
Corporate eGateway
Message Implementation Guideline

camt.053.001.02
BankToCustomerStatementV02

MIG version: 1.8
Date: 2022-06-10

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1. Introduction

The terms and definitions used in this document are defined in a separate document, “Glossary for Corporate eGateway”, which can be found on the Nordea Group’s homepage: www.nordea.com/eGateway.

The purpose of this documentation is to define how information in financial statement messages is structured for the exchange between the Message Centre at Nordea and the Message receiver.

This MIG complies with the international definitions for content and use of an ISO20022 CAMT.053 Bank To Customer Statement Message.

Nordea will use character encoding UTF-8.

This MIG does not include any technical issues such as security, retransmissions, or duplicates.

2. Scope

The BankToCustomerStatement message is sent by the account servicer to an account owner or to a party authorised by the account owner to receive the message. It is used to inform the account owner, or authorised party, of the entries booked to the account, and to provide the owner with balance information on the account at a given point in time.

3. Document references

This chapter contains references to documents relevant for this MIG:

1. ISO 20022, Payments – Maintenance 2009, Approved by the Payments SEG on 30 March 2009, Message Definition Report, Edition September 2009, camt.053.001.02, BanktoCustomerStatementV02
2. MIG XML ISO 20022, camt.053. Appendix 1, Nordea.

4. Identification

To ensure a unique identification, the CAMT.053 message has the following reference items:

<u>Reference type</u>	<u>Position in Message</u>	<u>Description</u>
Message Reference	<GrpHdr> <MsgId> (1.1)	Unique reference created by Nordea
Customer reference	<NtryDtls> <InstrId> (2.147)	Customers own reference for payments sent through eGateway when single booking applies by Nordea.
Payment order reference	<NtryDtls> <PmtInfId> (2.146)	Debit level reference from payment, if sent by local ACH. This may only appear when batch booking applies by Nordea.
Bank reference	<Ntry> <AcctSvcrRef> (2.84)	Nordea's own bank reference

5. Guideline

ISO Index	Or	camt.053.001.02 - AccountStatement Message Item	XMLTag	Mult.	Type	Nordea comment
		Bank To Customer Statement	<BkToCstmrStmnt>		BankToCustomerStatementV02	
1.0		GroupHeader	<GrpHdr>	[1..1]	GroupHeader42	
1.1		MessageIdentification	<MsgId>	[1..1]	Max35Text	
1.2		CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	
1.3		MessageRecipient	<MsgRcpt>	[0..1]	PartyIdentification32	
9.1.12		Identification	<Id>	[0..1]	Party6Choice	
9.1.13	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	
9.1.15		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
9.1.16		Identification	<Id>	[1..1]	Max35Text	
9.1.17		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
9.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	Allowed Codes: BANK = BankPartyIdentification
2.0		Statement	<Stmnt>	[1..n]	AccountStatement2	
2.1		Identification	<Id>	[1..1]	Max35Text	
2.2		ElectronicSequenceNumber	<ElectrncSeqNb>	[0..1]	Number	The sequential number is increased incrementally for each statement sent electronically.
2.4		CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	
2.10		Account	<Acct>	[1..1]	CashAccount20	
1.2.0		Identification	<Id>	[1..1]	AccountIdentification4Choice	
1.2.1	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	
1.2.2	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	
1.2.3		Identification	<Id>	[1..1]	Max34Text	

ISO Index	Or	camt.053.001.02 - AccountStatement Message Item	XMLTag	Mult.	Type	Nordea comment
1.2.4		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Choice	
1.2.5	{{Or	Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	
1.2.6	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	
1.2.11		Currency	<Ccy>	[0..1]	ActiveOrHistoricCurrencyCode	
1.2.56		Servicer	<Svcr>	[0..1]	BranchAndFinancialInstitutionIdentification4	
1.2.57		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	
1.2.58		BIC	<BIC>	[0..1]	BICIdentifier	Allowed Codes: NDEADKKK Nordea Bank Denmark NDEAFIHH Nordea Bank Finland NDEAGB2L Nordea Bank Great Britain NDEANOKK Nordea Bank Norway NDEASESS Nordea Bank Sweden NDEAUS3N Nordea Bank USA
1.2.65		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	
1.2.74		Country	<Ctry>	[0..1]	CountryCode	
2.23		Balance	<Bal>	[1..n]	CashBalance3	
2.24		Type	<Tp>	[1..1]	BalanceType12	
2.25		CodeOrProprietary	<CdOrPrtry>	[1..1]	BalanceType5Choice	
2.26	{Or	Code	<Cd>	[1..1]	BalanceType12Code	Allowed Codes: CLBD = ClosingBooked OPBD = OpeningBooked CLAV = ClosingAvailable (If reported by local system)
2.34		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	Always the same currency as the currency of the account being reported.

ISO Index	Or	camt.053.001.02 - AccountStatement Message Item	XMLTag	Mult.	Type	Nordea comment
2.35		CreditDebitIndicator	<CdtDbtInd>	[1..1]	CreditDebitCode	Allowed Codes: CRDT = Credit DBIT = Debit
2.36		Date	<Dt>	[1..1]	DateAndDateTimeChoice	
4.1.0	{Or	Date	<Dt>	[1..1]	ISODate	
2.76		Entry	<Ntry>	[0..n]	ReportEntry2	
2.77		EntryReference	<NtryRef>	[0..1]	Max35Text	
2.78		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	Always the same currency as the currency of the account being reported.
2.79		CreditDebitIndicator	<CdtDbtInd>	[1..1]	CreditDebitCode	Allowed Codes: CRDT = Credit DBIT = Debit
2.81		Status	<Sts>	[1..1]	EntryStatus2Code	Allowed Codes: BOOK = Booked entry
2.82		BookingDate	<BookDt>	[0..1]	DateAndDateTimeChoice	
4.1.0	{Or	Date	<Dt>	[1..1]	ISODate	
2.83		ValueDate	<ValDt>	[0..1]	DateAndDateTimeChoice	
4.1.0	{Or	Date	<Dt>	[1..1]	ISODate	
2.84		AccountServicerReference	<AcctSvcrRef>	[0..1]	Max35Text	
2.91		BankTransactionCode	<BkTxCd>	[1..1]	BankTransactionCodeStructure4	Only ISO Transaction Codes are used (see Appendix 1)
2.92		Domain	<Domn>	[0..1]	BankTransactionCodeStructure5	
2.93		Code	<Cd>	[1..1]	ExternalBankTransactionDomain1Code	See Appendix 1 transaction codes for possible code values.
2.94		Family	<Fmly>	[1..1]	BankTransactionCodeStructure6	
2.95		Code	<Cd>	[1..1]	ExternalBankTransactionFamily1Code	See Appendix 1 transaction codes for possible code values.
2.96		SubFamilyCode	<SubFmlyCd>	[1..1]	ExternalBankTransactionSubFamily1Code	See Appendix 1 transaction codes for possible code values.

ISO Index	Or	camt.053.001.02 - AccountStatement Message Item	XMLTag	Mult.	Type	Nordea comment
2.135		EntryDetails	<NtryDtIs>	[0..n]	EntryDetails1	
2.142		TransactionDetails	<TxDtIs>	[0..n]	EntryTransaction2	
2.143		References	<Refs>	[0..1]	TransactionReferences2	
2.146		PaymentInformationIdentification	<PmtInfId>	[0..1]	Max35Text	Debit reference from payment.
2.147		InstructionIdentification	<InstrId>	[0..1]	Max35Text	Customer own reference from the credit of the payment instructions.
2.148		EndToEndIdentification	<EndToEndId>	[0..1]	Max35Text	
2.151		ChequeNumber	<ChqNb>	[0..1]	Max35Text	
2.156		AmountDetails	<AmtDtIs>	[0..1]	AmountAndCurrencyExchange3	
2.1.9		TransactionAmount	<TxAmt>	[0..1]	AmountAndCurrencyExchangeDetails3	
2.1.10		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	Same amount as on Entry level.
2.199		RelatedParties	<RltdPties>	[0..1]	TransactionParty2	
2.202		DebtorAccount	<DbtrAcct>	[0..1]	CashAccount16	
1.1.0		Identification	<Id>	[1..1]	AccountIdentification4Choice	
1.1.2	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	
1.1.3		Identification	<Id>	[1..1]	Max34Text	
1.1.4		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Choice	
1.1.5	{{Or	Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	Allowed Codes: BBAN = BBANIdentifier
1.1.6	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	Allowed Codes: BGNR = Bankgiro number

ISO Index	Or	camt.053.001.02 - AccountStatement Message Item	XMLTag	Mult.	Type	Nordea comment
2.203		UltimateDebtor	<UltmtDbtr>	[0..1]	PartyIdentification32	Currently not supported by any countries.
9.1.0		Name	<Nm>	[0..1]	Max140Text	
9.1.12		Identification	<Id>	[0..1]	Party6Choice	
9.1.13	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	
9.1.14		BICOrBEI	<BICOrBEI>	[0..1]	AnyBICIdentifier	
9.1.15		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
9.1.16		Identification	<Id>	[1..1]	Max35Text	
9.1.17		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
9.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	
9.1.19	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	
9.1.21	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification5	
9.1.27		Other	<Othr>	[0..n]	GenericPersonIdentification1	
9.1.28		Identification	<Id>	[1..1]	Max35Text	
9.1.29		SchemeName	<SchmeNm>	[0..1]	PersonIdentificationSchemeName1Choice	
9.1.30	{{Or	Code	<Cd>	[1..1]	ExternalPersonIdentification1Code	
9.1.31	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	
2.205		CreditorAccount	<CdtrAcct>	[0..1]	CashAccount16	
1.1.0		Identification	<Id>	[1..1]	AccountIdentification4Choice	
1.1.2	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	
1.1.3		Identification	<Id>	[1..1]	Max34Text	
1.1.4		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Choice	

ISO Index	Or	camt.053.001.02 - AccountStatement Message Item	XMLTag	Mult.	Type	Nordea comment
1.1.5	{{Or	Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	Allowed Codes: BBAN = BBANIdentifier
1.1.6	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	Allowed Codes: BGNR = Bankgiro number
2.206		UltimateCreditor	<UltmtCdtr>	[0..1]	PartyIdentification32	
9.1.0		Name	<Nm>	[0..1]	Max140Text	
9.1.12		Identification	<Id>	[0..1]	Party6Choice	
9.1.13	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	
9.1.14		BICOrBEI	<BICOrBEI>	[0..1]	AnyBICIdentifier	
9.1.15		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
9.1.16		Identification	<Id>	[1..1]	Max35Text	
9.1.17		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
9.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	
9.1.19	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	
9.1.21	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification5	
9.1.27		Other	<Othr>	[0..n]	GenericPersonIdentification1	
9.1.28		Identification	<Id>	[1..1]	Max35Text	Only used for Norway.
9.1.29		SchemeName	<SchmeNm>	[0..1]	PersonIdentificationSchemeName1Choice	
9.1.30	{{Or	Code	<Cd>	[1..1]	ExternalPersonIdentification1Code	
9.1.31	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	Allowed Codes: VACC = Virtual Account Number
2.234		RemittanceInformation	<RmtInf>	[0..1]	RemittanceInformation5	
2.235		Unstructured	<Ustrd>	[0..n]	Max140Text	