

Addendum on the XML message for Bank to Customer Statement (CAMT)

Table of content

1	Introduction	4
	1.1 Related documents	5
	1.2 Character set	5
	1.3 Change history	5
	1.4 General principles	6
2	Message item description	7
	1.0 Group Header	7
	1.1 MessageIdentification	7
	1.2 CreationDateTime	7
	1.3 MessageRecipient	7
	1.4 MessagePagination	7
	1.5 AdditionalInformation	7
	2.0 Statement	7
	2.1 Identification	7
	2.2 ElectronicSequenceNumber	7
	2.3 LegalSequenceNumber	7
	2.4 CreationDateTime	7
	2.5 FromToDate	7
	2.10 Account	7
	2.23 Balance	8
	2.43 TransactionsSummary	8
	2.76 Entry	8
	2.77 EntryReference	8
	2.78 Amount	8
	2.79 CreditDebitIndicator	9
	2.80 ReversalIndicator	9
	2.81 Status	9
	2.82 BookingDate	9
	2.83 ValueDate	9
	2.84 AccountServicerReference	9
	2.91 BankTransactionCode	9
	2.101 AdditionalInformationIndicator	9
	2.104 AmountDetails	9
	2.105 Charges	9
	2.122 Interest	9
	2.135 EntryDetails	9
	2.136 Batch	9
	2.137 MessageIdentification	9
	2.138 PaymentInformationIdentification	9
	2.139 NumberOfTransactions	9

2.140 TotalAmount	10
2.141 CreditDebitIndicator	10
2.142 TransactionDetails	10
2.143 References	10
2.144 MessageIdentification	10
2.145 AccountServicerReference	10
2.146 PaymentInformationIdentification	10
2.147 InstructionIdentification	10
2.148 EndToEndIdentification	10
2.149 TransactionIdentification	10
2.150 MandateIdentification	10
2.156 AmountDetails	10
2.157 Availability	10
2.163 BankTransactionCode	10
2.172 Charges	10
2.186 Interest	10
2.199 RelatedParties	10
2.200 InitiatingParty	11
2.201 Debtor	11
2.202 DebtorAccount	11
2.203 UltimateDebtor	11
2.204 Creditor	11
2.205 CreditorAccount	11
2.211 RelatedAgents	11
2.212 DebtorAgent	11
2.213 CreditorAgent	11
2.234 RemittanceInformation	11
2.235 Unstructured	11
2.313 AdditionalEntryInformation	11
Annex A. ABN AMRO SEPA Mutation codes	12
Annex B. Back Offices	13

1 Introduction

This addendum describes the ABNAMRO additions on the Implementation Guidelines for the XML Bank to Customer Statement message UNIFI (ISO20022) - "camt.053.001.02" in the Netherlands.

This addendum provides guidance on the use of the ABNAMRO specific extra functionality for receiving such an electronic bank statement, and complies with the UNIFI standard (ISO20022) and the SEPA Bank to Customer Statement Implementation Guidelines v1.1 of the Betaalvereniging Nederland.

The utmost has been done to make sure the information in this publication is correct. However, ABNAMRO can by no means be held responsible for any loss or damage incurred to any incorrect or incomplete information as described in this publication.

Please contact your account manager at ABNAMRO for any further information.

1.1 Related documents

Document title	Location	Version
SEPA Bank to Customer Statement Implementation Guidelines v1.1	https://www.abnamro.nl/nl/zakelijk/betalen/sepa/downloads.html	7.0
CAMT.053 voorbeeldbestand	https://www.abnamro.nl/nl/zakelijk/betalen/sepa/downloads.html	1.0

1.2 Character set

The UTF8 character encoding standard will be used in the UNIFI messages.

The Latin character set, commonly used in international communication, will be 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

Note: the above is about characters that can be used within the tags. For the message itself also other characters (especially < and >) will be used.

1.3 Change history

Version number	Dated	Reason for revision
1.0	June 2012	Initial version
1.1	July 2013	Final version
1.2	December 2013	Internal version, never published
1.3	January 2014	Updated to version 1.1 of the Implementation Guidelines of the NVB. Added related documents paragraph 1.1 Updated 1.3 General principles to state 1 file, 1 message, multiple account statements Updated 1.1 Message Identification Added Annex A ABN AMRO SEPA Mutation codes
1.4	February 2014	Updated Table of Content Added logic for CAMT messages for non-NL accounts in paragraph 1.4 Added annex B for concerned back offices
1.5	July 2015	Updated 2.23 Balance

1.4 General principles

The following general principles apply on the XML Bank to Customer Statement:

- The message can hold the reporting on one or more accounts.
For Access Online, when multiple accounts are selected, this will result in 1 file, 1 Message and several Account Statements.
For Access Direct, a file will only contain one xml message.
- The file will not contain carriage return and/or line feeds. The information in the file will be formatted into 1 single string.
- The contents of the message will be limited to information about the transactions that have been entered into bookkeeping.
- Reporting will be done in the account currency. Any transaction in another currency first will be converted into the account currency.
- The message can be split up into several messages depending on the volume of data to be transferred.
- As a matter of principle, a message will be created each bank working day. This is also the case on a day without any transactions.

Although for all accounts it is possible to report in camt format, there are differences in the content. There are three groups based on the account holders:

1. Full content applies only to ABNAMRO NL accounts
2. All SEPA required content except for creditor identification, debtor identification and transaction details of batches. This applies to accounts held in ABNAMRO non-NL BackOffices and accounts held in partner banks in SEPA countries. For the list of concerned BackOffices, see Annex B.
3. Basic content, No extra SEPA information will be available in the specific xml components. This applies to all other accounts.

2 Message item description

1.0 Group Header

1.1 MessageIdentification

Will be filled with a unique ID, generated by ABN AMRO.

1.2 CreationDateTime

1.3 MessageRecipient

1.4 MessagePagination

Always used. ABN AMRO will apply a maximum size to a CAMT.053 message. If a statement does not fit into the maximum size the statement is split over multiple pages. Note that when the statement fits into one page the message pagination is still used and will be as follows:

```
<MsgPgntn>  
  <PgNb>1</PgNb>  
  <LastPgInd>True</LastPgInd>  
</MsgPgntn>
```

1.5 AdditionalInformation

2.0 Statement

2.1 Identification

2.2 ElectronicSequenceNumber

The electronic statement may have a different sequence number than the paper statement.

2.3 LegalSequenceNumber

2.4 CreationDateTime

2.5 FromToDate

The statement will always contain 1 day. These fields will not be filled.

2.10 Account

If the customer has set a preference for account formatting, that preference is used. In other cases IBAN is used.

2.23 Balance

ABN AMRO reports the following balances in a statement:

In case of a 1-page statement

- PRCD PreviouslyClosedBooked
- CLBD ClosingBooked
- CLAV ClosingAvailable
- FWAV ForwardAvailable (for maximum of 5 future dates)

In case of a 2-page statement:

Page 1

- PRCD PreviouslyClosedBooked
- CLBD with suptype INTM (InterimClosingBooked)

Page 2 - Last

- PRCD with suptype INTM (InterimOpeningBooked)
- CLBD ClosingBooked
- CLAV ClosingAvailable
- FWAV ForwardAvailable (for maximum of 5 future dates)

In case of >3-page statement:

Page 1

- PRCD PreviouslyClosedBooked
- CLBD with suptype INTM (InterimClosingBooked)

Page 2 - Last but 1

- PRCD with suptype INTM (InterimOpeningBooked)
- CLBD with suptype INTM (InterimClosingBooked)

Page Last:

- PRCD with suptype INTM (InterimOpeningBooked)
- CLBD ClosingBooked
- CLAV ClosingAvailable
- FWAV ForwardAvailable (for maximum of 5 future dates)

OPBD (OpeningBookedBalance) will be reported in case of a Belgium CAMT and if the date of the opening balance is equal to the date of the closing balance. In all other cases, PRCD (PreviouslyClosedBooked) is used.

2.43 TransactionsSummary

2.76 Entry

2.77 EntryReference

2.78 Amount

2.79 CreditDebitIndicator

2.80 ReversalIndicator

2.81 Status

2.82 BookingDate

BookingDate will be reported as date only. It will not be reported as DateTime.

2.83 ValueDate

ValueDate will be reported as date only. It will not be reported as DateTime.

2.84 AccountServicerReference

- Entries for which it is available: 'Bronnavraag nummer'. This is the ABN AMRO internal reference.
- Entries received via MT940 (in case of third bank reporting): tag 61 AccountServicerReference.

2.91 BankTransactionCode

ABN AMRO populates both Domain (ISO) and Proprietary BankTransactionCode. This will be filled with the ABN AMRO Mutation code (see Annex A). For entries received via MT940 (in case of third bank reporting): tag 61 TransactionTypeIdentificationCode.

2.101 AdditionalInformationIndicator

2.104 AmountDetails

2.105 Charges

2.122 Interest

2.135 EntryDetails

2.136 Batch

The batch section will only be filled for SEPA batches. In case of a batch booking there is one "EntryDetails" with one "Batch" and N "Transaction Details". The content of "TransactionDetails" is for information only.

2.137 MessageIdentification

2.138 PaymentInformationIdentification

2.139 NumberOfTransactions

2.140 TotalAmount

2.141 CreditDebitIndicator

2.142 TransactionDetails

Transaction details will only be filled for SEPA batches in case of ABNAMRO NL account.

- Details of SCT batches are default not reported
- Details of SCT batches with the Category of Purpose set to SALA will never be reported in the CAMT report.
- Details of SDD batches are only reported if the customer setting in the SDD creditor contract is set to YES

2.143 References

2.144 MessageIdentification

2.145 AccountServicerReference

2.146 PaymentInformationIdentification

2.147 InstructionIdentification

2.148 EndToEndIdentification

2.149 TransactionIdentification

2.150 MandateIdentification

2.156 AmountDetails

2.157 Availability

2.163 BankTransactionCode

2.172 Charges

Not used.

2.186 Interest

Not used.

2.199 RelatedParties

The NVB usage rules advice not to report the "obvious" side of the SEPA transactions. E.g. not to report the debtor side in case of SCT Initiation and not to report creditor side in case

of SCT Received. ABN AMRO will check the transaction type and add the related parties according to the NVB usage rules.

For type 2 account reporting the creditor and debtor id are not available

2.200 InitiatingParty

2.201 Debtor

2.202 DebtorAccount

2.203 UltimateDebtor

2.204 Creditor

2.205 CreditorAccount

2.211 RelatedAgents

2.212 DebtorAgent

2.213 CreditorAgent

2.234 RemittanceInformation

2.235 Unstructured

2.313 AdditionalEntryInformation

Will be filled with the description lines that would be reported in TAG86 in the MT940.

Annex A. ABN AMRO SEPA Mutation codes

In the overview below you find the ABN AMRO Mutation code for all SEPA transactions.

Mutation code	Description	Explanation
242	SDD-REVERSAL	Reversal initiated by creditor
243	SDD-REFUND-DEBET BANK IC EONIA	Refund compensation to be paid by the creditor
244	SDD-REFUND-CREDIT BANK IC FEES	Refund by debtor (after settlement)
245	SDD-RETURNS	Return ('Refund') by debtor bank (after settlement)
246	SDD-REJECTS	Refusal by debtor or debtor bank before settlement
247	SDD-CREDITOR	Credit booking SEPA Direct Debit batch Debit booking SEPA Direct Debit transaction
249	SDD-B2B-INCASSO	Credit booking SEPA Business to Business Direct Debit batch Debit booking SEPA Business to Business Direct Debit transaction
411	PERIODIEKE OVERBOEKING	Standing order fixed amount
412	PERIODIEKE OVERBOEKING	Standing order variable amount
651	SCT R OUTGOING	Debit booking Recall
652	SCT BATCHES SAL HEADER	Debit booking Salary batch
653	SCT BATCHES SAL INDIVIDUALS	Debit booking individual transaction Salary batch
654	SCT INCOMING	Credit booking SEPA Credit Transfer
655	SCT BATCHES CRED HEADER	Debit booking SEPA Credit Transfer batch
656	SCT BATCHES CRED INDIVIDUALS	Debit booking individual transaction SEPA Credit Transfer batch Credit booking individual on-us transaction SEPA Credit Transfer batch
657	SCT R INCOMING	Credit correction booking
658	SCT SINGLE OUTG	Debit booking SEPA Credit Transfer (single) Credit booking on-us SEPA Credit Transfer (single)
935	SEPA FINBOX	Credit and debit booking FiNBOX payment
944	SEPA IDEAL	Credit and debit booking iDEAL payment
946	IBAN ACCEPTGIRO	Credit and debit booking acceptgiro payment

Annex B. Back Offices

ABNAATWW
ABNABEBRANT
ABNABEBR
ABNABEBRBRU
ABNACHZ8ZRH
ABNACZPP
ABNADE55
ABNADE55FRA
ABNADEFF
ABNADEFFDUS
ABNADEFFFRA
ABNADEFFHAM
ABNADKKK
ABNAESMMBIL
ABNAESMMBAR
ABNAESMM
ABNAESMMMAD
ABNAESMMVAL
ABNAFRPP
ABNAGB2L
RBOSGRAA
ABNAGRAP
ABNAGRAPATH
ABNAGRAPPPIR
ABNAIE2D
ABNAITMMVER
ABNAITMM
ABNAITMMROM
ABNALULL
ABNAPTPL
ABNAPTPLMAD
ABNAPTPLPTO
ABNASESS
ABNASKBX
FTSBBE22
FTSBGB2L
FTSBDEFA