

**SEB Estonia MIG for  
ISO20022 camt.052,  
camt.053  
and camt.054.**

## Version 1.03

### Version 1.03 Changes – updated 20170911

- 1) Camt.052 has been added.
- 2) For identifying payments made via Banklink message item Proprietary under BankTransactionCode (index 2.97- 2.99 in camt.052 and camt.053 and index 2.77 -2.99 in camt.054) has been added.
- 3) For showing the date when a card transaction took place message items RelatedDates and AcceptanceDateTime (index 2.266 and 2.267 in camt.052 and camt.053; index 2.246 and 2.247 in camt.054) were added.

## Version 1.02

### Version 1.02 Changes

- 1) Introduction is updated: added information about Baltic Online service accounts.
- 2) List of bank transaction codes are updated with new additional code combinations: usage tag 2.91 <BkTxCd>

NEW	PMNT	IDDT	PMDD	D	Automatic payments (before SEPA direct debit)
NEW	PMNT	IDDT	PRDD	C	SEPA Direct Debit returning
NEW	PMNT	IDDT	COMI	D	Direct debit fees with VAT
NEW	PMNT	CCRD	POSC	D	Cashback transactions
NEW	PMNT	MCRD	TAXE	D	Taxe for POS administratuion
NEW	PMNT	MCRD	COMI	D	Merchant fees with VAT
NEW	PMNT	MDOP	COMI	D	Bank fees with VAT
NEW	ACMT	MCOP	ADJT	C	canceled transactions (charges) for account administration
NEW	ACMT	MDOP	CHRG	D	With account administration related fees based on agreement (escrow account opening)
NEW	ACMT	MDOP	COMI	D	With account administration related fees with VAT
NEW	ACMT	MDOP	FEES	D	With account administration related fees (Ibank, Telebank, sms, account maintainace etc.)
NEW	CAMT	MDOP	FEES	D	charges for cash pool
NEW	CAMT	MDOP	INTR	D	Cash pool account interests for internal limit usage
NEW	CAMT	MDOP	OTHR	D	Cash pool ohter miscellaneous debit order
NEW	CAMT	MCOP	INTR	C	Cash pool account interests
NEW	LDAS	CSLN	INTR	D	Payment of interest
NEW	LDAS	CSLN	PPAY	D	Payment of principal
NEW	LDAS	MDOP	TAXE	D	Taxe transafering from earned deposit/overnight interests
NEW	LDAS	MDOP	ADJT	D	Loan adjustment
NEW	LDAS	MCOP	ADJT	C	Loan adjustment

**Version 1.01 Changes – Updated 20141031**

- 1) Description of camt.052 is deleted.
- 2) Additional information is added to the field InstrId (in camt.053 index 2.147 and in camt.054 index 2.127) – it is used to show payment order number.
- 3) Following changes in Bank Transaction Codes are made: incoming POS transaction sub-family code OTHR is replaced with code POSP and code CAMT ACCB ZABA is added for describing account balancing transactions.

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# 1. Introduction

The purpose of this document is to provide guidance about camt.052.001.02, camt.053.001.02 and camt.054.001.02 structure, sent by SEB.

CAMT.052.001.02 BankToCustomerAccountReportV02 is used for current day statement and it reports intraday transactions and balances. It can be received only in Business Internet Bank under statement export by choosing current day as a period for ISO statement.

CAMT.053.001.02 BankToCustomerStatementV02 is used when statement end-date is in the past and it is used to report booked transactions and balances.

CAMT.054.001.02 BankToCustomerDebitCreditNotificationV02 is used to report single booked entry. Clients can receive this message only from Host to host banking interface.

\*Baltic Online service account statements are available in ISO20022 format via Business Internet bank starting from period 01.03.2015. Statements before that period are available in PDF and CSV format via internet bank.

This document should be read together with the ISO 20022 XML message standards, as all information of the elements have not been repeated in this document and should be taken into account where applicable. Message elements that are not represented in this document will be not used in described messages.

Below is the explanation of each column of the tables:

“Index” column – number refers to the corresponding description in the ISO 20022 XML Message Definition Report. This report can be found at [http://www.iso20022.org/message\\_archive.page#Bank2CustomerCashManagement](http://www.iso20022.org/message_archive.page#Bank2CustomerCashManagement) .

“Mult” column - indicates whether an element is mandatory or optional and how many repetitions are allowed for the element.

For example:

- [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” column – indicates that only one or several elements may be presented

“Message Item” column - element name used in ISO 20022 XML Message Definition Report.

“XML Tag” column – short name identifying an element within an XML message, which is put between brackets, e.g. <Amt>

“Type” column – indicates the ISO type

“Usage” column – describes usage in SEB messages.

## 1. Camt.052.001.02 Bank To Customer Account Report

Index	Mult.	OR	Message Item	<XML Tag>	Type	Usage
	[1..1]		<b>Message root</b>	<b>&lt;BkToCstmrAcctRpt&gt;</b>		
1.0	[1..1]		<b>+GroupHeader</b>	<b>&lt;GrpHdr&gt;</b>		
1.1	[1..1]		++MessageIdentification	<MsgId>	Text	Unique message identification, generated by SEB .
1.2	[1..1]		++CreationDateTime	<CreDtTm>	DateTime	The date and time (UTC+2) of account statement message creation at the bank
1.4	[0..1]		++MessagePagination	<MsgPgntn>		Used if the camt-message needs to be divided into several parts. If pagination is not used, each account statement must be a complete account statement including all transactions and initial and final balances.
	[1..1]		+++PageNumber	<PgNb>	Text	
	[1..1]		+++LastPageIndicator	<LastPgInd>	Indicator	One of the following YesNoIndicator values is used: Meaning When True: Yes Meaning When False. No

<b>2.0</b>	<b>[1..n]</b>		<b>+Report</b>	<b>&lt;Rpt&gt;</b>		<b>- repeated for each currency on account - includes balances and transaction data</b>
2.1	[1..1]		++Identification	<Id>	Text	Unique identification of the account statement, provided by the bank
2.4	[1..1]		++CreationDateTime	<CreDtTm>	DateTime	The date and time (UTC+2)
2.5	[1..1]		++FromDate	<FrDtTm>	DateTime	Period for what statement is generated
	[1..1]		+++FromDateTime	<FrDtTm>	DateTime	
	[1..1]		+++ToDateTime	<ToDtTm>	DateTime	

2.10	[1..1]		++Account	<Acct>		
	[1..1]		+++Identification	<Id>		
	[1..1]		++++IBAN	<IBAN>	Identifier	Account number, for what statement is generated
	[0..1]		+++Currency	<Ccy>	Code	Account currency, for what this statement block is generated.
	[1..1]		+++Owner	<Ownr>		Account owner information
	[1..1]		++++Name	<Nm>	Text	Name of the account owner
	[0..1]		++++PostalAddress	<PstlAdr>		
	[0..7]		+++++AddressLine	<AdrLine>	Text	
	[1..1]		++++Identification	<Id>		Account owner's ID
	[1..1]		+++++OrganisationIdentification	<OrgId>		
	[0..n]		+++++Other	<Othr>		
	[1..1]		++++++Identification	<Id>	Text	Organization's legal ID
	[0..1]		++++++Scheme Name	<SchmeNm>		
	[1..1]		++++++Code	<Cd>		COID
	[0..1]		+++Servicer	<Svcr>		Only SEB Pank's BIC, address and name is provided
	[1..1]		++++FinancialInstitutionIdentification	<FinInstnId>		
	[0..1]		+++++BIC	<BIC>	Identifier	
	[0..1]		+++++Name	<Nm>	Text	
	[0..1]		+++++PostalAddress	<PstlAdr>		
	[0..7]		+++++AddressLine	<AdrLine>	Text	
2.23	[1..n]		++Balance	<Bal>		Opening booked balance (OPBD) shall be presented. And interim booked balance (ITBD) shall be presented on reporting time
2.24	[1..1]		+++Type	<Tp>		
2.25	[1..1]		++++CodeOrProprietary	<CdOrPrtry>		
2.26	[1..1]		+++++Code	<Cd>	Code	OPBD/ITBD used
2.28	[0..1]		++++SubType	<SubTp>		
2.29	[1..1]		+++++Code	<Cd>	Code	For paginated messages INTM (intermediate) code will be used together with OPBD and ITBD balance

						type codes to indicate intermediate characteristic of the balance
2.34	[1..1]		+++Amount	<Amt>		Actual balance
2.35	[1..1]		+++CreditDebitIndicator	<CdtDbtInd>		'CRDT' or 'DBIT'. Zero is marked as CRDT
2.36	[1..1]		+++Date	<Dt>		
	[1..1]		++++Date	<Dt>	Date	
2.43	[1..1]		++TransactionsSummary	<TxSsummry>		Number of credit and debit bookings and sums in the message
2.49	[1..1]		+++TotalCreditEntries	<TtlCdtNtries>		
2.50	[0..1]		++++NumberOfEntries	<NbOfNtries>	Text	
2.51	[1..1]		++++Sum	<Sum>	Quantity	
2.52	[1..1]		+++TotalDebitEntries	<TtlDbtNtries>		
2.53	[0..1]		++++NumberOfEntries	<NbOfNtries>	Text	
2.54	[1..1]		++++Sum	<Sum>	Quantity	

### Booking

<b>2.76</b>	<b>[0..n]</b>		<b>++Entry</b>	<b>&lt;Ntry&gt;</b>		<b>Only booked transactions are presented</b>
2.78	[1..1]		+++Amount	<Amt>	Amount	Booked amount
2.79	[1..1]		+++CreditDebitIndicator	<CdtDbtInd>	Code	CRDT for credit or DBIT for debit
2.80	[0..1]		+++ReversalIndicator	<RvslInd>	Indicator	Used in case Entry is a reversal. If CdtDbtInd is 'CRDT' and RvslInd is 'true' the original entry was a debit.
2.81	[1..1]		+++Status	<Sts>	Code	BOOK
2.82	[1..1]		+++BookingDate	<BookgDt>		Booking date
	[1..1]		++++Date	<Dt>	DateTime	
2.83	[0..1]		+++Value Date	<ValDt>		Value date
	[1..1]		++++Date	<Dt>	DateTime	
2.84	[1..1]		+++AccountServicerReference	<AcctSvcrRef>	Text	SEB's reference to identify the entry.
2.91	[1..1]		+++BankTransactionCode	<BkTxCd>		See bank transaction codes used in SEB in chapter

						5
2.92	[1..1]		++++Domain	<Domn>		
2.93	[1..1]		+++++Code	<Cd>	Code	
2.94	[1..1]		+++++Family	<Fmly>		
2.95	[1..1]		+++++Code	<Cd>	Code	
2.96	[1..1]		+++++SubFamilyCode	<SubFmlyCd>	Code	
2.97	[0..1]		++++Proprietary	<Prtry>		This is used only when payment is made via Banklink
2.98	[1..1]		+++++Code	<Cd>	Max35Text	BL, meaning as Banklink
2.99	[0..1]		+++++Issuer	<Issr>	Max35Text	AS SEB Bank

### Transaction Details

<b>2.135</b>	<b>[1..n]</b>		<b>+++EntryDetails</b>	<b>&lt;NtryDtls&gt;</b>		
2.142	[1..n]		++++TransactionDetails	<TxDtls>		Used to provide information on the single transaction
2.143	[1..1]		+++++References	<Refs>		
2.144	[0..1]		+++++MessageIdentification	<Msgld>	Text	Referencing the message id in the pain.001 (1.1 <Msgld>)
2.145	[0..1]		+++++AccountServicerReference	<AcctSvcrRef>	Text	SEB's reference to identify the entry. Same as in field 2.84
2.146	[0..1]		+++++PaymentInformationIdentification	<PmntInflD>	Text	Referencing the payment information id in the pain.001 (2.1 <PmntInflD>)
2.147	[0..1]		+++++InstructionIdentification	<Instrld>	Text	Information returned if given in pacs.008 and pain.001 (2.29 <Instrld>). This field will be also used to show document number.



2.148	[0..1]		++++++EndToEndIdentification	<EndToEndId>	Text	Referencing the end-to-end id in the pain.001 (2.30 <EndToEndId>) and pacs.008.
2.156	[0..1]		+++++AmountDetails	<AmtDtls>		
	[0..1]		++++++InstructedAmount	<InstdAmt>		This amount is the original ordered amount as instructed by the instructing party. Used only when original ordered amount currency differs from creditor account currency (incoming payment) or debtor account currency (outgoing payment)
	[1..1]		+++++++Amount	<Amt>	Amount	
	[0..1]		++++++TransactionAmount	<TxAmt>		
	[1..1]		+++++++Amount	<Amt>	Amount	Always the same as entry amount (index 2.78)
	[0..1]		+++++++CurrencyExchange	<CcyXchg>		Used only in currency exchange case
	[0..1]		+++++++SourceCurrency	<SrcCcy>	Code	In case of outgoing payment always the currency of debtor's account. In case of incoming payment always the currency of instructed amount
	[0..1]		+++++++TargetCurrency	<TrgtCcy>	Code	Resulting currency of the currency exchange made.
	[0..1]		+++++++UnitCurrency	<UnitCcy>	Code	
	[1..1]		+++++++ExchangeRate	<XchgRate>	Rate	
2.199	[0..1]		+++++RelatedParties	<RltdPties>		
2.201	[0..1]		+++++Debtor	<Dbtr>		Reported in case of incoming payments
	[0..1]		+++++++Name	<Nm>	Text	

[0..1]		++++++Identification	<Id>		
[1..1]	{Or	++++++OrganisationIdentification	<OrgId>		
[0..1]	{{Or	++++++BICorBEI	<BICorBEI>	Identifier	
[0..n]	Or}}	++++++Other	<Othr>		
[1..1]		++++++Identification	<Id>	Text	Company registration number of the debtor
[0..1]		++++++Scheme Name	<SchmeNm>		
[1..1]	{Or	++++++Code	<Cd>	Code	COID is supported
[1..1]	Or}	++++++Proprietary	<Prtry>	Text	
[0..1]		++++++Issuer	<Issr>	Text	
[1..1]	Or}	++++++PrivateIdentification	<PrvtId>		Personal code of the debtor
[0..1]	{Or	++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>		
[1..1]		++++++BirthDate	<BirthDt>	DateTime	
[1..1]		++++++CityOfBirth	<CityOfBirth>	Text	
[1..1]		++++++CountryOfBirth	<CtryOfBirth>	Code	
[0..n]	Or}	++++++Other	<Othr>		
[1..1]		++++++Identification	<Id>	Text	
[0..1]		++++++Scheme Name	<SchmeNm>		
[1..1]	{Or	++++++Code	<Cd>	Code	NIDN is supported

	[1..1]	Or}	+++++++Proprietary	<Prtry>	Text	
	[0..1]		+++++++Issuer	<Issr>	Text	
2.202	[0..1]		+++++DebtorAccount	<DbtrAcct>		Reported in case of incoming payments
	[1..1]		+++++++Identification	<Id>		
	[1..1]	{Or	+++++++IBAN	<IBAN>	Identifier	
	[1..1]	Or}	+++++++Other	<Othr>		
	[1..1]		+++++++Identification	<Id>	Text	
2.203	[0..1]		+++++UltimateDebtor	<UltmtDbtr>		In case of incoming payments reported if available. In case of outgoing payments referencing the ultimate debtor in pain.001
	[0..1]		+++++++Name	<Nm>	Text	
	[0..1]		+++++++Identification	<Id>		
	[1..1]	{Or	+++++++OrganisationIdentification	<OrgId>		
	[0..1]	{{Or	+++++++BICOrBEI	<BICOrBEI>	Identifier	
	[0..n]	Or}}	+++++++Other	<Othr>		
	[1..1]		+++++++Identification	<Id>	Text	
	[0..1]		+++++++Scheme Name	<SchmeNm>		
	[1..1]	{Or	+++++++Code	<Cd>	Code	
	[1..1]	Or}	+++++++Proprietary	<Prtry>	Text	

	[0..1]		+++++Issuer	<Issr>	Text	
	[1..1]	Or}	+++++PrivatIdentification	<PrvtId>		
	[0..1]	{Or	+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>		
	[1..1]		+++++BirthDate	<BirthDt>	DateTime	
	[1..1]		+++++CityOfBirth	<CityOfBirth>	Text	
	[1..1]		+++++CountryOfBirth	<CtryOfBirth>	Code	
	[0..n]	Or}	+++++Other	<Othr>		
	[1..1]		+++++Identification	<Id>	Text	
	[0..1]		+++++Scheme Name	<SchmeNm>		
	[1..1]	{Or	+++++Code	<Cd>	Code	
	[1..1]	Or}	+++++Proprietary	<Prtry>	Text	
	[0..1]		+++++Issuer	<Issr>	Text	
2.204	[0..1]		+++++Creditor	<Cdtr>		Reported in case of outgoing payments as sent to the bank in pain.001 or in other payment instruction
	[0..1]		+++++Name	<Nm>	Text	
	[0..1]		+++++Identification	<Id>		
	[1..1]	{Or	+++++OrganisationIdentification	<OrgId>		
	[0..1]	{{Or	+++++BICOrBEI	<BICOrBEI>	Identifier	

	[0..n]	Or}}	+++++++Other	<Othr>		
	[1..1]		+++++++Identification	<Id>	Text	Company registration number of the creditor
	[0..1]		+++++++Scheme Name	<SchmeNm>		
	[1..1]	{Or	+++++++Code	<Cd>	Code	COID is supported
	[1..1]	Or}	+++++++Proprietary	<Prtry>	Text	
	[0..1]		+++++++Issuer	<Issr>	Text	
	[1..1]	Or}	+++++++PrivateIdentification	<PrvtId>		
	[0..1]	{Or	+++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>		
	[1..1]		+++++++BirthDate	<BirthDt>	DateTime	
	[1..1]		+++++++CityOfBirth	<CityOfBirth>	Text	
	[1..1]		+++++++CountryOfBirth	<CtryOfBirth>	Code	
	[0..n]	Or}	+++++++Other	<Othr>		
	[1..1]		+++++++Identification	<Id>	Text	Personal code of the creditor
	[0..1]		+++++++Scheme Name	<SchmeNm>		
	[1..1]	{Or	+++++++Code	<Cd>	Code	
	[1..1]	Or}	+++++++Proprietary	<Prtry>	Text	
	[0..1]		+++++++Issuer	<Issr>	Text	
2.205	[0..1]		+++++++CreditorAccount	<CdtrAcct>		Reported in case of outgoing payments

	[1..1]		+++++++Identification	<Id>		
	[1..1]	{Or	+++++++IBAN	<IBAN>	Identifier	
	[1..1]	Or}	+++++++Other	<Othr>		
	[1..1]		+++++++Identification	<Id>	Text	
2.206	[0..1]		+++++++UltimateCreditor	<UltmtCdtr>		In case of incoming payments reported if available. In case of outgoing payments referencing the ultimate creditor in pain.001
	[0..1]		+++++++Name	<Nm>	Text	
	[0..1]		+++++++Identification	<Id>		
	[1..1]	{Or	+++++++OrganisationIdentification	<OrgId>		
	[0..1]	{{Or	+++++++BICOrBEI	<BICOrBEI>	Identifier	
	[0..n]	Or}}	+++++++Other	<Othr>		
	[1..1]		+++++++Identification	<Id>	Text	
	[0..1]		+++++++Scheme Name	<SchmeNm>		
	[1..1]	{Or	+++++++Code	<Cd>	Code	
	[1..1]	Or}	+++++++Proprietary	<Prtry>	Text	
	[0..1]		+++++++Issuer	<Issr>	Text	
	[1..1]	Or}	+++++++PrivateIdentification	<PrvtId>		

	[0..1]	{Or	+++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>		
	[1..1]		+++++++BirthDate	<BirthDt>	DateTime	
	[1..1]		+++++++CityOfBirth	<CityOfBirth>	Text	
	[1..1]		+++++++CountryOfBirth	<CtryOfBirth>	Code	
	[0..n]	Or}	+++++++Other	<Othr>		
	[1..1]		+++++++Identification	<Id>	Text	
	[0..1]		+++++++Scheme Name	<SchmeNm>		
	[1..1]	{Or	+++++++Code	<Cd>	Code	
	[1..1]	Or}	+++++++Proprietary	<Prtry>	Text	
	[0..1]		+++++++Issuer	<Issr>	Text	
2.211	[0..1]		+++++RelatedAgents	<RltdAgts>		
2.212	[0..1]		+++++DebtorAgent	<DbtrAgt>		Reported in case of incoming payment and if BIC is used
	[1..1]		+++++++FinancialInstitutionIdentification	<FinInstnId>		
	[0..1]		+++++++BIC	<BIC>	Identifier	
	[0..1]		+++++++Name	<Nm>	Text	
2.213	[0..1]		+++++CreditorAgent	<CdtrAgt>		Reported in case of outgoing payment and if BIC is used

	[1..1]		+++++++FinancialInstitutionIdentification	<FinInstnId>		
	[0..1]		+++++++BIC	<BIC>	Identifier	
	[0..1]		+++++++Name	<Nm>	Text	
2.224	[0..1]		+++++Purpose	<Purp>		In case of incoming payments reported if available. In case of outgoing payments referencing the purpose in pain.001
2.225	[1..1]	{Or	+++++Code	<Cd>	Code	
2.226	[1..1]	Or}	+++++Proprietary	<Prtry>	Text	
2.234	[1..1]		+++++RemittanceInformation	<RmtInf>		In case of incoming payments reported if available. In case of outgoing payments referencing the remittance information in pain.001 or other payment instruction.
2.235	[0..n]		+++++Unstructured	<Ustrd>	Text	Unstructured payment details.  If the unstructured remittance information in incoming payment corresponds to EACT standard (/RFB/XXXXXX/TXT/ZZZZZ, where RFB stands for the code of creditor reference, XXXXXX stands for the creditor reference, TXT stands for the code of unstructured information and ZZZZZ stands for the unstructured information) and creditor reference meets the Estonian reference number standard, the creditor reference will be lifted to the structured remittance information under tag 2.262 "Reference".
2.236	[0..n]		+++++Structured	<Strd>		



2.256	[0..n]		+++++++CreditorReferenceInformation	<CdtrRefInf>		
2.257	[0..1]		+++++++Type	<Tp>		
2.258	[1..1]		+++++++CodeOrProprietary	<CdOrPrtry>		
2.259	[1..1]	{Or	+++++++Code	<Cd>	Code	
2.260	[1..1]	Or}	+++++++Proprietary	<Prtry>	Text	
2.261	[0..1]		+++++++Issuer	<Issr>	Text	
2.262	[0..1]		+++++++Reference	<Ref>	Text	
2.266	[0..1]		+++++RelatedDates	<RltdDt>		
2.267	[0..1]		+++++AcceptanceDateTime	<AccptnceDtTm>	DateTime	Used in case of card transactions to show the date when card transaction took place

### 3.Camt.053.001.02 Bank To Customer Statement

Index	Mult.	OR	Message Item	<XML Tag>	Type	Usage
	[1..1]		<b>Message root</b>	<b>&lt;BkToCstmrStmt&gt;</b>		
1.0	[1..1]		<b>+GroupHeader</b>	<b>&lt;GrpHdr&gt;</b>		
1.1	[1..1]		++MessageIdentification	<Msgld>	Text	Unique message identification, generated by SEB .
1.2	[1..1]		++CreationDateTime	<CreDtTm>	DateTime	The date and time (UTC+2) of account statement message creation at the bank
1.4	[0..1]		++MessagePagination	<MsgPgntn>		Used if the camt-message needs to be divided into several parts. If pagination is not used, each account statement must be a complete account statement including all transactions and initial and final balances.
	[1..1]		+++PageNumber	<PgNb>	Text	
	[1..1]		+++LastPageIndicator	<LastPgInd>	Indicator	One of the following YesNoIndicator values is used: Meaning When True: Yes Meaning When False. No

2.0	[1..n]		<b>+Statement</b>	<b>&lt;Stmt&gt;</b>		<b>- repeated for each currency on account</b> <b>- includes balances and transaction data</b>
2.1	[1..1]		++Identification	<Id>	Text	Unique identification of the account statement, provided by the bank
2.4	[1..1]		++CreationDateTime	<CreDtTm>	DateTime	The date and time (UTC+2)

2.5	[1..1]		++FromDate	<FrToDt>		Period for what statement is generated
	[1..1]		+++FromDateTime	<FrDtTm>	DateTime	
	[1..1]		+++ToDateTime	<ToDtTm>	DateTime	
2.10	[1..1]		++Account	<Acct>		
	[1..1]		+++Identification	<Id>		
	[1..1]		++++IBAN	<IBAN>	Identifier	Account number, for what statement is generated
	[0..1]		+++Currency	<Ccy>	Code	Account currency, for what this statement block is generated.
	[1..1]		+++Owner	<Ownr>		Account owner information
	[1..1]		++++Name	<Nm>	Text	Name of the account owner
	[0..1]		++++PostalAddress	<PstAdr>		
	[0..7]		+++++AddressLine	<AdrLine>	Text	
	[1..1]		++++Identification	<Id>		Account owner's ID
	[1..1]		+++++OrganisationIdentification	<OrgId>		
	[0..n]		+++++Other	<Othr>		
	[1..1]		+++++Identification	<Id>	Text	Organization's legal ID
	[0..1]		+++++Scheme Name	<SchmeNm>		
	[1..1]		+++++Code	<Cd>		COID

	[0..1]		+++Servicer	<Svcr>		Only SEB Pank's BIC, address and name is provided
	[1..1]		++++FinancialInstitutionIdentification	<FinInstnId>		
	[0..1]		+++++BIC	<BIC>	Identifier	
	[0..1]		+++++Name	<Nm>	Text	
	[0..1]		+++++PostalAddress	<PstlAdr>		
	[0..7]		++++++AddressLine	<AdrLine>	Text	
2.23	[1..n]		++Balance	<Bal>		Only opening booked balance (OPBD) and closing booked balance (CLBD) of requested period shall be presented.
2.24	[1..1]		+++Type	<Tp>		
2.25	[1..1]		++++CodeOrProprietary	<CdOrPrtry>		
2.26	[1..1]		+++++Code	<Cd>	Code	
2.28	[0..1]		++++SubType	<SubTp>		
2.29	[1..1]		+++++Code	<Cd>	Code	For paginated messages INTM (intermediate) code will be used together with OPBD and CLBD balance type codes to indicate intermediate characteristic of the balance
2.34	[1..1]		+++Amount	<Amt>		Actual balance
2.35	[1..1]		+++CreditDebitIndicator	<CdtDbtInd>		'CRDT' or 'DBIT'. Zero is marked as CRDT

2.36	[1..1]		+++Date	<Dt>		
	[1..1]		++++Date	<Dt>	Date	
2.43	[1..1]		++TransactionsSummary	<TxsSummry>		Number of credit and debit bookings and sums in the message
2.49	[1..1]		+++TotalCreditEntries	<TtlCdtNtries>		
2.50	[0..1]		++++NumberOfEntries	<NbOfNtries>	Text	
2.51	[1..1]		++++Sum	<Sum>	Quantity	
2.52	[1..1]		+++TotalDebitEntries	<TtlDbtNtries>		
2.53	[0..1]		++++NumberOfEntries	<NbOfNtries>	Text	
2.54	[1..1]		++++Sum	<Sum>	Quantity	

### Booking

<b>2.76</b>	<b>[0..n]</b>		<b>++Entry</b>	<b>&lt;Ntry&gt;</b>		<b>Only booked transactions are presented</b>
2.78	[1..1]		+++Amount	<Amt>	Amount	Booked amount
2.79	[1..1]		+++CreditDebitIndicator	<CdtDbtInd>	Code	CRDT for credit or DBIT for debit
2.80	[0..1]		+++ReversalIndicator	<RvslInd>	Indicator	Used in case Entry is a reversal. If CdtDbtInd is 'CRDT' and RvslInd is 'true' the original entry was a debit.
2.81	[1..1]		+++Status	<Sts>	Code	BOOK

2.82	[1..1]		+++BookingDate	<BookgDt>		Booking date
	[1..1]		++++Date	<Dt>	DateTime	
2.83	[0..1]		+++Value Date	<ValDt>		Value date
	[1..1]		++++Date	<Dt>	DateTime	
2.84	[1..1]		+++AccountServicerReference	<AcctSvcrRef>	Text	SEB's reference to identify the entry.
2.91	[1..1]		+++BankTransactionCode	<BkTxCd>		See bank transaction codes used in SEB in chapter 5
2.92	[1..1]		++++Domain	<Domn>		
2.93	[1..1]		+++++Code	<Cd>	Code	
2.94	[1..1]		+++++Family	<Fmly>		
2.95	[1..1]		+++++Code	<Cd>	Code	
2.96	[1..1]		+++++SubFamilyCode	<SubFmlyCd>	Code	
2.97	[0..1]		++++Proprietary	<Prtry>		This is used only when payment is made via Banklink
2.98	[1..1]		+++++Code	<Cd>	Max35Text	BL, meaning as Banklink
2.99	[0..1]		+++++Issuer	<Issr>	Max35Text	AS SEB Bank

### Transaction Details

2.135	[1..n]		+++EntryDetails	<NtryDtls>		
2.142	[1..n]		++++TransactionDetails	<TxDtls>		Used to provide information on the single transaction
2.143	[1..1]		+++++References	<Refs>		
2.144	[0..1]		++++++MessageIdentification	<Msgld>	Text	Referencing the message id in the pain.001 (1.1 <Msgld>)
2.145	[0..1]		++++++AccountServicerReference	<AcctSvcrRef>	Text	SEB's reference to identify the entry.Same as in field 2.84
2.146	[0..1]		++++++PaymentInformationIdentification	<PmntInflId>	Text	Referencing the payment information id in the pain.001 (2.1 <PmntInflId>)
2.147	[0..1]		++++++InstructionIdentification	<InstrId>	Text	Information returned if given in pacs.008 and pain.001 (2.29 <InstrId>). This field will be also used to show document number.
2.148	[0..1]		++++++EndToEndIdentification	<EndToEndId>	Text	Referencing the end-to-end id in the pain.001 (2.30 <EndToEndId>) and pacs.008.
2.156	[0..1]		+++++AmountDetails	<AmtDtls>		
	[0..1]		++++++InstructedAmount	<InstdAmt>		This amount is the original ordered amount as instructed by the instructing party. Used only when original ordered amount currency differs from creditor account currency (incoming payment) or debtor account currency (outgoing payment)
	[1..1]		+++++++Amount	<Amt>	Amount	

	[0..1]		+++++++TransactionAmount	<TxAmt>		
	[1..1]		+++++++Amount	<Amt>	Amount	Always the same as entry amount (index 2.78)
	[0..1]		+++++++CurrencyExchange	<CcyXchg>		Used only in currency exchange case
	[0..1]		+++++++SourceCurrency	<SrcCcy>	Code	In case of outgoing payment always the currency of debtor's account. In case of incoming payment always the currency of instructed amount
	[0..1]		+++++++TargetCurrency	<TrgtCcy>	Code	Resulting currency of the currency exchange made.
	[0..1]		+++++++UnitCurrency	<UnitCcy>	Code	
	[1..1]		+++++++ExchangeRate	<XchgRate>	Rate	
2.199	[0..1]		+++++RelatedParties	<RltdPties>		
2.201	[0..1]		+++++Debtor	<Dbtr>		Reported in case of incoming payments
	[0..1]		+++++++Name	<Nm>	Text	
	[0..1]		+++++++Identification	<Id>		
	[1..1]	{Or	+++++++OrganisationIdentification	<OrgId>		
	[0..1]	{{Or	+++++++BICOrBEI	<BICOrBEI>	Identifier	
	[0..n]	Or}}	+++++++Other	<Othr>		
	[1..1]		+++++++Identification	<Id>	Text	Company registration number of the debtor
	[0..1]		+++++++Scheme Name	<SchmeNm>		



	[1..1]	{Or	+++++Code	<Cd>	Code	COID is supported
	[1..1]	Or}	+++++Proprietary	<Prtry>	Text	
	[0..1]		+++++Issuer	<Issr>	Text	
	[1..1]	Or}	+++++PrivateIdentification	<PrvtId>		Personal code of the debtor
	[0..1]	{Or	+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>		
	[1..1]		+++++BirthDate	<BirthDt>	DateTime	
	[1..1]		+++++CityOfBirth	<CityOfBirth>	Text	
	[1..1]		+++++CountryOfBirth	<CtryOfBirth>	Code	
	[0..n]	Or}	+++++Other	<Othr>		
	[1..1]		+++++Identification	<Id>	Text	
	[0..1]		+++++Scheme Name	<SchmeNm>		
	[1..1]	{Or	+++++Code	<Cd>	Code	NIDN is supported
	[1..1]	Or}	+++++Proprietary	<Prtry>	Text	
	[0..1]		+++++Issuer	<Issr>	Text	
2.202	[0..1]		+++++DebtorAccount	<DbtrAcct>		Reported in case of incoming payments
	[1..1]		+++++Identification	<Id>		
	[1..1]	{Or	+++++IBAN	<IBAN>	Identifier	

	[1..1]	Or}	+++++++Other	<Othr>		
	[1..1]		+++++++Identification	<Id>	Text	
2.203	[0..1]		+++++++UltimateDebtor	<UltmtDbtr>		In case of incoming payments reported if available. In case of outgoing payments referencing the ultimate debtor in pain.001
	[0..1]		+++++++Name	<Nm>	Text	
	[0..1]		+++++++Identification	<Id>		
	[1..1]	{Or	+++++++OrganisationIdentification	<OrgId>		
	[0..1]	{{Or	+++++++BICOrBEI	<BICOrBEI>	Identifier	
	[0..n]	Or}}	+++++++Other	<Othr>		
	[1..1]		+++++++Identification	<Id>	Text	
	[0..1]		+++++++Scheme Name	<SchmeNm>		
	[1..1]	{Or	+++++++Code	<Cd>	Code	
	[1..1]	Or}	+++++++Proprietary	<Prtry>	Text	
	[0..1]		+++++++Issuer	<Issr>	Text	
	[1..1]	Or}	+++++++PrivateIdentification	<PrvtId>		
	[0..1]	{Or	+++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>		
	[1..1]		+++++++BirthDate	<BirthDt>	DateTime	
	[1..1]		+++++++CityOfBirth	<CityOfBirth>	Text	

	[1..1]		+++++++CountryOfBirth	<CtryOfBirth>	Code	
	[0..n]	Or}	+++++++Other	<Othr>		
	[1..1]		+++++++Identification	<Id>	Text	
	[0..1]		+++++++Scheme Name	<SchmeNm>		
	[1..1]	{Or	+++++++Code	<Cd>	Code	
	[1..1]	Or}	+++++++Proprietary	<Prtry>	Text	
	[0..1]		+++++++Issuer	<Issr>	Text	
2.204	[0..1]		+++++Creditor	<Cdtr>		Reported in case of outgoing payments as sent to the bank in pain.001 or in other payment instruction
	[0..1]		+++++Name	<Nm>	Text	
	[0..1]		+++++Identification	<Id>		
	[1..1]	{Or	+++++OrganisationIdentification	<OrgId>		
	[0..1]	{{Or	+++++BICOrBEI	<BICOrBEI>	Identifier	
	[0..n]	Or}}	+++++Other	<Othr>		
	[1..1]		+++++Identification	<Id>	Text	Company registration number of the creditor
	[0..1]		+++++Scheme Name	<SchmeNm>		
	[1..1]	{Or	+++++Code	<Cd>	Code	COID is supported
	[1..1]	Or}	+++++Proprietary	<Prtry>	Text	

	[0..1]		+++++Issuer	<Issr>	Text	
	[1..1]	Or}	+++++PrivatIdentification	<PrvtId>		
	[0..1]	{Or	+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>		
	[1..1]		+++++BirthDate	<BirthDt>	DateTime	
	[1..1]		+++++CityOfBirth	<CityOfBirth>	Text	
	[1..1]		+++++CountryOfBirth	<CtryOfBirth>	Code	
	[0..n]	Or}	+++++Other	<Othr>		
	[1..1]		+++++Identification	<Id>	Text	Personal code of the creditor
	[0..1]		+++++Scheme Name	<SchmeNm>		
	[1..1]	{Or	+++++Code	<Cd>	Code	
	[1..1]	Or}	+++++Proprietary	<Prtry>	Text	
	[0..1]		+++++Issuer	<Issr>	Text	
2.205	[0..1]		+++++CreditorAccount	<CdtrAcct>		Reported in case of outgoing payments
	[1..1]		+++++Identification	<Id>		
	[1..1]	{Or	+++++IBAN	<IBAN>	Identifier	
	[1..1]	Or}	+++++Other	<Othr>		
	[1..1]		+++++Identification	<Id>	Text	

2.206	[0..1]		++++++UltimateCreditor	<UltmtCdtr>		In case of incoming payments reported if available. In case of outgoing payments referencing the ultimate creditor in pain.001
	[0..1]		+++++++Name	<Nm>	Text	
	[0..1]		+++++++Identification	<Id>		
	[1..1]	{Or	+++++++OrganisationIdentification	<OrgId>		
	[0..1]	{{Or	+++++++BICOrBEI	<BICOrBEI>	Identifier	
	[0..n]	Or}}	+++++++Other	<Othr>		
	[1..1]		+++++++Identification	<Id>	Text	
	[0..1]		+++++++Scheme Name	<SchmeNm>		
	[1..1]	{Or	+++++++Code	<Cd>	Code	
	[1..1]	Or}	+++++++Proprietary	<Prtry>	Text	
	[0..1]		+++++++Issuer	<Issr>	Text	
	[1..1]	Or}	+++++++PrivateIdentification	<PrvtId>		
	[0..1]	{Or	+++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>		
	[1..1]		+++++++BirthDate	<BirthDt>	DateTime	
	[1..1]		+++++++CityOfBirth	<CityOfBirth>	Text	
	[1..1]		+++++++CountryOfBirth	<CtryOfBirth>	Code	

	[0..n]	Or}	+++++++Other	<Othr>		
	[1..1]		+++++++Identification	<Id>	Text	
	[0..1]		+++++++Scheme Name	<SchmeNm>		
	[1..1]	{Or	+++++++Code	<Cd>	Code	
	[1..1]	Or}	+++++++Proprietary	<Prtry>	Text	
	[0..1]		+++++++Issuer	<Issr>	Text	
2.211	[0..1]		+++++RelatedAgents	<RltdAgts>		
2.212	[0..1]		+++++DebtorAgent	<DbtrAgt>		Reported in case of incoming payment and if BIC is used
	[1..1]		+++++++FinancialInstitutionIdentification	<FinInstnId>		
	[0..1]		+++++++BIC	<BIC>	Identifier	
	[0..1]		+++++++Name	<Nm>	Text	
2.213	[0..1]		+++++CreditorAgent	<CdtrAgt>		Reported in case of outgoing payment and if BIC is used
	[1..1]		+++++++FinancialInstitutionIdentification	<FinInstnId>		
	[0..1]		+++++++BIC	<BIC>	Identifier	
	[0..1]		+++++++Name	<Nm>	Text	
2.224	[0..1]		+++++Purpose	<Purp>		In case of incoming payments reported if available. In case of outgoing payments referencing the

						purpose in pain.001
2.225	[1..1]	{Or	+++++Code	<Cd>	Code	
2.226	[1..1]	Or}	+++++Proprietary	<Prtry>	Text	
2.234	[1..1]		+++++RemittanceInformation	<RmtInf>		In case of incoming payments reported if available. In case of outgoing payments referencing the remittance information in pain.001 or other payment instruction.
2.235	[0..n]		+++++Unstructured	<Ustrd>	Text	Unstructured payment details.  If the unstructured remittance information in incoming payment corresponds to EACT standard (/RFB/XXXXXX/TXT/ZZZZZ, where RFB stands for the code of creditor reference, XXXXXX stands for the creditor reference, TXT stands for the code of unstructured information and ZZZZZZ stands for the unstructured information) and creditor reference meets the Estonian reference number standard, the creditor reference will be lifted to the structured remittance information under tag 2.262 "Reference".
2.236	[0..n]		+++++Structured	<Strd>		
2.256	[0..n]		+++++CreditorReferenceInformation	<CdtrRefInf>		
2.257	[0..1]		+++++Type	<Tp>		
2.258	[1..1]		+++++CodeOrProprietary	<CdOrPrtry>		

2.259	[1..1]	{Or	+++++++Code	<Cd>	Code	
2.260	[1..1]	Or}	+++++++Proprietary	<Prtry>	Text	
2.261	[0..1]		+++++++Issuer	<Issr>	Text	
2.262	[0..1]		+++++++Reference	<Ref>	Text	
2.266	[0..1]		+++++RelatedDates	<RltdDt>		
2.267	[0..1]		+++++AcceptanceDateTime	<AcptnceDtTm>	DateTime	Used in case of card transactions to show the date when card transaction took place.



## 4.Camt.054.001.02 Bank To Customer Debit Credit Notification

Index	Mult.	OR	Message Item	<XML Tag>	Type	Usage
	[1..1]		Message root	<BkToCstmrDbtCdtNtfctn>		
1.0	[1..1]		+GroupHeader	<GrpHdr>		
1.1	[1..1]		++MessageIdentification	<Msgld>	Text	Unique message identification generated by SEB .
1.2	[1..1]		++CreationDateTime	<CreDtTm>	DateTime	The date and time (UTC+2) of account statement message creation at the bank

2.0	[1..n]		+Notification	<Ntfctn>		
2.1	[1..1]		++Identification	<Id>	Text	Unique identification of the notification provided by the SEB
2.4	[1..1]		++CreationDateTime	<CreDtTm>	DateTime	The date and time (UTC+2)
2.10	[1..1]		++Account	<Acct>		
	[1..1]		+++Identification	<Id>		
	[1..1]		++++IBAN	<IBAN>	Identifier	Account number, for what notification is generated
	[0..1]		+++Currency	<Ccy>	Code	Account currency, for what this notification block is generated.
	[1..1]		+++Owner	<Ownr>		Account owner information
	[1..1]		++++Name	<Nm>	Text	Name of the account owner

[0..1]		++++PostalAddress	<PstlAdr>		
[0..7]		+++++AddressLine	<AdrLine>	Text	
[1..1]		++++Identification	<Id>		Account owner's ID
[1..1]		+++++OrganisationIdentification	<OrgId>		
[0..n]		++++++Other	<Othr>		
[1..1]		+++++++Identification	<Id>	Text	Organization's legal ID
[0..1]		+++++++Scheme Name	<SchmeNm>		
[1..1]		+++++++Code	<Cd>		COID
[0..1]		+++Servicer	<Svcr>		Only SEB Pank's BIC, address and name is provided
[1..1]		++++FinancialInstitutionIdentification	<FinInstnId>		
[0..1]		+++++BIC	<BIC>	Identifier	
[0..1]		+++++Name	<Nm>	Text	
[0..1]		+++++PostalAddress	<PstlAdr>		
[0..7]		+++++AddressLine	<AdrLine>	Text	

## Bookings

2.56	[0..n]		++Entry	<Ntry>		Only booked transactions are reported
2.58	[1..1]		+++Amount	<Amt>	Amount	
2.59	[1..1]		+++CreditDebitIndicator	<CdtDbtInd>	Text	CRDT for credit or DBIT for debit
2.60	[0..1]		+++ReversalIndicator	<RvslInd>	Indicator	Used in case Entry is a reversal. If CdtDbtInd is 'CRDT' and RvslInd is 'true' the original entry was a debit.
2.61	[1..1]		+++Status	<Sts>	Code	BOOK
2.62	[1..1]		+++BookingDate	<BookgDt>		Booking date
	[1..1]		++++Date	<Dt>	DateTime	
2.63	[0..1]		+++Value Date	<ValDt>		Value date
	[1..1]		++++Date	<Dt>	DateTime	
2.64	[1..1]		+++AccountServicerReference	<AcctSvcrRef>	Text	SEB's reference to identify the entry.
2.71	[1..1]		+++BankTransactionCode	<BkTxCd>		See bank transaction codes used in SEB in chapter 5
2.72	[1..1]		++++Domain	<Domn>		
2.73	[1..1]		+++++Code	<Cd>	Code	
2.74	[1..1]		+++++Family	<Fmly>		

2.75	[1..1]		+++++Code	<Cd>	Code	
2.76	[1..1]		+++++SubFamilyCode	<SubFmlyCd>	Code	
2.77	[0..1]		++++Proprietary	<Prtry>		This is used only when payment is made via Banklink
2.78	[1..1]		++++Code	<Cd>	Max35Text	BL, meaning as Banklink
2.79	[0..1]		++++Issuer	<Issr>	Max35Text	AS SEB Bank

### Transaction Details

<b>2.115</b>	<b>[1..n]</b>		<b>+++EntryDetails</b>	<b>&lt;NtryDtls&gt;</b>		
2.122	[1..n]		++++TransactionDetails	<TxDtls>		Used to provide information on the single transaction
2.123	[1..1]		+++++References	<Refs>		
2.124	[0..1]		+++++MessageIdentification	<Msgld>	Text	Referencing the message id in the pain.001 (1.1 <Msgld>)
2.125	[0..1]		+++++AccountServicerReference	<AcctSvcrRef>	Text	SEB-s reference to identify the entry. Same as in field 2.64
2.126	[0..1]		+++++PaymentInformationIdentification	<PmtInfld>	Text	Referencing the payment information id in the pain.001 (2.1 <PmntInfld>)
2.127	[0..1]		+++++InstructionIdentification	<Instrld>	Text	Information returned if given in pacs.008 and pain.001 (2.29 <Instrld>). This field will be also used to show document number.
2.128	[0..1]		+++++EndToEndIdentification	<EndToEndId>	Text	Referencing the end-to-end id in the pain.001 (2.30

						<EndToEndId) or pacs.008
2.136	[0..1]		+++++AmountDetails	<AmtDtIs>		
	[0..1]		+++++InstructedAmount	<InstdAmt>		This amount is the original ordered amount as instructed by the instructing party. Used only when original ordered amount currency differs from creditor account currency (incoming payment) or debtor account currency (outgoing payment)
	[1..1]		+++++++Amount	<Amt>	Amount	
	[0..1]		+++++++TransactionAmount	<TxAmt>		
	[1..1]		+++++++Amount	<Amt>	Amount	Always the same as entry amount (index 2.58)
	[0..1]		+++++++CurrencyExchange	<CcyXchg>		Used only in currency exchange case
	[0..1]		+++++++SourceCurrency	<SrcCcy>	Code	In case of outgoing payment always the currency of debtor's account. In case of incoming payment always the currency of instructed amount
	[0..1]		+++++++TargetCurrency	<TrgtCcy>	Code	Resulting currency of the currency exchange made.
	[0..1]		+++++++UnitCurrency	<UnitCcy>	Code	
	[1..1]		+++++++ExchangeRate	<XchgRate>	Rate	
2.179	[0..1]		+++++RelatedParties	<RltdPties>		
2.181	[0..1]		+++++Debtor	<Dbtr>		Reported in case of incoming payments
	[0..1]		+++++++Name	<Nm>	Text	

[0..1]		++++++Identification	<Id>		
[1..1]	{Or	++++++OrganisationIdentification	<OrgId>		
[0..1]	{{Or	++++++BICOrBEI	<BICOrBEI>	Identifier	
[0..n]	Or}}	++++++Other	<Othr>		
[1..1]		++++++Identification	<Id>	Text	Company registration number of the debtor
[0..1]		++++++Scheme Name	<SchmeNm>		
[1..1]	{Or	++++++Code	<Cd>	Code	COID is supported
[1..1]	Or}	++++++Proprietary	<Prtry>	Text	
[0..1]		++++++Issuer	<Issr>	Text	
[1..1]	Or}	++++++PrivateIdentification	<PrvtId>		Personal code of the debtor
[0..1]	{Or	++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>		
[1..1]		++++++BirthDate	<BirthDt>	DateTime	
[1..1]		++++++CityOfBirth	<CityOfBirth>	Text	
[1..1]		++++++CountryOfBirth	<CtryOfBirth>	Code	
[0..n]	Or}	++++++Other	<Othr>		
[1..1]		++++++Identification	<Id>	Text	
[0..1]		++++++Scheme Name	<SchmeNm>		

	[1..1]	{Or	+++++++Code	<Cd>	Code	NIDN is supported
	[1..1]	Or}	+++++++Proprietary	<Prtry>	Text	
	[0..1]		+++++++Issuer	<Issr>	Text	
2.182	[0..1]		+++++DebtorAccount	<DbtrAcct>		Reported in case of incoming payments
	[1..1]		+++++Identification	<Id>		
	[1..1]	{Or	+++++IBAN	<IBAN>	Identifier	
	[1..1]	Or}	+++++Other	<Othr>		
	[1..1]		+++++Identification	<Id>	Text	
2.183	[0..1]		+++++UltimateDebtor	<UltmtDbtr>		In case of incoming payments reported if available. In case of outgoing payments referencing the ultimate debtor in pain.001
	[0..1]		+++++Name	<Nm>	Text	
	[0..1]		+++++Identification	<Id>		
	[1..1]	{Or	+++++OrganisationIdentification	<OrgId>		
	[0..1]	{{Or	+++++BICOrBEI	<BICOrBEI>	Identifier	
	[0..n]	Or}}	+++++Other	<Othr>		
	[1..1]		+++++Identification	<Id>	Text	
	[0..1]		+++++Scheme Name	<SchmeNm>		
	[1..1]	{Or	+++++Code	<Cd>	Code	

	[1..1]	Or}	+++++Proprietary	<Prtry>	Text	
	[0..1]		+++++Issuer	<Issr>	Text	
	[1..1]	Or}	+++++PrivateIdentification	<Prvtld>		
	[0..1]	{Or	+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>		
	[1..1]		+++++BirthDate	<BirthDt>	DateTime	
	[1..1]		+++++CityOfBirth	<CityOfBirth>	Text	
	[1..1]		+++++CountryOfBirth	<CtryOfBirth>	Code	
	[0..n]	Or}	+++++Other	<Othr>		
	[1..1]		+++++Identification	<Id>	Text	
	[0..1]		+++++Scheme Name	<SchmeNm>		
	[1..1]	{Or	+++++Code	<Cd>	Code	
	[1..1]	Or}	+++++Proprietary	<Prtry>	Text	
	[0..1]		+++++Issuer	<Issr>	Text	
2.184	[0..1]		+++++Creditor	<Cdtr>		Reported in case of outgoing payments as sent to the bank in pain.001 or in other payment instruction
	[0..1]		+++++Name	<Nm>	Text	
	[0..1]		+++++Identification	<Id>		
	[1..1]	{Or	+++++OrganisationIdentification	<Orgld>		



[0..1]	{{Or	+++++++BICOrBEI	<BICOrBEI>	Identifier	
[0..n]	Or}}	+++++++Other	<Othr>		
[1..1]		+++++++Identification	<Id>	Text	Company registration number of the creditor
[0..1]		+++++++Scheme Name	<SchmeNm>		
[1..1]	{Or	+++++++Code	<Cd>	Code	COID is supported
[1..1]	Or}	+++++++Proprietary	<Prtry>	Text	
[0..1]		+++++++Issuer	<Issr>	Text	
[1..1]	Or}	+++++++PrivateIdentification	<PrvtId>		
[0..1]	{Or	+++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>		
[1..1]		+++++++BirthDate	<BirthDt>	DateTime	
[1..1]		+++++++CityOfBirth	<CityOfBirth>	Text	
[1..1]		+++++++CountryOfBirth	<CtryOfBirth>	Code	
[0..n]	Or}	+++++++Other	<Othr>		
[1..1]		+++++++Identification	<Id>	Text	Personal code of the creditor
[0..1]		+++++++Scheme Name	<SchmeNm>		
[1..1]	{Or	+++++++Code	<Cd>	Code	NIDN is supported
[1..1]	Or}	+++++++Proprietary	<Prtry>	Text	
[0..1]		+++++++Issuer	<Issr>	Text	

2.185	[0..1]		+++++++CreditorAccount	<CdtrAcct>		Reported in case of outgoing payments
	[1..1]		+++++++Identification	<Id>		
	[1..1]	{Or	+++++++IBAN	<IBAN>	Identifier	
	[1..1]	Or}	+++++++Other	<Othr>		
	[1..1]		+++++++Identification	<Id>	Text	
2.186	[0..1]		+++++++UltimateCreditor	<UltmtCdtr>		In case of incoming payments reported if available. In case of outgoing payments referencing the ultimate creditor in pain.001
	[0..1]		+++++++Name	<Nm>	Text	
	[0..1]		+++++++Identification	<Id>		
	[1..1]	{Or	+++++++OrganisationIdentification	<OrgId>		
	[0..1]	{{Or	+++++++BICOrBEI	<BICOrBEI>	Identifier	
	[0..n]	Or}}	+++++++Other	<Othr>		
	[1..1]		+++++++Identification	<Id>	Text	
	[0..1]		+++++++Scheme Name	<SchmeNm>		
	[1..1]	{Or	+++++++Code	<Cd>	Code	
	[1..1]	Or}	+++++++Proprietary	<Prtry>	Text	
	[0..1]		+++++++Issuer	<Issr>	Text	

	[1..1]	Or}	+++++++PrivateIdentification	<PrvtId>		
	[0..1]	{Or	+++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>		
	[1..1]		+++++++BirthDate	<BirthDt>	DateTime	
	[1..1]		+++++++CityOfBirth	<CityOfBirth>	Text	
	[1..1]		+++++++CountryOfBirth	<CtryOfBirth>	Code	
	[0..n]	Or}	+++++++Other	<Othr>		
	[1..1]		+++++++Identification	<Id>	Text	
	[0..1]		+++++++Scheme Name	<SchmeNm>		
	[1..1]	{Or	+++++++Code	<Cd>	Code	
	[1..1]	Or}	+++++++Proprietary	<Prtry>	Text	
	[0..1]		+++++++Issuer	<Issr>	Text	
2.191	[0..1]		+++++RelatedAgents	<RltdAgts>		
2.192	[0..1]		+++++DebtorAgent	<DbtrAgt>		Reported in case of incoming payment and if BIC is used
	[1..1]		+++++++FinancialInstitutionIdentification	<FinInstnId>		
	[0..1]		+++++++BIC	<BIC>	Identifier	
	[0..1]		+++++++Name	<Nm>	Text	
2.193	[0..1]		+++++CreditorAgent	<CdtrAgt>		Reported in case of outgoing payment and if BIC is

						used
	[1..1]		+++++++FinancialInstitutionIdentification	<FinInstnId>		
	[0..1]		+++++++BIC	<BIC>	Identifier	
	[0..1]		+++++++Name	<Nm>	Text	
2.204	[0..1]		+++++Purpose	<Purp>		In case of incoming payments reported if available. In case of outgoing payments referencing the purpose in pain.001
2.205	[1..1]	{Or	+++++Code	<Cd>	Code	
2.206	[1..1]	Or}	+++++Proprietary	<Prtry>	Text	
2.214	[1..1]		+++++RemittanceInformation	<RmtInf>		In case of incoming payments reported if available. In case of outgoing payments referencing the remittance information in pain.001 or other payment instruction.
2.215	[0..n]		+++++Unstructured	<Ustrd>	Text	Unstructured payment details.  If the unstructured remittance information in incoming payment corresponds to EACT standard (/RFB/XXXXXX/TXT/ZZZZZ, where RFB stands for the code of creditor reference, XXXXXX stands for the creditor reference, TXT stands for the code of unstructured information and ZZZZZ stands for the unstructured information) and creditor reference meets the Estonian reference number standard, the creditor reference will be lifted to the structured remittance information under tag 2.242 "Reference".

2.216	[0..n]		++++++Structured	<Strd>		
2.236	[0..n]		+++++++CreditorReferenceInformation	<CdtrRefInf>		
2.237	[0..1]		+++++++Type	<Tp>		
2.238	[1..1]		+++++++CodeOrProprietary	<CdOrPrtry>		
2.239	[1..1]	{Or	+++++++Code	<Cd>	Code	
2.240	[1..1]	Or}	+++++++Proprietary	<Prtry>	Text	
2.241	[0..1]		+++++++Issuer	<Issr>	Text	
2.242	[0..1]		+++++++Reference	<Ref>	Text	
2.246	[0..1]		+++++RelatedDates	<RltdDt>		
2.247	[0..1]		+++++AcceptanceDateTime	<AcptnceDtTm>	DateTime	Used in case of card transactions to show the date when card transacton took place.

## 5.List of Bank Transaction Codes used in SEB

PMNT	RCDT	DMCT	C	Incoming domestic payment
PMNT	RCDT	BOOK	C	Incoming Intrabank payment
PMNT	RCDT	FEES	D	Incoming payment fee
PMNT	RCDT	RRTN	C	Returned payment
PMNT	RCDT	XBCT	C	Incoming cross-border payment
PMNT	RCDT	ESCT	C	Incoming European payment
PMNT	RCDT	FICT	C	Incoming bank to bank payment
PMNT	MDOP	FEES	D	Other fees related to payments
PMNT	MDOP	ADJT	D	Transaction adjustment
PMNT	MCOP	ADJT	C	Transaction adjustment
PMNT	MDOP	COMM	D	Bank commission
PMNT	MDOP	COMI	D	Bank fees with VAT
PMNT	MCOP	INTR	C	Incoming interest
PMNT	IDDT	PMDD	D	Automatic payments (before SEPA direct debit)
PMNT	IDDT	ESDD	D	SEPA Direct Debit
PMNT	IDDT	PRDD	C	SEPA Direct Debit returning
PMNT	IDDT	FEES	D	Direct debit fee
PMNT	IDDT	COMI	D	Direct debit fees with VAT
PMNT	ICDT	BOOK	D	Intrabank payment
PMNT	ICDT	DMCT	D	Domestic payment
PMNT	ICDT	ESCT	D	SEPA payment
PMNT	ICDT	FEES	D	Outgoing payment fee
PMNT	ICDT	XBCT	D	Cross-border payment
PMNT	ICDT	FICT	D	Bank to bank payment
PMNT	ICDT	RPCR	C	Payment reversal due to Payment Cancellation Request
PMNT	OTHR	OTHR	D/C	Other payments
PMNT	CCRD	CDPT	C	Cash collection in ATM
PMNT	CCRD	CWDL	D	Cash withdrawal with card
PMNT	CCRD	FEES	D	Card fee
PMNT	CCRD	OTHR	D/C	Card transaction
PMNT	CCRD	POSC	D	Cashback transactions

PMNT	MCRD	COMM	D	POS transactions processing fee
PMNT	MCRD	TAXE	D	Taxe for POS administratuion
PMNT	MCRD	POSP	D/C	Point-of Sale (POS) Payments/Incoming POS transactions
PMNT	MCRD	FEES	D	Merchant fees
PMNT	MCRD	COMI	D	Merchant fees with VAT
PMNT	CNTR	CDPT	C	Cash Collection
PMNT	CNTR	FEES	D	Cash transaction fee
PMNT	CNTR	CWDL	D	Cash withdrawal
PMNT	ICHQ	FEES	D	Cheque purchase fee
PMNT	ICHQ	OTHR	D	Cheque purchase
PMNT	RCHQ	FEES	D	Cheque honouring fee
PMNT	RCHQ	OTHR	C	Cheque honouring
ACMT	MCOP	ADJT	C	Canceled transactions (charges) for account administration
ACMT	MDOP	CHRG	D	With account administration related fees based on agreement
ACMT	MDOP	COMI	D	With account administration related fees with VAT
ACMT	MDOP	FEES	D	With account administration related fees
CAMT	MDOP	FEES	D	Charges for cash pool
CAMT	MDOP	INTR	D	Cash pool account interests for internal limit usage
CAMT	MCOP	INTR	C	Cash pool account interests
CAMT	MDOP	OTHR	D	Cash pool ohter miscellaneius debit order
CAMT	ACCB	TOPG	C	Topping
CAMT	ACCB	SWEP	D	Sweeping
CAMT	ACCB	ZABA	D/C	Account balancing
CAMT	ACCB	FEES	D	Account balancing fee
TRAD	DOCC	FEES	D	Documantary Collection fee
TRAD	GUAR	FEES	D	Guarantee fee
TRAD	DCCT	FEES	D	Documantary Credit fee
FORX	OTHR	FEES	D	Fee of foreign exchange transaction
FORX	OTHR	OTHR	D/C	Foreign exchange transaction
LDAS	OTHR	NTAV	D/C	Balancing of overdraft: loan
LDAS	MDOP	OTHR	D	Loan related penalty
LDAS	MDOP	TAXE	D	Taxe transafering from earned deposit/overnight interests
LDAS	MDOP	FEES	D	Loan charges

LDAS	OTHR	OTHR	D/C	Loan disbursement (C)/loan repayment (D)
LDAS	NTAV	NTAV	D	Other loan related fees
LDAS	MGLN	FEES	D	Loan administration fee
LDAS	MCOP	INTR	C	Incoming interest/Disbursement of guaranteed interest
LDAS	MDOP	ADJT	D	Loan adjustment
LDAS	MCOP	ADJT	C	Loan adjustment
LDAS	CSLN	INTR	D	Payment of interest
LDAS	CSLN	PPAY	D	Payment of principal
SECU	OTHR	OTHR	D/C	Other movements related to securities
SECU	MDOP	FEES	D	Other fees related to securities
SECU	SETT	SUBS	C	Subscription of fund units
SECU	SETT	REDM	C	Redemption of fund units
SECU	SETT	FEES	D	Service fee of securities transaction
SECU	SETT	TRAD	D/C	Securities transaction with other broker
SECU	SETT	OTCG	D/C	Securities transfer delivery versus payment
SECU	SETT	XCHG	D/C	Securities transaction on market
SECU	CUST	DVCA	C	Receipt of securities dividends
SECU	CUST	REDM	C	Redemption of bonds
SECU	MCOP	INTR	C	Interest income from bonds
SECU	COLL	FEES	D	Fees related to pledging of securities
SECU	CORP	OTHR	C	Split of securities
XTND	NTAV	NTAV	D/C	Different bank transactions/charges



## 6. Examples

### 6.1 Camt.053 presenting following transactions on multicurrency account

- Debiting one European payment
- Debiting payment fee of outgoing payment
- Currency conversion from EUR to RUB (as EUR was selected as cover currency for RUB payment)
- Credit of RUB account as a result of EUR to RUB currency conversion

```
<?xml version="1.0" encoding="UTF-8"?>
```

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<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02 camt.053.001.02.xsd">
```

```
  <BkToCstmrStmnt>
```

```
    <GrpHdr>
```

```
      <MsgId>STMMSGID/20131125/1</MsgId>
```

```
      <CreDtTm>2013-11-26T05:30:47+02:00</CreDtTm>
```

```
      <MsgPgntn>
```

```
        <PgNb>1</PgNb>
```

```
        <LastPgInd>true</LastPgInd>
```

```
      </MsgPgntn>
```

```
    </GrpHdr>
```

```
    <Stmnt>
```

```
      <Id>48101234EUR</Id>
```

```
      <CreDtTm>2013-11-26T05:30:50+02:00</CreDtTm>
```

```
      <FrToDt>
```

```
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```

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  </Id>
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        </Othr>
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    </Id>
  </Ownr>
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  </Svcr>
</Acct>
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```

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<ValDt>
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</ValDt>
<AcctSvcrRef>RD12345678</AcctSvcrRef>
<BkTxCd>
  <Domn>
    <Cd>PMNT</Cd>
    <Fmly>
      <Cd>ICDT</Cd>
      <SubFmlyCd>ESCT</SubFmlyCd>
    </Fmly>
  </Domn>
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<NtryDtls>
  <TxDtls>
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</NtryDtls>
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  <Id>
    <Orgld>
      <Othr>
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        <SchmeNm>
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```

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```

```

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    </Ntry>
    <Ntry>
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    <CcyXchg>
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  </Cdtr>
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```

        </RltdPties>
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        </RmtInf>
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</Ntry>
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        </Id>
        <Ccy>RUB</Ccy>
        <Ownr>
            <Nm>AS XML</Nm>
            <Id>
                <OrgId>
                    <Othr>

```

```

<Id>123456</Id>
<SchmeNm>
  <Cd>COID</Cd>
</SchmeNm>
</Othr>
</OrgId>
</Id>
</Ownr>
<Svcr>
  <FinInstnId>
    <BIC>EEUHEE2X</BIC>
    <Nm>AS SEB Pank</Nm>
    <PstlAdr>
      <AdrLine>Tornimäe 2, TALLINN 15010 ESTONIA </AdrLine>
    </PstlAdr>
  </FinInstnId>
</Svcr>
</Acct>
<Bal>
  <Tp>
    <CdOrPrtry>
      <Cd>OPBD</Cd>
    </CdOrPrtry>
  </Tp>
  <Amt Ccy="RUB">0.00</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Dt>
    <Dt>2013-11-24</Dt>
  </Dt>
</Bal>
<Bal>
  <Tp>
    <CdOrPrtry>

```

```
                <Cd>CLBD</Cd>
            </CdOrPrtry>
        </Tp>
        <Amt Ccy="RUB">200000.00</Amt>
        <CdtDbtInd>CRDT</CdtDbtInd>
        <Dt>
            <Dt>2013-11-25</Dt>
        </Dt>
    </Bal>
    <TxSummry>
        <TtlCdtNtries>
            <NbOfNtries>1</NbOfNtries>
            <Sum>200000.00</Sum>
        </TtlCdtNtries>
        <TtlDbtNtries>
            <NbOfNtries>0</NbOfNtries>
            <Sum>0.00</Sum>
        </TtlDbtNtries>
    </TxSummry>
    <Ntry>
        <Amt Ccy="RUB">200000.00</Amt>
        <CdtDbtInd>CRDT</CdtDbtInd>
        <Sts>BOOK</Sts>
        <BookgDt>
            <Dt>2013-11-25</Dt>
        </BookgDt>
        <ValDt>
            <Dt>2011-11-25</Dt>
        </ValDt>
        <AcctSvcrRef> RO12345678L02</AcctSvcrRef>
        <BkTxCd>
            <Domn>
                <Cd>FORX</Cd>
            </Domn>
        </BkTxCd>
    </Ntry>
</Tx>
```

```

        <Fmly>
            <Cd>OTHR</Cd>
            <SubFmlyCd>OTHR</SubFmlyCd>
        </Fmly>
    </Domn>
</BkTxCd>
<NtryDtls>
    <TxDtls>
        <Refs>
            <Msgld>MSGID/20111125/2</Msgld>
            <AcctSvcrRef> RO12345678L02</AcctSvcrRef>
            <PmtInflId>PmtInflId2</Msgld>
            <InstrId>126</InstrId>
            <EndToEndId>126</EndToEndId>
        </Refs>
        <AmtDtls>
            <TxAmt>
                <Amt Ccy="RUB">200000.00</Amt>
            </TxAmt>
        </AmtDtls>
        <RltdPties>
            <Dbtr>
                <Nm>AS XML</Nm>
                <Id>
                    <OrgId>
                        <Othr>
                            <Id>123456</Id>
                            <SchmeNm>
                                <Cd>COID</Cd>
                            </SchmeNm>
                        </Othr>
                    </OrgId>
                </Id>
            </Dbtr>
        </RltdPties>
    </TxDtls>
</NtryDtls>
</BkTxCd>

```

```

        </Dbtr>
        <DbtrAcct>
            <Id>
                <IBAN>EE481012345678901234</IBAN>
            </Id>
        </DbtrAcct>
    </RltdPties>
    <RltdAgts>
        <DbtrAgt>
            <FinInstnId>
                <BIC>EEUHEE2X</BIC>
                <Nm>AS SEB Pank</Nm>
            </FinInstnId>
        </DbtrAgt>
    </RltdAgts>
    <RmtInf>
        <Ustrd>Valuutavahetus EUR/RUB kurss 40.4356</Ustrd>
    </RmtInf>
</TxDtls>
</NtryDtls>
</Ntry>
</Stmnt>
</BkToCstmrStmnt>

```

## 6.2 Camt.054 presenting debiting one consolidated payment

```
<?xml version="1.0" encoding="UTF-8"?>
```

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.054.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:camt.054.001.02 camt.054.001.02.xsd">
```

```
<BkToCstmrDbtCdtNtfctn>
```

```
<GrpHdr>
  <MsgId>20131125/1</MsgId>
  <CreDtTm>2013-11-25T15:30:47+02:00</CreDtTm>
</GrpHdr>
<Ntfctn>
  <Id>EE481012345678901234EUR20131125/1</Id>
  <CreDtTm>2013-11-25T15:30:47+02:00</CreDtTm>
  <Acct>
    <Id>
      <IBAN>EE481012345678901234</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
    <Ownr>
      <Nm>AS XML</Nm>
      <Id>
        <OrgId>
          <Othr>
            <Id>123456</Id>
            <SchmeNm>
              <Cd>COID</Cd>
            </SchmeNm>
          </Othr>
        </OrgId>
      </Id>
    </Ownr>
    <Svcr>
      <FinInstnId>
        <BIC>EEUHEE2X</BIC>
        <Nm>AS SEB Pank</Nm>
        <PstlAdr>
```

```

        <AdrLine>Tornimäe 2, TALLINN 15010 ESTONIA</AdrLine>
      </PstlAdr>
    </FinInstnId>
  </Svcr>
</Acct>
<Ntry>
  <Amt Ccy="EUR">1000.00</Amt>
  <CdtDbtInd>DBIT</CdtDbtInd>
  <Sts>BOOK</Sts>
  <BookgDt>
    <Dt>2013-11-25</Dt>
  </BookgDt>
  <ValDt>
    <Dt>2013-11-25</Dt>
  </ValDt>
  <AcctSvcrRef> RO1406314711L01</AcctSvcrRef>
  <BkTxCd>
    <Domn>
      <Cd>PMNT</Cd>
      <Fmly>
        <Cd>ICDT</Cd>
        <SubFmlyCd>BOOK</SubFmlyCd>
      </Fmly>
    </Domn>
  </BkTxCd>
  <NtryDtls>
    <TxDtls>
      <Refs>
        <MsgId>87fbf20131125/1</MsgId>
        <AcctSvcrRef>RO1406314711L01</AcctSvcrRef>
        <PmtInflId>20131125AO2</PmtInflId>
        <InstrId>20131115AO1</InstrId>
      </Refs>
    </TxDtls>
  </NtryDtls>
</Ntry>

```

```

        <AmtDtls>
            <TxAmt>
                <Amt Ccy="EUR">1000.00</Amt>
            </TxAmt>
        </AmtDtls>
        <RmtInf>
            <Ustrd>koondkorraldus</Ustrd>
        </RmtInf>
    </TxDtls>
</NtryDtls>
</Ntry>
</Nfctn>

```

Explanation of consolidated payment remittance information. Remittance information (transaction details) in camt messages depend on how client have requested batch booking. There are three possibilities:

- 1) client enters Batch Booking value "True" and does not enter Category Purpose Codes SALA, PENS or SSBE. In this case the transaction details under unstructured remittance information will be "Koondkorraldus";
- 2) client enters Category Purpose Code SALA, PENS or SSBE and does not enter Batch Booking value "True". In this case the transaction details under unstructured remittance information will be respectively "Palgamakse", "Pensionimakse" or "Sotsiaalkindlustusmakse";
- 3) client enters both Batch Booking value "True" and Category Purpose Code SALA, PENS or SSBE. In this case the transaction details under unstructured remittance information will be respectively "Palgamakse", "Pensionimakse" or "Sotsiaalkindlustusmakse".