Nordea

Main differences between the 2009 and 2019 versions of the Debit Notification (camt.054)

This document describes the main differences between the Debit Notification provided by the Corporate Access Account Reporting (CAAR) service and the previous version provided by the Corporate Access Payables (CAP) service. Both report versions will be available for subscription during a transition period, before the CAP version is retired.

CAAR (new)	CAP (old)
Report schema ISO 20022 version: **2019 camt.054.001.08** Debit Notification	Report schema ISO 20022 version: **2009 camt.054.001.02** Debit Notification
Salary vs other payments are provided in separate reports. Two new filetypes are introduced: • NDARDEAXMLO camt.054.001.08 Debit Notification - All payments (excl. salaries) • NDARDESAXMLO camt.054.001.08 Debit Notification - Salary transactions only	Both salary and other payments are included in same report. Current filetype will remain during the transition period: • NDCAPXMLD54O camt.054.001.02 Debit Notification - All payments
The report is payment channel agnostic: The report includes all transactions on the account. (Feature of reporting from other payments channels than CAP will come later)	Report is single payment channel specific: The report contains only CAP transactions initiated by a single initiator only.
Report can be sent to multiple parallel receivers.	Report sending is limited to the single sender of the payments only.
Reported accounts can be individually selected.	Report includes transactions from all accounts.
Selectable report delivery cycle: end-of-day or multiple-times-per-day (future feature).	Report delivery cycle is end-of-day.
New tags are introduced: • Transactions Summary <TxsSummry> • Legal Entity Identifier <LEI> • Proxy <Prxy> • Unique EndToEnd Transaction Reference <UETR>	
Organisation Identification <OrgId> -tag content: ServiceID (of the CAAR account group in CNA)	Organisation Identification <OrgId> -tag content: SignerID (of the party that initiated the payments)
Accounts are reported in IBAN format.	Accounts are reported in a mix of BBAN and IBAN formats.
Proxies are reported in Proxy <Prxy> -tag structure	Proxies are reported in Other <Othr> -tag structure