

ISO 20022 TRANSACTION REPORTING GUIDE

version 1.4

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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.
Version 1.4	Provisions on national direct debit removed and some minor updates made.

ISO 20022 Transaction Reporting Guide v 1.4

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. Incoming and outgoing payments other than incoming reference payments are reported with camt.054 messages, as described in the Account Description Service Guide.

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

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 account report (**camt.052.001.02 BankToCustomerAccountReportV02**) is used to report intraday transactions and balances.

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 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

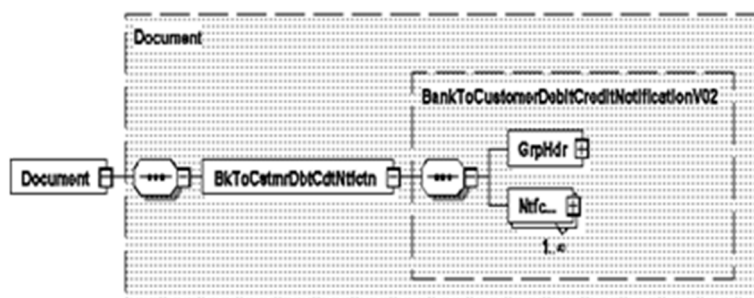
The Notification message is comprised of two parts.

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

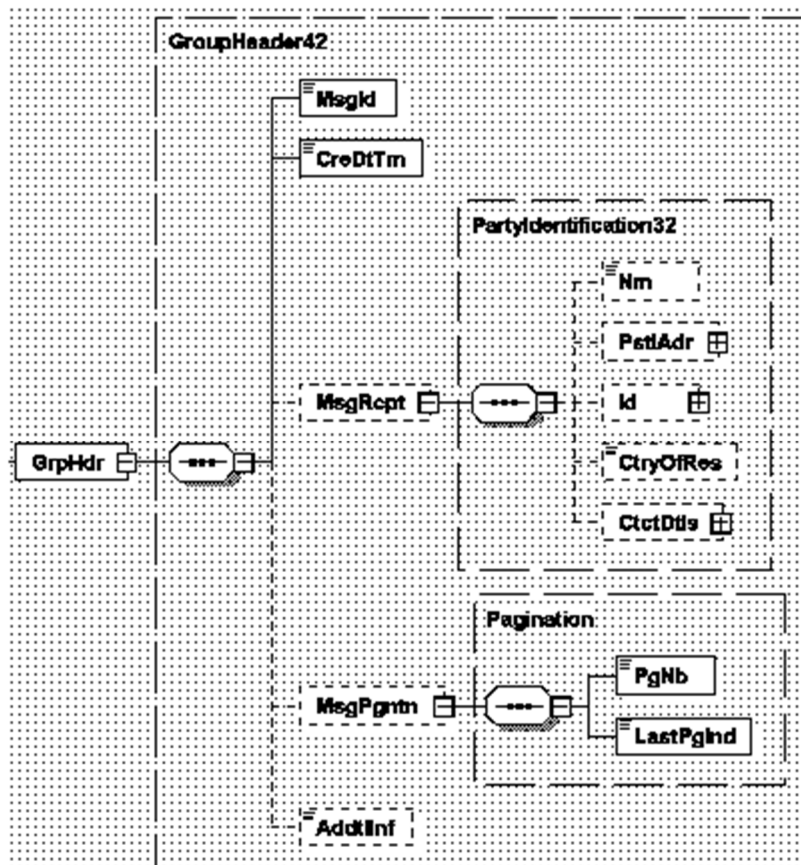
B. Notification

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



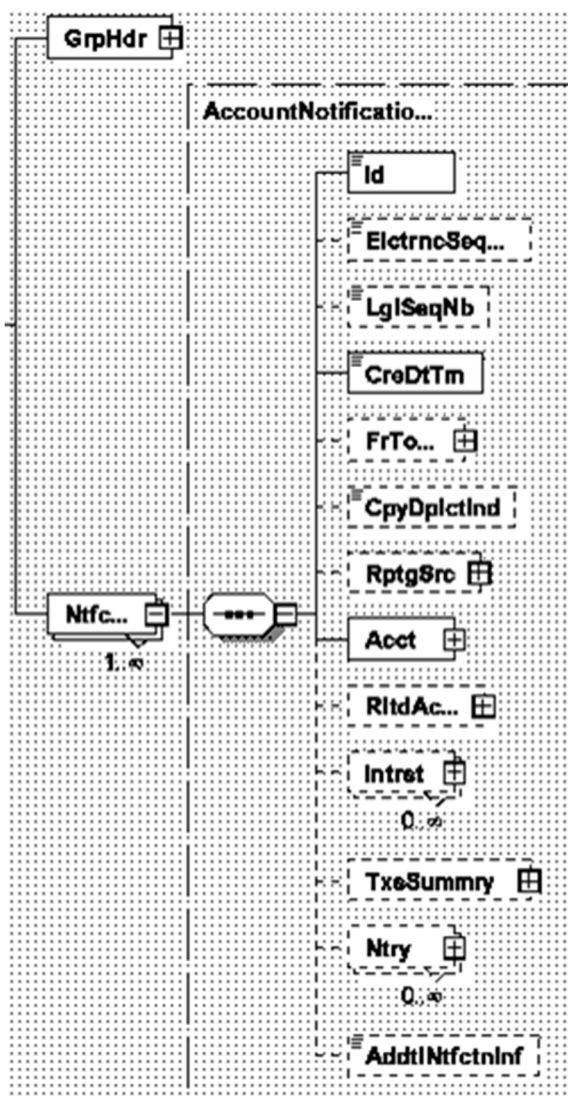
3.1

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 (RF) 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 Bank Bar Code Guide and the Credit Transfer Guidelines on the [FFI payment services website](#).

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 allows the specification of both incoming and outgoing payments. The enclosed example message includes SEPA incoming payment batch.

5 Material content

Reference payments and their corrections are included in the machine-readable data as individual transactions. The material includes reference payments paid.

Entries of (successful) transactions reported with the Camt.054 message are made using the value 'BOOK' of the Ntry/Sts element. Other than successful transactions can be reported using the value 'INFO' or 'PDNG' 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). ISO 20022 transaction codes are used for separating event types as follows:

Event type	Domain	Family	Sub-Family
SEPA Credit Transfer -batch, incoming	PMNT	RCDT	ESCT
SEPA Credit Transfer -batch, outgoing	PMNT	ICDT	ESCT
SEPA Instant Credit Transfer, incoming	PMNT	RRCT	ESCT
SEPA Instant Credit Transfer, outgoing	PMNT	IRCT	ESCT

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.

The following sections describe how the records correspond to the structure of the ISO 20022 camt.054 message.

6.1 Batch record

Field	Name of data item	camt.054.001.02 element	camt.054.001.02 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 bank 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 also 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 of 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.054.001.02 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 NtryDtIs/TxDtIs level transactions is the same as the entry date on the Ntry level
4	Payment date	Ntry/NtryDtIs/TxDtIs/RltdDtIs/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 TxDtIs level.
5	Filing code	Ntry/AcctSvcrRef ja Ntry/NtryDtIs/TxDtIs/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/NtryDtIs/TxDtIs/RmtInf/Strd/CdtrRefInf/Tp/CdOrPrtry/Cd Ntry/NtryDtIs/TxDtIs/RmtInf/Strd/CdtrRefInf/Ref Ntry/NtryDtIs/TxDtIs/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 abbreviation	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, but 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			

Additional explanations:

Record code

Not used. Grouping using transaction codes.

Invoice'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.

6.3**Sum-up record**

Field	Name of data item	camt.054.001.02 element	camt.054.0 01.02 index	Usage
1	Record code			Not used.
2	No. of reference transactions	Ntry/CdtDbtInd. (credit/debits sign) Ntry/Amt and where necessary, Ntry/AmtDtIs/ TxAmt and Ntry/NtryDtIs/ Btch/TtlAmt. Number of transactions: Ntry/NtryDtIs/ Btch/NbOfTxS	2.59 + 2.58 + 2.120 and 2.119	'CRDT'
3	Amount of reference transactions			See above

4	No. of reference corrections	Ntry/CdtDbtInd. (credit/debit sign) & Ntry/RvslInd Ntry/Amt and where required, Ntry/AmtDtIs/ TxAmt and Ntry/NtryDtIs/ Btch/TtlAmt. Number of transactions: Ntry/NtryDtIs/ Btch/NbOfTxS	2.59 + 2.60 + 2.58 + 2.120 and 2.119	'DBIT' and RvslInd = 'true'
5	Amount of reference corrections			See above
6	No. of failed transactions			Not used
7	Amount of failed transactions			Not used
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.

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