



Usage Guidelines

ING Format Description (CGI version) CAMT.052.001.02

Usage Guideline Description

Reference guidelines

The CAMT.052.001.02 Bank to Customer Account Report is a standard ISO 20022 message for electronic banking reporting: intraday reports (www.iso20022.org).

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

The CAMT.052 Implementation Guidelines (ISO 20022 Cash Management V2 - CGI MIG B2C Report) as provided by CGI (Common Global Implementation) are taken as a reference (www.swift.com/standards/market-practice/common-global-implementation).

Please note

This format description is an addition to the current ISO 20022 CAMT.052.001.02 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.

Country coverage

This CAMT.052 applies to all ING countries incl. Multibank. For Multibank the CAMT.052 is based on a incoming SWIFT MT940. Therefore the CAMT.052 will contain limited information.

Restricted Base Message

camt.052.001.02

Publisher

ING

Privacy

RESTRICTED

Publication Date

29-Apr-26

Online

https://www2.swift.com/mystandards/#/mp/mx/_Z63KglvjEeiQLMMuc0q8Hw/version/21/_Z63KgovjEeiQLMMuc0q8Hw

Legend

Column Header	Description
Lvl	Element nesting in tree hierarchy
Name	Element name
Xml Tag	Element XML tag
Mult.	Element multiplicity
Type / Code	Element formatting
Comment	Information which cannot be expressed in a more structured way.
XML Path	Element path in tree hierarchy
ISO Definition	Base message element definition

Abbreviation	Description	Term
[x..y]	x is the minimum number of occurrence, y is maximum number of occurrence	Multiplicity

Type / Code Notation	Describes the Element	Examples
text{m,M}	minimum (m) and maximum (M) length	text{1,35}
text{L}	exact length (L)	text{10}
m <= decimal <= M	minimum (m) and maximum (M) value	0.01 <= decimal <= 9999.99
fd = F, td = T	maximum fractional (F) and total (T) r	fd = 2, td = 11
<<regular expression>>	regular expression pattern	[A-Z]{6,6}([A-Z0-9]{3,3}){0,1}

Color scheme

Level 1 tag
Level 2 tag

Notes

1. For transaction code, use separately provided annex document.

Lvl	Name	XML Tag	Mult	Type / Code	Comment	XML Path	ISO Definition
0	Bank To Customer Account Report V02 (camt.052.001.02)	<BkToCstmrAcctRpt>					<p>Scope</p> <p>The BankToCustomerAccountReport message is sent by the account servicer to an account owner or to a party authorised by the account owner to receive the message. It can be used to inform the account owner, or authorised party, of the entries reported to the account, and/or to provide the owner with balance information on the account at a given point in time.</p> <p>Usage</p> <p>The BankToCustomerAccountReport message can contain reports for more than one account. It provides information for cash management and/or reconciliation. It can be used to:</p> <ul style="list-style-type: none"> - report pending and booked items; - provide balance information. <p>It can include underlying details of transactions that have been included in the entry.</p> <p>It is possible that the receiver of the message is not the account owner, but a party entitled by the account owner to receive the account information (also known as recipient).</p> <p>For a statement, the Bank-to-Customer Account Statement message should be used.</p>
1	Group Header	<GrpHdr>	[1..1]		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.	/Document/BkToCstmrAcctRpt/GrpHdr	Common information for the message.
2	Message Identification	<MsgId>	[1..1]	text{1,35}	Unique message identification assigned by ING.	/Document/BkToCstmrAcctRpt/GrpHdr/MsgId	Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message. Usage: The account servicing institution has to make sure that MessageIdentification is unique per account owner for a pre-agreed period.
2	Creation Date Time	<CreDtTm>	[1..1]	dateTime	Format: YYYY-MM-DDThh:mm:ss.STZD Example: 2015-01-05T02:35:45.156+01:00	/Document/BkToCstmrAcctRpt/GrpHdr/CreDtTm	Date and time at which the message was created.
2	Message Recipient	<MsgRcpt>	[0..1]			/Document/BkToCstmrAcctRpt/GrpHdr/MsgRcpt	Party authorised by the account owner to receive information about movements on the account. Usage: MessageRecipient should only be identified when different from the account owner.
3	Name	<Nm>	[0..1]	text{1,140}		/Document/BkToCstmrAcctRpt/GrpHdr/MsgRcpt/Nm	Name by which a party is known and which is usually used to identify that party.
3	Postal Address	<PstlAdr>	[0..1]		Only supported for Russian accounts	/Document/BkToCstmrAcctRpt/GrpHdr/MsgRcpt/PstlAdr	Information that locates and identifies a specific address, as defined by postal services.
4	Building Number	<BldgNb>	[0..1]	text{1,16}		/Document/BkToCstmrAcctRpt/GrpHdr/MsgRcpt/PstlAdr/BldgNb	Number that identifies the position of a building on a street.
4	Post Code	<PstCd>	[0..1]	text{1,16}		/Document/BkToCstmrAcctRpt/GrpHdr/MsgRcpt/PstlAdr/PstCd	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
4	Town Name	<TwnNm>	[0..1]	text{1,35}		/Document/BkToCstmrAcctRpt/GrpHdr/MsgRcpt/PstlAdr/TwnNm	Name of a built-up area, with defined boundaries, and a local government.

4	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		/Document/BkToCstmr AcctRpt/GrpHdr/MsgRc pt/PstlAdr/Ctry	Nation with its own government.
5	Algorithm : Country						The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
3	Identification	<Id>	[0..1]	Choice		/Document/BkToCstmr AcctRpt/GrpHdr/MsgRc pt/Id	Unique and unambiguous identification of a party.
4	Organisation Identification	<OrgId>	[1..1]			/Document/BkToCstmr AcctRpt/GrpHdr/MsgRc pt/Id/OrgId	Unique and unambiguous way to identify an organisation.
5	Other	<Othr>	[0..*]			/Document/BkToCstmr AcctRpt/GrpHdr/MsgRc pt/Id/OrgId/Othr	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
6	Identification	<Id>	[1..1]	text{1,35}	Filled with ING client identification	/Document/BkToCstmr AcctRpt/GrpHdr/MsgRc pt/Id/OrgId/Othr/Id	Identification assigned by an institution.
1	Report	<Rpt>	[1..*]		This segment is mandatory and repetitive, in case multiple account reporting is selected. It will occur repeatedly for each account for which a report is provided. The report contains booked entries and balances.	/Document/BkToCstmr AcctRpt/Rpt	Reports on a cash account.
2	Identification	<Id>	[1..1]	text{1,35}	Unique identification number per report, e.g. 20150152304094.	/Document/BkToCstmr AcctRpt/Rpt/Id	Unique identification, as assigned by the account servicer, to unambiguously identify the account report.
2	Electronic Sequence Number	<ElctrncSeqNb>	[0..1]	decimal td = 18 fd = 0	Sequence number added by ING. Reset to 1 on daily basis and raised for each ITD.	/Document/BkToCstmr AcctRpt/Rpt/ElctrncSeq Nb	Sequential number of the report, as assigned by the account servicer. Usage: The sequential number is increased incrementally for each report sent electronically.
2	Creation Date Time	<CreDtTm>	[1..1]	dateTime		/Document/BkToCstmr AcctRpt/Rpt/CreDtTm	Date and time at which the message was created.
2	From To Date	<FrToDt>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/FrToDt	Range of time between a start date and an end date for which the account report is issued.
3	From Date Time	<FrDtTm>	[1..1]	dateTime	The time representation in this message item must be interpreted as local time. Format: YYYY-MM-DDThh:mm:ss Example 2015-01-05T00:00:00	/Document/BkToCstmr AcctRpt/Rpt/FrDtTm	Date and time at which the range starts.
3	To Date Time	<ToDtTm>	[1..1]	dateTime	The time representation in this message item must be interpreted as local time. Format: YYYY-MM-DDThh:mm:ss Example 2015-01-05T23:59:59	/Document/BkToCstmr AcctRpt/Rpt/FrToDt/To DtTm	Date and time at which the range ends.
2	Account	<Acct>	[1..1]			/Document/BkToCstmr AcctRpt/Rpt/Acct	Unambiguous identification of the account to which credit and debit entries are made.
3	Identification	<Id>	[1..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Acct/Id	Unique and unambiguous identification for the account between the account owner and the account servicer.
4	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		/Document/BkToCstmr AcctRpt/Rpt/Acct/Id/IBAN	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.

5	Algorithm : IBAN						A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.
4	Other	<Othr>	[1..1]			/Document/BkToCstmrAcctRpt/Rpt/Acct/Id/Othr	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
5	Identification	<Id>	[1..1]	text{1,34}		/Document/BkToCstmrAcctRpt/Rpt/Acct/Id/Othr/Id	Identification assigned by an institution.
5	Scheme Name	<SchmeNm>	[0..1]	Choice		/Document/BkToCstmrAcctRpt/Rpt/Acct/Id/Othr/SchmeNm	Name of the identification scheme.
6	Proprietary	<Prtry>	[1..1]	text{1,35}		/Document/BkToCstmrAcctRpt/Rpt/Acct/Id/Othr/SchmeNm/Prtry	Name of the identification scheme, in a free text form.
3	Type	<Tp>	[0..1]			/Document/BkToCstmrAcctRpt/Rpt/Acct/Tp	Specifies the nature, or use of the account.
4	[XOR]			Choice			Either Code or Proprietary must be present, but not both.
5	Code	<Cd>	[1..1]	text		/Document/BkToCstmrAcctRpt/Rpt/Acct/Tp/Cd	Account type, in a coded form.
6	Settlement			SACC			Account used to post debit and credit entries, as a result of transactions cleared and settled through a specific clearing and settlement system.
6	Current			CACC			Account used to post debits and credits when no specific account has been nominated.
6	Savings			SVGS			Account used for savings.
3	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}		/Document/BkToCstmrAcctRpt/Rpt/Acct/Ccy	Identification of the currency in which the account is held.
4	Algorithm : ActiveOrHistoricCurrency						The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.
3	Owner	<Ownc>	[0..1]			/Document/BkToCstmrAcctRpt/Rpt/Acct/Ownc	Party that legally owns the account.
4	Name	<Nm>	[0..1]	text{1,140}	The name of the account owner.	/Document/BkToCstmrAcctRpt/Rpt/Acct/Ownc/Nm	Name by which a party is known and which is usually used to identify that party.
3	Servicer	<Svcr>	[0..1]			/Document/BkToCstmrAcctRpt/Rpt/Acct/Svcr	Party that manages the account on behalf of the account owner, that is manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account.
4	Financial Institution Identification	<FinInstnId>	[1..1]			/Document/BkToCstmrAcctRpt/Rpt/Acct/Svcr/FinInstnId	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

5	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	<p>The following BIC's apply for ING accounts:</p> <table border="1"> <thead> <tr> <th>Country</th> <th>Description</th> </tr> </thead> <tbody> <tr><td>NL</td><td>INGBNL2A</td></tr> <tr><td>AT</td><td>INGBATWW</td></tr> <tr><td>CH</td><td>BBRUCHGT</td></tr> <tr><td>DE</td><td>INGBDEFF</td></tr> <tr><td>ES</td><td>BBRUESMX</td></tr> <tr><td>FR</td><td>INGBFRPP</td></tr> <tr><td>IT</td><td>INGBITMM</td></tr> <tr><td>PT</td><td>BBRUPTPL</td></tr> <tr><td>UK</td><td>INGBGB22</td></tr> <tr><td>RU</td><td>INGBRUMM</td></tr> <tr><td>BE</td><td>BBRUBEBB</td></tr> <tr><td>LU</td><td>CELLULL</td></tr> <tr><td>BG</td><td>INGBBGSF</td></tr> <tr><td>CZ</td><td>INGBCZPP</td></tr> <tr><td>HU</td><td>INGBHUHB</td></tr> <tr><td>RO</td><td>INGBROBU</td></tr> <tr><td>SK</td><td>INGBSKBX</td></tr> <tr><td>UA</td><td>INGBUAUK</td></tr> <tr><td>IE</td><td>INGBIE2D</td></tr> <tr><td>TR</td><td>INGBTRIS</td></tr> <tr><td>PL</td><td>INGBPLPW</td></tr> </tbody> </table>	Country	Description	NL	INGBNL2A	AT	INGBATWW	CH	BBRUCHGT	DE	INGBDEFF	ES	BBRUESMX	FR	INGBFRPP	IT	INGBITMM	PT	BBRUPTPL	UK	INGBGB22	RU	INGBRUMM	BE	BBRUBEBB	LU	CELLULL	BG	INGBBGSF	CZ	INGBCZPP	HU	INGBHUHB	RO	INGBROBU	SK	INGBSKBX	UA	INGBUAUK	IE	INGBIE2D	TR	INGBTRIS	PL	INGBPLPW	/Document/BkToCstmr AcctRpt/Rpt/Acct/Svcr/ FinInstnId/BIC	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
Country	Description																																																		
NL	INGBNL2A																																																		
AT	INGBATWW																																																		
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DE	INGBDEFF																																																		
ES	BBRUESMX																																																		
FR	INGBFRPP																																																		
IT	INGBITMM																																																		
PT	BBRUPTPL																																																		
UK	INGBGB22																																																		
RU	INGBRUMM																																																		
BE	BBRUBEBB																																																		
LU	CELLULL																																																		
BG	INGBBGSF																																																		
CZ	INGBCZPP																																																		
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IE	INGBIE2D																																																		
TR	INGBTRIS																																																		
PL	INGBPLPW																																																		
6	Algorithm : BIC						Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters.																																												

2	Balance	<Bal>	[0..*]		<p>The following types of balances can be reported:</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>	/Document/BkToCstmr AcctRpt/Rpt/Bal	Set of elements used to define the balance as a numerical representation of the net increases and decreases in an account at a specific point in time.
3	Type	<Tp>	[1..1]			/Document/BkToCstmr AcctRpt/Rpt/Bal/Tp	Specifies the nature of a balance.
4	Code Or Proprietary	<CdOrPrtry>	[1..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Bal/Tp/Cd OrPrtry	Coded or proprietary format balance type.
5	Code	<Cd>	[1..1]	text		/Document/BkToCstmr AcctRpt/Rpt/Bal/Tp/Cd OrPrtry/Cd	Balance type, in a coded form.
6	Closing Available			CLAV	Only reported in last CAMT.052 of the day.		Closing balance of amount of money that is at the disposal of the account owner on the date specified.
6	Forward Available			FWAV			Forward available balance of money that is at the disposal of the account owner on the date specified.
6	Closing Booked			CLBD	Only reported in last CAMT.052 of the day.		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.
6	Interim Booked			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.
6	Opening Booked			OPBD	Only reported in first CAMT.052 of the day.		Book balance of the account at the beginning of the account reporting period. It always equals the closing book balance from the previous report.

6	Previously Closed Booked			PRCD	Only reported in first CAMT.052 of the day.		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. Usage: the previously booked closing balance should equal (inclusive date) the booked closing balance of the date it references and equal the actual booked opening balance of the current date.
3	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5		/Document/BkToCstmr AcctRpt/Rpt/Bal/Amt	Amount of money of the cash balance.
4	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		/Document/BkToCstmr AcctRpt/Rpt/Bal/Amt/ @Ccy	Medium of exchange of currency.
5	Algorithm : ActiveOrHistoricCurrency						The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.
4	Algorithm : CurrencyAmount						The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
3	Credit Debit Indicator	<CdtDbtInd>	[1..1]	text		/Document/BkToCstmr AcctRpt/Rpt/Bal/CdtDb tInd	Indicates whether the balance is a credit or a debit balance. Usage: A zero balance is considered to be a credit balance.
4	Credit			CRDT			Operation is an increase.
4	Debit			DBIT			Operation is a decrease.
3	Date	<Dt>	[1..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Bal/Dt	Indicates the date (and time) of the balance.
4	Date	<Dt>	[1..1]	date	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	/Document/BkToCstmr AcctRpt/Rpt/Bal/Dt/Dt	Specified date.
4	DateTime	<DtTm>	[1..1]	dateTime	This message item is present in case of all balances, except for the interim Booked balance (ITBD).	/Document/BkToCstmr AcctRpt/Rpt/Bal/Dt/Dt Tm	Specified date and time
3	CrossElementComplexRule : ForwardBalanceAndAvailabilityRule						If Type is equal to ForwardAvailable, Availability is not allowed.
2	Transactions Summary	<TxSummry>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/TxsSummr y	Set of elements used to provide summary information on entries.
3	Total Entries	<TtlNtries>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/TxsSummr y/TtlNtries	Specifies the total number and sum of debit and credit entries.
4	Number Of Entries	<NbOfNtries>	[0..1]	text [0-9]{1,15}		/Document/BkToCstmr AcctRpt/Rpt/TxsSummr y/TtlNtries/NbOfNtries	Number of individual entries included in the report.
4	Sum	<Sum>	[0..1]	decimal td = 18 fd = 17		/Document/BkToCstmr AcctRpt/Rpt/TxsSummr y/TtlNtries/Sum	Total of all individual entries included in the report.
4	Textual : DebitCreditIndicatorGuideline						DebitCreditIndicator should be present when TotalNetEntryAmount is present.
3	Total Credit Entries	<TtlCdtNtries>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/TxsSummr y/TtlCdtNtries	Specifies the total number and sum of credit entries.

4	Number Of Entries	<NbOfNtries>	[0..1]	text [0-9]{1,15}		/Document/BkToCstmr AcctRpt/Rpt/TxsSummr y/TtlCdtNtries/NbOfNtr ies	Number of individual entries included in the report.
4	Sum	<Sum>	[0..1]	decimal td = 18 fd = 17		/Document/BkToCstmr AcctRpt/Rpt/TxsSummr y/TtlCdtNtries/Sum	Total of all individual entries included in the report.
3	Total Debit Entries	<TtlDbtNtries>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/TxsSummr y/TtlDbtNtries	Specifies the total number and sum of debit entries.
4	Number Of Entries	<NbOfNtries>	[0..1]	text [0-9]{1,15}		/Document/BkToCstmr AcctRpt/Rpt/TxsSummr y/TtlDbtNtries/NbOfNtr ies	Number of individual entries included in the report.
4	Sum	<Sum>	[0..1]	decimal td = 18 fd = 17		/Document/BkToCstmr AcctRpt/Rpt/TxsSummr y/TtlDbtNtries/Sum	Total of all individual entries included in the report.
2	Entry	<Ntry>	[0..*]		The segment is optional. In case of a zero statement this segment will not be present.	/Document/BkToCstmr AcctRpt/Rpt/Ntry	Set of elements used to specify an entry in the report. Usage: At least one reference must be provided to identify the entry and its underlying transaction(s).
3	Entry Reference	<NtryRef>	[0..1]	text{1,35}	Unique reference of the entry as assigned by ING.	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Ref	Unique reference for the entry.
3	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5	Amount including currency code. Example: <Amt Ccy="EUR">123.00</Amt> Multibank: = Transaction Amount (Tag 61 Sub 5) of incoming MT940	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Amt	Amount of money in the cash entry.
4	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Amt/ @Ccy	Medium of exchange of currency.
5	Algorithm : ActiveOrHistoricCurrency						The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.
4	Algorithm : CurrencyAmount						The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
3	Credit Debit Indicator	<CdtDbtInd>	[1..1]	text	Multibank: = C/D mark (Tag 61 Sub 3) of incoming MT940	/Document/BkToCstmr AcctRpt/Rpt/Ntry/CdtD btInd	Indicates whether the entry is a credit or a debit entry.
4	Credit			CRDT			Operation is an increase.
4	Debit			DBIT			Operation is a decrease.
3	Reversal Indicator	<RvslInd>	[0..1]	boolean	In case of Reversal Indicator = True Related Parties (Debtor, Creditor, Debtor Agent, Creditor Agent) are reported according to the original transaction	/Document/BkToCstmr AcctRpt/Rpt/Ntry/RvslI nd	Indicates whether or not the entry is the result of a reversal. Usage: This element should only be present if the entry is the result of a reversal. If the CreditDebitIndicator is CRDT and ReversalIndicator is Yes, the original operation was a debit entry. If the CreditDebitIndicator is DBIT and ReversalIndicator is Yes, the original operation was a credit entry.
3	Status	<Sts>	[1..1]	text		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Sts	Status of an entry on the books of the account servicer.

4	Booked			BOOK			Booked means that the transfer of money has been completed between account servicer and account owner Usage: Status Booked does not necessarily imply finality of money as this depends on other factors such as the payment system used, the completion of the end-to-end transaction and the terms agreed between account servicer and owner. Status Booked is the only status that can be reversed.
3	Booking Date	<BookgDt>	[0..1]	Choice	Multibank: = Entry Date (Tag 61 Sub 2) of incoming MT940	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Book gDt	Date and time when an entry is posted to an account on the account servicer's books. Usage: Booking date is the expected booking date, unless the status is booked, in which case it is the actual booking date.
4	Date	<Dt>	[1..1]	date		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Book gDt/Dt	Specified date.
3	Value Date	<ValDt>	[0..1]	Choice	Multibank: = Value Date (Tag 61 Sub 1) of incoming MT940	/Document/BkToCstmr AcctRpt/Rpt/Ntry/ValD t	Date and time at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry. Usage: If entry status is pending and value date is present, then the value date refers to an expected/requested value date. For entries subject to availability/float and for which availability information is provided, the value date must not be used. In this case the availability component identifies the number of availability days.
4	Date	<Dt>	[1..1]	date		/Document/BkToCstmr AcctRpt/Rpt/Ntry/ValD t/Dt	Specified date.
3	Account Servicer Reference	<AcctSvcrRef>	[0..1]	text{1,35}	Contains unique ING reference. Multibank: = Reference for the Account Owner (Tag 61 Sub 8) of incoming MT940	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Acct SvcrRef	Unique reference as assigned by the account servicing institution to unambiguously identify the entry.
3	Bank Transaction Code	<BkTxCd>	[1..1]		Depending on the settings (contract) as agreed upon with ING. In addition to the default ISO transaction codes the ING transaction code, Swift code or local code will be reported in the proprietary field. Please see ING Codification Annex.	/Document/BkToCstmr AcctRpt/Rpt/Ntry/BkTx Cd	Set of elements used to fully identify the type of underlying transaction resulting in an entry.
4	Domain	<Domn>	[0..1]		Please see the ISO transaction codes in the ING Codification Annex	/Document/BkToCstmr AcctRpt/Rpt/Ntry/BkTx Cd/Domn	Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format. Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided.
5	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/BkTx Cd/Domn/Cd	Specifies the business area of the underlying transaction.
5	Family	<Fmly>	[1..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/BkTx Cd/Domn/Fmly	Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.
6	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/BkTx Cd/Domn/Fmly/Cd	Specifies the family within a domain.

6	Sub Family Code	<SubFmlyCd>	[1..1]	text{1,4}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/BkTx Cd/Domn/Fmly/SubFmlyCd	Specifies the sub-product family within a specific family.	
4	Proprietary	<Prtry>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/BkTx Cd/Prtry	Bank transaction code in a proprietary form, as defined by the issuer.	
5	Code	<Cd>	[1..1]	text{1,35}	Please see the ISO transaction codes in the ING Codification Annex	/Document/BkToCstmr AcctRpt/Rpt/Ntry/BkTx Cd/Prtry/Cd	Proprietary bank transaction code to identify the underlying transaction.	
5	Issuer	<Issr>	[0..1]	text{1,35}	Fixed value: "ING Group" for ING transaction codes Fixed value: "SWIFT" for SWIFT codes Fixed value: "BBA" for local Belgium transaction codes Fixed value "DK" for local German transaction codes	/Document/BkToCstmr AcctRpt/Rpt/Ntry/BkTx Cd/Prtry/Issr	Identification of the issuer of the proprietary bank transaction code.	
4	CrossElementSimpleRule : DomainOrProprietaryRule							Either Proprietary or Domain or both must be present.
4	Textual : FamilyAndSubFamilyRule							If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.
3	Amount Details	<AmtDtls>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Amt Dtls	Set of elements providing information on the original amount. Usage: This component (on entry level) should be used when a total original batch or aggregate amount has to be provided. If required, the individual original amounts can be included in the same component on transaction details level.	
4	Instructed Amount	<InstdAmt>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Amt Dtls/InstdAmt	Identifies the amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party and provides currency exchange information in case the instructed amount and/or currency is/are different from the entry amount and/or currency.	
5	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Amt Dtls/InstdAmt/Amt	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.	
6	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Amt Dtls/InstdAmt/Amt/@C cy	Medium of exchange of currency.	
7	Algorithm : ActiveOrHistoricCurrency							The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.
6	Algorithm : CurrencyAmount							The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
5	Currency Exchange	<CcyXchg>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Amt Dtls/InstdAmt/CcyXchg	Set of elements used to provide details on the currency exchange.	
6	Source Currency	<SrcCcy>	[1..1]	text [A-Z]{3,3}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Amt Dtls/InstdAmt/CcyXchg /SrcCcy	Currency from which an amount is to be converted in a currency conversion.	

7	Algorithm : ActiveOrHistoricCurrency						The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.
6	Exchange Rate	<XchgRate>	[1..1]	decimal td = 11 fd = 10		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Amt Dtls/InstAmt/CcyXchg /XchgRate	Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency. Usage: ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency (ExchangeRate = UnitCurrency/QuotedCurrency).
3	Charges	<Chrgs>	[0..*]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Chrg s	Provides information on the charges included in the entry amount. Usage: This component is used on entry level in case of batch or aggregate bookings.
4	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Chrg s/Amt	Transaction charges to be paid by the charge bearer.
5	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Chrg s/Amt/@Ccy	Medium of exchange of currency.
6	Algorithm : ActiveOrHistoricCurrency						The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.
5	Algorithm : CurrencyAmount						The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
4	Credit Debit Indicator	<CdtDbtInd>	[0..1]	text		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Chrg s/CdtDbtInd	Indicates whether the charges amount is a credit or a debit amount. Usage: A zero amount is considered to be a credit.
5	Credit			CRDT			Operation is an increase.
5	Debit			DBIT			Operation is a decrease.
4	Party	<Pty>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Chrg s/Pty	Party that takes the transaction charges or to which the transaction charges are due.
5	Financial Institution Identification	<FinInstnId>	[1..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Chrg s/Pty/FinInstnId	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Chrg s/Pty/FinInstnId/BIC	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
7	Algorithm : BIC						Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters.
3	Entry Details	<NtryDtls>	[0..*]		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.	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls	Set of elements used to provide details on the entry.
4	Batch	<Btch>	[0..1]		This segment is conditional and only reported of a batch or global booking.	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/Btch	Set of elements used to provide details on batched transactions.

5	Payment Information Identification	<PmtInflId>	[0..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/Btch/PmtInflId	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.
5	Number Of Transactions	<NbOfTxS>	[0..1]	text [0-9]{1,15}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/Btch/NbOfTxS	Number of individual transactions included in the batch.
5	Total Amount	<TtlAmt>	[0..1]	0 <= decimal td = 18 fd = 5		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/Btch/TtlAmt	Total amount of money reported in the batch entry.
6	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/Btch/TtlAmt/@Ccy	Medium of exchange of currency.
7	Algorithm : ActiveOrHistoricCurrency						The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.
6	Algorithm : CurrencyAmount						The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
5	Credit Debit Indicator	<CdtDbtInd>	[0..1]	text		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/Btch/CdtDbtInd	Indicates whether the batch entry is a credit or a debit entry.
6	Credit			CRDT			Operation is an increase.
6	Debit			DBIT			Operation is a decrease.
4	Transaction Details	<TxDtIs>	[0..*]		This segment is reported is case of a single booking. In case of a global booking it is only reported if "global entry enrichment"has been agreed upon.	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs	Set of elements used to provide information on the underlying transaction(s).
5	References	<Refs>	[0..1]		The different references are provided in case they are available.	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/Refs	Set of elements used to provide the identification of the underlying transaction.
6	Message Identification	<MsgId>	[0..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/Refs/MsgId	Point to point reference, as assigned by the instructing party of the underlying message.
6	Account Servicer Reference	<AcctSvcrRef>	[0..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/Refs/AcctSv crRef	Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction.
6	Payment Information Identification	<PmtInflId>	[0..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/Refs/PmtInf Id	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.
6	Instruction Identification	<InstrId>	[0..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/Refs/InstrId	Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction. Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.

6	End To End Identification	<EndToEndId>	[0..1]	text{1,35}	Multibank: = Reference (Tag 61 Sub 7) of incoming MT940	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/Refs/EndTo EndId	Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction. Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.
6	Mandate Identification	<MndtId>	[0..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/Refs/MndtI d	Unique identification, as assigned by the creditor, to unambiguously identify the mandate.
6	Cheque Number	<ChqNb>	[0..1]	text{1,35}	Only supported for France and United Kingdom accounts.	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/Refs/ChqNb	Unique and unambiguous identifier for a cheque as assigned by the agent.
6	Clearing System Reference	<ClrSysRef>	[0..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/Refs/ClrSys Ref	Unique reference, as assigned by a clearing system, to unambiguously identify the instruction. Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.
6	Proprietary	<Prtry>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/Refs/Prtry	Proprietary reference related to the underlying transaction.
7	Type	<Tp>	[1..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/Refs/Prtry/ Tp	Identifies the type of reference reported.
7	Reference	<Ref>	[1..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/Refs/Prtry/ Ref	Proprietary reference specification related to the underlying transaction.
5	Amount Details	<AmtDtIs>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/AmtDtIs	Set of elements providing detailed information on the original amount. Usage: This component (on transaction level) should be used in case booking is for a single transaction and the original amount is different from the entry amount. It can also be used in case individual original amounts are provided in case of a batch or aggregate booking.
6	Instructed Amount	<InstdAmt>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/AmtDtIs/Ins tdAmt	Identifies the amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party and provides currency exchange information in case the instructed amount and/or currency is/are different from the entry amount and/or currency.
7	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/AmtDtIs/Ins tdAmt/Amt	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
8	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/AmtDtIs/Ins tdAmt/Amt/@Ccy	Medium of exchange of currency.

9	Algorithm : ActiveOrHistoricCurrency						The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.
8	Algorithm : CurrencyAmount						The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
7	Currency Exchange	<CcyXchg>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/AmtDtls/Ins tdAmt/CcyXchg	Set of elements used to provide details on the currency exchange.
8	Source Currency	<SrcCcy>	[1..1]	text [A-Z]{3,3}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/AmtDtls/Ins tdAmt/CcyXchg/SrcCcy	Currency from which an amount is to be converted in a currency conversion.
9	Algorithm : ActiveOrHistoricCurrency						The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.
8	Exchange Rate	<XchgRate>	[1..1]	decimal td = 11 fd = 10		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/AmtDtls/Ins tdAmt/CcyXchg/XchgRa te	Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency. Usage: ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency (ExchangeRate = UnitCurrency/QuotedCurrency).
6	Transaction Amount	<TxAmt>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/AmtDtls/Tx Amt	Amount of the underlying transaction.
7	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/AmtDtls/Tx Amt/Amt	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
8	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/AmtDtls/Tx Amt/Amt/@Ccy	Medium of exchange of currency.
9	Algorithm : ActiveOrHistoricCurrency						The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.
8	Algorithm : CurrencyAmount						The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
5	Bank Transaction Code	<BkTxCd>	[0..1]		Depending on the settings (contract) as agreed upon with ING. In addition to the default ISO transaction codes the ING transaction code, Swift code or local code will be reported in the proprietary field. Please see ING Codification Annex.	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/BkTxCd	Set of elements used to fully identify the type of underlying transaction resulting in an entry.

6	Domain	<Domn>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtIs/BkTxCd/Do mn	Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format. Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided.
7	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtIs/BkTxCd/Do mn/Cd	Specifies the business area of the underlying transaction.
7	Family	<Fmly>	[1..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtIs/BkTxCd/Do mn/Fmly	Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.
8	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtIs/BkTxCd/Do mn/Fmly/Cd	Specifies the family within a domain.
8	Sub Family Code	<SubFmlyCd>	[1..1]	text{1,4}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtIs/BkTxCd/Do mn/Fmly/SubFmlyCd	Specifies the sub-product family within a specific family.
6	Proprietary	<Prtry>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtIs/BkTxCd/Prt ry	Bank transaction code in a proprietary form, as defined by the issuer.
7	Code	<Cd>	[1..1]	text{1,35}	Please see the ING transaction codes in the ING Codification Annex.	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtIs/BkTxCd/Prt ry/Cd	Proprietary bank transaction code to identify the underlying transaction.
7	Issuer	<Issr>	[0..1]	text{1,35}	Fixed value: "ING Group" for ING transaction codes Fixed value: "SWIFT" for SWIFT codes Fixed value: "BBA" for local Belgium transaction codes Fixed value: "DK"for local German transaction codes	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtIs/BkTxCd/Prt ry/Issr	Identification of the issuer of the proprietary bank transaction code.
6	CrossElementSimpleRule : DomainOrProprietaryRule						Either Proprietary or Domain or both must be present.
6	Textual : FamilyAndSubFamilyRule						If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.
5	Charges	<Chrgs>	[0..*]		Contains Interchange fees and/or ING fees in case of SEPA Direct Debit for DE & AT accounts.	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtIs/Chrgs	Provides information on the charges included in the entry amount. Usage: This component (on transaction level) can be used in case the booking is for a single transaction, and charges are included in the entry amount. It can also be used in case individual charge amounts are applied to individual transactions in case of a batch or aggregate amount booking.
6	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtIs/Chrgs/Amt	Transaction charges to be paid by the charge bearer.
7	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtIs/Chrgs/Amt/ @Ccy	Medium of exchange of currency.

8	Algorithm : ActiveOrHistoricCurrency						The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.
7	Algorithm : CurrencyAmount						The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
6	Credit Debit Indicator	<CdtDbtInd>	[0..1]	text		/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtIs/TxDtIs/Chrgs/CdtDbtInd	Indicates whether the charges amount is a credit or a debit amount. Usage: A zero amount is considered to be a credit.
7	Credit			CRDT			Operation is an increase.
7	Debit			DBIT			Operation is a decrease.
6	Party	<Pty>	[0..1]			/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtIs/TxDtIs/Chrgs/Pty	Party that takes the transaction charges or to which the transaction charges are due.
7	Financial Institution Identification	<FinInstnId>	[1..1]			/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtIs/TxDtIs/Chrgs/Pty/FinInstnId	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
8	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtIs/TxDtIs/Chrgs/Pty/FinInstnId/BIC	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
9	Algorithm : BIC						Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters.
5	Interest	<Intrst>	[0..*]		Contains Refund compensation in case of SEPA Direct Debit for DE & AT accounts.	/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtIs/TxDtIs/Intrst	Set of elements used to provide details of the interest amount included in the entry amount. Usage: This component (on transaction level) can be used if the booking is for a single transaction, and interest amount is included in the entry amount. It can also be used if individual interest amounts are applied to individual transactions in the case of a batch or aggregate amount booking.
6	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5		/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtIs/TxDtIs/Intrst/Amt	Amount of interest included in the entry amount.
7	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtIs/TxDtIs/Intrst/Amt/@Ccy	Medium of exchange of currency.
8	Algorithm : ActiveOrHistoricCurrency						The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.
7	Algorithm : CurrencyAmount						The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
6	Credit Debit Indicator	<CdtDbtInd>	[1..1]	text		/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtIs/TxDtIs/Intrst/CdtDbtInd	Indicates whether the interest amount included in the entry is credit or debit amount.

7	Credit			CRDT			Operation is an increase.
7	Debit			DBIT			Operation is a decrease.
6	Type	<Tp>	[0..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/Intrst/Tp	Specifies the type of interest.
7	Proprietary	<Prtry>	[1..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/Intrst/Tp/Pr try	Specifies the type of interest in uncoded form.
6	Rate	<Rate>	[0..*]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/Intrst/Rate	Set of elements used to qualify the interest rate.
7	Type	<Tp>	[1..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/Intrst/Rate/ Tp	Specifies the type of interest rate.
8	Percentage	<Pctg>	[1..1]	decimal td = 11 fd = 10		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/Intrst/Rate/ Tp/Pctg	Ratio of the amount of interest paid during a certain period of time compared to the principal amount of the interest bearing financial instrument.
8	Other	<Othr>	[1..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/Intrst/Rate/ Tp/Othr	Rate type expressed, in an other form.
6	From To Date	<FrToDt>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/Intrst/FrTo Dt	Range of time between a start date and an end date for the calculation of the interest.
7	From Date Time	<FrDtTm>	[1..1]	dateTime		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/Intrst/FrTo Dt/FrDtTm	Date and time at which the range starts.
7	To Date Time	<ToDtTm>	[1..1]	dateTime		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/Intrst/FrTo Dt/ToDtTm	Date and time at which the range ends.
6	Reason	<Rsn>	[0..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/Intrst/Rsn	Specifies the reason for the interest.
5	Related Parties	<RltdPties>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPties	Set of elements used to identify the parties related to the underlying transaction.
6	Debtor	<Dbtr>	[0..1]		In case the booked entry is a credit transaction, the details of the counterparty will be reported in <Dbtr> and underlying message items.	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPties/D btr	Party that owes an amount of money to the (ultimate) creditor.
7	Name	<Nm>	[0..1]	text{1,140}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPties/D btr/Nm	Name by which a party is known and which is usually used to identify that party.

7	Postal Address	<PstAdr>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/D btr/PstAdr	Information that locates and identifies a specific address, as defined by postal services.
8	Street Name	<StrtNm>	[0..1]	text{1,70}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/D btr/PstAdr/StrtNm	Name of a street or thoroughfare.
8	Building Number	<BldgNb>	[0..1]	text{1,16}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/D btr/PstAdr/BldgNb	Number that identifies the position of a building on a street.
8	Post Code	<PstCd>	[0..1]	text{1,16}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/D btr/PstAdr/PstCd	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
8	Town Name	<TwnNm>	[0..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/D btr/PstAdr/TwnNm	Name of a built-up area, with defined boundaries, and a local government.
8	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/D btr/PstAdr/Ctry	Nation with its own government.
9	Algorithm : Country						The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
8	Address Line	<AdrLine>	[0..7]	text{1,70}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/D btr/PstAdr/AdrLine	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.
7	Identification	<Id>	[0..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/D btr/Id	Unique and unambiguous identification of a party.
8	Organisation Identification	<OrgId>	[1..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/D btr/Id/OrgId	Unique and unambiguous way to identify an organisation.
9	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]{3,3}{0,1}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/D btr/Id/OrgId/BICOrBEI	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
10	Algorithm : AnyBIC						Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters.
9	Other	<Othr>	[0..*]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/D btr/Id/OrgId/Othr	Unique identification of an organisation, as assigned by an institution, using an identification scheme.

10	Identification	<Id>	[1..1]	text{1,35}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/D btr/Id/OrgId/Othr/Id	Identification assigned by an institution.
10	Scheme Name	<SchmeNm>	[0..1]	Choice	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/D btr/Id/OrgId/Othr/Sch meNm	Name of the identification scheme.
11	Code	<Cd>	[1..1]	text{1,4}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/D btr/Id/OrgId/Othr/Sch meNm/Cd	Name of the identification scheme, in a coded form as published in an external list.
11	Proprietary	<Prtry>	[1..1]	text{1,35}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/D btr/Id/OrgId/Othr/Sch meNm/Prtry	Name of the identification scheme, in a free text form.
10	Issuer	<Issr>	[0..1]	text{1,35}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/D btr/Id/OrgId/Othr/Issr	Entity that assigns the identification.
8	Private Identification	<PrvtId>	[1..1]		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/D btr/Id/PrvtId	Unique and unambiguous identification of a person, for example a passport.
9	Date And Place Of Birth	<DtAndPlcOfBirth>	[0..1]		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/D btr/Id/PrvtId/DtAndPlc OfBirth	Date and place of birth of a person.
10	Birth Date	<BirthDt>	[1..1]	date	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/D btr/Id/PrvtId/DtAndPlc OfBirth/BirthDt	Date on which a person is born.
10	Province Of Birth	<PrvcOfBirth>	[0..1]	text{1,35}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/D btr/Id/PrvtId/DtAndPlc OfBirth/PrvcOfBirth	Province where a person was born.
10	City Of Birth	<CityOfBirth>	[1..1]	text{1,35}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/D btr/Id/PrvtId/DtAndPlc OfBirth/CityOfBirth	City where a person was born.
10	Country Of Birth	<CtryOfBirth>	[1..1]	text [A-Z]{2,2}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/D btr/Id/PrvtId/DtAndPlc OfBirth/CtryOfBirth	Country where a person was born.

11	Algorithm : Country						The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
9	Other	<Othr>	[0..*]			/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtIs/TxDtIs/RltdPtIs/Dbtr/Id/PrvtId/Othr	Unique identification of a person, as assigned by an institution, using an identification scheme.
10	Identification	<Id>	[1..1]	text{1,35}		/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtIs/TxDtIs/RltdPtIs/Dbtr/Id/PrvtId/Othr/Id	Unique and unambiguous identification of a person.
10	Scheme Name	<SchmeNm>	[0..1]	Choice		/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtIs/TxDtIs/RltdPtIs/Dbtr/Id/PrvtId/Othr/SchmeNm	Name of the identification scheme.
11	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtIs/TxDtIs/RltdPtIs/Dbtr/Id/PrvtId/Othr/SchmeNm/Cd	Name of the identification scheme, in a coded form as published in an external list.
11	Proprietary	<Prtry>	[1..1]	text{1,35}		/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtIs/TxDtIs/RltdPtIs/Dbtr/Id/PrvtId/Othr/SchmeNm/Prtry	Name of the identification scheme, in a free text form.
10	Issuer	<Issr>	[0..1]	text{1,35}		/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtIs/TxDtIs/RltdPtIs/Dbtr/Id/PrvtId/Othr/Issr	Entity that assigns the identification.
6	Debtor Account	<DbtrAcct>	[0..1]		In case the booked entry is a credit transaction, the account details of the counterparty will be reported in <DbtrAcct> and underlying message items.	/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtIs/TxDtIs/RltdPtIs/DbtrAcct	Unambiguous identification of the account of the debtor.
7	Identification	<Id>	[1..1]	Choice		/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtIs/TxDtIs/RltdPtIs/DbtrAcct/Id	Unique and unambiguous identification for the account between the account owner and the account servicer.
8	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtIs/TxDtIs/RltdPtIs/DbtrAcct/Id/IBAN	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.
9	Algorithm : IBAN						A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.
8	Other	<Othr>	[1..1]			/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtIs/TxDtIs/RltdPtIs/DbtrAcct/Id/Othr	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
9	Identification	<Id>	[1..1]	text{1,34}		/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtIs/TxDtIs/RltdPtIs/DbtrAcct/Id/Othr/Id	Identification assigned by an institution.

9	Scheme Name	<SchmeNm>	[0..1]	Choice	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/D btrAcct/Id/Othr/Schme Nm	Name of the identification scheme.
10	Code	<Cd>	[1..1]	text{1,4}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/D btrAcct/Id/Othr/Schme Nm/Cd	Name of the identification scheme, in a coded form as published in an external list.
10	Proprietary	<Prtry>	[1..1]	text{1,35}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/D btrAcct/Id/Othr/Schme Nm/Prtry	Name of the identification scheme, in a free text form.
7	Type	<Tp>	[0..1]		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/D btrAcct/Tp	Specifies the nature, or use of the account.
8	[XOR]			Choice		Either Code or Proprietary must be present, but not both.
9	Proprietary	<Prtry>	[1..1]	text{1,35}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/D btrAcct/Tp/Prtry	Nature or use of the account in a proprietary form.
7	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/D btrAcct/Ccy	Identification of the currency in which the account is held. Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account.
8	Algorithm : ActiveOrHistoricCurrency					The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.
6	Ultimate Debtor	<UltmtDbtr>	[0..1]		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtDbtr	Ultimate party that owes an amount of money to the (ultimate) creditor.
7	Name	<Nm>	[0..1]	text{1,140}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtDbtr/Nm	Name by which a party is known and which is usually used to identify that party.
7	Postal Address	<PstlAdr>	[0..1]		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtDbtr/PstlAdr	Information that locates and identifies a specific address, as defined by postal services.
8	Street Name	<StrtNm>	[0..1]	text{1,70}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtDbtr/PstlAdr/StrtN m	Name of a street or thoroughfare.

8	Building Number	<BldgNb>	[0..1]	text{1,16}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtDbtr/PstlAdr/BldgN b	Number that identifies the position of a building on a street.
8	Post Code	<PstCd>	[0..1]	text{1,16}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtDbtr/PstlAdr/PstCd	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
8	Town Name	<TwnNm>	[0..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtDbtr/PstlAdr/TwnN m	Name of a built-up area, with defined boundaries, and a local government.
8	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtDbtr/PstlAdr/Ctry	Nation with its own government.
9	Algorithm : Country						The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
7	Identification	<Id>	[0..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtDbtr/Id	Unique and unambiguous identification of a party.
8	Organisation Identification	<OrgId>	[1..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtDbtr/Id/OrgId	Unique and unambiguous way to identify an organisation.
9	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2- 9][A-NP-Z0-9]{3,3}{0,1}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtDbtr/Id/OrgId/BIC OrBEI	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
10	Algorithm : AnyBIC						Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters.
9	Other	<Othr>	[0..*]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtDbtr/Id/OrgId/Othr	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
10	Identification	<Id>	[1..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtDbtr/Id/OrgId/Othr /Id	Identification assigned by an institution.
10	Scheme Name	<SchmeNm>	[0..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtDbtr/Id/OrgId/Othr /SchmeNm	Name of the identification scheme.

11	Code	<Cd>	[1..1]	text{1,4}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtDbtr/Id/OrgId/Othr /SchmeNm/Cd	Name of the identification scheme, in a coded form as published in an external list.
11	Proprietary	<Prtry>	[1..1]	text{1,35}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtDbtr/Id/OrgId/Othr /SchmeNm/Prtry	Name of the identification scheme, in a free text form.
10	Issuer	<Issr>	[0..1]	text{1,35}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtDbtr/Id/OrgId/Othr /Issr	Entity that assigns the identification.
8	Private Identification	<PrvtId>	[1..1]		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtDbtr/Id/PrvtId	Unique and unambiguous identification of a person, for example a passport.
9	Date And Place Of Birth	<DtAndPlcOfBirth>	[0..1]		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtDbtr/Id/PrvtId/DtA ndPlcOfBirth	Date and place of birth of a person.
10	Birth Date	<BirthDt>	[1..1]	date	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtDbtr/Id/PrvtId/DtA ndPlcOfBirth/BirthDt	Date on which a person is born.
10	Province Of Birth	<PrvcOfBirth>	[0..1]	text{1,35}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtDbtr/Id/PrvtId/DtA ndPlcOfBirth/PrvcOfBir th	Province where a person was born.
10	City Of Birth	<CityOfBirth>	[1..1]	text{1,35}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtDbtr/Id/PrvtId/DtA ndPlcOfBirth/CityOfBirt h	City where a person was born.
10	Country Of Birth	<CtryOfBirth>	[1..1]	text [A-Z]{2,2}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtDbtr/Id/PrvtId/DtA ndPlcOfBirth/CtryOfBirt h	Country where a person was born.
11	Algorithm : Country					The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
9	Other	<Othr>	[0..*]		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtDbtr/Id/PrvtId/Oth r	Unique identification of a person, as assigned by an institution, using an identification scheme.

10	Identification	<Id>	[1..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/U ltmtDbtr/Id/PrvtId/Oth r/Id	Unique and unambiguous identification of a person.
10	Scheme Name	<SchmeNm>	[0..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/U ltmtDbtr/Id/PrvtId/Oth r/SchmeNm	Name of the identification scheme.
11	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/U ltmtDbtr/Id/PrvtId/Oth r/SchmeNm/Cd	Name of the identification scheme, in a coded form as published in an external list.
11	Proprietary	<Prtry>	[1..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/U ltmtDbtr/Id/PrvtId/Oth r/SchmeNm/Prtry	Name of the identification scheme, in a free text form.
10	Issuer	<Issr>	[0..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/U ltmtDbtr/Id/PrvtId/Oth r/Issr	Entity that assigns the identification.
6	Creditor	<Cdtr>	[0..1]		In case the booked entry is a debit transaction, the details of the counterparty will be reported in <Cdtr> and underlying message items.	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/C dtr	Party to which an amount of money is due.
7	Name	<Nm>	[0..1]	text{1,140}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/C dtr/Nm	Name by which a party is known and which is usually used to identify that party.
7	Postal Address	<PstlAdr>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/C dtr/PstlAdr	Information that locates and identifies a specific address, as defined by postal services.
8	Street Name	<StrtNm>	[0..1]	text{1,70}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/C dtr/PstlAdr/StrtNm	Name of a street or thoroughfare.
8	Building Number	<BldgNb>	[0..1]	text{1,16}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/C dtr/PstlAdr/BldgNb	Number that identifies the position of a building on a street.
8	Post Code	<PstCd>	[0..1]	text{1,16}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/C dtr/PstlAdr/PstCd	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
8	Town Name	<TwnNm>	[0..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/C dtr/PstlAdr/TwnNm	Name of a built-up area, with defined boundaries, and a local government.

8	Country	<Ctry>	[0..1]	text [A-Z]{2,2}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPties/C dtr/PstlAdr/Ctry	Nation with its own government.
9	Algorithm : Country					The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
7	Identification	<Id>	[0..1]	Choice	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPties/C dtr/Id	Unique and unambiguous identification of a party.
8	Organisation Identification	<OrgId>	[1..1]		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPties/C dtr/Id/OrgId	Unique and unambiguous way to identify an organisation.
9	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPties/C dtr/Id/OrgId/BICOrBEI	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
10	Algorithm : AnyBIC					Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters.
8	Private Identification	<PrvtId>	[1..1]		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPties/C dtr/Id/PrvtId	Unique and unambiguous identification of a person, for example a passport.
9	Date And Place Of Birth	<DtAndPlcOfBirth>	[0..1]		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPties/C dtr/Id/PrvtId/DtAndPlc OfBirth	Date and place of birth of a person.
10	Birth Date	<BirthDt>	[1..1]	date	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPties/C dtr/Id/PrvtId/DtAndPlc OfBirth/BirthDt	Date on which a person is born.
10	Province Of Birth	<PrvcOfBirth>	[0..1]	text{1,35}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPties/C dtr/Id/PrvtId/DtAndPlc OfBirth/PrvcOfBirth	Province where a person was born.
10	City Of Birth	<CityOfBirth>	[1..1]	text{1,35}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPties/C dtr/Id/PrvtId/DtAndPlc OfBirth/CityOfBirth	City where a person was born.
10	Country Of Birth	<CtryOfBirth>	[1..1]	text [A-Z]{2,2}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPties/C dtr/Id/PrvtId/DtAndPlc OfBirth/CtryOfBirth	Country where a person was born.
11	Algorithm : Country					The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

9	Other	<Othr>	[0..*]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/C dtr/Id/PrvtId/Othr	Unique identification of a person, as assigned by an institution, using an identification scheme.
10	Identification	<Id>	[1..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/C dtr/Id/PrvtId/Othr/Id	Unique and unambiguous identification of a person.
10	Scheme Name	<SchmeNm>	[0..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/C dtr/Id/PrvtId/Othr/Sch meNm	Name of the identification scheme.
11	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/C dtr/Id/PrvtId/Othr/Sch meNm/Cd	Name of the identification scheme, in a coded form as published in an external list.
11	Proprietary	<Prtry>	[1..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/C dtr/Id/PrvtId/Othr/Sch meNm/Prtry	Name of the identification scheme, in a free text form.
10	Issuer	<Issr>	[0..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/C dtr/Id/PrvtId/Othr/Issr	Entity that assigns the identification.
6	Creditor Account	<CdtrAcct>	[0..1]		In case the booked entry is a debit transaction, the account details of the counterparty will be reported in <CdtrAcct> and underlying message items.	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/C dtrAcct	Unambiguous identification of the account of the creditor to which a credit entry has been posted as a result of the payment transaction.
7	Identification	<Id>	[1..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/C dtrAcct/Id	Unique and unambiguous identification for the account between the account owner and the account servicer.
8	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/C dtrAcct/Id/IBAN	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.
9	Algorithm : IBAN						A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.
8	Other	<Othr>	[1..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/C dtrAcct/Id/Othr	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
9	Identification	<Id>	[1..1]	text{1,34}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/C dtrAcct/Id/Othr/Id	Identification assigned by an institution.

9	Scheme Name	<SchmeNm>	[0..1]	Choice	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/C dtrAcct/Id/Othr/Schme Nm	Name of the identification scheme.
10	Code	<Cd>	[1..1]	text{1,4}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/C dtrAcct/Id/Othr/Schme Nm/Cd	Name of the identification scheme, in a coded form as published in an external list.
10	Proprietary	<Prtry>	[1..1]	text{1,35}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/C dtrAcct/Id/Othr/Schme Nm/Prtry	Name of the identification scheme, in a free text form.
7	Type	<Tp>	[0..1]		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/C dtrAcct/Tp	Specifies the nature, or use of the account.
8	[XOR]			Choice		Either Code or Proprietary must be present, but not both.
9	Proprietary	<Prtry>	[1..1]	text{1,35}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/C dtrAcct/Tp/Prtry	Nature or use of the account in a proprietary form.
7	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/C dtrAcct/Ccy	Identification of the currency in which the account is held. Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account.
8	Algorithm : ActiveOrHistoricCurrency					The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.
6	Ultimate Creditor	<UltmtCdtr>	[0..1]		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtCdtr	Ultimate party to which an amount of money is due.
7	Name	<Nm>	[0..1]	text{1,140}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtCdtr/Nm	Name by which a party is known and which is usually used to identify that party.
7	Postal Address	<PstlAdr>	[0..1]		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtCdtr/PstlAdr	Information that locates and identifies a specific address, as defined by postal services.
8	Street Name	<StrtNm>	[0..1]	text{1,70}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtCdtr/PstlAdr/StrtN m	Name of a street or thoroughfare.

8	Building Number	<BldgNb>	[0..1]	text{1,16}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/U ltmtCdtr/PstlAdr/BldgNb	Number that identifies the position of a building on a street.
8	Post Code	<PstCd>	[0..1]	text{1,16}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/U ltmtCdtr/PstlAdr/PstCd	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
8	Town Name	<TwnNm>	[0..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/U ltmtCdtr/PstlAdr/TwnNm	Name of a built-up area, with defined boundaries, and a local government.
8	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/U ltmtCdtr/PstlAdr/Ctry	Nation with its own government.
9	Algorithm : Country						The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
7	Identification	<Id>	[0..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/U ltmtCdtr/Id	Unique and unambiguous identification of a party.
8	Organisation Identification	<OrgId>	[1..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/U ltmtCdtr/Id/OrgId	Unique and unambiguous way to identify an organisation.
9	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]{3,3}{0,1}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/U ltmtCdtr/Id/OrgId/BICOrBEI	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
10	Algorithm : AnyBIC						Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters.
9	Other	<Othr>	[0..*]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/U ltmtCdtr/Id/OrgId/Othr	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
10	Identification	<Id>	[1..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/U ltmtCdtr/Id/OrgId/Othr/Id	Identification assigned by an institution.
10	Scheme Name	<SchmeNm>	[0..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/U ltmtCdtr/Id/OrgId/Othr/SchmeNm	Name of the identification scheme.

11	Code	<Cd>	[1..1]	text{1,4}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtCdtr/Id/OrgId/Othr /SchmeNm/Cd	Name of the identification scheme, in a coded form as published in an external list.
11	Proprietary	<Prtry>	[1..1]	text{1,35}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtCdtr/Id/OrgId/Othr /SchmeNm/Prtry	Name of the identification scheme, in a free text form.
10	Issuer	<Issr>	[0..1]	text{1,35}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtCdtr/Id/OrgId/Othr /Issr	Entity that assigns the identification.
8	Private Identification	<PrvtId>	[1..1]		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtCdtr/Id/PrvtId	Unique and unambiguous identification of a person, for example a passport.
9	Date And Place Of Birth	<DtAndPlcOfBirth>	[0..1]		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtCdtr/Id/PrvtId/DtA ndPlcOfBirth	Date and place of birth of a person.
10	Birth Date	<BirthDt>	[1..1]	date	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtCdtr/Id/PrvtId/DtA ndPlcOfBirth/BirthDt	Date on which a person is born.
10	Province Of Birth	<PrvcOfBirth>	[0..1]	text{1,35}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtCdtr/Id/PrvtId/DtA ndPlcOfBirth/PrvcOfBir th	Province where a person was born.
10	City Of Birth	<CityOfBirth>	[1..1]	text{1,35}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtCdtr/Id/PrvtId/DtA ndPlcOfBirth/CityOfBirt h	City where a person was born.
10	Country Of Birth	<CtryOfBirth>	[1..1]	text [A-Z]{2,2}	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtCdtr/Id/PrvtId/DtA ndPlcOfBirth/CtryOfBirt h	Country where a person was born.
11	Algorithm : Country					The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
9	Other	<Othr>	[0..*]		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtCdtr/Id/PrvtId/Oth r	Unique identification of a person, as assigned by an institution, using an identification scheme.

10	Identification	<Id>	[1..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtCdtr/Id/PrvtId/Oth r/Id	Unique and unambiguous identification of a person.
10	Scheme Name	<SchmeNm>	[0..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtCdtr/Id/PrvtId/Oth r/SchmeNm	Name of the identification scheme.
11	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtCdtr/Id/PrvtId/Oth r/SchmeNm/Cd	Name of the identification scheme, in a coded form as published in an external list.
11	Proprietary	<Prtry>	[1..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtCdtr/Id/PrvtId/Oth r/SchmeNm/Prtry	Name of the identification scheme, in a free text form.
10	Issuer	<Issr>	[0..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/U ltmtCdtr/Id/PrvtId/Oth r/Issr	Entity that assigns the identification.
6	Proprietary	<Prtry>	[0..*]		In case the entry is a SEPA direct debit, this field contains the Creditor Scheme identification of the Creditor.	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/P rtry	Proprietary party related to the underlying transaction.
7	Type	<Tp>	[1..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/P rtry/Tp	Specifies the type of proprietary party.
7	Party	<Pty>	[1..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/P rtry/Pty	Proprietary party.
8	Identification	<Id>	[0..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/P rtry/Pty/Id	Unique and unambiguous identification of a party.
9	Private Identification	<PrvtId>	[1..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/P rtry/Pty/Id/PrvtId	Unique and unambiguous identification of a person, for example a passport.
10	Other	<Othr>	[0..*]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdPtIs/P rtry/Pty/Id/PrvtId/Othr	Unique identification of a person, as assigned by an institution, using an identification scheme.

11	Identification	<Id>	[1..1]	text{1,35}	Creditor Scheme Identification of the Creditor.	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/P rtry/Pty/Id/PrvtId/Othr /Id	Unique and unambiguous identification of a person.
11	Scheme Name	<SchmeNm>	[0..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/P rtry/Pty/Id/PrvtId/Othr /SchmeNm	Name of the identification scheme.
12	Proprietary	<Prtry>	[1..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdPties/P rtry/Pty/Id/PrvtId/Othr /SchmeNm/Prtry	Name of the identification scheme, in a free text form.
5	Related Agents	<RltdAgts>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdAgts	Set of elements used to identify the agents related to the underlying transaction.
6	Debtor Agent	<DbtrAgt>	[0..1]		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 <DbtAgt>.	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdAgts/D btrAgt	Financial institution servicing an account for the debtor.
7	Financial Institution Identification	<FinInstnId>	[1..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdAgts/D btrAgt/FinInstnId	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
8	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdAgts/D btrAgt/FinInstnId/BIC	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
9	Algorithm : BIC						Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters.
6	Creditor Agent	<CdtrAgt>	[0..1]		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>.	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdAgts/Cd trAgt	Financial institution servicing an account for the creditor.
7	Financial Institution Identification	<FinInstnId>	[1..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdAgts/Cd trAgt/FinInstnId	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
8	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry Dtls/TxDtls/RltdAgts/Cd trAgt/FinInstnId/BIC	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
9	Algorithm : BIC						Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters.

5	Purpose	<Purp>	[0..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/Purp	Underlying reason for the payment transaction. Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.
6	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/Purp/Cd	Underlying reason for the payment transaction, as published in an external purpose code list.
6	Proprietary	<Prtry>	[1..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/Purp/Prtry	Purpose, in a proprietary form.
5	Remittance Information	<RmtInf>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RmtInf	Structured information that enables the matching, ie, reconciliation, of a payment with the items that the payment is intended to settle, such as commercial invoices in an account receivable system.
6	Unstructured	<Ustrd>	[0..*]	text{1,140}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RmtInf/Ustrd	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.
6	Structured	<Strd>	[0..*]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RmtInf/Strd	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.
7	Creditor Reference Information	<CdtrRefInf>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RmtInf/Strd /CdtrRefInf	Reference information provided by the creditor to allow the identification of the underlying documents.
8	Type	<Tp>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RmtInf/Strd /CdtrRefInf/Tp	Specifies the type of creditor reference.
9	Code Or Proprietary	<CdOrPrtry>	[1..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RmtInf/Strd /CdtrRefInf/Tp/CdOrPrtry	Coded or proprietary format creditor reference type.
10	Code	<Cd>	[1..1]	text		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RmtInf/Strd /CdtrRefInf/Tp/CdOrPrtry/Cd	Type of creditor reference, in a coded form.
11	Structured Communication Reference			SCOR			Document is a structured communication reference provided by the creditor to identify the referred transaction.
9	Issuer	<Issr>	[0..1]	text{1,35}	NL "CUR" for Dutch "Betalingsskenmerk". BE "BBA" for Belgium "Betalingsskenmerk". Other countries "ISO" for "ISO Structured Reference".	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RmtInf/Strd /CdtrRefInf/Tp/Issr	Entity that assigns the credit reference type.

8	Reference	<Ref>	[0..1]	text{1,35}	Payment reference.	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RmtInf/Strd /CctrRefInf/Ref	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money. If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.
7	Additional Remittance Information	<AddtlRmtInf>	[0..3]	text{1,140}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RmtInf/Strd /AddtlRmtInf	Additional information, in free text form, to complement the structured remittance information.
5	Related Dates	<RltdDts>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdDts	Set of elements used to identify the dates related to the underlying transactions.
6	Interbank Settlement Date	<IntrBkSttlmDt>	[0..1]	date		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdDts/Intr BkSttlmDt	Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.
6	Transaction Date Time	<TxDtTm>	[0..1]	dateTime	In case of Instant Payments it will contain date/time of receipt of the Instant Payment.	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RltdDts/Tx DtTm	Date and time of the underlying transaction.
5	Return Information	<RtrInf>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RtrInf	Set of elements used to provide the return information.
6	Reason	<Rsn>	[0..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RtrInf/Rsn	Specifies the reason for the return.
7	Code	<Cd>	[1..1]	text{1,4}	For ISO Return codes please see the ING Codification Annex	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RtrInf/Rsn/ Cd	Reason for the return, as published in an external reason code list.
7	Proprietary	<Prtry>	[1..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RtrInf/Rsn/ Prtry	Reason for the return, in a proprietary form.
6	Additional Information	<AddtlInf>	[0..*]	text{1,105}	Can be filled in case of non-SEPA payments.	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/RtrInf/Addt lInf	Further details on the return reason.
6	CrossElementComplexRule : ReturnReasonRule						If Reason/Code is equal to NARR, then AdditionalInformation must be present.
5	Additional Transaction Information	<AddtlTxInf>	[0..1]	text{1,500}	Multibank: =Reference of the Account Servicing Institution (Tag 61 Sub 9) of incoming MT940	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Ntry DtIs/TxDtIs/AddtlTxInf	Further details of the transaction.
3	Additional Entry Information	<AddtlNtryInf>	[0..1]	text{1,500}	Multibank: = Information to Account Owner (Tag 86) of incoming MT940	/Document/BkToCstmr AcctRpt/Rpt/Ntry/Addtl NtryInf	Further details of the entry.

3	Textual : ReferenceGuideline					At least one reference should be present to identify the underlying transaction(s).
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