

Format Description CAMT.053

Rabo Cash Management



Rabobank

Colophon

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On behalf of FL-Services

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1 CAMT.053 export format

In the second quarter of 2013, Rabobank introduced the CAMT.053 format for exporting account statements from Rabo Cash Management (RCM). This reporting format, as implemented by Rabobank, is based on the guideline provided by the Nederlandse Vereniging van Banken (NVB). The guideline is available [here](#)¹.

1.1 CAMT.053 description

The CAMT.053 Bank to Customer Statement message is used to inform an account owner or authorized party of entries booked to the account, and to provide balance information. It may contain reports for more than one account and may contain statements for more than one book day. It contains information on booked entries only. Rabobank provides statements per book day.

The CAMT.053 as implemented by Rabobank will always be downloaded as a single file.

Usage of this format description is limited to the usage in the Rabo Cash Management (RCM) system.

1.2 CAMT.053 Structure

1.2.1 Introduction

The models in the ISO20022 document are described in XML using schemas. A specific description language (XSD) is used in a schema. By using the schemes, a description can be given to the tags in the document, the structure and the concatenation of the beacons (the order of the tags) as well as the allowed codes for certain fields, the number of possible cases, mandatory or optional usage for certain fields.

The general XSD for camt.053.001.02 is available [here](#)².

1.2.2 Technical mapping

The usage rules are strictly followed to avoid that the exported message is rejected or that the information within the message is refused. Only message elements described within the guidelines are used. Message elements not listed in chapter 2 are not available in the CAMT.053 message as made available by RCM.

¹ <http://www.betalvereniging.nl/wp-uploads/2013/11/IG-Bank-to-Customer-Statement-CAMT-053-v1-1.pdf>

² http://www.iso20022.org/message_archive.page#Bank2CustomerCashManagement

The description of each message item contains:

Index	Number referring to the matching description in the UNIFI (ISO 20022) message definition for Bank-to-Customer Cash Management
Name	Name of the element within the CAMT.053 message
XML-Tag	Short name to identify an element within a XML message, presented between brackets, e.g. <Amount>
Level	Level of the element within SEPA DD <Top> <Level 1> <Level 2> <Etc./> </Level 2> </Level 1> </Top>
Occurrences	This determines if an element is optional or mandatory, and how many times the element can be repeated. The number of times that an element can appear is presented between square brackets. For example: [0..1] Shows that the element can appear 0 or 1 time. The element is optional. [0..n] Shows that the element can appear 0 or n time(s). The element is optional. [1..1] Shows that the element is mandatory and must appear once. [1..n] Shows that the element is mandatory and must appear at least once. The element can be present n times. In case a lower level element is mandatory while its higher element is optional, the lower level is mandatory only if the higher level element is present.
Format	Field type indication: Numeric: only numbers are allowed Alphanumeric: may contain numbers and allowed characters (ref. 1.2.3 Character set) Date: CCYY-MM-DD Time: timestamp in various formats as explained in column Description Amount: numbers, with a decimal point as separator. Maximum length is 9 digits before the separator, and two behind it. Exception for this rule is the control sum. Boolean: field with two options: 'true' or 'false' Code: usually a two to four character code, column Description explains the code
Length	Number of positions in the field.
Description	Additional information about usage of the element. "Tag only" indicates the element will always be followed by another tag.

1.2.3 Character set

In UNIFI messages the UTF8 character set must be used:

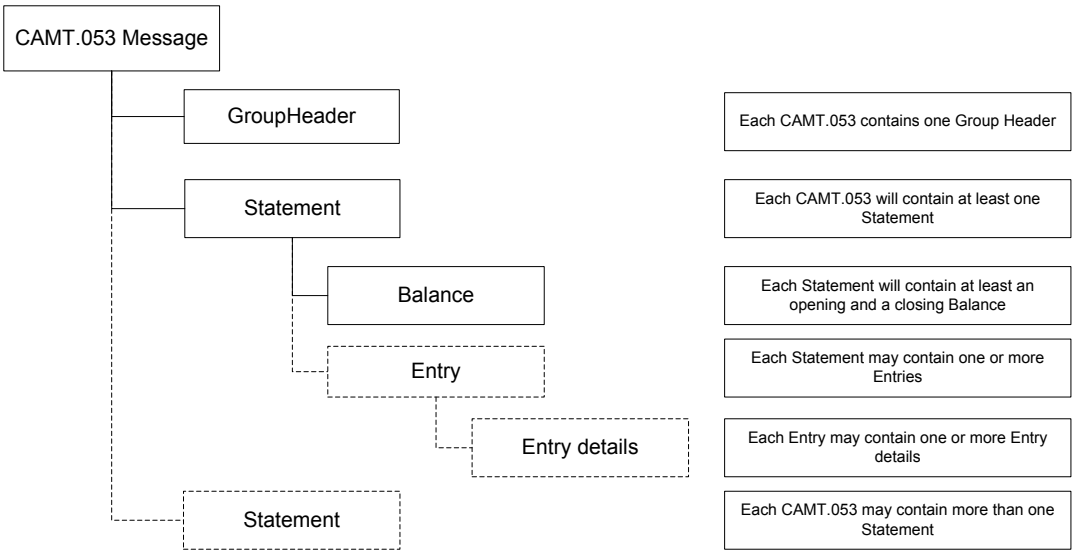
a b c d e f g h i j k l m n o p q r s t u v w x y z
 A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
 0 1 2 3 4 5 6 7 8 9
 / - ? : () . , ' + space

1.2.4 Message structure

The CAMT.053 always contains two segments, a Group Header and at least one Statement. Each Statement will contain at least an opening and closing Balance and may contain one or more Entries. Each Entry may contain one or more Entry Details.

The modular structure of the CAMT.053 file is depicted below.

More information about the message structure is available via the following webpage:
<http://www.iso20022.org>.



2 Segment description

2.1 Group Header

The following elements are present in the Group Header of CAMT.053 messages.

Index	Level	Name	XML-tag	Occurrences	Format	Length	Description
	Top	Document	<Document>	[1..1]			Always filled with: <Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02">.
	Top	Message root	<BkToCstmrStmt >	[1..1]			Tag only.
1.0	Top	Group Header	<GrpHdr>	[1..1]			Tag only.
1.1	1	Message Identification	<MsgId>	[1..1]	Alphanumeric	Max. length of 35	<CAMT053> + <8-digit sequence number>. For example 'CAMT05300000001'. A new Message Identification is assigned every time a CAMT.053 is exported from your RCM agreement..
1.2	1	CreationDate Time	<CreDtTm>	[1..1]	Date + time		Date and time on which CAMT053 was generated. For example: '2011-02-03T11:20:45+01:00'.

2.2 Statement Segment

The Statement Segment first reports general statement information: the account which is reported on and balance details for the relevant book date. The Entry segment that starts at Index 2.76 contains details of the transactions booked on the account. Specifications are available for compressed transactions in Entry Details (starting at Index 2.135) if option "Insert specifications" is ticked.

2.2.1 General statement segment

Index	Level	Name	XML-tag	Occurrences	Format	Length	Description
2.0	Top	Statement	<Stmnt>	[1..n]			Tag only
2.1	1	Identification	<Id>	[1..1]	Alphanumeric	Max. length of 35	<CAMT053><book date in 'EEYYMMDD' format><5 digit sequence number>, for example 'CAMT0532014022600001'. Every time a statement is downloaded in CAMT.053 format, the first statement is assigned sequence number 1, the second statement sequence number 2, etc.
2.2	1	ElectronicSequence Number	<ElctrncSeqNb>	[1..1]	Numeric	Max. length of 5	As of mid May, 2014, the statement number as displayed in RCM. For non-Rabo accounts, the statement number reported in field 28C in an incoming SWIFT MT940.
2.4	1	CreationDateTime	<CreDtTm>	[1..1]	Date + time		Timestamp statement created, for example: '2011-02-03T11:20:45+01:00'.
2.10	1	Account	<Acct>	[1..1]			Tag only.
2.10	2	Identification	<Id>	[1..1]			Tag only.
2.10	3	IBAN	<IBAN>	[1..1]	Alphanumeric	Max. length of 34	If available, IBAN account number in electronic format (without spaces), i.e. 'NL96RABO0123456789'. If not available, <Othr><Id> will be available.
2.10	3	Other	<Othr>	[1..1]			Tag only.
2.10	4	Identification	<Id>	[1..1]	Alphanumeric	Max. length of 34	If no IBAN available, non IBAN account number.
2.10	2	Currency	<Ccy>	[0..1]	Code	Fixed length of 3	Currency of the account in ISO 4217 currency code.
2.10	2	Name	<Nm>	[0..1]	Text	Max. length of 70	Name of the account.
2.23	1	Balance	<Bal>	[1..n]			Tag only.
2.24	2	Type	<Tp>	[1..1]			Tag only.
2.25	3	CodeOrProprietary	<CdOrPrtry>	[1..1]			Tag only.

Index	Level	Name	XML-tag	Occurrences	Format	Length	Description
2.26	4	Code	<Cd>	[1..1]	Code	Fixed length of 4	The following codes are used exclusively: 'OPBD' = Opening booked (for Rabo accounts, 2.36 contains date of previous closing balance (CLBD)) ³ 'CLBD' = Closing booked 'CLAV' = Closing available 'FWAV' = Forward available.
2.34	2	Amount	<Amt>	[1..1]	Amount	Max. length of 18, max. 17 decimals	Example: <Amt Ccy="SEK">500000.00</Amt>. Decimal separator is a dot (.).
2.35	2	CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	Fixed length of 4	Value will be 'CRDT' if balance is zero or positive, 'DBIT' if balance is negative.
2.36	2	Date	<Dt>	[1..1]			Tag only.
2.36	3	Date	<Dt>	[1..1]	Date	Fixed length of 10	Date of balance in format: CCYY-MM-DD C = Century Y = Year M = Month D = Day Example: '2012-12-16' for December 16, 2012.
2.43	1	TransactionsSummary	<TxsSummry>	[0..1]			Tag only.
2.44	2	TotalEntries	<TtINtries>	[0..1]			Tag only.
2.45	3	NumberOfEntries	<NbOfNtries>	[0..1]	Numeric	Max. length of 15	Number of individual entries included in the report.
2.46	3	Sum	<Sum>	[0..1]	Amount	Max. length of 18, max.	The sum of all individual entries, regardless of credit or debit. For example, if 2 entries are reported of +100 and -100, the signs are ignored: the sum is 100 + 100 = 200.

³ Unless it's the very first statement, then date of OPBD = date of CLBD.

Index	Level	Name	XML-tag	Occurrences	Format	Length	Description
						17 decimals	Decimal separator is a dot (.).
2.47	3	TotalNetEntryAmount	<TtlNetNtryAmt>	[0..1]	Amount	Max. length of 18, max. 17 decimals	The net sum of all individual entries. If 2 entries are reported of +100 and -100, the net sum is 0. Decimal separator is a dot (.).
2.48	3	CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	Fixed length of 4	Value will be 'CRDT' if total net entry amount is zero or positive, 'DBIT' if amount is negative.
2.49	2	TotalCreditEntries	<TtlCdtNtries>	[0..1]			Tag only. Tag will be absent if no credit entries are included.
2.50	3	NumberOfEntries	<NbOfNtries>	[0..1]	Numeric	Max. length of 15	Number of all credit entries included in the report.
2.51	3	Sum	<Sum>	[0..1]	Amount	Max. length of 18, max. 17 decimals	Total of all individual credit entries included in the report. Decimal separator is a dot (.).
2.52	2	TotalDebitEntries	<TtlDbtNtries>	[0..1]			Tag only. Tag will be absent if no debit entries are included.
2.53	3	NumberOfEntries	<NbOfNtries>	[0..1]	Numeric	Max. length of 15	Number of all debit entries included in the report.
2.54	3	Sum	<Sum>	[0..1]	Amount	Max. length of 18, max. 17 decimals	Total of all individual debit entries included in the report. Decimal separator is a dot (.).
2.55	2	TotalEntriesPerBankTransactionCode	<TtlNtriesPerBkTxCd>	[0..n]			Tag only.
2.56	3	NumberOfEntries	<NbOfNtries>	[0..1]	Numeric	Max. length of	Number of entries with the same bank transaction code (list of bank transaction codes available via

Index	Level	Name	XML-tag	Occurrences	Format	Length	Description
						15	www.rabobank.com/supportcorporateconnect , document 'Transaction Description RCM.pdf').
2.57	3	Sum	<Sum>	[0..1]	Amount	Max. length of 18, max. 17 decimals	Sum of all entries with the same bank transaction code regardless of sign. Decimal separator is a dot (.).
2.58	3	TotalNetEntryAmount	<TtlNetNtryAmt>	[0..1]	Amount	Max. length of 18, max. 17 decimals	Net sum of all entries with the same bank transaction code. Decimal separator is a dot (.).
2.59	3	CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	Fixed length of 4	Value will be 'CRDT' if total net entry amount is zero or positive, 'DBIT' if amount is negative.
2.61	3	BankTransactionCode	<BkTxCd>	[1..1]			Tag only.
2.67	4	Proprietary	<Prtry>	[0..1]			Tag only.
2.68	5	Code	<Cd>	[1..1]	Alphanumeric	Max. length of 35	For Rabo accounts, three digit transaction code. List of Rabo transaction codes available via www.rabobank.com/supportcorporateconnect , document 'Transaction Description RCM.pdf'). For non-Rabo accounts, the content of subfield 6 in field-61 or, if available, of tag ?10 from field-86 from the incoming SWIFT MT940 (e.g. 'NTRF' or '6830').

2.2.2 Entry segment

The Entry segment reports the transactions on the account. There are three types of bookings:

- Compressed, indicates compressed transaction for which specifications are available. If you choose 'Insert specifications' when exporting the CAMT.053, then all specifications are available in one or more TransactionDetails (2.142) sections. If you do not tick 'Insert specifications', one TransactionDetails section is available with information on the compressed transaction.

- Specification, indicates a specification of a compressed transaction. As noted in the bullet above, if you tick ‘Insert specifications’, the exported CAMT.053 contains a TransactionDetails (2.142) section for each specification.
- Single, a single transaction for which one TransactionDetails (2.142) section is available with details on the single transaction. Outgoing SEPA batches, when submitted with BatchBooking ‘false’ or without a BatchBooking indication, are booked as a single transaction. Thus, details of the transactions within the SEPA batch are not available, only details of the SEPA batch. If your SEPA batch was submitted with BatchBooking ‘false’, then each transaction within the SEPA batch is reported as a single transaction.

You can display the booking type in RCM by adding column ‘Type’ to your transaction overview screens available in menu [Account info](#).

Index	Level	Name	XML-tag	Occurrences	Format	Length	Description
2.76	1	Entry	<Ntry>	[0..n]			Tag only. Entry may represent a single transaction or a batch booking (made up of one or more transactions).
2.77	2	EntryReference	<NtryRef>	[0..1]	Alphanumeric	Max. length of 35	Bank reference assigned to the booking, starting with AC, FX, LD, PA or RE. For non-Rabo accounts, may contain if available, the content of subfield 8 of field-61 from an incoming SWIFT MT940.
2.78	2	Amount	<Amt>	[1..1]	Amount	Max. length of 18, max. 17 decimals	Example: <Amt Ccy="SEK">5000.00</Amt>. Decimal separator is a dot (.).
2.79	2	CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	Fixed length of 4	Value will be ‘CRDT’ if amount is zero or positive, ‘DBIT’ if amount is negative.
2.80	2	ReversalIndicator	<RvslInd>	[0..1]	Alphanumeric	Max. length of 5	This tag will, until further notice, only be available for non-Rabo accounts. ‘true’ indicates this transaction is a reversal of an earlier transaction, ‘false’ indicates this transaction is no reversal. Based on subfield 3 of field-61 from an incoming SWIFT MT940.
2.81	2	Status	<Sts>	[1..1]	Code	Fixed length of 4	Always code ‘BOOK’, indicating the entry has been booked on the account. Reservations are not reported.

Index	Level	Name	XML-tag	Occurrences	Format	Length	Description
2.82	2	BookingDate	<BookgDt>	[0..1]			Tag only.
2.82	3	Date	<Dt>	[1..1]	Date	Fixed length of 10	Book date in format CCYY-MM-DD C = Century Y = Year M = Month D = Day Example: '2012-12-16' for December 16, 2012.
2.83	2	ValueDate	<ValDt>	[0..1]			Tag only.
2.83	3	Date	<Dt>	[1..1]	Date	Fixed length of 10	Value date in format CCYY-MM-DD C = Century Y = Year M = Month D = Day Example: '2012-12-16' for December 16, 2012.
2.84	2	AccountServicerReference	<AcctSvcrRef>	[0..1]	Alphanumeric	Max. length of 35	Reference assigned by Rabobank to the transaction, starting with two letters like AC, FX, LD, PA or RE.
2.91	2	BankTransactionCode	<BkTxCd>	[1..1]			Tag only.
2.97	3	Proprietary	<Prtry>	[0..1]			Tag only.
2.98	4	Code	<Cd>	[1..1]	Alphanumeric	Max. length of 35	For Rabo accounts, three digit transaction code. List of transaction codes available via www.rabobank.com/supportcorporateconnect , document 'Transaction Description RCM.pdf'). For non-Rabo accounts, the content of subfield 6 of field-61 or, if available, of tag ?10 in field-86 from an incoming SWIFT MT940.
2.135	2	EntryDetails	<NtryDtls>	[0..n]			Tag only.
2.136	3	Batch	<Btch>	[0..1]			Tag only.

Index	Level	Name	XML-tag	Occurrences	Format	Length	Description
2.138	4	PaymentInformationIdentification	<PmtInflId>	[0..1]	Alphanumeric	Max. length of 35	Reference of batch (Payment Information Block) that transaction was a part of.
2.139	4	NumberOfTransactions	<NbOfTxS>	[0..1]	Numeric	Max. length of 6	If a batch/Payment Information Block is reported, the number of transactions in the batch/PI or compressed transaction. In the former case, no details for the transactions within the batch are reported for export in CAMT.053 format. In the latter case, specifications can be reported.
2.142	3	TransactionDetails	<TxDtIs>	[0..n]			Tag only.
2.143	4	References	<Refs>	[0..1]			Tag only.
2.145	5	AccountServicerReference	<AcctSvcrRef>	[0..1]	Alphanumeric	Max. length of 35	Reference assigned by Rabobank to the transaction, starting with two letters like AC, FX, LD, PA or RE.
2.146	5	PaymentInformationIdentification	<PmtInflId>	[0..1]	Alphanumeric	Max. length of 35	Only available for non-Rabo accounts if an incoming MT940 reports both EndToEndId (2.148) and PaymentInformationIdentification through codes EREF and PREF respectively. Payment Information Block reference to batch that this transaction is a part of.
2.148	5	EndToEndIdentification	<EndToEndId>	[0..1]	Alphanumeric	Max. length of 35	Unique payment reference throughout the chain (e2e). For non-Rabo accounts, if available, the content of /EREF/ tag in field-86 of an incoming SWIFT MT940.
2.150	5	MandateIdentification	<MndtId>	[0..1]	Alphanumeric	Max. length of 35	Mandate ID, unique identification, as assigned by the creditor, to unambiguously identify the mandate. For non-Rabo accounts, if available, the content of /MARF/ tag in field-86 of an incoming SWIFT MT940.
2.156	4	AmountDetails	<AmtDtIs>	[0..1]			Tag only.
2.156	5	InstructedAmount	<InstdAmt>	[0..1]			Tag only. The instructed amount is present only if the currency of the transaction differs from the currency of the account.

Index	Level	Name	XML-tag	Occurrences	Format	Length	Description
2.156	6	Amount	<Amt>	[1..1]	Amount	Max. length of 18, max. 17 decimals	Example: <Amt Ccy="SEK">5.00000</Amt>. Decimal separator is a dot (.). For non-Rabo, if available, the content of tag /OCMT/ in field-86 or in subfield 9 of field-61 of an incoming SWIFT MT940.
2.156	6	CurrencyExchange	<CcyXchg>	[0..1]			Tag only.
2.156	7	SourceCurrency	<SrcCcy>	[1..1]	Code	Fixed length of 3	Currency of the original transaction in ISO 4217 currency code.
2.156	7	ExchangeRate	<XchgRate>	[1..1]	Amount	Max. length of 18, max. 17 decimals	If available, the exchange rate used for conversion. For non- Rabo accounts, if available, the content of tag /EXCH/ in field-86 or in subfield 9 of field-61 of an incoming SWIFT MT940.
2.163	4	BankTransactionCode	<BkTxCd>	[0..1]			Tag only.
2.169	5	Proprietary	<Prtry>	[0..1]			Tag only.
2.170	6	Code	<Cd>	[1..1]	Code	Max. length of 35	For Rabo accounts, three digit transaction code. List of transaction codes available via www.rabobank.com/supportcorporateconnect , document 'Transaction Description RCM.pdf'). For non-Rabo accounts, the content of subfield 6 of field-61 or, if available, of tag ?10 in field-86 from an incoming SWIFT MT940.
2.172	4	Charges	<Chrgs>	[0..n]			Tag only.

Index	Level	Name	XML-tag	Occurrences	Format	Length	Description
2.174	5	Amount	<Amt>	[1..1]		Max. length of 18, max. 17 decimals	Charges included in the Entry amount (2.78). For Rabo accounts, charges the remitting bank has deducted from the original amount. For non-Rabo accounts, if available, the content of tag /CHGS/ of field-86 from an incoming SWIFT MT940.
2.175	5	CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	Fixed length of 4	Value will be 'CRDT' if amount is zero or positive, 'DBIT' if amount is negative.
2.199	4	RelatedParties	<RltdPties>	[0..1]			Tag only.
2.201	5	Debtor	<Dbtr>	[0..1]			Tag only. Only available if the debtor is the counterparty.
2.201	6	Name	<Nm>	[0..1]	Alphanumeric	Max. length of 140	If available, name of counterparty. For non-Rabo accounts, if available, the content of subtag /NAME/ from tag /BENM/ or /ORDP/, or, the content of tags ?32 or ?33 from field-86 from an incoming SWIFT MT940.
2.201	6	PostalAddress	<PstlAdr>	[0..1]			Tag only.
2.201	7	AddressType	<AdrTp>	[0..1]	Code		If available, filled with 'ADDR'.
2.201	7	Country	<Ctry>	[0..1]	Code	Fixed length of 2	Country in ISO 3166 country code (2 letters).
2.201	7	AddressLine	<AdrLine>	[0..7]	Alphanumeric	Max. length of 70	Address of the counterparty. For non-Rabo accounts, if available, the content of subtag /ADDR/ of tag /BENM/ or /ORDP/ from field-86 from an incoming SWIFT MT940.
2.201	6	Identification	<Id>	[0..1]			Tag only.
2.201	7	OrganisationIdentification	<OrgId>	[1..1]			Tag only.
2.201	8	BICOrBEI	<BICOrBEI>	[0..1]			Counterparty SWIFT BIC or BEI.
2.201	8	Other	<Othr>	[0..n]			Tag only.
2.201	9	Identification	<Id>	[0..1]	Alphanumeric	Max. length of 35	Counterparty identification code. For non-Rabo accounts, if available, the content of subtag /ID/ of tag /BENM/ or /ORDP/ from field-86 from an incoming SWIFT MT940.

Index	Level	Name	XML-tag	Occurrences	Format	Length	Description
2.202	5	DebtorAccount	<DbtrAcct>	[0..1]			Tag only, available only if counterparty is debtor.
2.202	6	Identification	<Id>	[1..1]			Tag only.
2.202	7	IBAN	<IBAN>	[1..1]	Alphanumeric	Max. length of 34	IBAN account number.
2.202	7	Other	<Othr>	[1..1]			Tag only.
2.202	8	Identification	<Id>	[1..1]	Alphanumeric	Max. length of 34	Non IBAN account number.
2.203	5	UltimateDebtor	<UltmtDbtr>	[0..1]			Tag only.
2.203	6	Name	<Nm>	[0..1]	Alphanumeric	Max. length of 140	If available. For non-Rabo accounts, if available, the content of tag /ULTD/ subtag /NAME/ from field-86 from an incoming SWIFT MT940.
2.203	6	Identification	<Id>	[0..1]			Tag only.
2.203	7	OrganisationIdentification	<OrgId>	[1..1]			Tag only.
2.203	8	Other	<Othr>	[0..n]			Tag only.
2.203	9	Identification	<Id>	[1..1]	Alphanumeric	Max. length of 35	If available. For non-Rabo accounts, if available, the content of tag /ULTD/ subtag /ID/ from field-86 from an incoming SWIFT MT940.
2.204	5	Creditor	<Cdtr>	[0..1]			Tag only, available only if counterparty is creditor.
2.204	6	Name	<Nm>	[0..1]	Alphanumeric	Max. length of 140	Name of counterparty. For non-Rabo accounts, if available, the content of subtag /NAME/ of tag /BENM/ or /ORDP/ from field-86 from an incoming SWIFT MT940.
2.204	6	PostalAddress	<PstlAdr>	[0..1]			Tag only.
2.204	7	AddressType	<AdrTp>	[0..1]	Code		If available, filled with 'ADDR'.
2.204	7	Country	<Ctry>	[0..1]	Code	Fixed length of 2	Country in ISO 3166 country code (2 letters).
2.204	7	AddressLine	<AdrLine>	[0..7]	Alphanumeric	Max. length of 70	Address of counterparty. For non-Rabo accounts, if available, the content of subtag /ADDR/ from tag /BENM/ or /ORDP/ from field-86 from an incoming SWIFT MT940.

Index	Level	Name	XML-tag	Occurrences	Format	Length	Description
2.204	6	Identification	<Id>	[0..1]			Tag only.
2.204	7	OrganisationIdentification	<OrgId>	[1..1]			Tag only.
2.204	8	BICOrBEI	<BICOrBEI>	[0..1]			Counterparty SWIFT BIC or BEI.
2.204	8	Other	<Othr>	[0..n]			Tag only.
2.204	9	Identification	<Id>	[1..1]	Alphanumeric	Max. length of 35	Counterparty identification code. For non-Rabo accounts, if available, the content of subtag /ID/ of tag /BENM/ or of /ORDP/ from field-86 from an incoming SWIFT MT940.
2.205	5	CreditorAccount	<CdtrAcct>	[0..1]			Tag only, available only if counterparty is creditor.
2.205	6	Identification	<Id>	[1..1]			Tag only.
2.205	7	IBAN	<IBAN>	[1..1]	Alphanumeric	Max. length of 34	IBAN account number.
2.205	7	Other	<Othr>	[1..1]			Tag only.
2.205	8	Identification	<Id>	[1..1]	Alphanumeric	Max. length of 34	Non IBAN account number.
2.206	5	UltimateCreditor	<UltmtCdtr>	[0..1]			Tag only.
2.206	6	Name	<Nm>	[0..1]	Code	Max. length of 140	If available. For non-Rabo accounts, if available, the content of tag /ULTB/ subtag /NAME/ from field-86 from an incoming SWIFT MT940.
2.206	6	Identification	<Id>	[0..1]			Tag only.
2.206	7	OrganisationIdentification	<OrgId>	[1..1]			Tag only.
2.206	8	Other	<Othr>	[0..n]			Tag only.
2.206	9	Identification	<Id>	[1..1]		Max. length of 35	If available. For non-Rabo accounts, if available, the content of tag /ULTB/ subtag /ID/ from field-86 from an incoming SWIFT MT940.
2.211	4	RelatedAgents	<RltdAgts>	[0..1]			Tag only.
2.212	5	DebtorAgent	<DbtrAgt>	[0..1]			Tag only.
2.212	6	FinancialInstitutionIdentification	<FinInstnId>	[1..1]			Tag only.

Index	Level	Name	XML-tag	Occurrences	Format	Length	Description
2.212	7	BIC	<BIC>	[0..1]	Alphanumeric	Length of 8 or 11	If counterparty is debtor, BIC of the financial institution of the counterparty. Not available for non-Rabo accounts.
2.213	5	CreditorAgent	<CdtrAgt>	[0..1]			Tag only.
2.213	6	FinancialInstitutionIdentification	<FinInstnId>	[1..1]			Tag only.
2.213	7	BIC	<BIC>	[0..1]		Length of 8 or 11	If counterparty is creditor, BIC of the financial institution of the counterparty. Not available for non-Rabo accounts.
2.224	4	Purpose	<Purp>	[0..1]	Identifier		Tag only.
2.225	5	Code	<Cd>	[1..1]		Max. length of 4	List available on www.iso20022.org . For non-Rabo accounts, if available, the content of tag /PURP/ subtag /CD/ from field-86 from an incoming SWIFT MT940.
2.226	5	Proprietary	<Prtry>			Max. length of 35	If available. For non-Rabo accounts, if available, the content of tag /PURP/ subtag /PRTRY/ from field-86 from an incoming SWIFT MT940.
2.234	4	RemittanceInformation	<RmtInf>	[0..1]			Tag only. It may occur that both Unstructured and Structured are present.
2.235	5	Unstructured	<Ustrd>	[0..n]	Alphanumeric	Max. length of 140	Non structured remittance information. For non-Rabo accounts, if available, the content of tag /REMI/ or tags ?20-?29 and ?60-?63 from field-86 from an incoming SWIFT MT940.
2.236	5	Structured	<Strd>	[0..n]			Tag only.
2.256	6	CreditorReferenceInformation	<CdtrRefInf>	[0..1]			Tag only.
2.257	7	Type	<Tp>	[1..1]			Tag only.
2.258	8	CodeOrProprietary	<CdOrPrtry>	[1..1]			Tag only.

Index	Level	Name	XML-tag	Occurrences	Format	Length	Description
2.259	9	Code	<Cd>	[1..1]	Code	Fixed length of 4	Always contains 'SCOR' for Rabo accounts. For non-Rabo accounts, if available, the content of subtag /CD/ of tag /REMI/ of field-86 from an incoming SWIFT MT940.
2.261	8	Issuer	<Issr>	[1..1]	Code	Max. length of 35	For Rabo accounts, only the Currence payment reference is supported. For non-Rabo accounts, if available, the content of subtag /ISSR/ of tag /REMI/ of field-86 from an incoming SWIFT MT940.
2.262	7	Reference	<Ref>	[1..1]	Alphanumeric	Max. length of 35	If available, contains Accept Giro reference (Currence payment reference). For non-Rabo accounts, if available, the content of subtag /CDTRREF/ of tag /REMI/ of field-86 from an incoming SWIFT MT940.
2.266	4	RelatedDates	<RltdDts>	[0..1]			Tag only.
2.270	5	InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	Alphanumeric	Fixed length of 10	Interbank settlement date. CCYY-MM-DD C = Century Y = Year M = Month D = Day Example: '2012-12-16' for December 16, 2012. An illogical date such as '0004-11-30' indicates no interbank settlement date is available. For non-Rabo accounts, if available, the content of tag /ISDT/ of field-86 from an incoming SWIFT MT940.
2.293	4	ReturnInformation	<RtrInf>	[0..1]			Tag only.
2.304	5	Reason	<Rsn>	[0..1]			Tag only.

Index	Level	Name	XML-tag	Occurrences	Format	Length	Description
2.305	6	Code	<Cd>	[1..1]	Code	Max. length of 4	ExternalReturnReason. Please refer to Appendix 1 for a translation of the code. For non-Rabo accounts, if available, the content of tag /RTRN/ of field-86 from an incoming SWIFT MT940.
2.307	5	AdditionalInformati on	<AddtlInf>	[0..n]	Alphanumeric	Max. length of 105	Translation of the return reason code if available.

3 Future developments for CAMT.053

Future versions of the CAMT.053, as available through Rabo Cash Management, may contain the additions listed in the table below.

Index	Name	XML-tag	Addition
2.80	ReversalIndicator	<RvslInd>	Add this tag for Rabo accounts, to indicate whether the transaction is a SEPA return, reject or recall.
2.137	MessageIdentification	<MsgID>	Add file reference.
2.140	TotalAmount	<TtlAmt>	Add total amount of batch.
2.141	CreditDebitIndicator	<CdtDbtInd>	Add sign for TotalAmount.
2.147	InstructionIdentification	<InstrId>	Add instruction identification on transaction level.
2.313	AdditionalTransactionInformation	<AddtlTxInf>	Add Creditor Scheme Id for Sepa Direct Debits.

4 CAMT.053 Scenarios

The table below indicates the various payment scenarios that are possible.

Scenario		
1a	Reporting of a SEPA debit, account was debited because:	You have made a SEPA payment from your account.
1b		You have made a SEPA batch payment from your account (batch booking TRUE).
2		A counterparty has debited your account via a SEPA direct debit.
3		A previous SEPA credit has been returned.
4		A previous SEPA direct debit has been returned.
5	Reporting of a SEPA credit, account was credited because:	A counterparty has made a SEPA payment to your account.
6		You have debited counterparty's account via a SEPA direct debit.
7		A previous outgoing SEPA credit transfer has been returned to your account.
8		You have been debited via a SEPA direct debit previously, this direct debit is returned.
9a	Reporting of a non-SEPA debit	You have made a non-SEPA payment from your account.
9b		Counterparty has debited your account via a non-SEPA direct debit.
10a	Reporting of a non-SEPA credit	A counterparty has made a non-SEPA payment to your account.
10b		You have debited a counterparty's account via a non-SEPA direct debit.

For SEPA and non-SEPA credit transfers and for returned/rejected/recalled SEPA credit transfers, the table below indicates per scenario, which fields, if available, are present in the CAMT.053 export format. The presence is indicated by an "X" or by displaying the reported value.

Index	Name	Usage rule Rabobank	1a SCT debit (single)	1b SCT debit (batch)	3 Return SCT debit	5 SCT credit	7 Return SCT credit	9a CT (non- SEPA) debit	10a CT (non- SEPA) credit
2.77	EntryReference		X	X	X	X	X	X	X
2.78	Amount		X	X	X	X	X	X	X
2.79	CreditDebitIndicator		DBIT	DBIT	DBIT	CRDT	CRDT	DBIT	CRDT
2.81	Status		BOOK	BOOK	BOOK	BOOK	BOOK	BOOK	BOOK
2.82	BookingDate		X	X	X	X	X	X	X
2.83	ValueDate		X	X	X	X	X	X	X
2.84	AccountServicerReference		X	X	X	X	X	X	X
2.91	BankTransactionCode	Rabobank specific transaction code	X	X	X	X	X	X	X
2.138	PaymentInformationIdentification	Value from pain.001		X					
2.139	NumberOfTransactions			X					
2.145	AccountServicerReference		X	X	X	X	X	X	X
2.148	EndToEndIdentification	Equivalent value from	X		X	X	X		

Index	Name	Usage rule Rabobank	1a SCT debit (single)	1b SCT debit (batch)	3 Return SCT debit	5 SCT credit	7 Return SCT credit	9a CT (non- SEPA) debit	10a CT (non- SEPA) credit
		pain.001							
		Equivalent value from pain.001 of original SCT transaction					X		
		Passed through on statement information beneficiary			X	X			
2.156	AmountDetails	If transaction currency is different from account currency	X	X	X	X	X	X	X
2.163	BankTransactionCode	Transaction code	X	X	X	X	X	X	X
2.172	Charges						X ⁴		X
2.201	Debtor	Details of originator of received payment				X			X
		Details of beneficiary of original SCT					X		
2.202	DebtorAccount	Details of originator account of received payment				X			X
		Details of beneficiary account of original SCT					X		
2.203	UltimateDebtor	Details of originator reference party of SCT	X	X					
		Details of beneficiary reference			X		X		

⁴ For a recall, to report deducted fees.

Index	Name	Usage rule Rabobank	1a SCT debit (single)	1b SCT debit (batch)	3 Return SCT debit	5 SCT credit	7 Return SCT credit	9a CT (non- SEPA) debit	10a CT (non- SEPA) credit
		party of original SCT							
		Details of originator reference party of received SCT				X			
2.204	Creditor	Details of beneficiary of payment	X					X	
		Details of originator of original SCT			X				
2.205	CreditorAccount	Details of beneficiary account of payment	X					X	
		Details of originator account of original SCT			X				
2.206	UltimateCreditor	Details of beneficiary reference party of SCT	X						
		Details of originator reference party of original SCT			X		X		
		Details of beneficiary reference party of received SCT				X			
2.212	DebtorAgent	Details of the originator bank of received payment				X			X
		Details of the beneficiary bank of the					X		

Index	Name	Usage rule Rabobank	1a SCT debit (single)	1b SCT debit (batch)	3 Return SCT debit	5 SCT credit	7 Return SCT credit	9a CT (non- SEPA) debit	10a CT (non- SEPA) credit
		original SCT							
2.213	CreditorAgent	Details of beneficiary bank of payment	X					X	
		Details of originator bank of original SCT			X				
2.224	Purpose	Equivalent value from pain.001	X						
		Equivalent value from pain.001 of original SCT transaction					X		
		Purpose of received SCT passed through to beneficiary			X	X			
2.234	RemittanceInformation	Equivalent value from payment	X					X	
		Equivalent value from pain.001 of original SCT transaction					X		
		Passed through on statement information beneficiary			X	X			X
2.270	InterbankSettlementDate		X	X	X	X	X	X	X
2.293	ReturnInformation				X		X		
2.304	Reason	Reasoncode			X		X		

For SEPA and non-SEPA direct debits and for returned/rejected/recalled SEPA direct debits, the table below indicates per scenario, which fields, if available, are present in the CAMT.053 export format. The presence is indicated by an "X" or by displaying the reported value.

Index	Name	Usage rule Rabobank	2 SDD debit	4 Return SDD debit	6 SDD credit (batch)	8 Return SDD credit	9b DD (non- SEPA) debit	10b DD (non- SEPA) credit
2.77	EntryReference		X	X	X	X	X	X
2.78	Amount		X	X	X	X	X	X
2.79	CreditDebitIndicator		DBIT	DBIT	CRDT	CRDT	DBIT	CRDT
2.81	Status		BOOK	BOOK	BOOK	BOOK	BOOK	BOOK
2.82	BookingDate		X	X	X	X	X	X
2.83	ValueDate		X	X	X	X	X	X
2.84	AccountServicerReference		X	X	X	X	X	X
2.91	BankTransactionCode	Rabobank specific transaction code	X	X	X	X	X	X
2.138	PaymentInformationIdentification	Waarde uit pain.008 van originele SDD			X			
2.139	NumberOfTransactions				X			
2.145	AccountServicerReference		X	X	X	X	X	X
2.148	EndToEndIdentification	Equivalent value from pain.008 of original SDD		X				
		Passed through on statement information of debtor	X			X		
2.150	MandateIdentification	Equivalent value from pain.008 of original SDD		X				
		Passed through on statement information of debtor	X			X		
2.156	AmountDetails	If transaction currency is different from account currency	X	X	X	X		
2.163	BankTransactionCode	Transaction code	X	X	X	X	X	X
2.201	Debtor	Details of debtor of DD						X
		Details of creditor of original SDD				X		
2.202	DebtorAccount	Details of debtor account of DD						X
		Details of creditor account of original SDD				X		
2.203	UltimateDebtor	Details of debtor reference party of SDD	X					
		Details of creditor		X		X		

Index	Name	Usage rule Rabobank	2 SDD debit	4 Return SDD debit	6 SDD credit (batch)	8 Return SDD credit	9b DD (non- SEPA) debit	10b DD (non- SEPA) credit
		reference party of original SDD						
2.204	Creditor	Details of creditor of SDD passed through to debtor	X				X	
		Details of debtor of original SDD		X				
2.205	CreditorAccount	Details of creditor account of SDD passed through to debtor	X				X	
		Details of debtor account of original SDD		X				
2.206	UltimateCreditor	Details of creditor reference party of SDD	X		X			
		Details of debtor reference party of original SDD		X		X		
2.212	DebtorAgent	Details of creditor agent of original SDD				X		
2.213	CreditorAgent	Details of creditor agent of SDD passed through to debtor	X					
		Details of debtor agent of original SDD		X				
2.224	Purpose	Equivalent value from pain.008 of original SDD		X				
		Purpose of SDD passed through to debtor	X			X		
2.234	RemittanceInformation	Remittance information of DD						X
		Equivalent value from pain.008 of original SDD		X				
		Remittance information passed through on statement of debtor	X			X	X	
2.270	InterbankSettlementDate		X	X	X	X	X	X
2.293	ReturnInformation			X		X		

Index	Name	Usage rule Rabobank	2 SDD debit	4 Return SDD debit	6 SDD credit (batch)	8 Return SDD credit	9b DD (non- SEPA) debit	10b DD (non- SEPA) credit
2.304	Reason	Reasoncode		X		X		

Appendix A: SEPA reason codes

Return reason Code	Description
AC01	Account number incorrect.
AC04	Account number closed.
AC06	Euro Direct Debit blocked.
AC13	Debtor account is a consumer account.
AG01	Administrative reason.
AG02	Invalid file format.
AGNT	Incorrect BIC bank beneficiary.
AM04	Administrative reason.
AM05	Duplicate order.
BE04	Address beneficiary missing.
BE05	Remitter unknown.
CURR	Incorrect currency.
CUST	Debtor cancellation.
CUTA	Rejected.
DUPL	Duplicate order.
FF01	Invalid file format.
FF05	Direct debit type is not correct.
FOCR	Cancellation request.
MD01	No mandate.
MD02	Incorrect mandate.
MD06	Return of funds requested by end customer.
MD07	Administrative reason.
MS02	Refused by debtor.
MS03	Refused by bank.
PC01	Technical reason.
PC02	Technical reason.
PC03	Technical reason.
RC01	BIC incorrect.
R001	Order not allowed.
R002	Order too late or too early.
R003	Account not found.
R004	Not allowed on G-account.
RR01	Administrative reason.
RR02	No name and address debtor.
RR03	No name and address creditor.
RR04	Administrative reason.
SL01	Administrative reason.
TECH	Technical reason.
TM01	Received after cut-off time.
UPAY	Order not allowed.

Appendix B: Change Log

Title : Format description CAMT.053
 Version : Version 1.5
 Date : 05-02-2014
 On behalf of : FL-Services
 Contact : Rabobank International,
 Graadt van Roggenweg 400
 Postbus 18002
 3501 CA Utrecht

Date	Version	Type of change	Reason change
11-11-2013	1.2	Added field NumberOfTransactions (2.139) to section 2.2.2 <i>Entry segment</i> .	New functionality.
11-11-2013	1.2	Removed field NumberOfTransactions (2.139) from section 3 <i>Future developments for CAMT.053</i> .	New functionality.
11-11-2013	1.2	Added field AccountServicerReference (2.145) to section 2.2.2 <i>Entry segment</i> .	New functionality.
11-11-2013	1.2	Removed field AccountServicerReference (2.145) from section 3 <i>Future developments for CAMT.053</i> .	New functionality.
11-11-2013	1.2	Added field PaymentInformationIdentification (2.146) to section 2.2.2 <i>Entry segment</i> .	New functionality.
11-11-2013	1.2	Removed field PaymentInformationIdentification (2.146) from section 3 <i>Future developments for CAMT.053</i> .	New functionality.
11-11-2013	1.2	Added field Charges (2.172) for Rabo-accounts to section 2.2.2 <i>Entry segment</i> .	New functionality.
11-11-2013	1.2	Removed field Charges (2.172) from section 3 <i>Future developments for CAMT.053</i> .	New functionality.
10-12-2013	1.3	Added field Batch (2.136) in section 2.2.2., otherwise CAMT.053 is not XSD compliant.	Correction.
10-12-2013	1.3	Added field Charges (2.172) in Chapter 4 to SCT table.	Correction.
09-04-2014	1.4	Noted in section 2.2.2 Entry segment for field PaymentInformationIdentification (2.146) that this field may only be present for non-Rabo accounts (in case an incoming MT940 is structured and reports both EndToEndId (2.148) and PaymentInformationIdentification through codes EREF and PREF).	Correction.
09-04-2014	1.4	Added field PaymentInformationIdentification (2.138) in section 2.2.2 <i>Entry segment</i> .	Correction.
09-04-2014	1.4	Removed field PaymentInformationIdentification (2.138) from section 3 <i>Future developments for CAMT.053</i> .	Correction.
09-04-2014	1.4	Noted for RemittanceInformation (2.234) that both Unstructured (2.235) and Structured (2.236) may be present for a transaction.	Addition.

Date	Version	Type of change	Reason change
09-04-2014	1.4	Expanded description for field NumberOfTransactions (2.139). For SEPA batches, the number of transactions in the batch/PI is reported but no detail information of the transactions is available. For compressed transactions, the number of specifications is reported and detail information for each specification is available in section TransactionDetails (2.142) if so indicated for export.	Addition.
09-04-2014	1.4	Expanded text directly below 2.2.2 Entry segment with information on when transaction or specification details are available in TransactionDetails (2.142).	Clarification.
09-04-2014	1.4	Added field AccountServicerReference (2.84) in section 2.2.2 Entry segment .	Correction.
09-04-2014	1.4	Removed field AccountServicerReference (2.84) from section 3 Future developments for CAMT.053 .	Field has now been added.
09-04-2014	1.4	Added fields 2.84, 2.138, 2.139 and 2.145 to SCT table in Chapter 4 CAMT.053 Scenario's .	Addition.
09-04-2014	1.4	Added fields 2.84, 2.138, 2.139, 2.145 and 2.270 to SDD table in Chapter 4 CAMT.053 Scenario's .	Addition.
09-04-2014	1.4	Added field ElectronicSequenceNumber (2.2) to section 2.2.1, this field is available as of the middle of May 2014.	Addition.
09-04-2014	1.4	Removed field ElectronicSequenceNumber (2.2) from section 3 Future developments for CAMT.053 .	Field has now been added.
30-04-2014	1.5	Adjusted Level for Batch (2.136), PaymentInformationIdentification (2.138) and NumberOfTransactions (2.139) to 3, 4 and 4 respectively from 2, 3 and 3.	Correction.
05-02-2015	1.5	The name Rabo TransAct Portal changes in Rabo Corporate Connect	adjustment
05-02-2015	1.5	www.rabotransact.com/transactsupport changes in www.rabobank.com/supportcorporateconnect	adjustment
05-02-2015	1.5	mail TransAct@rabobank.com changes in corporatesupport@rabobank.com	adjustment