

ING Group

CAMT.053.001.03

Format Description

Mijn ING Zakelijk

The Netherlands

November 2018

Document version 1.3

Document version history

Version	Date	Change description
1.0	11-03-2016	Initial version
1.1	28-03-2017	New format with batch details added Changes new NVB regulation
1.2	14-06-2017	Appendix – differences in PostallAddress deleted
1.3	20-11-2018	Appendices with transaction codification and return reason codes moved from this document to a separate one

ISO 20022 standard message for electronic banking statements

The camt.053.001.02 Bank to Customer Statement is a standard ISO 20022 message for electronic banking reporting: end of day statements (www.iso20022.org). This document provides guidelines to enable companies to implement the Customer Statement Messages into their ERP/Accountancy or Treasury packages as configured by ING.

Reference guidelines camt.053

The Dutch camt.053 Implementation Guidelines as provided by the Dutch Banking Association (NVB) (www.betalvereniging.nl) is taken as a reference.

Please note:

- *This format description is an addition to the current ISO 20022 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.*
- *For the Netherlands this format description is only applicable to EUR and FC current accounts.*
- *Only the Message Items with an 'ING specific' content or items requiring extra explanation are mentioned in this document.*
- *As of April 2017 ING offers 2 different versions of the CAMT053. See appendix for the differences between both versions.*

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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
ISO Index	The number of the XML Tag as stated in the ISO 20022 description of camt.053.001.02.
General Index	The number of the subfields as stated in the ISO 20022 description of camt.053.001.02.
Level	This field indicates the level of each XML Tag within the according to the ISO 20022 description of camt.053.001.02.
*	The asterisk refers to more details in chapter Message item contents.
Message Item	The name of the XML Tag written in full.
Multiplicity	"[n..m]" reflects the number of occurrences of the tag (minimum (n) and maximum (m)) according to the ISO 20022 description of camt.053.001.02.
+	The plus sign ("+") refers to the subfields available in the camt.053.001.02 structure. These subfields are not described in this format description as ING follows the NVB guidelines for camt.053.
{Or Or}	"{Or..Or}" after the concerned elements indicates that only one of the elements will be present.
Amounts	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">100000</Amt>
Date	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
DateTime	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.053.001.02 messages

Structure of the messages The camt.053 is an end of day statement message. In Mijn ING Zakelijk a customer is able to select a specific account reporting period.

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. Two forward available (value) balances are delivered. By default, a camt.053 Statement will be delivered in case of no entries.

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 and Creation Date Time.

ISO Index	General Index	Level	XML Tag	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]

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. Depending on the chosen format batch details will be included in the report. See appendix with differences in versions.

ISO Index	General Index	Level	XML Tag	Message Item	Mult.
2.0		1	<Rpt> / <Stmnt>	Report / Statement	[1..n]
2.1		2	<Id> *	Identification	[1..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]
2.10	1.2.2	4	<Othr>	Other	[1..1]
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	1.2.56	3	<Svcr>	Servicer	[0..1]
2.10	1.2.57	4	<FinInstnId>	Financial Institution Identification	[1..1]
2.10	1.2.58	5	<BIC> *	BIC	[0..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]

ISO Index	General Index	Level	XML Tag	Message Item	Mult.
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]
2.43		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	General Index	Level	XML Tag	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	General Index	Level	XML Tag	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	General Index	Level	XML Tag	Message Item	Mult.
2.136		4	<Btch>	Batch	[0..1]
2.138		5	<PmtInflD>	Payment Information Identification	[0..1]
2.139		5	<NbOfTxs>	Number Of Transactions	[0..1]
2.140		5	<TtlAmt>	Total Amount	[0..1]

Transaction Details This segment is conditional, meaning it will only be reported in case of a single transaction or in case details of a batch are reported.

ISO Index	General Index	Level	XML Tag	Message Item	Mult.
2.142		4	<TxDtls>	Transaction Details	[0..n]
2.143		5	<Refs>	References	[0..1]
2.146		6	<PmtInflD>	Payment Information Identification	[0..1]
2.148		6	<EndToEndId>	End To End Identification	[0..1]
2.150		6	<MndtId>	Mandate Identification	[0..1]
2.153		6	<Prtry>	Proprietary	[0..1]
2.154		7	<Tp> *	Type	[1..1]
2.155		7	<Ref>	Reference	[1..1]
2.156		5	<AmtDtls> *	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]
2.156	2.1.9	6	<TxAmt>	Transaction Amount	[0..1]
2.156	2.1.10	7	<Amt>	Amount	[1..1]
2.199		5	<RltdPties>	Related Parties	[0..1]
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]

+

ISO Index	General Index	Level	XML Tag	Message Item	Mult.
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]
2.202	1.1.4	9	<SchmeNm>	Scheme Name	[0..1]
2.202	1.1.6	10	<Prtry>	Proprietary	[1..1]
2.202	1.1.8	7	<Tp>	Type	[0..1]
2.202	1.1.10	8	<Prtry> *	Proprietary	[1..1]
2.202	1.1.11	7	<Ccy>	Currency	[0..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	1.1.4	9	<SchmeNm>	Scheme Name	[0..1]
2.205	1.1.6	10	<Prtry>	Proprietary	[1..1]
2.205	1.1.8	7	<Tp>	Type	[0..1]
2.205	1.1.10	8	<Prtry> *	Proprietary	[1..1]
2.205	1.1.11	7	<Ccy>	Currency	[0..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] +
2.208		6	<Prtry>	Proprietary	[0..n]
2.211		5	<RltdAgts>	Related Agents	[0..1]
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]
2.224		5	<Purp>	Purpose	[0..1]
2.225		6	<Cd>	Code	[1..1]
2.234		5	<RmtInf>	Remittance Information	[0..1]

ISO Index	General Index	Level	XML Tag	Message Item	Mult.
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]
2.265		7	<AddtlRmtInf>	Additional Remittance Information	[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]

Message item contents

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

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

2.1 Identification <Id>

Unique identification number per statement, e.g. 201603111107260060000001.

2.4 Creation Date Time <CreDtTm>

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

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 BIC (1.2.58) <BIC>

Country	Description
NL	INGBNL2A

2.23 Balance <Bal>

The following types of balances are reported:

- 1) **Previously Closed Booked balance (PRCD)**
Closing book balance of the account on the calendar day before the 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 calendar day.
- 3) **Closing Booked balance (CLBD)**
Balance of the account at the end of the 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 account reporting period.
- 4) **Closing Available balance (CLAV)**
Closing balance of amount of money that is at the disposal of the account owner on the date specified. Date is equal to the last day of the account reporting period.
- 5) **Forward Available balance (FWAV)**
Forward available balance of money that is at the disposal of the account owner on the date specified. 2 Forward Available balances are reported.

Date example:

When the account reporting period is 2016-01-01 / 2016-01-31, the balances will be reported with the following dates:

- PRCD with date '2015-12-31'.
- OPBD with date '2016-01-01'.
- CLBD with date '2016-01-31'
- CLAV with date '2016-01-31'.
- FWAV with date '2016-02-01'
- FWAV with date '2016-02-02'.

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. Format: YYYY-MM-DD Example: 2015-01-05

2.78 Amount <Amt>

Country	Description
NL	Amount including currency code. Example: <Amt Ccy="EUR">123.00</Amt>

2.81 Status <Sts>

Country	Description
NL	Fixed value: "BOOK".

2.84 Account Servicer Reference <AcctSvcrRef>

Contains unique ING reference.

2.91 Bank Transaction Code <BkTxCd>

Country	Description
NL	In addition to the default ISO transaction codes (see: Annex Transaction Codification and Reason Reversal Codes), the ING transaction code will be reported in the proprietary field.

2.98 Code <Cd>

Country	Description
NL	ING Transaction Codification (see: Annex Transaction Codification and Reason Reversal Codes).

2.99 Issuer <Issr>

Country	Description
NL	Fixed value: "ING Group"

2.104 Amount Details <AmtDtls>

Country	Description
NL	Only used for batches when the currency code of the delivered batch is not equal to the currency code in which the account report is presented.

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

No country specifics.

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

2.140 Total Amount <TtlAmt>

Country	Description
NL	Only used for batches in the format with details.

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

2.154 Type <Tp>

Country	Description
NL	Fixed value: "Ordernummer"

2.156 Amount Details <AmtDtls>

Country	Description
NL	<InstdAmt> used for single transactions, when the currency code in which the transactions is initiated is not equal to the currency code in which the account report is presented, and used for details of a batch transaction. <TxAmt> used for single transactions in the format with details.

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. See appendix with differences in versions, for alternative reporting in case of an R-message.

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	Can contain value 'General' or the name of a specific accounttype like 'Toprekening' or 'Profijtrekening'.

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. See appendix with differences in versions, for alternative reporting in case of an R-message.

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	Can contain value 'General' or the name of a specific accounttype like 'Toprekening' or 'Profijtrekening'.

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>. See appendix with differences in versions, for alternative reporting in case of an R-message.

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>. See appendix with differences in versions, for alternative reporting in case of an R-message.

2.259 Code (to Creditor Reference Information) <Cd>

Country	Description
NL	In most situations "SCOR" (other values may occur).

2.261 Issuer (to Creditor Reference Information) <Cd>

Country	Description
NL	In most situations "ISO" or "CUR" for Dutch "Betalingsskenmerk acceptgiro" (other values may occur).

2.262 Reference (to Creditor Reference Information) <Ref>

Payment reference.

2.305 Code (to Return Information) <Ref>

ISO Return Reason code (see: Annex Transaction Codification and Reason Reversal Codes).

2.313 Additional Transaction Information <AddtlTxInf>

Country	Description
NL	Next to free format text, this field may also contain a card number (CDNO), a card sequence number (CSNO), a transaction-id (TXID) or a store number (STID). Values are placed directly after the code and separated by '/'. If there is also free format text available, this will be placed at the beginning of the field, followed by the codes. There are no '/' at the beginning or the end of the content between the tags. Example: <AddtlTxInf>FreeFormatText//CDNO****765//CSNO001</AddtlTxInf>

Appendix – Differences between CAMT053 XML and CAMT053 XML met batch details

As of April 2017 ING offers two versions of the CAMT053 in Mijn ING Zakelijk. Next to the existing one, ING offers a new version called 'CAMT053 XML met batch details'. The difference between the two versions are mentioned in the table below.

Topic	CAMT053 XML	CAMT053 XML met batch details
Content	Booked transactions and balances	Book transactions, balances and details of a batch transaction
History available	9 years	30 days
TransactionAmount*	Available in 2.78	Available in 2.78 Amount, but also in 2.140 TotalAmount (in case of a batch transaction) and 2.156-2.1.9 TransactionAmount (in case of a single transaction)
CreditorScheme Identification*	Available in 2.204-9.1.15 (and subfields)	Available in 2.208 Proprietary (and subfields)
R-messages*	Parties (debtor, creditor, debtor agent and creditor agent) reported according to the booked reversal.	Parties (debtor, creditor, debtor agent and creditor agent) reported according to the original transaction.

* 'CAMT053 XML met Batch details' is according to the NVB Implementation guidelines version 2.0 (as of 2017-07-06).

More information

More information about the camt.053 format description, please contact ING on 020 22 888 22 (weekdays from 8.00h until 21.00h, Saturday from 9.00h until 17:00h)

More information on the ING download formats www.ing.nl/bestandsformaten.