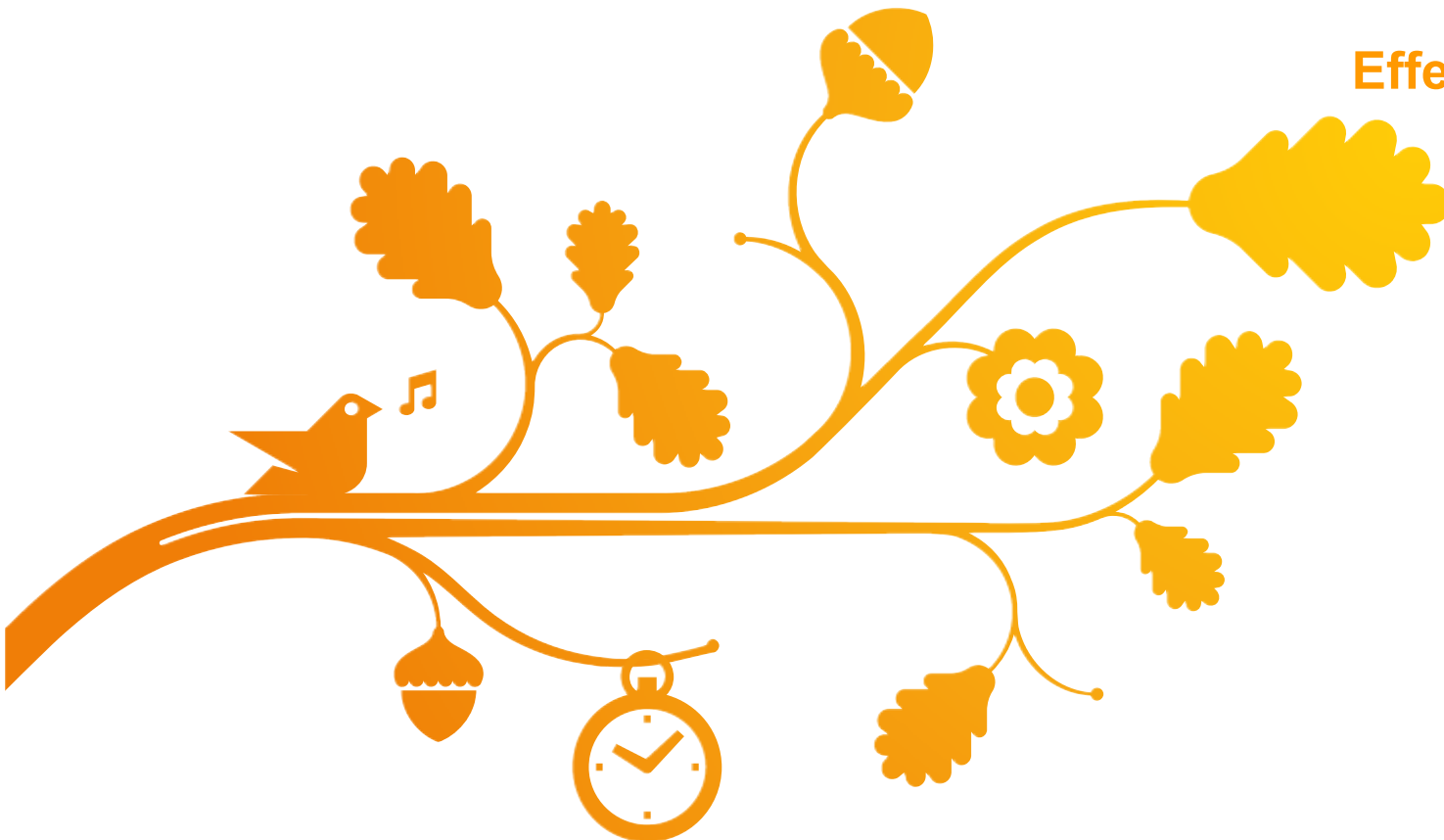


Swedbank Sweden's MIG Credit and Debit Notification (CAMT.054)

Effective from 2020-12-10



Introduction

This document describes the usage on a set of ISO20022 messages. The main target systems on the corporate customer side are the General Ledger, the Accounts Payables and the Account Receivables.

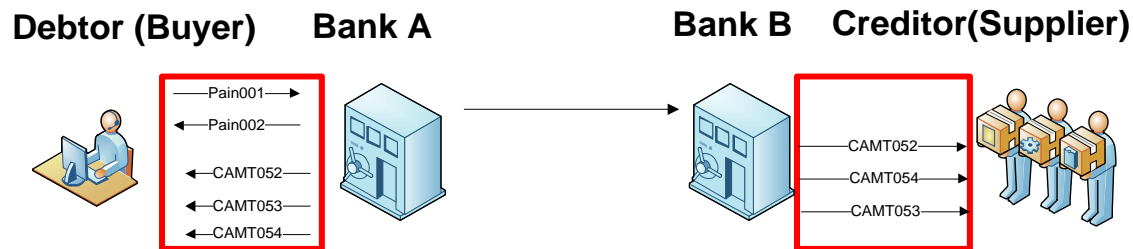
This Message Implementation Guide complies with the international definitions for content and use of ISO20022 messages and Common Global Implementation Market Practice (CGI-MP) recommendations.

Related documents

- ISO 20022 Payment Maintenance 2009 – Message Definition Report
- ISO 20022 camt.054.001.02 XML Schema
- ISO 20022 External Code Sets
- ISO 20022 Cash Management CGI-MP MIG B2C Debit/Credit Notification

Scenarios

The purpose of this section is to basically describe the entire chain of electronic information exchange between the Debtor, the Debtor's Agent, the Creditor's Agent and the Creditor.



* Swedbank Sweden does not provide CAMT052 or CAMT053 yet.

1. The Debtor sends a CreditTransferInitiation (pain.001) to the Debtor Agent.
2. The Debtor Agent validates the message and sends a PaymentStatusReport (pain.002) reporting if the file is accepted or rejected.
3. The information included in every single payment is validated against each payment system and the Debtor Agent sends a PaymentStatusReport (pain.002) reporting rejected payments to the Debtor, if any.
4. The payments are processed between Debtor Agent and Creditor Agent on the agreed execution date.
5. If any of the payments are rejected on the execution day, the Debtor Agent sends a PaymentStatusReport (pain.002) reporting rejected payments to the Debtor.
6. Debtor Agent sends a Debit Notification report (camt.054) to the Debtor reporting executed payments
7. Creditor Agent sends a Credit Notification report (camt.054) to the Creditor reporting incoming payments
8. Debtor Agent and/or Creditor Agent sends, end of day, an Account Statement (camt053) to the Debtor and/or Creditor.

If agreed between the customer and the bank an intra-day AccountReport (camt.052) can be sent to the Debtor and/or Creditor. An agreed schedule has to be set up to define the sending time intervals during a bank operating day.

Character set

The UTF-8 character encoding standard is the required to be used in the ISO20022 messages with the limitation to the characters included in ISO-8859-1.

The Latin character set, commonly used in international communication, should be used for cross border payments. It contains the following characters:

a b c d e f g h i j k l m n o p q r s t u v w x y z

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

0 1 2 3 4 5 6 7 8 9

/ - ? : () . , ' +

Space

For Swedish domestic payments it is also allowed to use: å Å ä Ä ö Ö

How to read this guide

The message is described in a table. Below is the explanation of each column of the table:

<i>Index</i>	Refers to the corresponding description in the ISO 20022 XML Message Definition Report. www.iso20022.org
<i>Occurrences</i>	Indicates whether an element is mandatory or optional and how many repetitions are allowed for the element. [1..1] – shows that element is mandatory and can be presented only once [1..n] - shows that element is mandatory and can be presented 1 to n times [0..1] – shows that element is optional and can be presented only once [0..n] – shows that element is optional and can be presented 0 to n times {Or...Or} – indicates that only one of several elements may be presented
<i>Swedbank</i>	Indicates if Swedbank's implementation differs from ISO20022 schema, i.e. if a tag is marked as optional in schema it can be mandatory in Swedbank, in order to be able to fulfill the payment.
<i>Message Item</i>	Element name used in ISO 20022 XML Message Definition Report. The element name starts with the message items structural level indicated by number of +-signs. Group Header and Payment Information starts with one +.
<i>XML Tag</i>	Short name identifying an element within an XML message element name used in ISO 20022 XML Message Definition Report.
<i>Comments</i>	Swedbank's comments and business rules for the respective Message element.

camt.054.001.02 Credit Notification

Index	Occurrences	Swedbank	Message Item	XML tag	Comments
			BankToCustomerDebetCreditNotification	<BkToCstmrD btCdtNtfctn>	
1.0	[1..1]		+GroupHeader	<GrpHdr>	
1.1	[1..1]		++MessageIdentification	<MsgId>	Unique ID stated by Swedbank
1.2	[1..1]		++CreationDateTime	<CreDtTm>	Stated by Swedbank
1.3	[0..1]	[1..1]	++MessageRecipient	<MsgRcpt>	
9.1.12	[0..1]	[1..1]	+++Identification	<Id>	
9.1.13	[1..1]		++++OrganisationIdentification	<OrgId>	
9.1.14	[1..1] {Or		+++++BICOrBEI	<BICOrBEI>	Not used
9.1.15	[1..1] Or}	[1..1]	+++++Other	<Othr>	
9.1.16	[1..1]		++++++Identification	<Id>	Swedbank's agreement ID of the recipient party Swedbank agreement ID format: nnnnnnnnnnnnnAnnn (E.g. 123456789123R001).
9.1.17	[0..1]	[1..1]	++++++SchemeName	<SchmeNm>	
9.1.18	[1..1]		+++++++Code	<Cd>	"BANK"
1.4	[0..1]		++MessagePaging	<MsgPgntn>	Number used to sequence pages when it is not possible for data to be conveyed in a single message and the data must be split across several pages (messages). If used the message will contain only one Notification
8.1.0	[1..1]		+++PageNumber	<PgNb>	
8.1.1	[1..1]		+++LastPageIndicator	<LastPgInd>	
1.5	[0..1]	[1..1]	++AdditionalInformation	<AddtlInf>	"CRED" = Notification with Credit entries ONLY.
2.0	[1..n]		+Notification	<Ntfctn>	
2.1	[1..1]		++Identification	<Id>	Unique ID stated by Swedbank
2.4	[1..1]		++CreationDateTime	<CreDtTm>	Stated by Swedbank ISO DateTime
2.10	[1..1]		++Account	<Acct>	
1.2.0	[1..1]		+++Identification	<Id>	
1.2.1	[1..1]		++++IBAN	<IBAN>	Not used

	{Or				
1.2.2	[1..1] Or}	[1..1]	++++Other	<Othr>	
1.2.3	[1..1]		+++++Identification	<Id>	BBAN account number BBAN format for Swedbank and Saving banks: <ul style="list-style-type: none"> • When clearing number begins with “8” 8CCCCnnnnnnnnnn (always 15 digits) (C=5 digit clearing number n=account number) • When clearing number begins with “7” 7CCcnnnnnnn (always 11 digits) (C=4 digit clearing number n=account number)
1.2.4	[0..1]	[1..1]	+++++SchemeName	<SchmeNm>	
1.2.5	[1..1] {Or		+++++++Code	<Cd>	“BBAN”
1.2.11	[0..1]	[1..1]	+++Currency	<Ccy>	Currency code
1.2.13	[0..1]	[1..1]	+++Owner	<Ownr>	
1.2.14	[0..1]	[1..1]	++++Name	<Nm>	Name of the account owner
1.2.26	[0..1]	[1..1]	++++Identification	<Id>	
1.2.27	[1..1] {Or		+++++OrganisationIdentification	<OrgId>	
1.2.29	[1..n]		+++++Other	<Othr>	Only one occurrence
1.2.30	[1..1]		+++++++Identification	<Id>	Customer number in Swedbank
1.2.31	[0..1]	[1..1]	+++++++SchemeName	<SchmeNm>	
1.2.32	[1..1] {Or		+++++++Code	<Cd>	“BANK”
1.2.56	[1..1]	[1..1]	+++Servicer	<Svcr>	
1.2.57	[1..1]		++++FinancialInstitutionIdentification	<FinInstnId>	
1.2.58	[0..1]	[1..1]	+++++BIC	<BIC>	“SWEDSESS”
2.11	[0..1]		++RelatedAccount	<RltdAcct>	
1.1.0	[1..1]		+++Identification	<Id>	
1.1.1	[1..1] {Or		++++IBAN	<IBAN>	Not used
1.1.2	[1..1] Or}		++++Other	<Othr>	

1.1.3	[1..1]		++++Identification	<Id>	Top Account, given if reported account in 2.10 is a sub-account within a MCCY Cash Pool. BBAN format for Swedbank and Saving banks: <ul style="list-style-type: none"> • When clearing number begins with “8” 8CCCCnnnnnnnnnn (always 15 digits) (C=5 digit clearing number n=account number) • When clearing number begins with “7” 7CCCnnnnnnnn (always 11 digits) (C=4 digit clearing number n=account number)
1.1.4	[0..1]	[1..1]	++++SchemeName	<SchmeNm>	
1.1.5	[1..1] {Or		+++++Code	<Cd>	“BBAN”
2.23	[0..1]	[1..1]	++TransactionsSummary	<TxsSummry>	
2.24	[0..1]	[1..1]	+++TotalEntries	<TtlNtries>	
2.25	[0..1]	[1..1]	++++NumberOfEntries	<NbOfNtries>	Number of credit entries
2.26	[0..1]	[1..1]	++++Sum	< Sum>	Total sum of credit entries
2.56	[0..n]	[1..1]	++Entry	<Ntry>	
2.57	[0..1]		+++EntryReference	<NtryRef>	Unique reference stated by Swedbank Not used for Bankgiro payments
2.58	[1..1]		+++Amount	<Amt Ccy="AAA">	Amount of money in cash entry, can be zero
2.59	[1..1]		+++CreditDebitIndicator	<CdtDbtInd>	Always “CRDT” = Credit Usage: A zero amount is considered to be a credit amount
2.61	[1..1]		+++Status	<Sts>	Always “BOOK” except for zero amount in 2.58 when “INFO” is used
2.62	[0..1]	[1..1]	+++BookingDate	<BookgDt>	
4.1.0	[1..1] {Or		++++Date	<Dt>	Stated by Swedbank ISO Date
2.63	[0..1]		+++ValueDate	<ValDt>	Not used for Bankgiro payments
4.1.0	[1..1] {Or		++++Date	<Dt>	ISO Date
2.64	[0..1]		+++AccountServicerReference	<AcctSvcrRef>	Only for Bankgiro payments: Unique reference stated by Swedbank All individual underlying transactions will have the same reference plus a sequence number
2.71	[1..1]		+++BankTransactionCode	<BkTxCd>	Only ISO Transaction Codes are used See below. Appendix Bank Transaction Codes in camt.054

2.72	[0..1]	[1..1]	++++Domain	<Domn>	
2.73	[1..1]		+++++Code	<Cd>	See 2.71
2.74	[1..1]		+++++Family	<Fmly>	
2.75	[1..1]		+++++Code	<Cd>	See 2.71
2.76	[1..1]		+++++SubFamilyCode	<SubFmlyCd>	See 2.71
2.115	[0..n]	[1..1]	+++EntryDetails	<NtryDtls>	
2.116	[0..1]		++++Batch	<Btch>	Not used
2.122	[0..n]	[1..1]	++++TransactionDetails	<TxDtls>	
2.123	[0..1]		+++++References	<Refs>	
2.125	[0..1]		+++++AccountServicerReference	<AcctSvcrRef>	See rule in 2.64
2.128	[0..1]		+++++EndToEndIdentification	<EndToEndId >	Reported when available. Always for SEPA payments. Value "NOTPROVIDED" may occur.
2.136	[0..1]	[1..1]	+++++AmountDetails	<AmtDtls>	
2.1.0	[0..1]		+++++InstructedAmount	<InstdAmt>	
2.1.1	[0..1]		+++++Amount	<AmtCcy="AA A">	Not used for Bankgiro payments Original amount ordered by debtor
2.1.9	[0..1]	[1..1]	+++++TransactionAmount	<TxAmt>	
2.1.10	[1..1]		+++++ Amount	<AmtCcy="AA A">	Included in booked amount (2.58)
2.1.11	[0..1]		+++++CurrencyExchange	<CcyXchg>	Usage: Reporting FX transaction details
2.1.12	[0..1]	[1..1]	+++++SourceCurrency	<SrcCcy>	Received Amount currency
2.1.13		[1..1]	+++++TargetCurrency	<TrgtCcy>	Account currency
2.1.14		[1..1]	+++++UnitCurrency	<UnitCcy>	Received Amount currency
2.1.15	[1..1]		+++++ExchangeRate	<XchgRate>	
2.152	[0..1]		++++Charges	<Chrgs>	Provides information on the charges related to the transaction, included in the credited amount or booked separately. Reported if available
2.154	[1..1]		+++++ Amount	<AmtCcy="AA A">	
2.160	[0..1]		+++++Bearer	 	"CRED" BorneByCreditor "DEBT" BorneByDebtor "SHAR" Shared
2.179	[0..1]		+++++RelatedParties	<RltdPties>	
2.181	[0..1]		+++++Debtor	<Dbtr>	Debtor's name and address, reported if available
9.1.0	[0..1]	[1..1]	+++++Name	<Nm>	
9.1.1			+++++ PostalAddress	<PstlAdr>	
9.1.5			+++++StreetName	<StrtNm>	
9.1.6			+++++BuildingNumber	<BldgNb>	

9.1.7			+++++++PostCode	<PstCd>	
9.1.8			+++++++TownName	<TwnNm>	
9.1.9			+++++++CountrySubDivision	<CtrySubDvsn >	
9.1.10			+++++++Country	<Ctry>	
9.1.11	[0..7]		+++++++AddressLine	<AdrLine>	In case of SEPA CT. Max. 2 occurrences allowed.
9.1.12	[0..1]		+++++++Identification	<Id>	Reported when available
9.1.13	[1..1] {Or		+++++++OrganisationIdentification	<OrgId>	
9.1.14	[0..1]	{{Or	+++++++BICOrBEI	<BICOrBEI>	
9.1.15	[0..n]	Or}} [0..1]	+++++++Other	<Othr>	
9.1.16	[1..1]		+++++++Identification	<Id>	
9.1.17	[0..1]	[1..1]	+++++++SchemeName	<SchmeNm>	
9.1.18	[1..1]		+++++++Code	<Cd>	
9.1.21	Or}		+++++++PrivateIdentification	<PrvtId>	
9.1.22	[0..1]		+++++++DateAndPlaceOfBirth	<DtAndPlcOfB irth>	
9.1.23	[1..1]		+++++++BirthDate	<BirthDt>	
9.1.24	[0..1]		+++++++ProvinceOfBirth	<PrvcOfBirth>	
9.1.25	[1..1]		+++++++CityOfBirth	<CityOfBirth>	
9.1.26	[1..1]		+++++++CountryOfBirth	<CtryOfBirth>	
9.1.27	[0..n] Or}}		+++++++Other	<Othr>	
9.1.28	[1..1]		+++++++Identification	<Id>	
9.1.29	[1..1]		+++++++SchemeName	<SchmeNm>	
9.1.30	[1..1] {{Or		+++++++Code	<Cd>	
2.182	[0..1]		+++++DebtorAccount	<DbtrAcct>	Reported when available
1.1.0	[1..1]		+++++Identification	<Id>	
1.1.1	[1..1] {Or		+++++IBAN	<IBAN>	Not used
1.1.2	[1..1] Or}		+++++Other	<Othr>	
1.1.3	[1..1]		+++++Identification	<Id>	SE: Debtor Bankgiro number
1.1.4	[0..1]	[1..1]	+++++SchemeName	<SchmeNm>	
1.1.5	[1..1] {Or		+++++Code	<Cd>	Not used

1.1.6	[1..1] Or}		+++++++Proprietary	<Prtry>	Only "BGNR"
2.183	[0..1]		+++++++UltimateDebtor	<UltmtDbtr>	Is delivered only in case of SEPA CTs
9.1.0	[0..1]		+++++++Name	<Nm>	
9.1.1	[0..1]		+++++++ PostalAddress	<PstlAdr>	Not used in SEPA CT
9.1.12	[0..1]		+++++++Identification	<Id>	
9.1.13	[1..1] {Or		+++++++OrganisationIdentification	<OrgId>	Either "BIC" or "BEI" or one occurrence of "Other"
9.1.14	[0..1]	{{Or	+++++++BICOrBEI	<BICOrBEI>	
9.1.15	[0..n]	Or}} [0..1]	+++++++Other	<Othr>	Only one occurrence
9.1.16	[1..1]		+++++++Identification	<Id>	
9.1.17	[0..1]	[1..1]	+++++++SchemeName	<SchmeNm>	
9.1.18	[1..1]		+++++++Code	<Cd>	Available codes in SEPA CTs that are used and delivered to the creditor bank: "BANK", "CUST", "DUNS", "EMPL", "GS1G", "TXID"
9.1.21	Or}		+++++++PrivateIdentification	<PrvtId>	
9.1.22	[0..1]		+++++++DateAndPlaceOfBirth	<DtAndPlcOfB irth>	
9.1.23	[1..1]		+++++++BirthDate	<BirthDt>	
9.1.24	[0..1]		+++++++ProvinceOfBirth	<PrvcOfBirth>	
9.1.25	[1..1]		+++++++CityOfBirth	<CityOfBirth>	
9.1.26	[1..1]		+++++++CountryOfBirth	<CtryOfBirth>	
9.1.27	[0..n] Or}}		+++++++Other	<Othr>	Only one occurrence
9.1.28	[1..1]		+++++++Identification	<Id>	
9.1.29	[1..1]		+++++++SchemeName	<SchmeNm>	
9.1.30	[1..1] {Or		+++++++Code	<Cd>	
9.1.33	[0..1]		+++++++CountryOfResidence	<CtryOfRes>	
2.184	[0..1]		+++++++Creditor	<Cdtr>	
9.1.0	[0..1]		+++++++Name	<Nm>	Name as provided by the Debtor
2.185	[0..1]		+++++++CreditorAccount	<CdtrAcct>	Receiving Bankgiro number
1.1.0	[0..1]		+++++++Identification	<Id>	
1.1.1	[1..1] {Or		+++++++IBAN	<IBAN>	Not Used
1.1.2	[1..1] Or}		+++++++Other	<Othr>	

1.1.3	[1..1]		+++++++Identification	<Id>	
1.1.4	[0..1]	[1..1]	+++++++SchemeName	<SchmeNm>	
1.1.5	[1..1] {Or		+++++++Code	<Cd>	Not used
1.1.6	[1..1] Or}}		+++++++Proprietary	<Prtry>	"BGNR"
1.1.12	[0..1]		+++++++Name	<Nm>	SE: States Plusgiro number if conversion has been made "PG nnnnnnnn"
2.186	[0..1]		+++++++UltimateCreditor	<UltmtCdtr>	Reported when available for SEPA payments only
9.1.0	[0..1]		+++++++Name	<Nm>	
9.1.1	[0..1]		+++++++ PostalAddress	<PstlAdr>	Not used in SEPA CT
9.1.12	[0..1]		+++++++Identification	<Id>	
9.1.13	[1..1] {Or		+++++++OrganisationIdentification	<Orgld>	Either "BIC" or "BEI" or one occurrence of "Other"
9.1.14	[0..1]	{Or	+++++++BICOrBEI	<BICOrBEI>	
9.1.15	[0..n] Or}} [0..1]		+++++++Other	<Othr>	Only one occurrence
9.1.16	[1..1]		+++++++Identification	<Id>	
9.1.17	[0..1]	[1..1]	+++++++SchemeName	<SchmeNm>	
9.1.18	[1..1]		+++++++Code	<Cd>	Available codes in SEPA CTs that are used and delivered to the creditor bank: "BANK", "CUST", "DUNS", "EMPL", "GS1G", "TXID"
9.1.21	Or}		+++++++PrivateIdentification	<PrvtId>	Not used
2.191	[0..1]		+++++++RelatedAgents	<RltdAgts>	
2.192	[0..1]		+++++++DebtorAgent	<DbtrAgt>	Senders bank
6.1.0	[1..1]		+++++++FinancialInstitutionIdentification	<FinInstnld>	
6.1.1	[0..1]	[1..1]	+++++++BIC	<BIC>	
2.193	[0..1]		+++++++CreditorAgent	<CdtrAgt>	
6.1.0	[1..1]		+++++++FinancialInstitutionIdentification	<FinInstnld>	
6.1.1	[1..1]	[1..1]	+++++++BIC	<BIC>	"SWEDSESS"
2.204	[0..1]		+++++++Purpose	<Purp>	Reported when available (only applicable for SEPA payments)
2.205	[1..1] {Or		+++++++Code	<Cd>	
2.214	[0..1]		+++++++RemittanceInformation	<RmtInf>	
2.215	[0..n]		+++++++Unstructured	<Ustrd>	Only one occurrence
2.216	[0..n]		+++++++Structured	<Strd>	

2.217	[0..n]		+++++++ReferredDocumentInformation	<RfrdDocInf>	
2.218	[0..1]		+++++++Type	<Tp>	
2.219	[1..1]		+++++++CodeOrProprietary	<CdOrPrtry>	
2.220	[1..1] {Or		+++++++Code	<Cd>	"CINV" = Commercial Invoice "CREN" = Credit Note
2.223	[0..1]	[1..1]	+++++++Number	<Nb>	Invoice number or Credit Note number including OCR number. If Number is absent information might be stated in 2.245 Additional Remittance Information
2.225	[0..1]		+++++++ReferredDocumentAmount	<RfrdDocAmt>	
2.228	[0..1]		+++++++CreditNoteAmount	<CdtNoteAmt Ccy="AAA">	
2.235	[0..1]		+++++++RemittedAmount	<RmtdAmtCcy ="AAA">	
2.236	[0..1]		+++++++CreditorReferenceInformation	<CdtrRefInf>	
2.237	[0..1]		+++++++Type	<Tp>	
2.238	[1..1]		+++++++CodeOrProprietary	<CdOrPrtry>	
2.239	[1..1] {Or		+++++++Code	<Cd>	Only "SCOR"
2.241	[0..1]		+++++++Issuer	<Issr>	"ISO" The issuer is specified with the text 'ISO' when CreditorReference is structured in accordance with ISO 11649.
2.242	[0..1]	[1..1]	+++++++Reference	<Ref>	Only SEPA credit transfer
2.245	[0..3]		+++++++AdditionalRemittanceInformation	<AddtlRmtInf>	BG Info records (3*140 chrs).

camt.054.001.02 Debit Notification

Index	Occurrences	Swedbank	Message Item	XML tag	Comments
			BankToCustomerDebetCreditNotification	<BkToCstmrDbtCdtNtfctn>	
1.0	[1..1]		+GroupHeader	<GrpHdr>	
1.1	[1..1]		++MessageIdentification	<MsgId>	Unique ID stated by Swedbank
1.2	[1..1]		++CreationDateTime	<CreDtTm>	Stated by Swedbank ISO DateTime
1.3	[0..1]	[1..1]	++MessageRecipient	<MsgRcpt>	
9.1.12	[0..1]	[1..1]	+++Identification	<Id>	
9.1.13	[1..1]		++++OrganisationIdentification	<OrgId>	
9.1.14	[1..1] {Or		+++++BICOrBEI	<BICOrBEI>	Not used
9.1.15	[1..1] Or}	[1..1]	+++++Other	<Othr>	
9.1.16	[1..1]		+++++Identification	<Id>	Swedbank's agreement ID of the recipient party Swedbank agreement ID format: nnnnnnnnnnnAnnn (E.g. 123456789123B001)
9.1.17	[0..1]	[1..1]	+++++SchemeName	<SchmeNm>	
9.1.18	[1..1]		+++++Code	<Cd>	"BANK"
1.4	[0..1]		++MessagePagination	<MsgPgntn>	Number used to sequence pages when it is not possible for data to be conveyed in a single message and the data must be split across several pages (messages). If used the message will contain only one Notification
8.1.0	[1..1]		+++PageNumber	<PgNb>	
8.1.1	[1..1]		+++LastPageIndicator	<LastPgInd>	
1.5	[0..1]	[1..1]	++AdditionalInformation	<AddtlInf>	"DEBT" = Notification with Debit entries ONLY.
2.0	[1..n]		+Notification	<Ntfctn>	
2.1	[1..1]		++Identification	<Id>	Unique ID stated by Swedbank
2.4	[1..1]		++CreationDateTime	<CreDtTm>	Stated by Swedbank ISO DateTime
2.10	[1..1]		++Account	<Acct>	
1.2.0	[1..1]		+++Identification	<Id>	

1.2.1	[1..1] {Or		++++IBAN	<IBAN>	Not used
1.2.2	[1..1] Or}	[1..1]	++++Other	<Othr>	
1.2.3	[1..1]		+++++Identification	<Id>	BBAN account number. BBAN format for Swedbank and Saving banks: <ul style="list-style-type: none"> • When clearing number begins with "8" 8CCCCnnnnnnnnnn (always 15 digits) (C=5 digit clearing number n=account number) • When clearing number begins with "7" 7CCCnnnnnnnn (always 11 digits) (C=4 digit clearing number n=account number)
1.2.4	[0..1]	[1..1]	+++++SchemeName	<SchmeNm>	
1.2.5	[1..1] {Or		+++++++Code	<Cd>	"BBAN"
1.2.11	[0..1]	[1..1]	+++Currency	<Ccy>	Currency code
1.2.13	[0..1]	[1..1]	+++Owner	<Ownr>	
1.2.14	[0..1]	[1..1]	++++Name	<Nm>	Name of the account owner
1.2.26	[0..1]	[1..1]	++++Identification	<Id>	
1.2.27	[1..1] {Or		+++++OrganisationIdentification	<OrgId>	
1.2.29	[1..n]		+++++Other	<Othr>	Only one occurrence
1.2.30	[1..1]		+++++++Identification	<Id>	Customer number in Swedbank
1.2.31	[0..1]	[1..1]	+++++++ SchemeName	<SchmeNm>	
1.2.32	[1..1] {Or		+++++++Code	<Cd>	"BANK"
1.2.56	[0..1]	[1..1]	+++Servicer	<Svcr>	
1.2.57	[1..1]		++++FinancialInstitutionIdentification	<FinInstId>	
1.2.58	[0..1]	[1..1]	+++++BIC	<BIC>	"SWEDSESS"
2.11	[0..1]		++RelatedAccount	<RltdAcct>	
1.1.0	[1..1]		+++Identification	<Id>	
1.1.1	[1..1] {Or		++++IBAN	<IBAN>	Not used
1.1.2	[1..1] Or}		++++Other	<Othr>	
1.1.3	[1..1]		+++++Identification	<Id>	BBAN Account Number

					<p>Top Account, given if reported account in 2.10 is a sub-account within a MCCY Cash Pool.</p> <p>BBAN format for Swedbank and Saving banks:</p> <ul style="list-style-type: none"> • When clearing number begins with “8” 8CCCCnnnnnnnnnn (always 15 digits) (C=5 digit clearing number n=account number) • When clearing number begins with “7” 7CCCnnnnnnnn (always 11 digits) (C=4 digit clearing number n=account number)
1.1.4	[0..1]	[1..1]	++++SchemeName	<SchmeNm>	
1.1.5	[1..1] {Or		+++++Code	<Cd>	“BBAN”
2.23	[0..1]	[1..1]	++TransactionsSummary	<TxSSummry>	
2.24	[0..1]	[1..1]	+++TotalEntries	<TtlNtries>	
2.25	[0..1]	[1..1]	++++NumberOfEntries	<NbOfNtries>	Number of debit entries
2.26	[0..1]	[1..1]	++++Sum	< Sum>	Total sum of debit entries
2.56	[0..n]	[1..1]	++Entry	<Ntry>	
2.57	[0..1]		+++EntryReference	<NtryRef>	Unique reference stated by Swedbank Not used for Bankgiro payments
2.58	[1..1]		+++Amount	<Amt Ccy="AAA">	
2.59	[1..1]		+++CreditDebitIndicator	<CdtDbtInd>	Always “DBIT” = Debit
2.61	[1..1]		+++Status	<Sts>	Always “BOOK” except for zero amount in 2.58 when “INFO” is used
2.62	[0..1]	[1..1]	+++BookingDate	<BookgDt>	
4.1.0	[1..1] {Or		++++Date	<Dt>	
2.63	[0..1]		+++ValueDate	<ValDt>	Only for international payments
4.1.0	[1..1] {Or		++++Date	<Dt>	
2.64	[0..1]		+++AccountServicerReference	<AcctSvcrRef>	Unique reference for batch booked transactions, stated by Swedbank. All individual underlying transactions will have the same reference plus a sequence number
2.71	[1..1]		+++BankTransactionCode	<BkTxCd>	Only ISO Transaction Codes are used See below. Appendix Bank Transaction Codes in camt.054
2.72	[0..1]	[1..1]	++++Domain	<Domn>	
2.73	[1..1]		+++++Code	<Cd>	See 2.71
2.74	[1..1]		+++++Family	<Fmly>	

2.75	[1..1]		+++++Code	<Cd>	See 2.71
2.76	[1..1]		+++++SubFamilyCode	<SubFmlyCd>	See 2.71
2.85	[0..n]		+++Charges	<Chrgs>	Not reported at this level
2.87	[1..1]		++++Amount	<Amt>	
2.89	[0..1]		++++Type	<Tp>	
2.90	{Or		+++++Code	<Cd>	
2.91	Or}		+++++Proprietary	<Prtry>	Not used
2.115	[0..n]	[1..1]	+++EntryDetails	<NtryDtls>	
2.116	[0..1]		++++Batch	<Btch>	Not used
2.122	[0..n]	[1..1]	++++TransactionDetails	<TxDtls>	
2.123	[0..1]		++++References	<Refs>	
2.124	[0..1]	[1..1]	+++++MessageIdentification	<Msgld>	From pain.001
2.125	[0..1]		+++++AccountServicerReference	<AcctSvcrRef>	See rule in 2.64
2.126	[0..1]	[1..1]	+++++PaymentInformationIdentification	<PmtInflId>	From pain.001
2.127	[0..1]		+++++InstructionIdentification	<Instrld>	From pain.001
2.128	[0..1]	[1..1]	+++++EndToEndIdentification	<EndToEndId>	From pain.001
2.136	[0..1]	[1..1]	++++AmountDetails	<AmtDtls>	
2.1.0	[0..1]		+++++InstructedAmount	<InstdAmt>	Reported for international and financial payments
2.1.1	[0..1]		+++++Amount	<AmtCcy="AAA">	
2.1.9	[0..1]	[1..1]	+++++TransactionAmount	<TxAmt>	Included in booked amount (2.58)
2.1.10	[1..1]		+++++ Amount	<AmtCcy="AAA">	
2.1.11	[0..1]		+++++CurrencyExchange	<CcyXchg>	Usage: Reporting FX transaction details
2.1.12	[1..1]		+++++SourceCurrency	<SrcCcy>	Account currency
2.1.13	[0..1]	[1..1]	+++++TargetCurrency	<TrgtCcy>	Instructed Amount currency
2.1.14	[0..1]	[1..1]	+++++UnitCurrency	<UnitCcy>	Instructed Amount currency
2.1.15	[1..1]		+++++ExchangeRate	<XchgRate>	
2.152	[0..n]	[0..2]	++++Charges	<Chrgs>	Provides information on the charges related to the transaction, included in the debited amount or booked separately. Reported if available
2.154	[1..1]		+++++ Amount	<AmtCcy="AAA">	
2.156	[0..1]	[1..1]	+++++ Type	<Tp>	
2.157	{Or		+++++Code	<Cd>	"BRKF" Fee paid to a broker for services provided. "COMM" Fee paid for services provided.
2.160	[0..1]		+++++Bearer	 	"DEBT" BorneByDebtor "SHAR" Shared
2.179	[0..1]		+++++RelatedParties	<RltdPties>	
2.181	[0..1]		+++++Debtor	<Dbtr>	Not used

2.182	[0..1]		+++++DebtorAccount	<DbtrAcct>	Only used if BG- number is provided as debtor account in the payment initiation.
1.1.0	[1..1]		+++++Identification	<Id>	
1.1.1	[1..1]		+++++IBAN	<IBAN>	Not used
1.1.2	[1..1]		+++++Other	<Othr>	
1.1.3	[1..1]		+++++Identification	<Id>	Bankgiro number.
1.1.4	[0..1]	[1..1]	+++++SchemeName	<SchmeNm>	
1.1.5	[1..1]		+++++Code	<Cd>	Not used
1.1.6	[1..1]		+++++Proprietary	<Prtry>	"BGNR" (Bankgiro number)
2.183	[0..1]		+++++UltimateDebtor	<UltmtDbtr>	If given in pain.001
9.1.0	[0..1]		+++++Name	<Nm>	
9.1.1	[0..1]		+++++PostalAddress	<PstlAdr>	Not used in SEPA CT
9.1.12	[0..1]		+++++Identification	<Id>	
9.1.13	[1..1]		+++++OrganisationIdentification	<OrgId>	
9.1.14	[0..1]	{{Or	+++++BICOrBEI	<BICOrBEI>	Either "BIC" or "BEI"
9.1.15	[0..n]	Or}} [0..1]	+++++Other	<Othr>	Only one occurrence
9.1.16	[1..1]		+++++Identification	<Id>	
9.1.17	[0..1]	[1..1]	+++++SchemeName	<SchmeNm>	
9.1.18	[1..1]	{{Or	+++++Code	<Cd>	Available codes in SEPA CTs that are used and delivered to the creditor bank: "BANK", "CUST", "DUNS", "EMPL", "GS1G", "TXID"
2.184	[0..1]	[1..1]	+++++Creditor	<Cdtr>	
9.1.0	[0..1]	[1..1]	+++++Name	<Nm>	
9.1.1	[0..1]		+++++ PostalAddress	<PstlAdr>	
9.1.5	[0..1]		+++++StreetName	<StrtNm>	
9.1.7	[0..1]		+++++PostCode	<PstCd>	
9.1.8	[0..1]		+++++TownName	<TwnNm>	
9.1.9	[0..1]		+++++CountrySubDivision	<CtrySubDvsn>	
9.1.10	[0..1]	[1..1]	+++++Country	<Ctry>	Required according to CGI-MP rules
9.1.11	[0..7]		+++++AddressLine	<AdrLine>	

9.1.12	[0..1]		+++++++Identification	<Id>	
9.1.13	[1..1] {Or		+++++++OrganisationIdentification	<OrgId>	
9.1.14	[0..1]	{{Or	+++++++BICOrBEI	<BICOrBEI>	
9.1.15	[0..n]	Or}} [0..1]	+++++++Other	<Othr>	Only one occurrence
9.1.16	[1..1]		+++++++Identification	<Id>	
9.1.17	[0..1]		+++++++SchemeName	<SchmeNm>	
9.1.18	[1..1]		+++++++Code	<Cd>	
9.1.21	Or}		+++++++PrivatIdentification	<PrvtId>	
9.1.27	[0..n] Or}}		+++++++Other	<Othr>	Only one occurrence
9.1.28	[1..1]		+++++++Identification	<Id>	
9.1.29	[1..1]		+++++++SchemeName	<SchmeNm>	
9.1.30	[1..1] {Or		+++++++Code	<Cd>	
2.185	[0..1]		+++++++CreditorAccount	<CdtrAcct>	
1.1.0	[0..1]		+++++++Identification	<Id>	
1.1.1	[1..1] {Or		+++++++IBAN	<IBAN>	
1.1.2	[1..1] Or}		+++++++Other	<Othr>	
1.1.3	[1..1]		+++++++Identification	<Id>	
1.1.4	[0..1]	[1..1]	+++++++SchemeName	<SchmeNm>	
1.1.5	[1..1] {Or		+++++++Code	<Cd>	"BBAN"
1.1.6	[1..1] Or}}		+++++++Proprietary	<Prtry>	"BGNR" (Bankgiro number)
2.186	[0..1]		+++++++UltimateCreditor	<UltmtCdtr>	Reported when available for SEPA payments only.
9.1.0	[0..1]		+++++++Name	<Nm>	
9.1.12	[0..1]		+++++++Identification	<Id>	
9.1.13	[1..1] {Or		+++++++OrganisationIdentification	<OrgId>	
9.1.14	[0..1]	{{Or	+++++++BICOrBEI	<BICOrBEI>	Either "BIC" or "BEI"
9.1.15	[0..n]	Or}} [0..1]	+++++++Other	<Othr>	Only one occurrence
9.1.16	[1..1]		+++++++Identification	<Id>	
9.1.17	[0..1]	R	+++++++SchemeName	<SchmeNm>	

9.1.18	[1..1]		+++++++Code	<Cd>	Available codes in SEPA CTs that are used and delivered to the creditor bank: "BANK", "CUST", "DUNS", "EMPL", "GS1G", "TXID"
9.1.21	Or}		+++++++PrivatIdentification	<PrvtId>	
9.1.27	[0..n Or}}		+++++++Other	<Othr>	Only one occurrence
9.1.28	[1..1]		+++++++Identification	<Id>	
9.1.29	[1..1]		+++++++SchemeName	<SchmeNm>	
9.1.30	[1..1 {Or		+++++++Code	<Cd>	
2.191	[0..1]		+++++RelatedAgents	<RltdAgt>	
2.192	[0..1]		+++++DebtorAgent	<DbtrAgt>	Senders bank
6.1.0	[1..1]		+++++++FinancialInstitutionIdentification	<FinInstnId>	
6.1.1	[0..1]	[1..1]	+++++++BIC	<BIC>	"SWEDSESS"
2.193	[0..1]		+++++CreditorAgent	<CdtrAgt>	
6.1.0	[1..1]		+++++++FinancialInstitutionIdentification	<FinInstnId>	
6.1.1	[0..1]		+++++++BIC	<BIC>	
6..1.2	[0..1]		+++++++ ClearingSystemMemberIdentification	<ClrSysMmbld>	
6.1.3	[0..1]		+++++++ ClearingSystemIdentification	<ClrSysId>	
6.1.4	[1..1]		+++++++ Code	<Cd>	SESBA(Sweden) USABA(USA Fedwire) CACPA (CA)
6.1.6	[1..1]		+++++++ MemberIdentification	<Mmbld>	Clearing number/National Bank-Id
2.194	[0..1]		+++++IntermediaryAgent1	<IntrmyAgt1>	
6.1.0	[1..1]		+++++++FinancialInstitutionIdentification	<FinInstnId>	
6.1.1	[0..1]	[1..1]	+++++++BIC	<BIC>	
2.204	[0..1]		+++++Purpose	<Purp>	Reported when given in pain.001
2.205	[1..1 {Or		+++++Code	<Cd>	
2.214	[0..1]		+++++RemittanceInformation	<RmtInf>	N:B: Remittance information will only be reported for executed international and financial payments an reflects information given in pain.001
2.215	[0..n]		+++++Unstructured	<Ustrd>	
2.216	[0..n]		+++++Structured	<Strd>	
2.217	[0..n]		+++++++ReferredDocumentInformation	<RfrdDocInf>	
2.218	[0..1]		+++++++Type	<Tp>	

2.219	[1..1]		+++++++CodeOrProprietary	<CdOrPrtry>	
2.220	[1..1] {Or		+++++++Code	<Cd>	"CINV" = Commercial Invoice "CREN" = Credit Note
2.223	[0..1]	[1..1]	+++++++Number	<Nb>	Invoice number or Credit Note number
2.225	[0..1]		+++++++ReferredDocumentAmount	<RfrdDoc Amt>	
2.228	[0..1]		+++++++CreditNoteAmount	<CdtNoteAmtCcy ="AAA">	
2.235	[0..1]		+++++++RemittedAmount	<RmtdAmtCcy="A AA">	
2.236	[0..1]		+++++++CreditorReferenceInformation	<CdtrRefInf>	
2.237	[0..1]		+++++++Type	<Tp>	
2.238	[1..1]		+++++++CodeOrProprietary	<CdOrPrtry>	
2.239	[1..1] {Or		+++++++Code	<Cd>	Only "SCOR"
2.241	[0..1]		+++++++Issuer	<Issr>	"ISO" The issuer is specified with the text 'ISO' when CreditorReference is structured in accordance with ISO 11649.
2.242	[0..1]	[1..1]	+++++++Reference	<Ref>	
2.245	[0..3]		+++++++AdditionalRemittanceInformation	<AddtlRmtIn>	Not used

Bank Transaction Codes in camt.054

Credit Notification

Type	Domain Code	Family Code	Sub Family Code
All payment types	PMNT	NTAV	NTAV

Debit Notification

Type	Domain Code	Family Code	Sub Family Code
All payment types	PMNT	NTAV	NTAV