

Access Online Reporting Download Formats

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1. Introduction

This document describes the MT940 and MT942 formats used by Swift and Access Online.

1.1 Target group

This information is intended for IT departments in companies that use electronic files or for their software suppliers. This document can serve as a reference when developing and maintaining automated funds flow processing between your company and the bank.

1.2 Access Online

Access Online is ABN AMRO's Internet Banking platform, which has been developed specifically to optimise the management of your working capital. Via Access Online you have access to your bank accounts any time and any place. With Access Online, you can conduct Internet banking worldwide. You also have insight into all national and international payment streams within your company.

1.3 Document Structure

This document describes the reporting formats available in Access Available. The agreement between the client and ABN AMRO determines whether or not these formats are visible and can be used. The general standard is described for each format, along with information that specifically applies to Access Online.

1.3.1 Version History

Version	Date	Author	Role	Remark
1.0	June 2012	COO Global Cash Channels	Channel manager	Initial version
1.1	May 2013	COO Global Cash Channels	Channel manager	ISO XML 20022
1.11	September 2013	COO Global Cash Channels	Channel manager	ISO XML 20022 BE
1.12	May 2014	COO Global Cash Channels	Channel manager	ISO XML 20022 – 2.163 BankTransactionCode
1.13	November 2014	COO Global Cash Channels	Channel manager	Character set – Access Online MT940 and MT942 messages use the full SWIFT X character set. Not more, not less.
1.14	January 2018	Open Banking	Business Developer FT Reporting	Department name changes.
1.15	January 2018	Open Banking	Business Developer	Small changes in text.
1.16	December 2019	Open Banking	Business Developer	Full review
1.17	January 2021	Open Banking	Business Developer	Review

1.3.2 Layout Used

Examples showing file contents are displayed using the Courier font.

1.3.3 Icon Used



Remark

Paragraphs with this icon contain extra information regarding the subject in question.

1.3.4 Tables Legend

Column	Value	Description	Explanation
Status	M	Mandatory	Item must be used
	O	Optional	Item may be used
	C	Conditional	Item may and/or must be used depending on the presence or value of other items.
Type	N	Numeric	Figures, 0-9
	B	Amount	This type is used for amounts. There must be at least one position before the decimal. The decimal indicator '.' is mandatory and counts as part of the total length.
	A	Alphabetic	Letters, A-Z (capital letters)
	X	Alphanumeric	Combination of figures, capital letters and characters from a specific set. See Appendix 12 Character Sets
	x	Alphanumeric	Combination of figures, capital letters and characters from a specific set. See Appendix 12 Character Sets
Length	number	Fixed number	Fixed number of x positions of item (underscored)
	number	Variable number	Item may contain a maximum of x positions. If this applies to a mandatory item, at least 1 number must appear.
Rep.	number		Count indicating how frequently an item, record, tag or field may occur.

Swift MT940 & MT942 Formats

2. Swift

2.1 Introduction

Swift (Society for Worldwide Interbank Financial Telecommunication) is the international organisation that handles message traffic between banks. To do this, Swift has defined the MT, or Message Type, message standard. As part of the MT standard, the following 2 message types are used specifically for reporting account information to clients:

- ▶ MT940 is used to report electronic account information;
- ▶ MT942 is used to report intraday transaction information.

The layout and contents of these messages is based on the Swift FIN standard, Category 9, Cash Management and Customer Status.

This document includes a brief description of Swift MT940 and MT942 as support and reference material for the other parts of this document. Please refer to Swift itself for the integral and most current description of the MT940 and MT942 formats.

The Swift MT format standard involves strict conditions and validation rules. Any deviations from this are specifically stipulated in this document.

2.1.1 External Documentation & Information

Title	Version / Date	Author / Source
SWIFT Standards MT User Handbook	November 2010	Swift MT Standards November 2010 (authorisation required)

2.2 MT940 versus MT942

The MT940 and MT942 are related to one another. The MT942 intraday reporting contains transactions that can appear on the following MT940 account statement. The transactions have 'already' been (provisionally) booked, but are not yet definitive. Such transactions are referred to as preliminary notifications. They maintain the status 'notification' until the definitive bookings are made at the end of the day and the MT940 account statements are created.

Preliminary Notifications

The transactions in MT942 are referred to as preliminary notifications, given that there is the possibility that a transaction may not be processed and may not be definitively booked. This can occur, for example, if the transaction contains errors and/or is revoked. Thus, no rights can be derived from this preliminary notification.

2.3 Message Envelope

A Swift message is placed in a data structure, a sort of 'envelope' that contains information regarding the sender, the recipient and the type of message. There are 4 versions.

Envelope Type 1

This extensive version is equipped with routing information. Swift uses this for the message traffic.

Line	Message Header Record	Contents
1	{1:F01ABNANL2AXXX000000000}	Swift BIC code for the bank at which the account is held. The BIC code always contains an X between BIC8 and the branch code.
	{2:O9400000000000ABNANL2AXXX000000000000000000N}	Message type and Swift BIC code for the bank at which the account is held. The BIC always contains an X between BIC8 and the branch code.
	{3:}{4:	Terminated with a CR+LF
Message Trailer Record		Contents
Last	-}{5:}	Terminated with a CR+LF



Attention

To make it more legible, the Header record in this example is divided across 3 lines.

Envelope Type 2

This is the simple version; it is used for the MT94X OfficeNet download formats.

Line	Message Header Record	Contents
1	ABNANL2A	Swift BIC code for the bank at which the account is held
2	940	Message type
3	Always ABNANL2A	Swift BIC code
Message Trailer Record		Contents
Last	-	Terminated with a CR+LF

Envelope Type 3

This is the EDIFACT BSI version; it is used in the MT94X Edifact BSI download formats. In addition to the contents of the records, a header and trailer record can also be used at the file level in the EDI envelope.

Line	Message Header Record	Contents
1	UNH++SWIAAB'	
2	SWI+MT940:001:ABNANL2A ::20:000000027261266	Message type, Swift BIC code for the bank at which the account is held, plus a reference
Message Trailer Record		Contents
Last	-XXX ' UNT '	Not terminated with a CR+LF

Envelope Type 4

This is the EDIFACT OfficeNet version; it is used in the MT94X Edifact OfficeNet download formats.

Line	Message Header Record	Contents
1	UNB+UNOA:2+000000000251:ZZ+000000000000:ZZ+00000000 0000+0000'	
2	UNH++SWIAAB'	
3	SWI+MT940:001:ABNANL2A :20:0000000027261266	Message type, Swift BIC code for the bank at which the account is held, plus a reference
Message Trailer Record		Contents
Last	-XXX , UNT ' UNZ+1+0000 '	Terminates with a CR+LF



Attention

Using information from the message header for identification and reconciliation purposes is not recommended due to future changes.

2.4 Assumptions & Principles

Character set

The Swift format has a variable line length. Each line terminates with a return, or a carriage return and line feed character (hexadecimal x0D x0A). In this document, we refer to this as CRLF.

See Appendix [12 Character sets](#) for an overview of the characters that Swift can use in the MT messages.

Amount B15

- ▶ The part of the amount before the decimal point consists of a minimum of one figure.
- ▶ The decimal indicator (‘.’) is mandatory and counts as part of the maximum length of 15 positions.
- ▶ The amount does not have any leading zeroes, even though for amounts that are less than one full currency unit a 0 is inserted before the decimal point, for example: 0.89
- ▶ The number of figures after the decimal point may not exceed the maximum number permitted for the ISO Currency Code in question, for example: EUR (Euro) 2 decimals, JPY (Japanese Yen) 0 decimals.
- ▶ For whole amounts or amounts for which the last decimals are zeroes, the last zeroes may be dropped, for example:
 - USD 100.
 - EUR 99.5

ISO Currency Code A3

The currency code must appear in the list maintained by ISO in conformance with the 4217 standard (see Appendix [13.1 ISO Currency Code](#)).

3. Standard Swift MT940 Bank statement

3.1 Introduction

MT940 is used for electronic reporting of account information.

3.2 MT940 Message Structure

The following diagram depicts the structure of the Swift MT940 standard. The Status column specifies whether the tag is mandatory or optional.

Status	Tag	Name	Rep.
M		Message Header Record	1
		Account Statement Section	1
M	20	Transaction Reference Number	
O	21	Related Reference	
M	25	Account Number	
M	28C	Account Statement Number/Sequence Number	
M	60x	Initial Book Balance	

		Transactions Section	0-n
O	61	Account Statement Transaction	
O	86	Transaction Information	

M	62x	Final Book Balance	
O	64	Value Balance	

O	65	Future Value Balance	0-n

O	86	Information for the Account Holder	
M		Message Trailer Record	

3.2.1 Sub-messages

Swift allows an MT940 message to contain up to 2,000 characters. If a complete MT940 message will contain more than 2,000 characters, this must be split into multiple sub-messages, each with a maximum of 2,000 characters. For sub-messages, Option M (intermediate) is used in tag 60 and 62; the Message Sequence Number in tag 28C determines the correct logical sorting.

If a Swift MT940 message contains fewer than 2,000 characters, Option F (first) is used in tag 60 and 62.

3.3 MT940Tag and Field Specification

Tag	Name	Type in.	Len.	Stat.	Rep.	Remark
20	Transaction Reference Number (TRN)			M	1	This tag contains a unique number that identifies the MT940 message.
	Tag			M	1	:20:
	Transaction Reference No.	X	16	M	1	
21	Related Reference		16	O	1	If the MT 940 message is sent in response to an MT 920 request, this field must contain the Transaction Reference Number from tag 20 of the request.
	Tag			M	1	:21:
	Reference	X	16	M	1	
25	Account Number			M	1	This tag contains the (bank) account number for the account being reported on.
	Tag			M	1	:25:
	Account Number	X	35	M	1	
28C	Account Statement Number/Message Sequence Number			M	1	This tag contains the number of the account statement, followed (optionally) by the sequence number of the message in the account statement.
	Tag			M	1	:28C:
	Statement Number	N	5	M	1	
	Sequence Number	N	5	O	1	
60a	Initial Book Balance			M	1	This field is indicates whether the Initial Book Balance is a debit balance or a credit balance; it also includes the date, the Currency Code and the balance.
	Option F			M	1	:60F:
	Debit/Credit indication	A	<u>1</u>	M	1	D = Debit, C = Credit
	Initial Booking Date	N	<u>6</u>	M	1	Format: YYMMDD
	ISO Currency Code	A	<u>3</u>	M	1	
	Amount	B	15	M	1	
	Option M			M	1	:60M:
	Debit/Credit indication	A	<u>1</u>	M	1	D = Debit, C = Credit
	Initial Booking Date	N	<u>6</u>	M	1	Format: YYMMDD
	ISO Currency Code	A	<u>3</u>	M	1	
Amount	B	15	M	1		
61	Account Statement Transaction			O	1	Contains the data regarding a transaction.
	Tag			M	1	:61:
	1 Value Date	N	<u>6</u>	M	1	Format: YYMMDD
	2 Booking date	N	<u>4</u>	O	1	Format: MMDD
	3 Debit/Credit indication	A	2	M	1	D = Debit, C = Credit, RD = Reverse Debit, RC = Reverse Credit
	4 Fund Code	A	<u>1</u>	O	1	
	5 Amount	B	15	M	1	

Tag	Name	Type in.	Len.	Stat.	Rep.	Remark
	6 Transaction Type Code	X	<u>4</u>	M	1	
	7 Account Holder Reference	X	16	M	1	
	8 Bank Reference	X	16	O	1	
	9 Transaction Information	x	34	O	1	On a new line
86	Transaction Information			O	1	Supplemental information for the account holder regarding the mutation.
	Tag			M	1	:86:
	Description	x	65	M	1-6	Each line terminates with a CRLF
62a	Final Book Balance			M	1	This field indicates whether the Final Book Balance is a debit balance or a credit balance; it also includes the date, the Currency Code and the balance itself.
	Option F					
	Tag			M	1	:62F:
	Debit/Credit Indication	A	<u>1</u>	M	1	D = Debit, C = Credit
	Final Booking Date	N	<u>6</u>	M	1	Format: YYMMDD
	ISO Currency Code	A	<u>3</u>	M	1	
	Amount	B	15	M	1	
	Option M					
	Tag			M	1	:62M:
	Debit/Credit Indication	A	<u>1</u>	M	1	
	Final Booking Date	N	<u>6</u>	M	1	Format: YYMMDD
	ISO Currency Code	A	<u>3</u>	M	1	
	Amount	B	15	M	1	
64	Value Balance			O	1	The amount available on the date specified and/or the amount over which interest is calculated.
	Tag			M	1	:64:
	Debit/Credit Indication	A	<u>1</u>	M	1	D = Debit, C = Credit
	Value Date	N	<u>6</u>	M	1	Format: YYMMDD
	Currency Code	A	<u>3</u>	M	1	ISO Currency Code
	Amount	B	15	M	1	
65	Future Value Balance			O	x	The amount available on a future date and/or the amount over which interest is calculated.
	Tag			M	1	:65:
	Debit/Credit Indication	A	<u>1</u>	M	1	D = Debit, C = Credit
	Value Date	N	<u>6</u>	M	1	Format: YYMMDD
	Currency Code	A	<u>3</u>	M	1	ISO Currency Code
	Amount	B	15	M	1	
86	Message Information			O	1	Supplemental information for the account holder regarding the entire Message.
	Tag			M	1	:86:
	Description	x	65	M	1-6	Lines are terminated with CRLF

4. Swift MT940 Access Online

4.1 Introduction

This section describes the Access Online Swift MT940 export format. ABN AMRO has branches in different countries:

- ▶ The Netherlands
- ▶ Belgium
- ▶ Germany
- ▶ France
- ▶ The United Kingdom

Accounts from the ABN AMRO branches specified above can be exported in the MT940 format via Access Online. The country in which the account is held can affect the contents of the MT940. The Access Online Swift MT940 export format does not support sub-messages.

MT940 messages that are delivered via Swift, for example in a multi-bank scenario, fall outside the scope of this description. The MT940 messages that originate from third party banks are passed on without changes; their contents may deviate functionally from ABN messages.

4.2 Scope

- ▶ The description involves the Swift MT940, created by ABN AMRO, which is exported from Access Online.
- ▶ Access Online: MT940 SWIFT

The format name is based on the export versions that can be selected in the applications specified. In addition to the standard Swift MT940 format, Access Online also recognises a number of additional versions. There is no mutual comparison between the various versions. An overview of the variations on the standard Swift MT940 is described in § 4.5 Export MT940 Versions.

4.3 MT940 Account Statement

Functionality	Access Online
Null messages: A null message is an MT940 account statement without changes; it only contains a Start and Final Book Balance.	Optional
Reporting Frequency	Daily
Value Balance	Optional
Transaction Classification	Variable
Transaction Sequence	Variable
Contra Account in description	Fixed
Transaction Type	No
Transaction Code	No
Mutation Codes	Yes
Service Type Code	No
Variable classification files	Yes
Export file name	Variable

4.4 Differences per tag

The differences do not involve the technical format. This conforms to the format description specified by Swift, unless explicitly described otherwise.

4.4.1 Tag 20 Transaction Reference Number

:20: Transaction Reference Number (TRN)	M 1	This tag contains a unique number that identifies the MT940 message.
Field	Form	Access Online
Transaction Reference No.	X16	Form: N8/N8 N8: Logical file sequence number, standard 00000000 N8: Sequence Number incremented for each statement Bank identification for the message. Must be the same as the follow-up message. Is designed to make it possible to look up the message later (reference to the original message).
Remark		Involves a unique number that is assigned by Access Online per MT940 message download.
Example		:20:0000000027295476

4.4.2 Tag 21 Related Reference

:21: Related Reference	O 1	Is not used in Access Online.
Field	Form	Access Online
Reference	X16	
Remark		
Example		n . a .

4.4.3 Tag 25 Account Number

:25: Account Number	M 1	The (bank) account number for the account being reported on.
Field	Form	Access Online
Account Number	X35	Compiled by the user from the account number, the IBAN, the account code, the currency type, the bank code and/or SWIFT BIC code (possibly separated by a /, -, decimal point and/or a space). The form of the account or IBAN may vary depending on the country where the account is held.
Remark		One account number can be held in one currency (ISO Currency Code).
Example		:25:0123456789

4.4.4 Tag 28C Account Statement Number/Message Sequence Number

:28C: Account Statement Number/Message Sequence Number	M 1	This tag contains the number of the account statement, followed by the sequence number of the message in the account statement.
Field	Form	Access Online
Statement / Sequence Number	N5 [/N5]	<p><u>ABN AMRO Nederland</u> Form: N3N2[/N5]</p> <p>N3: Account Statement Number N2: Run number [/N5]: Sub-message number</p> <p>The Account Statement Number contains the day number within the year. (1 through 366). The day number is the Final Booking Date in Tag 62F. By default, the Run Number currently contains the value 01.</p> <p>By default, the sub-message number currently contains the value 1.</p> <p><u>ABN AMRO Belgium/Germany/France & United Kingdom</u> Form: N5[/N5].</p> <p>N5: Account Statement Number [/N5]: Sub-message number</p> <p>By default, the sub-message number currently contains the value 1.</p>
Remark		For an account that is opened during the year, the Statement Number begins with the applicable day number.
		The numbering of the electronic account statement is sequential; however, this may deviate from the number on the paper account statement.
Example		:28C:19701/1



Remark

With the implementation of the November 2001 Swift Release, Tag 28 in the MT940 was replaced by Tag 28C. Tag 28C permits a sequence number with a maximum of 5 figures. Tag 28 only uses 2 figures and has the form N5[/N2]. Specific export versions still use Tag 28. See § 4.5 Export MT940 Versions.

4.4.5 Tag 60 Initial Book Balance

:60x: Initial Book Balance	M 1	This tag specifies whether the Initial Book Balance is a debit balance or a credit balance, the date, the Currency Code and the balance amount.
Field	Form	Access Online
1 Debit / Credit indication	A1	D (debit) or C (credit). A null Amount is reported on as C.
2 Initial Booking date, YYMMDD	N6	The date of the Initial Book balance corresponds to the date in tag 62F - the Final Book Balance of the previous account statement. For a new account, this date will start with null until the 1st account statement is printed.
3 ISO Currency Code	A3	
4 Amount	B15	

Remark	The 60M option is not used because the file is not split into sub-messages during export.
Example	:60F:D090825GBP135222,16

4.4.6 Tag 61 Account Statement Transaction

:61: Account Statement Transaction	O 1	This tag contains the data regarding a specific transaction.
Field	Form	Access Online
1 Value Date, YYYYMMDD	N6	If the Value Date is null, the Booking Date is passed on as the Value Date.
2 Booking date, MMDD	[N4]	If the booking date is null, the ABN AMRO booking date is taken over (from the header record).
3 Debit / Credit indication	A2	Form: A2: D (debit), C (credit), RD (Reverse Debit) or RC (Reverse Credit) A null Amount is reported on as C.
4 Fund Code	[X1]	Not applicable.
5 Amount	B15	
6 Transaction Type Code	A1X3	Form: A1N3 Transaction Type Code (ISO, SWIFT, CODA, BAI, NL, Norma 43, MultiCash and AFB) can be set by the user in Access Online. Use of these codes is not recommended for reconciliation purposes.
7 Account Holder Reference	X16	Standard value NONREF unless another value is available.
8 Bank Reference	[/X16]	Filled if a value is available.
9 Transaction Information	[X34]	<u>ABN AMRO Nederland</u> Not filled or filled with product type /EC-COMPLIANT/ <u>Belgium/Germany/United Kingdom</u> Is filled with the product type. <u>ABN AMRO France</u> Is filled with the product type and the creditor.
Access Online Example		<u>ABN AMRO Nederland</u> : 61:1202150215C2517,06N792NONREF /EC-COMPLIANT/ <u>ABN AMRO Belgium/Germany/United Kingdom</u> : 61:1202160215C2618,84NTRFNONREF//1FT1234567890 Transfer <u>ABN AMRO France</u> : 61:1202150215D2345,75NMSCNONREF//012345678AV0BOPA VIR XXXXXXXXX

4.4.7 Tag 86 Transaction Information

:86: Transaction Information	O 6	Supplemental information for the account holder regarding the previous mutation.
Field	Form	Access Online
Description	X65	Description lines for the account holder. Generally contains the account number and name of the creditor plus the payment reference number and the payment description lines. For SEPA transactions this is standard structured, for Non-SEPA it is unstructured unless the structured MT940 is chosen.
Example		:86:GIRO 1234567 ABC BV DUCKSTAD PAYMENT REFERENCE 9999999999999999 123456789 INVOLVES INVOICE D.D. 12-03-2012 INCL. 0,79 VAT SEPA: :86:/TRTP/SEPA Terugboeking/IBAN/BE36509000640581/BIC/ZYABBE20XXX /NAME/Test0212/RTRN/AC01/REMI/SEG-24514-2011060704/EREF/TEST GO 2011060704

4.4.8 Tag 62 Final Book Balance

:62x: Final Book Balance	M 1	This tag indicates whether the Final Book Balance is a debit balance or a credit balance. It also includes the date, the Currency Code and the balance amount.
Field	Form	Access Online
1 Debit / Credit indication	A <u>1</u>	D (debit) or C (credit). A null Amount is reported on as C.
2 Final Booking Date, YYYYMMDD	N <u>6</u>	
3 ISO Currency Code	A <u>3</u>	
4 Amount	B15	
Remark		The 62M option is not used because the file is not split into sub-messages during export.
Example		:62F:D090825GBP135222.16

4.4.9 Tag 64 Value Balance

:64: Value Balance	O 1	The amount available on the date specified and/or the amount over which interest is calculated.
Field	Form	Access Online
1 Debit / Credit indication	A <u>1</u>	D (debit) or C (credit).
2 Value Date, YYYYMMDD	N <u>6</u>	
3 ISO Currency Code	A <u>3</u>	
4 Amount	B15	
Remark		
Example		:64:C100716EUR59.96

4.4.10 Tag 65 Future Value Balance

:65: Future Value Balance	O x	The amount available on a future date and/or the amount over which interest is calculated.
Field	Form	Access Online
1 Debit / Credit indication	A <u>1</u>	D (debit) or C (credit).
2 Value Date, YYYYMMDD	N <u>6</u>	
3 ISO Currency Code	A <u>3</u>	
4 Amount	B15	
Remark		The number of lines for tag 65 is limited to a maximum of 5.
Example		:65:C100818EUR56.36 :65:C100819EUR56.36 :65:C100820EUR56.36 :65:C100821EUR56.36 :65:C100822EUR56.36

4.4.11 Tag 86 Message Information

:86:	O 1	Is not used in Access Online.
Field	Form	Access Online
Description	X65	
Remark		
Example	n . a .	n . a .

4.5 Export MT940 Versions

Access Online Version	Explanation
MT940 SWIFT	Uses envelope type 1 (see 2.3 Message Envelope).
MT940 SAP	Uses envelope type 1 (see 2.3 Message Envelope). Tag 25: Contains the Swift address followed by: /account number Tag :86: First line starts with 999 Tag :64: is missing Tag :65: missing
MT940 Structured	Uses envelope type 1 (see 2.3 Message Envelope). Tag :86: constructed using Multi Cash codes: GVC code may be derived based on the SWIFT transaction type. ?00 : Description of the GVC code; ?20-29 : Description lines 1 through 10 ?30 : Bank Code for the creditor's bank. ?31 : Creditor account number. ?32-33 : Creditor name. ?60-63 : Description lines 11 through 14. If the GVC code is not available and/or cannot be derived, GVC code 999 is displayed, augmented by the transaction details.
MT940 Edifact BSI	Uses envelope type 3 (see 2.3 Message Envelope). Tag 28 is used rather than 28C.

Access Online Version	Explanation
MT940 OfficeNet	Uses envelope type 2 (see 2.3 Message Envelope). Tag 28 is used rather than 28C: The sequence number is filled with 01.
MT940 EDIFACT OfficeNet	Uses envelope type 4 (see 2.3 Message Envelope). Tag 28 is used rather than 28C. The sequence number is filled with 01.



Supplemental Information

Tag 28: form N5/[N2]

See Remark in § 4.4.4 Tag 28C Account Statement Number/Message Sequence Number

4.6 Export options

The applications both have a number of options, which can affect the lay-out of the MT940 and the export file, depending on the version of the application used.

Functionality	Item	Access Online
Selection	Account Number	Yes
	Country	Yes
	Bank	Yes
	Currency	Yes
	Account Type	Yes
	Account Holder	Yes
	Account Group	Yes
Period	Number of days variable	Unlimited
Lay-out	Including future Currency Balances	Optional
	Statements without transactions specified	Optional

5. Standard Swift MT942 Intraday Report

5.1 Introduction

An MT942 Intraday Report (Interim Transaction Report) is a standard message for electronic transaction reporting. Message type MT942 is used to report brief and/or detailed information regarding debit or credit bookings since:

- ▶ The last bank statement was issued or;
- ▶ The last transaction report (sent in the period since the last bank statement).

5.2 MT942 Message Structure

The following diagram shows the structure of the Swift MT942 standard. The Status column specifies whether a tag is mandatory or optional.

Status	Tag	Name	Rep.
M		Message Header Record	1
		Account Statement Section	1
M	20	Transaction Reference Number	
O	21	Related Reference	
M	25	Account Number	
M	28C	Account Statement Number/Sequence Number	
M	34F	Below the Limit	
O	34F	Below the Limit	
M	13D	Date/Time Indication	
--->		Transactions Section	0-n
O	61	Account Statement Transaction	
O	86	Transaction Information	
---		Debit Transactions - Number and Total	
O	90D	Debit Transactions - Number and Total	
O	90C	Credit Transactions - Number and Total	
O	86	Information for the Account Holder	
M		Message Trailer Record	

5.3 MT942 Tag and Field Specification

Tag	Name	Type in.	Len.	Stat.	Rep.	Remark
20	Transaction Reference Number (TRN)			M	1	This tag contains a unique number to identify the MT942 message.
	Tag			M	1	:20:
	Transaction Reference No.	X	16	M	1	
21	Related Reference		16	O	1	If the MT 942 message is sent in response to an MT 920 request, this field must contain the Transaction Reference Number from tag 20 of the request.
	Tag			M	1	:21:
	Reference	X	16	M	1	
25	Account Number			M	1	This tag contains the (bank) account number for the account being reported on.
	Tag			M	1	:25:
	Account Number	X	35	M	1	
28C	Account Statement Number/Message Sequence Number			M	1	This tag contains the number of the account statement, followed by the sequence number of the message in the account statement.
	Tag			M	1	:28C:
	Statement Number	N	5	M	1	
	Sequence Number	N	5	O	1	
34F	Below the Limit			M	1	Minimum amount required to report the amount of the transaction.
	Tag			M	1	:34F:
	ISO Currency Code	A	<u>3</u>	M	1	
	Debit/Credit indication	A	<u>1</u>	O	1	If present: D = Debit
	Amount	B	15	M	1	
34F	Below the Limit			O	1	Minimum amount required to report the amount of the transaction.
	Tag			M	1	:34F:
	ISO Currency Code	A	<u>3</u>	M	1	
	Debit/Credit indication	A	<u>1</u>	O	1	If present: C = Credit
	Amount	B	15	M	1	
13D	Date/Time indication			M	1	Date and Time message was created
	Tag			M	1	:13D:
	Date	N	<u>6</u>	M	1	Format: YYMMDD
	Time	N	<u>4</u>	M	1	Format: HHMM
	Time zone indication	X	<u>1</u>	M	1	+ or – sign
	Time zone correction	N	<u>4</u>	M	1	Number of hours by which this time zone differs from UTC
61	Account Statement Transaction			O	1	Contains the data regarding a transaction.
	Tag			M	1	:61:
	1 Value Date	N	<u>6</u>	M	1	Format: YYMMDD
	2 Booking date	N	<u>4</u>	O	1	Format: MMDD

	3 Debit/Credit indication	A	2	M	1	D = Debit, C = Credit, RD = Reverse Debit, RC = Reverse Credit, EC = Expected Credit, ED = Expected Debit
	4 Fund Code	A	<u>1</u>	O	1	
	5 Amount	B	15	M	1	
	6 Transaction Type Code	X	<u>4</u>	M	1	
	7 Account Holder Reference	X	16	M	1	
	8 Bank Reference	X	16	O	1	
	9 Transaction Information	x	34	O	1	On a new line
86	Transaction Information			O	1	Supplemental information for the account holder regarding the mutation.
	Tag			M	1	:86:
	Description	x	65	M	1-6	Lines are terminated with CRLF
90D	Debit Transactions - Number and Total			O	1	
	Tag			M	1	:90D:
	Number	N	5	M	1	
	ISO Currency Code	A	<u>3</u>	M	1	
	Amount	B	15	M	1	
90C	Credit Transactions - Number and Total			O	1	
	Tag			M	1	:90C:
	Number	N	5	M	1	
	ISO Currency Code	A	<u>3</u>	M	1	
	Amount	B	15	M	1	
86	Message Information			O	1	Supplemental information for the account holder regarding the entire Message.
	Tag			M	1	:86:
	Description	x	65	M	1-6	Lines are terminated with CRLF

Example

```
{1:F01ABNANL2AXXXX0000000000}{2:09420000000000ABNANL2AXXXX0000000000000000000000N}{3:}{4
:20:0000000007870912
:25:NL62ABNA0494458011
:28C:1/1
:34F:EURD0.00
:34F:EURC0.00
:13:1011010921
:61:1011011101C0,01N400NONREF
:86: 42.32.35.257 ABN AMRO GLOBAL CHANNELS
AMSTERDAM ZUIDOOST
BV GCFM MODEL
:90D:0EUR0.00
:90C:1EUR0.01
-}{5:}
```

6. Swift MT942 Access Online

6.1 Introduction

This chapter describes the Access Online intraday reporting (MT942). ABN AMRO has branches in different countries:

- ▶ The Netherlands
- ▶ Belgium
- ▶ Germany
- ▶ France
- ▶ The United Kingdom

Accounts from the ABN AMRO branches mentioned above can be exported via Access Online in the MT942 format. The country in which the account is held can affect the contents of the MT942.

MT942 messages that are delivered via Swift, for example in a multi-bank scenario, fall outside the scope of this description. The MT942 messages that originate from third party banks are passed on without changes; their contents may deviate functionally from ABN messages.

6.2 Processing Intraday Transactions

Preliminary transaction information is not provided for all transactions. This applies to specific types of expense entries, balance regulations, iDeal receipts, etc.

6.2.1 Process Access Online

During a work day, the bank system both initiates and receives transactions. Periodically, every 2 hours, the 'new' collected transactions are sent to Access Online. They can be retrieved there after a delay of 45 minutes. These transactions are equipped with a general code.

6.2.2 Definitive AOL Booking

During the definitive booking and when creating the account statement, the transactions are 'processed', i.e. equipped with the correct codes. Once the account statement is ready, the preliminary notification is no longer available.

6.3 Scope

In addition to the standard Swift MT942 format, Access Online also recognises a number of additional versions. No mutual comparison between the various versions is conducted. An overview of the variations on the standard Swift MT940 is described in § 6.7 Export MT942 Versions.

6.4 Assumptions & Principles

Access Online: Tag 13

In standard Swift MT942, tag 13 with option D is mandatory. In Access Online, tag 13 is used without the D option.

Remarks

- ▶ In the standard Swift MT942 description, the Transactions Section is defined as optional. If there are no

mutations, this results in a 'null message'. This situation cannot occur in AOL. In both channels, the Transactions Section is defined as conditional; thus, this deviates from the standard Swift MT942.

- ▶ If there are no intraday mutations, AOL does not generate an error message upon export. A file is created, but it is empty and contains 0 bytes.
- ▶ If the IBAN must be used when exporting from AOL, situations may arise in which this is not displayed in tag :25: Account Number. This is specifically the case for 3rd party bank accounts that use BBAN rather than IBAN.
- ▶ The Below Limit mechanism is not used in the channels in question.

6.5 MT942 Intraday Reporting

Functionality	Access Online
Null messages: A null message is an MT942 intraday report without any mutations; it only contains the Account Statement Section.	n.a.
Reporting frequency	During the day
Value Balance	n.a.
Transaction Classification	Variable
Transaction Sequence	Variable
Contra account in description	Fixed
Transaction Type	n.a.
Transaction Code	n.a.
Mutation codes	n.a.
Service Type Code	n.a.
Variable classification files	Yes
Naming export files	Variable

6.6 Differences per tag

The differences do not involve the technical format. This complies with the format description specified by Swift, unless explicitly stipulated otherwise.

6.6.1 Tag 20 Transaction Reference Number

:20: Transaction Reference Number (TRN)	M 1	This tag contains a unique number to identify the MT942 message.
Field	Form	Access Online
Transaction Reference No.	X16	Form: <u>N16</u> N16: Sequence Number incremented for each message
Remark		Involves a unique number assigned by Access Online per download of an MT942 message.
Example		:20:0000000008085101

6.6.2 Tag 21 Related Reference

:21: Related Reference	O 1	Is not used in Access Online.
Field	Form	Access Online
Reference	X16	
Remark		

Example	n . a .
---------	---------

6.6.3 Tag 25 Account Number

:25: Account Number	M 1	The (bank) account number that is being reported on.
Field	Form	Access Online
Account Number	X35	This is compiled by the user from the account number, the IBAN, the account code, the currency type, the bank code and/or SWIFT BIC code (possibly separated by a /, -, decimal point and/or space). The form of the account or IBAN may vary depending on the country where the account is held.
Remark		One account number can be held in one currency (ISO Currency Code).
Example		: 25 : NL62ABNA0123456789

6.6.4 Tag 28C Account Statement Number/Message Sequence Number

:28C: Account Statement Number/Message Sequence Number	M 1	This tag contains the number of the account statement, followed by a sequence number of the message in the account statement.
Field	Form	Access Online
Statement / Sequence Number	N5 [/N5]	Form: N <u>1</u> /N <u>1</u> N <u>1</u> : Account Statement Number /N <u>1</u> : Sequence Number Account Statement Number + Sequence Number contains standard the value: 1 / 1
Remark		
Example		: 28C : 1 / 1



Remark

With the implementation of the November 2004 Swift Release, Tag 28 in MT942 was replaced by Tag 28C. Tag 28C permits a sequence number with a maximum of 5 figures. Tag 28 only uses 2 figures and has the form N5[/N2]. Specific export versions still use Tag 28. See § 6.7 Export MT942 Versions.

6.6.5 Tag 34F Below the Limit (1)

:34F: Below the Limit (first occurrence)	M 1	This tag specifies the minimum amounts that are reported on in the message.
Field	Form	Access Online
1 ISO Currency Code	A <u>3</u>	
2 Debit / Credit indication	[A <u>1</u>]	Form: A <u>1</u> Standard value: D
3 Amount	B15	Standard value: 0 . 00
Remark		The ISO Currency Code for the account is not always known in the event of appendices and notices from the bank's own systems. In that case, the value EUR is used by default.
Example		: 34F : EURD0 . 00

6.6.6 Tag 34F Below the Limit (2)

:34F: Below the Limit (second occurrence)	O 1	This tag specifies the minimum amounts reported on in the message.
Field	Form	Access Online
1 ISO Currency Code	A <u>3</u>	
2 Debit / Credit indication	A <u>1</u>	Form: A <u>1</u> Standard value: C
3 Amount	B15	Standard value: 0 . 00
Remark		The tag is always reported. The ISO Currency Code for the account is not always known in the event of appendices and notices from the bank's own system. In that case, the value EUR is used by default.
Example		: 34F : EURC0 . 00

6.6.7 Tag 13D Date/Time indication



Attention

In Access Online, Tag 13 is used without the D option.

:13D: Date/Time indication	M 1	This tag specifies the date, time and time zone on/in which the message was created.
Field	Form	Access Online
1 Date, YYYYMMDD	N <u>6</u>	
2 Time, HHMM	N <u>4</u>	
3 Time zone indication	X <u>1</u>	Is not used
4 Time zone correction	N <u>4</u>	Is not used
Remark		The tag is not used in the D version. Only the Date and Time are used.
Example		: 13 : 1011081102

6.6.8 Tag 61 Account Statement Transaction

:61:	O 1	This tag contains the data regarding a transaction.
Field	Form	Access Online
1 Value Date, YYYYMMDD	N6	
2 Booking date, MMDD	[N4]	The date can change when the definitive booking is made.
3 Debit / Credit indication	A2	Form: A2: D (debit), C (credit), RD (Reverse Debit) or RC (Reverse Credit)
4 Fund Code	[X1]	n.a.
5 Amount	B15	
6 Transaction Type Code	A1X3	Transaction Type Code (ISO, SWIFT, CODA, BAI, NL, Norma 43, MultiCash and AFB) and standard value can be set by the user. Use of these codes is not recommended for reconciliation purposes.
7 Account Holder Reference	X16	Standard value NONREF unless another value is available.
8 Bank Reference	[/X16]	Filled if a value is available.
9 Transaction Information	[X34]	<u>ABN AMRO Nederland</u> Not filled or filled with the product type /EC-COMPLIANT/ <u>Belgium/Germany/United Kingdom</u> Is filled with the product type. <u>ABN AMRO France</u> Is filled with the product type and the creditor.

Example	
Example	<p><u>ABN AMRO Nederland</u> :61:1202150215C2517,06N792NONREF /EC-COMPLIANT/</p> <p><u>ABN AMRO Belgium/Germany/United Kingdom</u> :61:1202160215C2618,84NTRFNONREF//1FT1234567890 Transfer</p> <p><u>ABN AMRO France</u> :61:1202150215D2345,75NMSCNONREF//012345678AV0BOPA VIR XXXXXXXXX</p>

6.6.9 Tag 86 Transaction Information

:86:	O 6	Supplemental information for the account holder regarding the previous mutation.
Field	Form	Access Online
Description	X65	Description lines for the account holder. Generally contains the account number and name of the creditor plus the payment reference number and the payment description lines.
Remark		

Example	
Example	:86:GIRO 1234567 ABC BV DUCKSTAD PAYMENT REFERENCE 9999999999999999 123456789 INVOLVES INVOICE D.D. 12-03-2012

	INCL. 0.79 VAT
--	----------------

6.6.10 Tag 90D Debit Transactions - Number and Total

:90D: Debit Transactions - Number and Total	O 1	This tag contains a count of the number of transactions and the sum of the amounts for the reported debit transactions.
Field	Form	Access Online
1 Number	N5	Number of debit transactions
2 ISO Currency Code	A3	
3 Amount	B15	Sum of the debit transactions
Remark		The tag is always reported.
Example		:90D:1EUR0.10

6.6.11 Tag 90C Credit Transactions - Number and Total

:90C: Credit Transactions - Number and Total	O 1	This tag contains a count of the number of transactions and the sum of the amounts for the reported credit transactions.
Field	Form	Access Online
1 Number	N5	Number of credit transactions
2 ISO Currency Code	A3	
3 Amount	B15	Sum of the credit transactions.
Remark		The tag is always reported.
Example		:90C:1EUR0.10

6.6.12 Tag 86 Message Information

:86:	O 1	Supplemental information for the account holder regarding the entire Message.
Field	Form	Access Online
Description	X65	Is not used
Remark		
Example		

6.7 Export MT942 Versions

Access Online Version	Explanation
MT942 SWIFT	Uses envelope type 1 (see 2.3 Message Envelope).
MT942 SAP	Uses envelope type 1 (see 2.3 Message Envelope). Tag 86: First line starts with 999
MT942 Structured	Uses envelope type 1 (see 2.3 Message Envelope). Tag :86: constructed using Multi Cash codes: GVC code may be derived based on the SWIFT transaction type. 00 : Description of the GVC code; 20-29 : Description lines 1 through 10 30 : Bank code for the creditor bank. 31 : Creditor account number. 32-33 : Creditor name. 60-63 : Description lines 11 through 14. If the GVC code cannot be derived, GVC code 999 is displayed, augmented with the transaction details.
MT942 Edifact BSI	Uses envelope type 3 (see 2.3 Message Envelope). Tag 28 is used rather than 28C.
MT942 OfficeNet	Uses envelope type 2 (see 2.3 Message Envelope). Sequence Number in 28C contains standard 01.
MT942 EDIFACT OfficeNet	Uses envelope type 4 (see 2.3 Message Envelope). Sequence Number in 28C contains standard 01.



Supplemental Information

Tag 28: form N5/[N2]

See Remark in § 6.6.4 Tag 28C Account Statement Number/Message Sequence Number

6.8 Export options

The applications both have a number of options, which can affect the lay-out of intraday reporting and the export file, depending on the version of the application used.

Functionality	Item	Access Online
Selection	Account Number	Yes
	Country	Yes
	Bank	Yes
	Currency	Yes
	Account Type	Yes
	Account Holder	Yes
	Account Group	Yes

ISO 20022 XML camt.052 and camt.053 Formats

7. ISO 20022

7.1 Introduction

What is ISO 20022?

ISO 20022 - Universal financial industry message scheme (which used to be also called "UNIFI") is the international standard that defines the ISO platform for the development of financial message standards. Its business modelling approach allows users and developers to represent financial business processes and underlying transactions in a formal but syntax-independent notation. These business transaction models are the "real" business standards. They can be converted into physical messages in the desired syntax. At the time ISO 20022 was developed, XML (eXtensible Mark-up Language) was already the preferred syntax for e-communication. Therefore, the first edition of ISO 20022 proposes a standardized XML-based syntax for messages. The standard was developed within the Technical Committee TC68 - Financial Services of ISO - the International Organization for Standardization.

What is the scope of ISO 20022?

The first focus of ISO 20022 is on international (cross-border) financial communication between financial institutions, their clients and the domestic or international 'market infrastructures' involved in the processing of financial transactions. There is, however, a strong opportunity to use ISO 20022 for the development of new domestic financial messages as well, thereby streamlining all communications for financial institutions.

Why was ISO 20022 developed?

The need for a ISO 20022 standard arose in the early 2000's with the widespread growth of Internet Protocol (IP) networking, the emergence of XML as the 'de facto' open technical standard for electronic communications and the appearance of a multitude of uncoordinated XML-based standardization initiatives, each having used their own "XML dialect". On top of offering a common way of using XML, the new standard shields investments from future syntax changes by proposing a common business modelling methodology (using UML - Universal Modelling Language) to capture, analyze and syntax-independently describe the business processes of potential users and their information needs.

What does camt stand for?

ISO 20022 messages with a name starting with camt are part of the cash management domain. (pain messages are part of the payments initiation domain).

What is a camt.052.001.02 message?

It is a BankToCustomerAccountReportV02, or better known as an intra-day account statement or intra-day update (IDU) and thus the ISO 20022 equivalent of a MT942.

What is a camt.053.001.02 message?

BankToCustomerStatementV02, or better known as an end-of-day account statement or previous-day account statement and thus the ISO 20022 equivalent of a MT940.

8. ISO XML 20022 camt.052.001.02 – BankToCustomerAccountReportV02

8.1 Introduction

The ISO XML 20022 camt.052.001.02 BankToCustomerAccountReportV02 that can be downloaded from Access Online is an intra-day account statement (account report) that is compliant with the implementation guidelines of the Dutch Banking Association (NVB) and the implementation guidelines of the Common Global Implementation (CGI).

8.2 camt.052.001.02 Message Structure

```
<?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">
<BkToCstmrAcctRpt>
One group Header and one Report
</BkToCstmrAcctRpt>
</Document>
```

This complete structure is repeated for each Report.

Document Name and Actual Message

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
	[1..1]	Message Root			
1.0	[1..1]	+ Group Header	<GrpHdr>		
1.1	[1..1]	++ Message Identification	<MsgId>	String 1..35	<ol style="list-style-type: none"> In case of an account with BIC ABNANL2A: Account number.Creation Date Time (YYYY-MM-DD hh:mm:ss). Left-truncated in case the length exceeds 35 characters. Example: <Id>0604478208.2012-09-17 16:35:19</Id> In case of an account with another BIC A unique 16 digit number assigned by Access Online to each download of an account statement. Is the same as MT942 tag 20 Example: <Id>000000008085101</Id>

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
1.2	[1..1]	++ Creation Date Time	<CreDtTm>	ISODateTime	Moment at which the file was created for download. Example: <CreDtTm>2010-10-18T17:00:00+01:00</CreDtTm>
2.0	[1..1]	+ Report	<Rpt>		
2.1	[1..1]	++ Identification	<Id>	string 1..35	Copy of 1.1 <Msgld>
2.2	[1..1]	++ ElectronicSequenceNumber	<ElctrncSeqNb>	Number[18.0]	Sequence Number of Electronic Account Statement. Is the same as MT942 tag 28c Always 1 Example: <ElctrncSeqNb>1</ElctrncSeqNb>
2.4	[1..1]	++ CreationDateTime	<CreDtTm>	ISODateTime	Copy of 1.2 <CreDtTm>
2.10	[1..1]	++ Account	<Acct>		Is the same as MT942 tag 25. Defined by the user in the report profile from the following elements: <ul style="list-style-type: none"> - Account Code - Account Number - Account Number IBAN (if available / if not: Account Number) - Account Currency - Bank Sorting Code - SWIFT ID - / (forward slash), a blank, - (dash), . (point) Example: <Acct>ABNANL2A-064478208-EUR<Acct>
1.2.0	[1..1]	+++ Identification	<Id>		
1.2.1	{Or	++++ IBAN	<IBAN>	IBAN	IBAN is used: <ul style="list-style-type: none"> - In case an IBAN is present for this account in Access Online and the report setup does not have an account number format specified or - In case an IBAN is present for this account in Access Online and the account number specified in the report

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
					setup is IBAN. In any other case, 1.2.2 <Othr> is used. Example: <IBAN>NL09ABNA0604478208</IBAN>
1.2.2	Or}	++++ Other	<Othr>		
1.2.3	[1..1]	+++++ Identification	<Id>	String 1..34	Used in case 1.2.1 IBAN is not used. Example: <Id>>0604478208</Id>
1.2.11	[1..1]	+++ Currency	<Ccy>	ISO ccy code	Currency in which the account is held. Example: <Ccy>EUR</Ccy>
1.2.56	[1..1]	+++ Servicer	<Svcr>		
1.2.57	[1..1]	++++ FinancialInstitutionIdentification	<FinInstnId>		
1.2.58	[1..1]	+++++ BIC	<BIC>	BIC	BIC of the account holding bank/branch (length 8 or 11) Example: <BIC>ABNANL2A<BIC>
2.76	[1..n]	++ Entry	<Ntry>		
2.78	[1..1]	+++ Amount	<Amt Ccy="XXX">	[A-Z]{3,3}18,5n	Amount booked on the account. Example: <Amt Ccy="EUR">500000</Amt>
2.79	[1..1]	+++ CreditDebitIndicator	<CdtDbtInd>	CRDT or DBIT	CRDT or DBIT. CRDT=Credit=money coming into the account DBIT=Debit=money going out of the account Example: <CdtDbtInd>CRDT</CdtDbtInd>
2.80	[0..1]	+++ ReversalIndicator	<RvslInd>	true	In case the entry is a reversal (SEPA R-transacion or an item reported as MT942 RC or RD), the content is: true. In case the entry is not a reversal, the ReversalIndicator field is not used. Example: <RvslInd>>true</RvslInd> Note: If the reversal of a credit entry is reported, it is reported with <CdtDbtInd> DBIT and <RvslInd> true. SWIFT MT reporting has this as RC (Reversal of a credit).

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
					Example: <RvslInd>true</RvslInd>
2.81	[1..1]	+++ Status	<Sts>	BOOK or PDNG	PDNG – Pending – the SWIFT MT equivalent of the E(xpected) in EC (Expected Credit) or ED (Expected Debit) BOOK - Booked Example: <Sts>BOOK</Sts>
2.82	[1..1]	+++ BookingDate	<BookgDt>		
4.1.0	[1..1]	++++ Date	<Dt>	Date	Book Date of the entry in ISO YYYY-MM-DD format Example: <Dt>2010-10-15</Dt>
2.83	[1..1]	+++ ValueDate	<ValDt>		
4.1.0	[1..1]	++++ Date	<Dt>	Date	Value Date of the entry in ISO YYYY-MM-DD format Example: <Dt>2010-10-15</Dt>
2.84	[0..1]	+++ AccountServicerReference	<AcctSvcrRef>	Max35Text	Bank Reference Example: <AcctSvcrRef>AAAASESS-FP-CN_98765/01</AcctSvcrRef>
2.91	[1..1]	+++ BankTransactionCode	<BkTxCd>		ISO transaction type code based on the BTC_ExternalCodeListDescription_16June09 that consists of: <ul style="list-style-type: none"> - A Domain Code, e.g. PMNT: Payments - A Family Code, e.g. RCDT: Received Credit Transfer - A Sub-family Code, e.g. ESCT: SEPA Credit Transfer
2.92	[1..1]	++++ Domain	<Domn>		
2.93	[1..1]	+++++ Code	<Cd>	4-letter code	Transaction Domain code Example: <Cd>PMNT</Cd>
2.94	[1..1]	+++++ Family	<Fmly>		
2.95	[1..1]	+++++ Code	<Cd>	4-letter code	Transaction Family code Example: <Cd>RCDT</Cd>

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
2.96	[1..1]	+++++ SubFamilyCode	<SubFmlyCd>	4-letter code	Sub-family code Example: <SubFmlyCd>ESCT</SubFmlyCd>
2.97	[1..1]	++++ Proprietary	<Prtry>		One single proprietary code based on the Access Online – Administration – Accounts – Transaction Type Codes preference for the account of this statement. Options: <ul style="list-style-type: none"> • SWIFT code (e.g. "NTRF" for a Transfer) / Issuer = SWIFT • BAI code (e.g. "575" for a ZBA Debit) / Issuer = "BAI" • MultiCash (Geschäftsvorfall-Code) combined with SWIFT code (e.g. "NDDT+004" for Direct Debit Item / Lastschrift (Abbuchungsverfahren)) / Issuer = "ZKA" • Coda (BBA) code (e.g. "00101000" for a domestic or SEPA Credit Transfer / net amount) / Issuer = "BBA" • AFB (CFONB) code (e.g. "01" for Chèques payés) / Issuer = "AFB" • Norma43 code (e.g. "10" for CHEQUES GASOLINA) / Issuer = "CSB" • ABN AMRO code (e.g. "N654" for incoming SEPA Credit Transfer) / Issuer = "ABNAMRO"
2.98	[1..1]	+++++ Code	<Cd>	Max35Text	Example: <Cd>N654</Cd> Example: <Cd>NDDT+004</Cd>
2.99	[0..1]	+++++ Issuer	<lssr>	Max35Text	Example: <lssr>ABNAMRO</lssr> Example: <lssr>ZKA</lssr>
2.135	[0..1]	+++ Entrydetails	<NtryDtls>		More information on the entry, or details of the transactions in a batch.
2.136	[0..1]	++++ Batch	<Btch>		In case the entry is a batch, more information on the batch.

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
2.137	[0..1]	+++++ MessageIdentification	<MsgId>	Max35Text	MsgId of the pain message (pain.001, pain.007 or pain.008) in which the batch order was submitted. Example: <MsgId>Facturen Feb 2013</MsgId>
2.138	[0..1]	+++++ PaymentInformationIdentification	<PmtInflD>	Max35Text	PmtInflD1 (Client Batch Reference) of the batch in the pain message (pain.001, pain.007 or pain.008). Example: <PmtInflD>FINP-0055/001</PmtInflD>
2.139	[0..1]	+++++ NumberOfTransactions	<NbOfTxs>	Max15NumericText	Number of transactions in the batch. For accounts held at ABNANL2A, maximum 100,000 Example: <NbOfTxs>20</NbOfTxs>
2.140	[0..1]	+++++ TotalAmount	<TtlAmt>	[A-Z]{3,3}18,5n	Example: <TtlAmt Ccy="EUR">29214.47</TtlAmt>
2.141	[0..1]	+++++ CreditDebitIndicator	<CdtDbtInd>	CRDT or DBIT	Example: <CdtDbtInd>DBIT</CdtDbtInd>
2.142	[0..n]	++++ TransactionDetails	<TxDtIs>		More information on the entry or on the transactions in the batch.
2.143	[0..1]	+++++ References	<Refs>		
2.144	[0..1]	+++++ MessageIdentification	<MsgId>	Max35Text	For single payment orders/reversals only (not for transactions in a batch). The MsgId of the pain message in which the transaction order was submitted. Example: <MsgId>0205487569845</MsgId>
2.145	[0..1]	+++++ AccountServicerReference	<AcctSvcrRef>	Max35Text	Bank reference. Example: <MsgId>0205487569845</MsgId>
2.146	[0..1]	+++++ PaymentInformationIdentification	<PmtInflD>	Max35Text	For single payment orders only (not for transactions in a batch that contains multiple transactions). The PmtInflD1 (Client Batch Reference) of the transaction order in the pain message. Example: <PmtInflD>AP-Week13-INV12345</PmtInflD>
2.147	[0..1]	+++++ InstructionIdentification	<InstrId>	Max35Text	For single transactions and transactions in a batch: The InstrId (client reference that is not passed on to the counterparty of the

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
					transaction) of the transaction/reversal in the pain. In case of Rejects/Returns, The InstrId of the <u>original</u> transaction in the pain. Example: <PmtInflId>AP-Week13-INV12345</PmtInflId>
2.148	[0..1]	+++++++ EndToEndIdentification	<EndToEndId>	Max35Text	For single transactions and transactions in a batch: The EndToEndId (client reference that is passed on to the counterparty of the transaction) of the transaction in the pain. In case of Rejects/Returns/Reversals, the EndToEndId of the <u>original</u> transaction in the pain. Example: <EndToEndId>Rel.12345 Inv.123456</EndToEndId>
2.150	[0..1]	+++++++ MandateIdentification	<MndtId>	Max35Text	MandateIdentification – for regular direct debit debits & credits, and reversals, returns and refunds. Example: <MndtId>gas Amsterdam 12345</MndtId>
2.151	[0..1]	+++++++ ChequeNumber	<ChqNb>	Max35Text	Example: <ChqNb>265N97G0980987G</ChqNb>
2.156	[0..1]	+++++ AmountDetails	<AmtDtls>		
2.1.9	[1..1]	+++++++ TransactionAmount	<TxAmt>		
2.1.10	[1..1]	+++++++ Amount	<Amt Ccy="XXX">	[A-Z]{3,3}18,5n	Amount booked on the account. Example: <Amt Ccy="EUR">500000</Amt>
2.199	[0..1]	+++++ RelatedParties	<RltdPties>		Debtor, Debtor Account, Ultimate Debtor Creditor, Creditor Account, Ultimate Creditor
2.201	[0..1]	+++++++ Debtor	<Dbtr>		
9.1.0	[0..1]	+++++++ Name	<Nm>		
9.1.1	[0..1]	+++++++ PostalAddress	<PstlAdr>		
9.1.5	[0..1]	+++++++ StreetName	<StrtNm>	Max70Text	Example: <StrtNm>Westeinde</StrtNm>
9.1.6	[0..1]	+++++++ BuildingNumber	<BldgNb>	Max16Text	Example: <BldgNb>1</BldgNb>
9.1.7	[0..1]	+++++++ PostCode	<PstCd>	Max16Text	Example: <PstCd>1017 ZN</PstCd>
9.1.8	[0..1]	+++++++ TownName	<TwnNm>	Max35Text	Example: <TwnNm>Amsterdam</TwnNm>

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
9.1.10	[0..1]	+++++++ Country	<Ctry>	Alpha 2 code	ISO country code Example: <Ctry>NL</Ctry>
9.1.11	[0..7]	+++++++ AddressLine	<AdrLine>	Max70Text	Example: <AdrLine> Westeinde 1</AdrLine> <AdrLine>1017 ZN Amsterdam</AdrLine>
9.1.12	[0..1]	+++++++ Identification	<Id>		
9.1.13	[1..1]	+++++++ OrganisationIdentification	<OrgId>		
9.1.14	[0..1]	+++++++ BICOrBEI	<BICOrBEI>	BIC or BEI 4Alpha bank+ 2Alpha country+ 2Text location+ optional 3Text branch	Example: <BICOrBEI>ABNANL2A</BICOrBEI>
9.1.15	[0..n]	+++++++ Other	<Othr>		
9.1.16	[1..1]	+++++++ Identification	<Id>	Max35Text	Example: <Id>30120400</Id>
2.202	[0..1]	+++++++ DebtorAccount	<DbtrAcct>		
1.1.0	[1..1]	+++++++ Identification	<Id>		
1.1.1	{Or	+++++++ IBAN	<IBAN>	IBAN	Example: <IBAN>NL09ABNA0604478208</IBAN>
1.1.2	Or}	+++++++ Other	<Othr>		
1.1.3	[1..1]	+++++++ Identification	<Id>	Max34Text	Example: <Othr>0604478208</Othr>
1.1.11	[0..1]	+++++++ Currency	<Ccy>	3 digit alpha ISO currency code	Example: <Ccy>EUR</Ccy>
2.203	[0..1]	+++++++ UltimateDebtor	<UltmtDbtr>		
		...			Same fields as 2.201 Debtor
2.204	[0..1]	+++++++ Creditor	<Cdtr>		
		...			Same fields as 2.201 Debtor
2.205	[0..1]	+++++++ CreditorAccount	<CdtrAcct>		
		...			Same fields as 2.202 DebtorAccount
2.206	[0..1]	+++++++ UltimateCreditor	<UltmtCdtr>		

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
		...			Same fields as 2.201 Debtor
2.211	[0..1]	+++++ RelatedAgents	<RltdAgt>		
2.212	[0..1]	+++++ DebtorAgent	<DbtrAgt>		
6.1.0	[1..1]	+++++++ FinancialInstitutionIdentification	<FinInstnId>		
6.1.1	[1..1]	+++++++ BIC	<BIC>	4Alpha bank+ 2Alpha country+ 2Text location+ optional 3Text branch	Example: ABNANL2A
2.213	[0..1]	+++++ CreditorAgent	<CdtrAgt>		
		...			Same fields as 2.212 DebtorAgent
2.224	[0..1]	+++++ Purpose	<Purp>		
2.225	[1..1]	+++++ Code	<Cd>	4Alpha ISO Purpose Code	Example: <Cd>AGRT</Cd>
2.234	[0..1]	+++++ RemittanceInformation	<RmtInf>		
2.235	[0..n]	+++++ Unstructured	<Ustrd>	Max140Text	Example: <Ustrd>Window cleaning Westeinde 1 week7 2013</Ustrd>
2.236	[0..n]	+++++ Structured	<Strd>		
2.256	[1..1]	+++++++ CreditorReferenceInformation	<CdtrRefInf>		
2.257	[1..1]	+++++++ Type	<Tp>		
2.258	[1..1]	+++++++ CodeOrProprietary	<CdOrPrtry>		
2.259	[1..1]	+++++++ Code	<Cd>	Fixed value SCOR	Example: <Cd>SCOR</Cd>
2.261	[0..1]	+++++++ Issuer	<Issr>	Max35Text	Example: <Issr>ISO</Issr> Example: <Issr>BBA</Issr>
2.262	[1..1]	+++++++ Reference	<Ref>	Max35Text	Example: <Ref>RF79123456112233</Ref>

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
					Example: <Ref>080762515551</Ref>
2.293	[0..1]	+++++ ReturnInformation	<RtrInf>		
2.304	[1..1]	++++++ Reason	<Rsn>		
2.305	[1..1]	+++++++ Code	<Cd>	4Text ISO Return Reason Codes	Example: <Cd>AC01</Cd>
2.307	[0..n]	++++++ AdditionalInformation	<AddtInf>	Max105Text	Example: <AddtInf>Account closed</AddtInf>
2.314	[0..1]	+++ AdditionalEntryInformation	<AddtNtryInf>	Max500Text	In case of MT942 to camt.052 conversion, tag 86 and tag 61.9 of the entry. Example: <AddtNtryInf>Window cleaning Westeinde 1 week7 2013</AddtNtryInf>

9. ISO XML 20022 camt.053.001.02 – BankToCustomerStatementV02

9.1 Introduction

The ISO XML 20022 camt.053.001.02 BankToCustomerStatementV02 that can be downloaded from Access Online is an end-of-day account statement that is compliant with the implementation guidelines of the Dutch Banking Association (NVB) and the implementation guidelines of the Common Global Implementation (CGI).

9.2 camt.053.001.02 Message Structure

```
<?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.053.001.02">
<BkToCstmrStmt>
One Group Header and one Statement. Or in case pagination is used: One Group Header and one page of a Statement.
</BkToCstmrStmt>
</Document>
```

This complete structure is repeated for each statement or page of a Statement in the physical file.

Document Name and Actual Message

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
	[1..1]	Message Root			
1.0	[1..1]	+ Group Header	<GrpHdr>		
1.1	[1..1]	++ Message Identification	<MsgId>	String 1..35	<ol style="list-style-type: none"> In case of an account with BIC ABNANL2A: Account number.Closing book date of the account statement (YYYY-MM-DD). Example: <Id>0604478208.2012-09-17</Id> In case of an account with another BIC A unique 16 digit number assigned by Access Online to each download of an account statement. Is the same as MT940 tag 20 Example: <Id>000000008085101</Id>

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
1.2	[1..1]	++ Creation Date Time	<CreDtTm>	ISODateTime	Moment at which the file was created for download. Example: <CreDtTm>2010-10-18T17:00:00+01:00</CreDtTm>
1.4	[1..1]	++ MessagePagination	<MsgPgntn>		
8.2.0	[1..1]	+++ Page Number	<PgNb>	Integer 1..5	In case no pagination is used: 1 If pagination is used (total file size is larger than 10Mb): The page number Examples: <PgNb>1</PgNb> <PgNb>7</PgNb>
8.2.1	[1..1]	+++ LastPageIndicator	<LastPgInd>	true	In case no pagination is used: true In case pagination is used: false, except for the last page where it is: true Examples: <LastPgInd>true</LastPgInd> <LastPgInd>>false</LastPgInd>
2.0	[1..1]	+ Statement	<Stmnt>		
2.1	[1..1]	++ Identification	<Id>	string 1..35	Copy of 1.1 <MsgId>
2.2	[1..1]	++ ElectronicSequenceNumber	<ElctrncSeqNb>	Number[18.0]	Sequence Number of Electronic Account Statement. Is the same as MT940 tag 28c Example: <ElctrncSeqNb>128</ElctrncSeqNb>
2.4	[1..1]	++ CreationDateTime	<CreDtTm>	ISODateTime	Copy of 1.2 <CreDtTm>
2.10	[1..1]	++ Account	<Acct>		Is the same as MT940 tag 25. Defined by the user in the report profile from the following elements: <ul style="list-style-type: none"> - Account Code - Account Number - Account Number IBAN (if available / if not: Account Number)

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
					<ul style="list-style-type: none"> - Account Currency - Bank Sorting Code - SWIFT ID - / (forward slash), a blank, - (dash), . (point)
1.2.0	[1..1]	+++ Identification	<Id>		
1.2.1	{Or	++++ IBAN	<IBAN>	IBAN	IBAN is used: <ul style="list-style-type: none"> - In case an IBAN is present for this account in Access Online and the report setup does not have an account number format specified or - In case an IBAN is present for this account in Access Online and the account number specified in the report setup is IBAN. In any other case, 1.2.2 <Othr> is used. Example: <IBAN>NL09ABNA0604478208</IBAN>
1.2.2	Or}	++++ Other	<Othr>		
1.2.3	[1..1]	+++++ Identification	<Id>	String 1..34	Used in case 1.2.1 IBAN is not used. Example: <Id>>0604478208</Id>
1.2.11	[1..1]	+++ Currency	<Ccy>	ISO ccy code	Currency in which the account is held. Example: <Ccy>EUR</Ccy>
1.2.56	[1..1]	+++ Servicer	<Svcr>		
1.2.57	[1..1]	++++ FinancialInstitutionIdentification	<FinInstnId>		
1.2.58	[1..1]	+++++ BIC	<BIC>	BIC	BIC of the account holding bank/branch (length 8 or 11) Example: <BIC>ABNANL2A</BIC>
2.23	[1..n]	++ Balance	<Bal>		
2.24	[1..1]	+++ Type	<Tp>		
2.25	[1..1]	++++ CodeOrProprietary	<CdOrPrtry>		
2.26	[1..1]	+++++ Code	<Cd>	PRCD, OPBD,	PRCD – PreviouslyClosedBooked (MT940 tag 60F). Zero or one

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
				CLBD, CLAV or FWAV	<p>occurrence. Used in case the opening book balance date equals the closing book balance date of the previous statement on this account.</p> <p>OPBD – OpeningBooked (MT940 tag 60F). Zero or one occurrence. Used in case the opening book balance date does <u>not</u> equal the closing book balance date of the previous statement on this account.</p> <p>CLBD - ClosingBooked (MT940 tag 62F), always one occurrence.</p> <p>CLAV - ClosingAvailable (MT940 tag 64), zero or one occurrence. Zero in case the account holding branch did not report the CLAV. One in case the account reporting branch did report the CLAV.</p> <p>FWAV - ForwardAvailable (MT940 tag 65), zero, one or multiple occurrences (maximum 5).</p> <p>FWAV as reported by the account holding branch with a maximum of 5 occurrences.</p> <p>In case of pagination, the CLAV and FWAV balances are only included on the last page.</p> <p>Example: <Cd>CLBD</Cd></p>
2.28	[0..1]	++++ SubType	<SubTp>		<p>Only used in case of pagination to indicate that a PRCD, OPBD or CLBD is an intermediate balance:</p> <ul style="list-style-type: none"> - The CLBD of the first page. - The PRCD or OPBD of the last page. - The PRCD or OPBD and the CLBD of the other pages.
2.29	[1..1]	+++++ Code	<Cd>	INTM	INTM - Intermediate: Balance representing an intermediate amount such as the opening or closing balance incrementally carried forward from one page to the next in a multi-page statement or report.
2.34	[1..1]	+++ Amount	<Amt Ccy="XXX">	[A-Z]{3,3}18,5n	Example: <Amt Ccy="EUR">500000</Amt>
2.35	[1..1]	+++ CreditDebitIndicator	<CdtDbtInd>	CRDT or DBIT	<p>CRDT or DBIT.</p> <p>CRDT=Credit=a positive balance</p> <p>DBIT=Debit=a negative balance</p>

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
					Note: Zero amount is a credit Example: <CdtDbtInd>CRDT</CdtDbtInd>
2.36	[1..1]	+++ Date	<Dt>		
4.1.0	[1..1]	++++ Date	<Dt>	Date	Example: <Dt>2010-10-15</Dt>
2.76	[0..n]	++ Entry	<Ntry>		
2.78	[1..1]	+++ Amount	<Amt Ccy="XXX">	[A-Z]{3,3}18,5n	Amount booked on the account. Example: <Amt Ccy="EUR">500000</Amt>
2.79	[1..1]	+++ CreditDebitIndicator	<CdtDbtInd>	CRDT or DBIT	CRDT or DBIT. CRDT=Credit=money coming into the account DBIT=Debit=money going out of the account Example: <CdtDbtInd>CRDT</CdtDbtInd>
2.80	[0..1]	+++ ReversalIndicator	<RvslInd>	true	In case the entry is a reversal (SEPA R-transacion or an item reported as MT940 RC or RD), the content is: true. In case the entry is not a reversal, the ReversalIndicator field is not used. Example: <RvslInd>>true</RvslInd> Note: If the reversal of a credit entry is reported, it is reported with <CdtDbtInd> DBIT and <RvslInd> true. SWIFT MT reporting has this as RC (Reversal of a credit). Example: <RvslInd>true</RvslInd>
2.81	[1..1]	+++ Status	<Sts>	BOOK	Example: <Sts>BOOK</Sts>
2.82	[1..1]	+++ BookingDate	<BookgDt>		
4.1.0	[1..1]	++++ Date	<Dt>	Date	Book Date of the entry Example: <Dt>2010-10-15</Dt>
2.83	[1..1]	+++ ValueDate	<ValDt>		
4.1.0	[1..1]	++++ Date	<Dt>	Date	Value Date of the entry

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
					Example: <Dt>2010-10-15</Dt>
2.84	[0..1]	+++ AccountServicerReference	<AcctSvcrRef>	Max35Text	Bank Reference Example: <AcctSvcrRef>AAAASESS-FP-CN_98765/01</AcctSvcrRef>
2.91	[1..1]	+++ BankTransactionCode	<BkTxCd>		ISO transaction type code based on the BTC_ExternalCodeListDescription_16June09 that consists of: <ul style="list-style-type: none"> - A Domain Code, e.g. PMNT: Payments - A Family Code, e.g. RCDT: Received Credit Transfer - A Sub-family Code, e.g. ESCT: SEPA Credit Transfer
2.92	[1..1]	++++ Domain	<Domn>		
2.93	[1..1]	+++++ Code	<Cd>	ExternalBankTransactionDomain Code 4-letter code	Transaction Domain code Example: <Cd>PMNT</Cd>
2.94	[1..1]	+++++ Family	<Fmly>		
2.95	[1..1]	+++++ Code	<Cd>	ExternalBankTransactionFamilyCode 4-letter code	Transaction Family code Example: <Cd>RCDT</Cd>
2.96	[1..1]	+++++ SubFamilyCode	<SubFmlyCd>	ExternalBankTransactionSubFamilyCode	Sub-family code Example: <SubFmlyCd>ESCT</SubFmlyCd>
2.97	[1..1]	++++ Proprietary	<Prtry>		One single proprietary code based on the Access Online – Administration – Accounts – Transaction Type Codes preference for the account of this statement. Options: <ul style="list-style-type: none"> • SWIFT code (e.g. "NTRF" for a Transfer) / Issuer = SWIFT • BAI code (e.g. "575" for a ZBA Debit) / Issuer = "BAI" • MultiCash (Geschäftsvorfall-Code) combined with SWIFT

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
					code (e.g. "NDDT+004" for Direct Debit Item / Lastschrift (Abbuchungsverfahren)) / Issuer = "ZKA" <ul style="list-style-type: none"> • Coda (BBA) code (e.g. "00101000" for a domestic or SEPA Credit Transfer / net amount) / Issuer = "BBA" • AFB (CFONB) code (e.g. "01" for Chèques payés) / Issuer = "AFB" • Norma43 code (e.g. "10" for CHEQUES GASOLINA) / Issuer = "CSB" • ABN AMRO code (e.g. "N654" for incoming SEPA Credit Transfer) / Issuer = "ABNAMRO"
2.98	[1..1]	+++++ Code	<Cd>	Max35Text	Example: <Cd>N654</Cd> Example: <Cd>NDDT+004</Cd>
2.99	[0..1]	+++++ Issuer	<Issr>	Max35Text	Example: <Issr>ABNAMRO</Issr> Example: <Issr>ZKA</Issr>
2.135	[0..1]	+++ Entrydetails	<NtryDtls>		More information on the entry, or details of the transactions in a batch.
2.136	[0..1]	++++ Batch	<Btch>		In case the entry is a batch, more information on the batch.
2.137	[0..1]	+++++ MessageIdentification	<Msgld>	Max35Text	Msgld of the pain message (pain.001, pain.007 or pain.008) in which the batch order was submitted. Example: <Msgld>FINP-0055</Msgld>
2.138	[0..1]	+++++ PaymentInformationIdentification	<PmtInflD>	Max35Text	PmtInflD1 (Client Batch Reference) of the batch in the pain message (pain.001, pain.007 or pain.008). Example: <PmtInflD>FINP-0055/001</PmtInflD>
2.139	[0..1]	+++++ NumberOfTransactions	<NbOfTxs>	Max15NumericText	Number of transactions in the batch. For accounts held at ABNANL2A, maximum 100,000 Example: <NbOfTxs>20</NbOfTxs>

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
2.140	[0..1]	+++++TotalAmount	<TtlAmt>	[A-Z]{3,3}18,5n	Example: <TtlAmt Ccy="EUR">29214.47</TtlAmt>
2.141	[0..1]	+++++CreditDebitIndicator	<CdtDbtInd>	CRDT or DBIT	Example: <CdtDbtInd>DBIT</CdtDbtInd>
2.142	[0..n]	++++ TransactionDetails	<TxDtls>		More information on the entry or on the transactions in the batch.
2.143	[0..1]	+++++ References	<Refs>		
2.144	[0..1]	+++++ MessageIdentification	<MsgId>	Max35Text	For single payment orders/reversals only (not for transactions in a batch). The MsgId of the pain message in which the transaction order was submitted. Example: Example: <MsgId>0205487569845</MsgId>
2.145	[0..1]	+++++ AccountServicerReference	<AcctSvcrRef>	Max35Tex	Bank reference. Example: <MsgId>0205487569845</MsgId>
2.146	[0..1]	+++++ PaymentInformationIdentification	<PmtInflId>	Max35Text	For single payment orders only (not for transactions in a batch that contains multiple transactions). The PmtInflId1 (Client Batch Reference) of the transaction order in the pain message. Example: <PmtInflId>AP-Week13-INV12345</PmtInflId>
2.147	[0..1]	+++++ InstructionIdentification	<InstrId>	Max35Text	For single transactions and transactions in a batch: The InstrId (client reference that is not passed on to the counterparty of the transaction) of the transaction/reversal in the pain. In case of Rejects/Returns, The InstrId of the <u>original</u> transaction in the pain. Example: <PmtInflId>AP-Week13-INV12345</PmtInflId>
2.148	[0..1]	+++++ EndToEndIdentification	<EndToEndId>	Max35Text	For single transactions and transactions in a batch: The EndToEndId (client reference that is passed on to the counterparty of the transaction) of the transaction in the pain. In case of Rejects/Returns/Reversals, the EndToEndId of the <u>original</u> transaction in the pain.

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
					Example: <EndToEndId>Rel.12345 Inv.123456</EndToEndId>
2.150	[0..1]	+++++++ MandateIdentification	<MndtId>	Max35Text	MandateIdentification – for regular direct debit debits & credits, and reversals, returns and refunds. Example: <MndtId>gas Amsterdam 12345</MndtId>
2.151	[0..1]	+++++++ ChequeNumber	<ChqNb>	Max35Text	Example: <ChqNb>265N97G0980987G</ChqNb>
2.156	[0..1]	+++++ AmountDetails	<AmtDtIs>		
2.1.9	[1..1]	+++++++ TransactionAmount	<TxAmt>		
2.1.10	[1..1]	+++++++ Amount	<Amt Ccy="XXX">	[A-Z]{3,3}18,5n	Amount booked on the account. Example: <Amt Ccy="EUR">500000</Amt>
2.199	[0..1]	+++++ RelatedParties	<RltdPties>		Debtor, Debtor Account, Ultimate Debtor Creditor, Creditor Account, Ultimate Creditor
2.201	[0..1]	+++++++ Debtor	<Dbtr>		
9.1.0	[0..1]	+++++++ Name	<Nm>		
9.1.1	[0..1]	+++++++ PostalAddress	<PstlAdr>		
9.1.5	[0..1]	+++++++ StreetName	<StrtNm>	Max70Text	Example: <StrtNm>Westeinde</StrtNm>
9.1.6	[0..1]	+++++++ BuildingNumber	<BldgNb>	Max16Text	Example: <BldgNb>1</BldgNb>
9.1.7	[0..1]	+++++++ PostCode	<PstCd>	Max16Text	Example: <PstCd>1017 ZN</PstCd>
9.1.8	[0..1]	+++++++ TownName	<TwnNm>	Max35Text	Example: <TwnNm>Amsterdam</TwnNm>
9.1.10	[0..1]	+++++++ Country	<Ctry>	Alpha 2 code	ISO country code Example: <Ctry>NL</Ctry>
9.1.11	[0..7]	+++++++ AddressLine	<AdrLine>	Max70Text	Example: <AdrLine> Westeinde 1</AdrLine> <AdrLine>1017 ZN Amsterdam</AdrLine>
9.1.12	[0..1]	+++++++ Identification	<Id>		
9.1.13	[1..1]	+++++++ OrganisationIdentification	<OrgId>		
9.1.14	[0..1]	+++++++ BICOrBEI	<BICOrBEI>	BIC or BEI 4Alpha bank+ 2Alpha country+ 2Text location+	Example: <BICOrBEI>ABNANL2A</BICOrBEI>

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
				optional 3Text branch	
9.1.15	[0..n]	+++++++ Other	<Othr>		
9.1.16	[1..1]	+++++++ Identification	<Id>	Max35Text	Example: <Id>30120400</Id>
2.202	[0..1]	+++++ DebtorAccount	<DbtrAcct>		
1.1.0	[1..1]	+++++ Identification	<Id>		
1.1.1	{Or	+++++ IBAN	<IBAN>	IBAN	Example: <IBAN>NL09ABNA0604478208</IBAN>
1.1.2	Or}	+++++ Other	<Othr>		
1.1.3	[1..1]	+++++++ Identification	<Id>	Max34Text	Example: <Othr>0604478208</Othr>
1.1.11	[0..1]	+++++ Currency	<Ccy>	3 digit alpha ISO currency code	Example: <Ccy>EUR</Ccy>
2.203	[0..1]	+++++ UltimateDebtor	<UltmtDbtr>		
		...			Same fields as 2.201 Debtor
2.204	[0..1]	+++++ Creditor	<Cdtr>		
		...			Same fields as 2.201 Debtor
2.205	[0..1]	+++++ CreditorAccount	<CdtrAcct>		
		...			Same fields as 2.202 DebtorAccount
2.206	[0..1]	+++++ UltimateCreditor	<UltmtCdtr>		
		...			Same fields as 2.201 Debtor
2.211	[0..1]	+++++ RelatedAgents	<RltdAgts>		
2.212	[0..1]	+++++ DebtorAgent	<DbtrAgt>		
6.1.0	[1..1]	+++++++ FinancialInstitutionIdentification	<FinInstnId>		
6.1.1	[1..1]	+++++++ BIC	<BIC>	4Alpha bank+ 2Alpha country+ 2Text location+ optional 3Text branch	Example: ABNANL2A
2.213	[0..1]	+++++ CreditorAgent	<CdtrAgt>		

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
		...			Same fields as 2.212 DebtorAgent
2.224	[0..1]	+++++ Purpose	<Purp>		
2.225	[1..1]	+++++ Code	<Cd>	4Alpha ISO Purpose Code	Example: <Cd>AGRT</Cd>
2.234	[0..1]	+++++ RemittanceInformation	<RmtInf>		
2.235	[0..n]	+++++ Unstructured	<Ustrd>	Max140Text	Example: <Ustrd>Window cleaning Westeinde 1 week7 2013</Ustrd>
2.236	[0..n]	+++++ Structured	<Strd>		
2.256	[1..1]	+++++ CreditorReferenceInformation	<CdtrRefInf>		
2.257	[1..1]	+++++ Type	<Tp>		
2.258	[1..1]	+++++ CodeOrProprietary	<CdOrPrtry>		
2.259	[1..1]	+++++ Code	<Cd>	Fixed value SCOR	Example: <Cd>SCOR</Cd>
2.261	[0..1]	+++++ Issuer	<Issr>	Max35Text	Example: <Issr>ISO</Issr> Example: <Issr>BBA</Issr>
2.262	[1..1]	+++++ Reference	<Ref>	Max35Text	Example: <Ref>RF79123456112233</Ref> Example: <Ref>080762515551</Ref>
2.293	[0..1]	+++++ ReturnInformation	<RtrInf>		
2.304	[1..1]	+++++ Reason	<Rsn>		
2.305	[1..1]	+++++ Code	<Cd>	4Text ISO Return Reason Codes	Example: <Cd>AC01</Cd>
2.307	[0..n]	+++++ AdditionalInformation	<AddtInf>	Max105Text	Example: <AddtInf>Account closed</AddtInf>
2.314	[0..1]	+++ AdditionalEntryInformation	<AddtNtryInf>	Max500Text	In case of MT940 to camt.053 conversion, tag 86 and tag 61.9 of the entry. Example: <AddtNtryInf>Window cleaning Westeinde 1 week7 2013</AddtNtryInf>

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
2.315	[0..1]	++ AdditionalStatementInformation	<AddtlStmntInf>	Max500Text	In case of MT940 to camt.053 conversion, tag 86 on statement level. Example: <AddtlStmntInf>Merry Christmas</AddtlStmntInf>

10. ISO XML 20022 camt.052.001.02 BE – BankToCustomerAccountReportV02

10.1 Introduction

The ISO XML 20022 camt.052.001.02 BE BankToCustomerAccountReportV02 that can be downloaded from Access Online is an intra-day account statement (account report) that is compliant with the Belgian Febelfin implementation guidelines.

10.2 camt.052.001.02 Message Structure

```
<?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">
<BkToCstmrAcctRpt>
One group Header and one Report
</BkToCstmrAcctRpt>
</Document>
```

This complete structure is repeated for each Report.

Document Name and Actual Message

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
	[1..1]	Message Root			
1.0	[1..1]	+ Group Header	<GrpHdr>		
1.1	[1..1]	++ Message Identification	<MsgId>	String 1..35	<p>3. In case of an account with BIC ABNANL2A: Account number.Creation Date Time (YYYY-MM-DD hh:mm:ss). Left-truncated in case the length exceeds 35 characters. Example: <Id>0604478208.2012-09-17 16:35:19</Id></p> <p>4. In case of an account with another BIC A unique 16 digit number assigned by Access Online to each download of an account statement. Is the same as MT942 tag 20 Example: <Id>000000008085101</Id></p>

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
1.2	[1..1]	++ Creation Date Time	<CreDtTm>	ISODateTime	Moment at which the file was created for download. Example: <CreDtTm>2010-10-18T17:00:00+01:00</CreDtTm>
2.0	[1..1]	+ Report	<Rpt>		
2.1	[1..1]	++ Identification	<Id>	string 1..35	Copy of 1.1 <Msgld>
2.2	[1..1]	++ ElectronicSequenceNumber	<ElctrncSeqNb>	Number[18.0]	Sequence Number of Electronic Account Statement. Is the same as MT942 tag 28c Always 1 Example: <ElctrncSeqNb>1</ElctrncSeqNb>
2.4	[1..1]	++ CreationDateTime	<CreDtTm>	ISODateTime	Copy of 1.2 <CreDtTm>
2.10	[1..1]	++ Account	<Acct>		Is the same as MT942 tag 25. Defined by the user in the report profile from the following elements: <ul style="list-style-type: none"> - Account Code - Account Number - Account Number IBAN (if available / if not: Account Number) - Account Currency - Bank Sorting Code - SWIFT ID - / (forward slash), a blank, - (dash), . (point) Example: <Acct>ABNANL2A-064478208-EUR<Acct>
1.2.0	[1..1]	+++ Identification	<Id>		
1.2.1	{Or	++++ IBAN	<IBAN>	IBAN	IBAN is used: <ul style="list-style-type: none"> - In case an IBAN is present for this account in Access Online and the report setup does not have an account number format specified or - In case an IBAN is present for this account in Access Online and the account number specified in the report

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
					setup is IBAN. In any other case, 1.2.2 <Othr> is used. Example: <IBAN>NL09ABNA0604478208</IBAN>
1.2.2	Or}	++++ Other	<Othr>		
1.2.3	[1..1]	+++++ Identification	<Id>	String 1..34	Used in case 1.2.1 IBAN is not used. Example: <Id>>0604478208</Id>
1.2.11	[1..1]	+++ Currency	<Ccy>	ISO ccy code	Currency in which the account is held. Example: <Ccy>EUR</Ccy>
1.2.56	[1..1]	+++ Servicer	<Svcr>		
1.2.57	[1..1]	++++ FinancialInstitutionIdentification	<FinInstnId>		
1.2.58	[1..1]	+++++ BIC	<BIC>	BIC	BIC of the account holding bank/branch (length 8 or 11) Example: <BIC>ABNANL2A<BIC>
2.76	[1..n]	++ Entry	<Ntry>		
2.78	[1..1]	+++ Amount	<Amt Ccy="XXX">	[A-Z]{3,3}18,5n	Amount booked on the account. Example: <Amt Ccy="EUR">500000</Amt>
2.79	[1..1]	+++ CreditDebitIndicator	<CdtDbtInd>	CRDT or DBIT	CRDT or DBIT. CRDT=Credit=money coming into the account DBIT=Debit=money going out of the account Example: <CdtDbtInd>CRDT</CdtDbtInd>
2.80	[0..1]	+++ ReversalIndicator	<RvslInd>	true	In case the entry is a reversal (SEPA R-transacion or an item reported as MT942 RC or RD), the content is: true. In case the entry is not a reversal, the ReversalIndicator field is not used. Example: <RvslInd>>true</RvslInd> Note: If the reversal of a credit entry is reported, it is reported with <CdtDbtInd> DBIT and <RvslInd> true. SWIFT MT reporting has this as RC (Reversal of a credit).

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
					Example: <RvslInd>true</RvslInd>
2.81	[1..1]	+++ Status	<Sts>	BOOK or PDNG	PDNG – Pending – the SWIFT MT equivalent of the E(xpected) in EC (Expected Credit) or ED (Expected Debit) BOOK - Booked Example: <Sts>BOOK</Sts>
2.82	[1..1]	+++ BookingDate	<BookgDt>		
4.1.0	[1..1]	++++ Date	<Dt>	Date	Book Date of the entry in ISO YYYY-MM-DD format Example: <Dt>2010-10-15</Dt>
2.83	[1..1]	+++ ValueDate	<ValDt>		
4.1.0	[1..1]	++++ Date	<Dt>	Date	Value Date of the entry in ISO YYYY-MM-DD format Example: <Dt>2010-10-15</Dt>
2.84	[0..1]	+++ AccountServicerReference	<AcctSvcrRef>	Max35Text	Bank Reference Example: <AcctSvcrRef>AAAASESS-FP-CN_98765/01</AcctSvcrRef>
2.91	[1..1]	+++ BankTransactionCode	<BkTxCd>		ISO transaction type code based on the BTC_ExternalCodeListDescription_16June09 that consists of: <ul style="list-style-type: none"> - A Domain Code, e.g. PMNT: Payments - A Family Code, e.g. RCDT: Received Credit Transfer - A Sub-family Code, e.g. ESCT: SEPA Credit Transfer
2.92	[1..1]	++++ Domain	<Domn>		
2.93	[1..1]	+++++ Code	<Cd>	4-letter code	Transaction Domain code Example: <Cd>PMNT</Cd>
2.94	[1..1]	+++++ Family	<Fmly>		
2.95	[1..1]	+++++ Code	<Cd>	4-letter code	Transaction Family code Example: <Cd>RCDT</Cd>

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
2.96	[1..1]	+++++ SubFamilyCode	<SubFmlyCd>	4-letter code	Sub-family code Example: <SubFmlyCd>ESCT</SubFmlyCd>
2.97	[1..1]	++++ Proprietary	<Prtry>		BBA Bank Transaction Code (as is also used in Coda account statements).
2.98	[1..1]	+++++ Code	<Cd>	8 Numeric	Example: <Cd>00101000</Cd> Which is a domestic or SEPA Credit Transfer / net amount.
2.99	[0..1]	+++++ Issuer	<lssr>	"BBA"	Example: <lssr>BBA</lssr>
2.135	[0..1]	+++ Entrydetails	<NtryDtls>		More information on the entry, or details of the transactions in a batch.
2.136	[0..1]	++++ Batch	<Btch>		In case the entry is a batch, more information on the batch.
2.137	[0..1]	+++++ MessageIdentification	<Msgld>	Max35Text	Msgld of the pain message (pain.001, pain.007 or pain.008) in which the batch order was submitted. Example: <Msgld>Facturen Feb 2013</Msgld>
2.138	[0..1]	+++++ PaymentInformationIdentification	<PmtInflId>	Max35Text	PmtInflId1 (Client Batch Reference) of the batch in the pain message (pain.001, pain.007 or pain.008). Example: <PmtInflId>FINP-0055/001</PmtInflId>
2.139	[0..1]	+++++ NumberOfTransactions	<NbOfTxs>	Max15NumericText	Number of transactions in the batch. For accounts held at ABNANL2A, maximum 100,000 Example: <NbOfTxs>20</NbOfTxs>
2.140	[0..1]	+++++ TotalAmount	<TtlAmt>	[A-Z]{3,3}18,5n	Example: <TtlAmt Ccy="EUR">29214.47</TtlAmt>
2.141	[0..1]	+++++ CreditDebitIndicator	<CdtDbtInd>	CRDT or DBIT	Example: <CdtDbtInd>DBIT</CdtDbtInd>
2.142	[0..n]	++++ TransactionDetails	<TxDtls>		More information on the entry or on the transactions in the batch.
2.143	[0..1]	+++++ References	<Refs>		
2.144	[0..1]	+++++ MessageIdentification	<Msgld>	Max35Text	For single payment orders/reversals only (not for transactions in a

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
					batch). The Msgld of the pain message in which the transaction order was submitted. Example: <Msgld>0205487569845</Msgld>
2.145	[0..1]	++++++ AccountServicerReference	<AcctSvcrRef>	Max35Tex	Bank reference. Example: <Msgld>0205487569845</Msgld>
2.146	[0..1]	++++++ PaymentInformationIdentification	<PmtInflId>	Max35Text	For single payment orders only (not for transactions in a batch that contains multiple transactions). The PmtInflId1 (Client Batch Reference) of the transaction order in the pain message. Example: <PmtInflId>AP-Week13-INV12345</PmtInflId>
2.147	[0..1]	++++++ InstructionIdentification	<InstrId>	Max35Text	For single transactions and transactions in a batch: The InstrId (client reference that is not passed on to the counterparty of the transaction) of the transaction/reversal in the pain. In case of Rejects/Returns, The InstrId of the <u>original</u> transaction in the pain. Example: <PmtInflId>AP-Week13-INV12345</PmtInflId>
2.148	[0..1]	++++++ EndToEndIdentification	<EndToEndId>	Max35Text	For single transactions and transactions in a batch: The EndToEndId (client reference that is passed on to the counterparty of the transaction) of the transaction in the pain. In case of Rejects/Returns/Reversals, the EndToEndId of the <u>original</u> transaction in the pain. Example: <EndToEndId>Rel.12345 Inv.123456</EndToEndId>
2.150	[0..1]	++++++ MandateIdentification	<MndtId>	Max35Text	MandateIdentification – for regular direct debit debits & credits, and reversals, returns and refunds. Example: <MndtId>gas Amsterdam 12345</MndtId>
2.151	[0..1]	++++++ ChequeNumber	<ChqNb>	Max35Text	Example: <ChqNb>265N97G0980987G</ChqNb>
2.156	[0..1]	+++++ AmountDetails	<AmtDtls>		

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
2.1.9	[1..1]	+++++++ TransactionAmount	<TxAmt>		
2.1.10	[1..1]	+++++++ Amount	<Amt Ccy="XXX">	[A-Z]{3,3}18,5n	Amount booked on the account. Example: <Amt Ccy="EUR">500000</Amt>
2.199	[0..1]	+++++++ RelatedParties	<RltdPties>		Debtor, Debtor Account, Ultimate Debtor Creditor, Creditor Account, Ultimate Creditor
2.201	[0..1]	+++++++ Debtor	<Dbtr>		
9.1.0	[0..1]	+++++++ Name	<Nm>		
9.1.1	[0..1]	+++++++ PostalAddress	<PstlAdr>		
9.1.5	[0..1]	+++++++ StreetName	<StrtNm>	Max70Text	Example: <StrtNm>Westeinde</StrtNm>
9.1.6	[0..1]	+++++++ BuildingNumber	<BldgNb>	Max16Text	Example: <BldgNb>1</BldgNb>
9.1.7	[0..1]	+++++++ PostCode	<PstCd>	Max16Text	Example: <PstCd>1017 ZN</PstCd>
9.1.8	[0..1]	+++++++ TownName	<TwnNm>	Max35Text	Example: <TwnNm>Amsterdam</TwnNm>
9.1.10	[0..1]	+++++++ Country	<Ctry>	Alpha 2 code	ISO country code Example: <Ctry>NL</Ctry>
9.1.11	[0..7]	+++++++ AddressLine	<AdrLine>	Max70Text	Example: <AdrLine> Westeinde 1</AdrLine> <AdrLine>1017 ZN Amsterdam</AdrLine>
9.1.12	[0..1]	+++++++ Identification	<Id>		
9.1.13	[1..1]	+++++++ OrganisationIdentification	<OrgId>		
9.1.14	[1..1]	+++++++ BICOrBEI	<BICOrBEI>	BIC or BEI 4Alpha bank+ 2Alpha country+ 2Text location+ optional 3Text branch	Example: <BICOrBEI>ABNANL2A</BICOrBEI>
2.202	[0..1]	+++++++ DebtorAccount	<DbtrAcct>		
1.1.0	[1..1]	+++++++ Identification	<Id>		
1.1.1	{Or	+++++++ IBAN	<IBAN>	IBAN	Example: <IBAN>NL09ABNA0604478208</IBAN>
1.1.2	Or}	+++++++ Other	<Othr>		

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
1.1.3	[1..1]	+++++++ Identification	<Id>	Max34Text	Example: <Othr>0604478208</Othr>
1.1.11	[0..1]	+++++++ Currency	<Ccy>	3 digit alpha ISO currency code	Example: <Ccy>EUR</Ccy>
2.203	[0..1]	+++++++ UltimateDebtor	<UltmtDbtr>		
		...			Same fields as 2.201 Debtor, minus 9.1.12 (Identification) and underlying fields.
2.204	[0..1]	+++++++ Creditor	<Cdtr>		
		...			Same fields as 2.201 Debtor
2.205	[0..1]	+++++++ CreditorAccount	<CdtrAcct>		
		...			Same fields as 2.202 DebtorAccount
2.206	[0..1]	+++++++ UltimateCreditor	<UltmtCdtr>		
		...			Same fields as 2.201 Debtor, minus 9.1.12 (Identification) and underlying fields.
2.211	[0..1]	+++++++ RelatedAgents	<RltdAgts>		
2.212	[0..1]	+++++++ DebtorAgent	<DbtrAgt>		
6.1.0	[1..1]	+++++++ FinancialInstitutionIdentification	<FinInstnId>		
6.1.1	[1..1]	+++++++ BIC	<BIC>	4Alpha bank+ 2Alpha country+ 2Text location+ optional 3Text branch	Example: ABNANL2A
2.213	[0..1]	+++++++ CreditorAgent	<CdtrAgt>		
		...			Same fields as 2.212 DebtorAgent
2.224	[0..1]	+++++++ Purpose	<Purp>		
2.225	[1..1]	+++++++ Code	<Cd>	4Alpha ISO Purpose Code	Example: <Cd>AGRT</Cd>
2.234	[0..1]	+++++++ RemittanceInformation	<RmtInf>		

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
2.235	[0..n]	++++++ Unstructured	<Ustrd>	Max140Text	Example: <Ustrd>Window cleaning Westeinde 1 week7 2013</Ustrd>
2.236	[0..n]	++++++ Structured	<Strd>		
2.256	[1..1]	+++++++ CreditorReferenceInformation	<CdtrRefInf>		
2.257	[1..1]	+++++++ Type	<Tp>		
2.258	[1..1]	+++++++ CodeOrProprietary	<CdOrPrtry>		
2.259	[1..1]	+++++++ Code	<Cd>	Fixed value SCOR	Example: <Cd>SCOR</Cd>
2.261	[0..1]	+++++++ Issuer	<lssr>	Max35Text	Example: <lssr>ISO</lssr> Example: <lssr>BBA</lssr>
2.262	[1..1]	+++++++ Reference	<Ref>	Max35Text	Example: <Ref>RF79123456112233</Ref> Example: <Ref>080762515551</Ref>
2.293	[0..1]	+++++ ReturnInformation	<RtrInf>		
2.304	[1..1]	+++++ Reason	<Rsn>		
2.305	[1..1]	+++++ Code	<Cd>	4Text ISO Return Reason Codes	Example: <Cd>AC01</Cd>
2.307	[0..n]	+++++ AdditionalInformation	<AddtlInf>	Max105Text	Example: <AddtlInf>Account closed</AddtlInf>
2.314	[0..1]	+++ AdditionalEntryInformation	<AddtlNtryInf>	Max500Text	In case of MT942 to camt.052 conversion, tag 86 and tag 61.9 of the entry. Example: <AddtlNtryInf>Window cleaning Westeinde 1 week7 2013</AddtlNtryInf>

11. ISO XML 20022 camt.053.001.02 BE – BankToCustomerStatementV02

11.1 Introduction

The ISO XML 20022 camt.053.001.02 BankToCustomerStatementV02 that can be downloaded from Access Online is an end-of-day account statement that is compliant with with the Belgian Febelfin implementation guidelines.

11.2 camt.053.001.02 Message Structure

```
<?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.053.001.02">
<BkToCstmrStmt>
One Group Header and one Statement. Or in case pagination is used: One Group Header and one page of a Statement.
</BkToCstmrStmt>
</Document>
```

This complete structure is repeated for each statement or page of a Statement in the physical file.

Document Name and Actual Message

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
	[1..1]	Message Root			
1.0	[1..1]	+ Group Header	<GrpHdr>		
1.1	[1..1]	++ Message Identification	<MsgId>	String 1..35	<p>3. In case of an account with BIC ABNANL2A: Account number.Closing book date of the account statement (YYYY-MM-DD). Example: <Id>0604478208.2012-09-17</Id></p> <p>4. In case of an account with another BIC A unique 16 digit number assigned by Access Online to each download of an account statement. Is the same as MT940 tag 20 Example: <Id>000000008085101</Id></p>

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
1.2	[1..1]	++ Creation Date Time	<CreDtTm>	ISODatetime	Moment at which the file was created for download. Example: <CreDtTm>2010-10-18T17:00:00+01:00</CreDtTm>
1.4	[1..1]	++ MessagePagination	<MsgPgntn>		
8.2.0	[1..1]	+++ Page Number	<PgNb>	Integer 1..5	In case no pagination is used: 1 If pagination is used (total file size is larger than 10Mb): The page number Examples: <PgNb>1</PgNb> <PgNb>7</PgNb>
8.2.1	[1..1]	+++ LastPageIndicator	<LastPgInd>	true	In case no pagination is used: true In case pagination is used: false, except for the last page where it is: true Examples: <LastPgInd>true</LastPgInd> <LastPgInd>false</LastPgInd>
2.0	[1..1]	+ Statement	<Stmnt>		
2.1	[1..1]	++ Identification	<Id>	string 1..35	Copy of 1.1 <MsgId>
2.2	[1..1]	++ ElectronicSequenceNumber	<ElctrncSeqNb>	Number[18.0]	Sequence Number of Electronic Account Statement. Is the same as MT940 tag 28c Example: <ElctrncSeqNb>128</ElctrncSeqNb>
2.4	[1..1]	++ CreationDateTime	<CreDtTm>	ISODatetime	Copy of 1.2 <CreDtTm>
2.10	[1..1]	++ Account	<Acct>		Is the same as MT940 tag 25. Defined by the user in the report profile from the following elements: <ul style="list-style-type: none"> - Account Code - Account Number - Account Number IBAN (if available / if not: Account Number)

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
					<ul style="list-style-type: none"> - Account Currency - Bank Sorting Code - SWIFT ID - / (forward slash), a blank, - (dash), . (point)
1.2.0	[1..1]	+++ Identification	<Id>		
1.2.1	{Or	++++ IBAN	<IBAN>	IBAN	IBAN is used: <ul style="list-style-type: none"> - In case an IBAN is present for this account in Access Online and the report setup does not have an account number format specified or - In case an IBAN is present for this account in Access Online and the account number specified in the report setup is IBAN. In any other case, 1.2.2 <Othr> is used. Example: <IBAN>NL09ABNA0604478208</IBAN>
1.2.2	Or}	++++ Other	<Othr>		
1.2.3	[1..1]	+++++ Identification	<Id>	String 1..34	Used in case 1.2.1 IBAN is not used. Example: <Id>>0604478208</Id>
1.2.11	[1..1]	+++ Currency	<Ccy>	ISO ccy code	Currency in which the account is held. Example: <Ccy>EUR</Ccy>
1.2.56	[1..1]	+++ Servicer	<Svcr>		
1.2.57	[1..1]	++++ FinancialInstitutionIdentification	<FinInstnId>		
1.2.58	[1..1]	+++++ BIC	<BIC>	BIC	BIC of the account holding bank/branch (length 8 or 11) Example: <BIC>ABNANL2A</BIC>
2.23	[1..n]	++ Balance	<Bal>		
2.24	[1..1]	+++ Type	<Tp>		
2.25	[1..1]	++++ CodeOrProprietary	<CdOrPrtry>		
2.26	[1..1]	+++++ Code	<Cd>	PRCD, OPBD,	OPBD – OpeningBooked (MT940 tag 60F). Zero or one occurrence.

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
				CLBD, CLAV or FWAV	<p>Used both in case the opening book balance date does and does not equal the closing book balance date of the previous statement on this account.</p> <p>CLBD - ClosingBooked (MT940 tag 62F), always one occurrence.</p> <p>CLAV - ClosingAvailable (MT940 tag 64), zero or one occurrence. Zero in case the account holding branch did not report the CLAV. One in case the account reporting branch did report the CLAV.</p> <p>FWAV - ForwardAvailable (MT940 tag 65), zero, one or multiple occurrences (maximum 5).</p> <p>FWAV as reported by the account holding branch with a maximum of 5 occurrences.</p> <p>In case of pagination, the CLAV and FWAV balances are only included on the last page.</p> <p>Example: <Cd>CLBD</Cd></p>
2.28	[0..1]	++++ SubType	<SubTp>		<p>Only used in case of pagination to indicate that a OPBD or CLBD is an intermediate balance:</p> <ul style="list-style-type: none"> - The CLBD of the first page. - The OPBD of the last page. - The OPBD and the CLBD of the other pages.
2.29	[1..1]	+++++ Code	<Cd>	INTM	<p>INTM - Intermediate: Balance representing an intermediate amount such as the opening or closing balance incrementally carried forward from one page to the next in a multi-page statement or report.</p>
2.34	[1..1]	+++ Amount	<Amt Ccy="XXX">	[A-Z]{3,3}18,5n	<p>Example: <Amt Ccy="EUR">500000</Amt></p>
2.35	[1..1]	+++ CreditDebitIndicator	<CdtDbtInd>	CRDT or DBIT	<p>CRDT or DBIT.</p> <p>CRDT=Credit=a positive balance</p> <p>DBIT=Debit=a negative balance</p> <p>Note: Zero amount is a credit</p> <p>Example: <CdtDbtInd>CRDT</CdtDbtInd></p>

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
2.36	[1..1]	+++ Date	<Dt>		
4.1.0	[1..1]	++++ Date	<Dt>	Date	Example: <Dt>2010-10-15</Dt>
2.76	[0..n]	++ Entry	<Ntry>		
2.78	[1..1]	+++ Amount	<Amt Ccy="XXX">	[A-Z]{3,3}18,5n	Amount booked on the account. Example: <Amt Ccy="EUR">500000</Amt>
2.79	[1..1]	+++ CreditDebitIndicator	<CdtDbtInd>	CRDT or DBIT	CRDT or DBIT. CRDT=Credit=money coming into the account DBIT=Debit=money going out of the account Example: <CdtDbtInd>CRDT</CdtDbtInd>
2.80	[0..1]	+++ ReversalIndicator	<RvsInd>	true	In case the entry is a reversal (SEPA R-transacion or an item reported as MT940 RC or RD), the content is: true. In case the entry is not a reversal, the ReversalIndicator field is not used. Example: <RvsInd>>true</RvsInd> Note: If the reversal of a credit entry is reported, it is reported with <CdtDbtInd> DBIT and <RvsInd> true. SWIFT MT reporting has this as RC (Reversal of a credit). Example: <RvsInd>true</RvsInd>
2.81	[1..1]	+++ Status	<Sts>	BOOK	Example: <Sts>BOOK</Sts>
2.82	[1..1]	+++ BookingDate	<BookgDt>		
4.1.0	[1..1]	++++ Date	<Dt>	Date	Book Date of the entry Example: <Dt>2010-10-15</Dt>
2.83	[1..1]	+++ ValueDate	<ValDt>		
4.1.0	[1..1]	++++ Date	<Dt>	Date	Value Date of the entry Example: <Dt>2010-10-15</Dt>
2.84	[0..1]	+++ AccountServicerReference	<AcctSvcrRef>	Max35Text	Bank Reference

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
					Example: <AcctSvcrRef>AAAASESS-FP-CN_98765/01</AcctSvcrRef>
2.91	[1..1]	+++ BankTransactionCode	<BkTxCd>		ISO transaction type code based on the BTC_ExternalCodeListDescription_16June09 that consists of: <ul style="list-style-type: none"> - A Domain Code, e.g. PMNT: Payments - A Family Code, e.g. RCDT: Received Credit Transfer - A Sub-family Code, e.g. ESCT: SEPA Credit Transfer
2.92	[1..1]	++++ Domain	<Domn>		
2.93	[1..1]	+++++ Code	<Cd>	ExternalBankTransactionDomain Code 4-letter code	Transaction Domain code Example: <Cd>PMNT</Cd>
2.94	[1..1]	+++++ Family	<Fmly>		
2.95	[1..1]	+++++ Code	<Cd>	ExternalBankTransactionFamilyCode 4-letter code	Transaction Family code Example: <Cd>RCDT</Cd>
2.96	[1..1]	+++++ SubFamilyCode	<SubFmlyCd>	ExternalBankTransactionSubFamilyCode	Sub-family code Example: <SubFmlyCd>ESCT</SubFmlyCd>
2.97	[1..1]	++++ Proprietary	<Prtry>		BBA Bank Transaction Code (as is also used in Coda account statements).
2.98	[1..1]	+++++ Code	<Cd>	8 Numeric	Example: <Cd>00101000</Cd> Which is a domestic or SEPA Credit Transfer / net amount.
2.99	[0..1]	+++++ Issuer	<lssr>	"BBA"	Example: <lssr>BBA</lssr>
2.135	[0..1]	+++ Entrydetails	<NtryDtls>		More information on the entry, or details of the transactions in a batch.

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
2.136	[0..1]	++++ Batch	<Btch>		In case the entry is a batch, more information on the batch.
2.137	[0..1]	+++++ MessageIdentification	<MsgId>	Max35Text	MsgId of the pain message (pain.001, pain.007 or pain.008) in which the batch order was submitted. Example: <MsgId>FINP-0055</MsgId>
2.138	[0..1]	+++++ PaymentInformationIdentification	<PmtInflD>	Max35Text	PmtInflD1 (Client Batch Reference) of the batch in the pain message (pain.001, pain.007 or pain.008). Example: <PmtInflD>FINP-0055/001</PmtInflD>
2.139	[0..1]	+++++ NumberOfTransactions	<NbOfTxs>	Max15NumericText	Number of transactions in the batch. For accounts held at ABNANL2A, maximum 100,000 Example: <NbOfTxs>20</NbOfTxs>
2.140	[0..1]	+++++ TotalAmount	<TtlAmt>	[A-Z]{3,3}18,5n	Example: <TtlAmt Ccy="EUR">29214.47</TtlAmt>
2.141	[0..1]	+++++ CreditDebitIndicator	<CdtDbtInd>	CRDT or DBIT	Example: <CdtDbtInd>DBIT</CdtDbtInd>
2.142	[0..n]	++++ TransactionDetails	<TxDtIs>		More information on the entry or on the transactions in the batch.
2.143	[0..1]	+++++ References	<Refs>		
2.144	[0..1]	+++++ MessageIdentification	<MsgId>	Max35Text	For single payment orders/reversals only (not for transactions in a batch). The MsgId of the pain message in which the transaction order was submitted. Example: Example: <MsgId>0205487569845</MsgId>
2.145	[0..1]	+++++ AccountServicerReference	<AcctSvcrRef>	Max35Text	Bank reference. Example: <MsgId>0205487569845</MsgId>
2.146	[0..1]	+++++ PaymentInformationIdentification	<PmtInflD>	Max35Text	For single payment orders only (not for transactions in a batch that contains multiple transactions). The PmtInflD1 (Client Batch Reference) of the transaction order in the pain message. Example: <PmtInflD>AP-Week13-INV12345</PmtInflD>
2.147	[0..1]	+++++ InstructionIdentification	<InstrId>	Max35Text	For single transactions and transactions in a batch: The InstrId

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
					(client reference that is not passed on to the counterparty of the transaction) of the transaction/reversal in the pain. In case of Rejects/Returns, The InstrId of the <u>original</u> transaction in the pain. Example: <PmtInflId>AP-Week13-INV12345</PmtInflId>
2.148	[0..1]	+++++ EndToEndIdentification	<EndToEndId>	Max35Text	For single transactions and transactions in a batch: The EndToEndId (client reference that is passed on to the counterparty of the transaction) of the transaction in the pain. In case of Rejects/Returns/Reversals, the EndToEndId of the <u>original</u> transaction in the pain. Example: <EndToEndId>Rel.12345 Inv.123456</EndToEndId>
2.150	[0..1]	+++++ MandateIdentification	<MndtId>	Max35Text	MandateIdentification – for regular direct debit debits & credits, and reversals, returns and refunds. Example: <MndtId>gas Amsterdam 12345</MndtId>
2.151	[0..1]	+++++ ChequeNumber	<ChqNb>	Max35Text	Example: <ChqNb>265N97G0980987G</ChqNb>
2.156	[0..1]	+++++ AmountDetails	<AmtDtls>		
2.1.9	[1..1]	+++++ TransactionAmount	<TxAmt>		
2.1.10	[1..1]	+++++ Amount	<Amt Ccy="XXX">	[A-Z]{3,3}18,5n	Amount booked on the account. Example: <Amt Ccy="EUR">500000</Amt>
2.199	[0..1]	+++++ RelatedParties	<RltdPties>		Debtor, Debtor Account, Ultimate Debtor Creditor, Creditor Account, Ultimate Creditor
2.201	[0..1]	+++++ Debtor	<Dbtr>		
9.1.0	[0..1]	+++++ Name	<Nm>		
9.1.1	[0..1]	+++++ PostalAddress	<PstlAdr>		
9.1.5	[0..1]	+++++ StreetName	<StrtNm>	Max70Text	Example: <StrtNm>Westeinde</StrtNm>
9.1.6	[0..1]	+++++ BuildingNumber	<BldgNb>	Max16Text	Example: <BldgNb>1</BldgNb>
9.1.7	[0..1]	+++++ PostCode	<PstCd>	Max16Text	Example: <PstCd>1017 ZN</PstCd>

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
9.1.8	[0..1]	+++++++ TownName	<TwnNm>	Max35Text	Example: <TwnNm>Amsterdam</TwnNm>
9.1.10	[0..1]	+++++++ Country	<Ctry>	Alpha 2 code	ISO country code Example: <Ctry>NL</Ctry>
9.1.11	[0..7]	+++++++ AddressLine	<AdrLine>	Max70Text	Example: <AdrLine> Westeinde 1</AdrLine> <AdrLine>1017 ZN Amsterdam</AdrLine>
9.1.12	[0..1]	+++++++ Identification	<Id>		
9.1.13	[1..1]	+++++++ OrganisationIdentification	<OrgId>		
9.1.14	[1..1]	+++++++ BICOrBEI	<BICOrBEI>	BIC or BEI 4Alpha bank+ 2Alpha country+ 2Text location+ optional 3Text branch	Example: <BICOrBEI>ABNANL2A</BICOrBEI>
2.202	[0..1]	+++++++ DebtorAccount	<DbtrAcct>		
1.1.0	[1..1]	+++++++ Identification	<Id>		
1.1.1	{Or	+++++++ IBAN	<IBAN>	IBAN	Example: <IBAN>NL09ABNA0604478208</IBAN>
1.1.2	Or}	+++++++ Other	<Othr>		
1.1.3	[1..1]	+++++++ Identification	<Id>	Max34Text	Example: <Othr>0604478208</Othr>
1.1.11	[0..1]	+++++++ Currency	<Ccy>	3 digit alpha ISO currency code	Example: <Ccy>EUR</Ccy>
2.203	[0..1]	+++++++ UltimateDebtor	<UltmtDbtr>		
		...			Same fields as 2.201 Debtor, minus 9.1.12 (Identification) and underlying fields.
2.204	[0..1]	+++++++ Creditor	<Cdtr>		
		...			Same fields as 2.201 Debtor
2.205	[0..1]	+++++++ CreditorAccount	<CdtrAcct>		
		...			Same fields as 2.202 DebtorAccount
2.206	[0..1]	+++++++ UltimateCreditor	<UltmtCdtr>		

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
		...			Same fields as 2.201 Debtor, minus 9.1.12 (Identification) and underlying fields.
2.211	[0..1]	+++++ RelatedAgents	<RltdAgts>		
2.212	[0..1]	+++++ DebtorAgent	<DbtrAgt>		
6.1.0	[1..1]	+++++++ FinancialInstitutionIdentification	<FinInstnId>		
6.1.1	[1..1]	+++++++ BIC	<BIC>	4Alpha bank+ 2Alpha country+ 2Text location+ optional 3Text branch	Example: ABNANL2A
2.213	[0..1]	+++++ CreditorAgent	<CdtrAgt>		
		...			Same fields as 2.212 DebtorAgent
2.224	[0..1]	+++++ Purpose	<Purp>		
2.225	[1..1]	+++++ Code	<Cd>	4Alpha ISO Purpose Code	Example: <Cd>AGRT</Cd>
2.234	[0..1]	+++++ RemittanceInformation	<RmtInf>		
2.235	[0..n]	+++++ Unstructured	<Ustrd>	Max140Text	Example: <Ustrd>Window cleaning Westeinde 1 week7 2013</Ustrd>
2.236	[0..n]	+++++ Structured	<Strd>		
2.256	[1..1]	+++++++ CreditorReferenceInformation	<CdtrRefInf>		
2.257	[1..1]	+++++++ Type	<Tp>		
2.258	[1..1]	+++++++ CodeOrProprietary	<CdOrPrtry>		
2.259	[1..1]	+++++++ Code	<Cd>	Fixed value SCOR	Example: <Cd>SCOR</Cd>
2.261	[0..1]	+++++++ Issuer	<Issr>	Max35Text	Example: <Issr>ISO</Issr> Example: <Issr>BBA</Issr>

Index (ISO)	Mult. (ABN AMRO)	Message element	XML tag	Format	Condition / Remark
2.262	[1..1]	+++++++ Reference	<Ref>	Max35Text	Example: <Ref>RF79123456112233</Ref> Example: <Ref>080762515551</Ref>
2.293	[0..1]	+++++ ReturnInformation	<RtrlInf>		
2.304	[1..1]	+++++++ Reason	<Rsn>		
2.305	[1..1]	+++++++ Code	<Cd>	4Text ISO Return Reason Codes	Example: <Cd>AC01</Cd>
2.307	[0..n]	+++++++ AdditionalInformation	<AddtlInf>	Max105Text	Example: <AddtlInf>Account closed</AddtlInf>
2.314	[0..1]	+++ AdditionalEntryInformation	<AddtlNtryInf>	Max500Text	In case of MT940 to camt.053 conversion, tag 86 and tag 61.9 of the entry. Example: <AddtlNtryInf>Window cleaning Westeinde 1 week7 2013</AddtlNtryInf>
2.315	[0..1]	++ AdditionalStatementInformation	<AddtlStmntInf>	Max500Text	In case of MT940 to camt.053 conversion, tag 86 on statement level. Example: <AddtlStmntInf>Merry Christmas</AddtlStmntInf>

Appendices

12. Character Sets

Character	Character	ASCII value	Swift MT940 Standard	Access Online MT940
New line	LF	10	√	√
Return	CR	13	√	√
Space		32	√	√
Exclamation point	!	33		
Double quotes	"	34		
Hash sign	#	35		
Dollar sign	\$	36		
Percent sign	%	37		
Ampersand	&	38		
Apostrophe	'	39	√	√
Open parentheses	(40	√	√
Close parentheses)	41	√	√
Asterisk	*	42		
Plus sign	+	43	√	√
Comma	,	44	√	√
Minus sign	-	45	√	√
Decimal point	.	46	√	√
Forward slash	/	47	√	√
Figures	0 – 9	48-57	√	√
Colon	:	58	√	√
Semi-colon	;	59		
Less than	<	60		
Equal sign	=	61		
Greater than	>	62		
Question mark	?	63	√	√
At sign	@	64		
Alphabetic capital letters	A – Z	65-90	√	√
Backslash	\	92		
Circumflex	^	94		
Alphabetic small letters	a – z	97-122	√	√
Curly brace open *	{	123	√	√
Vertical line		124		
Curly brace close *	}	125	√	√
Tilde	~	126		

Remark

- ▶ Swift uses the X-symbol set based on EBCDIC.
- ▶ * In the Swift format, braces may only be used as separators; they may not be part of the text in the MT940 or MT942 itself.
- ▶ In the Swift format, a field may not begin with a CRLF or ':' (colon).
A line in the message may never begin with a '-' (minus sign).
- ▶ Access Online MT940 and MT942 messages use the full X-symbol set.

13. ISO Codes

In the Swift MT940 format, the ISO standard of the codes for countries and currencies is used. As support and as a reference to the other parts of this document, this section lists the most frequently used country and currency codes. For the integral and most current overviews, please go to the appropriate ISO URL:

- ▶ Country code: http://www.iso.org/iso/country_codes.htm

13.1 ISO Currency Code

- ▶ Currency code: <https://www.iso.org/iso-4217-currency-codes.html>

14. Bank Codes

This chapter contains overviews of transaction code tables that are used by ABN AMRO.

14.1 Transaction code

The Transaction code is used in field 61, 3 characters (positions 2-4) in field 6 Transaction Type Code, of the Access Online MT940 reporting.

Based on efficiency considerations, the following list of Transaction Codes has been drastically truncated. It only contains a number of frequently occurring Dutch Transaction codes. For example, this list does not contain any SWIFT, ISO, BAI, MultiCash and CODA codes.

100	TRANSFER	400	MISCELLANEOUS
119	CLIENT DIRECT DEBIT VIA E-COMMERCE	413	BUSINESS CASH
126	BGC ONE-TIME ORDERS	414	CURRENCY SERVICES
181	CASH MANAGEMENT	417	GARANTEE COMMISSION
190	BGC ORDERS	418	COSTS CORRESPONDENT IZ GUARANTEE COSTS
192	BGC ORDERS	424	TRANSFER
196	BGC ORDERS	426	BEA DOMESTIC
242	SDD-REVERSAL	427	TELEPHONE TRANSFER
245	SDD-RETURNS	428	POSTBANK PAYMENT RECEIVED VIA BGC
246	SDD-REJECTS	429	COSTS FOR A COPY OF DOCUMENT INFORMATION
247	SDD-CREDITOR	431	CASH TRANSFER
248	SDD-DEBTOR	432	REQUEST DUPLICATES
250	CASH	433	DEPOSIT
340	GEAKAS WITHDRAWAL	435	BUSINESS SAVINGS
341	GEAKAS DEPOSIT	439	CASH DESK EUR
350	COIN DEPOSIT	442	CHIP KNIP
351	COIN DELIVERY	444	CASH DESK FOREIGN CURRENCY
352	DELIVERY OF EUR BANK NOTES	471	TRANSFER
361	CASH DISPENSER WITHDRAWAL	654	SCT INCOMING
362	PASSIVE GUEST USAGE VIA IPN	658	SCT SINGLE OUTG
363	CASH DISPENSER DEPOSIT	778	TRANSFER ABROAD
368	PASSIVE GUEST USAGE NOT VIA IPN	785	TRANSFER ABROAD
369	BEA ABROAD		
370	TAX PAYMENT		



Attention

Use of the Transaction code for reconciliation purposes is not recommended.