



# ISO 20022 Customer-to-Bank messages usage guidelines



## Contents

1. Foreword.....	3
2. Message description .....	3
3. Message structure .....	4
3.1. Message structure.....	4
3.2. Character set.....	5
3.3. Message pain.001.001.03.....	6
3.4. SEPA payment example.....	25
3.5. International payment example No. 1 .....	27
3.6. International payment example No. 2 .....	29
4. Account statement structure.....	32
4.1. Messages camt.052.001.02 and camt.053.001.02 .....	33
4.2. Account report example of camt. 052.001.02.....	43
4.3. Account statement example of camt.053.001.02.....	48

## 1. Foreword

The present document establishes the guidelines of ISO 20022 – respectively pain.001.001.03 *Customer Credit Transfer Initiation*, camt.052.001.02 and camt.053.001.02 *Bank To Customer Statement* in Danske Bank.

The purpose of the document is to present to users the guidelines for the initiation of credit transfer messages and the guidelines on the reception of an account statement in a data file.

## 2. Message description

The description of the message element consists of:

<b>Index</b>	<p>The message element index No. in the ISO 20022 XML standard as per SEPA credit transfer rules.</p> <p>The components and the nested view of message elements which are not permitted according to the SEPA credit transfer rules, or in cases not covered by any specific SEPA or other requirements (even though ISO rules are applied), are not described in detail in the present rules, and their index numbers are omitted.</p>
<b>Mult</b>	<p>Defines the mandatory or optional status and the number of repetitions in executing a relevant payment according to the ISO 20022 XML standard. Where the first figure is '1', the message element is mandatory, and where the first figure is '0', the message element is optional. The second figure shows the number of permitted repetitions where 'n' indicates that the element is of unlimited repetition.</p> <p>The field may also indicate conditional relationships between components of a message element, for example, either component 1 or component 2 must be present, but not both (marked in the column as '{Or' and 'Or'}).</p>
<b>Message element</b>	<p>The name of the message element as defined in the ISO 20022 XML standard. When an element contains sub-elements these are indented to the right and noted with an arrow sign (→) per level.</p>
<b>&lt;XML Tag&gt;</b>	<p>Data structure and its content descriptive language unit – XML element.</p>
<b>Data type</b>	<p>Indicates permitted values and formats of the fields.</p>

### 3. Message structure

#### 3.1. Message structure

An XML document is described by means of a scheme written in - XSD (XML Scheme Definition):  
<http://www.iso20022.org/documents/messages/pain/schemas/pain.001.001.03.zip>

A data file containing a pain.001.001.03 message is of the following structure:

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
<CstmrCdtTrflnitn>
    ... Message content...
</CstmrCdtTrflnitn>
</Document>
```

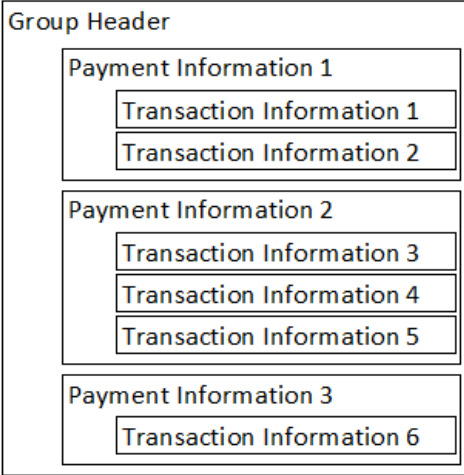
A data file must contain a single <Document> tag, containing a single <CstmrCdtTrflnitn> XML message, unless the payment service provider and the customer agree differently.

**The message content consists of the following parts:**

**A. Group Header.** This building block is mandatory and may be one only. A group header contains a set of characteristics common for all operations included in the message (e.g. message creation date and time, number of operations comprising the message, etc.).

**B. Payment Information.** This building block is mandatory and may be repetitive. Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation (e.g. payer name, operation type, etc.), and or several *Transaction Information*.

**C. Transaction Information.** This building block is mandatory and may be repetitive. Set of elements used to provide information on the individual transaction(s) included in the message. Indicates the name of the creditor, payment purpose, etc.



### 3.2. Character set

Characters are encoded using UTF-8.

Permitted symbols:

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 ; & amp (for character & ), & quot (for character " )

For intra-bank payments and national SEPA payments national letters can be used:

- Lithuanian: a č e ė į š ū ū ž A Č Ė Ė Į Š Ū Ū Ž
- Estonian: õ ä ö ü š ž Õ Ä Ö Ü Š Ž
- Latvian: ā ē ģ ī ķ ļ ņ Ā Ē Ģ Ī Ķ Ļ Ņ

### 3.3. Message pain.001.001.03

Idx	Mult	Message element	Data type	<XML Tag>	Notes, purpose	
					SEPA payments	International payments
	[1..1]	CustomerCreditTransferInitiationVO3	Complex view	<CstmrCdtTrflnItN>	CustomerCreditTransferInitiationVO3	
1.0	[1..1]	+ GroupHeader	Complex view	<GrpHdr>	A set of characteristics common for all individual transactions included in this message.	
1.1	[1..1]	++ MessageIdentification	Max35Text	<MsgId>	Generated automatically while maintaining uniqueness. Must uniquely identify the set. Where the set is sent for the second (or more) times, the value must be different.	
1.2	[1..1]	++ CreationDateTime	ISODateTime	<CreDtTm>	Message creation date and time (sysdate)	
1.6	[1..1]	++ NumberOfTransactions	Max15NumericText	<NbOfTxs>	Total individual operations (total <i>CreditTransferTransactionInformation</i> elements)	
1.7	[1..1]	++ ControlSum	Complex view	<CtrlSum>	Total transactions value (irrespective of the currency, total elements <i>CreditTransferTransactionInformation\Amount\InstructedAmount</i> ). Only two decimal digits allowed.	
1.8	[1..1]	++ InitiatingParty	Complex view	<InitgPty>	Identification of the natural person, financial institution or the legal person initiating the money transfer from the debtor's account. Normally, the Initiating party and the Debtor coincide, in case the account owner initiates the money transfer.	
	[0..1]	+++ Name	Max70Text	<Nm>	Name by which the initiating party is known and which is usually used to identify that party	
	[0..1]	+++ Identification	Complex view	<Id>	Identifier view of the initiating party	
	{Or	++++ OrganisationIdentification	Complex view	<OrgId>	The part describing the identification of the legal person initiating the payment. It will not be passed on to the creditor. Only one repetition of <i>BICOrBEI</i> or <i>Other</i> element is allowed.	
	{{Or [0..1]	+++++ BICOrBEI	Identifier	<BICOrBEI>	Non-financial institutions may be uniquely identified by BIC (Business Identifier Codes) according to ISO 9362 standard. Non-financial institutions may use BEI (Business Entity Identifier).	
	[0..1 Or}}	+++++ Other	Complex view	<Othr>	Only one repetition permitted	
	[1..1]	++++++ Identification	Max35Text	<Id>	Identifier value	
	[0..1]	++++++ SchemeName	Complex view	<SchmeNm>		

Idx	Mult	Message element	Data type	<XML Tag>	Notes, purpose	
					SEPA payments	International payments
	{Or [1..1]}	+++++++ Code	Code	<Cd>		Identification name possible according to the ISO 20022 External purpose codes list. TXID - VAT payer code, COID - company registration number, CUST - customer's code in the creditor's information system.
	Or}	++++ PrivatIdentification	Complex view	<PrvtId>		The part describing the identifier of the natural person initiating the transfer. The identifier will be transferred to the creditor unchanged. Only one repetition of <i>DateAndPlaceOfBirth</i> or <i>Other</i> element is allowed.
	{{Or [0..1]}	+++++ DateAndPlaceOfBirth	Complex view	<DtAndPlcOfBirth>		Date and place of birth information
	[1..1]	+++++ BirthDate	ISODate	<BirthDt>		Date of birth
	[0..1]	+++++ ProvinceOfBirth	Max35Text	<PrvcOfBirth>		Region of birth
	[1..1]	+++++ CityOfBirth	Max35Text	<CityOfBirth>		City of birth
	[1..1]	+++++ CountryOfBirth	CountryCode	<CtryOfBirth>		Country's of birth code according to ISO 3166, 2-letter code
	[0..1 Or}	+++++ Other	Complex view	<Othr>		Only one repetition permitted
	[1..1]	+++++ Identification	Max35Text	<Id>		Identifier value
	[0..1]	+++++ SchemeName	Complex view	<SchmeNm>		The element is mandatory if the 'Identification' element contains a value
	[1..1]	+++++++ Code	Code	<Cd>		Identification name possible according to the ISO 20022 External purpose codes list. NIDN - personal code, CUST - customer's code in the creditor's information system, DRLC - driver's licence number, SOSE - social insurance number, CCPT - passport number, EMPL - employment certificate number, TXID - code assigned by the STI, ARNU -social insurance number for a non-resident.
2.0	[1..n]	<b>2.PaymentInformation</b>	Complex view	<PmtInf>		Individual element for each transfer from the set.
2.1	[1..1]	++ PaymentInformationIdentification	Max35Text	<PmtInfId>		Generated automatically maintaining the uniqueness throughout the end-to-end chain. Where the transfers are sent for the second (or more) times, the value must be different.
2.2	[1..1]	++ PaymentMethod	Code	<PmtMtd>		Credit transfer attribute Allowed value: TRF
2.3	[0..1]	++ BatchBooking	BatchBookingIndicator	<BtchBookg>		

Idx	Mult	Message element	Data type	<XML Tag>	Notes, purpose	
					SEPA payments	International payments
2.4	[1..1]	++ NumberOfTransactions	Max15NumericText	<NbOfTxs>	Total individual operations (total <i>CreditTransferTransactionInformation</i> elements)	
2.5	[1..1]	++ ControlSum	DecimalNumber	<CtrlSum>	Total transactions value (irrespective of the currency, total elements <i>CreditTransferTransactionInformation\Amount\InstructedAmount</i> ). Only two decimal digits allowed.	
2.6	[0..1]	++ PaymentTypeInformation	Complex view	<PmtTplnf>	The operation type is recommended to be indicated at the <i>CreditTransferTransactionInformation</i> level. Where both elements have been filled in, the value of the <i>CreditTransferTransactionInformation</i> is used.	
2.8	[0..1]	+++ ServiceLevel	Complex view	<SvcLvl>	In case of conflicting values for <i>ServiceLevel</i> and <i>LocalInstrument</i> , the <i>LocalInstrument</i> values are used for payment type/speed determination.	
2.9	[1..1]	++++ Code	Code	<Cd>	To fill in the SEPA value	Possible values: SDVA - very urgent URGP - urgent NURG - normal Empty value will be set to NURG
2.11	[0..1]	+++ LocalInstrument	Complex view	<LclInstrm>	In case of conflicting values for <i>ServiceLevel</i> and <i>LocalInstrument</i> , the <i>LocalInstrument</i> values are used for payment type/speed determination.	
2.12	{Or [1..1]}	++++ Code	Code	<Cd>		
2.13	[1..1] Or}	++++ Proprietary	Max35Text	<Prtry>	Accepted codes: NORM - payment type is set to normal HIGH - payment type is set to urgent for Estonian and international payments EXPR - payment type is set to urgent for Estonian, and international payments. Payment type is set to express for international payments in EUR, USD. Value dates and cut-off times of different payment types are available in Price List.  If Local Instrument Proprietary is not entered by the initiating party, the bank processes the payment as non-urgent payment.  If present on "Credit Transfer Transaction Information" level and "Payment Information" level, then value given on "Credit Transfer Transaction Information" level is used.	



Idx	Mult	Message element	Data type	<XML Tag>	Notes, purpose	
					SEPA payments	International payments
2.14	[0..1]	+++ CategoryPurpose	Complex view	<CtgyPurp>	The information most ordinarily used by the debtor to designate a specific payment processing according to a separate agreement between the debtor and the debtor's payment service provider. The payment service provider of the debtor is not required to communicate the information to the payment service provider of the creditor.	Not used
2.15	[0..1]	++++ Code	Code	<Cd>	Permitted values only according to the ISO 20022 External purpose codes list, e.g. SALA (Salary payments), TAXS (Tax payment), TREA (Treasury payment).	Not used
2.17	[1..1]	++ RequestedExecutionDate	ISODate	<ReqdExctnDt>	Date at which the initiating party requests to process the payment	
2.19	[1..1]	++ Debtor	Complex view	<Dbtr>	Debtor	All Debtor elements (including the dividers) may not exceed 140 characters
	[1..1]	+++ Name	Max70Text (SEPA) Max140Text (International)	<Nm>	Debtor's name. Mandatory field.	
	[0..1]	+++ PostalAddress	Complex view	<PstlAdr>	Debtor's address	
	[0..1]	++++ Country	Code	<Ctry>	Debtor's country according to ISO 3166, 2-letter code	
	[0..2]	++++ AddressLine	Max70Text	<AdrLine>	Address, two repetitions allowed, each 70 characters	
	[0..1]	+++ Identification	Complex view	<Id>	Section containing the description of the identifier of the debtor, account owner. The identifier will be passed on to the creditor unchanged. The identifier to be used shall be specified by the element <i>SchemeName</i> . Where the debtor is a legal person, the <i>OrganisationIdentification</i> element is used, for a natural person - <i>PrivateIdentification</i> . When necessary to indicate the identifier of another person, the name of the ultimate debtor is entered in the <i>UltimateDebtor</i> element.	

Idx	Mult	Message element	Data type	<XML Tag>	Notes, purpose	
					SEPA payments	International payments
	{Or	++++ OrganisationIdentification	Complex view	<OrgId>	Section containing the description of the identifier of the debtor, legal person. The identifier will be passed on the creditor unchanged. Only one repetition of <i>BICOrBEI</i> or <i>Other</i> element is allowed.	
	{{Or [0..1]	+++++ BICOrBEI	Identifier	<BICOrBEI>	Financial institutions may be identified by using BIC ( <i>Business Identifier Codes</i> ) according to ISO 9362 standard. Non-financial institutions may be identified by using BEI ( <i>Business Entity Identifier</i> ).	
	[0..1 Or}}	+++++ Other	Complex view	<Othr>	Only one repetition permitted	
	[1..1]	++++++ Identification	Max35Text	<Id>		
	[0..1]	++++++ SchemeName	Complex view	<SchmeNm>		
	[1..1]	+++++++ Code	Code	<Cd>	The name of the identifier according to the ISO 20022 External purpose codes list: TXID - VAT payer code, COID - company registration number, CUST - customer's code in the creditor's information system.	
	[1..1 Or}	++++ PrivateIdentification	Complex view	<PrvtId>	Section containing the description of the identifier of the debtor, natural person. The identifier will be passed on to the creditor unchanged. Only one repetition of <i>DateAndPlaceOfBirth</i> or <i>Other</i> element is allowed.	
	{{Or [0..1]	+++++ DateAndPlaceOfBirth	Complex view	<DtAndPlcOfBirth >	Date and place of birth information	Not used
	[1..1]	++++++ BirthDate	ISODate	<BirthDt>	Date of birth	Not used
	[0..1]	++++++ ProvinceOfBirth	Max35Text	<PrvcOfBirth>	Region of birth	Not used
	[1..1]	++++++ CityOfBirth	Max35Text	<CityOfBirth>	City of birth	Not used
	[1..1]	++++++ CountryOfBirth	CountryCode	<CtryOfBirth>	Country's of birth code according to ISO 3166, 2-letter code	Not used
	[0..1 Or}}	+++++ Other	Complex view	<PrvtId>	Only one repetition permitted	
	[1..1]	++++++ Identification	Max35Text	<Id>		
	[0..1]	++++++ SchemeName	Complex view	<SchmeNm>		

Idx	Mult	Message element	Data type	<XML Tag>	Notes, purpose	
					SEPA payments	International payments
	[1..1]	+++++++ Code	Code	<Cd>		Identification name possible according to the ISO 20022 External purpose codes list. NIDN – personal code, CUST – customer's code in the creditor's information system, DRLC – driver's license number, SOSE – social insurance number, CCPT – passport number, EMPL – employment certificate number, TXID – code assigned by the STI, ARNU –social insurance number for a non-resident.
2.20	[1..1]	++ DebtorAccount	Complex view	<DbtrAcct >		Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction
	[1..1]	+++ Identification	Complex view	<Id>		
	{Or	++++ IBAN	IBAN2007Identifier	<IBAN>		Only IBAN
	[1..1]	+++ Currency	CURRENCY	<Ccy>		Indicated only when the debtor's account is multi-currency. The amount and the currency to be debited is indicated in the <i>InstructedAmount</i> field.
2.21	[1..1]	++ DebtorAgent	Complex view	<DbtrAgt>		Financial institution servicing the debtor's account
	[1..1]	+++ FinancialInstitutionIdentification	Complex view	<FinInstId>		
	[1..1]	++++ BIC	BICIdentifier	<BIC>		Must be in BIC format, SWIFT code of 11 characters.
2.23	[0..1]	++ UltimateDebtor	Complex view	<UltmtDbtr>		Ultimate debtor. A party (entity) that owes an amount of money to the (ultimate) creditor.
	[1..1]	+++ Name	Max70Text	<Nm>		Ultimate party (entity) that owes an amount of money to the (ultimate) creditor. Limited to 70 characters.
	[0..1]	+++ Identification	Complex view	<Id>		Section containing a description of the identifier of the Ultimate debtor. The identifier will be passed on to the creditor unchanged. The identifier to be used shall be specified by the element <i>SchemeName</i> . Where the debtor is a legal person, the <i>OrganisationIdentification</i> element is used, for a natural person – <i>PrivateIdentification</i> .
	{Or	++++ OrganisationIdentification	Complex view	<OrgId>		Section containing the description of the identifier of the Ultimate debtor, a legal person. The identifier will be passed on to the creditor unchanged. Only one repetition of <i>BICOrBEI</i> or <i>Other</i> element is allowed.

Idx	Mult	Message element	Data type	<XML Tag>	Notes, purpose	
					SEPA payments	International payments
	{{Or [0..1]}	+++++ BICOrBEI	Identifier	<BICOrBEI>	Financial institutions may be identified by using BIC (Business Identifier Codes) according to ISO 9362 standard. Non-financial institutions may be identified by using BEI ( <i>Business Entity Identifier</i> ).	
	[0..1 Or}}	+++++ Other	Complex view	<Othr>	Only one repetition permitted	
	[1..1]	++++++ Identification	Max35Text	<Id>		
	[0..1]	++++++ SchemeName	Complex view	<SchmeNm>		
	[1..1]	+++++++ Code	Code	<Cd>	The name of the identifier according to the ISO 20022 External purpose codes list: TXID - VAT payer code, COID - company registration number, CUST - customer's code in the creditor's information system.	Not used
	[1..1 Or}	++++ PrivateIdentification	Complex view	<PrvtId>	Section containing the description of the identifier of the Ultimate debtor, a natural person. The identifier will be passed on to the creditor unchanged. Only one repetition of <i>DateAndPlaceOfBirth</i> or <i>Other</i> element is allowed.	
	{{Or [0..1]}	+++++ DateAndPlaceOfBirth	Complex view	<DtAndPlcOfBirth >	Date and place of birth information	Not used
	[1..1]	++++++ BirthDate	ISODate	<BirthDt>	Date of birth	Not used
	[0..1]	++++++ ProvinceOfBirth	Max35Text	<PrvcOfBirth>	Region of birth	Not used
	[1..1]	++++++ CityOfBirth	Max35Text	<CityOfBirth>	City of birth	Not used
	[1..1]	++++++ CountryOfBirth	CountryCode	<CtryOfBirth>	Country's of birth code according to ISO 3166, 2-letter code	Not used
	[0..1 Or}}	+++++ Other	Complex view	<Othr>	Only one repetition permitted	
	[1..1]	++++++ Identification	Max35Text	<Id>		
	[0..1]	++++++ SchemeName	Complex view	<SchmeNm>		

Idx	Mult	Message element	Data type	<XML Tag>	Notes, purpose	
					SEPA payments	International payments
	[1..1]	+++++++ Code	Code	<Cd>	Identification name possible according to the ISO 20022 External purpose codes list. NIDN - personal code, CUST - customer's code in the creditor's information system, DRLC - driver's licence number, SOSE - social insurance number, CCPT - passport number, EMPL - employment certificate number, TXID - code assigned by the STI, ARNU -social insurance number for a non-resident.	Not used
2.24	[0..1]	++ ChargeBearer	Code	<ChrgBr>	According to the rules, SEPA credit transfers provide for one option only. SLEV - the charges of the debtor's payment service provider are paid by the debtor, and the charges of the creditor's payment service provider is paid by the creditor. The other values are ignored.	Indicates the party charged the bank fees Permitted values: CRED - fees paid by the creditor DEBT - fees paid by the debtor SHAR - the fees of the debtor's bank are charged to the debtor, and the fees of the creditor's bank are charged to the creditor
2.27	[1..n]	++ CreditTransferTransactionInformation	Complex view	<CdtTrfTxInf>		
2.28	[1..1]	+++ PaymentIdentification	Complex view	<PmtId>	Set of elements used to reference a payment instruction	
2.29	[0..1]	++++ InstructionIdentification	Max35Text	<InstrId>	Payment instruction number assigned by the debtor for an unambiguous identification of the payment instruction, not to be passed on the creditor. If the value is empty, Danske Bank fills automatically generated number.	

Idx	Mult	Message element	Data type	<XML Tag>	Notes, purpose	
					SEPA payments	International payments
2.30	[1..1]	++++ EndToEndIdentification	Max35Text	<EndToEndId>	The identification number of the payment instruction, unique at the debtor's level. Passed on to the creditor unchanged. Is used to specify the payment purpose, e.g. where an invoice is paid in three transfers, then the <i>EndToEndIdentification</i> value of all three transfers will be identical, and the value of <i>InstructionIdentification</i> must be different. In case the debtor does not fill in the element, the debtor's payment service provider passes on to the creditor's service provider having entered the value NOTPROVIDED.	Filled in with a value NOTPROVIDED
2.31	[0..1]	+++ PaymentTypeInformation	Complex view	<PmtTpInf>	Recommended usage is at "Payment Information" level. If present at both "Payment Information" level and "Credit Transfer Transaction Information" level, then values given on "Credit Transfer Transaction Information" level are used.  In case of conflicting values for ServiceLevel and LocalInstrument, the LocalInstrument values are used for payment type determination.	
2.33	[0..1]	++++ ServiceLevel	Complex view	<SvcLvl>	As indicated in the line with index 2.8	
2.34	[1..1]	+++++ Code	Code	<Cd>	As indicated in the line with index 2.9	
2.36	[0..1]	++++ LocalInstrument	Complex view	<LclInstrm>		
2.37	{Or [1..1]}	+++++ Code	Code	<Cd>		

Idx	Mult	Message element	Data type	<XML Tag>	Notes, purpose	
					SEPA payments	International payments
2.38	[1..1] Or	+++++ Proprietary	Max35Text	<Prtry>	<p>Accepted codes:  NORM - payment type is set to normal  HIGH - payment type is set to urgent for Estonian, and international payments  EXPR - payment type is set to urgent for Estonian, and international payments. Payment type is set to express for international payments in EUR, USD. Value dates and cut-off times of different payment types are available in Price List.</p> <p>Other values will be set to NORM. If "Local Instrument" "Proprietary" is not entered by the initiating party, the bank processes the payment as non-urgent payment.</p> <p>If present on "Credit Transfer Transaction Information" level and PmtInf level, then value given on "Credit Transfer Transaction Information" level is used.</p>	
2.39	[0..1]	++++ CategoryPurpose	Complex view	<CtgyPurp>	As indicated in the line with index 2.14	Not used
2.40	[1..1]	+++++ Code	Code	<Cd>	As indicated in the line with index 2.15	Not used
2.42	[1..1]	+++ Amount	Complex view	<Amt>	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.	
2.43	{Or	++++ InstructedAmount	AMOUNT	<InstdAmt>	<p>Amount of money to be moved between the debtor (payer) and creditor (payee), before deduction of charges, expressed in the currency as ordered by the initiating party. The amount must be 0.01 or more, and 9999999999.99 or less.</p> <p>The currency code must comply with the requirements of ISO 4217 standard. In the format decimal parts must be separated by a full stop.</p>	
2.71	[0..1]	+++ IntermediaryAgent1	Complex view	<IntrmyAgt1 >	Not used	
	[1..1]	++++ FinancialInstitutionIdentification	Complex view	<FinInstnId>	Not used	
	[1..1]	+++++ BIC	BICIdentifier	<BIC>	Not used	SWIFT code of the correspondent bank To be written in capital letters 8 or 11 characters in length
	[0..1]	+++++ Name	Max140Text	<Nm>	Not used	Name of the correspondent Bank
	[0..1]	+++++ PostalAddress	Complex view	<PstlAdr>	Not used	

	[0..1]	+++++ AddressLine	Max140Text	<AdrLine>	Not used	Address of the correspondent Bank
2.72	[0..1]	+++ IntermediaryAgent1Account	Complex view	<IntrmyAgt1Acct>	Not used	
	[1..1]	++++ Identification	Complex view	<Id>	Not used	
	{Or	+++++ IBAN	IBAN2007Identifier	<IBAN>	Not used	If the account is IBAN, the IBAN element must be filled in, in other cases <i>Other/...</i> , indicating the <i>SchemeName</i> value BBAN.
	Or}	+++++ Other	Complex view	<Othr>	Not used	
	[1..1]	++++++ Identification	Max34Text	<Id>	Not used	This field is used indicating the account in BBAN format
	[0..1]	++++++ SchemeName	Complex view	<SchmeNm>	Not used	
	[1..1]	+++++++ Code	Max4Text	<Cd>	Not used	Value BBAN
2.77	[0..1]	+++ CreditorAgent	Complex view	<CdtrAgt>	Creditor's bank information	
	[1..1]	++++ FinancialInstitutionIdentification	Complex view	<FinInstnId>		
	[1..1]	+++++ BIC	BICIdentifier	<BIC>	Optional from 01-01-2016 onwards If provided, must be in BIC format, SWIFT code of 11 characters. If BIC is not indicated, the <i>CreditorAgent</i> element is not used.	SWIFT code of the payment service provider of the creditor. Entered in capital letters or numbers. 8 or 11 characters in length



Idx	Mult	Message element	Data type	<XML Tag>	Notes, purpose	
					SEPA payments	International payments
	[0..1]	+++++ ClearingSystemMemberIdentification	Complex view	<ClrSysMmbld>	Not used	To be entered where the execution of the payment instruction requires additional identifiers of the creditor's payment service provider, e.g. for payments in RUB
	[0..1]	++++++ ClearingSystemIdentification	Complex view	<ClrSysId>	Not used	
	[1..1]	+++++++ Code	Code	<Cd>	Not used	Codes according to the ISO 20022 External purpose codes list
	[1..1]	+++++++ MemberIdentification	Max35Text	<Mmbld>	Not used	Code of the creditor's payment service provider in the clearing system
	[0..1]	+++++ Name	Max70Text	<Nm>	Not used	Creditor's bank name. Mandatory for payments in RUB.
	[0..1]	+++++ PostalAddress	Complex view	<PstlAdr>	Not used	
	[0..1]	+++++++ Country	Code	<Ctry>	Creditor's country according to ISO 3166, 2-letter code	Mandatory for international payments
	[0..1]	+++++++ AddressLine	Max140Text	<AdrLine>	Not used	Creditor's bank address
2.78	[0..1]	+++ CreditorAgentAccount	Complex view	<CdtrAgtAcct>	Not used	Account of the creditor's payment service provider
	[0..1]	++++ Identification	Complex view	<Id>	Not used	
	{Or	+++++ IBAN	IBAN2007Identifier	<IBAN>	Not used	Account compliant with the requirements of ISO 13616 standard (International Bank Account Number (IBAN))
	Or}	+++++ Other	Complex view	<Othr>	Not used	
	[1..1]	+++++++ Identification	Max34Text	<Id>	Not used	
2.79	[0..1]	+++ Creditor	Complex view	<Cdtr>	The element is mandatory. Creditor. Payment party (entity) to whom the funds are credited.	
	[1..1]	++++ Name	Max70Text	<Nm>	Mandatory Limited to 70 characters	

Idx	Mult	Message element	Data type	<XML Tag>	Notes, purpose	
					SEPA payments	International payments
	[0..1]	++++ PostalAddress	Complex view	<PstlAdr>		
	[0..1]	+++++ Country	Code	<Ctry>	Creditor's country according to ISO 3166, 2-letter code	Mandatory for international payments
	[0..2]	+++++ AddressLine	Max140Text	<AdrLine>	Address, two repetitions allowed, each 70 characters	Creditor's address
	[0..1]	++++ Identification	Complex view	<Id>	Section containing a description of the creditor's identifier. The identifier will be passed on to the creditor unchanged. The identifier to be used shall be specified by the element <i>SchemeName</i> . Where the debtor is a legal person, the <i>OrganisationIdentification</i> element is used, for a natural person - <i>PrivateIdentification</i> .	
	{Or [0..1]}	+++++ OrganisationIdentification	Complex view	<OrgId>	Section containing the description of the identifier of the creditor, a legal person. The identifier will be passed on to the creditor unchanged. Only one repetition of <i>BICOrBEI</i> or <i>Other</i> element is allowed.	
	{{Or [0..1]}	+++++ BICOrBEI	Identifier	<BICOrBEI>	Financial institutions may be identified by using BIC (Business Identifier Codes) according to ISO 9362 standard. Non-financial institutions may be identified by using BEI (Business Entity Identifier).	Not used
	[0..1 Or}}	+++++ Other	Complex view	<Othr>		For RUB payments: two occurrences, one for INN and other, if necessary, for KPP
	[1..1]	+++++ Identification	Max35Text	<Id>		For RUB payments: values of INN and KPP codes of an organization.
	[0..1]	+++++ SchemeName	Complex view	<SchmeNm>		
	{{Or [1..1]}	+++++ Code	Code	<Cd>	The name of the identifier according to the ISO 20022 External purpose codes list: TXID - VAT payer code, COID - company registration number, CUST - customer's code in the creditor's information system.	

Idx	Mult	Message element	Data type	<XML Tag>	Notes, purpose	
					SEPA payments	International payments
	[1..1 Or}	+++++++ Proprietary	Max35Text	<Prtry>		For RUB payments: schema names "INN" and "KPP".
	Or}	+++++ PrivateIdentification	Complex view	<PrvtId>		
	{{Or [0..1]	+++++ DateAndPlaceOfBirth	Complex view	<DtAndPlcOfBirth >	Date and place of birth information	Not used
		+++++ BirthDate	ISODate	<BirthDt>	Date of birth	Not used
		+++++ ProvinceOfBirth	Max35Text	<PrvcOfBirth>	Region of birth	Not used
		+++++ CityOfBirth	Max35Text	<CityOfBirth>	City of birth	Not used
		+++++ CountryOfBirth	CountryCode	<CtryOfBirth>	Country's of birth code according to ISO 3166, 2-letter code	Not used
	[0..1 Or}	+++++ Other	Complex view	<Othr>	Only one repetition permitted	
	[1..1]	+++++ Identification	Max35Text	<Id>		
	[0..1]	+++++ SchemeName	Complex view	<SchmeNm>		
	{{Or	+++++ Code	Code	<Cd>	Identification name possible according to the ISO 20022 External purpose codes list. NIDN - personal code, CUST - customer's code in the creditor's information system, DRLC - driver's licence number, SOSE - social insurance number, CCPT - passport number, EMPL - employment certificate number, TXID - code assigned by the STI, ARNU -social insurance number for a non-resident.	
	Or}}	+++++ Proprietary	Max35Text	<Prtry>		Not used
	[0..1]	++++ ContactDetails	Complex view	<CtctDtIs>	Not used	
	[0..1]	++++ PhoneNumber	PhoneNumber	<PhneNb>	Not used	Filled in when the creditor needs to be informed by telephone
	[0..1]	++++ Other	Max35Text	<Othr>	Not used	Filled in when the creditor needs to be informed by telex
2.80	[0..1]	+++ CreditorAccount	Complex view	<CdtrAcct>		
	[1..1]	++++ Identification	Complex view	<Id>		

Idx	Mult	Message element	Data type	<XML Tag>	Notes, purpose	
					SEPA payments	International payments
	{Or	+++++ IBAN	IBAN2007Identifier	<IBAN>	Indicated in IBAN format only	
	Or}	+++++ Other	Complex view	<Othr>	Not used	
	[1..1]	++++++ Identification	Max34Text	<Id>	Not used	This field is used indicating the account in BBAN format
	[0..1]	+++++++ SchemeName	Complex view	<SchmeNm>	Not used	
	[1..1]	+++++++ Code	Max35Text	<Cd>	Not used	
	[0..1]	++++ Currency	CURRENCY	<Ccy>	Not used	
2.81	[0..1]	+++ UltimateCreditor	Complex view	<UltmtCdtr>		
	[1..1]	++++ Name	Max70Text	<Nm>	Limited to 70 characters	
	[0..1]	++++ Identification	Complex view	<Id>	Section containing a description of the identifier of the ultimate creditor. The identifier will be passed on to the creditor unchanged. Where the debtor is a legal person, the <i>OrganisationIdentification</i> element is used, for a natural person - <i>PrivateIdentification</i> .	
	{Or	+++++ OrganisationIdentification	Complex view	<OrgId>	Section containing a description of the identifier of the ultimate creditor, a legal person. The identifier will be passed on to the creditor unchanged. Only one repetition of <i>BICOrBEI</i> or <i>Other</i> element is allowed.	
	{{Or [0..1]	+++++++ BICOrBEI	Identifier	<BICOrBEI>	Financial institutions may be identified by using BIC ( <i>Business Identifier Codes</i> ) according to ISO 9362 standard. Non-financial institutions may be identified by using BEI ( <i>Business Entity Identifier</i> ).	Not used
	[0..1 Or}}	++++++ Other	Complex view	<Othr>	Only one repetition permitted	
	[1..1]	+++++++ Identification	Max35Text	<Id>		
	[0..1]	+++++++ SchemeName	Complex view	<SchmeNm>		

Idx	Mult	Message element	Data type	<XML Tag>	Notes, purpose	
					SEPA payments	International payments
	[1..1]	+++++++ Code	Code	<Cd>	The name of the identifier according to the ISO 20022 External purpose codes list: TXID - VAT payer code, COID - company registration number, CUST - customer's code in the creditor's information system.	Not used
	Or}	+++++ PrivatIdentification	Complex view	<PrvtId>	Section containing a description of the identifier of the ultimate creditor, a natural person. The identifier will be passed on to the creditor unchanged. Only one repetition of <i>DateAndPlaceOfBirth</i> or <i>Other</i> element is allowed.	
	{{Or [0..1]	+++++ DateAndPlaceOfBirth	Complex view	<DtAndPlcOfBirth>	Date and place of birth information	Not used
	[1..1]	+++++ BirthDate	ISODate	<BirthDt>	Date of birth	Not used
	[0..1]	+++++ ProvinceOfBirth	Max35Text	<PrvcOfBirth>	Region of birth	Not used
	[1..1]	+++++ CityOfBirth	Max35Text	<CityOfBirth>	City of birth	Not used
	[1..1]	+++++ CountryOfBirth	CountryCode	<CtryOfBirth>	Country's of birth code according to ISO 3166, 2-letter code	Not used
	[0..1 Or}}	+++++ Other	Complex view	<Othr>	Only one repetition permitted	
	[1..1]	+++++ Identification	Max35Text	<Id>		
	[0..1]	+++++ SchemeName	Complex view	<SchmeNm>		

Idx	Mult	Message element	Data type	<XML Tag>	Notes, purpose	
					SEPA payments	International payments
	{{Or	+++++++ Code	Code	<Cd>	Identification name possible according to the ISO 20022 External purpose codes list. NIDN - personal code, CUST - customer's code in the creditor's information system, DRLC - driver's license number, SOSE - social insurance number, CCPT - passport number, EMPL - employment certificate number, TXID - code assigned by the STI, ARNU -social insurance number for a non-resident.	Not used
	Or}}	+++++++ Proprietary	Max35Text	<Prtry>	Not used	
2.83	[0..1]	++++ Code	Code	<Cd>	Not used	Values: TELB - Inform the creditor by telex Telex indicated in the element <i>Creditor/ContactDetails/Other</i> . PHOB - Inform the creditor by telephone. Telephone indicated in the element <i>Creditor/ContactDetails/PhoneNumber</i>
2.86	[0..1]	++++ Purpose	Complex view	<Purp>	Credit transfer type indicating the main reason and the purpose of the transfer to the creditor	Not used

Idx	Mult	Message element	Data type	<XML Tag>	Notes, purpose	
					SEPA payments	International payments
2.87	[1..1]	+++++ Code	Code	<Cd>	According to the ISO 20022 External purpose codes list, e.g. INPC - car insurance premium, PPTI - property insurance premium, ADVA - advance payment, EDUC - payment for studies, TAXR - tax overpayment, PHON - telephony services, PRWY - rail-way related payment, GASB - gas bill, etc.	Not used
2.89	[0..10]	+++ RegulatoryReporting		<RgltryRptg>	For RUB payments: VO-code and KBK-code. Forwarded to beneficiary bank.	
2.98	[0..1]	+++ RemittanceInformation	Complex view	<RmtInf>	Transfer (remittance) information. <i>Structured</i> , or <i>Unstructured</i> may be used. Estonia: unstructured or structured remittance information or both needs to be present. When the client fills both, the structured and unstructured information tags, only 130 characters of combined length is accepted. When bank cannot forward both tags, then creditor reference under the structured information will be lifted to the unstructured information tag in accordance with EACT standard for unstructured remittance information formatting rules. If the remittance information as a result will be longer than 140 characters, then the bank will deliver only 140 characters of the remittance information. For example /RFB/XXXXXX/TXT/ZZZZZZ, where RFB stands for the code of creditor reference, XXXXXX stands for the creditor reference, TXT stands for the code of unstructured information and ZZZZZZ stands for the unstructured information.	
2.99	[0..1]	++++ Unstructured	Max140Text	<Ustrd>	Only one repetition of 140 characters is allowed. A free text may be presented in a structured manner. Estonia: If unstructured and structured references are both used the maximum accepted combined length is 130. More information about EACT standard for unstructured remittance information: <a href="http://www.eact.eu/main.php?page=SEPA">http://www.eact.eu/main.php?page=SEPA</a> .	

					RUB payment: verbal clarification of the payment (detailed information about goods/service, if payment is executed before goods are delivered then should be written predoplatu za..., if payment is executed after goods are delivered then oplata za....) + commercial invoice and/or contract number, date + VAT amount (NDS). If no tax is imposed on the goods or services, "BEZ NDS" must be added.
2.100	[0..1]	++++ Structured	Complex view	<Strd>	Structured payment purpose reference (i.e. payment code). Only 1 occurrence of "Structured" is allowed. Other occurrences will be accepted but ignored.
2.120	[0..1]	+++++ CreditorReferenceInformation	Complex view	<CdtrRefInf>	
2.121	[0..1]	++++++ Type	Complex view	<Tp>	Not used
2.122	[1..1]	+++++++ CodeOrProprietary	Complex view	<CdOrPrtry>	Not used
2.123	{Or	+++++++ Code	Code	<Cd>	
2.125	[0..1]	+++++++ Issuer	Text	<Issr>	Forwarded to beneficiary when indicated.
2.126	[0..1]	+++++++ Reference	Text	<Ref>	Estonia: if Creditor Reference Information is used, Reference must be included. Reference number cannot contain only zeros. If Debtor Account is Danske EE account, it must be checked if reference number to this beneficiary is mandatory and presented reference number must be checked against the rules (e.g. length) agreed with the beneficiary. Lithuania and Latvia: no validations are performed on the value currently.



### 3.4. SEPA payment example

At 10:23 a.m. of 6 February 2018, the COMPANY A initiates a EUR 100.10 credit transfer from account LT007400011100003810 to COMPANY B, account NL00ABNA0000000700.

```
<?xml version="1.0" encoding="utf-8" standalone="yes"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
<CstmrCdtTrfInItn>
  <GrpHdr>
    <MsgId>MSGIDSEPA</MsgId>
    <CreDtTm>2018-02-06T10:23:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <CtrlSum>100.10</CtrlSum>
    <InitgPty>
      <Nm>Company A</Nm>
      <Id>
        <OrgId>
          <Othr>
            <Id>123456789</Id>
            <SchmeNm>
              <Cd>COID</Cd>
            </SchmeNm>
          </Othr>
        </OrgId>
      </Id>
    </InitgPty>
  </GrpHdr>
  <PmtInf>
    <PmtInfId>20180206-1</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <NbOfTxs>1</NbOfTxs>
    <CtrlSum>100.10</CtrlSum>
    <PmtTplInf>
      <SvcLvl>
        <Cd>SEPA</Cd>
      </SvcLvl>
    </PmtTplInf>
    <ReqdExctnDt>2018-02-06</ReqdExctnDt>
    <Dbtr>
      <Nm>COMPANY A</Nm>
```

```

    <Id>
      <OrgId>
        <Othr>
          <Id>123456789</Id>
          <SchmeNm>
            <Cd>COID</Cd>
          </SchmeNm>
        </Othr>
      </OrgId>
    </Id>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>LT007400011100003810</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BIC>SMPOLT22XXX</BIC>
    </FinInstnId>
  </DbtrAgt>
  <ChrgBr>SLEV</ChrgBr>
  <CdtTrfTxInf>
    <PmtId>
      <InstrId>InstrId000001</InstrId>
      <EndToEndId>EndToEndSeps</EndToEndId>
    </PmtId>
    <Amt>
      <InstdAmt Ccy="EUR">100.10</InstdAmt>
    </Amt>
    <CdtrAgt>
      <FinInstnId>
        <BIC>ABNANL2AXXX</BIC>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>COMPANY B</Nm>
      <PstlAdr>
        <Ctry>NL</Ctry>
        <AdrLine>Address 123</AdrLine>
        <AdrLine>NL-1010</AdrLine>
      </PstlAdr>
    </Cdtr>
  </CdtTrfTxInf>
</Id>

```

```

        <Orgld>
            <Othr>
                <Id>0987654321</Id>
                <SchmeNm>
                    <Cd>COID</Cd>
                </SchmeNm>
            </Othr>
        </Orgld>
    </Id>
</Cdtr>
<CdtrAcct>
    <Id>
        <IBAN>NL00ABNA0000000700</IBAN>
    </Id>
</CdtrAcct>
<RmtInf>
    <Ustrd>Invoice</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInItN>
</Document>

```

### 3.5. International payment example No. 1

At 10:23 a.m. of 06 February 2018 the COMPANY A initiates a USD 51.00 credit transfer from account LT007400011100003810 to COMPANY B, account 123456789.

```

<?xml version="1.0" encoding="utf-8" standalone="yes"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInItN>
    <GrpHdr>
      <MsgId>MSGIDINTERNATIONALUSD</MsgId>
      <CreDtTm>2018-02-06T10:23:00</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>51.00</CtrlSum>
      <InitgPty>
        <Nm>COMPANY A</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>20180206-1</PmtInflId>

```

<PmtMtd>TRF</PmtMtd>  
<BtchBookg>>false</BtchBookg>  
<NbOfTxs>1</NbOfTxs>  
<CtrlSum>51.00</CtrlSum>

<PmtTplnf>  
  - <SvcLvl>  
    <Cd>NURG</Cd>  
  </SvcLvl>  
</PmtTplnf>  
<ReqdExctnDt>2018-02-06</ReqdExctnDt>  
<Dbtr>  
  <Nm>COMPANY A</Nm>  
</Dbtr>  
<DbtrAcct>  
  <Id>  
    <IBAN>LT007400011100003810</IBAN>  
  </Id>  
  <Ccy>USD</Ccy>  
</DbtrAcct>  
<DbtrAgt>  
  <FinInstnId>  
    <BIC>SMPOLT22XXX</BIC>  
  </FinInstnId>  
</DbtrAgt>  
<ChrgBr>SHAR</ChrgBr>  
<CdtTrfTxInf>  
  <PmtId>  
    <EndToEndId>EndToEndInternational1</EndToEndId>  
  </PmtId>  
  <Amt>  
    <InstdAmt Ccy="USD">51.00</InstdAmt>  
  </Amt>  
  <CdtrAgt>  
    <FinInstnId>  
      <BIC>BKCHCNBJ</BIC>  
      <Nm>Bank of China</Nm>  
      <PstlAdr>  
        <Ctry>US</Ctry>  
        <AdrLine>Address</AdrLine>  
      </PstlAdr>  
    </FinInstnId>  
  </CdtrAgt>  
</CdtTrfTxInf>

```

        <Nm>COMPANY B</Nm>
        <PstlAdr>
            <Ctry>US</Ctry>
            <AdrLine>Address</AdrLine>
        </PstlAdr>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <Othr>
                <Id>123456789</Id>
            </Othr>
        </Id>
    </CdtrAcct>
    <RmtInf>
        <Ustrd>Payment details</Ustrd>
    </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInItN>
</Document>

```

### 3.6. International payment example No. 2

At 10:23 a.m. of 06 February 2018, the COMPANY A initiates a RUB 1000.10 RUB credit transfer from account LT007400011100003810 to COMPANY B, account 40702810149090172673.

```

<?xml version="1.0" encoding="utf-8" standalone="yes"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
<CstmrCdtTrfInItN>
    <GrpHdr>
        <MsgId>MSGIDINTERNATIONALRUB</MsgId>
        <CreDtTm>2018-02-06T10:23:00</CreDtTm>
        <NbOfTxs>1</NbOfTxs>
        <CtrlSum>1000.10</CtrlSum>
        <InitgPty>
            <Nm>COMPANY A</Nm>
        </InitgPty>
    </GrpHdr>
    <PmtInf>
        <PmtInfId>20180206-2</PmtInfId>
        <PmtMtd>TRF</PmtMtd>
        <BtchBookg>>false</BtchBookg>
        <NbOfTxs>1</NbOfTxs>

```

```

<CtrlSum>1000.10</CtrlSum>
<ReqdExctnDt>2018-02-06</ReqdExctnDt>
<Dbtr>
  <Nm>COMPANY A</Nm>
  <Id>
    <Orgld>
      <Othr>
        <Id>987654321</Id>
        <SchmeNm>
          <Cd>COID</Cd>
        </SchmeNm>
      </Othr>
    </Orgld>
  </Id>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>LT007400011100003810</IBAN>
  </Id>
  <Ccy>RUB</Ccy>
</DbtrAcct>
<DbtrAgt>
  <FinInstnld>
    <BIC> SMPOLT22XXX</BIC>
  </FinInstnld>
</DbtrAgt>
<ChrgBr>DEBT</ChrgBr>
<CdtTrfTxInf>
  <PmtId>
    <InstrId> Payment-1</InstrId>
    <EndToEndId>EndToEndInternational2</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="RUB">1000.10</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnld>
      <ClrSysMmbld>
        <ClrSysId>
          <Cd>RUCBC</Cd>
        </ClrSysId>
        <Mmbld>045773603</Mmbld> <!--BIK code -->
      </ClrSysMmbld>
      <Nm>SBERBANK PERMSKOE.</Nm> <!-- Russian bank name -->
    </FinInstnld>
  </CdtrAgt>
</CdtTrfTxInf>
</DbtrAcct>
</Dbtr>

```

```

        <PstlAdr>
            <Ctry>RU</Ctry>
            <AdrLine>Middle or Russia</AdrLine>
        </PstlAdr>
    </FinInstnId>
</CdtrAgt>
<CdtrAgtAcct>
    <Id>
        <Othr>
            <Id>30101810900000000603</Id> <!-- Correspondent bank account -->
        </Othr>
    </Id>
</CdtrAgtAcct>
<Cdtr>
    <Nm>COMPANY B</Nm>
    <PstlAdr>
        <Ctry>RU</Ctry>
        <AdrLine>Address</AdrLine>
    </PstlAdr>
    <Id>
        <OrgId>
            <Othr>
                <Id>5904107162</Id>
                <SchmeNm>
                    <Prtry>INN</Prtry>
                </SchmeNm>
            </Othr>
        </OrgId>
    </Id>
</Cdtr>
<CdtrAcct>
    <Id>
        <Othr>
            <Id>40702810149090172673 </Id>
        </Othr>
    </Id>
</CdtrAcct>
<RmtInf>
    <Ustrd>V0010080 PREPAYMENT</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

#### 4. Account statement structure

The general XSD scheme for the camt.053.001.02 message of the account statement is available at:

<http://www.iso20022.org/documents/messages/camt/schemas/camt.053.001.02.zip>

Data file containing a camt.053.001.02 message has the following structure:

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
<BkToCstmrStmt>
    .... Account statements...
</BkToCstmrStmt>
</Document>
```

The file contains a single tag <Document> containing one or several XML messages, and one XML message may contain one or more account statements. The account is considered to be a combination of the number and the currency.

An account statement message is made up of 2 building blocks:

- A. **Group Header.** This building block is mandatory and may be one only. It contains the message creation date and time, message identifier, etc.
- B. **Statement.** This building block is mandatory and may be repetitive. The Statement building block is separate for each account. Contains the information on entries in the account, and the balance of the account.



#### 4.1. Messages camt.052.001.02 and camt.053.001.02

Idx	Mult	Message element	Data type	<XML Tag>	Notes, purpose
1.0	[1..1]	+ GroupHeader	Complex view	<GrpHdr>	A set of characteristics common for all individual transactions included in this message
1.1	[1..1]	++ MessageIdentification	Max5NumericText	<MsgId>	Unique and unambiguous message identification. The message initiator must ascertain that <i>Message Identification</i> is (will be) unique throughout the period of validity.
1.2	[1..1]	++ CreationDateTime	ISODateTime	<CreDtTm>	Date and time of the creation of the message. Date structure: 2017-07-10T08:10:35.215+02:00
1.4	[0..1]	++ MessagePagination	Complex view	<MsgPgntn>	Used for pagination where the entire statement cannot be presented in one document.
	[1..1]	+++ PageNumber	Max5NumericText	<PgNb>	
	[1..1]	+++ LastPageIndicator	YesNoIndicator	<LastPgInd>	
2.0	[1..n]	+ Statement + Report	Complex view	<Stmnt> <Rpt>	A separate element for the period selected by the customer, the account and each currency. Statement - Camt.053; Report - Camt.052.
2.1	[1..1]	++ Identification	Max35Text	<Id>	Unique identification.
2.2	[1..1]	++ ElectronicSequenceNumber	Quantity (Max18d)	<ElctrncSeqNb>	The unique number of the statement communicated electronically, in the increasing order
2.4	[1..1]	++ CreationDateTime	ISODateTime	<CreDtTm>	Message creation date and time. Date structure: 2017-07-10T08:10:35.215+02:00
2.5	[1..1]	++ FromToDate	Complex view	<FrToDt>	
	[1..1]	+++ FromDateTime	ISODateTime	<FrDtTm>	Statement beginning date and time
	[1..1]	+++ ToDateTime	ISODateTime	<ToDtTm>	Statement end date and time
2.10	[1..1]	++ Account	Complex view	<Acct>	
	[1..1]	+++ Identification	Complex view	<Id>	
	[1..1]	++++ IBAN	IBAN2007Identifier	<IBAN>	

Idx	Mult	Message element	Data type	<XML Tag>	Notes, purpose
	[1..1]	+++ Type	Complex view	<Tp>	
	[1..1]	++++ Code	Code	<Cd>	Account type. Possible codes: CACC - current account, LOAN - loan account, SLRY - consolidated payments account, SVGS - savings account, CISH - POS payments account.
	[1..1]	+++ Currency	CURRENCY	<Ccy>	Mandatory field
	[1..1]	+++ Owner	Complex view	<Ownr>	Information about the customer [from the header]
	[1..1]	++++ Name	Max140Text	<Nm>	Name of the account owner
	[0..1]	++++ PostalAddress	Complex view	<PstlAdr>	
	[0..1]	+++++ StreetName	Max70Text	<AdrTp>	Address of the account owner
	[0..1]	+++++ TownName	Max35Text	<TwnNm>	City of the account owner
	[0..1]	++++ Identification	Complex view	<Id>	<i>OrganisationIdentification</i> part used if the account is owned by a legal person, and <i>PrivateIdentification</i> part - if the account is owned by a natural person
	{Or	+++++ OrganisationIdentification	Complex view	<OrgId>	Section containing the description of the identification of the account owner. Only one repetition of <i>BICOrBEI</i> or <i>Other</i> element is allowed.
		+++++ BICOrBEI	Identifier	<BICOrBEI>	Non-financial institutions may be uniquely identified by BIC (Business Identifier Codes) according to ISO 9362 standard. Non-financial institutions may be identified by BEI (Business Entity Identifier).
	[0..1]	+++++ Other	Complex view	<Othr>	
	[1..1]	+++++ Identification	Max35Text	<Id>	Identification of the account owner
	[0..1]	+++++ SchemeName	Complex view	<SchmeNm>	
	[1..1]	+++++ Code	Code	<Cd>	Identification name possible according to the ISO 20022 External purpose codes list. TXID - VAT payer code, COID - company registration number.
	Or}	+++++ PrivateIdentification	Complex view	<PrvtId>	
		+++++ DateAndPlaceOfBirth	Complex view	<DtAndPlcOfBirth>	Account owner's date and place of birth information

Idx	Mult	Message element	Data type	<XML Tag>	Notes, purpose
		+++++++ BirthDate	ISODate	<BirthDt>	Date of birth of the account owner
		+++++++ ProvinceOfBirth	Max35Text	<PrvcOfBirth>	Region of birth of the account owner
		+++++++ CityOfBirth	Max35Text	<CityOfBirth>	City of birth of the account owner
		+++++++ CountryOfBirth	CountryCode	<CtryOfBirth>	Account owner country of birth code according to ISO 3166, 2-letter code
		+++++ Other	Complex view	<Othr>	Only one repetition permitted
	[1..1]	+++++++ Identification	Max35Text	<Id>	Personal code of the account owner
	[0..1]	+++++++ SchemeName	Complex view	<SchmeNm>	
	[1..1]	+++++++ Code	Code	<Cd>	Identification name according to the ISO 20022 External purpose codes list. For example: NIDN - personal code, CCPT - passport number, DRLC - driver's certificate number, etc.
	[0..1]	++++ CountryOfResidence	Code	<CtryOfRes>	Country of the account owner
	[0..1]	++++ ContactDetails	Complex view	<CtctDtls>	
	[0..1]	+++++ Other	Max35Text	<Othr>	Other additional information
	[0..1]	+++ Servicer	Complex view	<Svcr>	Information about the credit institution [from the header]
	[1..1]	++++ FinancialInstitutionIdentification	Complex view	<FinInstnId>	
	[1..1]	+++++ BIC	BICIdentifier	<BIC>	BIC of the credit institution holding the account
	[1..1]	++++ Name	Max140Text	<Nm>	Name of the credit institution holding the account
	[1..1]	++++ PostalAddress	Complex view	<PstlAdr>	
	[1..1]	+++++ StreetName	Max70Text	<StrtNm>	Address of the credit institution holding the account
	[1..1]	+++++ TownName	Max35Text	<TwnNm>	City of the credit institution holding the account
	[1..1]	++++ Other	Complex view	<Othr>	
	[1..1]	+++++ Identification	Max35Text	<Id>	Legal entity code of the credit institution holding the account

Idx	Mult	Message element	Data type	<XML Tag>	Notes, purpose
	[0..1]	+++++ SchemeName	Complex view	<SchmeNm>	
	[1..1]	++++++ Code	Code	<Cd>	Value: COID
	[1..1]	++++ BranchIdentification	Complex view	<BrnchId>	
	[1..1]	+++++ Identification	Max35Text	<Id>	Legal entity code of the credit institution holding the account
	[0..1]	+++++ SchemeName	Complex view	<SchmeNm>	
	[1..1]	++++++ Code	Code	<Cd>	Value: COID
	[1..1]	++++ BranchIdentification	Complex view	<BrnchId>	
	[1..1]	+++++ Name	Max70Text	<Nm>	Name of the division of the credit institution
2.23	[2..4]	++ Balance	Complex view	<Bal>	Opening balance and the closing balance are required
2.24	[1..1]	+++ Type	Complex view	<Tp>	
2.25	[1..1]	++++ CodeOrProprietary	Complex view	<CdOrPrtry>	
2.26	{Or	+++++ Code	Code	<Cd>	<p>Possible values:</p> <p>CLBD - ClosingBooked - end-of-day balance. For camt.052 and camt.053.</p> <p>OPBD - OpeningBooked - beginning of the day balance. For camt.052 and camt.053.</p> <p>ITBD - InterimBooked - interim possible (including the credit limit) balance Used when the statement is paginated, then ITAV is used instead of CLBD or OPBD. Only for camt.052.</p> <p>ITAV - InterimBooked - interim possible (including the credit limit) balance Used when the statement is paginated, then ITAV is used instead of CLAV or OPAV. Only for camt.052..</p>

Idx	Mult	Message element	Data type	<XML Tag>	Notes, purpose
2.34	[1..1]	+++ Amount	CURRENCY	<Amt>	Amount and currency. The currency must correspond to the currency in Account/Currency.
2.35	[1..1]	+++ CreditDebitindicator	Code	<CdtDbtInd>	Indicates whether the amount is a credit or a debit (positive or negative). CRDT - credit, DBIT - debit.
2.36	[1..1]	+++ Date	Complex view	<Dt>	Date (date and time) of the submission of the balance
	{Or	++++ Date	ISODate	<Dt>	Date
	Or}	++++ DateTime	ISODateTime	<DtTm>	Time
2.43	[0..1]	++ TransactionsSummary	Complex view	<TxsSummry>	Section providing summary information on the operations included in the statement
2.44	[0..1]	+++ TotalEntries	Complex view	<TtlNtries>	Total operation entries in the statement: and total debt and credit operations
2.45	[0..1]	++++ NumberOfEntries	Max15NumericText	<NbOfNtries>	Total operations in the statement, total number
2.46	[0..1]	++++ Sum	DecimalNumber	<Sum>	Sum of the operations
2.47	[0..1]	++++ TotalNetEntryAmount	DecimalNumber	<TtlNetNtryAmt>	Net total of all credit and debit operations
2.48	[0..1]	++++ CreditDebitIndicator	Code	<CdtDbtInd>	Code CRDT, if the <i>TotalNetEntryAmount</i> element is in credit, i.e. the sum of the credit operations is larger than the sum of the debit operations. Code DBIT, if the <i>TotalNetEntryAmount</i> element is in debit, i.e. the sum of the debit operations is larger than the sum of the credit operations.
2.49	[0..1]	+++TotalCreditEntries	NumberAndSumOfTransactions	<TtlCdtNtries>	Number of credit transactions
2.51	[0..1]	++++Sum	DecimalNumber	<Sum>	Total credit amount for a period of statement
2.52	[0..1]	+++TotalDebitEntries	NumberAndSumOfTransactions	<TtlDbtNtries>	Number of debit transactions
2.54	[0..1]	++++Sum	DecimalNumber	<Sum>	Total debit amount for a period of statement
2.76	[0..n]	++ Entry	Complex view	<Ntry>	One for each operation

Idx	Mult	Message element	Data type	<XML Tag>	Notes, purpose
2.78	[1..1]	+++ Amount	AMOUNT	<Amt>	Total sum of the <i>EntryDetails</i> operations in the relevant currency
2.79	[1..1]	+++ CreditDebitIndicator	Code CreditDebitCode	<CdtDbtInd>	Indicates whether the total sum is credit or debit. CRDT - proceeds (credit), DBIT - expenses (debit).
2.80	[0..1]	+++ ReversalIndicator	TrueFalseIndicator	<RvslInd>	Indicates a storned operation. Where the <i>CreditDebitIndicator</i> element value is CRDT, and the <i>ReversalIndicator</i> value is True, the initial operation is a debit (expense) operation.  Where the <i>CreditDebitIndicator</i> element value is DBIT, and the <i>ReversalIndicator</i> value is True, the initial operation is a credit (proceeds) operation.
2.81	[1..1]	+++ Status	Code EntryStatus2Code	<Sts>	Value: BOOK
2.82	[1..1]	+++ BookingDate	Complex view	<BookgDt>	
	[1..1]	++++ Date	Date	<Dt>	Date when funds are debited from the account.. BookingDate and ValueDate dates will coincide.
2.83	[0..1]	+++ ValueDate	Complex view	<ValDt>	
	[1..1]	++++ Date	Date	<Dt>	Date of executed payment. BookingDate and ValueDate dates will coincide.
2.84	[0..1]	+++AccountServicerReference	Max35Text	<AcctSvcrRef>	Unique Bank archival number
2.91	[1..1]	+++ BankTransactionCode	Complex view	<BkTxCd>	A set of characteristics unambiguously identifying the operation type. e.g. payment in cash, payment by remittance, currency exchange, etc. Operation type identifiers according to the ISO 20022 External purpose codes list. Recommended to be used here, rather than at <i>TransactionDetails</i> .  <i>Domain/Family/SubFamily</i> , or <i>Proprietary</i> must be used. Where both are indicated, <i>Property</i> value is used.
2.92	[0..1]	++++ Domain	Complex view	<Domn>	
2.93	[1..1]	+++++ Code	Code	<Cd>	
2.94	[1..1]	+++++ Family	Complex view	<Fmly>	
2.95	[1..1]	+++++ Code	Code	<Cd>	

Idx	Mult	Message element	Data type	<XML Tag>	Notes, purpose
2.96	[1..1]	++++++ SubFamilyCode	Code	<SubFmlyCd>	
2.97	[0..1]	++++ Proprietary	Complex view	<Prtry>	
2.98	[1..1]	+++++ Code	Max35Text	<Cd>	
2.135	[0..n]	+++ EntryDetails	Complex view	<NtryDtls>	One for each operation
2.142	[0..n]	++++ TransactionDetails	Complex view	<TxDtls>	
2.143	[0..1]	+++++ References	Complex view	<Refs>	
2.145	[0..1]	++++++ AccountServiceReference	Max35Text	<AcctSvcrRef>	U Unique Bank archival number
2.147	[0..1]	++++++ InstructionIdentification	Max35Text	<InstrId>	Payment instruction number assigned by the debtor for an unambiguous identification of the payment instruction. Not to be passed on the creditor.
2.148	[0..1]	++++++ EndToEndIdentification	Max35Text	<EndToEndId>	<i>End-to-end identification</i> , unique at the debtor's level. The value is passed on to the creditor unchanged. If the debtor has not filled in the element, the payment service provider of the debtor passes on the element by completing NOTPROVIDED, therefore the payment service provider of the credit provides the value NOTPROVIDE' in the element.
2.149	[0..1]	++++++ TransactionIdentification	Max35Text	<TxId>	Unique instruction number assigned by the payment service provider and passed on between the payment service providers. The value may coincide with the value provided in the <i>AccountServiceReference</i> .
2.156	[0..1]	+++++ AmountDetails	Complex view	<AmtDtls>	
2.156	[0..1]	++++++ InstructedAmount	Complex view	<InstdAmt>	
	[1..1]	+++++++ Amount	AMOUNT	<Amt>	Original amount and original currency To be filled in at conversion.
2.156	[0..1]	+++++++ TransactionAmount	Complex view	<TxAmt>	
	[1..1]	+++++++ Amount	AMOUNT	<Amt>	Operation amount
2.156	[0..1]	++++++ CounterValueAmount	Complex view	<CntrValAmt>	

Idx	Mult	Message element	Data type	<XML Tag>	Notes, purpose
	[1..1]	+++++++ Amount	AMOUNT	<Amt>	Equivalent The currency corresponds to the original currency. To be filled in at conversion.
	[0..1]	+++++++ CurrencyExchange	Complex view	<CcyXchg>	Mandatory in case of currency conversion
	[0..1]	+++++++ SourceCurrency	CURRENCY	<SrcCcy>	The currency from which the conversion is made
	[0..1]	+++++++ TargetCurrency	CURRENCY	<TrgtCcy>	The currency to which the conversion is made
	[0..1]	+++++++ UnitCurrency	CURRENCY	<UnitCcy>	The currency the pair of which was used as a basis for exchange rate
	[0..1]	+++++++ ExchangeRate	FractionDigits10 TotalDigits11	<XchgRate>	Currency exchange rate
2.156	[0..n]	+++++++ ProprietaryAmount	Complex view	<PrtryAmt>	
2.156	[1..1]	+++++++ Type	Max35Text	<Tp>	Value EQUIVALENT
2.156	[1..1]	+++++++ Amount	AMOUNT	<Amt>	Amount in the national currency
2.163	[0..1]	+++++ BankTransactionCode	Complex view	<BkTxCd>	Recommended to be used next to the Entry element. If used here, then the <i>Domain/Family/SubFamily</i> , or <i>Proprietary</i> must be filled in. Where both are indicated, Property value is used. Operation type identifiers recommended according to the ISO 20022 External purpose codes list.
2.164	[0..1]	+++++ Domain	Complex view	<Domn>	
2.165	[1..1]	+++++++ Code	Code	<Cd>	
2.166	[1..1]	+++++++ Family	Complex view	<Fmly>	
2.167	[1..1]	+++++++ Code	Code	<Cd>	
2.168	[1..1]	+++++++ SubFamilyCode	Code	<SubFmlyCd>	
2.169	[0..1]	+++++ Proprietary	Complex view	<Prtry>	
2.170	[1..1]	+++++++ Code	Max35Text	<Cd>	
2.199	[0..1]	+++++ RelatedParties	Complex view	<RltdPties>	
2.201	[0..1]	+++++ Debtor	Complex view	<Dbtr>	Debtor (if CreditDebitIndicator is equal to DBIT, then it is the owner of the account, and is not required to be filled in).



Idx	Mult	Message element	Data type	<XML Tag>	Notes, purpose
2.201	[0..1]	+++++++ Name	Max140Text	<Nm>	Debtor's name
2.201	[0..1]	+++++++ Identification	Complex view	<Id>	The filling in rules, see local, international, SEPA credit transfers
2.202	[0..1]	+++++++ DebtorAccount	Complex view	<DbtrAcct>	Debtor's account (if <i>CreditDebitIndicator</i> is equal to DBIT, then it is the same account of the account statement, and is not required to be filled in).
	[1..1]	+++++++ Identification	Complex view	<Id>	If the account is IBAN, the IBAN element must be filled in, in other cases <i>Other/...</i> , indicating the <i>SchemeName</i> value BBAN
	{Or	+++++++ IBAN	IBAN2007Identifier	<IBAN>	
	Or}	+++++++ Other	Complex view	<Othr>	
	[1..1]	+++++++ Identification	Max34Text	<Id>	
	[0..1]	+++++++ SchemeName	Complex view	<SchmeNm>	
	[1..1]	+++++++ Code	Max35Text	<Cd>	
2.203	[0..1]	+++++++ UltimateDebtor	Complex view	<UltmtDbtr>	Ultimate debtor group
2.203	[0..1]	+++++++ Name	Max140Text	<Nm>	
2.203	[0..1]	+++++++ Identification	Complex view	<Id>	The filling in rules, see SEPA, international credit transfers
2.204	[0..1]	+++++++ Creditor	Complex view	<Cdtr>	Creditor (if <i>CreditDebitIndicator</i> is equal to CRDT, then it is the owner of the account, and is not required to be filled in).
2.204	[0..1]	+++++++ Name	Max140Text	<Nm>	
2.204	[0..1]	+++++++ Identification	Complex view	<Id>	The filling in rules, see SEPA, international credit transfers
2.205	[0..1]	+++++++ CreditorAccount	Complex view	<CdtrAcct>	Creditor's account (if <i>CreditDebitIndicator</i> is equal to CRDT, then it is the same account of the account statement, and is not required to be filled in)
	[1..1]	+++++++ Identification	Complex view	<Id>	If the account is IBAN, the IBAN element must be filled in, in other cases <i>Other/...</i> , indicating the <i>SchemeName</i> value BBAN
	{Or	+++++++ IBAN	IBAN2007Identifier	<IBAN>	
	Or}	+++++++ Other	Complex view	<Othr>	

Idx	Mult	Message element	Data type	<XML Tag>	Notes, purpose
	[1..1]	+++++++ Identification	Max34Text	<Id>	
	[0..1]	+++++++ SchemeName	Complex view	<SchmeNm>	
	[1..1]	+++++++ Code	Max35Text	<Cd>	Value BBAN
2.206	[0..1]	+++++ UltimateCreditor	Complex view	<UltmtCdtr>	Ultimate creditor group
2.206	[0..1]	+++++ Name	Max140Text	<Nm>	
2.206	[0..1]	+++++ Identification	Complex view	<Id>	The filling in rules, see local, international, SEPA credit transfers
2.211	[0..1]	+++++ RelatedAgents	Complex view	<RltdAgts>	Name of the institution
2.212	[0..1]	+++++ DebtorAgent	Complex view	<DbtrAgt>	To be filled in if <i>CreditDebitIndicator</i> is equal to CRDT
		+++++ FinancialInstitutionIdentification	Complex view	<FinInstnId>	
		+++++ BIC	BICIdentifier	<BIC>	
		+++++ Name	Max140Text	<Nm>	
2.213	[0..1]	+++++ CreditorAgent	Complex view	<CdtrAgt>	To be filled in if <i>CreditDebitIndicator</i> is equal to DBIT
		+++++ FinancialInstitutionIdentification	Complex view	<FinInstnId>	
		+++++ BIC	BICIdentifier	<BIC>	
		+++++ Name	Max140Text	<Nm>	
2.224	[0..1]	+++++ Purpose	Complex view	<Purp>	Credit transfer type indicating the main reason and the purpose of the transfer to the creditor
2.225	[1..1]	+++++ Code	Code	<Cd>	According to the ISO 20022 External purpose codes list, e.g. INPC - car insurance premium, PPTI - property insurance premium, ADVA - advance payment, EDUC - payment for studies, TAXR - tax overpayment, PHON - telephony services, PRWY - rail-way related payment, GASB - gas bill, etc.
2.234	[0..1]	+++++ RemittanceInformation	Complex view	<RmtInf>	

Idx	Mult	Message element	Data type	<XML Tag>	Notes, purpose
2.235	[0..n]	++++++ Unstructured	Max140Text	<Ustrd>	Unstructured (free text) payment purpose, divided by 140 characters
2.236		++++++ Structured	Complex view	<Strd>	Structured payment purpose
2.256	[0..1]	+++++++ CreditorReferenceInformation	Complex view	<CdtrRefInf>	
2.257	[0..1]	+++++++ Type	Complex view	<Tp>	
2.258	[1..1]	+++++++ CodeOrProprietary	Complex view	<CdOrPrtry>	
2.259	{Or}	+++++++ Code	Code	<Cd>	SCOR
2.262	[0..1]	+++++++ Reference	Max35Text	<Ref>	Structured reference of the payment purpose

#### 4.2.Account report example of camt.052.001.02

At 10:06 a.m. of 28 July 2017 Danske Bank sends *BankToCustomerReport* message camt.052.001.02 to company. The statement specifies all the operations executed in the account during present day.

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:camt.052.001.02">
<BkToCstmrStmt>
  <GrpHdr>
    <MsgId>201707281756901807</MsgId>
    <CreDtTm>2017-07-28T10:06:51+03:00</CreDtTm>
    <MsgPgntn>
      <PgNb>1</PgNb>
      <LastPgInd>true</LastPgInd>
    </MsgPgntn>
  </GrpHdr>
  <Rpt>
    <Id> 201707281756901805 </Id>
    <ElctrncSeqNb>39</ElctrncSeqNb>
    <CreDtTm> 2017-07-28T10:06:51+03:00</CreDtTm>
    <FrToDt>
      <FrDtTm>2017-07-28T00:00:00</FrDtTm>
      <ToDtTm>2017-07-28T10:06:51</ToDtTm>
    </FrToDt>
    <Acct>
```

```

<Id>
  <IBAN>LT007400011100003810</IBAN>
</Id>
<Tp>
  <Cd>CACC</Cd>
</Tp>
<Ccy>EUR</Ccy>
<Ownr>
  <Nm>COMPANY</Nm>
  <PstlAdr>
    <StrtNm>Street</StrtNm>
    <TwnNm>Vilnius</TwnNm>
  </PstlAdr>
  <Id>
    <Orgld>
      <Othr>
        <Id>123456789</Id>
      </Othr>
    </Orgld>
  </id>
</Ownr>
<Svcr>
  <FinInstnId>
    <BIC>SMPOLT22XXX</BIC>
    <Nm>Danske Bank A/S Lietuvos filialas</Nm>
    <PstlAdr>
      <StrtNm>Saltoniškių g.2</StrtNm>
      <TwnNm>Vilnius</TwnNm>
    </PstlAdr>
    <Othr>
      <Id>301694694</Id>
    </Othr>
  </FinInstnId>
  <BrnchId>
    <Nm>Danske Bank A/S Lietuvos filialas</Nm>
  </BrnchId>
</Svcr>
</Acct>
<Bal>
  <Tp>
    <CdOrPrtry>
      <Cd>OPBD</Cd>
    </CdOrPrtry>
  </Tp>

```

```
<Amt Ccy="EUR">10468.67</Amt>
<CdtDbtInd>CRDT</CdtDbtInd>
<Dt>
  <Dt>2017-07-28</Dt>
</Dt>
</Bal>
<Bal>
  <Tp>
    <CdOrPrtry>
      <Cd>CLBD</Cd>
    </CdOrPrtry>
  </Tp>
  <Amt Ccy="EUR">10468.67</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Dt>
    <Dt>2017-07-28</Dt>
  </Dt>
</Bal>
<Bal>
  <Tp>
    <CdOrPrtry>
      <Cd>ITAV</Cd>
    </CdOrPrtry>
  </Tp>
  <Amt Ccy="EUR">10478.67</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Dt>
    <Dt>2017-07-28</Dt>
  </Dt>
</Bal>
<Bal>
  <Tp>
    <CdOrPrtry>
      <Cd>ITBD</Cd>
    </CdOrPrtry>
  </Tp>
  <Amt Ccy="EUR">10478.67</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Dt>
    <Dt>2017-07-28</Dt>
  </Dt>
</Bal>
<TxSummary>
  <TtlCdtNtries>
```

```

        <NbOfNtries>1</NbOfNtries>
        <Sum>10.00</Sum>
    </TtlCdtNtries>
    <TtlDbtNtries>
        <NbOfNtries>0</NbOfNtries>
        <Sum>0.00</Sum>
    </TtlDbtNtries>
</TxSummary>
<Ntry>
    <Amt Ccy="EUR">10.00</Amt>
    <CdtDbtInd>CRDT</CdtDbtInd>
    <RvsInd>true</RvsInd>
    <Sts>BOOK</Sts>
    <BookgDt>
        <Dt>2017-07-28</Dt>
    </BookgDt>
    <ValDt>
        <Dt>2017-07-28</Dt>
    </ValDt>
    <AcctSvcrRef>1507289999999999</AcctSvcrRef>
    <BkTxCd>
        <Domn>
            <Cd>PMNT</Cd>
            <Fmly>
                <Cd>RCDT</Cd>
                <SubFmlyCd>BOOK</SubFmlyCd>
            </Fmly>
        </Domn>
    </BkTxCd>
    <NtryDtls>
        <TxDtls>
            <Refs>
                <AcctSvcrRef>1507289999999999</AcctSvcrRef>
                <EndToEndId>07280955</EndToEndId>
                <TxId>720373097</TxId>
            </Refs>
            <AmtDtls>
                <TxAmt>
                    <Amt Ccy="EUR">10.00</Amt>
                </TxAmt>
            </AmtDtls>
            <RltdPties>
                <Dbtr>
                    <Nm>Debtor</Nm>
                </Dbtr>
            </RltdPties>
        </TxDtls>
    </NtryDtls>
</Ntry>

```

```

        <Id>
            <PrvtId>
                <Othr>
                    <Id>300000000000</Id>
                </Othr>
                <Othr>
                    <Id>123456789</Id>
                    <SchmeNm>
                        <Cd>CUST</Cd>
                    </SchmeNm>
                </Othr>
            </PrvtId>
        </Id>
    </Dbtr>
    <DbtrAcct>
        <Id>
            <IBAN>LT007400025000003810</IBAN>
        </Id>
    </DbtrAcct>
    <Cdtr>
        <Nm>COMPANY</Nm>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <IBAN>LT007400011100003810</IBAN>
        </Id>
    </CdtrAcct>
</RltdPties>
<RltdAgts>
    <DbtrAgt>
        <FinInstnId>
            <BIC>SMPOLT22XXX</BIC>
            <Nm>Danske Bank A/S Lietuvos filialas</Nm>
        </FinInstnId>
    </DbtrAgt>
</RltdAgts>
<RmtInf>
    <Ustrd>Payment details</Ustrd>
</RmtInf>
</TxDtIs>
</NtryDtIs>
</Ntry>
</Rpt>
</BkToCstmrStmnt>

```

### 4.3.Account statement example of camt.053.001.02

At 10:06 a.m. of 28 July 2017 Danske Bank sends *BankToCustomerStatement* message camt.053.001.02 to company. The statement specifies all the operations executed in the account during previous day.

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:2002:tech:xsd:camt.053.001.02">
<BkToCstmrStmt>
  <GrpHdr>
    <MsgId>201707281756901807</MsgId>
    <CreDtTm>2017-07-28T10:06:51+03:00</CreDtTm>
    <MsgPgntn>
      <PgNb>1</PgNb>
      <LastPgInd>true</LastPgInd>
    </MsgPgntn>
  </GrpHdr>
  <Stmt>
    <Id> 201507281756901805 </Id>
    <ElctrncSeqNb>39</ElctrncSeqNb>
    <CreDtTm> 2017-07-28T10:06:51 +03:00</CreDtTm>
    <FrToDt>
      <FrDtTm>2017-07-27T00:00:00</FrDtTm>
      <ToDtTm>2017-07-27T23:59:59</ToDtTm>
    </FrToDt>
    <Acct>
      <Id>
        <IBAN>LT007400011100003810</IBAN>
      </Id>
      <Tp>
        <Cd>CACC</Cd>
      </Tp>
      <Ccy>EUR</Ccy>
      <Ownc>
        <Nm>COMPANY</Nm>
        <PstlAdr>
          <StrtNm>Street</StrtNm>
          <TwnNm>Vilnius</TwnNm>
        </PstlAdr>
      </Ownc>
      <Id>
        <OrgId>
```



```

                <Othr>
                    <Id>123456789</Id>
                </Othr>
            </Orgld>
        </id>
    </Ownr>
    <Svcr>
        <FinInstnId>
            <BIC>SMPOLT22XXX</BIC>
            <Nm>Danske Bank A/S Lietuvos filialas</Nm>
            <PstlAdr>
                <StrtNm>Saltoniškių g.2</StrtNm>
                <TwnNm>Vilnius</TwnNm>
            </PstlAdr>
            <Othr>
                <Id>301694694</Id>
            </Othr>
        </FinInstnId>
        <BrnchId>
            <Nm>Danske Bank A/S Lietuvos filialas</Nm>
        </BrnchId>
    </Svcr>
</Acct>
<Bal>
    <Tp>
        <CdOrPrtry>
            <Cd>OPBD</Cd>
        </CdOrPrtry>
    </Tp>
    <Amt Ccy="EUR">10468.67</Amt>
    <CdtDbtInd>CRDT</CdtDbtInd>
    <Dt>
        <Dt>2017-07-27</Dt>
    </Dt>
</Bal>
<Bal>
    <Tp>
        <CdOrPrtry>
            <Cd>CLBD</Cd>
        </CdOrPrtry>
    </Tp>
    <Amt Ccy="EUR">10478.67</Amt>
    <CdtDbtInd>CRDT</CdtDbtInd>
    <Dt>

```

```

        <Dt>2017-07-27</Dt>
    </Dt>
</Bal>
<TxSummary>
    <TtlCdtNtries>
        <NbOfNtries>1</NbOfNtries>
        <Sum>10.00</Sum>
    </TtlCdtNtries>
    <TtlDbtNtries>
        <NbOfNtries>0</NbOfNtries>
        <Sum>0.00</Sum>
    </TtlDbtNtries>
</TxSummary>
<Ntry>
    <Amt Ccy="EUR">10.00</Amt>
    <CdtDbtInd>CRDT</CdtDbtInd>
    <RvsInd>true</RvsInd>
    <Sts>BOOK</Sts>
    <BookgDt>
        <Dt>2017-07-27</Dt>
    </BookgDt>
    <ValDt>
        <Dt>2017-07-27</Dt>
    </ValDt>
    <AcctSvcrRef>1507289999999999</AcctSvcrRef>
    <BkTxCd>
        <Domn>
            <Cd>PMNT</Cd>
            <Fmly>
                <Cd>RCDT</Cd>
                <SubFmlyCd>BOOK</SubFmlyCd>
            </Fmly>
        </Domn>
    </BkTxCd>
    <NtryDtls>
        <TxDtls>
            <Refs>
                <AcctSvcrRef>1507289999999999</AcctSvcrRef>
                <EndToEndId>07280955</EndToEndId>
                <TxId>720373097</TxId>
            </Refs>
            <AmtDtls>
                <TxAmt>

```

```

        <Amt Ccy="EUR">10.00</Amt>
    </TxAmt>
</AmtDtIs>
<RltdPties>
    <Dbtr>
        <Nm>Debtor</Nm>
        <Id>
            <PrvtId>
                <Othr>
                    <Id>30000000000</Id>
                </Othr>
                <Othr>
                    <Id>123456789</Id>
                    <SchmeNm>
                        <Cd>CUST</Cd>
                    </SchmeNm>
                </Othr>
            </PrvtId>
        </Id>
    </Dbtr>
    <DbtrAcct>
        <Id>
            <IBAN>LT007400025000003810</IBAN>
        </Id>
    </DbtrAcct>
    <Cdtr>
        <Nm>COMPANY</Nm>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <IBAN>LT007400011100003810</IBAN>
        </Id>
    </CdtrAcct>
</RltdPties>
<RltdAgts>
    <DbtrAgt>
        <FinInstnId>
            <BIC>SMPOLT22XXX</BIC>
            <Nm>Danske Bank A/S Lietuvos filialas</Nm>
        </FinInstnId>
    </DbtrAgt>
</RltdAgts>
<RmtInf>
    <Ustrd>Payment details</Ustrd>

```

```
</BkToCstmrStmt>  
  </Stmt>  
    </Ntry>  
      </NtryDtIs>  
        </TxDtIs>  
          </RmtInf>
```