ("Total Net Entry Amount" element) is positive or negative	
2.60	2.60	2.40	[0..1]	Statement +Transaction Summary ++Total Entries per Bank Transaction Code +++**Forecast Indicator**	<FcstInd>	O	Shows whether the information applies to booked or pending account movements	
2.61	2.61	2.41	[1..1]	Statement +Transaction Summary ++Total Entries per Bank Transaction Code +++**Bank Transaction Code**	<BkTxCd>	M	Bank Transaction Code This element provides information about the type of booking. In Switzerland the sub-element "Proprietary" is not used. For sub-elements see C-Level, element 2.91.	

Table 5:   Statement/Report/Notification (B-Level)

2.2.3   Entry (Ntry, C-Level)

The "Entry" element (C-Level) contains the sub-elements which describe a single entry on the account in question.

One entry can combine several transactions. The details of these transactions are described in 2.2.4 "Transaction Details (TxDtls, D-Level)".

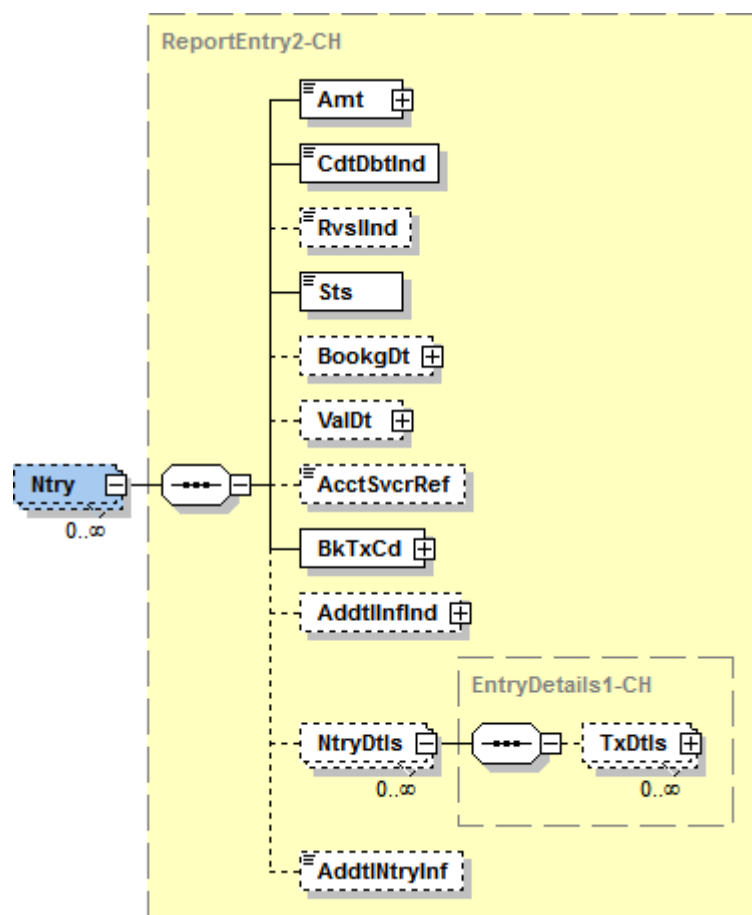*Figure 7:   Entry (Ntry)*

The following differences from "camt.053" apply to "camt.052" and "camt.054":

Element	camt.052	camt.054
Entry Status <Sts>	Status "PDNG" permitted	Status "PDNG" permitted

The following table specifies all the elements in the "Report Entry" which are relevant to the Swiss ISO 20022 Payment Standard.

ISO 20022						Swiss ISO 20022 Payments Standard		
052	053	054	Mult.	Message Item	XML Tag	St.	General Definition	SWIFT MT
2.76	2.76	2.56	[0..n]	**Entry**	<Ntry>	O	Detailed information about a single entry Is always sent, provided at least 1 account movement has taken place. If there has been no account movement and only account balances are being reported, this element is not sent. camt.052/053: This element is optional. camt.054: This element is always sent.	053/940: does not correspond 052/94n: does not correspond 054/9n0: does not correspond
2.78	2.78	2.58	[1..1]	Entry **+Amount**	<Amt>	M	Amount and currency of the entry The currency shown in the "Amount" field at "Entry" level is the same as the account currency. Note: the currency is always sent as an attribute of the "Amount" element.	053/940: Subfield 5 (Amount) from Field :61:, Currency from Field :60a: Currency. 052/94n: Subfield 5 (Amount) from Field :61:, Currency from Field :60a: Currency 054/9n0: Subfield 2+3 (Currency, Amount) from Field :32A:
2.79	2.79	2.59	[1..1]	Entry **+Credit Debit Indicator**	<CdtDbtInd>	M	Indicator of credit or debit entry	053/940: Subfield 3 (Debit/Credit Mark) from Field :61:, Currency from Field :60a: Currency. 052/94n: Subfield 3 (Debit/Credit Mark) from Field :61:, Currency from Field :60a: Currency 054/9n0: "DBIT" with MT900, "CRDT" with MT910
2.80	2.80	2.60	[0..1]	Entry **+Reversal Indicator**	<RvslInd>	O	Indicator shows whether the entry is a cancellation. If the "Credit Debit Indicator" is "CRDT" and the "Reversal Indicator" is "TRUE", then the original entry was a debit entry. If the "Credit Debit Indicator" is "DBIT" and the "Reversal Indicator" is "TRUE", then the original entry was a credit entry.	

ISO 20022						Swiss ISO 20022 Payments Standard		
052	053	054	Mult.	Message Item	XML Tag	St.	General Definition	SWIFT MT
2.81	2.81	2.61	[1..1]	Entry +**Status**	<Sts>	M	Status of an entry Swiss financial institutions offer all codes: • BOOK Booked • PDNG Pending camt.053: Only "BOOK" is sent. camt.052/054: "BOOK" and "PDNG" may be sent.	
2.82	2.82	2.62	[0..1]	Entry +**Booking Date**	<BookgDt>	O	Corresponds to the booking date. camt.053: Element is always sent. camt.052: Element may be sent. camt.054: Element may be sent.	
2.82	2.82	2.62	[0..1] {Or	Entry +Booking Date ++**Date**	<Dt>	D	If used, then "Date Time" must not be present.	053/940: Subfield 2 (Entry Date) from Field :61: 052/94n: Subfield 2 (Entry Date) from Field :61: 054/9n0: does not correspond
2.82	2.82	2.62	[0..1] Or}	Entry +Booking Date ++**Date Time**	<DtTm>	D	If used, then "Date" must not be present.	
2.83	2.83	2.63	[0..1]	Entry +**Value Date**	<ValDt>	O	Corresponds to the value date.	
2.83	2.83	2.63	[0..1] {Or	Entry +Value Date ++**Date**	<Dt>	D	If used, then "Date Time" must not be present.	053/940: Subfield 1 (Value Date) from Field :61: 052/94n: Subfield 1 (Value Date) from Field :61: 054/9n0: Subfield 1 (Date) from Field :32A:
2.83	2.83	2.63	[0..1] Or}	Entry +Value Date ++**Date Time**	<DtTm>	D	If used, then "Date" must not be present.	

ISO 20022						Swiss ISO 20022 Payments Standard		
052	053	054	Mult.	Message Item	XML Tag	St.	General Definition	SWIFT MT
2.84	2.84	2.64	[0..1]	Entry +**Account Servicer Reference**	\<AcctSvcrRef>	O	Unique reference for the entry, assigned by the financial institution.	053/940: Subfield 8 (Account Servicing Institution Reference) from Field :61: 052/94n: Subfield 8 (Account Servicing Institution Reference) from Field :61: 054/9n0: Field :20:
2.91	2.91	2.71	[1..1]	Entry +**Bank Transaction Code**	\<BkTxCd>	M	Bank Transaction Code This element provides details of the type of entry. In Switzerland the sub-element "Proprietary" is not used.	
2.92	2.92	2.72	[0..1]	Entry +Bank Transaction Code ++**Domain**	\<Domn>	M	Domain for the "Bank Transaction Code" Always sent in Switzerland.	
2.93	2.93	2.73	[1..1]	Entry +Bank Transaction Code ++Domain +++**Cd**	\<Cd>	M	Domain code for the "Bank Transaction Code" Always sent in Switzerland.	
2.94	2.94	2.74	[1..1]	Entry +Bank Transaction Code ++Domain +++**Family**	\<Fmly>	M	Family of the "Bank Transaction Code" Always sent in Switzerland.	
2.95	2.95	2.75	[1..1]	Entry +Bank Transaction Code ++Domain +++Family ++++**Cd**	\<Cd>	M	Family code for the "Bank Transaction Code" Always sent in Switzerland.	
2.96	2.96	2.76	[1..1]	Entry +Bank Transaction Code ++Domain +++Family ++++**Sub Family Code**	\<Cd>	M	Sub-family code for the "Bank Transaction Code" Always sent in Switzerland.	

ISO 20022						Swiss ISO 20022 Payments Standard	
052	053	054	Mult.	Message Item	XML Tag	St.	General Definition	SWIFT MT
2.101	2.101	2.81	[0..1]	Entry +**Additional Information Indicator**	<AddtlInfInd>	O	This element can contain a reference to the separate information in a **camt.054** message. camt.053: Element may be sent. camt.052: Element may be sent. camt.054: Element is not used.	
2.102	2.102	2.82	[0..1]	Entry +Additional Information Indicator ++**Messsage Name Identification**	<MsgNmId>	O	Name (type) of message containing the details of this trans-action	
2.103	2.103	2.83	[0..1]	Entry +Additional Information Indicator ++**Messsage Identification**	<MsgId>	O	ID of the message containing the details of this transaction	
2.135	2.135	2.115	[0..n]	Entry +**Entry Details**	<NtryDtls>	M	Contains details about the entry. This element is always sent in Switzerland.	
2.142	2.142	2.122	[0..n]	Entry +Entry Details ++**Transaction Details**	<TxDtls>	M		
2.314	2.314	2.294	[0..1]	Entry +**Additional Entry Information**	<AddtNtryInf>	O	This element may be used optionally by Swiss financial institutions for further information at "Entry" level (e.g. for booking information or to show charges which are not directly deducted from the entry).	053/940: Field :86: Information to Account Owner. 052/94n: Field :86: Information to Account Owner. 054/9n0: does not correspond.

Table 6:   Report Entry (Ntry, C-Level)

2.2.4   Transaction Details (TxDtls, D-Level)

The "Transaction Details" entry contains booking details about the entry, e.g. the end-to-end identification and other information about the transactions that are summarised in the overall account entry.

Note: For the optional "Transaction Details" element, the Swiss recommenda-tion envisages that for each entry at C-Level (Entry) at least one element at D-Level (Transaction Details) is sent in the camt message
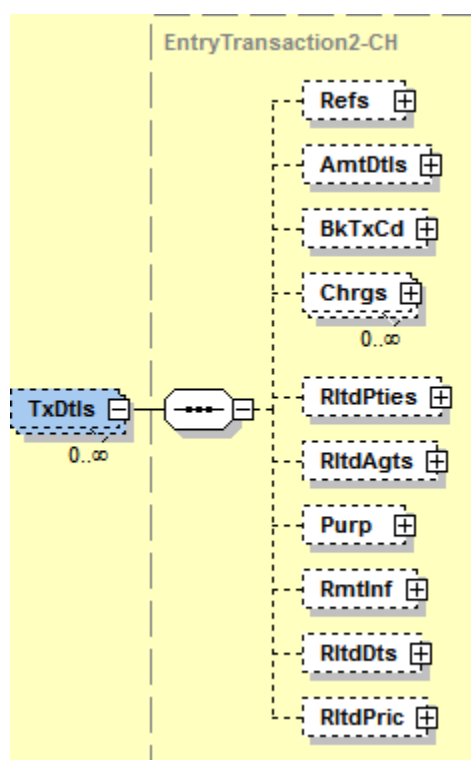

Figure 8:   Transaction Details (TxDtls)

The following table specifies all the elements of the "Transaction Details" that are relevant to the Swiss ISO 20022 Payment Standard.

ISO 20022						Swiss ISO 20022 Payments Standard		
052	053	054	Mult.	Message Item	XML Tag	St.	General Definition	SWIFT MT
2.142	2.142	2.122	[0..n]	**Transaction Details**	<TxDtls>	M	Contains booking details for the entry, e.g. the end-to-end identification and other remittance information. This element is always sent in Switzerland.	
2.143	2.143	2.123	[0..1]	Transaction Details **+References**	<Refs>	O	References to the original transaction in relation to which these details are being sent.	
2.144	2.144	2.124	[0..1]	Transaction Details +References **++Message Identification Reference**	<MsgId>	O	"Message Identification" (A-Level) from the original instruction message (e.g. from "pain.001" or MT103, Field :20:)	
2.145	2.145	2.125	[0..1]	Transaction Details +References **++Account Servicer Reference**	<AcctSvcrRef>	O	If references other than to C-Level are available in the same element, these could be given here (e.g. C-Level = collective reference and D-Level = breakdown for each transaction in the batch). In the case of separate trans-actions (one C- and one D-Level), the reference is the same.	
2.146	2.146	2.126	[0..1]	Transaction Details +References **++Payment Information Identification**	<PmtInfId>	O	Identification from the original instruction message (B-Level from "pain.001" or "pain.008")	
2.147	2.147	2.127	[0..1]	Transaction Details +References **++Instruction Identification**	<InstrID>	O	ID of the C-Level from the original instruction ("pain.001" or "pain.008") is sent back to the relevant initiating party.	
2.148	2.148	2.128	[0..1]	Transaction Details +References **++End To End Identification**	<EndToEndId>	O	Customer reference for the debtor from the original instruction is sent throughout (C-Level from "pain.001"). In the case of "pain.008" this may be the reference for the payment recipient. SEPA CT: AT-41 Originator's Reference of the Credit Transfer	According to the SWIFT mapping rules, this field :61:, Sub-field 7 (Reference Account Owner) corresponds to MT940 in SWIFT.
2.150	2.150	2.130	[0..1]	Transaction Details +References **++Mandate Identification**	<MndtId>	O	Mandate identification from the original Direct Debit instruction (C-Level, from "pain.008") SEPA DD: AT-01 The unique mandate reference	
2.156	2.156	2.136	[0..1]	Transaction Details **+Amount Details**	<AmtDtls>	O	Further information about the transaction amount The following elements may be offered as AOS depending on the financial institution:	

ISO 20022						Swiss ISO 20022 Payments Standard	
052	053	054	Mult.	Message Item	XML Tag	St.	General Definition	SWIFT MT
2.156	2.156	2.136	[0..1]	Transaction Details +Amount Details ++**Instructed Amount**	<InstdAmt>	O	Amount exchanged between the creditor and the debtor (Instructed amount and currency as shown in the "Instructed Amount" from "pain.001").	
2.156	2.156	2.136	[1..1]	Transaction Details +Amount Details ++Instructed Amount +++**Amount**	<Amt>	M	Amount and currency	
2.156	2.156	2.136	[0..1]	Transaction Details +Amount Details ++Instructed Amount +++**Currency Exchange**	<CcyXchg>	O	Information about the exchange rate The sub-elements for this element are also possible for the following elements: • "Transaction amount" and • "Counter value amount" The following elements are not supported in the Swiss standard: • "Announced posting amount" and • "Proprietary amount"	
2.156	2.156	2.136	[1..1]	Transaction Details +Amount Details ++Instructed Amount +++Currency Exchange ++++**Source Currency**	<SrcCcy>	M	Original currency	
2.156	2.156	2.136	[0..1]	Transaction Details +Amount Details ++Instructed Amount +++Currency Exchange ++++**Target Currency**	<TrgtCcy>	O	Target currency	
2.156	2.156	2.136	[0..1]	Transaction Details +Amount Details ++Instructed Amount +++Currency Exchange ++++**Unit Currency**	<UnitCcy>	O	Exchange currency	

ISO 20022						Swiss ISO 20022 Payments Standard	
052	053	054	Mult.	Message Item	XML Tag	St.	General Definition	SWIFT MT
2.156	2.156	2.136	[1..1]	Transaction Details +Amount Details ++Instructed Amount +++Currency Exchange ++++**Exchange Rate**	<XchgRate>	M	Exchange rate	
2.156	2.156	2.136	[0..1]	Transaction Details +Amount Details ++Instructed Amount +++Currency Exchange ++++**Quotation Date**	<QtnDt>	O	Date of exchange	
2.156	2.156	2.136	[0..1]	Transaction Details +Amount Details ++**Transaction Amount**	<TxAmt>	O	Information about the transaction amount: the amount exchanged between the financial institutions involved (credit amount). For sub-elements see element "Instructed Amount" <InstdAmt>. SEPA CT: AT-04 Amount of the Credit Transfer in Euro SEPA DD: AT-06 The amount of the collection in euro	
2.156	2.156	2.136	[0..1]	Transaction Details +Amount Details ++**Counter Value Amount**	<CntrValAmt>	O	Counter value in account currency For sub-elements see element "Instructed Amount" <InstdAmt>.	
2.163	2.163	2.143	[0..1]	Transaction Details +**Bank Transaction Code**	<BkTxCd>	O	Information about the type of transaction. External code list similar to the element at C-Level. Code at D-Level may be different from at C-Level, e.g. in a batch breakdown (see also Swiss code list in Appendix A). **For sub-elements see C-Level, element 2.91.** SEPA DD: AT-20 The identification code of the Scheme or an equivalent debit bank specific - SEPA Direct Debit based - Direct Debit product identification.	

ISO 20022						Swiss ISO 20022 Payments Standard	
052	053	054	Mult.	Message Item	XML Tag	St.	General Definition	SWIFT MT
2.172	2.172	2.152	[0..n]	Transaction Details +**Charges**	<Chrgs>	O	This element can contain charges which are deducted directly from the transaction amount. In Switzerland the sub-element "Amount" <Amt> is used for this.	
2.174	2.174	2.154	[1..1]	Transaction Details +Charges ++**Amount**	<Amt>	M	Charges which are deducted from the transaction amount.	
2.180	2.180	2.160	[0..1]	Transaction Details +Charges ++**Bearer**	 	O	The sub-element "Charge Bearer" can also be used to show who is responsible for the charges. There is a fixed list of codes: • DEBT • CRED • SHAR • SLEV See Business Rules [9], section 2.1.	
2.199	2.199	2.179	[0..1]	Transaction Details +**Related Parties**	<RltdPties>	O	Related parties, where known, can be shown on the statement. Sub-elements as in the ISO standard.	
2.200	2.200	2.180	[0..1]	Transaction Details +Related Parties ++**Initiating Party**	<InitgPty>	O	Initiating Party	
2.200	2.200	2.180	[0..1]	Transaction Details +Related Parties ++Initiating Party +++**Postal Address**	<PstlAdr>	O	Address of Initiating Party For sub-elements see element 2.10, "Statement/Account/Owner/Postal Address"	
2.201	2.201	2.181	[0..1]	Transaction Details +Related Parties ++**Debtor**	<Dbtr>	O	Debtor	
2.201	2.201	2.181	[0..1]	Transaction Details +Related Parties ++Debtor +++**Name**	<Nm>	O	Name of debtor (for transfers) SEPA CT: AT-02 Name of the Originator	

ISO 20022						Swiss ISO 20022 Payments Standard	
052	053	054	Mult.	Message Item	XML Tag	St.	General Definition	SWIFT MT
2.201	2.201	2.181	[0..1]	Transaction Details +Related Parties ++Debtor **+++Postal Address**	<PstlAdr>	O	Address of debtor For sub-elements see element 2.10, "Statement/Account/Owner/Postal Address"	
2.201	2.201	2.181	[0..1]	Transaction Details +Related Parties ++Debtor **+++Identification**	<Id>	O	ID of debtor (for transfers) SEPA CT: AT-10 Originator Identification Code	
2.202	2.202	2.182	[0..1]	Transaction Details +Related Parties **++Debtor Account**	<DbtrAcct>	O	Account of debtor	
2.203	2.203	2.183	[0..1]	Transaction Details +Related Parties **++Ultimate Debtor**	<UltmtDbtr>	O	Ultimate debtor	
2.203	2.203	2.183	[0..1]	Transaction Details +Related Parties ++Ultimate Debtor **+++Postal Address**	<PstlAdr>	O	Address of ultimate debtor For sub-elements see element 2.10, "Statement/Account/Owner/Postal Address"	
2.203	2.203	2.183	[0..1]	Transaction Details +Related Parties ++Ultimate Debtor **+++Name**	<Nm>	O	Name of ultimate debtor (for transfers) SEPA CT: AT-08 Name of the Originator Reference Party	
2.203	2.203	2.183	[0..1]	Transaction Details +Related Parties ++Ultimate Debtor **+++Identification**	<Id>	O	ID of ultimate debtor (for transfers) SEPA CT: AT-09 Identification Code of the Originator Reference Party	
2.204	2.204	2.184	[0..1]	Transaction Details +Related Parties **++Creditor**	<Cdtr>	O	Creditor	
2.204	2.204	2.184	[0..1]	Transaction Details +Related Parties ++Creditor **+++Name**	<Nm>	O	Name of creditor (for transfers) SEPA CT: AT-21 Name of the beneficiary SEPA DD: AT-03 The name of the creditor	

ISO 20022						Swiss ISO 20022 Payments Standard	
052	053	054	Mult.	Message Item	XML Tag	St.	General Definition	SWIFT MT
2.204	2.204	2.184	[0..1]	Transaction Details +Related Parties ++Creditor **+++Postal Address**	<PstlAdr>	O	Address of creditor For sub-elements see element 2.10, "Statement/Account/Owner/Postal Address"	
2.204	2.204	2.184	[0..1]	Transaction Details +Related Parties ++Creditor **+++Identification**	<Id>	O	ID of creditor (for transfers) SEPA CT: AT-24 Beneficiary Identification Code	
2.205	2.205	2.185	[0..1]	Transaction Details +Related Parties ++Creditor Account	<CdtrAcct>	O	Account of creditor	
2.206	2.206	2.186	[0..1]	Transaction Details +Related Parties ++Ultimate Creditor	<UltmtCdtr>	O	Ultimate creditor	
2.206	2.206	2.186	[0..1]	Transaction Details +Related Parties ++Ultimate Creditor **+++Name**	<Nm>	O	Name of ultimate creditor (for transfers) SEPA CT: AT-28 Name of the Beneficiary Reference Party	
2.206	2.206	2.186	[0..1]	Transaction Details +Related Parties ++Ultimate Creditor **+++Postal Address**	<PstlAdr>	O	Address of ultimate creditor For sub-elements see element 2.10, Statement/Account/Owner/Postal Address	
2.206	2.206	2.186	[0..1]	Transaction Details +Related Parties ++Ultimate Creditor **+++Identification**	<Id>	O	ID of ultimate creditor (for transfers) SEPA CT: AT-29 Identification Code of the Beneficiary Reference Party	
2.208	2.208	2.188	[0..n]	Transaction Details +Related Parties **++Proprietary**	<Prtry>	O		
2.209	2.209	2.189	[1..1]	Transaction Details +Related Parties ++Proprietary **+++Type**	<Tp>	O	SEPA DD: "CreditorSchemeIdentification"	

ISO 20022						Swiss ISO 20022 Payments Standard		
052	053	054	Mult.	Message Item	XML Tag	St.	General Definition	SWIFT MT
2.210	2.210	2.190	[1..1]	Transaction Details +Related Parties ++Proprietary **+++Party**	<Pty>	O	SEPA DD: AT-02 The identifier of the creditor • Private Identification is used to identify either an organisation or a private person. • "Scheme Name" under "Other" is used to specify "SEPA" under "Code". • Only one occurrence of "Other" needs to be reported.	
2.211	2.211	2.191	[0..1]	Transaction Details **+Related Agents**	<RltdAgts>	O	Related financial institutions, where known Sub-elements as in the ISO standard	
2.212	2.212	2.192	[0..1]	Transaction Details +Related Agents **++Debtor Agent**	<DbtrAgt>	O	Debtor's financial institution Sub-elements as in the ISO standard	
2.213	2.213	2.193	[0..1]	Transaction Details +Related Agents **++Creditor Agent**	<CdtrAgt>	O	Creditor's financial institution Sub-elements as in the ISO standard	
2.214	2.214	2.194	[0..1]	Transaction Details +Related Agents **++Intermediary Agent 1**	<IntrmyAgt1>	O	Intermediary financial institution 1 Sub-elements as in the ISO standard	
2.224	2.224	2.204	[0..1]	Transaction Details **+Purpose**	<Purp>	O	Reason for the transaction, taken from the instruction. "Purpose" (e.g. "SALA") may be shown for the initiating party and the creditor, depending on how consistent the systems are. The codes are administered in an external list (type "External Purpose Code", see www.iso20022.org)	
2.224	2.224	2.204	[0..1]	Transaction Details +Purpose **++Code**	<Cd>	O	Code from the list of values for "Purpose" SEPA CT: AT-44 Purpose of the Credit Transfer	
2.234	2.234	2.214	[0..1]	Transaction Details **+Remittance Information**	<RmtInf>	O		
2.235	2.235	2.215	[0..n]	Transaction Details +Remittance Information **++Unstructured**	<Ustrd>	O	This element can contain unstructured messages, e.g. for messages from a "pain.001" instruction or booking information. The element can occur more than once.	

ISO 20022						Swiss ISO 20022 Payments Standard	
052	053	054	Mult.	Message Item	XML Tag	St.	General Definition	SWIFT MT
2.236	2.236	2.216	[0..n]	Transaction Details +Remittance Information ++**Structured**	<Strd>	O	The field consists of a number of sub-elements. In Switzerland the field <CdtrRefInf> can be filled in, where in the instruction the structured "Creditor Reference" is given (e.g. ISR reference, IPI reference or the new international "Creditor's Reference" according to ISO 11649). SEPA CT: AT-05 Remittance Information SEPA DD: AT-22 The remittance information from the creditor to the debtor such as the identification number of the underlying contract, the reference number of the pre-notification etc. (if present in DS-03).	
2.266	2.266	2.246	[0..1]	Transaction Details +**Related Dates**	<RltdDts>	O	This element can be used optionally by Swiss financial institutions to enter dates.	
2.270	2.270	2.250	[0..1]	Transaction Details +Related Dates ++**Interbank Settlement Date**	<IntrBkSttlmDt>	O	Interbank Settlement Date SEPA CT: AT-42 The Settlement Date of the Credit Transfer	
2.277	2.277	2.257	[0..1]	Transaction Details +**Related Price**	<RltdPric>	O	This element can be used optionally by Swiss financial institutions to enter prices which are not directly deducted from the booking amount (e.g. a sum total of all e-banking or express charges at the end of the month).	

Table 7:   Transaction Details (TxDtls, D-Level)

3 Bank-to-Customer Report (camt.052)

Unlike the "Bank-to-Customer Statement" (camt.053), the "Bank-to-Customer Report" (camt.052) message contains intraday account movements and corresponds to the SWIFT messages MT941 and MT942. Generally the customer receives such reports at regular intervals (e.g. hourly).

The name and data type of the element it contains is now "Report" instead of "Statement" (see section 2.2.2 "Statement (Stmt, B-Level)"). "Report" is used instead of "Statement" as a component of all sub-fields (e.g. also as part of a term such as "Additional **Report** Information" instead of "Additional **Statement** Information"). The structure of the content of this new data type is the same except for the aspects described below.

3.1 Balance <Bal>, B-Level

In Switzerland all movements during the day which have the status "BOOK" or "PDNG" are taken into account when calculating the intraday balance.

3.2 Entry Status <Sts>, C-Level

In addition to the status "BOOK" in "camt.053", in "camt.052" the status "PDNG" can also be sent.

4   Bank-to-Customer Debit/Credit Notification (camt.054)

This message contains debit and credit notifications and corresponds to the SWIFT messages MT900 and MT910. Generally customers receive such reports following specific events (e.g. when an instruction is placed).

The name and data type of the element it contains is now "Notification" instead of "Statement" (see section 2.2.2 "Statement (Stmt, B-Level)"). "Notification" is used instead of "Statement" as a component of all sub-fields (e.g. also as part of a term such as "Additional **Notification** Information" instead of "Additional **Statement** Information"). The structure of the content of this new data type is the same except for the aspects described below.

4.1   Balance <Bal>, B-Level

This message does not contain the "Balance" element.

4.2   Entry Status <Sts>, C-Level

In addition to the "BOOK" status in "camt.053", in "camt.054" the status "PDNG" can also be sent.

5   Specialist specifications

5.1   Character set

In ISO 20022 XML messages, only characters from the Unicode character set UTF-8 (8-bit Unicode Transformation Format) can be used.

The camt messages are encoded in UTF-8.

As a result of transmitting the original messages via several financial institutions and platforms, it is possible that only a reduced number of characters is delivered. In the case of certain elements (address lines, unstructured transmission information and the like) it is also possible that characters such as special characters or umlauts may have been replaced or removed.

Formatting conventions for fields showing amounts

In the XML context, different formats are permitted in fields showing amounts. To ensure that the payment is processed without problem, the following format should be delivered by the financial institutions:

- No use of leading or final filler characters (space, white space, zero, plus signs).
- A decimal point is always used.
- Even where the amount is a whole number, decimal places are always used (the number of decimal places depends on the currency).

Certain financial institutions may define further restrictions if required.

5.2 References

The following section gives an overview about the references used in the individual messages.

Depending on the business case ("pain.001", "pain.008" or others) on which the bank statement transaction is based, different references are delivered in the camt messages.

5.2.1 References in the processing chain

In the Swiss versions of the ISO messages, the following references, identifications and "Bank Transaction Codes" are used.

Identifier (Point-Point)	Meaning
1: <MsgId>	"Message ID" from the A-Level (Group Header) of the original message (pain.001 or pain.008).
2: <PmtInfId>	"Payment Information ID" from the B-Level of the original message (pain.001 or pain.008).
3: <InstrId>	"Instruction ID" from the C-Level of the original message (pain.001 or pain.008).
10: <TxId>	"Transaction ID" of the corresponding Interbank message (pacs.008 or pacs.003).
References (End-End)	**Meaning**
4: <EndToEndId>	End-to-end ID created by the initiating party
5: <CrdtRefInf>	Initiating party reference from the "Remittance Information" element. In the case of ISR payments, this element contains the ISR reference number.
Identifications	**Meaning**
6: <MndtId>	Mandate ID This element is only used with Direct Debits (pain.008).
7: <CrdtId>	Creditor Scheme Identification This element is only used with Direct Debits (pain.008).
Bank Transaction Codes	**Meaning**
8: <BkTxCd>	Bank Transaction Code The "Bank Transaction Code" may vary within one transaction depending on the role of the recipient of a "camt" message. "Bank Transaction Code" for the creditor.
9: <BkTxCd>	"Bank Transaction Code" for the debtor.

Table 8:   References in camt messages

5.2.2   References in payment instructions (pain.001)

The following diagram shows the use of different references in a payment (pain.001).
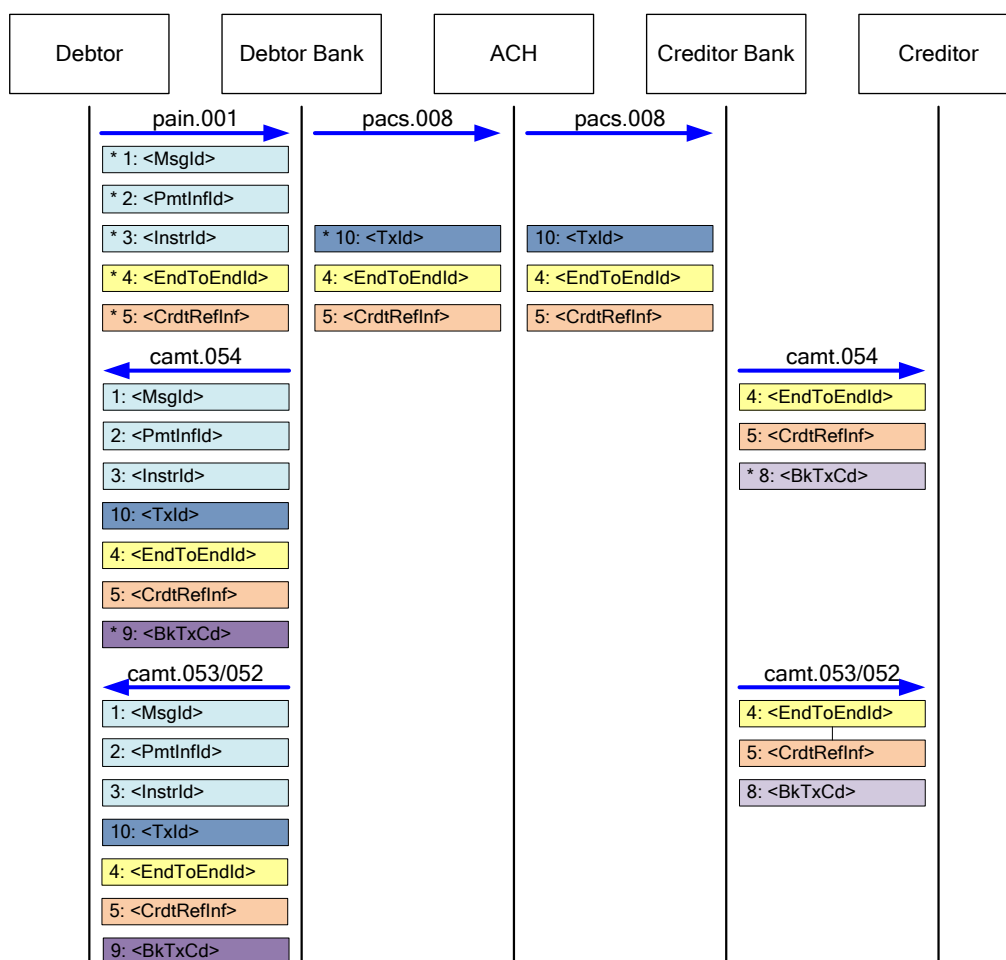

Figure 9:   camt references in a payment

* Point at which the relevant element is created.

5.2.3   References in Direct Debits (pain.008)

The following diagram shows the use of different references when collecting a Direct Debit (pain.008).
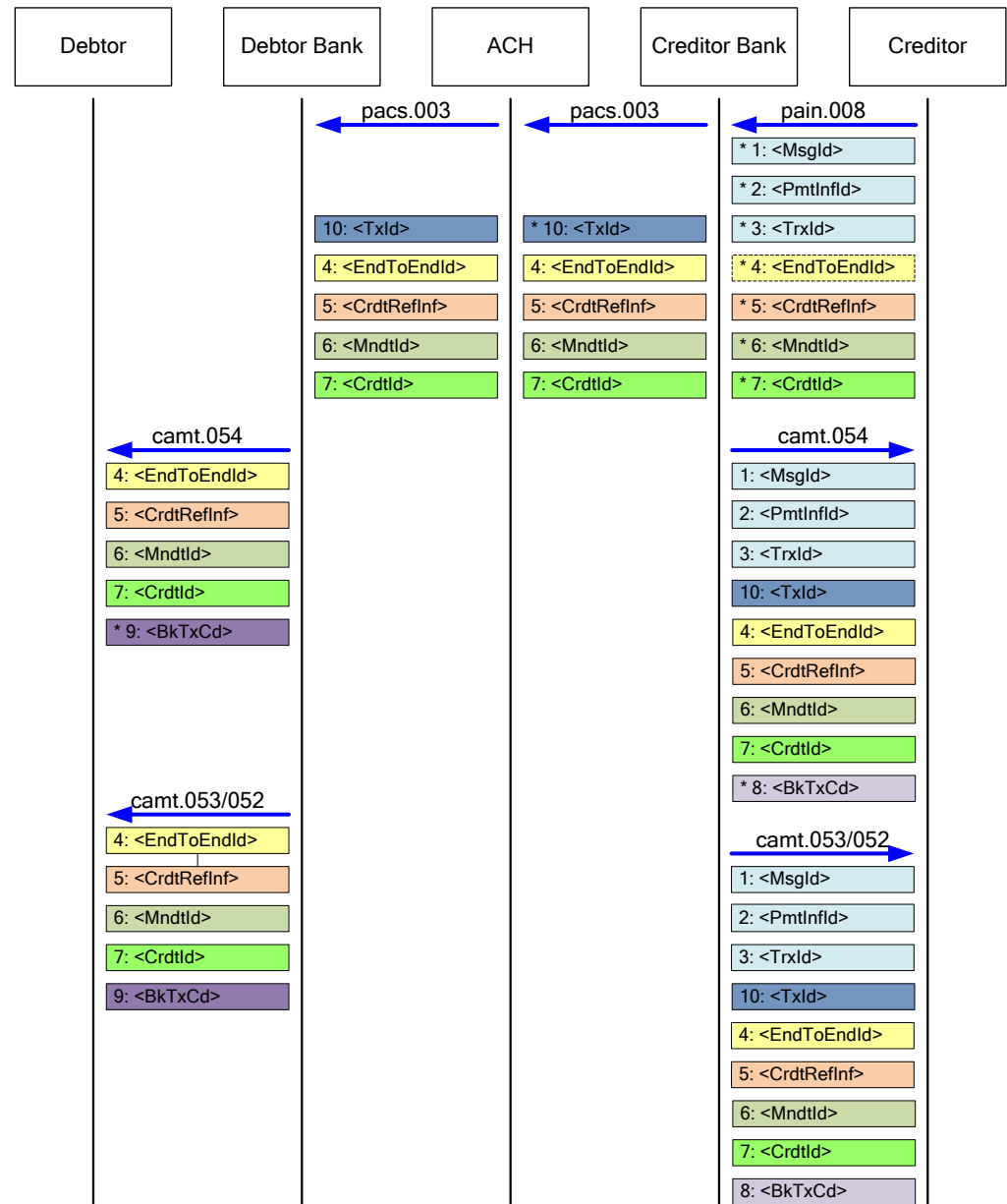

Figure 10:   camt references for a Direct Debit

* Point at which the relevant element is created.

5.2.4	ISR reference numbers in camt messages

The ISR reference number is originally sent to the financial institution by means of a message of the type "Credit Transfer" or "Direct Debit" in the C-Level element "Creditor Reference Information".

In the subsequent camt messages from the financial institutions, the ISR reference number is forwarded to the debtor and to the creditor in the D-Level element "Creditor Reference Information".

ISR reference in a Credit Transfer – pain.001

In "Credit Transfers", the debtor receives the details of the creditor, in particular the ISR reference number, in the form of an invoice or paying-in slip. The debtor enters this reference number in the "Creditor Reference Information" element of a pain.001 message, which is sent via pacs messages between the financial institutions involved to the creditor's financial institution. The ISR reference number is shown to the creditor in the form of camt messages.
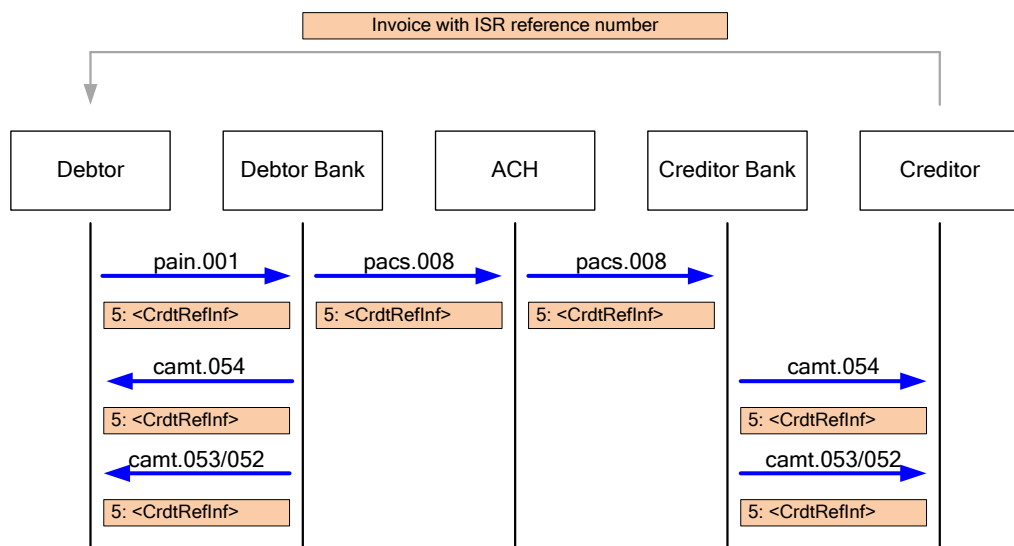

Figure 11:   ISR reference in a Credit Transfer (pain.001)

ISR reference in a Direct Debit – pain.008

In a "Direct Debit", the debtor receives information about a forthcoming debit as an advance notification. The form and content of this notification can essentially be freely chosen and do not have to include the ISR reference number. The creditor sends the ISR reference number in a "Direct Debit" message (pain.008) to the debtor's financial institution, which forwards the information to the debtor in camt messages.
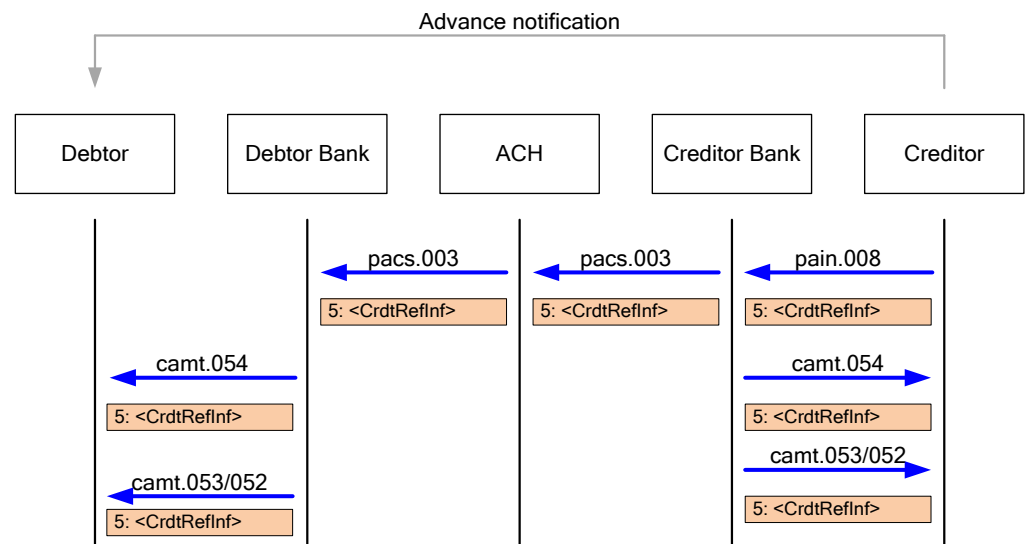

Figure 12:   ISR reference in a Direct Debit (pain.008)

6   Example

6.1   The business situation in the example

For the details of the example in XML, the following assumptions were made:

For XML versions of the example, see Appendix C.

6.2   Data in the example

Account statement with 2 entries

Data for Entry 1, with details from 2 transactions (D-Level), batch booking of 2 ISR credits:

Field designation	Content
Currency and amount	CHF 145.70
Booking date	25.07.2011
Value date	25.07.2011
Bank Transaction Code	PMNT / RCDT / VCOM (ISR payment)
Transaction 1	
Currency and amount	CHF 100
ISR reference	12 34567 89012 34567 89012 34567
Transaction 2	
Currency and amount	CHF 45.70
ISR reference	21 00000 00003 13947 14300 09017

Data for Entry 2, debiting a withdrawal from a cash machine:

Field designation	Content
Currency and amount	CHF 250.00
Booking date	25.07.2011
Value date	24.07.2011 (Sunday)
Bank Transaction Code	PMNT / CCRD / CWDL (cash machine withdrawal)
Transaction 1	
Currency and amount	CHF 250
Bank Transaction Code	PMNT / CCRD / CWDL (cash machine withdrawal)

Appendix A: Bank Transaction Codes

The Bank Transaction Code element <BkTxCd> (mandatory field at C-Level) defines the booking type. There is an externally defined list of codes. In Switzerland, the code is also known as the Business Transaction Code.

For a current list see: http://www.iso20022.org/external_code_list.page

Description of the Swiss bank transaction codes for the Payments section:

Domain	Family	Sub-Family	Domain Code	Family Code	SubFamily Code	Swiss Market Individualization
Payments	Counter Transactions	Cash Deposit	PMNT	CNTR	CDPT	Einzahlung
Payments	Counter Transactions	Cash Withdrawal	PMNT	CNTR	CWDL	Auszahlung
Payments	Counter Transactions	Check Deposit	PMNT	CNTR	CHKD	Checkeinlösung
Payments	Counter Transactions	Foreign Currencies Deposit	PMNT	CNTR	FCDP	Einzahlung Fremdwährung
Payments	Counter Transactions	Foreign Currencies Withdrawal	PMNT	CNTR	FCWD	Auszahlung Fremdwährung
Payments	Counter Transactions	Travellers Cheques Deposit	PMNT	CNTR	TCDP	Einlösung Travellers Checks
Payments	Counter Transactions	Travellers Cheques Withdrawal	PMNT	CNTR	TCWD	Kauf Travellers Checks
Payments	Customer Card Transactions	Cash Deposit	PMNT	CCRD	CDPT	Einzahlung Automat
Payments	Customer Card Transactions	Cash Withdrawal	PMNT	CCRD	CWDL	Auszahlung Automat
Payments	Customer Card Transactions	Cross-Border Cash Withdrawal	PMNT	CCRD	XBCW	Auszahlung Automat Ausland
Payments	Customer Card Transactions	Point-of-Sale (EFT/POS) Payment - Debit Card	PMNT	CCRD	POSD	Zahlung Debit Karte
Payments	Customer Card Transactions	Smart-Card Payment	PMNT	CCRD	SMRT	Übertrag Cash Funktion
Payments	Drafts	Discounted Draft	PMNT	DRFT	DDFT	Wechsel Diskont
Payments	Drafts	Dishonoured/Unpaid Draft	PMNT	DRFT	UDFT	Wechsel Rückbuchung mangels Deckung
Payments	Drafts	Draft Maturity Change	PMNT	DRFT	DMCG	Wechsel Verlängerung
Payments	Drafts	Settlement At Maturity	PMNT	DRFT	STAM	Wechseleinlösung nach Eingang
Payments	Drafts	Settlement Under Reserve	PMNT	DRFT	STLR	Wechseleinlösung Eingang vorbehalten
Payments	Issued Cash Concentration Transactions	Intra Company Transfer	PMNT	ICCN	ICCT	Cash Management Sweep
Payments	Issued Cheques	Bank Cheque	PMNT	ICHQ	BCHQ	Bankcheck
Payments	Issued Cheques	Cash Letter	PMNT	ICHQ	CASH	Cash Letter
Payments	Issued Cheques	Cash Letter Adjustment	PMNT	ICHQ	CSHA	Cash Letter Änderung
Payments	Issued Cheques	Cheque	PMNT	ICHQ	CCHQ	Check

Domain	Family	Sub-Family	Domain Code	Family Code	SubFamily Code	Swiss Market Individualization
Payments	Issued Cheques	Cheque Reversal	PMNT	ICHQ	CQRV	Check Storno
Payments	Issued Cheques	Cheque Under Reserve	PMNT	ICHQ	URCQ	Check Eingang vorbehalten
Payments	Issued Cheques	Crossed Cheque	PMNT	ICHQ	CRCQ	Check nur zur Verrechnung
Payments	Issued Cheques	Foreign Cheque	PMNT	ICHQ	XBCQ	Check Ausland
Payments	Issued Cheques	Foreign Cheque Under Reserve	PMNT	ICHQ	XRCQ	Check Ausland Eingang vorbehalten
Payments	Issued Cheques	Unpaid Cheque	PMNT	ICHQ	UPCQ	Check nicht gedeckt
Payments	Issued Credit Transfers	Automatic Transfer	PMNT	ICDT	AUTT	Zahlung
Payments	Issued Credit Transfers	Domestic Credit Transfer	PMNT	ICDT	DMCT	Zahlung Inland (ES, IBAN, Postkontozahlung)
Payments	Issued Credit Transfers	Credit Transfer With Agreed Commercial Information	PMNT	ICDT	VCOM	ESR-Zahlung
Payments	Issued Credit Transfers	Cross-Border Credit Transfer	PMNT	ICDT	XBCT	Zahlung Ausland
Payments	Issued Credit Transfers	Cross-Border Payroll/Salary Payment	PMNT	ICDT	XBSA	Zahlung Ausland Salär
Payments	Issued Credit Transfers	Cross-Border Standing Order	PMNT	ICDT	XSTD	Dauerauftrag Ausland
Payments	Issued Credit Transfers	Financial Institution Credit Transfer	PMNT	ICDT	FICT	Zahlung FI2FI
Payments	Issued Credit Transfers	Internal Book Transfer	PMNT	ICDT	BOOK	Kontoübertrag
Payments	Issued Credit Transfers	Payroll/Salary Payment	PMNT	ICDT	SALA	Zahlung Salär
Payments	Issued Credit Transfers	Priority Credit Transfer	PMNT	ICDT	PRCT	Zahlung priorisiert
Payments	Issued Credit Transfers	Reversal Due To Payment Return	PMNT	ICDT	RRTN	Rückbuchung Zahlung
Payments	Issued Credit Transfers	SEPA Credit Transfer	PMNT	ICDT	ESCT	SEPA-Zahlung
Payments	Issued Credit Transfers	Standing Order	PMNT	ICDT	STDO	Dauerauftrag
Payments	Issued Direct Debits	Cross-Border Direct Debit	PMNT	IDDT	XBDD	Lastschrift Ausland
Payments	Issued Direct Debits	Direct Debit Payment	PMNT	IDDT	PMDD	Lastschrift
Payments	Issued Direct Debits	Direct Debit Under Reserve	PMNT	IDDT	URDD	Lastschrift Eingang vorbehalten
Payments	Issued Direct Debits	Reversal Due To Payment Reversal	PMNT	IDDT	PRDD	Rückbuchung infolge Rücklastschrift
Payments	Issued Direct Debits	SEPA B2B Direct Debit	PMNT	IDDT	BBDD	SEPA-Firmenlastschrift
Payments	Issued Direct Debits	SEPA Core Direct Debit	PMNT	IDDT	ESDD	SEPA-Basislastschrift
Payments	Received Cash Concentration Transactions	Intra Company Transfer	PMNT	RCCN	ICCT	Cash Management Sweep

Domain	Family	Sub-Family	Domain Code	Family Code	SubFamily Code	Swiss Market Individualization
Payments	Received Cheques	Bank Cheque	PMNT	RCHQ	BCHQ	Bankcheck
Payments	Received Cheques	Cash Letter	PMNT	RCHQ	CASH	Cash Letter
Payments	Received Cheques	Cash Letter Adjustment	PMNT	RCHQ	CSHA	Cash Letter Änderung
Payments	Received Cheques	Cheque	PMNT	RCHQ	CCHQ	Check
Payments	Received Cheques	Cheque Reversal	PMNT	RCHQ	CQRV	Check Rückbuchung
Payments	Received Cheques	Cheque Under Reserve	PMNT	RCHQ	URCQ	Check Eingang vorbehalten
Payments	Received Cheques	Foreign Cheque	PMNT	RCHQ	XBCQ	Check Ausland
Payments	Received Cheques	Foreign Cheque Under Reserve	PMNT	RCHQ	XRCQ	Check Ausland Eingang vorbehalten
Payments	Received Cheques	Unpaid Cheque	PMNT	RCHQ	UPCQ	Check nicht gedeckt
Payments	Received Cheques	Unpaid Foreign Cheque	PMNT	RCHQ	XPCQ	Check Ausland nicht gedeckt
Payments	Received Credit Transfers	Cross-Border Credit Transfer	PMNT	RCDT	XBCT	Zahlungseingang Ausland
Payments	Received Credit Transfers	Domestic Credit Transfer	PMNT	RCDT	DMCT	Zahlungseingang
Payments	Received Credit Transfers	Credit Transfer With Agreed Commercial Information	PMNT	RCDT	VCOM	Zahlungseingang ISR
Payments	Received Credit Transfers	Financial Institution Credit Transfer	PMNT	RCDT	FICT	Zahlungseingang FI2FI
Payments	Received Credit Transfers	Internal Book Transfer	PMNT	RCDT	BOOK	Kontoübertrag
Payments	Received Credit Transfers	Payroll/Salary Payment	PMNT	RCDT	SALA	Zahlungseingang Salär
Payments	Received Credit Transfers	Priority Credit Transfer	PMNT	RCDT	PRCT	Zahlungseingang priorisiert
Payments	Received Credit Transfers	Reversal Due To Payment Return	PMNT	RCDT	RRTN	Rückbuchung Zahlung
Payments	Received Credit Transfers	SEPA Credit Transfer	PMNT	RCDT	ESCT	SEPA-Überweisung
Payments	Received Direct Debits	Cross-Border Direct Debit	PMNT	RDDT	XBDD	Lastschrifteingang Ausland
Payments	Received Direct Debits	Direct Debit	PMNT	RDDT	PMDD	Lastschrifteingang
Payments	Received Direct Debits	Reversal Due To Payment Reversal	PMNT	RDDT	PRDD	Rückbuchung Lastschrift
Payments	Received Direct Debits	SEPA B2B Direct Debit	PMNT	RDDT	BBDD	Eingang SEPA-Firmenlastschrift

Domain	Family	Sub-Family	Domain Code	Family Code	SubFamily Code	Swiss Market Individualization
Payments	Received Direct Debits	SEPA Core Direct Debit	PMNT	RDDT	ESDD	Eingang SEPA-Basislastschrift

Domain	Family	Sub-Family	Domain Code	Family Code	SubFamily Code	Swiss Market Individualization
alle	alle	Charges (Generic)	*	*	CHRG	Gebühren, Spesen
alle	alle	Credit Adjustments (Generic)	*	*	CAJT	Berichtigung Haben
alle	alle	Debit Adjustments (Generic)	*	*	DAJT	Berichtigung Soll
alle	alle	Other	*	*	OTHR	Übrige

Appendix B: Unused elements

The following elements from the ISO standard are not sent in the Swiss standard:

ISO 20022 – A-Level			
Index	**Mult.**	**Message Item**	**XML Tag**
1.3	[0..1]	Group Header +Message Recipient ++**Postal Address**	<PstlAdr>
1.3	[0..1]	Group Header +Message Recipient ++**Country of Residence**	<CtryOfRes>
1.5	[0..1]	Group Header +**Additional Information**	<AddtlInf>

ISO 20022 – B-Level			
Index	**Mult.**	**Message Item**	**XML Tag**
2.3	[0..1]	Statement +**Legal Sequence Number**	<LglSeqNb>
2.5	[0..1]	Statement +**From To Date**	<FrToDt>
2.7	[0..1]	Statement +**Reporting Source**	<RptSrc>
2.10	[0..1]	Statement +Account ++**Type**	<Tp>
2.10	[0..1]	Statement +Account ++**Currency**	<Ccy>
2.10	[0..1]	Statement +Account ++**Name**	<Nm>
2.10	[0..1]	Statement +Account ++**Servicer**	<Svcr>
2.31	[0..1]	Statement +Balance ++**Credit Line**	<CdtLine>
2.37	[0..1]	Statement +Balance ++**Availabilty**	<Avlbty>
2.11	[0..1]	Statement +**Related Account**	<RltdAcct>
2.12	[0..1]	Statement +**Interest**	<Intrst>
2.315	[0..1]	Statement +**Additional Statement Information**	<AddtlStmtInf>

ISO 20022 – C-Level			
Index	**Mult.**	**Message Item**	**XML Tag**
2.77	[0..1]	Entry +**Entry Reference**	<NtryRef>
2.85	[0..1]	Entry +**Availability**	<Avlbty>
2.97	[0..1]	Entry +Bank Transaction Code ++**Prtry**	<Prtry>
2.100	[0..1]	Entry +**Commission Waiver Indicator**	<ComssnWvrInd>
2.104	[0..1]	Entry +**Amount Details**	<AmtDtls>
2.105	[0..1]	Entry +**Charges**	<Chrgs>
2.119	[0..1]	Entry +**Technical Input Channel**	<TechInptChanl>
2.122	[0..1]	Entry +**Interest**	<Intrst>
2.136	[0..1]	Entry +Entry Details ++**Batch**	<Btch>

ISO 20022 – D-Level			
Index	**Mult.**	**Message Item**	**XML Tag**
2.149	[0..1]	Transaction Details +References ++**Transaction Id**	<TxId>
2.151	[0..1]	Transaction Details +References ++**Cheque Number**	<ChqNb>
2.152	[0..1]	Transaction Details +References ++**Clearing System Reference**	<ClrSysRef>
2.153	[0..1]	Transaction Details +References ++**Proprietary**	<Prtry>
2.156	[0..1]	Transaction Details +Amount Details ++**Announced Posting Amount**	<AnncdPstngAmt>
2.156	[0..1]	Transaction Details +Amount Details ++**Proprietary Amount**	<PrtryAmt>
2.157	[0..1]	Transaction Details +**Availability**	<Avlbty>
2.186	[0..1]	Transaction Details +**Interest**	<Intrst>
2.207	[0..1]	Transaction Details +Related Parties ++**Trading Party**	<TradgPty>

ISO 20022 – D-Level			
Index	**Mult.**	**Message Item**	**XML Tag**
2.215	[0..1]	Transaction Details +Related Agents ++**Intermediary Agent 2**	<IntrmyAgt2>
2.216	[0..1]	Transaction Details +Related Agents ++**Intermediary Agent 3**	<IntrmyAgt3>
2.217	[0..1]	Transaction Details +Related Agents ++**Receiving Agent**	<RcvgAgt>
2.218	[0..1]	Transaction Details +Related Agents ++**Delivering Agent**	<DlvrgAgt>
2.219	[0..1]	Transaction Details +Related Agents ++**Issuing Agent**	<IssgAgt>
2.220	[0..1]	Transaction Details +Related Agents ++**Settlement Place**	<SttlmPlc>
2.221	[0..1]	Transaction Details +Related Agents ++**Proprietary**	<Prtry>
2.227	[0..1]	Transaction Details +**Related Remittance Information**	<RltdRmtInf>
2.282	[0..1]	Transaction Details +**Related Quantities**	<RltdQties>
2.267	[0..1]	Transaction Details +Related Dates ++**Acceptance DateTime**	<AccptncDtTm>
2.268	[0..1]	Transaction Details +Related Dates ++**TradeActivityContractual- SettlementDate**	<TradActvtyCtrctlSttlmDt>>
2.269	[0..1]	Transaction Details +Related Dates ++**Trade Date**	<TradDt>
2.271	[0..1]	Transaction Details +Related Dates ++**Start Date**	<StartDt>
2.272	[0..1]	Transaction Details +Related Dates ++**End Date**	<EndDt>
2.273	[0..1]	Transaction Details +Related Dates ++**Transaction DateTime**	<TxDtTm>
2.274	[0..1]	Transaction Details +Related Dates ++**Proprietary**	<Prtry>
2.287	[0..1]	Transaction Details +**Financial Instrument Identification**	<FinInstrmId>
2.292	[0..1]	Transaction Details +**Tax**	<Tax>

ISO 20022 – D-Level			
Index	Mult.	Message Item	XML Tag
2.293	[0..1]	Transaction Details **+Return Information**	<RtrInf>
2.308	[0..1]	Transaction Details **+Corporate Action**	<CorpActn>
2.312	[0..1]	Transaction Details **+Safekeeping Account**	<SfkpgAcct>
2.313	[0..1]	Transaction Details **+Additional Transaction Information**	<AddtlTxInf>

Appendix C: Example

On the www.iso-payments.ch website, the example described in this document is published as XML file:

- ***camt_053_Beispiel_1.xml***

Appendix D: Symbols for graphical XML representation

Expand and collapse symbols

Wherever parts of the tree structure can be expanded or collapsed, expand and collapse symbols are added to the symbols in the graphical representation. These consist of a small square containing either a plus sign or a minus sign.

⊞   Expand symbol: if you click on the plus sign the tree structure is expanded so subsequent symbols (attributes or child elements) are displayed. The expand symbol then changes to a collapse symbol.

⊟   Collapse symbol: if you click on the minus sign, the tree structure is collapsed again, i.e. the subsequent symbols disappear again. The collapse symbol then changes to an open symbol again.

Elements
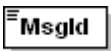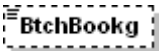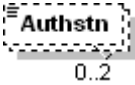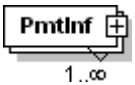
Elements are shown as rectangles containing the name of the element. For mandatory elements, the rectangle is shown with a continuous line, for optional elements the line is dotted.

For complex elements, which, unlike simple elements could contain attributes or other elements (so-called child elements), the rectangle has an expand or collapse symbol on the right.

Three little lines in the top left corner of the rectangle indicate that the element contains data (otherwise the element contains child elements).

Elements which are allowed to occur more than once are shown as 2 superimposed rectangles. Bottom right, you can see the minimum and maximum number of occurrences.

Examples:

|	
MsgId	Mandatory simple element
BtchBookg	Optional simple element
Authstn 0..2	Optional simple element which can occur a maximum of twice
InitgPty ⊞	Mandatory complex element (with child elements) with collapsed tree structure
GrpHdr ⊟	Mandatory complex element (with child elements) with expanded tree structure
PmtInf ⊞ 1..∞	Mandatory complex element (with child elements) which can occur any number of times
InstdAmt ⊟	Mandatory complex element (with attributes)

Attributes

Attributes are also shown as rectangles, containing the name of the attribute. They are surrounded by a box containing the word "attributes" and an expand or collapse symbol. For mandatory attributes, the rectangle is drawn with a continuous line, for optional attributes the line is dotted.

Example:

     Expanded attribute

     Collapsed attribute
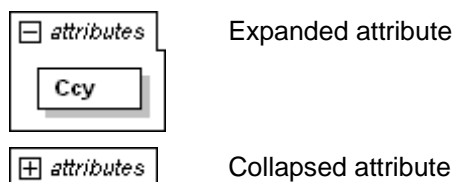
Choice

To the right of a choice symbol, the connecting lines branch off to the possible elements, of which only one can be present in the XML message.

     Choice symbol
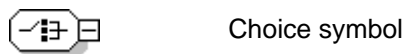
Sequence

To the right of a sequence symbol, the connecting lines branch off to the elements which are to be used in the XML message in the order shown (optional elements and attributes can of course also be omitted).

     Sequence symbol

Frame

For increased clarity, all the child elements, attributes and other information belonging to a complex element are surrounded by a dotted frame with a yellow shaded background.

Example:
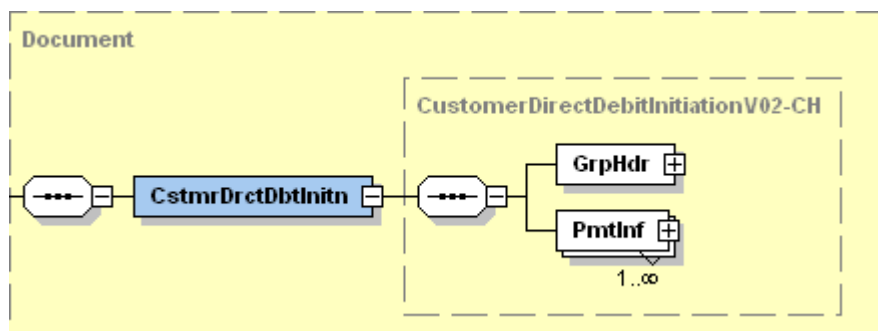
Appendix E: Basis for the Swiss recommendations

The Swiss recommendations (Business Rules and these Implementation Guidelines for Cash Management Messages) are based on documents from ISO and EPC.

Figure 13:   Basis for the Swiss recommendations

Appendix F: Table of tables

Appendix G: Table of figures