

Crosskey

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KNCX – XML electronic consolidated account statement

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Functional specification

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1 Introduction

Consolidated account statements is an existing service offered by Crosskey that follow the guidelines set up by the Federation of Finnish Financial Services (FFI) for the electronic account statement service.

With the addition of the possibility to fetch XML account statements within camt-messages, a service for fetching consolidated account statements also needed to be developed. The name of this service is KNCX and provides the same information as the old consolidated account statement but in the new camt53 XML format.

2 Description of functionality

2.1 Functionality

A consolidated XML account statement contains combined account information for a group of accounts and provides an overview of the balance and number of transactions for the whole group.

2.2 Structure of existing consolidated account statements

The structure of the existing consolidated account statements service follow the guidelines specified in the Electronic Account Statement Service Description by the FFI.

The main consolidated account statement information is contained in special records that are located at the beginning and at the end of the existing electronic consolidated account statement

Figure 1 below shows the structure of the current electronic account statements. Each subgroup statement starts with a T00 record.



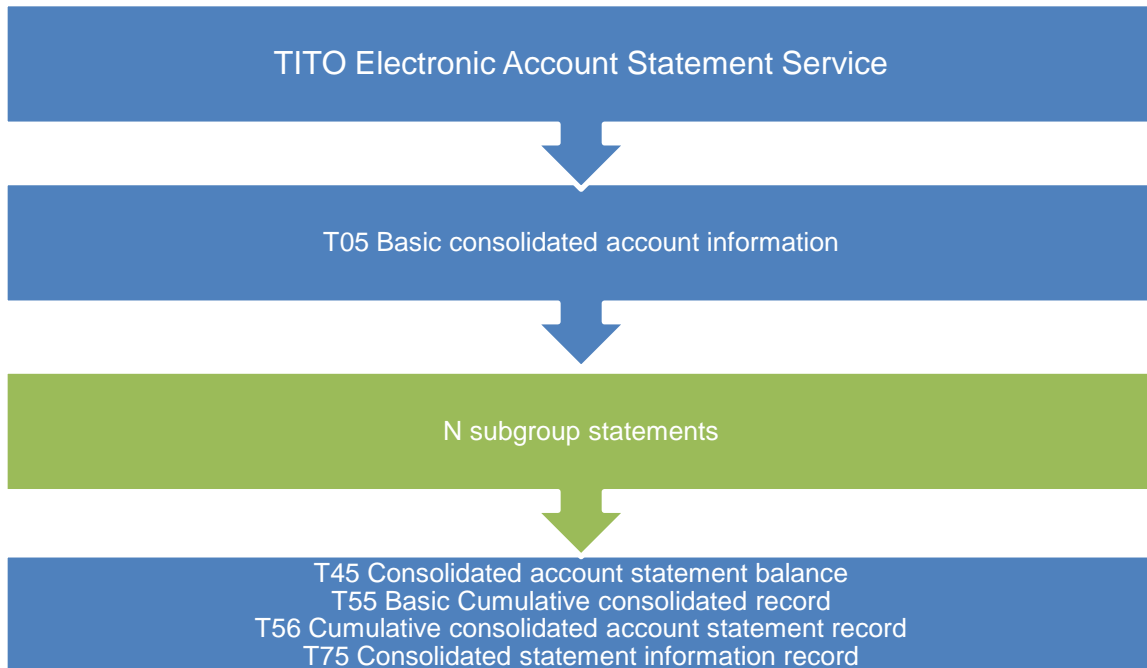


Figure 1 Structure of existing consolidated account statements

2.3 Structure of XML consolidated account statement

The new structure for XML consolidated account statements follows the ISO20022 standard CAMT.053.001.02.

Since FFI has not released any guidelines how consolidated account statements should be handled using camt-messages we have decided on the following implementation.

The camt-message containing the consolidated account statement information will consist of several statements where the first statement in the message will contain all the main consolidated account information and the subsequent statements will contain individual subgroup statement information with the addition of a <RltdAcct> tag which will contain the group IBAN account number and its currency.

Figure 2 shows what the structure of the XML consolidated account statements will look like.



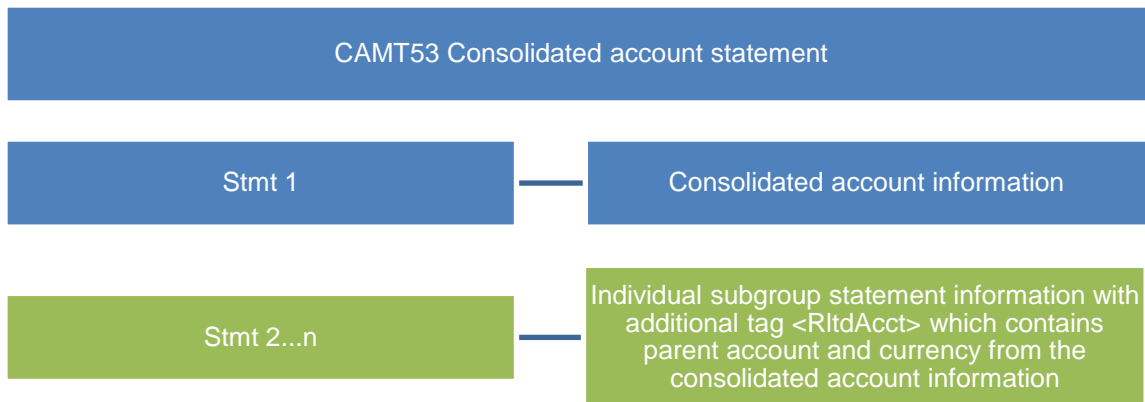


Figure 2 Structure of consolidated account statements using camt53-message

Specific mapping of how and where the data contained in the old existing electronic consolidated account statements end up in the new XML statement can be found in a separate document named `Camt053_field_description.xlsx`.

