

Message Implementation Guide
camt.054.001.02 Debit
BankToCustomerDebitCreditNotificationV02
Version 0.1

This document is a preliminary version of the implementation guide for messages that will be used in the future version of Swedbank's service for file payments according to ISO 20022. The purpose of this document is to give an early view of what the interface of the new service will look like.

Since the content of this document is preliminary, changes are likely to happen. If changes were to be made, they will be published. Although, the ambition is for those changes only to contain smaller adjustments.

The new service will be launched in several iterations, where every iteration will extend the service by adding new payment types as well as other relevant features. This implementation guide will also be extended with every iteration, however it will only entail the elements needed for the payment types that it covers.

Swedbank reserves the right to make changes to and update this document at any time [and without any notice]. When updated, a new version of the document will be published at this website.

Introduction

General

This document provides implementors of file-based integrations towards Swedbank with an in-depth description on how an ISO 20022 message is used by Swedbank. This document should be read together with the ISO 20022 Message Definition Reports (see References) and the applicable guideline published by CGI-MP (see References).

Relation to other standards

The Swedbank use of the ISO 20022 messages conforms to the following market practices and regulatory standards:

- CGI-MP – Common Global Implementation – Market Practice
- EPC – European Payment Council
- NPC – Nordic Payment Council

References

Payments - Maintenance 2009 ISO 20022 Message Definition Report	https://www.iso20022.org/message/mdr/14316/download/11
CGI-MP Guidelines Common Global Implementation – Market Practice	https://www.swift.com/standards/market-practice/common-global-implementation/cgi-mp-document-centre

Character Set

Files sent to Swedbank in ISO 20022 format must be encoded according to UTF-8. For cross-border payments, the content of any element should be limited to the Latin character set to be properly transferred internationally. The Latin character set allows the following characters:

a b c d e f g h i j k l m n o p q r s t u v w x y z
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
0 1 2 3 4 5 6 7 8 9
/ - ? : () . , +
Space

Within the Nordics, the following Nordic national characters are allowed:

å ä æ ö ø
Å Ä Æ Ö Ø

References and Identifiers

Content in element representing references or identifiers must conform to the following rules:

- Content is restricted to the Latin character set
- Content must not start or end with a '/'
- Content must not contain '//s

XML Escape Strings

Symbols not allowed in XML must be replaced in message according to escaping rules:

& replaced with &amp; ;	< replaced with &lt; ;
" replaced with &quot; ;	> replaced with &gt; ;
' replaced with &apos; ;	

Conventions used in this guide

This section describes the structure and content of the Implementation Guideline Section and how they should be used.

Columns

The Implementation Guideline Section is a table with the following headings

Message Element Name	XML tag name with hierarchical level indicated by the number of + characters preceding it.
Type	ISO 20022 data type of the element
Multiplicity	Multiplicity of the element as defined by the ISO 20022 XML Schema
Use	Usage by Swedbank, see section "Swedbank Use of Elements"
Comment	Comments describing conditions, business rules, and other restrictions on the use of an element by Swedbank

Swedbank Use of Elements

In addition to the cardinality defined by the ISO 20022 messages schemas, this document also defines additional constraints or rules on the occurrence of some elements. This is indicated using the following codes:

Code	Description
R	Required by Swedbank or CGI-MP or mandatory according ISO 20022 XML Schema
C	Conditional, with the condition on when the element should be used described in the Comments column
O	Optional, element is not required but will be used according to the description in the Comments column if present
XOR	Mutually exclusive elements, either one or the other but not both must be present.

Elements not used by Swedbank are not presented in the implementation guideline.

Empty Elements

Empty XML elements is not allowed and will result in the rejection of the entire file. Empty elements are defined as:

<Element></Element> or **</Element>**

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Message Element	Name	Type	Mult.	Use	Comment
+GrpHdr	GroupHeader	GroupHeader42	[1..1]	R	
++MsgId	MessageIdentification	Max35Text	[1..1]	R	Unique message identifier generated by Swedbank
++CreDtTm	CreationDateTime	ISODateTime	[1..1]	R	Date and time when the message was created by Swedbank.
++MsgRcpt	MessageRecipient	PartyIdentification32	[0..1]	R	Identification of the recipient
+++Id	Identification	Party6Choice	[0..1]	R	
++++OrgId	OrganisationIdentification	OrganisationIdentification4	[1..1]	R	
+++++Othr	Other	GenericOrganisationIdentification1	[0..n]	R	
+++++Id	Identification	Max35Text	[1..1]	R	The Originator identification of the recipient
+++++SchmeNm	SchemeName	OrganisationIdentificationSchemeName1Choice	[0..1]	R	
+++++Cd	Code	ExternalOrganisationIdentification1Code	[1..1]	R	Allowed codes BANK - BankPartyIdentification
++MsgPgntn	MessagePagination	Pagination	[0..1]	C	Used if the message is split up into a set of multiple parts due to size constraints.
+++PgNb	PageNumber	Max5NumericText	[1..1]	R	Sequence number of the message part in the message set, starting with 1
+++LastPgInd	LastPageIndicator	YesNoIndicator	[1..1]	R	Indicates if the current message is the last message part in the message set
++AddtlInf	AdditionalInformation	Max500Text	[0..1]	R	Allowed codes /DEBT/ - Indicates a notification with debit entries only
+Ntfcn	Notification	AccountNotification2	[1..n]	R	Repeated for each account when reporting for multiple accounts
++Id	Identification	Max35Text	[1..1]	R	Unique notification identifier generated by Swedbank
++CreDtTm	CreationDateTime	ISODateTime	[1..1]	R	Creation date of the notification
++Acct	Account	CashAccount20	[1..1]	R	The account of the notification. This is always the actual account number.
+++Id	Identification	AccountIdentification4Choice	[1..1]	R	Identification using IBAN or BBAN is based on the customer configuration.
++++IBAN	IBAN	IBAN2007Identifier	[1..1]	XOR	
++++Othr	Other	GenericAccountIdentification1	[1..1]	XOR	
+++++Id	Identification	Max34Text	[1..1]	R	Account identification as BBAN
+++++SchmeNm	SchemeName	AccountSchemeName1Choice	[0..1]	R	
+++++Cd	Code	ExternalAccountIdentification1Code	[1..1]	R	Allowed codes BBAN - BasicBankAccountNumber
+++Ccy	Currency	ActiveOrHistoricCurrencyCode	[0..1]	R	The currency of the account of the notification.
++Ntry	Entry	ReportEntry2	[0..n]	C	
+++NtryRef	EntryReference	Max35Text	[0..1]	R	Increased with one for each entry of the notification
+++Amt	Amount	ActiveOrHistoricCurrencyAndAmount	[1..1]	R	Total amount of the entry. This amount cannot be zero.
+++CdtDbtInd	CreditDebitIndicator	CreditDebitCode	[1..1]	R	
+++Sts	Status	EntryStatus2Code	[1..1]	R	Allowed codes BOOK - Booked
+++BookgDt	BookingDate	DateAndDateTimeChoice	[0..1]	R	
++++Dt	Date	ISODate	[1..1]	R	
+++ValDt	ValueDate	DateAndDateTimeChoice	[0..1]	R	
++++Dt	Date	ISODate	[1..1]	R	
+++AcctSvcrRef	AccountServicerReference	Max35Text	[0..1]	R	Swedbanks reference for the entry
+++BkTxCd	BankTransactionCode	BankTransactionCodeStructure4	[1..1]	C	See appendix for usage of Bank Transaction Codes
++++Domn	Domain	BankTransactionCodeStructure5	[0..1]	R	
+++++Cd	Code	ExternalBankTransactionDomain1Code	[1..1]	R	
+++++Fmly	Family	BankTransactionCodeStructure6	[1..1]	R	
+++++Cd	Code	ExternalBankTransactionFamily1Code	[1..1]	R	
+++++SubFmlyCd	SubFamilyCode	ExternalBankTransactionSubFamily1Code	[1..1]	R	

Message Element	Name	Type	Mult.	Use	Comment
++++Prtry	Proprietary	ProprietaryBankTransactionCodeStructure1	[0..1]	C	
++++Cd	Code	Max35Text	[1..1]	R	
++++Issr	Issuer	Max35Text	[0..1]	R	
+++NtryDtls	EntryDetails	EntryDetails1	[0..n]	R	
++++TxDtls	TransactionDetails	EntryTransaction2	[0..n]	R	
++++Refs	References	TransactionReferences2	[0..1]	R	
+++++Msgld	MessageIdentification	Max35Text	[0..1]	R	
+++++AcctSvcrRef	AccountServicerReference	Max35Text	[0..1]	??	
+++++PmtInfld	PaymentInformationIdentification	Max35Text	[0..1]	R	
+++++Instrld	InstructionIdentification	Max35Text	[0..1]	C	
+++++EndToEndld	EndToEndIdentification	Max35Text	[0..1]	R	
++++AmtDtls	AmountDetails	AmountAndCurrencyExchange3	[0..1]	R	
+++++InstdAmt	InstructedAmount	AmountAndCurrencyExchangeDetails3	[0..1]	R	As provided in the payment instruction message.
+++++Amt	Amount	ActiveOrHistoricCurrencyAndAmount	[1..1]	R	
+++++TxAmt	TransactionAmount	AmountAndCurrencyExchangeDetails3	[0..1]	R	Amount as executed including possible adjustments related to charges, currency exchange.
+++++Amt	Amount	ActiveOrHistoricCurrencyAndAmount	[1..1]	R	
++++BKTxCd	BankTransactionCode	BankTransactionCodeStructure4	[0..1]	R	
+++++Domn	Domain	BankTransactionCodeStructure5	[0..1]	R	
+++++Cd	Code	ExternalBankTransactionDomain1Code	[1..1]	R	
+++++Fmly	Family	BankTransactionCodeStructure6	[1..1]	R	
+++++Cd	Code	ExternalBankTransactionFamily1Code	[1..1]	R	
+++++SubFmlyCd	SubFamilyCode	ExternalBankTransactionSubFamily1Code	[1..1]	R	
+++++Prtry	Proprietary	ProprietaryBankTransactionCodeStructure1	[0..1]	??	
+++++Cd	Code	Max35Text	[1..1]	??	
+++++Issr	Issuer	Max35Text	[0..1]	??	
++++RltdPties	RelatedParties	TransactionParty2	[0..1]	R	
+++++Cdtr	Creditor	PartyIdentification32	[0..1]	C	Will be present if provided 'in the payment instruction
+++++Nm	Name	Max140Text	[0..1]	R	Will be reported if presented in payment instruction
+++++PstlAdr	PostalAddress	PostalAddress6	[0..1]	C	Will be reported if presented in payment instruction
+++++StrtNm	StreetName	Max70Text	[0..1]	C	
+++++BldgNb	BuildingNumber	Max16Text	[0..1]	C	
+++++PstCd	PostCode	Max16Text	[0..1]	C	
+++++TwnNm	TownName	Max35Text	[0..1]	C	
+++++Ctry	Country	CountryCode	[0..1]	C	
+++++AdrLine	AddressLine	Max70Text	[0..7]	C	
+++++Id	Identification	Party6Choice	[0..1]	C	Will be reported if presented in payment instruction
+++++Orgld	OrganisationIdentification	OrganisationIdentification4	[1..1]	R	
+++++Othr	Other	GenericOrganisationIdentification1	[0..n]	R	
+++++Id	Identification	Max35Text	[1..1]	R	
+++++SchmeNm	SchemeName	OrganisationIdentificationSchemeName1Choice	[0..1]	R	
+++++Cd	Code	ExternalOrganisationIdentification1Code	[1..1]	R	
+++++CtryOfRes	CountryOfResidence	CountryCode	[0..1]	C	
+++++CdtrAcct	CreditorAccount	CashAccount16	[0..1]	C	Will be present if provided 'in the payment instruction
+++++Id	Identification	AccountIdentification4Choice	[1..1]	R	
+++++IBAN	IBAN	IBAN2007Identifier	[1..1]	XOR	
+++++Othr	Other	GenericAccountIdentification1	[1..1]	XOR	

Message Element	Name	Type	Mult.	Use	Comment
+++++++Id	Identification	Max34Text	[1..1]	R	
+++++++SchmeNm	SchemeName	AccountSchemeName1Choice	[0..1]	R	
+++++++Cd	Code	ExternalAccountIdentification1Code	[1..1]	R	
+++++RItDAgts	RelatedAgents	TransactionAgents2	[0..1]	C	Will be reported if presented in payment instruction
+++++DbtrAgt	DebtorAgent	BranchAndFinancialInstitutionIdentification4	[0..1]	C	
+++++++FinInstnId	FinancialInstitutionIdentification	FinancialInstitutionIdentification7	[1..1]	R	
+++++++BIC	BIC	BICIdentifier	[0..1]	XOR	
+++++++ClrSysMmbld	ClearingSystemMemberIdentification	ClearingSystemMemberIdentification2	[0..1]	XOR	
+++++++ClrSysId	ClearingSystemIdentification	ClearingSystemIdentification2Choice	[0..1]	R	
+++++++Cd	Code	ExternalClearingSystemIdentification1Code	[1..1]	R	Allowed codes SESBA - SwedenBankgiroClearingCode
+++++++Mmbld	MemberIdentification	Max35Text	[1..1]	R	Clearing Number of account servicing bank
+++++++Nm	Name	Max140Text	[0..1]	C	Will be reported if presented in payment instruction
+++++CdtrAgt	CreditorAgent	BranchAndFinancialInstitutionIdentification4	[0..1]	C	Will be reported if presented in payment instruction
+++++++FinInstnId	FinancialInstitutionIdentification	FinancialInstitutionIdentification7	[1..1]	R	
+++++++BIC	BIC	BICIdentifier	[0..1]	XOR	
+++++++ClrSysMmbld	ClearingSystemMemberIdentification	ClearingSystemMemberIdentification2	[0..1]	XOR	
+++++++ClrSysId	ClearingSystemIdentification	ClearingSystemIdentification2Choice	[0..1]	R	
+++++++Cd	Code	ExternalClearingSystemIdentification1Code	[1..1]	R	
+++++++Mmbld	MemberIdentification	Max35Text	[1..1]	R	
+++++++Nm	Name	Max140Text	[0..1]	C	Will be reported if presented in payment instruction
+++++Purp	Purpose	Purpose2Choice	[0..1]	C	Will be reported if presented in payment instruction
+++++Cd	Code	ExternalPurpose1Code	[1..1]	R	
+++++RmtInf	RemittanceInformation	RemittanceInformation5	[0..1]	C	Will be reported if presented in payment instruction
+++++Ustrd	Unstructured	Max140Text	[0..n]	C	Will be reported if presented in payment instruction
+++++Strd	Structured	StructuredRemittanceInformation7	[0..n]	C	Will be reported if presented in payment instruction
+++++++RfrdDocInf	ReferredDocumentInformation	ReferredDocumentInformation3	[0..n]	C	
+++++++Tp	Type	ReferredDocumentType2	[0..1]	R	
+++++++CdOrPrtry	CodeOrProprietary	ReferredDocumentType1Choice	[1..1]	R	
+++++++Cd	Code	DocumentType5Code	[1..1]	R	Allowed codes CINV - Commercial Invoice CREN - Credit Note
+++++++Nb	Number	Max35Text	[0..1]	C	Will be reported if not used in combination with CreditorReferenceInformation
+++++++RfrdDocAmt	ReferredDocumentAmount	RemittanceAmount1	[0..1]	R	
+++++++CdtNoteAmt	CreditNoteAmount	ActiveOrHistoricCurrencyAndAmount	[0..1]	XOR	Only if the reference is of type CreditNote (CREN)
+++++++RmtdAmt	RemittedAmount	ActiveOrHistoricCurrencyAndAmount	[0..1]	XOR	Only if the reference is of type CommercialInvoice (CINV)
+++++++CdtrRefInf	CreditorReferenceInformation	CreditorReferenceInformation2	[0..1]	C	Will be reported if presented in payment instruction
+++++++Tp	Type	CreditorReferenceType2	[0..1]	R	
+++++++CdOrPrtry	CodeOrProprietary	CreditorReferenceType1Choice	[1..1]	R	
+++++++Cd	Code	DocumentType3Code	[1..1]	R	Allowed codes: SCOR - Structured Creditor Reference
+++++++Issr	Issuer	Max35Text	[0..1]	C	Allowed codes ISO - For references according to ISO 11649
+++++++Ref	Reference	Max35Text	[0..1]	R	
+++++RtrInf	ReturnInformation	ReturnReasonInformation10	[0..1]	C	Will be reported if presented in payment instruction
+++++OrgnIBkTxCd	OriginalBankTransactionCode	BankTransactionCodeStructure4	[0..1]		
+++++Domn	Domain	BankTransactionCodeStructure5	[0..1]		

Message Element	Name	Type	Mult.	Use	Comment
+++++++Cd	Code	ExternalBankTransactionDomain1Code	[1..1]		
+++++++Fmly	Family	BankTransactionCodeStructure6	[1..1]		
+++++++Cd	Code	ExternalBankTransactionFamily1Code	[1..1]		
+++++++SubFmlyCd	SubFamilyCode	ExternalBankTransactionSubFamily1Code	[1..1]		
+++++++Prtry	Proprietary	ProprietaryBankTransactionCodeStructure1	[0..1]		
+++++++Cd	Code	Max35Text	[1..1]		
+++++++Issr	Issuer	Max35Text	[0..1]		
+++++Orgtr	Originator	PartyIdentification32	[0..1]		
+++++++Nm	Name	Max140Text	[0..1]		
+++++++PstlAdr	PostalAddress	PostalAddress6	[0..1]		
+++++++StrtNm	StreetName	Max70Text	[0..1]		
+++++++BldgNb	BuildingNumber	Max16Text	[0..1]		
+++++++PstCd	PostCode	Max16Text	[0..1]		
+++++++TwnNm	TownName	Max35Text	[0..1]		
+++++++Ctry	Country	CountryCode	[0..1]		
+++++++AdrLine	AddressLine	Max70Text	[0..7]		
+++++++Id	Identification	Party6Choice	[0..1]	R	
+++++++OrgId	OrganisationIdentification	OrganisationIdentification4	[1..1]	R	
+++++++BICOrBEI	BICOrBEI	AnyBICIdentifier	[0..1]	XOR	
+++++++Othr	Other	GenericOrganisationIdentification1	[0..n]	XOR	
+++++++Id	Identification	Max35Text	[1..1]	R	
+++++++SchmeNm	SchemeName	OrganisationIdentificationSchemeName1Choice	[0..1]	R	
+++++++Cd	Code	ExternalOrganisationIdentification1Code	[1..1]	R	
+++++Rsn	Reason	ReturnReason5Choice	[0..1]	R	
+++++++Cd	Code	ExternalReturnReason1Code	[1..1]	XOR	
+++++++Prtry	Proprietary	Max35Text	[1..1]	XOR	