

INSIDE BUSINESS

PAYMENTS CEE

ANNEX 2

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# Czech Republic

## CAMT53 Statements

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

**Note:** The ISO 20022 Message Definition Report (MDR), Message Usage Guideline (MUG) and XML Schema can be downloaded from: [www.iso20022.org/full\\_catalogue.page](http://www.iso20022.org/full_catalogue.page).

### Explanation of terminology

#### Notation

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

Notation	Explanation
<b>ISO Index</b>	The number of the XML Tag as stated in the ISO 20022 description of CAMT.053.001.02.
<b>Level</b>	This field indicates the level of each XML Tag within the according to the ISO 20022 description of CAMT.053.001.02.
<b>Message Item</b>	The name of the XML Tag written in full.
<b>Multiplicity</b>	"[n..m]" reflects the number of occurrences of the tag (minimum (n) and maximum (m)) according to the ISO 20022 description of CAMT.053.001.02.
<b>{Or Or}</b>	"{Or..Or}" after the concerned elements indicates that only one of the elements will be present.
<b>Amounts</b>	The decimal separator is a dot. The number of fractional digits (or minor unit of currency) complies with ISO 4217. Example: <Amt Ccy="EUR">1000.00</Amt>
<b>Date</b>	All dates are reported as YYYY-MM-DD as specified in ISO 8601 and is an internationally agreed way to represent dates. Example: 2015-01-05
<b>DateTime</b>	DateTime is always reported as specified in ISO 8601 (complete date plus hours, minutes, seconds and a decimal fraction of a second), unless mentioned otherwise. Format: YYYY-MM-DDThh:mm:ss.sTZD Example: 2015-01-05T02:52:48.125+01:00

#### Character set

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

## Structure CAMT.053.001.02 messages

A CAMT.053 statement file exists of one group header and at least one Statement (2.0 <Stmt>). Each Statement consists of booked and value balance information for one account.

Forward available (value) balance is optional. By default, a CAMT.053 Statement will be delivered in case of no entries and on request, this can be switched off.

The following diagram shows the structure of CAMT53 messages:

CAMT.053	Index	Name	Multiplicity
	1.0	Group Header	1
	2.0	Statement	0-n
	2.23	Balance	0-n
	2.76	Entry	0-n
	2.135	Entry details	0-n
	2.136	Batch	0-1
	2.142	Transaction details	

## Group Header

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

Message Item	XML Tag	Multiplicity	ISO Index	Level
+ Group Header	<GrpHdr>	[1..1]	1.0	1
++ Message Identification	<MsgId>	[1..1]	1.1	2
++ Creation Date Time	<CreDtTm>	[1..1]	1.2	2
++ Message Recipient	<MsgRcpt>	[0..1]	1.3	2
+++ Name	<Nm>	[0..1]	1.3	3
+++ Identification	<Id>	[0..1]	1.3	3
++++ Organisation Identification	<OrgId>	[1..1]	1.3	4
+++++ Other	<Othr>	[0..1]	1.3	5
+++++ Identification	<Id>	[1..1]	1.3	6

## Report / Statement

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

Message Item	XML Tag	Multiplicity	ISO Index	Level
+ Report / Statement	<Rpt> / <Stmt>	[1..n]	2.0	1
++ Identification	<Id>	[1..1]	2.1	2
++ Electronic Sequence Number	<ElctrncSeqNb>	[1..1]	2.2	2
++ Creation Date Time	<CreDtTm>	[1..1]	2.4	2
++ From To Date	<FrToDt>	[0..1]	2.5	2
+++ From Date Time	<FrDtTm>	[1..1]	2.5	3
+++ To Date Time	<ToDtTm>	[1..1]	2.5	3
++ Account	<Acct>	[1..1]	2.10	2
+++ Identification	<Id>	[1..1]	2.10	3
++++ IBAN	<IBAN>	[1..1]{Or}	2.10	4
++++ Other	<Othr>	[1..1]{Or}	2.10	4
+++++ Identification	<Id>	[1..1]	2.10	5
+++++ Scheme Identification	<SchmeNm>	[0..1]	2.10	5
+++++ Code	<Cd>	[1..1]	2.10	6
+++++ Proprietary	<Prtry>	[1..1]	2.10	6
+++ Type	<Tp>	[0..1]	2.10	3
++++ Code	<Cd>	[1..1]	2.10	4

Message Item	XML Tag	Multiplicity	ISO Index	Level
+++ Currency	<Ccy>	[0..1]	2.10	3
+++ Owner	<Ownr>	[0..1]	2.10	3
++++ Name	<Nm>	[0..1]	2.10	4
+++ Servicer	<Svcr>	[0..1]	2.10	3
++++ Financial Institution Identification	<FinInstnId>	[1..1]	2.10	4
+++++ BIC	<BIC>	[0..1]	2.10	5
+++++ Other	<Othr>	[0..1]	2.10	5
+++++ Id	<Id>	[1..1]	2.10	6
++ Balance	<Bal>	[0..n]	2.23	2
+++ Type	<Tp>	[1..1]	2.24	3
++++ Code or Proprietary	<CdOrPrtry>	[1..1]	2.25	4
+++++ Code	<Cd>	[1..1]	2.26	5
+++ Amount	<Amt>	[1..1]	2.34	3
+++ Credit Debit Indicator	<CdtDbtInd>	[1..1]	2.35	3
+++ Date	<Dt>	[1..1]	2.36	3
++++ Date	<Dt>	[1..1]	2.36	4
++++ Date Time	<DtTm>	[1..1]	2.36	4
++ Transaction Summary	<TxSummry>	[0..1]	2.43	2
+++ Total Entries	<TtlNtries>	[0..1]	2.44	3
++++ Number of entries	<NbOfNtries>	[0..1]	2.45	4
++++ Sum	<Sum>	[0..1]	2.46	4
+++ Total Credit Entries	<TtlCdtNtries>	[0..1]	2.49	3
++++ Number of Entries	<NbOfNtries>	[0..1]	2.50	4
++++ Sum	<Sum>	[0..1]	2.51	4
+++ Total Debit Entries	<TtlDbtNtries>	[0..1]	2.52	3
++++ Number of Entries	<NbOfNtries>	[0..1]	2.53	4
++++ Sum	<Sum>	[0..1]	2.54	4

## Entry

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

Message Item	XML Tag	Multiplicity	ISO Index	Level
++ Entry	<Ntry>	[0..n]	2.76	2
+++ Entry Reference	<NtryRef>	[0..1]	2.77	3
+++ Amount	<Amt>	[1..1]	2.78	3
+++ Credit Debit Indicator	<CdtDbtInd>	[1..1]	2.79	3

Message Item	XML Tag	Multiplicity	ISO Index	Level
+++ Reversal Indicator	<RvslInd>	[0..1]	2.80	3
+++ Status	<Sts>	[1..1]	2.81	3
+++ Booking Date	<BookgDt>	[1..1]	2.82	3
++++ Date	<Dt>	[1..1]	2.82	4
+++ Value Date	<ValDt>	[0..1]	2.83	3
++++ Date	<Dt>	[1..1]	2.83	4
+++ Account Servicer Reference	<AcctSvcrRef>	[0..1]	2.84	3
+++ Bank Transaction Code	<BkTxCd>	[1..1]	2.91	3
++++ Domain	<Domn>	[0..1]	2.92	4
++++ Proprietary	<Prtry>	[0..1]	2.97	4
+++++ Code	<Cd>	[1..1]	2.98	5
+++++ Issuer	<Issr>	[0..1]	2.99	5
+++ Amount Details	<AmtDtls>	[0..1]	2.104	3
++++ Instructed Amount	<InstdAmt>	[0..1]	2.104	4
+++++ Amount	<Amt>	[1..1]	2.104	5
+++++ Currency Exchange	<CcyXchg>	[0..1]	2.104	5
+++++ Source Currency	<SrcCcy>	[1..1]	2.104	6
+++++ Exchange Rate	<XchgRate>	[1..1]	2.104	6

### Entry Details

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

Message Item	XML Tag	Multiplicity	ISO Index	Level
+++ Entry Details	<NtryDtls>	[0..1]	2.135	3

### Batch

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

Message Item	XML Tag	Multiplicity	ISO Index	Level
++++ Batch	<Btch>	[0..1]	2.136	4
+++++ Payment Information Identification	<PmtInfld>	[0..1]	2.138	5
+++++ Number Of Transactions	<NbOfTxs>	[0..1]	2.139	5
+++++ Total Amount	<TtlAmt>	[0..1]	2.140	5
+++++ Credit Debit Indicator	<CdtDbtInd>	[0..1]	2.141	5

## Transaction Details

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

Message Item	XML Tag	Multiplicity	ISO Index	Level
++++ Transaction Details	<TxDtIs>	[0..n]	2.142	4
+++++ References	<Refs>	[0..1]	2.142	5
+++++ Payment Information Identification	<PmtInflId>	[0..1]	2.146	6
+++++ Instruction Identification	<InstrId>	[0..1]	2.147	6
+++++ End To End Identification	<EndToEndId>	[0..1]	2.148	6
+++++ Mandate Identification	<MndtId>	[0..1]	2.150	6
+++++ Cheque Number	<ChqNb>	[0..1]	2.151	6
+++++ Amount Details	<AmtDtIs>	[0..1]	2.156	5
+++++ Instructed Amount	<InstdAmt>	[0..1]	2.156	6
+++++ Amount	<Amt>	[1..1]	2.156	7
+++++ Currency Exchange	<CcyXchg>	[0..1]	2.156	7
+++++ Source Currency	<SrcCcy>	[1..1]	2.156	8
+++++ Exchange Rate	<XchgRate>	[1..1]	2.156	8
+++++ Bank Transaction Code	<BkTxCd>	[0..1]	2.163	5
+++++ Domain	<Domn>	[0..1]	2.164	6
+++++ Proprietary	<Prtry>	[0..1]	2.169	6
+++++ Code	<Cd>	[1..1]	2.170	7
+++++ Issuer	<Issr>	[0..1]	2.171	7
+++++ Related Parties	<RltdPties>	[0..1]	2.199	5
+++++ Debtor	<Dbtr>	[0..1]	2.201	6
+++++ Name	<Nm>	[0..1]	2.201	7
+++++ Postal Address	<PstlAdr>	[0..1]	2.201	7
+++++ Identification	<Id>	[0..1]	2.201	7
+++++ Debtor Account	<DbtrAcct>	[0..1]	2.202	6
+++++ Identification	<Id>	[1..1]	2.202	7
+++++ IBAN	<IBAN>	[1..1] {Or	2.202	8
+++++ Other	<Othr>	[1..1] Or}	2.202	8
+++++ Identification	<Id>	[1..1]	2.202	9
+++++ Ultimate Debtor	<UltmtDbtr>	[0..1]	2.203	6
+++++ Name	<Nm>	[0..1]	2.203	7
+++++ Identification	<Id>	[0..1]	2.203	7
+++++ Creditor	<Cdtr>	[0..1]	2.204	6
+++++ Name	<Nm>	[0..1]	2.204	7
+++++ Postal Address	<PstlAdr>	[0..1]	2.204	7

Message Item	XML Tag	Multiplicity	ISO Index	Level
+++++++ Identification	<Id>	[0..1]	2.204	7
+++++++ Creditor Account	<CdtrAcct>	[0..1]	2.205	6
+++++++ Identification	<Id>	[1..1]	2.205	7
+++++++ IBAN	<IBAN>	[1..1] {Or	2.205	8
+++++++ Other	<Othr>	[1..1] Or}	2.205	8
+++++++ Identification	<Id>	[1..1]	2.205	9
+++++++ Type	<Tp>	[0..1]	2.205	7
+++++++ Proprietary	<Prtry>	[1..1]	2.205	8
+++++++ Ultimate Creditor	<UltmtCdtr>	[0..1]	2.206	6
+++++++ Name	<Nm>	[0..1]	2.206	7
+++++++ Identification	<Id>	[0..1]	2.206	7
+++++++ Related Agents	<RltdAgts>	[0..1]	2.211	5
+++++++ Debtor Agent	<DbtrAgt>	[0..1]	2.212	6
+++++++ Financial Institution Identification	<FinInstnId>	[1..1]	2.212	7
+++++++ BIC	<BIC>	[0..1]	2.212	8
+++++++ Creditor Agent	<CdtrAgt>	[0..1]	2.213	6
+++++++ Financial Institution Identification	<FinInstnId>	[1..1]	2.213	7
+++++++ BIC	<BIC>	[0..1]	2.213	8
+++++++ Intermediary Agent 1	<IntrmyAgt1>	[0..1]	2.214	6
+++++++ Financial Institution Identification	<FinInstnId>	[1..1]	2.214	7
+++++++ BIC	<BIC>	[0..1]	2.214	8
+++++++ Intermediary Agent 2	<IntrmyAgt2>	[0..1]	2.215	6
+++++++ Financial Institution Identification	<FinInstnId>	[1..1]	2.215	7
+++++++ BIC	<BIC>	[0..1]	2.215	8
+++++++ Intermediary Agent 3	<IntrmyAgt3>	[0..1]	2.216	6
+++++++ Financial Institution Identification	<FinInstnId>	[1..1]	2.216	7
+++++++ BIC	<BIC>	[0..1]	2.216	8
+++++++ Purpose	<Purp>	[0..1]	2.224	5
+++++++ Code	<Cd>	[1..1]	2.225	6
+++++++ Remittance Information	<RmtInf>	[0..1]	2.234	5
+++++++ Unstructured	<Ustrd>	[0..n]	2.235	6
+++++++ Structured	<Strd>	[0..n]	2.236	6
+++++++ Creditor Reference Information	<CdtrRefInf>	[0..1]	2.256	7
+++++++ Type	<Tp>	[0..1]	2.257	8
+++++++ Code Or Proprietary	<CdOrPrtry>	[1..1]	2.258	9
+++++++ Code	<Cd>	[1..1]	2.259	10
+++++++ Issuer	<Issr>	[0..1]	2.261	9



Message Item	XML Tag	Multiplicity	ISO Index	Level
+++++++ Reference	<Ref>	[0..1]	2.262	8
+++++ Related Details	<RltdDts>	[0..1]	2.266	5
+++++ Transaction Date Time	<TxDtTm>	[0..1]	2.273	6
+++++ Return Information	<RtrInf>	[0..1]	2.293	5
+++++ Reason	<Rsn>	[0..1]	2.304	6
+++++ Code	<Cd>	[1..1]	2.305	7
+++++ Additional Information	<AddtlInf>	[0..n]	2.307	6
+++++ Additional Transaction Information	<AddtlTxInf>	[0..1]	2.313	5
+++ Additional Entry Information	<AddtlNtryInf>	[0..1]	2.314	3
++ Additional Statement Information	<AddtlStmntInf>	[0..1]	2.315	2

## Message item contents

The structure and Message Items in CAMT.053.

### Group Header

The following Message Item specifics are applicable to Group Header.

#### 1.1 Message Identification <MsgId>

Unique message identification assigned by ING.

#### 1.2 Creation Date Time <CreDtTm>

Format: YYYY-MM-DDThh:mm:ss.STZD

Example: 2015-01-05T02:35:45.156+01:00

#### 1.3 Identification <Id>

Filled with ING client identification.

### Statement

The following Message Item specifics are applicable to Statement.

#### 2.1 Identification <Id>

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

#### 2.2 Electronic Sequence Number <ElctrncSeqNb>

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

#### 2.5 From Date Time <FrDtTm>

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

#### 2.5 To Date Time <ToDtTm>

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

#### 2.10 Code <Cd>

Fixed value: "CACC" (Current Account).

#### 2.10 Name <Nm>

The name of the account owner.

#### 2.10 BIC <BIC>

Fixed value: "INGBCZPP"

#### 2.10 Identification <Id>

Not supported.

#### 2.23 Balance <Bal>

The following types of balances can be reported:

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

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

##### 2. Opening Booked balance (OPBD)

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

##### 3. Closing Booked balance (CLBD)

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

##### 4. Closing Available balance (CLAV)

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

##### 5. Forward Available balance (FWAV)

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

**Note:** A maximum of 2 Forward Available balances can be reported.

### Camt.053 only

2.26 Code (to Balance) <Cd>

PRCD (Previously Closed Booked)

OPBD (Opening Booked)

CLBD (Closing Booked)

CLAV (Closing Available)

FWAV (Forward Available) - not supported.

2.36 Date <Dt>

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

2.78 Amount <Amt>

Amount including currency code.

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

2.81 Status <Sts>

Fixed value: "BOOK".

2.84 Account Servicer Reference <AcctSvcrRef>

Contains unique ING reference.

2.91 Bank Transaction Code <BkTxCd>

In addition to the default ISO transaction codes please see ING Transaction Codification Annex. The ING transaction code will be reported in the proprietary field.

2.98 Code <CD>

Please see ING Transaction Codification Annex

2.99 Issuer <Issr>

Fixed value: "ING Group"

### Entry Details

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

### Batch

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

### Transaction Details

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

2.147 Instruction Identification <InstrId>

Not supported.

2.151 Cheque Number <ChqNb>

Not supported.

2.163 Bank Transaction Code <BkTxCd>

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

In addition to the default ISO transaction codes please see ING Transaction Codification Annex.

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

2.170 Code <Cd>

Please see ING Transaction Codification Annex.

2.171 Issuer <Issr>

Fixed value: "ING Group"

2.201 Debtor <Dbtr>

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

2.201 Postal Address <PstlAdr>

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

2.202 Debtor Account <DbtrAcct>

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

2.204 Creditor <Cdtr>

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

#### 2.204 Postal Address <PstlAdr>

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

#### 2.205 Creditor Account <CdtrAcct>

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

#### 2.212 Debtor Agent <DbtrAgt>

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

#### 2.213 Creditor Agent <CdtrAgt>

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

#### 2.214 Intermediary Agent 1 <IntrmyAgt1>

Not supported.

#### 2.215 Intermediary Agent 1 <IntrmyAgt2>

Not supported.

#### 2.216 Intermediary Agent 1 <IntrmyAgt3>

Not supported.

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

Fixed value: "SCOR".

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

Value: "ISO" or "CUR"

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

Payment reference.

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

For ISO Return Reason codes please see Appendix C ISO Return Reason codes in the ING Transaction Codification Annex

#### 2.313 Additional Transaction Information <AddtlTxInf>

Filled in case of non-SEPA payments. Currently entries under this tag contain information for the building of MT940 statements and MT942 advices.

## Structured MT940 and MT942

### Layout Structured MT940

All records in the structured MT940 are preceded by an identifier (tag) and closed with a CS2 (carriage return, line feed, hex 0D0A).  
An MT940 file can contain one or more messages:

- One message covers one account;
- One message covers one book day;
- One message contains one or more entries. Or in case of no transactions, the entries section is empty.

MT940	Status	Tag	Name	Repeat
			<b>Message heading section</b>	1
	M		Header 1 Expert Information	
	M		Header 2 Import information	
	O		Header 3 Message information	
			<b>Customer statement message section</b>	1
	M	20	Transaction Reference number	
	M	25	Account identification	
	M	28C	Statement number/Sequence number	
	M	60F	Opening balance	
			<b>Entities section</b>	0 - n
	O	61	Statement line	
	O	86	Information to the account owner	
	M	62F	Closing balance (Booked funds)	
	O	64	Closing available balance (Value balance)	
	O	65	Forwarded available balance	0 - n
	M	86	Information to the account owner	
			<b>Trailer block</b>	
			Trailer	

## Layout Structured MT942

All records in the structured MT940 are preceded by an identifier (tag) and closed with a CS2 (carriage return, line feed, hex 0D0A).  
An MT942 file can contain one or more messages:

- One message covers one account;
- One message covers one book day;
- One message contains one or more entries. Or in case of no transactions, the entries section is empty.

MT942	Status	Tag	Name	Repeat
			<b>Message heading section</b>	1
	M		Header 1 Expert Information	
	M		Header 2 Import information	
	O		Header 3 Message information	
			<b>Customer statement message section</b>	1
	M	20	Transaction Reference number	
	M	25	Account identification	
	M	28C	Statement number/Sequence number	
	M	34F	Debit and Credit Floor Limit Indicator	
	M	13D	Date and Time Indication	
			<b>Entities section</b>	0 - n
	O	61	Statement line	
	O	86	Information to the account owner	
	O	90D	Number and Sum of Entries	
	O	90C	Number and Sum of Entries	
	M	86	Information to the account owner	
			<b>Message trailer section</b>	
	O		Trailer	

## Header and footer MT940 and MT942

Standard SWIFT message header and trailer is used. The message header contains up to five blocks:

- Block 1: Export information
- Block 2: Import information
- Block 3: Optional message information1
- Block 4: MT940 and MT942 message
- Block 5: Message trailer

**Format:**

**{1 : <Export Info> }{2 : <Import Info> }{3 : <Optional message Info> } {4 : <MT940/MT942 statement>- }{5 :{CHK :141001456789}}**

## Tag specifications MT940

### Tag 20

#### Transaction Reference Number (TRN)

This tag specifies the reference assigned by the Sender to unambiguously identify the message.

Description	Pict	Content
Tag	4!x	:20:
Transaction Reference Number	16x	The content of this field is populated with "STMT" followed by the value taken from <Stmt><Id> of the reported account statement. Example: <b>:20:STMT201702200366159</b>

### Tag 25

#### Account Identification

This tag identifies the account for which the statement is sent.

Description	Pict	Content
Tag	4!x	:25:
Account Number	35x	Default IBAN. The content of this field is populated with the value taken from <Acct><Id><IBAN>, so only IBAN is reported without the currency of the account. Example: <b>:25:CZ15INGB91451902558640</b>

### Tag 28C

#### Statement Number

This tag contains the sequential number of the statement.

Description	Pict	Content
Tag	5!x	:28C:
Statement number	5n	As agreed, the content of this field is populated with the value taken from <ElctrncSeqNb> of the reported account statement. Example: <b>:28C:125</b>



## Tag 60F

### Opening Balance (MT940 only)

This tag specifies, for the opening balance, whether it is a debit or credit balance, the date, the currency and the amount of the balance.

Description	Pict	Content
Tag	5!x	:60F:
		The content of this field is populated with the date and amount of PreviouslyClosedBooked balance (PRCD) of the reported account statement
		Example input in camt.053 from BTR: <Bal> <Tp> <CdOrPrtry> <Cd>PRCD</Cd> </CdOrPrtry> </Tp> <Amt Ccy="CZ">155452.54</Amt> <CdtDbtInd>CRDT</CdtDbtInd> <Dt> <Dt>2025-02-06</Dt> </Dt> </Bal>
Opening balance	1!a6!n3!a15d	Example MT940 reporting over book date 7 February: <b>:60F:C250206CZK155452,54</b>
		Note: the number of fractional digits depend on the currency, see ISO 4217 (link: <a href="https://www.currency-iso.org/en/home/tables/table-a1.html">https://www.currency-iso.org/en/home/tables/table-a1.html</a> )
		Example JPY account: <b>:60F:D250206JPY55125480,</b>

## Tag 61

### Statement Line

This tag contains the details of each transaction

Description	Pict	Content
Tag	4!!x	:61:
		Implemented as follows
		<b>Line 1:</b>
		:61:
		Value date - YYMMDD
		Entry date - MMDD and always present
		Credit/ Debit Mark C (= Credit) or D (= Debit)
		Transaction Amount
		Transaction code - SWIFT Transaction code is specified by the letter "N" followed by an indicator of the type of the entry
		Reference for the Account Owner
		Account Servicing Institution's Reference - ING reference preceded by "/"
		<b>Line 2:</b>
		Supplementary Details - /TRCD/<ING transaction codification>//OCMT/<ISO CCY+original amount of transaction>/
		Example:
		:61:2502200220D253,65NTRFEREF//00000000188160
		/TRCD/00160//OCMT/EUR54,30/

## Tag 86

### Information to account owner

This tag contains additional information on the transaction detailed in the preceding statement line. Tag 86 contains structured information.

Description	Pict	Content
Tag	4!x	:86: (only the first line starts with a tag. Subsequent lines don't start with a tag)
Information to the account owner	6*65x	Example: :86:/EREF/E2E-JV-IOL-170220-CZ01.08.106.04//IREF/1000000032727805000 010000010000001//CNTP/CH0300230230R01251477/UBSWCHZH80A/CUSTOMER UBS SWITZERLAND///REMI/USTD///RTURI/IOL/PST/JV/INITIATE SECT FX TREA FROM INGCZ RON TO OTHER CH BANK///EXCH/4,67127072/

### General remarks (:86:)

1. The order of code words (RTRN, CREF, etc..) is always the same for all movement types reported.
2. Code words can be followed by one or more (sub)fields. (Sub)fields are separated by a slash, the last subfield is closed by a slash.
3. Code words are only reported if information is available in one or more (sub)fields.
4. Empty subfields will be left empty, resulting in a slash.
5. Subfields can have variable lengths and positions.
6. Subfields may contain slashes, except for CNTP and for subfield <Name> of ULTC and ULTD.
7. No additional blanks (all fields will be trimmed).
8. For the lines two till six the first character is replaced by a space if the character is a colon (":") or a hyphen ("-")
9. A '+' sign can be used at the end of a subfield to indicate that data of the original instruction has been truncated by ING or any other financial institution involved in processing the financial messages that resulted in an entry on the account statement
10. If the to be reported information exceeds the 390 characters, the info will be truncated from the end. If a (sub)field contains an Amount or References and does not completely fit, the (sub)field will be left out.
11. Additional code words may be added in future.

[\\*See page 27](#)

## Tag 62F

### Closing balance (Booked funds)

This tag specifies for the closing balance - booked funds, whether it is a debit or credit balance, the date, the currency and the amount of the balance.

Description	Pict	Content
Tag	5!x	:62F: The content of this field is populated with the date and amount of ClosingBooked balance (CLBD) of the reported account statement  Example input in camt.053: <Bal> <Tp> <CdOrPrtry> <Cd>CLBD</Cd> </CdOrPrtry> </Tp> <Amt Ccy="CZ">1552.40</Amt> <CdtDbtInd>DBIT</CdtDbtInd> <Dt> <Dt>2025-02-07</Dt> </Dt> </Bal>
Closing balance (booked funds)	1!a6!n3!a15d	Example MT940 reporting over book date 7 February 2025: :62F:D250207CZ1552,40  <b>Note: the number of fractional digits depend on the currency</b>  Example JPY account: :62F:C250207JPY525480

## Tag 64

### Closing available balance (MT940 only)

This tag specifies for the closing available balance, whether it is a debit or credit balance, the date, the currency and the amount of the balance

Description	Pict	Content
Tag	4!x	:64:
		The content of this field is populated with the date and amount of ClosingAvailable balance (CLAV) of the reported account statement
		<pre> &lt;Bal&gt; &lt;Tp&gt; &lt;CdOrPrtry&gt; &lt;Cd&gt;CLAV&lt;/Cd&gt; &lt;/CdOrPrtry&gt; &lt;/Tp&gt; &lt;Amt Ccy="CZ"&gt;1552.40&lt;/Amt&gt; &lt;CdtDbtInd&gt;DBIT&lt;/CdtDbtInd&gt; &lt;Dt&gt; &lt;Dt&gt;2025-02-07&lt;/Dt&gt; &lt;/Dt&gt; &lt;/Bal&gt; </pre>
Closing available balance (available funds)	1!a6!n3!a15d	<p>Example MT940 reporting over book date 7 February 2025:</p> <pre>:64:D250207CZ1552,40</pre> <p><b>Note: the number of fractional digits depend on the currency</b></p> <p>Example JPY account:</p> <pre>:64:C250207JPY525480</pre>

## Tag 86

### Information to account owner

This tag contains additional information on the transaction detailed in the preceding statement line. Tag 86 contains structured information.

Description	Pict	Content
Tag	4!x	:86:
Information to the account owner	6*65x	Example: :86:/NAME/190F6EA277 CUSTOMER NAME190F6EA277 LONG NAME//BIC/INGBCZPP/ /SUM/0/4/0,00/76,95/

## Tag specifications MT942

### Tag 20

#### Transaction Reference Number (TRN)

This tag specifies the reference assigned by the Sender to unambiguously identify the message.

Description	Pict	Content
Tag	4!x	:20:
Unique reference	16x	The content of this field is populated as follows <DDMMYY><space><HH24:MI:SS> Example: :20:200225 18:35:36

### Tag 25

#### Account Identification

This tag identifies the account for which the statement is sent.

Description	Pict	Content
Tag	4!x	:25:
Account Number	35x	Default IBAN. The content of this field is populated with the value taken from <Acct><Id><IBAN>, so only IBAN is reported without the currency of the account. Example: :25:CZ15INGB91451902558640

### Tag 28C

#### Statement Number

This tag contains the sequential number of the statement.

Description	Pict	Content
Tag	5!x	:28C:
Statement number	5n	The statement number is always populated with "1" Example: :28C:1

## Tag 34F

### Debit and Credit Floor Limit Indicator (MT942 only)

This tag specifies the minimum value (transaction amount) reported in the message..

Description	Pict	Content
Tag	5!x	:34F: The content of this field is populated with the amount zero and number of decimals depending on the currency of the account. <b>Format: &lt;Ccy&gt;0,&lt;nnnnn&gt;</b>
Debit and Credit Floor Limit Indicator	3!a15d	Example: <b>:34F:JPY0,</b> <b>:34F:CZ0,00</b>

## Tag 13D

### Date and Time Indication (MT942 only)

This tag indicates the date, time and time zone at which the report was created

Description	Pict	Content
Tag	5!x	:13D: Date and time the MT942 message was created by IBP CEE in accordance with the SWIFT standard
Creation date/Time of message	6!n4!n1!x4!n	Example: <b>:13D:2502081515+0200</b>



## Tag 61

### Statement Line

This tag contains the details of each transaction

Description	Pict	Content
Tag	4!!x	:61:
		Implemented as follows
		<b>Line 1:</b>
		:61:
		Value date - YYMMDD
		Entry date - MMDD and always present
		Credit/ Debit Mark C (= Credit) or D (= Debit)
		Transaction Amount
		Transaction code - SWIFT Transaction code is specified by the letter "N" followed by an indicator of the type of the entry
Statement Line	6!n4!n2a15d1!a3!c16x//16x 34x	<b>Reference for the Account Owner</b>
		<b>Account Servicing Institution's Reference - ING reference preceded by "/"</b>
		<b>Line 2:</b>
		<b>Supplementary Details - /TRCD/&lt;ING transaction codification&gt;//OCMT/&lt;ISO CCY+original amount of transaction&gt;/</b>
		Example:
		:61:2502200220D253,65NTRFEREF//00000000188160
		/TRCD/00160//OCMT/EUR54,30/

## Tag 86

### Information to account owner

This tag contains additional information on the transaction detailed in the preceding statement line. Tag 86 contains structured information.

Description	Pict	Content
Tag	4!x	:86: (only the first line starts with a tag. Subsequent lines don't start with a tag)
Information to the account owner	6*65x	Example: :86:/EREF/E2E-JV-IOL-170220-CZ01.08.106.04//IREF/10000000032727805000 010000010000001//CNTP/CH0300230230R01251477/UBSWCHZH80A/CUSTOMER UBS SWITZERLAND///REMI/USTD///RTURI/IOL/PST/JV//INITIATE SECT FX TREA FROM INGCZ RON TO OTHER CH BANK///EXCH/4,67127072/

### General remarks (:86:)

12. The order of code words (RTRN, CREF, etc..) is always the same for all movement types reported.
13. Code words can be followed by one or more (sub)fields. (Sub)fields are separated by a slash, the last subfield is closed by a slash.
14. Code words are only reported if information is available in one or more (sub)fields.
15. Empty subfields will be left empty, resulting in a slash.
16. Subfields can have variable lengths and positions.
17. Subfields may contain slashes, except for CNTP and for subfield <Name> of ULTC and ULTD.
18. No additional blanks (all fields will be trimmed).
19. For the lines two till six the first character is replaced by a space if the character is a colon (":") or a hyphen ("-")
20. A '+' sign can be used at the end of a subfield to indicate that data of the original instruction has been truncated by ING or any other financial institution involved in processing the financial messages that resulted in an entry on the account statement
21. If the to be reported information exceeds the 390 characters, the info will be truncated from the end. If a (sub)field contains an Amount or References and does not completely fit, the (sub)field will be left out.
22. Additional code words may be added in future.

The following code words are relevant in case of a structured MT940 and MT942 for Tag 86:

Codeword	Description	Subfields
/RTRN/	Return reason (4x)	<ReasonCode>/
/CREF/	Client Reference (35x)	<ClientReference>/
/EREF/	End to End Reference (35x)	<End to End Reference>/
/PREF/	Payment Information ID (35x)	<Batch ID>/
/IREF/	Instruction ID (35x)	<InstructionId>/
/MARF/	Mandate Reference (35x)	<Mandate reference>/
/CSID/	Creditor ID (35x)	<Creditor ID>/
/CNTP/	Counterparty ID	<AccountNumber (35x)>/<BIC (11x)>/<Name (50x)>/<City (35x)>/
/REMI/	Remittance Information (255x)	<Code>/<Issuer>/<Remittance info>/
/PURP/	Purpose code (e.g. PENS) (4x)	<Purpose of Collection>/
/ULTC/	Ultimate Creditor	<Name (70x)>/<ID (35x)>/
/ULTD/	Ultimate Debtor	<Name (70x)>/<ID (35x)>/
/EXCH/	Exchange rate (12x)4)	<Exchange Rate>/
/CHGS/	Charges (15x)	<Charges>/

## Tag 90D

### Number and Sum of Debit Entries (MT942 only)

This tag indicates the total number and amount of debit entries

Description	Pict	Content
Tag	5!x	:90D:
		The content of this field is populated as follows <Total number of debit entries in the generated MT942 message><Ccy of the account><Total amount of debit entries in the generated MT942 message>
Number and sum of debit entries	5n3!a15d	Example: :90D:5JPY1000, :90D:3CZ478,75
		<b>Note:</b> - the number of fractional digits depend on the currency (see ISO 4217) - if the total number of debit entries is equal to 0, this tag must not be reported

## Tag 90C

### Number and Sum of Credit Entries (MT942 only)

This tag indicates the total number and amount of credit entries

Description	Pict	Content
Tag	5!x	:90C:
		The content of this field is populated as follows <Total number of credit entries in the generated MT942 message><Ccy of the account><Total amount of credit entries in the generated MT942 message>
Number and sum of credit entries	5n3!a15d	Example: :90C:1JPY0, :90C:48CZ380403,90
		<b>Note:</b> - the number of fractional digits depend on the currency (see ISO 4217) - if the number of total credit entries is equal to 0, this tag must not be reported

## Tag 86

### Information to account owner

This tag contains additional information on the transaction detailed in the preceding statement line. Tag 86 contains structured information.

Description	Pict	Content
Tag	4!x	:86: (only the first line starts with a tag. Subsequent lines don't start with a tag)
Information to the account owner	6*65x	The content of this field should be populated as follows for CZ accounts /NAME/<COMPANY1>///BIC/INGBCZPP/ COMPANY1 is the Name of Account Holder, INGCZPP is a constant for all MT942 messages  Example: :86:/NAME/CUSTOMER NAME190F6EA277 LONG NAME//BIC/INGBCZPP/