



— ISO 20022 TRANSACTION REPORTING GUIDE

v 1.3



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Versions

- Version 1.1 published 30 April 2010
- Version 1.2 changes made according to recommendations by the Common Global Implementation (CGI) group
- Version 1.3 updated schedule for XML account reporting

1 Introduction

The purpose of this guide is to assist software houses in their migration to account reporting complying with the ISO 20022 description. This description is related to the ISO 20022 XML-based description, which will replace the Electronic Account Statement Description and which provides the specifications for replacing the existing account statement with XML account reporting.

This document describes how banks report transaction specifications to their customers. Checks performed in earlier states of the process, such as insufficient balance, are reported to the customer using the pain.002 message.

The description follows the structure of the Finnish Incoming Reference Payments Service Description with a view of promoting an understanding of the correspondences during the SEPA transition period. Incoming and outgoing payments other than incoming reference payments are reported with camt.054 messages, as described in the Account Description Service Guide.

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

In addition to this document, you should view the account statement reporting descriptions (Payments – Maintenance 2009 / Edition September 2009) and examples of technical XML files available at www.ISO20022.org. You should also have access to the descriptions of latest valid transaction code standard and the ISO 20022 external code list.

Banks will offer XML account reporting to their customers according to their own schedules but at the latest from 1 February 2014 onward.

2 General

The bank provides account statements containing transaction information, feedback material on the material submitted by the customer and account statement reports complying with the ISO 20022 message descriptions.

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

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

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

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

The Bank-to-Customer Debit/Credit Notification (camt.054.001.02 BankToCustomerDebitCreditNotificationV02) only includes specifying transactions, but no balance data. This message replaces the Incoming reference payments description, among others.

3 Notification message structure

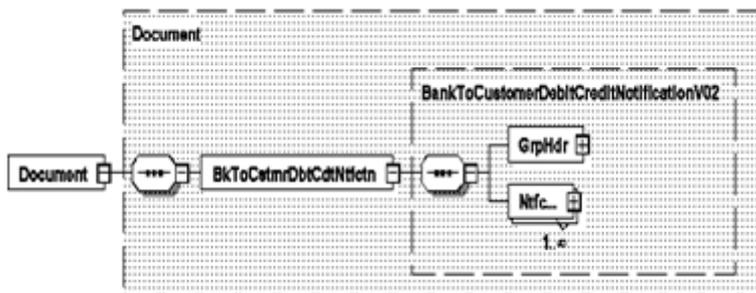
The Notification message is comprised of two parts.

A. Group Header

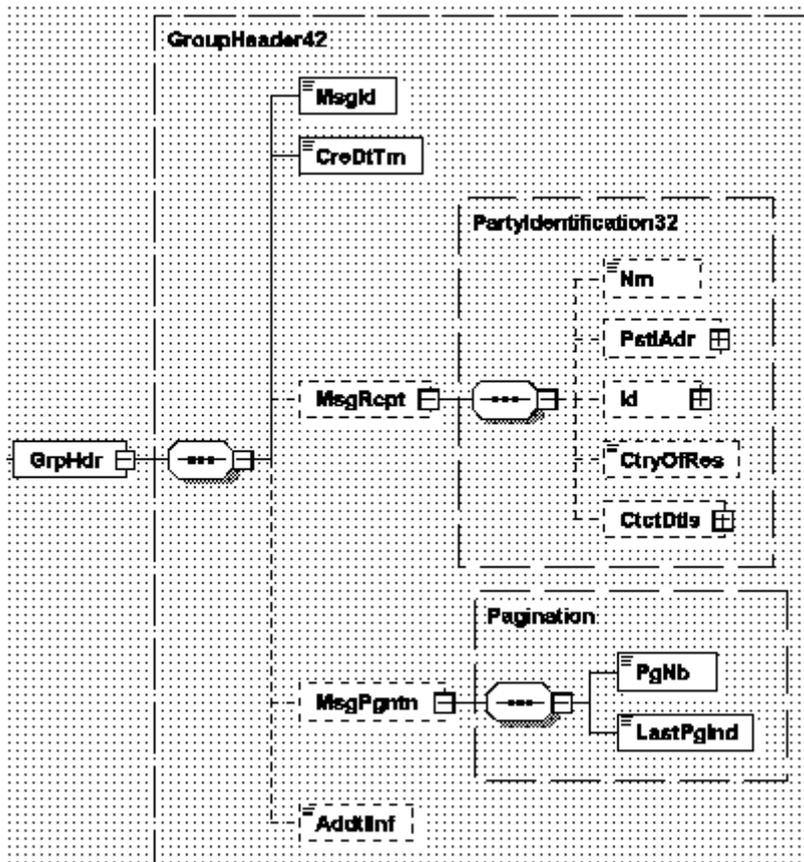
- Required, only occurs once
- Includes the message identifier and the date and time of account statement generation
- Corresponds to the Incoming reference payments batch record data

B. Notification

- Required, may be repeated
- Is also repeated when the reported account is changed
- Contains transaction data



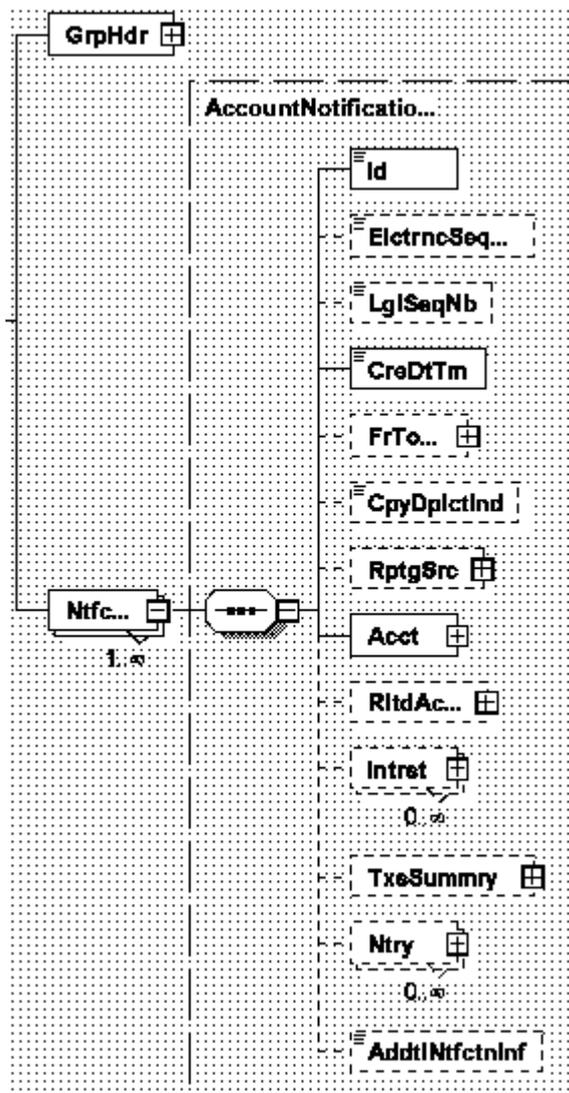
3.1 Group Header data



Element			
GroupHeader	<GrpHdr>	[1..1]	Required
CreationDateTime	<CreDtTm>	[1..1]	The date and time (UTC) of notification message generation at the bank
MessageRecipient	<MsgRcpt>	[0..1]	Notification message recipient data.
MessagePagination	<MsgPgntn>	[0..1]	Used if the Camt message needs to be divided into several parts.
AdditionalInformation	<AddtlInf>	[0..1]	Any additional information to the Camt message

3.2

Notification-data



Element			
Notification	<Ntfctn>	[1..n]	
Identification	<Id>	[1..1]	



ElectronicSequenceNumber	<ElctrncSeqNb>	[0..1]	Sequential number of the Notification message. Numbering starts upon service initiation. This information is bank-specific in the camt.054 message.
LegalSequenceNumber	<LglSeqNb>	[0..1]	This data is not provided in the camt.054 message.
CreationDateTime	<CreDtTm>	[1..1]	The date and time of transaction statement creation at the bank
FromToDate	<FrToDt>	[0..1]	
CopyDuplicateIndicator	<CpyDplctInd>	[0..1]	Duplicate refers to a transaction statement generated for a second time, and Copy refers to a parallel transaction statement.
ReportingSource	<RptgSrc>	[0..1]	
Account	<Acct>	[1..1]	The account for which the transaction statement was generated.
RelatedAccount	<RltdAcct>	[0..1]	
Interest	<Intrst>	[0..n]	
TransactionsSummary	<Txsumry>	[0..1]	
Entry	<Ntry>	[0..n]	Transaction data
AdditionalNotificationInformation	<AddtlNtfctnInf>	[0..1]	Any additional information to the Notification message

4 Service features

The service is based on the reference number used in invoicing.

The reference number is used to allocate the incoming payment in the invoicer's accounts receivable. The camt message can include either national or international reference number. To avoid decrease in the level of automation, in Finland the RF reference number is based on the Finnish reference number.

For further information on printing credit transfer data and reference numbers, see the following publications of the Federation of Finnish Financial Services:

- Guidelines for the Giro Forms
- The Finnish Bank Bar Code Guide

The service produces an electronic specification of reference payments paid to the invoicer's account and their corrections. Entry date-specific total amounts are shown on the account statement according to the practice of each bank. The invoicer updates its accounts receivable with these transactions. The invoicer agrees on the use of the service with its account-holding bank.

Camt.054 message-based reporting also allows specification of debits. The enclosed example message includes the following:

- compilation specification examples, including specific transaction details
- reference compilation under the existing domestic payment transmission system
- reference compilation under the existing domestic payment transmission system as direct debit transactions
- SEPA-based credits batch
- payment compilation under the existing domestic payment transmission system

- feedback on international payments
- report under the existing domestic payment transmission system on failed direct debit transactions

5 Material content

Reference payments and their corrections are included in the assembly language data as individual transactions. The material includes reference payments paid, as well as successful and failed debit transactions in the direct debit service. Camt-message can pass either a national or international reference. In order to preserve the level of automation in Finland, the RF reference is formed on the basis of the Finnish reference number.

(Invoicer's Instructions for Direct Debiting, Service Description, agreement and terms: www.fkl.fi).

Entries of (successful) transactions reported with the Camt.054 message are made using the value 'BOOK' of the Ntry/Sts element, and failed transactions using the value 'INFO' of the same element. Successful BOOK type entries may be divided into separate batches according to data source, using the ISO 20022 transaction codes (Ntry/BkTxCd). Correspondingly, the BOOK status is used for reporting correction transactions, which may be batched together. In order to separate correction transactions from other transactions, the Ntry/RvslInd value is given as 'true' and the Ntry/CdtDbtInd value as 'DBIT'.

Batches of incoming transactions compiled using the Camt.054 message may also contain transactions other than reference transactions (for example, in SEPA transaction reporting). Transaction compilations under the existing domestic payment transmission system are made using the current procedure on a bank-specific basis. ISO 20022 transaction codes are used for separating compilation sources as follows:

Compilation	Domain	Family	Sub-Family
Current reference compilation	PMNT	RCDT	DMCT
Current direct debit-based reference compilation	PMNT	IDDT	PMDD
SEPA Credit Transfer compilation	PMNT	RCDT	ESCT
SEPA Direct Debit compilation	PMNT	IDDT	ESDD or BBDD, depending on the direct debit scheme

This grouping is also used for compiling the various amount data on the earlier transaction list. Thus the Ntfctn/Ntry level amount is the total amount of transactions in each group, which matches the compilations on the account statement. Correspondingly, the Ntfctn/Ntry/NtryDtls/TxDtls level is used for describing the actual reference transactions (or other specifications). The transaction-level amount is always presented in the same currency as the Ntry level amount, and the entry date is also the same for all of the transactions in a given compilation.

6 File structure

In a Camt.054 message, transaction batches are generated in accordance with the application guidelines presented in the previous section; they are also grouped by type using the ISO 20022 transaction codes according to data source.



6.1 Batch record

Field	Name of data item	camt.054.001.02 -element	camt.054.001.0 2 index	Content
1	Record code			Not used
2	Date of data	Ntfctn/CreDtTm	2.4	ISO DateTime
3	Hour of data	Ntfctn/CreDtTm	2.4	ISO DateTime
4	Code of the sending group	Ntfctn/Acct/Svcr/ FinInstnId/BIC	1.2.58	The bank's BIC according to account number
5	The invoicer's reference payment code	Ntfctn/Acct/Ownr/ Id/Othr/Id	1.2.30	Use SchmeNm/Cd (1.2.32) value CUST, if code is used, or BANK If code provided by the bank is used.
6	Currency code			The camt.054 message can be used for reporting batches of accounts other than EUR accounts. The Ccy attribute of each Amt type element shows the transaction to be reported.
7	Bank-specific reservation	Ntfctn/ AddtlNtfctnInf	2.264	Bank-specific usage
8	In reserve	Ntfctn/ AddtlNtfctnInf	2.264	Bank-specific usage

Additional explanations:

Date and hour or data Date and time of file creation in ISODateTime format (UTC)

Code of the sending bank group The BIC code of the reporting account-holding bank.

The invoicer's reference payment code Alternatively, the recipient's business ID may be used in the OrgId structure using the SchmeNm/Cd value CUST or, for additional reporting based on the direct debit code separately, using the corresponding Prtry element.

Bank-specific data The content is described in each bank's own descriptions.

6.2 Transaction record

Field	Name of data item	camt.054.001.02 element	camt.054.0 01.02 index	Usage
1	Record code	Ntry/ BkTxCd	2.41	See the table in section 5.
2	Invoicer's account number	Ntfctn/Acct/ Id/IBAN	2.10 / 1.2.1	The IBAN account number reported in the Camt.054 message.



3	Entry date	Ntry/BookgDt/ Dt	2.62.	ISO Date. The entry date of all NtryDtls/TxDtls level transactions is the same as the entry date on the Ntry level
4	Payment date	Ntry/NtryDtls/TxDtls/ RltdDts/AcceptncDtTm.	2.247	If the payment date cannot be provided, the entry date may be provided and used as the payment date. The payment date is transaction specific and thus on the TxDtls level.
5	Filing code	Ntry/AcctSvcrRef ja Ntry/NtryDtls/TxDtls/ Refs/AcctSvcrRef	2.64 and 2.125	The Ntry level filing code must be the same as the corresponding filing code for the batch on the account statement. If the bank uses a transaction-level filing code, this is provided..
6	Reference number	Ntry/NtryDtls/TxDtls/ RmtInf/Strd/CdtrRefInf/ Tp/CdOrPrtry/Cd Ntry/NtryDtls/TxDtls/ RmtInf/Strd/CdtrRefInf/ Ref Ntry/NtryDtls/TxDtls/ RmtInf/Strd/CdtrRefInf /Tp/Issr	2.239 2.242 2.241	Note that the Issuer element has the value "ISO" if international recipient reference ISO 11649 is used.
7	Debtor name abbrevi	Ntry/NtryDtls/TxDtls/ RltdPties/Dbtr/Nm (or Ntry/NtryDtls/TxDtls/ RltdPties/Cdtr/Nm)	2.181 (2.184)	When the Camt message is only used to replace credit specifications, the Debtor name indicates the debtor name (35 characters). Other Debtor data may be provided for SEPA transactions.
8	Currency code	The Ccy attribute of Amt elements		Usually the euro; however, Camt messages allow reporting other currencies as well. Transaction-level data must be in the same currency as the Ntry level data.
9	Source of name			As confirmed by the Finnish Accounting Standards Board, the name source is no longer reported.
10	Amount	Ntry/NtryDtls/TxDtls/ AmtDtls/InstdAmt	2.136 (2.1.9)	If necessary, the InstdAmt element may also be used in parallel.
11	Correction code			Not used. A separate Ntry level compilation is available for correction specifications; the status code is BOOK and the RvslInd –element with value 'true'



12	Transmission facility			As confirmed by the Finnish Accounting Standards Board, the transmission facility is no longer reported.
13	Feedback code	Ntry/NtryDtIs/TxDtIs/ RtrInf/Rsn/Cd and Ntry/NtryDtIs/TxDtIs/ RtrInf/AddtInf	2.285 and 2.287	See the table below for guidance determining the value of the element -Cd. The domestic code in the element AddtInf is used in parallel (only for direct debit payments under the existing payment transmission system).

Field 13	Feedback code	Return Reason Code (External Code List)
	Empty or 0 = successful	Entry specification using the status code 'BOOK'
		Erroneous payments, status code 'INFO'
	1 = account cannot be located	AC01 = Incorrect Account Number
	2 = not debited	AM04 = Insufficient Funds or MS02 Not specified reason
	3 = not a payment service account	AC06 = Blocked Account
	4 = cancelled by Debtor	No corresponding ISO 20022 error code
	5 = cancelled by bank	No corresponding ISO 20022 error code
	6 = non-allocation of cancellation	No corresponding ISO 20022 error code
	7 = non-authorized	MD01 = No Mandate
	8 = erroneous due date	DT01 = Invalid Date
	9 = formal error	FF02 = Syntax Error

If a corresponding ISO 20022 code is not available (codes 4–6), only use AddtInf reporting.

```

<RtrInf>
  <Rsn>
    <Cd>AC01</Cd>
  </Rsn>
  <AddtInf>1+TILIÄ EI LÖYDY</AddtInf>
</RtrInf>

```

or

```

<RtrInf>
  <AddtInf>4+MAKSAJA PERUUTTANUT</AddtInf>
</RtrInf>

```

Additional explanations:

Record code	Not used. Grouping using transaction codes.
Invoicer's account number	The account on which the total amount of the transactions is booked.
Entry date	The date on which the account is credited/debited.
Payment date	The date on which the payment was made.



Filing code	A code assigned to the transaction by the sending bank. The code is an identifying code assigned by the bank to a payment transaction and a correction. It can be used to trace the original payment initiation.
Reference number	The data uniquely specifies the transaction. The reference number is an item of data that includes an authentication value (see Guidelines for the Giro Forms). In the future, an international reference (RF reference) as referred to in the ISO 11649 standard may also be used.
Debtor's name abbreviation	The limitation of length specified in the Incoming Reference Payments Service Description does not apply to Camt messages.
Currency code	Usually the euro; however, the camt.054 message also allows reporting transactions in other currencies.
Source of name	Not used.
Correction code	For correction reporting in a camt.054 message, the Entry-level (Ntry) grouping is used.
Transmission facility	Not used.
Feedback code	The direct debit feedback codes under the existing payment transmission system will gradually fall out of use with the introduction of SEPA. As long as such transactions are made, they may be reported as additional information to the ISO 20022 feedback codes.

6.3 Sum-up record

Field	Name of data item	camt.054.001.02 element	camt.054.001.02 index	Usage
1	Record code			Not used.
2	No. of direct debits and reference transactions	Ntry/CdtDbtInd. (credit/debits sign) Ntry/Amt and where necessary, Ntry/AmtDtls/ TxAmt and Ntry/NtryDtls/ Btch/TtlAmt. Number of transactions: Ntry/NtryDtls/ Btch/NbOfTxs	2.59 + 2.58 + 2.120 and 2.119	'CRDT'
3	Amount of direct debits and reference transactions			See above
4	No. of direct debit and reference corrections	Ntry/CdtDbtInd. (credit/debit sign) & Ntry/RvsInd	2.59 + 2.60 + 2.58 + 2.120	'DBIT' and RvsInd = 'true'



		Ntry/Amt and where required, Ntry/AmtDtIs/ TxAmt and Ntry/NtryDtIs/ Btch/TtIAmt. Number of transactions: Ntry/NtryDtIs/ Btch/NbOfTxs	and 2.119	
5	Amount of direct debit and reference corrections			See above
6	No. of failed transactions			See section 6.2 and the field 13
7	Amount of failed transactions			See above
8	In reserve			Not used

The sum-up record as described in the Incoming Reference Payments Service Description is not directly available in the camt.054 message. However, the Ntry level grouping described above provides the reader of the material with sufficient data on the total compilation content, which may be used for matching the data with the account statement and the reader's information system.

Additional explanations:

Record code	Not used.
No. of reference transactions	See above.
Amount of reference transactions	See above.
No. of reference corrections	See above.
Amount of reference corrections	See above.
No. of failed transactions	See above.
Amount of failed transactions	See above.

6.3.1 Rejected direct debit requests

Rejected direct debit requests are returned using the camt.054 message Entry Status (Ntry/Sts) 'INFO' as a separate compilation using ISO 20022 feedback codes. Existing domestic feedback codes may also be used in parallel for as long as necessary



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