



## Format Description

CAMT.052.001.02 and  
CAMT.053.001.02

InsideBusiness Connect  
SwiftNet FileAct  
EBICS

The Netherlands

# Document version history

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Version	Date	Changes
1.0		First version
2.0	14-02-2014	Updated - List of ISO Return Reason codes
3.0	25-03-2015	Updated - List of ING Transaction codes Removed - Slovakia from country scope (NL only version)
4.0	08-08-2016	Updated - ING Transaction Codification moved to a separate Annex

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# Introduction

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## Reference guidelines

The camt.052.001.02 Bank to Customer Account Report and camt.053.001.02 Bank to Customer Statement are standard ISO 20022 messages for electronic banking reporting: intraday reports and end of day statements ([www.iso20022.org](http://www.iso20022.org)).

This document provides guidelines to enable organisations to implement the Customer Statement Messages into their systems and processes.

The Dutch camt.053 Implementation Guidelines version 1.0 as provided by the Dutch Banking Association (NVB) ([www.betalvereniging.nl](http://www.betalvereniging.nl)) is taken as a reference.

Currently there are no guidelines detailing the content of the camt.052 reports, therefore the camt.053 Implementation Guidelines version 1.0 as provided by the Dutch Banking Association (NVB) ([www.betalvereniging.nl](http://www.betalvereniging.nl)) is taken as a reference.

## Please note

This format description is an addition to the current ISO 20022 camt.052.001.02 and camt.053.001.02 Message Definition Report. The ISO 20022 Message Definition Report (MDR), Message Usage Guideline (MUG) and XML Schema can be downloaded from: [www.iso20022.org/full\\_catalogue.page](http://www.iso20022.org/full_catalogue.page). For the Netherlands this format description is only applicable to EUR Current accounts.

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# Explanation of terminology

## Notation

The terminology below are frequently used and are important for the understanding of the Customer Account Report/Statement Messages.

Notation	Explanation
<b>ISO Index</b>	The number of the XML Tag as stated in the ISO 20022 description of CAMT.052.001.02 and CAMT.053.001.02.
<b>General Index</b>	The number of the subfields as stated in the ISO 20022 description of CAMT.052.001.02 and CAMT.053.001.02.
<b>Level</b>	This field indicates the level of each XML Tag within the according to the ISO 20022 description of CAMT.052.001.02 and CAMT.053.001.02.
*	The asterisk refers to more details in chapter Message item contents.
<b>Message Item</b>	The name of the XML Tag written in full.
<b>Multiplicity</b>	"[n..m]" reflects the number of occurrences of the tag (minimum (n) and maximum (m)) according to the ISO 20022 description of CAMT.052.001.02 and CAMT.053.001.02.
+	The plus sign ("+") refers to the subfields available in the CAMT.052.001.02 and CAMT.053.001.02 structure. These subfields are not described in this format description as ING follows the NVB guidelines for CAMT.053.
<b>{Or Or}</b>	"{Or..Or}" after the concerned elements indicates that only one of the elements will be present.
<b>Amounts</b>	The decimal separator is a dot. The number of fractional digits (or minor unit of currency) complies with ISO 4217. Examples: <Amt Ccy="EUR">1000.00</Amt> <Amt Ccy="JPY">1000000</Amt>
<b>Date</b>	All dates are reported as YYYY-MM-DD as specified in ISO 8601 and is an internationally agreed way to represent dates. Example: 2015-01-05
<b>DateTime</b>	DateTime is always reported as specified in ISO 8601 (complete date plus hours, minutes, seconds and a decimal fraction of a second), unless mentioned otherwise. Format: YYYY-MM-DDThh:mm:ss.sTZD Example: 2015-01-05T02:52:48.125+01:00

## Character set

ING uses the UTF8 character set, except the "|" (pipe) and "{" (curly braces) character.

## Structure CAMT.052.001.02 messages

The CAMT.052 is an intraday report message. ING will provide this type of message at given time intervals specified throughout the day. The CAMT.053 is an end of day statement message. ING will provide this type of message after closing of each Target day as an electronic file.

A CAMT.052 report file exists of one group header and at least one Report (2.0 <Rpt>). Each Report consists of booked and value balance information for one account. Forward available (value) balance is optional. A CAMT.052 Report will only be delivered in case there are booked entries. On request, it is possible to receive a CAMT.052 report at End of Day whether it contains booked entries or not.

Camt.052	Index	Name	Mult.
	1.0	Group header	1
	2.0	Report	0-n
	2.23	Balance	0-n
	2.76	Entry	0-n
	2.135	Entry details	0-n
	2.136	Batch	0-1
	2.142	Transaction details	0-n

## Structure CAMT.053.001.02 messages

A CAMT.053 statement file exists of one group header and at least one Statement (2.0 <Stmt>). Each Statement consists of booked and value balance information for one account. Forward available (value) balance is optional. By default, a CAMT.053 Statement will be delivered in case of no entries and on request, this can be switched off.

Camt.053	Index	Name	Mult.
	1.0	Group header	1
	2.0	Statement	0-n
	2.23	Balance	0-n
	2.76	Entry	0-n
	2.135	Entry details	0-n
	2.136	Batch	0-1
	2.142	Transaction details	0-n

# Message item description

## Group Header

This segment is mandatory and occurs only once in a message. It contains common information for the message such as Message Identification, Creation Date Time and Identification.

ISO Index	Gen Index	Lvl	Tag name	Message Item	Mult.
1.0		1	<GrpHdr>	Group Header	[1..1]
1.1		2	<MsgId> *	Message Identification	[1..1]
1.2		2	<CreDtTm> *	Creation Date Time	[1..1]
1.3		2	<MsgRcpt>	Message Recipient	[0..1]
1.3	9.1.0	3	<Nm>	Name	[0..1]
1.3	9.1.12	3	<Id>	Identification	[0..1]
1.3	9.1.13	4	<OrgId>	Organisation Identification	[1..1]
1.3	9.1.15	5	<Othr>	Other	[0..1]
1.3	9.1.16	6	<Id> *	Identification	[1..1]

## Report / Statement

This segment is mandatory and repetitive, in case multiple account reporting is selected. It will occur repeatedly for each account for which a report / statement is provided. The report / statement contains booked entries and balances.

ISO Index	Gen Index	Lvl	Tag name	Message Item	Mult.
2.0		1	<Rpt> / <Stmt>	Report / Statement	[1..n]
2.1		2	<Id> *	Identification	[1..1]
2.2		2	<ElctrncSeqNb> *	Electronic Sequence Number	[0..1]
2.4		2	<CreDtTm>	Creation Date Time	[1..1]
2.5		2	<FrToDt>	From To Date	[0..1]
2.5	5.1.0	3	<FrDtTm> *	From Date Time	[1..1]
2.5	5.1.1	3	<ToDtTm> *	To Date Time	[1..1]
2.10		2	<Acct>	Account	[1..1]
2.10	1.2.0	3	<Id>	Identification	[1..1]
2.10	1.2.1	4	<IBAN>	IBAN	[1..1] {Or
2.10	1.2.2	4	<Othr>	Other	[1..1] Or}



ISO Index	Gen Index	Lvl	Tag name	Message Item	Mult.
2.10	1.2.3	5	<Id>	Identification	[1..1]
2.10	1.2.4	5	<SchmeNm>	Scheme Name	[0..1]
2.10	1.2.5	6	<Cd>	Code	[1..1]
2.10	1.2.6	6	<Prtry>	Proprietary	[1..1]
2.10	1.2.8	3	<Tp>	Type	[0..1]
2.10	1.2.9	4	<Cd> *	Code	[1..1]
2.10	1.2.11	3	<Ccy>	Currency	[0..1]
2.10	1.2.13	3	<Ownr>	Owner	[0..1]
2.10	1.2.14	4	<Nm>	Name	[0..1]
2.10	1.2.56	3	<Svcr>	Servicer	[0..1]
2.10	1.2.57	4	<FinInstId>	Financial Institution Identification	[1..1]
2.10	1.2.58	5	<BIC>	BIC	[0..1]
2.10	1.2.76	5	<Othr>	Other	[0..1]
2.10	1.2.77	6	<Id> *	Identification	[1..1]
2.23		2	<Bal> *	Balance	[0..n]
2.24		3	<Tp>	Type	[1..1]
2.25		4	<CdOrPrtry>	Code Or Proprietary	[1..1]
2.26		5	<Cd> *	Code	[1..1]
2.34		3	<Amt>	Amount	[1..1]
2.35		3	<CdtDbtInd>	Credit Debit Indicator	[1..1]
2.36		3	<Dt>	Date	[1..1]
2.36	4.1.0	4	<Dt> *	Date	[1..1]
2.36	4.1.1	4	<DtTm> *	Date Time	[1..1]
2.43		2	<TxSummry>	Transactions Summary	[0..1]
2.44		3	<TtlNtries>	Total Entries	[0..1]
2.45		4	<NbOfNtries>	Number Of Entries	[0..1]
2.46		4	<Sum>	Sum	[0..1]
2.49		3	<TtlCdtNtries>	Total Credit Entries	[0..1]
2.50		4	<NbOfNtries>	Number Of Entries	[0..1]
2.51		4	<Sum>	Sum	[0..1]
2.52		3	<TtlDbtNtries>	Total Debit Entries	[0..1]
2.53		4	<NbOfNtries>	Number Of Entries	[0..1]
2.54		4	<Sum>	Sum	[0..1]

## Entry

This segment is optional. In case of a zero statement this segment will not be present.

ISO Index	Gen Index	Lvl	Tag name	Message Item	Mult.
2.76		2	<Ntry>	Entry	[0..n]
2.77		3	<NtryRef>	Entry Reference	[0..1]
2.78		3	<Amt> *	Amount	[1..1]
2.79		3	<CdtDbtInd>	Credit Debit Indicator	[1..1]
2.80		3	<RvslInd>	Reversal Indicator	[0..1]
2.81		3	<Sts> *	Status	[1..1]
2.82		3	<BookgDt>	Booking Date	[0..1]
2.82	4.1.0	4	<Dt>	Date	[1..1]
2.83		3	<ValDt>	Value Date	[0..1]
2.83	4.1.0	4	<Dt>	Date	[1..1]
2.84		3	<AcctSvcrRef> *	Account Servicer Reference	[0..1]
2.91		3	<BkTxCd> *	Bank Transaction Code	[1..1]
2.92		4	<Domn>	Domain	[0..1] +
2.97		4	<Prtry>	Proprietary	[0..1]
2.98		5	<Cd> *	Code	[1..1]
2.99		5	<Issr> *	Issuer	[0..1]
2.104		3	<AmtDtls>	Amount Details	[0..1]
2.104	2.1.0	4	<InstdAmt>	Instructed Amount	[0..1]
2.104	2.1.1	5	<Amt>	Amount	[1..1]
2.104	2.1.2	5	<CcyXchg>	Currency Exchange	[0..1]
2.104	2.1.3	6	<SrcCcy>	Source Currency	[1..1]
2.104	2.1.6	6	<XchgRate>	Exchange Rate	[1..1]

## Entry Details

This segment is conditional, meaning if the "Entry" segment is reported, this segment will also be reported. This segments contains elements such as Batch and Transaction Details which provide details on the entry.

ISO Index	Gen Index	Lvl	Tag name	Message Item	Mult.
2.135		3	<NtryDtls>	Entry Details	[0..1]

## Batch

This segment is conditional and only reported in case of a batch booking.

ISO Index	Gen Index	Lvl	Tag name	Message Item	Mult.
2.136		4	<Btch>	Batch	[0..1]
2.138		5	<PmtInflId>	Payment Information Identification	[0..1]
2.139		5	<NbOfTxs>	Number Of Transactions	[0..1]
2.140		5	<TtlAmt>	Total Amount	[0..1]
2.141		5	<CdtDbtInd>	Credit Debit Indicator	[0..1]

## Transaction Details

This segment is conditional, meaning it will only be reported in case of a single transaction. And is optional in case of a batch booking.

ISO Index	Gen Index	Lvl	Tag name	Message Item	Mult.
2.142		4	<TxDtIs>	Transaction Details	[0..n]
2.143		5	<Refs>	References	[0..1]
2.146		6	<PmtInflId>	Payment Information Identification	[0..1]
2.147		6	<InstrId> *	Instruction Identification	[0..1]
2.148		6	<EndToEndId>	End To End Identification	[0..1]
2.150		6	<MndtId>	Mandate Identification	[0..1]
2.151		6	<ChqNb> *	Cheque Number	[0..1]
2.156		5	<AmtDtIs>	Amount Details	[0..1]
2.156	2.1.0	6	<InstdAmt>	Instructed Amount	[0..1]
2.156	2.1.1	7	<Amt>	Amount	[1..1]
2.156	2.1.2	7	<CcyXchg>	Currency Exchange	[0..1]
2.156	2.1.3	8	<SrcCcy>	Source Currency	[1..1]
2.156	2.1.6	8	<XchgRate>	Exchange Rate	[1..1]
2.163		5	<BkTxCd> *	Bank Transaction Code	[0..1]
2.164		6	<Domn>	Domain	[0..1] +
2.169		6	<Prtry>	Proprietary	[0..1]
2.170		7	<Cd> *	Code	[1..1]
2.171		7	<Issr> *	Issuer	[0..1]
2.199		5	<RltdPties>	Related Parties	[0..1]

ISO Index	Gen Index	Lvl	Tag name	Message Item	Mult.
2.201		6	<Dbtr> *	Debtor	[0..1]
2.201	9.1.0	7	<Nm>	Name	[0..1]
2.201	9.1.1	7	<PstlAdr>	Postal Address	[0..1] +
2.201	9.1.12	7	<Id>	Identification	[0..1] +
2.202		6	<DbtrAcct> *	Debtor Account	[0..1]
2.202	1.1.0	7	<Id>	Identification	[1..1]
2.202	1.1.1	8	<IBAN>	IBAN	[1..1] {Or
2.202	1.1.2	8	<Othr>	Other	[1..1] Or}
2.202	1.1.3	9	<Id>	Identification	[1..1]
2.203		6	<UltmtDbtr>	Ultimate Debtor	[0..1]
2.203	9.1.0	7	<Nm>	Name	[0..1]
2.203	9.1.12	7	<Id>	Identification	[0..1] +
2.204		6	<Cdtr> *	Creditor	[0..1]
2.204	9.1.0	7	<Nm>	Name	[0..1]
2.204	9.1.1	7	<PstlAdr>	Postal Address	[0..1] +
2.204	9.1.12	7	<Id>	Identification	[0..1] +
2.205		6	<CdtrAcct> *	Creditor Account	[0..1]
2.205	1.1.0	7	<Id>	Identification	[1..1]
2.205	1.1.1	8	<IBAN>	IBAN	[1..1] {Or
2.205	1.1.2	8	<Othr>	Other	[1..1] Or}
2.205	1.1.3	9	<Id>	Identification	[1..1]
2.205	1.1.8	7	<Tp>	Type	[0..1]
2.205	1.1.10	8	<Prtry> *	Proprietary	[1..1]
2.206		6	<UltmtCdtr>	Ultimate Creditor	[0..1]
2.206	9.1.0	7	<Nm>	Name	[0..1]
2.206	9.1.12	7	<Id>	Identification	[0..1] +
2.211		5	<RltdAgts>	Related Agents	[0..1]

ISO Index	Gen Index	Lvl	Tag name	Message Item	Mult.
2.212		6	<DbtrAgt> *	Debtor Agent	[0..1]
2.212	6.1.0	7	<FinInstnId>	Financial Institution Identification	[1..1]
2.212	6.1.1	8	<BIC>	BIC	[0..1]
2.213		6	<CdtrAgt> *	Creditor Agent	[0..1]
2.213	6.1.0	7	<FinInstnId>	Financial Institution Identification	[1..1]
2.213	6.1.1	8	<BIC>	BIC	[0..1]
2.214		6	<IntrmyAgt1> *	Intermediary Agent 1	[0..1]
2.214	6.1.0	7	<FinInstnId>	Financial Institution Identification	[1..1]
2.214	6.1.1	8	<BIC>	BIC	[0..1]
2.215		6	<IntrmyAgt2> *	Intermediary Agent 2	[0..1]
2.215	6.1.0	7	<FinInstnId>	Financial Institution Identification	[1..1]
2.215	6.1.1	8	<BIC>	BIC	[0..1]
2.216		6	<IntrmyAgt3> *	Intermediary Agent 3	[0..1]
2.216	6.1.0	7	<FinInstnId>	Financial Institution Identification	[1..1]
2.216	6.1.1	8	<BIC>	BIC	[0..1]
2.224		5	<Purp>	Purpose	[0..1]
2.225		6	<Cd>	Code	[1..1]
2.234		5	<RmtInf>	Remittance Information	[0..1]
2.235		6	<Ustrd>	Unstructured	[0..n]
2.236		6	<Strd>	Structured	[0..n]
2.256		7	<CdtrRefInf>	Creditor Reference Information	[0..1]
2.257		8	<Tp>	Type	[0..1]
2.258		9	<CdOrPrtry>	Code Or Proprietary	[1..1]
2.259		10	<Cd> *	Code	[1..1]
2.261		9	<Issr> *	Issuer	[0..1]
2.262		8	<Ref> *	Reference	[0..1]
2.266		5	<RltdDts>	Related Dates	[0..1]
2.273		6	<TxDtTm>	Transaction Date Time	[0..1]
2.293		5	<RtrInf>	Return Information	[0..1]
2.304		6	<Rsn>	Reason	[0..1]
2.305		7	<Cd> *	Code	[1..1]
2.307		6	<AddtlInf>	Additional Information	[0..n]
2.313		5	<AddtlTxInf>	Additional Transaction Information	[0..1]

ISO Index	Gen Index	Lvl	Tag name	Message Item	Mult.
2.314		3	<AddtlNtryInf>	Additional Entry Information	[0..1]
2.315		2	<AddtlStmntInf>	Additional Statement Information	[0..1]

# Message item contents

The structure and Message Items in CAMT.052 and CAMT.053 are nearly identical. Differences related to the content of the Message Items in CAMT.052 and CAMT.053 are specified. In case no distinction is made between CAMT.052 and CAMT.053, the setting is applicable to both.

## Group Header

The following Message Item specifics are applicable to **Group Header**.

### 1.1 Message Identification <MsgId>

Unique message identification assigned by ING.

### 1.2 Creation Date Time <CreDtTm>

Country	Description
NL	Format: YYYY-MM-DDThh:mm:ss.sTZD Example: 2015-01-05T02:35:45.156+01:00

### 1.3 Identification (9.1.16) <Id>

Filled with ING client identification.

## Statement

The following Message Item specifics are applicable to **Statement**.

### 2.1 Identification <Id>

Unique identification number per statement, e.g. 201501052304094.

### 2.2 Electronic Sequence Number <ElctrncSeqNb>

Sequence number added by ING. Reset on the 1st target day of the year.

### 2.5 From Date Time (5.1.0) <FrDtTm>

The time representation in this message item must be interpreted as local time.

Country	Description
NL	Format: YYYY-MM-DDThh:mm:ss Example: 2015-01-05T00:00:00

### 2.5 To Date Time (5.1.1) <ToDtTm>

The time representation in this message item must be interpreted as local time.

Country	Description
NL	Format: YYYY-MM-DDThh:mm:ss Example: 2015-01-05T23:59:59

## 2.10 Code (1.2.9) <Cd>

Country	Description
NL	Fixed value: "CACC" (Current Account).

## 2.10 Name (1.2.14) <Nm>

The name of the account owner.

## 2.10 BIC (1.2.58) <BIC>

Country	Description
NL	INGBNL2A

## 2.10 Identification (1.2.77) <Id>

Country	Description
NL	Not supported.

## 2.23 Balance <Bal>

The following types of balances can be reported:

### 1. Previously Closed Booked balance (PRCD)

Balance of the account at the previously closed account reporting period. The opening booked balance for the new period has to be equal to this balance.

### 2. Opening Booked balance (OPBD)

Book balance of the account at the beginning of the account reporting period. It always equals the closing book balance from the previous report.

### 3. Closing Booked balance (CLBD)

Balance of the account at the end of the pre-agreed account reporting period. It is the sum of the opening booked balance at the beginning of the period and all entries booked to the account during the pre-agreed account reporting period.

### 4. Interim Booked balance (ITBD)

Balance calculated in the course of the account servicer's business day, at the time specified, and subject to further changes during the business day. The interim balance is calculated on the basis of booked credit and debit items during the calculation time/period specified. This balance type is only present in CAMT.052.

### 5. Closing Available balance (CLAV)

Closing balance of amount of money that is at the disposal of the account owner on the date specified.

### 6. Forward Available balance (FWAV)

Forward available balance of money that is at the disposal of the account owner on the date specified.

Country	Description
NL	A maximum of 2 Forward Available balances can be reported.



### Camt.052 only

#### 2.26 Code (to Balance) <Cd>

Country	Description
NL	Not applicable.

### Camt.053 only

#### 2.26 Code (to Balance) <Cd>

Country	Description
NL	PRCD (Previously Closed Booked) OPBD (Opening Booked) CLBD (Closing Booked) CLAV (Closing Available) FWAV (Forward Available)

#### 2.36 Date (4.1.0) <Dt>

Country	Description
NL	This message item is present in case of all balances, except for the Interim Booked balance (ITBD). Format: YYYY-MM-DD Example: 2015-01-05

### Camt.052 only

#### 2.36 Date Time (4.1.1) <DtTm>

Country	Description
NL	Not applicable.

#### 2.78 Amount <Amt>

Amount including currency code.

Example: <Amt Ccy="EUR">123.00</Amt>

#### 2.81 Status <Sts>

Fixed value: "BOOK".

#### 2.84 Account Servicer Reference <AcctSvcrRef>

Contains unique ING reference.

#### 2.91 Bank Transaction Code <BkTxCd>

In addition to the default ISO transaction codes please see [ING Transaction Codification Annex](#).

The ING transaction code will be reported in the proprietary field.

#### 2.98 Code <CD>

Country	Description
NL	Please see ING Transaction Codification Annex

## 2.99 Issuer <Issr>

Country	Description
NL	Fixed value: "ING Group"

### Entry Details

The following Message Item specifics are applicable to **Entry Details**.

### Batch

The following Message Item specifics are applicable to **Batch**.

### Transaction Details

The following Message Item specifics are applicable to **Transaction Details**.

## 2.147 Instruction Identification <InstrId>

Country	Description
NL	Not supported.

## 2.151 Cheque Number <ChqNb>

Country	Description
NL	Not supported.

## 2.163 Bank Transaction Code <BkTxCd>

Depending on the settings (contract) as agreed upon with ING.

In addition to the default ISO transaction codes please see [ING Transaction Codification Annex](#).

The ING transaction code will be reported in the proprietary field.

## 2.170 Code <Cd>

Country	Description
NL	Please see <a href="#">ING Transaction Codification Annex</a>

## 2.171 Issuer <Issr>

Country	Description
NL	Fixed value: "ING Group"

## 2.201 Debtor <Dbtr>

Country	Description
NL	In case the booked entry is a credit transaction, the details of the counterparty will be reported in <Dbtr> and underlying message items.

### 2.201 Postal Address (9.1.1) <PstlAdr>

Country	Description
NL	Depending on the settings (contract) as agreed upon with ING.

### 2.202 Debtor Account <DbtrAcct>

Country	Description
NL	In case the booked entry is a credit transaction, the account details of the counterparty will be reported in <DbtrAcct> and underlying message items.

### 2.202 Proprietary (to Type ( 1.1.10)) <Prtry>

Country	Description
NL	Fixed value: "General".

### 2.204 Creditor <Cdtr>

Country	Description
NL	In case the booked entry is a debit transaction, the details of the counterparty will be reported in <Cdtr> and underlying message items.

### 2.204 Postal Address (9.1.1) <PstlAdr>

Country	Description
NL	Depending on the settings (contract) as agreed upon with ING.

### 2.205 Creditor Account <CdtrAcct>

Country	Description
NL	In case the booked entry is a debit transaction, the account details of the counterparty will be reported in <CdtrAcct> and underlying message items.

### 2.205 Proprietary (to Type ( 1.1.10)) <Prtry>

Country	Description
NL	Fixed value: "General".

### 2.212 Debtor Agent <DbtrAgt>

Country	Description
NL	In case the booked entry is a credit transaction, the BIC of the counterparty's agent will be reported in the designated message item within <DbtrAgt>.

### 2.213 Creditor Agent <CdtrAgt>

Country	Description
NL	In case the booked entry is a debit transaction, the BIC of the counterparty's agent will be reported in the designated message item within <CdtrAgt>.

### 2.214 Intermediary Agent 1 <IntrmyAgt1>

Country	Description
NL	Not supported.

### 2.215 Intermediary Agent 2 <IntrmyAgt2>

Country	Description
NL	Not supported.

### 2.216 Intermediary Agent 3 <IntrmyAgt3>

Country	Description
NL	Not supported.

### 2.259 Code (to Creditor Reference Information) <Cd>

Country	Description
NL	Fixed value: "SCOR".

### 2.261 Issuer (to Creditor Reference Information) <Cd>

Country	Description
NL	Value: "ISO" or "CUR" for Dutch "Betalingskenmerk acceptgiro".

### 2.262 Reference (to Creditor Reference Information) <Ref>

Payment reference.

### 2.305 Code (to Return Information) <Ref>

For ISO Return Reason codes please see Appendix C ISO Return Reason codes in the [ING Transaction Codification Annex](#)

### 2.313 Additional Transaction Information <AddtlTxInf>

Country	Description
NL	Filled in case of non-SEPA payments.

## More information

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For more information about the ING Format Description CAMT.052 and CAMT.053, please contact your ING account manager.