

RECOMMENDATION ON CUSTOMER REPORTING OF SEPA CREDIT TRANSFERS (SCT) AND SEPA DIRECT DEBITS (SDD)

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0 – Background

With ISO 20022 standards mandatory in the SEPA Rulebooks in the interbank space and the subsequent provision of harmonised recommendation for data sets in the customer-to-bank (C2B) implementation guidelines, the recommendations on bank-to-customer (B2C) account information represent the third and final link in the chain, as requested by stakeholders.

It should however be noted that the development of B2C implementation guidelines was not seen as a viable option in view of the following barriers:

- Statements need to report on both SEPA and non-SEPA payments (i.e. different rules apply).
- Statements need to report on non-payment transactions such as securities and trade finance.
- There is no European Standard on the use of Bank Transaction Codes.
- A level of complexity required which is currently not recognised in the SEPA Rulebooks. The rulebooks only refer to the bank reporting to the receiving party (and not to the bank reporting back to the instructing party). Moreover there are a number of different transactions tied to a SEPA payment, for example, the return of a credit transfer or a reversal of a direct debit.

It was therefore agreed that a mapping exercise as described in the below introduction section would present a helpful alternative.

In terms of reporting to the receiving party, i.e. the beneficiary of a credit transfer and the debtor of a direct debit, the B2C account information in the rulebooks is in fact the minimum requested. It appears that, for matters of good common understanding, the B2C dataset as described in the rulebooks is not always sufficient. The present document relies on the interbank information received by the bank of the recipient. At the current stage, this document does still deal only with the information provided by the bank of the recipient to the recipient of the payment. The B2C information for the sender, i.e. the originator of the credit transfer or the creditor of the direct debit is not covered. Nor are the R-transactions taken into account.

1 – Introduction

1.1 - Aim of the document

The aim of this document is to present a mapping of the rulebook requirements vis-à-vis the ‘Transaction Details’ message elements of the ISO 20022 reporting messages. In terms of reporting to the receiving party, i.e. the beneficiary of a credit transfer and the debtor of a direct debit, the B2C account information as described in relevant dataset in the rulebooks is in fact a minimum. Moreover, it appears that, for matters of good common understanding, the B2C dataset as reported in the rulebooks is not always sufficient. In order to propose a more extensive view of the B2C possibilities, the present document relies on the interbank information received by the bank of the recipient. At the current stage, this document does still deal only with the information provided by the bank of the recipient to the recipient of the payment. The B2C information for the sender, i.e. the originator of the credit transfer or the creditor of the direct debit is not covered. Nor are the R-transactions taken into account.

Note: This document provides a mapping of DS-02/DS-04 attributes towards possible ISO 20022 elements notwithstanding that legal requirements or banking usage rules may prevent the information to be passed on to the payment recipient.

Consequently, this document takes into consideration:

- At EPC level:
 - DS-02 of the SCT Rulebook v8.1, The interbank payment dataset
 - DS-04 of the SDD Rulebooks, Core v8.1 and B2B v6.1, The Inter-bank Collection
- At ISO level:
 - Camt.052.001.02 BankToCustomerAccountReportV02
 - Camt.053.001.02 BankToCustomerStatementV02
 - Camt.054.001.02 BankToCustomerDebitCreditNotificationV02

This document does not provide guidance for other reporting situations than those mentioned above.

1.2 - Content of the document

For the SCT Scheme on one side and the SDD Schemes on the other side, this document proposes:

- A table of the dataset (DS) attributes and the corresponding elements in the relevant camt messages.
- An abstract of the camt messages populated with the DS attributes.

Being a mapping exercise, this document does not provide any usage rules. Most of the DS attributes fit into the “transaction details” section of the “entry/entry details” level in all 3 camt messages. Few of them can or must be used at a higher level. In this document, only the relevant elements are displayed. Furthermore, depending whether they batch entries on the account, or depending on their



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agreements with their customers, banks may use 'higher' levels elements of the message in order to reflect the DS Attributes.

Banks may also report on more information than the content of the DSs and as a consequence use additional elements to those described in this document.

2 – SCT

2.1 - DS-02 attributes and the corresponding elements in the “TransactionDetails” section of the relevant camt messages

The description below applies when the customer (i.e. beneficiary) wishes to receive the detailed information of a transaction under “Entry Details”. Depending on the agreement between the customer and his bank and the reporting message used, the information may be displayed differently when, for example, the customer asks for a globalised posting in the account statement message (camt.053) and a detailed entry report in the notification message (camt.054).

SCT Rulebook 8.1 DS-02		pac.008.001.02 (IGs v8.0)	camt.052.001.02	camt.053.001.02	camt.054.001.02
AT	Definition	EPC index N° - Element	ISO index N° - Element	ISO index N° - Element	ISO index N° - Element
01	The IBAN of the account of the Originator	2.64 - CreditTransferTransactionInformation/ DebtorAccount	2.202 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ DebtorAccount/IBAN	2.202 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ DebtorAccount/IBAN	2.182 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ DebtorAccount/IBAN
02	The name of the Originator	2.47 - CreditTransferTransactionInformation/ DebtorName	2.201 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor Name	2.201 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor Name	2.181 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor Name
03	The address of the Originator	2.48 - CreditTransferTransactionInformation/ DebtorPostalAddress	2.201 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor PostalAddress	2.201 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor PostalAddress	2.181 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor PostalAddress
04	The amount of the credit transfer in euro	2.16 - CreditTransferTransactionInformation/ InterbankSettlement Amount	2.78 - Report/ Entry/Amount or 2.156 - Report/ Entry/ EntryDetails/ TransactionDetails/ AmountDetails/ TransactionAmount/ Amount	2.78 - Statement/ Entry/Amount or 2.156 - Statement/ Entry/ EntryDetails/ TransactionDetails/ AmountDetails/ TransactionAmount/ Amount	2.58 - Notification/ Entry/Amount or 2.136 - Notification/ Entry/ EntryDetails/ TransactionDetails/ AmountDetails/ TransactionAmount/ Amount
05	The Remittance Information	2.103 - CreditTransferTransactionInformation/ RemittanceInformation	2.234 - Report/ Entry/ EntryDetails/ TransactionDetails/ RemittanceInformation	2.234 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RemittanceInformation	2.214 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RemittanceInformation
06	The BIC code of the Originator Bank	2.65 - CreditTransferTransactionInformation/ DebtorAgent	2.212 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedAgents/ DebtorAgent	2.212 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedAgents/ DebtorAgent	2.192 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedAgents/ DebtorAgent
08	The name of the Originator Reference Party	2.38 - CreditTransferTransactionInformation/ UltimateDebtorName	2.203 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtorName	2.203 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor Name	2.183 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor Name

SCT Rulebook 8.1 DS-02		pacs.008.001.02 (IGs v8.0)	camt.052.001.02	camt.053.001.02	camt.054.001.02
AT	Definition	EPC index N° - Element	ISO index N° - Element	ISO index N° - Element	ISO index N° - Element
09	The identification code of the Originator Reference Party	2.40 - CreditTransferTransactionInformation/UltimateDebtor/ Identification	2.203 - Report/ Entry/ EntryDetails/TransactionDetails/ RelatedParties/UltimateDebtor/ Identification	2.203 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Identification	2.183 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Identification
10	The Originator identification code	2.59 - CreditTransferTransactionInformation/ Debtor/ Identification	2.201 - Report/ Entry/ EntryDetails/TransactionDetails/ RelatedParties/ Debtor/ Identification	2.201 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Identification	2.181 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Identification
20	The IBAN of the account of the Beneficiary	2.87 - CreditTransferTransactionInformation/ CreditorAccount	2.10 - Report/ Account/ IBAN	2.10 - Statement/Account/ IBAN	2.10 - Notification/ Account/ IBAN
21	The name of the Beneficiary	2.70 - CreditTransferTransactionInformation/ Creditor/ Name	2.204 - Report/ Entry/ EntryDetails/TransactionDetails/ RelatedParties/ Creditor/ Name	2.204 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Name	2.184 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Name
22	The address of the Beneficiary	2.71 - CreditTransferTransactionInformation/ Creditor/ PostalAddress	2.204 - Report/ Entry/ EntryDetails/TransactionDetails/ RelatedParties/ Creditor/ PostalAddress	2.204 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ PostalAddress	2.184 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ PostalAddress
23	The BIC code of the Beneficiary Bank	2.67 - CreditTransferTransactionInformation/ CreditorAgent	2.10 - Report/ Account/ Servicer	2.10 - Statement/ Account/ Servicer	2.10 - Notification/ Account/ Servicer
24	The Beneficiary identification code	2.82 – CreditTransferTransactionInformation/ Creditor/ Identification	2.204 - Report/ Entry/ EntryDetails/TransactionDetails/ RelatedParties/ Creditor/ Identification	2.204 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Identification	2.184 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Identification
28	The name of the Beneficiary Reference party	2.89 - CreditTransferTransactionInformation/ UltimateCreditor/ Name	2.206 - Report/ Entry/ EntryDetails/TransactionDetails/ RelatedParties/ UltimateCreditor/ Name	2.206 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Name	2.186 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Name
29	The identification code of the Beneficiary Reference Party	2.91 - CreditTransferTransactionInformation/ UltimateCreditor/ Identification	2.206 - Report/ Entry/ EntryDetails/TransactionDetails/ RelatedParties/ UltimateCreditor/ Identification	2.206 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Identification	2.186 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Identification
40	The identification code of the SEPA electronic credit transfer Scheme	1.22 – GroupHeader/ PaymentType Information/Service Level/ Code 2.10 - CreditTransfer	<u>Recommended</u> : 2.91 => 2.96 - Report/ Entry/ BankTransactionCode/Domain/ Code/ Family/ Code/ SubFamilyCode	<u>Recommended</u> : 2.91 => 2.96 - Statement/Entry/ BankTransactionCode/Domain/ Code/ Family/ Code/ SubFamilyCode	<u>Recommended</u> : 2.71 => 2.76 - Notification/ Entry/ BankTransactionCode/Domain/ Code/ Family/ Code/ SubFamilyCode

SCT Rulebook 8.1 DS-02		pacs.008.001.02 (IGs v8.0)	camt.052.001.02	camt.053.001.02	camt.054.001.02
AT	Definition	EPC index N° - Element	ISO index N° - Element	ISO index N° - Element	ISO index N° - Element
		TransactionInformation/ PaymentTypeInformation/ ServiceLevel/ Code	or <u>Alternative</u> : 2.163 => 2.168 - Report/ Entry/EntryDetails/ TransactionDetails/ BankTransactionCode/Domain/ Code/ Family/ Code/ SubFamilyCode ⇒ Value= PMNT/RCDT/ESCT	or <u>Alternative</u> : 2.163 => 2.168 - Statement/Entry/ EntryDetails/ TransactionDetails/ BankTransactionCode/Domain/ Code/ Family/ Code/ SubFamilyCode ⇒ Value= PMNT/RCDT/ESCT	or <u>Alternative</u> : 2.143 => 2.148 - Notification/Entry/ EntryDetails/ TransactionDetails/ BankTransactionCode/Domain/ Code/ Family/ Code/ SubFamilyCode ⇒ Value= PMNT/RCDT/ ESCT
41	The Originator's reference of the Credit Transfer Transaction	2.3 - CreditTransferTrans actionInformation/ PaymentIdentification/ EndToEndIdentification	2.148 - Report/ Entry/ EntryDetails/ TransactionDetails/ References/ EndToEndIdentification	2.148 - Statement/ Entry/ EntryDetails/ TransactionDetails/ References/ EndToEndIdentification	2.128 - Notification/ Entry/ EntryDetails/ TransactionDetails/ References/ EndToEndIdentification
42	The Settlement Date of the credit transfer	1.7 - Group Header/ Interbank Settlement Date	2.270 - Report/Entry/ EntryDetails/ TransactionDetails/ RelatedDates/ InterbankSettlementDate	2.270 - Statement/Entry/ EntryDetails/ TransactionDetails/ RelatedDates/ InterbankSettlementDate	2.250 - Notification/Entry/ EntryDetails/ TransactionDetails/ RelatedDates/ InterbankSettlementDate
43	The Originator Bank's reference number of the credit transfer message	2.4 - CreditTransferTrans actionInformation/ PaymentIdentification/ TransactionIdentification	2.149 - Report/Entry/EntryDetails/ TransactionDetails/References/ TransactionIdentification	2.149 - Statement/Entry/ EntryDetails/ TransactionDetails/References/ TransactionIdentification	2.129 - Notification/Entry/ EntryDetails/ TransactionDetails/References/ TransactionIdentification
44	The purpose of the credit transfer	2.98 - CreditTransferTrans actionInformation/ Purpose	2.224 - Report/ Entry/ EntryDetails/ TransactionDetails/ Purpose	2.224 - Statement/ Entry/ EntryDetails/ TransactionDetails/ Purpose	2.204 - Notification/ Entry/ EntryDetails/ TransactionDetails/ Purpose
45	The category purpose of the credit transfer	1.27 - GroupHeader/ PaymentTypeInformation/ CategoryPurpose 2.15 - CreditTransfer TransactionInformation/ PaymentTypeInformation/ CategoryPurpose	No CategoryPurpose element in the camt.0521.001.02	No CategoryPurpose element in the camt.053.001.02	No CategoryPurpose element in the camt.054.001.02

2.2 – “TransactionDetails” section of the ‘camt’ messages populated with the DS-02 attributes

The description below applies when the customer (i.e. beneficiary) wishes to receive the detailed information of a transaction under “Entry Details”. Depending on the agreement between the customer and his bank and the reporting message used, the information may be displayed differently when, for example, the customer asks for a globalised posting in the account statement message (camt.053) and a detailed entry report in the notification message (camt.054).

The three considered camt messages are structured as follows:

Camt.052		Camt.053		Camt.054	
Index 1.0	+ GroupHeader	Index 1.0	+ GroupHeader	Index 1.0	+ GroupHeader
Index 2.0	+ Report	Index 2.0	+ Statement	Index 2.0	+ Notification
Index 2.76	++ Entry	Index 2.76	++ Entry	Index 2.56	++ Entry
Index 2.135	+++ EntryDetails	Index 2.135	+++ EntryDetails	Index 2.115	+++ EntryDetails
Index 2.142	++++ TransactionDetails	Index 2.142	++++ TransactionDetails	Index 2.122	++++ TransactionDetails

The description below applies to the TransactionDetails section of the messages. Only the elements immediately below TransactionsDetails (i.e. elements tagged with 5 ‘+’) are all mentioned. Under such elements, only those reflecting DS Attributes are expanded with sub-elements if any.

Camt.052 “Report” Index	Camt.053 “Statement” Index	Camt.054 “Debit/Credit Notification” Index	Mult	Message Element	DS-02 The Interbank Payment Dataset
2.0	2.0	2.0	[1..n]	+Report / Statement / Notification	
2.10	2.10	2.10	[1..1]	++ Account	
2.10	2.10	2.10	[1..1]	+++ Account/Identification/IBAN	(AT-20 The IBAN of the account of the Beneficiary)
2.10	2.10	2.10	[0..1]	+++ Account/Servicer/BIC	(AT-23 The BIC code of the Beneficiary Bank)
2.76	2.76	2.56	[0..n]	++ Entry	
2.78	2.78	2.58	[1..1]	+++ Amount	(AT-04 The amount of the credit transfer in euro)
2.91	2.91	2.71	[1..1]	+++ BankTransactionCode	(AT-40 The identification code of the SEPA electronic credit transfer Scheme)
2.92	2.92	2.72	[0..1]	++++++ Domain	(AT-40 The identification code of the SEPA

Camt.052 "Report" Index	Camt.053 "Statement" Index	Camt.054 "Debit/Credit Notification" Index	Mult	Message Element	DS-02 The Interbank Payment Dataset
2.93	2.93	2.73	[1..1]	+++++++ Code	electronic credit transfer Scheme)
2.94	2.94	2.74	[1..1]	+++++++ Family	
2.95	2.95	2.75	[1..1]	+++++++ Code	
2.96	2.96	2.76	[1..1]	+++++++ SubFamilyCode	
2.135	2.135	2.115		+++ EntryDetails	
2.142	2.142	2.122	[0..n]	++++ TransactionDetails	
2.143	2.143	2.123	[0..1]	+++++ References	
2.148	2.148	2.128	[0..1]	+++++ EndToEndIdentification	(AT-41 The Originator's Reference of the Credit Transfer Transaction)
2.149	2.149	2.129	[0..1]	+++++ TransactionIdentification	(AT-43 The Originator Bank's reference number of the credit transfer message)
2.156	2.156	2.136	[0..1]	+++++ AmountDetails	
2.156	2.156	2.136	[0..1]	+++++ TransactionAmount	(AT-04 The amount of the Credit Transfer in Euro)
2.157	2.157	2.137	[0..1]	+++++ Availability	
2.163	2.163	2.143	[0..1]	+++++ BankTransactionCode	
2.164	2.164	2.144	[0..1]	+++++ Domain	(AT-40 The identification code of the SEPA electronic credit transfer Scheme)
2.165	2.165	2.145	[1..1]	+++++++ Code	
2.166	2.166	2.146	[1..1]	+++++++ Family	
2.167	2.167	2.147	[1..1]	+++++++ Code	
2.168	2.168	2.148	[1..1]	+++++++ SubFamilyCode	
2.199	2.199	2.179	[0..1]	+++++ RelatedParties	
2.201	2.201	2.181	[0..1]	+++++ Debtor	
2.201	2.201	2.181	[0..1]	+++++++ Name	(AT-02 The name of the Originator)
2.201	2.201	2.181	[0..1]	+++++++ PostalAddress	(AT-03 The address of the Originator)
2.201	2.201	2.181	[0..1]	+++++++ Identification	(AT-10 The Originator identification code)
2.202	2.202	2.182	[0..1]	+++++ DebtorAccount	(AT-01 The IBAN of the account of the Originator)

Camt.052 "Report" Index	Camt.053 "Statement" Index	Camt.054 "Debit/Credit Notification" Index	Mult	Message Element	DS-02 The Interbank Payment Dataset
2.203	2.203	2.183	[0..1]	+++++++ UltimateDebtor	
2.203	2.203	2.183	[0..1]	+++++++ Name	(AT-08 The name of the Originator Reference Party)
2.203	2.203	2.183	[0..1]	+++++++ Identification	(AT-09 The identification code of the Originator Reference Party)
2.204	2.204	2.184	[0..1]	+++++++ Creditor	
2.204	2.204	2.184	[0..1]	+++++++ Name	(AT-21 The name of the Beneficiary)
2.204	2.204	2.184	[0..1]	+++++++ PostalAddress	(AT-22 The address of the Beneficiary)
2.204	2.204	2.184	[0..1]	+++++++ Identification	(AT-24 The Beneficiary identification code)
2.206	2.206	2.186	[0..1]	+++++++ UltimateCreditor	
2.206	2.206	2.186	[0..1]	+++++++ Name	(AT-28 The name of the Beneficiary Reference Party)
2.206	2.206	2.186	[0..1]	+++++++ Identification	(AT-29 Identification Code of the Beneficiary Reference Party)
2.211	2.211	2.191	[0..1]	+++++ RelatedAgents	
2.212	2.212	2.192	[0..1]	+++++ Debtor Agent	(AT-06 The BIC code of the Originator Bank)
2.224	2.224	2.204	[0..1]	+++++ Purpose	
2.225	2.225	2.205	[0..1]	+++++ Code	(AT-44 The purpose of the credit transfer)
2.234	2.234	2.214	[0..1]	+++++ RemittanceInformation	(AT-05 The Remittance Information)
2.266	2.266	2.246	[0..1]	+++++ RelatedDates	
2.270	2.270	2.250	[0..1]	+++++++ InterbankSettlementDate	(AT-42 The Settlement Date of the Credit Transfer)

3 – SDD (Core and B2B)

3.1 - DS-04 attributes and the corresponding elements in the “TransactionDetails” section of the relevant camt messages

The description below applies when the customer (i.e. debtor) wishes to receive the detailed information of a transaction under “Entry Details”. Depending on the agreement between the customer and his bank and the reporting message used, the information may be displayed differently when, for example, the customer asks for a globalised posting in the account statement message (camt.053) and a detailed entry report in the notification message (camt.054).

SDD Rulebooks 8.1/6.1 DS-04		pac.003.001.02 (IGs v8.0/6.0)	camt.052.001.02	camt.053.001.02	camt.054.001.02
AT	Definition	Index N° - Element	Index N° - Element	Index N° - Element	Index N° - Element
20	The identification code of the Scheme	1.17 - GroupHeader/ PaymentTypeInformation/ ServiceLevel/Code 1.20 – GroupHeader/ PaymentTypeInformation/ LocalInstrument/Code or 2.10 - DirectDebitTransac tionInformation/ PaymentTypeInformation/ ServiceLevel/Code 2.13 - DirectDebitTransac tionInformation/ PaymentTypeInformation/ LocalInstrument/Code	Recommended : 2.91 => 2.96 - Report/ Entry/ BankTransactionCode/Domain/ Code/ Family/ Code/ SubFamilyCode or Alternative : 2.163 => 2.168 - Report/ Entry/EntryDetails/ TransactionDetails/ BankTransactionCode/Domain/ Code/ Family/ Code/ SubFamilyCode ⇒ Value= Core PMNT/RDDT/ESDD B2B = PMNT/RDDT/BBDD	Recommended : 2.91 => 2.96 - Statement/Entry/ BankTransactionCode/Domain/ Code/ Family/ Code/ SubFamilyCode or Alternative : 2.163 => 2.168 - Statement/Entry/ EntryDetails/ TransactionDetails/ BankTransactionCode/Domain/ Code/ Family/ Code/ SubFamilyCode ⇒ Value= Core = PMNT/RDDT/ESDD B2B = PMNT/RDDT/BBDD	Recommended : 2.71 => 2.76 - Notification/ Entry/ BankTransactionCode/Domain/ Code/ Family/ Code/ SubFamilyCode or Alternative : 2.143 => 2.148 - Notification/Entry/ EntryDetails/ TransactionDetails/ BankTransactionCode/Domain/ Code/ Family/ Code/ SubFamilyCode ⇒ Value= Core = PMNT/RDDT/ESDD B2B = PMNT/RDDT/BBDD
21	The transaction type (recurrent, one-off, first, last or Reversal)	1.22 - GroupHeader/ PaymentType Information/ Sequence Type 2.15 - DirectDebit TransactionInformation/ PaymentTypeInformation/ SequenceType	No dedicated element in the camt.052.001.02 Suggested mapping : 2.313 – Statement/Entry/ EntryDetails/ TransactionDetails/ AdditionalTransactionInformatio n ⇒ Value : /SQTP/ followed by the sequence type	No dedicated element in the camt.053.001.02 Suggested mapping : 2.313 – Statement/Entry/ EntryDetails/ TransactionDetails/ AdditionalTransactionInformatio n ⇒ Value : /SQTP/ followed by the sequence type	No dedicated element in the camt.054.001.02 Suggested mapping : 2.293 – Notification/Entry/ EntryDetails/ TransactionDetails/ AdditionalTransactionInformatio n ⇒ Value : /SQTP/ followed by the sequence type
10	The Creditor's reference of the Collection	2.3 - DirectDebitTransac tionInformation/ PaymentIdentification/ EndToEndIdentification	2.148 - Report/Entry/EntryDetails/ TransactionDetails/ References/ EndToEndIdentification	2.148 - Statement/Entry/ EntryDetails/ TransactionDetails/ References/ EndToEndIdentification	2.128 - Notification/Entry/ EntryDetails/ TransactionDetails/ References/ EndToEndIdentification

SDD Rulebooks 8.1/6.1 DS-04		pac.003.001.02 (IGs v8.0/6.0)	camt.052.001.02	camt.053.001.02	camt.054.001.02
AT	Definition	Index N° - Element	Index N° - Element	Index N° - Element	Index N° - Element
03	The name of the Creditor	2.32 - DirectDebitTransactionInformation/ DirectDebitTransaction/ MandateRelatedInformation/ AmendmentInformation Details/OriginalCreditor SchemeIdentification/ Name 2.66 - DirectDebitTransactionInformation/Creditor/ Name	2.204 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Name	2.204 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Name	2.184 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Name
38	The name of the Creditor Reference Party	2.85 - DirectDebitTransactionInformation/ Ultimate Creditor / Name	2.206 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Name	2.206 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Name	2.186 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Name
39	The identification code of the Creditor Reference Party	2.87 – DirectDebitTransactionInformation/Ultimate Creditor/ Identification	2.206 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Identification	2.206 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Identification	2.186 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Identification
05	The address of the Creditor	2.67 – DirectDebitTransactionInformation/Creditor/ PostalAddress	2.204 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ PostalAddress	2.204 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ PostalAddress	2.184 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ PostalAddress
02	The identifier of the Creditor	2.56 - DirectDebitTransactionInformation/ DirectDebitTransaction/ CreditorSchemeIdentification/ Identification	2.210 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Proprietary/Party/ Identification/PrivateIdentification/ Other/ Identification	2.210 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Proprietary/Party/ Identification/PrivateIdentification/ Other/ Identification	2.190 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Proprietary/Party/ Identification/PrivateIdentification/ Other/ Identification
04	The account number (IBAN) of the account of the Creditor to be credited for the Collection	2.81 – DirectDebitTransactionInformation/ Creditor Account	2.205 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ CreditorAccount	2.205 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ CreditorAccount	2.185 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ CreditorAccount
12	The BIC code of the Creditor Bank	2.82 – DirectDebitTransactionInformation/ Creditor Agent	2.213 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedAgents/ CreditorAgent	2.213 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedAgents/ CreditorAgent	2.193 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedAgents/ CreditorAgent
14	The name of the Debtor	2.102 – DirectDebitTransactionInformation/Debtor/ Name	2.201 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Name	2.201 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Name	2.181 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Name

SDD Rulebooks 8.1/6.1 DS-04		pacs.003.001.02 (IGs v8.0/6.0)	camt.052.001.02	camt.053.001.02	camt.054.001.02
AT	Definition	Index N° - Element	Index N° - Element	Index N° - Element	Index N° - Element
09	The address of the Debtor	2.103 – DirectDebitTransactionInformation/Debtor/ Postal Address	2.201 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ PostalAddress	2.201 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ PostalAddress	2.181 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ PostalAddress
27	Debtor identification code	2.114 – DirectDebitTransactionInformation/Debtor/ Identification	2.201 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Identification	2.201 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Identification	2.181 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Identification
15	The name of the Debtor Reference Party	2.123 - DirectDebitTransactionInformation/Ultimate Debtor/ Name	2.203 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Name	2.203 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Name	2.183 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Name
37	The identification code of the Debtor Reference Party	2.125 - DirectDebitTransactionInformation/Ultimate Debtor/ Identification	2.203 - Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Identification	2.203 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Identification	2.183 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Identification
07	The account number (IBAN) of the account of the Debtor to be debited	2.119 - DirectDebitTransactionInformation/ DebtorAccount	2.10 - Report/Account/ IBAN	2.10 - Statement/Account/ IBAN	2.10 - Notification/Account/ IBAN
13	The BIC code of the Debtor Bank	2.120 - DirectDebitTransactionInformation/ DebtorAgent	2.10 - Report/Account/ Servicer	2.10 - Statement/Account/ Servicer	2.10 - Notification/Account/ Servicer
01	The unique Mandate reference	2.26 - DirectDebitTransactionInformation/ DirectDebitTransaction/ MandateRelatedInformation / MandatIdentification	2.150 - Report/ Entry/ EntryDetails/ TransactionDetails/ References/ MandatIdentification	2.150 - Statement/ Entry/ EntryDetails/ TransactionDetails/ References/ MandatIdentification	2.130 - Notification/ Entry/ EntryDetails/ TransactionDetails/ References/ MandatIdentification
25	The date of signing of the Mandate	2.27 - DirectDebitTransactionInformation/ DirectDebitTransaction/ MandateRelatedInformation / DateOfSignature	No available element in the camt.052.001.02	No available element in the camt.053.001.02	No available element in the camt.054.001.02
16	The placeholder for the electronic signature Data	2.49 - DirectDebitTransactionInformation/ DirectDebitTransaction/ MandateRelatedInformation / ElectronicSignature	No available element in the camt.052.001.02	No available element in the camt.053.001.02	No available element in the camt.054.001.02

SDD Rulebooks 8.1/6.1 DS-04		pacs.003.001.02 (IGs v8.0/6.0)	camt.052.001.02	camt.053.001.02	camt.054.001.02
AT	Definition	Index N° - Element	Index N° - Element	Index N° - Element	Index N° - Element
06	The amount of the Collection in euro	2.17 - DirectDebitTransactionInformation/ InterbankSettlementAmount	2.78 - Report/ Entry/Amount or 2.156 - Report/ Entry/ EntryDetails/ TransactionDetails/ AmountDetails/ TransactionAmount/ Amount	2.78 - Statement/ Entry/Amount or 2.156 - Statement/ Entry/ EntryDetails/ TransactionDetails/ AmountDetails/ TransactionAmount/ Amount	2.58 - Notification/ Entry/Amount or 2.136 - Notification/ Entry/ EntryDetails/ TransactionDetails/ AmountDetails/ TransactionAmount/ Amount
11	The Due Date of the Collection	2.23 - DirectDebitTransactionInformation/ RequestedCollectionDate	No dedicated element in the camt.052.001.02	No dedicated element in the camt.053.001.02	No dedicated element in the camt.054.001.02
26	The settlement date of the Collection	1.8 – GroupHeader/ InterbankSettlementDate	2.270 - Report/Entry/ EntryDetails/ TransactionDetails/ RelatedDates/ InterbankSettlementDate	2.270 - Statement/Entry/ EntryDetails/ TransactionDetails/ RelatedDates/ InterbankSettlementDate	2.250 - Notification/Entry/ EntryDetails/ TransactionDetails/ RelatedDates/ InterbankSettlementDate
24	The reason for amendment of the Mandate	2.29 - DirectDebitTransactionInformation/ DirectDebitTransaction/ MandateRelatedInformation/ AmendmentInformation Details	No available element in the camt.052.001.02	No available element in the camt.053.001.02	No available in the camt.054.001.02
18	The identifier of the original Creditor who issued the Mandate	2.34 - DirectDebitTransactionInformation/ DirectDebitTransaction/ MandateRelatedInformation/ AmendmentInformation Details/OriginalCreditor SchemeIdentification/ Identification	No available element in the camt.052.001.02	No available element in the camt.053.001.02	No available element in the camt.054.001.02
19	The unique Mandate reference as given by the original Creditor who issued the Mandate	2.30 - DirectDebitTransactionInformation/ DirectDebitTransaction/ MandateRelatedInformation/ AmendmentInformation Details/OriginalMandate Identification	No available element in the camt.052.001.02	No available element in the camt.053.001.02	No available element in the camt.054.001.02
22	The Remittance Information from the Creditor to the Debtor such as the identification number of the underlying contract, the reference number of the Pre-notification etc. (if present in DS-03).	2.135 - DirectDebitTransactionInformation/ RemittanceInformation	2.234 - Report/ Entry/ EntryDetails/ TransactionDetails/ RemittanceInformation	2.234 - Statement/ Entry/ EntryDetails/ TransactionDetails/ RemittanceInformation	2.214 - Notification/ Entry/ EntryDetails/ TransactionDetails/ RemittanceInformation

SDD Rulebooks 8.1/6.1 DS-04		pac.003.001.02 (IGs v8.0/6.0)	camt.052.001.02	camt.053.001.02	camt.054.001.02
AT	Definition	Index N° - Element	Index N° - Element	Index N° - Element	Index N° - Element
43	The Creditor Bank's reference of the Collection	2.4 - DirectDebitTransactionInformation/PaymentIdentification/ Transaction Identification	2.149 - Report/Entry/EntryDetails/TransactionDetails/References/ TransactionIdentification	2.149 - Statement/Entry/EntryDetails/TransactionDetails/References/ TransactionIdentification	2.129 - Notification/Entry/EntryDetails/TransactionDetails/References/ TransactionIdentification
58	The purpose of the Collection	2.130 - DirectDebitTransactionInformation/ Purpose	2.224 - Report/ Entry/ EntryDetails/TransactionDetails/ Purpose	2.224 - Statement/ Entry/ EntryDetails/ TransactionDetails/ Purpose	2.204 - Notification/ Entry/ EntryDetails/ TransactionDetails/ Purpose
59	The category purpose of the Collection	1.23 – GroupHeader/PaymentTypeInformation/ CategoryPurpose 2.16 - DirectDebitTransactionInformation/PaymentTypeInformation/ Category Purpose	No available element in the camt.0521.001.02	No available element in the camt.053.001.02	No available element in the camt.054.001.02
17	The type of Mandate (<i>meaning paper or electronic</i>)	2.49 - DirectDebitTransactionInformation/DirectDebitTransaction/MandateRelatedInformation/ ElectronicSignature	No available element in the camt.052.001.02	No available element in the camt.053.001.02	No available element in the camt.054.001.02

3.2 – “TransactionDetails” section of the camt messages populated with the DS-04 attributes

The description below applies when the customer (i.e. debtor) wishes to receive the detailed information of a transaction under “Entry Details”. Depending on the agreement between the customer and his bank and the reporting message used, the information may be displayed differently when, for example, the customer asks for a globalised posting in the account statement message (camt.053) and a detailed entry report in the notification message (camt.054).

The three considered camt messages are structured as follows:

Camt.052		Camt.053		Camt.054	
Index 1.0	+ GroupHeader	Index 1.0	+ GroupHeader	Index 1.0	+ GroupHeader
Index 2.0	+ Report	Index 2.0	+ Statement	Index 2.0	+ Notification
Index 2.76	++ Entry	Index 2.76	++ Entry	Index 2.56	++ Entry
Index 2.135	+++ EntryDetails	Index 2.135	+++ EntryDetails	Index 2.115	+++ EntryDetails
Index 2.142	++++ TransactionDetails	Index 2.142	++++ TransactionDetails	Index 2.122	++++ TransactionDetails

The description below applies to the TransactionDetails section of the messages. Only the elements immediately below TransactionsDetails (i.e. elements tagged with 5 ‘+’) are all mentioned. Under such elements, only those reflecting DS Attributes are expanded with sub-elements if any.

Camt.052 “Report” Index	Camt.053 “Statement” Index	Camt.054 “Debit/Credit Notification” Index	Mult	Message Element	DS-04 – The Inter-bank Collection
2.0	2.0	2.0	[1..n]	+Report / Statement / Notification	
2.10	2.10	2.10	[1..1]	++ Account	
2.10	2.10	2.10	[1..1]	+++ Account/Identification/IBAN	(AT-07 The account number (IBAN) of the account of the Debtor to be debited)
2.10	2.10	2.10	[0..1]	+++ Account/Servicer/BIC	(AT-13 The BIC code of the Debtor Bank)
2.76	2.76	2.56	[0..n]	++ Entry	
2.78	2.78	2.58	[1..1]	+++ Amount	(AT-06 The amount of the Collection in euro)
2.91	2.91	2.71	[1..1]	+++ BankTransactionCode	
2.92	2.92	2.72	[0..1]	++++++ Domain	(AT-20 The identification code of the Scheme)
2.93	2.93	2.73	[1..1]	++++++ Code	
2.94	2.94	2.74	[1..1]	++++++ Family	
2.95	2.95	2.75	[1..1]	++++++ Code	

Camt.052 “Report” Index	Camt.053 “Statement” Index	Camt.054 “Debit/Credit Notification” Index	Mult	Message Element	DS-04 – The Inter-bank Collection
2.96	2.96	2.76	[1..1]	+++++++ SubFamilyCode	
2.135	2.135	2.115		+++ EntryDetails	
2.142	2.142	2.122	[0..n]	++++ TransactionDetails	
2.143	2.143	2.123	[0..1]	+++++ References	
2.148	2.148	2.128	[0..1]	+++++ EndToEndIdentification	(AT-10 The Creditor’s reference of the Collection)
2.149	2.149	2.129	[0..1]	+++++ TransactionIdentification	(AT-43 The Creditor Bank’s reference of the Collection)
2.150	2.150	2.130	[0..1]	+++++ MandateIdentification	(AT-01 The unique Mandate reference)
2.156	2.156	2.136	[0..1]	+++++ AmountDetails	
2.156	2.156	2.136	[0..1]	+++++ TransactionAmount	(AT-06 The amount of the Collection in euro)
2.163	2.163	2.143	[0..1]	+++++ BankTransactionCode	
2.164	2.164	2.144	[0..1]	+++++ Domain	(AT-20 The identification code of the Scheme)
2.165	2.165	2.145	[1..1]	+++++++ Code	
2.166	2.166	2.146	[1..1]	+++++++ Family	
2.167	2.167	2.147	[1..1]	+++++++ Code	
2.168	2.168	2.148	[1..1]	+++++++ SubFamilyCode	
2.172	2.172	2.152	[0..1]	+++++ Charges	
2.186	2.186	2.166	[0..n]	+++++ Interest	
2.199	2.199	2.179	[0..1]	+++++ RelatedParties	
2.201	2.201	2.181	[0..1]	+++++ Debtor	
2.201	2.201	2.181	[0..1]	+++++++ Name	(AT-14 The name of the Debtor)
2.201	2.201	2.181	[0..1]	+++++++ PostalAddress	(AT-09 The address of the Debtor)
2.201	2.201	2.181	[0..1]	+++++++ Identification	(AT-27 Debtor identification code)
2.203	2.203	2.183	[0..1]	+++++ UltimateDebtor	

Camt.052 “Report” Index	Camt.053 “Statement” Index	Camt.054 “Debit/Credit Notification” Index	Mult	Message Element	DS-04 – The Inter-bank Collection
2.203	2.203	2.183	[0..1]	+++++++ Name	(AT-15 The name of the Debtor Reference Party)
2.203	2.203	2.183	[0..1]	+++++++ Identification	(AT-37 The identification code of the Debtor Reference Party)
2.204	2.204	2.184	[0..1]	+++++++ Creditor	
2.204	2.204	2.184	[0..1]	+++++++ Name	(AT-03 The name of the Creditor)
2.204	2.204	2.184	[0..1]	+++++++ PostalAddress	(AT-05 The address of the Creditor)
2.205	2.205	2.185	[0..1]	+++++++ CreditorAccount	(AT-04 The account number (IBAN) of the account of the Creditor to be credited for the collection)
2.206	2.206	2.186	[0..1]	+++++++ UltimateCreditor	
2.206	2.206	2.186	[0..1]	+++++++ Name	(AT-38 The name of the Creditor Reference Party)
2.206	2.206	2.186	[0..1]	+++++++ Identification	(AT-39 The identification code of the Creditor Reference Party)
2.208	2.208	2.188	[0..n]	+++++++ Proprietary	
2.209	2.209	2.189	[1..1]	+++++++ Type	‘CreditorSchemeIdentification’ (fixed value linked to AT-02 The Identifier of the Creditor)
2.210	2.210	2.190	[1..1]	+++++++ Party	
2.210	2.210	2.190	[0..1]	+++++++ Identification	
2.210	2.210	2.190	[1..1]	+++++++ PrivateIdentification	
2.210	2.210	2.190	[0..n]	+++++++ Other	
2.210	2.210	2.190	[1..1]	+++++++ Identification	(AT-02 The Identifier of the Creditor)
2.210	2.210	2.190	[0..1]	+++++++ SchemeName	
2.210	2.210	2.190	[1..1]	+++++++ Proprietary	‘SEPA’ (fixed value linked to AT-02 The Identifier of the Creditor)
2.211	2.211	2.191	[0..1]	+++++++ RelatedAgents	
2.213	2.213	2.193	[0..1]	+++++++ Creditor Agent	(AT-12 (The BIC code of the Creditor Bank)
2.224	2.224	2.204	[0..1]	+++++++ Purpose	(AT-58 The purpose of the collection)

Camt.052 “Report” Index	Camt.053 “Statement” Index	Camt.054 “Debit/Credit Notification” Index	Mult	Message Element	DS-04 – The Inter-bank Collection
2.234	2.234	2.214	[0..1]	+++++ RemittanceInformation	(AT-22 The Remittance Information from the Creditor to the Debtor such as the identification number of the underlying contract, the reference number of the Pre-notification etc.
2.266	2.266	2.246	[0..1]	+++++ RelatedDates	
2.270	2.270	2.250	[0..1]	+++++ InterbankSettlementDate	(AT-26 The Settlement Date of the Collection)
2.313	2.313	2.293	[0..1]	+++++ AdditionalTransactionInformation	(AT-21 The transaction type (recurrent, one-off, first, last or Reversal)