

Crosskey

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1 Introduction

The intent of this document is to cover the interpretation of the BankToCustomerDebitCreditNotificationV02 Camt.054 standard described in ISO 20022.

2 Description of functionality

2.1 Functionality

The XML reference transaction list (REFX) is fetchable via Business Line and contains a specifying reference list of incoming reference payments. The reference payments are shown as a total on the account statement. Without the service the references will be shown as messages on the account statement.

2.2 Structure of a XML reference transaction list

The ISO 20022-document camt.054.001.02 BankToCustomerDebitCreditNotificationV02 Message Functionality contains the technical information about the elements contained within the message. The scheme name is camt.054.001.02.

One message is defined as one singular occurrence of a XML scheme.

The following table contains the interpretation.

ISO index	ISO tag name	ISO Description	Type	Entity	Description	Example
1.0	<GrpHdr>	GroupHeader	M	[1..1]		
1.1	+ <MsgId>	MessageIdentification	M	[1..1]	Id for the file, system generated	
1.2	+ <CreDtTm>	CreationDateTime	M	[1..1]	The date and time (UTC) of notification message generation at the bank	2010-10-30T21:01:45+02:00
1.3	+ <MsgRcpt>	MessageRecipient	O	[0..1]	used only in case that message reciever is different than the bank account owner	
10.1.12	++ <Id>	Identification	O	[0..1]		
10.1.13	+++ <OrgId>	OrganisationIdentification	M	[1..1]		
10.1.15	++++ <Othr>	Other	O	[0..n]		
10.1.16	+++++ <Id>	Identification	O	[0..1]		123456789
10.1.17	+++++ <SchmeNm>	SchemeName	O	[0..1]		
10.1.18	++++++ <Cd>	Code	M	[1..1]		BANK
2.0	<Ntfctn>	Notification	M	[1..1]		
2.1	+ <Id>	Identification	M	[1..1]	Id for the notification, system generated	BANKFILEID00001NTR00001



2.3	+ <ElctrcSeqNb>	ElectronicSequenceNumber	O	[0..1]	Sequential number of the notification, as assigned by the account servicer. Usage: The sequential number is increased incrementally for each notification sent electronically.	123456
2.5	+ <CreDtTm>	CreationDateTime	M	[1..1]	The date and time of transaction statement creation at the bank	2010-10-30T21:01:45+02:00
2.2	+ <FrToDt>	FromToDate	O	[0..1]		
7.1.0	++ <FrDtTm>	FromDateTime	M	[1..1]		
7.1.1	++ <ToDtTm>	ToDateTime	M	[1..1]		
2.11	+ <Acct>	Account	M	[1..1]		
1.2.0	++ <Id>	Identification	M	[1..1]		
1.2.1	+++ <IBAN>	IBAN	M	[1..1]	The account for which the transaction statement was generated.	F17433010001222090
1.2.13	++ <Ownr>	Owner	O	[0..1]		
1.2.26	+++ <Id>	Identification	O	[0..1]		
1.2.27	++++ <Orgld>	OrganisationIdentification	O	[0..1]		
1.2.29	+++++ <Othr>	Other	O	[0..n]		
1.2.30	++++++ <Id>	Identification	M	[1..1]	Id	123456789
1.2.31	+++++++ <SchmeNm>	SchemeName	O	[0..1]		
1.2.32	+++++++ <Cd>	Code	M	[1..1]	Value CUST, if code is used, or BANK If code provided by the bank is used.	CUST
1.2.56	++ <Svcr>	Servicer	O	[0..1]		
1.2.57	+++ <FinInstnId>	FinancialInstitutionIdentification	O	[0..1]		
1.2.58	++++ <BIC>	BIC	O	[0..1]	Optional but recommended to identify the account servicing bank	ESSEFIHX
2.24	+ <TxsSummry>	TransactionsSummary	O	[0..1]		
2.25	++ <TtlNtries>	TotalEntries	O	[0..1]		
2.26	+++ <NbOfNtries>	NumberOfEntries	O	[0..1]		
2.27	+++ <Sum>	Sum	O	[0..1]		
2.28	+++ <TtlNetNtryAmt>	TotalNetEntryAmount	O	[0..1]		
2.29	+++ <CdtDbtInd>	CreditDebitIndicator	O	[0..1]		
2.30	++ <TtlCdtNtries>	TotalCreditEntries	O	[0..1]		
9.1.0	+++ <NbOfNtries>	NumberOfEntries	O	[0..1]		
9.1.1	+++ <Sum>	Sum	O	[0..1]		
2.31	++ <TtlDbtNtries>	TotalDebitEntries	O	[0..1]		
9.1.0	+++ <NbOfNtries>	NumberOfEntries	O	[0..1]		
9.1.1	+++ <Sum>	Sum	O	[0..1]		
2.45	+ <Ntry>	Entry	O	[0..n]		



5.1.1	++ <Amt>	Amount	M	[1..1]	Amount and currency per transaction combination. The camt.054 message can also be used for reporting batches of accounts other than EUR accounts. The Ccy attribute of each Amt type element shows the transaction to be reported.	3000.00
5.1.2	++ <CdtDbtInd>	CreditDebitIndicator	M	[1..1]	Value CRDT used for credits and DBIT together with RvslInd = "true" for debit	CRDT
5.1.3	++ <RvslInd>	ReversalIndicator	O	[0..1]	RvslInd = "true"	
5.1.4	++ <Sts>	Status	M	[1..1]	BOOK	BOOK
5.1.5	++ <BookgDt>	BookingDate	O	[0..1]		
5.1.6	+++ <Dt>	Date	M	[1..1]	ISO Date. The entry date of all NtryDtls/TxDtIs level transactions is the same as the entry date on the Ntry level	2010-10-29
5.1.11	++ <AcctSvcrRef>	AccountServicerReference	O	[0..1]	The Ntry level filing code must be the same as the corresponding filing code for the batch on the account statement.	
5.1.18	++ <BkTxCd>	BankTransactionCode	M	[1..1]		
5.1.19	+++ <Domn>	Domain	O	[0..1]		
5.1.20	++++ <Cd>	Code	M	[1..1]	PMNT	PMNT
5.1.21	++++ <Fmly>	Family	M	[1..1]		
5.1.22	+++++ <Cd>	Code	M	[1..1]	RCDT for SEPA Credit Transfer, IDDT for SEPA Direct Debit	RCDT
5.1.23	+++++ <SubFmlyCd>	SubFamilyCode	M	[1..1]	ESCT for SEPA Credit Transfer. ESDD or BBDD, depending on the SEPA Direct Debit scheme	ESCT
5.1.234	++ <NtryDtIs>	EntryDetails	O	[0..n]		
5.1.235	+++ <Btch>	Batch	O	[0..1]		
5.1.238	++++ <NbOfTxs>	NumberOfTransactions	O	[0..1]	Number of tx per definition.	1
5.1.241	+++ <TxDtIs>	TransactionDetails	O	[0..n]		
5.1.242	++++ <Refs>	References	O	[0..1]		
5.1.244	+++++ <AcctSvcrRef>	AccountServicerReference	O	[0..1]	Archive code	D091029N123456789S001
5.1.247	+++++ <EndToEndId>	EndToEndIdentification	O	[0..1]	Should be used if present but not if value is NOTPROVIDED	
5.1.248	+++++ <TxId>	TransactionIdentification	O	[0..1]	Value from tag with same name in incoming SEPA payments.	
5.1.31	++++ <AmtDtIs>	AmountDetails	O	[0..1]		
5.1.41	+++++ <TxAmt>	TransactionAmount	O	[0..1]		
5.1.42	+++++ <Amt>	Amount	O	[0..1]	Transaction amount and currency.	2500.00
5.1.418	++++ <RltdPtIs>	RelatedParties	O	[0..1]		
5.1.462	+++++ <Dbtr>	Debtor	O	[0..1]		



5.1.463	+++++<Nm>	Name	O	[0..1]	When the Camt message is only used to replace credit specifications, the Debtor name indicates the debtor name (35 characters). Other Debtor data may be provided for SEPA transactions.	Pelle Test
5.1.519	++++ <UltmtDbtr>	UltimateDebtor	O	[0..1]		
5.1.520	+++++<Nm>	Name	O	[0..1]		
5.1.619	++++ <UltmtCdtr>	UltimateCreditor	O	[0..1]		
5.1.620	+++++<Nm>	Name	O	[0..1]		
5.1.750	++++ <RltdAgts>	RelatedAgents	O	[0..1]		
5.1.751	++++ <DbtrAgt>	DebtorAgent	O	[0..1]		
5.1.752	+++++ <FinInstnId>	FinancialInstitutionIdentification	M	[1..1]		
5.1.753	+++++ <BIC>	BIC	O	[0..1]	Debtor BIC.	
5.1.1173	++++ <RmtInf>	RemittanceInformation	O	[0..1]		
5.1.1175	++++ <Strd>	Structured	O	[0..n]		
5.1.1176	+++++ <RfrdDocInf>	ReferredDocumentInformation	O	[0..n]		
5.1.1177	+++++ <Tp>	Type	O	[0..1]		
5.1.1178	+++++ <CdOrPrtry>	CodeOrProprietary	O	[0..1]		
5.1.1179	+++++ <Cd>	Code	M	[1..1]	Either Cd or Prtry. CINV or CREN	
5.1.1180	+++++ <Prtry>	Proprietary	M	[1..1]	Either Cd or Prtry.	
5.1.1181	+++++ <Issr>	Issuer	O	[0..1]		
5.1.1182	+++++ <Nb>	Number	O	[0..1]	Invoice number	
5.1.1183	+++++ <RltdDt>	RelatedDate	O	[0..1]		
5.1.1184	+++++ <RfrdDocAmt>	ReferredDocumentAmount	O	[0..1]	Are used in example. Specification transactions.	
5.1.1191	+++++ <CdtNoteAmt>	CreditNoteAmount	O	[0..1]		
5.1.1202	+++++ <RmtdAmt>	RemittedAmount	O	[0..1]		
5.1.1203	+++++ <CdtrRefInf>	CreditorReferenceInformation	O	[0..1]		
5.1.1204	+++++ <Tp>	Type	O	[0..1]		
5.1.1205	+++++ <CdOrPrtry>	CodeOrProprietary	M	[1..1]		
5.1.1206	+++++ <Cd>	Code	M	[1..1]	Always SCOR if reference.	SCOR
5.1.1208	+++++ <Issr>	Issuer	O	[0..1]	Value ISO, has to be used if global referens.	ISO
5.1.1209	+++++ <Ref>	Reference	O	[0..1]	Has to be used if reference payments.	RF847758474790647489
5.1.1296	+++++ <AddtlRmtInf>	AdditionalRemittanceInformation	O	[0..3]		
5.1.1297	++++ <RltdDts>	RelatedDates	O	[0..1]		
5.1.1298	++++ <AcptncDtTm>	AcceptanceDateTime	O	[0..1]		2010-10-28T09:00:00+02:00
5.1.1386	++++ <RtrInf>	ReturnInformation	O	[0..1]		
5.1.1396	++++ <Orgtr>	Originator	O	[0..1]		
5.1.1397	+++++ <Nm>	Name	O	[0..1]		
5.1.1409	+++++ <Id>	Identification	O	[0..1]		
5.1.1410	+++++ <OrgId>	OrganisationIdentification	M	[1..1]		



5.1.1411	+++++++ <BICOrBEI>	BICOrBEI	O	[0..1]		
5.1.1439	+++++ <Rsn>	Reason	O	[0..1]		
5.1.1440	+++++ <Cd>	Code	O	[0..n]	1 = account cannot be located - AC01 = Incorrect Account Number 2 = not debited - AM04 = Insufficient Funds or MS02 Not specified reason 3 = not a payment service account - AC06 = Blocked Account 7 = non-authorized - MD01 = No Mandate 8 = erroneous due date - DT01 = Invalid Date 9 = formal error - FF02 = Syntax Error	
2.46	+ <AddtINfctnInf>	AdditionalNotificationInformation	O	[0..1]		

