Crosskey

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KTOX specification   2014-02-18
Service name
KTOX – XML account statements
Created by   **Version**
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KTOX specification

KTOX - XML account statements CAMT.053.001.02

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1   Introduction

The intent of this document is to describe the content of a XML account statement.

2   Description of functionality

2.1   Functionality

A XML account statement contains account information for an account and provides an overview of the balance and number of transactions.

2.2   Structure of XML account statements

The structure of the XML account statements service follows the guidelines specified in the Electronic Account Statement Service Description by the FFI.

The ISO 20022-document camt.053.001.02 BankToCustomerStatementV02 Message Functionality contains the technical information about the elements contained within the message. The scheme name is camt.053.001.02.

One message is defined as one singular occurrence of a XML scheme. The message may contain one or several different statements.

ISO Index	ISO tag name	ISO Description	Type	Description	Example
1.0	<GrpHdr>	Group Header [1..1]	M	Required, only occurs once	
1.1	+ <MsgId>	MessageIdentification [1..1]	M	MessageId. Is created out of CAMT53 (for customer statement xml) + unique key	CAMT53sfa62237234fsfsz67qwtw3f36u66
1.2	+ <CreDtTm>	CreationDateTime [1..1]	M	CreationDate (YYMMDDHHMM) will be converted into the format required for xml.	2013-04-08T00:30:47+02:00
2.0	<Stmt>	Statement [1..n]	M		
2.1	+ <Id>	Identification [1..1]	M	Identifies the statement at the bank. Created from CAMT53 + IBAN for account + Creationdate in the form of YYYY-MM-DD	CAMT53FI01660100012345 67-2013-04-08
2.2	+ <ElctrncSeqNb>	ElectronicSequenceNumber [0..1]	N	Electronic statment number, starts form number one when service is established. Concerns also empty statements (Not in use)	

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2.3	+ <LglSeqNb>	LegalSequenceNumber [0..1]	M	Account Statement number (per Booking day, Periodical statements are inserted into same message but each day as own Stmt-instance This number should be sequential and zero if this is an empty (without transactions, only the balances) statement because of audit trail Note: Electronic Sequence Number starts from 1 in the beginning of camt-service (if bank is able to deliver it) and will increase without change to 1 in the each calendar year	53
2.4	+ <CreDtTm>	CreationDateTime [1..1]	M	Creation Date and time	2013-04-08T00:30:47+02:00
2.5	+<FrToDt>	FromToDate [1..1]	M	Recommendation: One booking date from start of day till end of day Each Balance instance has its own date to be used in the ERP database processing Because of each balance instance on the statement has their correpsonding date, this structure may be omitted	
2.5	++<FrDtTm>	FromDateTime [1..1]	M	Start date of statement period where time is T00:00:00 On daily stament from and to dates are the same.	2013-04-08T00:00:00+02:00
2.5	++<ToDtTm>	ToDateTime [1..1]	M	End date of statement period where time is T23:59:59	2013-04-09T23:59:59+02:00
	+<CpyDplctInd>	CopyDuplicateIndicator [0..1]	N	Optional to indicate possible reproduction of the statement, not used at all if a "normal" one delivered statement COPY is used for parallel statement delivered for two different customer id for same statement, DUPL is used if statement is reporduced by the request of the customer. (Not in use)	
2.10	**+<Acct>**	**Account [1..1]**	M	Bank Account of which statement is reported	
	++<Id>	**Identification [1..1]**			
	+++<IBAN>	IBAN [1..1]	M	always and only in IBAN format	FI0166010001234567

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	++<Ccy>	Currency [0..1]	O	"Main" Currency of the account. In case of multicurrency account there should be own Stmt - instances for each currency pocket statement per booking date	EUR
	++<Nm>	Name [0..1]	O	Name of the account product in the bank application	Checking account
	++<Ownr>	**Owner [0..1]**	O	Account owner per bank's register	
	+++<Nm>	Name [0..1]	O	BANK ACCOUNT OWNER	Test company
	+++<PstlAdr>	PostalAddress [0..1]	N	Account owner's address	
	++++<StrtNm>	StreetName [0..1]	N	Street name	
	++++<BldgNb>	BuildingNumber [0..1]	N	Building number	
	++++<PstCd>	PostalCode [0..1]	N	Postal code	
	++++<TwnNm>	TownName [0..1]	N	Town name	
	++++<Ctry>	Country [0..1]	N	Country code	
	+++<Id>	Identification [0..1]			
	++++<OrgId>	OrganisationIdentification [0..1]			
	+++++<Othr>	Other [0..n]			
	++++++<Id>	Identification [1..1]	O	Finnish organization Id (Y-tunnus)	12345678
	++++++<SchmeNm>	SchemeName [0..1]			
	+++++++<Cd>	Code [1..1]	O	If the source of the information is from the banks system -> BANK. CUST if source of the information is from elsewhere.	BANK
	++<Svcr>	Servicer [0..1]			
	+++<FinInstnId>	FinancialInstitutionIdentification [1..1]			
	++++<BIC>	BIC [0..1]	O	Reporting bank identified only by BIC but it is always available	AABAFI22
2.11	**+<RltdAcct>**	RelatedAccount [0..1]		Used in case of consolidated accounts. Next upper level account of the consolidated account structure. If statemen is produced separately from the detail account this tag item is not present.	
	++<Id>	Identification [1..1]			

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	+++\<IBAN>	IBAN [1..1]	O	Parent account of the current account and not used at all in case of single account reported within statement TITO-structure of corporate group account statements is not repeated but Related Account info is enough to build up the structure at customer applications. Account number of the next level account.	FI0166010091234567
	++\<Ccy>	Currency [0..1]	O	Currency of the parent account	EUR
2.23	**+\<Bal>**	**Balance [1..n]**	M	Balances for the statement booking date reported. Minimum is to report OPBD and CLBD and in case of reporting the possible account limit value also the CLAV value including the limit value (CLBD + limit = CLAV). All other balances reported are based on bank implementation and are used for informative purposes. In case of later camt.052 B2C Account report for intra-day reports the ITAV and ITBD are used (not at all on camt.053 statement)	
2.24	**++\<Tp>**	**Type [1..1]**	M		
2.25	+++\<CdOrPrtry>	CodeOrProprietary [1..1]			
2.29	++++\<Cd>	Code [1..1]	M	OPBD = Opening balance CLBD = Closing balance CLAV = Closing available balance (credit limit and reservations included) OPAV = Opening available balance (credit limit and reservations included) PRCD = Last closing balance.	OPBD
2.31	++\<CdtLine>	CreditLine [0..1]		Used if credit limit exists and the balance code CLAV or OPAV	
2.32	+++\<Incl>	Included [1..1]	M	If true, the credit line is included in the balance.	false
2.33	+++\<Amt>	Amount [0..1]	O	Amount of money of the credit line. Currency is included in the \<Amt> tag.	500.00

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2.34	++<Amt>	Amount [1..1]	M	Amount of the balance. Currency is included in the <Amt> tag.	303.50
2.35	++<CdtDbtInd>	CreditDebitIndicator [1..1]	M	Credit/Debit indicator DBIT = Debit CRDT = Credit A zero balance is considered to be a credit balance	DBIT
2.36	++<Dt>	Date [1..1]	M	Balance date. OPBD reports the same date as the CLBD (in a daily statement)	2013-04-08T00:30:00+02:00
2.43	**+<TxsSummry>**	**TransactionsSummary [0..1]**		Additional optional summary information of the transactions. To match current TITO at the minimum the statement (booking date) deposits and withdrawals should be reported.	
2.44	++<TtlNtries>	TotalEntries [0..1]		Status 'BOOK' only included	
2.45	+++<NbOfNtries>	NumberOfEntries [0..1]	O	Total number of statement entries for reconciliation	20
2.47	+++<TtlNetNtryAmt>	TotalNetEntryAmount [0..1]	O	Resulting amount of the netted amounts for all debit and credit entries.	
2.48	+++<CdtDbtInd>	CreditDebitIndicator [0..1]	O	Indicates wethere the total net entry amount is a credit or a debit amount. Following values are valid: DBIT = Debit CRDT = Credit	
2.49	++<TtlCdtNtries>	TotalCreditEntries [0..1]			
2.50	+++<NbOfNtries>	NumberOfEntries [0..1]	O	Deposits: number of entries	12
2.51	+++<Sum>	Sum [0..1]	O	Sum of deposits	400.20
2.52	++<TtlDbtNtries>	TotalDebitEntries [0..1]			
2.53	+++<NbOfNtries>	NumberOfEntries [0..1]	O	Withdrawals: number of entries	8
2.54	+++<Sum>	Sum [0..1]	O	Sum of withdrawals	100.50
2.76	**+<Ntry>**	**Entry [0..n]**		Transaction	

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2.77	++<NtryRef>	EntryReference [0..1]	O	In this element the transaction number, or some other information identifying the transaction, is provided in alphanumeric format. If the transaction number is not provided here, transaction numbering may be deduced on the basis of the order of Ntry level instances on the camt-message	000001
2.78	++<Amt (Ccy)>	Amount [1..1]	M	Amount of transaction	20.00
2.79	++<CdtDBtInd>	CreditDebitIndicator [1..1]	M	Following values are valid: DBIT = Debit CRDT = Credit A value of the following in T10 F9 causes the corresponding value here: 1=CRDT 2=DBIT 3=DBIT (reversal) 4=CRDT (reversal)	DBIT
2.80	++<RvslInd>	ReversalIndicator [0..1]	O	If reversal the value is set to 'true', else tag does not exist	
2.81	++<Sts>	Status [1..1]	M	BOOK = booked transactions.	BOOK
2.82	++<BookgDt>	BookingDate [0..1]	O	Booking date	
4.1.0	+++<Dt>	Date [1..1]		Date/time YYYY-MM-DD	2013-04-08
2.83	++<ValDt>	ValueDate [0..1]	O	Value date	
4.1.0	+++<Dt>	Date [1..1]		Date/time YYYY-MM-DD	2013-04-08
2.84	++<AcctSvcrRef>	AccountServicerReference [0..1]	O	Reference number, Filing code. Summed by the bank e.g. In case of incoming reference payments.	20130328600890012422
2.91	**++<BkTxCd>**	**BankTransactionCode [1..1]**	M	Bank transaction	
2.92	**+++<Domn>**	Domain [0..1]			
2.93	++++<Cd>	Code [1..1]	M	PMNT = Payments LDAS = Loans, Deposits & Syndications CAMT = Cash management	PMNT
2.94	++++<Fmly>	Family [1..1]			

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2.95	+++++<Cd>	Code [1..1]	M	ICDT = Issued Credit Transfers RCDT = Received Credit Transfers MCRD = Merchant Card Transactions IDDT = Issued Direct Debits RDDT = Received direct debits ICHQ = Issued Cheques CCRD = Customer card transactions MDOP = Miscellaneous Debit Operations ACCB = Account Balancing	ICDT
2.96	+++++<SubFmlyCd>	SubFamilyCode [1..1]	M	The new coding structure compying with the standard is used for all transactions. For payments that are transferred during the transitional period, the previous account statement entry code and definitions text are also provided, in parallel, in the format below in the element Ntry.BkTxCd.Prtry.Cd "7xxTEXT", which expresses the local KTO transaction code and its definition text. SALA = recurring payment PMDD = Direct Debit BBDD = SEPA B2B Direct Debit ESDD = SEPA Core Direct Debit CHRG = Charges INTR = Interest OTHR = Other ZABA = Zero Balancing ESCT = SEPA Payment DMCT = payment transferred via the existing domestic payment transmission system. NTAV = Not available	ESCT
2.97	**+++<Prtry>**	**Proprietary [1..1]**	O	Prtry used only in case of PMJ Payments	
2.98	++++<Cd>	Code [1..1]	M	Transaction code text	702Bill payment service
2.99	++++<Issr>	Issuer [0..1]	O	Issuer	FFFS
2.135	**++<NtryDtls>**	**EntryDetails [0..n]**			
2.136	**+++<Btch>**	**Batch [0..1]**	O	Bulk debit received in payment file Bulk credit/debit generated by the bank	

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2.137	++++<MsgId>	MessageIdentification [0..1]	N	The debtor's payment batch identifier (pain.001) or credit compilation (camt.054) message identifier (Not in use)	
2.138	++++<PmtInfId>	PaymentInformationIdentification [0..1]	O	The Debtor's payment batch identifer (pain.001)	20391983-23981023
2.140	++++<TtlAmt>	TotalAmount [0..1]	N	Total amount of the camt-message compilation. Not mandatory, since the amount of the mainlevel transaction also indicates the same amount. Filled only on bulk debits with posting amount. (Not in use)	
2.139	++++<NbOfTxs>	NumberOfTransactions [0..1]	O	The amount of transactions included in the camt-message compilation. Does not necessarily correspond to the total amount of the payment batch sent by thye Debtor, if the batch contains payments which have not been debited.	20
2.141	++++<CdtDbtInd>	CreditDebitIndicator [0..1]	N	Following values are valid: DBIT = Debit CRDT = Credit	
2.142	**+++<TxDtls>**	**TransactionDetails [0..n]**	O	Transaction details	
2.143	**++++<Refs>**	**References [0..1]**			
2.145	+++++<AcctSvcrRef>	AccountServicerReference [0..1]	M	Archivenumber of the itemisation transaction.	2340984092380
2.147	+++++<InstrId>	InstructionIdentification [0..1]	O	Instruction Id from the payment. InstrId refers to the same element pain.001 in payment material on transaction level.	212309866236
2.148	+++++<EndToEndId>	EndToEndIdentification [0..1]	O	EndToEndId from the payment. If does not exist, tag is not present. Credit transactions only.	pmtinfind203812098
2.149	+++++<TxId>	TransactionIdentification [0..1]	O	TxId from the payment. If does not exist, tag is not present. (Filing code)	423897420934
2.150	+++++<MndtId>	MandateIdentification [0..1]	N	MndtId from the peyament. If does not exist, tag is not present. At present used only in case of SEPA direct debits (Not in use)	
2.151	+++++<ChqNb>	ChequeNumber [0..1]	N	Cheque number (Not in use)	
2.153	+++++<Prtry>	Proprietary [0..1]			
2.154	++++++<Tp>	Type [1..1]	M	Card number. Only the six first and four last numbers of the card number can be shown. Others are replaced by character X. In case of a correction transaction T11 data=04 the value of this field will be ORIG	1234XXXXXXXX1234

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2.155	++++++<Ref>	Reference [1..1]	M	Original archive number of corrected transaction.	12345678941
2.156	**++++<AmtDtls>**	**AmountDetails [0..1]**			
	+++++<InstrdAmt>	InstructedAmount [0..1]		Amount used between payer and payee. Originates from various channels.	
	++++++<Amt>	Amount [1..1]	M	Equivalent value in EUR for foreign exchange transactions. Currency is enclosed into the <Amt> tag e.g. <Amt Ccy="USD">	30.00
	+++++<TxAmt>	TransactionAmount [0..1]	O	Amount in account currency. Is present always in single and itemization transaction	
	++++++<Amt>	Amount [1..1]	M	Amount. Currency is enclosed in the <Amt> tag e.g. <Amt Ccy="EUR">	20.00
	++++++<CcyXchg>	CurrencyExchange [0..1]			
	+++++++<SrcCcy>	SourceCurrency [1..1]	M	Payment currency	USD
	+++++++<TrgtCcy>	TargetCurrency [0..1]	O	Account currency	EUR
	+++++++<UnitCcy>	UnitCurrency [0..1]	O	Unit currency. Bank currency. Always EUR.	EUR
	+++++++<XchgRate>	ExchangeRate [1..1]	M	Exchange rate	1.5
	+++++++<CtrctId>	ContractIdentification [0..1]	O	The rate reference reported in the element CtrcId, if available.	123456
	+++++++<QtnDt>	QuotationDate [0..1]	N	Date and time of rate conversion (Not used)	
	+++++<CntrValAmt>	CounterValueAmount [0..1]	N	Not used	
	+++++<AnncdPstngAmt>	AnnouncedPostingAmount [0..1]	N	Not used	
	+++++<PrtryAmount>	ProprietaryAmount [0..n]		In case instructed and transaction amount are not euros the eur counter values are documented in this structure.	
	++++++<Tp>	Type [1..1]	N	AOS (Not in use)	
	++++++<Amt>	Amount [1..1]	N	(Not in use)	
	++++++<CcyXchgt>	CurrencyExchange [0..1]			
	+++++++<SrcCcy>	SourceCurrency [1..1]	N	Payment currency	
	+++++++<TrgtCcy>	TargetCurrency [0..1]	N	Euro	
	+++++++<UnitCcy>	UnitCurrency [0..1]	N	Unit currency	
	+++++++<XchgRate>	ExchangeRate [1..1]	N	Exchange rate	
2.163	**++++<BkTxCd>**	**BankTransactionCode [0..1]**			
2.164	+++++<Domn>	Domain [0..1]			
2.165	++++++<Cd>	Code [1..1]	N	PMNT = payments LDAS = loans, deposits & Syndications CAMT = cash management	
2.166	++++++<Fmly>	Family [1..1]			

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2.167	+++++++<Cd>	Code [1..1]	N	ICDT = Issued Credit Transfers RCDT = Received Credit Transfers MCRD = Merchant Card Transactions IDDT = Issued Direct Debits RDDT = Received direct debits ICHQ = Issued Cheques CCRD = Customer card transactions MDOP = Miscellaneous Debit Operations ACCB = Account Balancing	
2.168	+++++++<SubFmlyCd>	SubFamilyCode [1..1]	N	SALA = recurring payment PMDD = Direct debit BBDD = SEPA B2B Direct Debit ESDD = SEPA Core Direct debit CHRG = Charges INTR = Interest OTHR = Other ZABA = Zero Balancing NTAV = Not available	
2.169	+++++<Prtry>	Proprietary [0..1]			
2.170	++++++<Cd>	Code [1..1]	N		
2.171	++++++<Issr>	Issuer [0..1]	N		
2.172	++++<Chrgs>	Charges [0..n]	N	Not used	
2.186	++++<Intrst>	Interest [0..n]	N	Not used	
2.199	**++++<RltdPties>**	**RelatedParties [0..1]**		In case of individual transactions related party of entry level. In case of bulked/itemization transaction related party of transaction level.	
2.200	+++++<InitgPty>	InitiatingParty [0..1]	N	Not used	
2.201	+++++<Dbtr>	Debtor [0..1]			
	++++++<Nm>	Name [0..1]	O	As confirmed by the Finnish Accounting Standards Board, the name source is no longer reported. Name of the Deptor. DBIT transaction = T00 F16 CRDT transaction =T10 F14	Test Customer
	++++++<PstlAdr>	PostalAddress [0..1]		Debtor's address if present	
	+++++++<AdrTp>	AddressType [0..1]	N		
	+++++++<Dept>	Department [0..1]	N		
	+++++++<SubDept>	SubDepartment [0..1]	N		
	+++++++<StrtNm>	StreetName [0..1]	N		

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	+++++++<BldgNb>	BuildingNumber [0..1]	N		
	+++++++<PstCd>	PostCode [0..1]	N		
	+++++++<TwnNm>	TownName [0..1]	N		
	+++++++<CtrySubDvsn>	CountrySubDivision [0..1]	N		
	+++++++<Ctry>	Country [0..1]	N		
	+++++++<AdrLine>	AddressLine [0..7]	N		
	++++++<Id>	Identification [0..1]		Debtor's id	
	+++++++<OrgId>	OrganisationIdentification [1..1]		Corporate customer's id if present. Shown only on payer's statement.	
	++++++++<BICOrBEI>	BICOrBEI [0..1]	O	BIC Number. DBIT transaction = T00 F20 p2 CRDT transaction = T11 F5.3 data=11 if available otherwise empty	AABAFI22
	++++++++<Othr>	Other [0..n]			
	+++++++++<Id>	Identification [1..1]		Eg. LY-number. Only present if DBIT transaction	12345678
	+++++++++<SchmeNm>	SchemeName [0..1]			
	++++++++++<Cd>	Code [1..1]	M	Codes: J=BANK K=BANK A=CUST BANK = Bank Party Identification from pain or pacs. CUST = LY number	CUST
	++++++++++<Prtry>	Proprietary [1..1]	O	Either <Cd> or <Prtry> need to be used	
	+++++++++<Issr>	Issuer [0..1]	N	Not used	
2.202	+++++<DbtrAcct>	DebtorAccount [0..1]		Present in case of sweepings.	
	++++++<Id>	Identification [1..1]			
	+++++++<Iban>	IBAN [1..1]	N	Account Number of debtor in case of sweepings. (Not used)	
2.203	+++++<UltmtDbtr>	UltimateDebtor [0..1]			
	++++++<Nm>	Name [0..1]	O	If exists in original payment will be shown always. Can be given in various channels.	Test Customer
	++++++<PstlAdr>	PostalAddress [0..1]		Ultimate debtor's address, if exists	
	+++++++<AdrTp>	AddressType [0..1]	N		
	+++++++<Dept>	Department [0..1]	N		
	+++++++<SubDept>	SubDepartment [0..1]	N		
	+++++++<StrtNm>	StreetName [0..1]	N		
	+++++++<BldgNb>	BuildingNumber [0..1]	N		
	+++++++<PstCd>	PostCode [0..1]	N		
	+++++++<TwnNm>	TownName [0..1]	N		
	+++++++<CtrySubDvsn>	CountrySubDivision [0..1]	N		

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	+++++++<Ctry>	Country [0..1]	N		
	+++++++<AdrLine>	AddressLine [0..7]	N		
	++++++<Id>	Identification [0..1]		Ultimate debtor's id	
	+++++++<OrgId>	OrganisationIdentification [1..1]		Corporate customer's id if present. Shown only on payer's statement.	
	++++++++<BICOrBEI>	BICOrBEI [0..1]	O	BIC number	
	++++++++<Othr>	Other [0..n]			
	+++++++++<Id>	Identification [1..1]	N	Eg. LY-number	
	+++++++++<SchmeNm>	SchemeName [0..1]			
	++++++++++<Cd>	Code [1..1]	N	Codes: BANK = Bank Party Identification from pain or pacs. CUST = LY-number	
	++++++++++<Prtry>	Proprietary [1..1]	N	Either <Cd> or <Prtry> need to be filled in	
	+++++++++<Issr>	Issuer [0..1]	N		
2.204	+++++<Cdtr>	Creditor [0..1]			
	++++++<Nm>	Name [0..1]	O	Name of the creditor CRDT transaction = T00 F16 DBIT transaction = T10 F14	Test Creditor
	++++++<PstlAdr>	PostalAddress [0..1]			
	+++++++<AdrTp>	AddressType [0..1]	N		
	+++++++<Dept>	Department [0..1]	N		
	+++++++<SubDept>	SubDepartment [0..1]	N		
	+++++++<StrtNm>	StreetName [0..1]	N		
	+++++++<BldgNb>	BuildingNumber [0..1]	N		
	+++++++<PstCd>	PostCode [0..1]	N		
	+++++++<TwnNm>	TownName [0..1]	N		
	+++++++<CtrySubDvsn>	CountrySubDivision [0..1]	N		
	+++++++<Ctry>	Country [0..1]	N		
	+++++++<AdrLine>	AddressLine [0..7]	N		
	++++++<Id>	Identification [0..1]		Creditor's id	
	+++++++<OrgId>	OrganisationIdentification [1..1]		Corporate customer's id if present	
	++++++++<BICOrBEI>	BICOrBEI [0..1]	O	BIC number CRDT transaction = T00 F20 p2 DBIT transaction = T11 F5.3 data=11 if available, otherwise empty	AABAFI22
	++++++++<Othr>	Other [0..n]			
	+++++++++<Id>	Identification [1..1]	O	Eg. LY-number.Only present if CRDT transaction	
	+++++++++<SchmeNm>	SchemeName [0..1]			

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	++++++++++++<Cd>	Code [1..1]	O	Codes: BANK = Bank party identification form pain or pacs CUST = LY-number Only used if CRDT transaction.	BANK
	++++++++++++<Prtry>	Proprietary [1..1]	N	Either <Cd> or <Prtry> need to be filled.	
	++++++++++<Issr>	Issuer [0..1]	N		
	+++++++<PrvtId>	PrivateIdentification [1..1]		Private Id (either this or OrgId need to be filled.	
	++++++++<Othr>	Other [0..n]			
	++++++++++<Id>	Identification [1..1]	N	Social security number	
	++++++++++<SchmeNm>	SchemeName [0..1]			
	++++++++++++<Cd>	Code [1..1]	N	Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters. The list of valid codes is an external code list published separately.	
	++++++++++++<Prtry>	Proprietary [1..1]	N		
2.205	+++++<CdtrAcct>	CreditorAccount [0..1]			
	++++++<Id>	Identification [1..1]			
	+++++++<IBAN>	IBAN [1..1]	M	Creditor's account DBIT transaction = T11 F5.2 data=11 or empty if unavailable CRDT transaction = T00 F20 p1	FI0166010091234567
	+++++++ <Othr>	Other [1..1]		Either IBAN or Other	
	++++++++ <Id>	Identification [1..1]	M	Creditor's account in BBAN format Only for DBIT transactions in case of IBAN missing	66010012345678
	++++++++ <SchmeNm>	SchemeName [0..1]			
	++++++++++ <Cd>	Code [1..1]	M	Basic Bank Account Number Only for DBIT transactions in case of IBAN missing	BBAN
2.206	+++++<UltmtCdtr>	UltimateCreditor [0..1]			
	++++++<Nm>	Name [0..1]	O	If exists in original payment will be shown always. Can be given in various channels.	Test Ultimatecreditor
	++++++<PstlAdr>	PostalAddress [0..1]		Ultimate creditor's address	
	+++++++<AdrTp>	AddressType [0..1]	N		
	+++++++<Dept>	Department [0..1]	N		
	+++++++<SubDept>	SubDepartment [0..1]	N		
	+++++++<StrtNm>	StreetName [0..1]	N		
	+++++++<BldgNb>	BuildingNumber [0..1]	N		
	+++++++<PstCd>	PostCode [0..1]	N		

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	+++++++<TwnNm>	TownName [0..1]	N		
	+++++++<CtrySubDvsn>	CountrySubDivision [0..1]	N		
	+++++++<Ctry>	Country [0..1]	N		
	+++++++<AdrLine>	AddressLine [0..7]	N		
	++++++<Id>	Identification [0..1]			
	+++++++<OrgId>	OrganisationIdentification [1..1]		Corporate customer's id if present	
	++++++++<BICOrBEI>	BICOrBEI [0..1]	O	BIC number	AABAFI22
	++++++++<Othr>	Other [0..n]			
	+++++++++<Id>	Identification [1..1]	N	Eg. LY-number	
	+++++++++<SchmeNm>	SchemeName [0..1]			
	++++++++++<Cd>	Code [1..1]	O	Codes: BANK = Bank Party Identification from pain or pacs. CUST = LY number	BANK
	++++++++++<Prtry>	Proprietary [1..1]	N	Either <Cd> or <Prtry> need to be used.	
	++++++++++<Issr>	Issuer [0..1]	N		
	+++++++<PrvtId>	PrivateIdentification [1..1]		Private id (either this or <OrgId> need to be filled)	
	++++++++<Othr>	Other [0..n]			
	+++++++++<Id>	Identification [1..1]	N	Social security number	
	+++++++++<SchmeNm>	SchemeName [0..1]			
	++++++++++<Cd>	Code [1..1]	N	Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters. The list of valid codes is an external code list published separately.	
	++++++++++<Prtry>	Proprietary [1..1]	N		
2.207	+++++<TradgPty>	TradingParty [0..1]	N	Not used	
2.208	+++++<Prtry>	Proprietary [0..n]		Not used	
2.209	++++++<Tp>	Type [1..1]	N	Not used	
2.210	++++++<Pty>	Party [1..1]	N	Not used	
2.211	**++++<RltdAgts>**	RelatedAgents [0..1]			
2.212	+++++<DbtrAgt>	DeptorAgent [0..1]	N		
2.213	+++++<CdtrAgt>	CreditorAgent [0..1]		Creditor's BIC from booked transaction. Only shown on payer's statement	
	++++++<FinInstnId>	FinancialInstitutionIdentification [1..1]			
	+++++++<BIC>	BIC [0..1]	O	Creditor's BIC from booked transaction. Only shown on payer's statement	AABAFI22
2.224	++++<Purp>	Purpose [0..1]			
2.225	+++++<Cd>	Code [1..1]	N	Not used	
2.226	+++++<Prtry>	Proprietary [1..1]	N	Not used	
2.234	**++++<RmtInf>**	RemittanceInformation [0..1]			

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2.235	+++++<Ustrd>	Unstructured [0..n]	O	Free format info.	Messagetext
2.236	+++++<Strd>	Structured [0..n]		Filled with info from pain, pacs, pmj or legacy files.	
2.237	++++++<RfrdDocInf>	ReferredDocumentInformation [0..n]			
2.238	+++++++<Tp>	Type [0..1]			
2.239	++++++++<CdOrPrtry>	CodeOrProprietary [1..1]			
2.240	+++++++++<Cd>	Code [1..1]	O	CINV = Invoice CREN = Credit Note	CINV
2.241	+++++++++<Prtry>	Proprietary [1..1]	O	Either <Cd> or <Prtry> need to be filled	
2.242	+++++++<Issr>	Issuer [0..1]	O		
2.243	+++++++<Nb>	Number [0..1]	O		
2.244	+++++++<RltdDt>	RelatedDate [0..1]	O		
2.245	++++++<RfrfDocAmt>	ReferredDocumentAmount [0..1]			
2.246	+++++++<DuePyblAmt>	DuePayableAmount [0..1]	O		
2.247	+++++++<DscntApldAmt>	DiscountAppliedAmount [0..n]	O		
2.248	+++++++<CdtNoteAmt>	CreditNoteAmount [0..1]	O	Credit note amount + currency	500.00
2.249	+++++++<TaxAmt>	TaxAmount [0..n]	O		
2.250	+++++++<AdjstmntAmtAndRsn>	AdjustmentAmountAndReason [0..n]			
2.251	++++++++<Amt>	Amount [1..1]	O		
2.252	++++++++<CdtDbtInd>	CreditDebitIndicator [0..1]	O		
2.253	++++++++<Rsn>	Reason [0..1]	O		
2.254	++++++++<AddtlInf>	AdditionalInformation [0..1]	O		
2.255	+++++++<RmtdAmt>	RemittedAmount [0..1]	O	Invoice amount + currency	500.00
2.256	++++++<CdtrRefInf>	CreditorReferenceInformation [0..1]			
2.257	+++++++<Tp>	Type [0..1]			
2.258	+++++++<CdOrPrtry>	CodeOrProprietary [1..1]			
2.259	+++++++++<Cd>	Code [1..1]	O	SCOR	SCOR
2.260	+++++++++<Prtry>	Proprietary [1..1]	O		
2.261	++++++++<Issr>	Issuer [0..1]	O	ISO if RF reference, otherwise tag not present.	ISO

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2.262	+++++++<Ref>	Reference [0..1]	O	RF or national reference	RF232362334
2.263	++++++<Invcr>	Invoicer [0..1]	N		
2.264	++++++<Invcee>	Invoicee [0..1]	N		
2.265	++++++<AddtlRmtInf>	AdditionalRemittanceInformation [0..3]	O	Contains additional remittance information that is found in sepa transactions.	Additional text
2.266	**++++<RltdDts>**	**RelatedDates [0..1]**			
2.267	+++++<AccptncDtTm>	AcceptanceDateTime [0..1]	O	If the payment date cannot be provided, the booking date may be provided and used as the payment date (payment dates are not provided for Category Purpose SALA type credit transactions as a rule)	2013-04-08T00:30:47+02:00
2.293	**++++<RtrInf>**	**ReturnInformation [0..1]**		Banks additional information for correcting transactions	
2.303	+++++<OrgTr>	Originator [0..1]	N	Not used	
2.304	+++++<Rsn>	Reason [0..1]	O		
2.305	++++++<Cd>	Code [1..1]	M	Return reason code	
2.306	++++++<Prtry>	Proprietary [1..1]	M	Either <Cd> or <Prtry> need to be filled.	Correction
2.307	+++++<AddtlInf>	AdditionalInformation [0..n]	O	Return reason code and text	Incorrect amount
2.308	**++++<CorpActn>**	**CorporateAction [0..1]**	N		
2.309	+++++<Cd>	Code [0..1]	N		
2.310	+++++<Nb>	Number [0..1]	N		
2.311	+++++<Prtry>	Proprietary [0..1]	N		
2.312	++++<SfkpgAcct>	SafeKeepingAccount [0..1]	N		
2.313	++++<AddtlTxInf>	AdditionalTransactionInformation [0..1]	N	Additional information of transaction	
2.314	**++<AddtlNtryInf>**	AdditionalEntryInformation [0..1]	O	Free format supplementary data from the Deptor to the Creditor is reported using the Ntry.NtryDtls.TxDtls.RmtInf structure.	
2.315	**+<AddtlStmtInf>**	AdditionalStatementInformation [0..1]	O	Can contain information from the bank to the customer in free text format.	Account fees will change on 1.1.2014.