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 Glabal 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_cataloque.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	08-Apr-25
Online	https://www2.swift.com/mystandards/#/mp/mx/_Z63KgIvjEeiQLMMuc0q8Hw/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) lengtl	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) n	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>					Scope 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. Usage 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: - report pending and booked items; - provide balance information. It can include underlying details of transactions that have been included in the entry. 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). For a statement, the Bank-to-Customer Account Statement message should be used.
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/BkToCstmr AcctRpt/GrpHdr	Common information for the message.
2	Message Identification	<MsgId>	[1..1]	text{1,35}	Unique message identification assigned by ING.	/Document/BkToCstmr AcctRpt/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/BkToCstmr AcctRpt/GrpHdr/CreDtT m	Date and time at which the message was created.
2	Message Recipient	<MsgRcpt>	[0..1]			/Document/BkToCstmr AcctRpt/GrpHdr/MsgRc pt	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/BkToCstmr AcctRpt/GrpHdr/MsgRc pt/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/BkToCstmr AcctRpt/GrpHdr/MsgRc pt/PstlAdr	Information that locates and identifies a specific address, as defined by postal services.
4	Building Number	<BldgNb>	[0..1]	text{1,16}		/Document/BkToCstmr AcctRpt/GrpHdr/MsgRc pt/PstlAdr/BldgNb	Number that identifies the position of a building on a street.
4	Post Code	<PstCd>	[0..1]	text{1,16}		/Document/BkToCstmr AcctRpt/GrpHdr/MsgRc pt/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/BkToCstmr AcctRpt/GrpHdr/MsgRc pt/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/FrToDt/FrD tTm	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/IB AN	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/BkToCstmr AcctRpt/Rpt/Acct/Id/Ot hr	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
5	Identification	<Id>	[1..1]	text{1,34}		/Document/BkToCstmr AcctRpt/Rpt/Acct/Id/Ot hr/Id	Identification assigned by an institution.
5	Scheme Name	<SchmeNm>	[0..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Acct/Id/Ot hr/SchmeNm	Name of the identification scheme.
6	Proprietary	<Prtry>	[1..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Acct/Id/Ot hr/SchmeNm/Prtry	Name of the identification scheme, in a free text form.
3	Type	<Tp>	[0..1]			/Document/BkToCstmr AcctRpt/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/BkToCstmr AcctRpt/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/BkToCstmr AcctRpt/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	<Ownr>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Acct/Ownr	Party that legally owns the account.
4	Name	<Nm>	[0..1]	text{1,140}	The name of the account owner.	/Document/BkToCstmr AcctRpt/Rpt/Acct/Ownr /Nm	Name by which a party is known and which is usually used to identify that party.
3	Servicer	<Svcr>	[0..1]			/Document/BkToCstmr AcctRpt/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/BkToCstmr AcctRpt/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-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | The following BIC's apply for ING accounts:

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   CELLLULL
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)". |
| 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..*]		The following types of balances can be reported: 1. Previously Closed Booked balance (PRCD) Balance of the account at the previously closed account reporting period. The opening booked balance for the new period has to be equal to this balance. 2. Opening Booked balance (OPBD) Book balance of the account at the beginning of the account reporting period. It always equals the closing book balance from the previous report. 3. Closing Booked balance (CLBD) Balance of the account at the end of the pre-agreed account reporting period. It is the sum of the opening booked balance at the beginning of the period and all entries booked to the account during the pre-agreed account reporting period. 4. Interim Booked balance (ITBD) Balance calculated in the course of the account servicer's business day, at the time specified, and subject to further changes during the business day. The interim balance is calculated on the basis of booked credit and debit items during the calculation time/period specified. 5. Closing Available balance (CLAV)	/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	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/CdtDbt Ind	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.
3	CrossElementComplexRule : ForwardBalanceAndAvailabilityRule						If Type is equal to ForwardAvailable, Availability is not allowed.
2	Transactions Summary	<TxsSummry>	[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/NbOfNtri es	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.

Level	Name	Tag	Mult.	Type	Notes	XPath	Definition
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/NbOfNtri es	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/NtryR ef	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/RvslIn d	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/ValDt	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/ValDt /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/AcctS vcrRef	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/BkTxC d	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/BkTxC d/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/BkTxC d/Domn/Cd	Specifies the business area of the underlying transaction.
5	Family	<Fmly>	[1..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/BkTxC d/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/BkTxC d/Domn/Fmly/Cd	Specifies the family within a domain.
6	Sub Family Code	<SubFmlyCd>	[1..1]	text{1,4}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/BkTxC d/Domn/Fmly/SubFmly Cd	Specifies the sub-product family within a specific family.
4	Proprietary	<Prtry>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/BkTxC d/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 ni the ING Codification Annex	/Document/BkToCstmr AcctRpt/Rpt/Ntry/BkTxC d/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/BkTxC d/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/AmtD tls	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/AmtD tls/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/AmtD tls/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/AmtD tls/InstdAmt/Amt/@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	Currency Exchange	<CcyXchg>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/AmtD tls/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/AmtD tls/InstdAmt/CcyXchg/S rcCcy	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/AmtD tls/InstdAmt/CcyXchg/X chgRate	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/Chrgs	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/Chrgs /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/Chrgs /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/Chrgs /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/Chrgs /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/Chrgs /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/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)".
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 segements contains elements such as Batch and Transaction Details which provide details on the entry.	/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls	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/NtryD tls/Btch	Set of elements used to provide details on batched transactions.
5	Payment Information Identification	<PmtInfId>	[0..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/Btch/PmtInfId	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/NtryD tls/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/NtryD tls/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/NtryD tls/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/NtryD tls/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	<TxDtls>	[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/NtryD tls/TxDtls	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/NtryD tls/TxDtls/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/NtryD tls/TxDtls/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/NtryD tls/TxDtls/Refs/AcctSvcr Ref	Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction.
6	Payment Information Identification	<PmtInfId>	[0..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/Refs/PmtInfId	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/NtryD tls/TxDtls/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/NtryD tls/TxDtls/Refs/EndToEn dId	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/NtryD tls/TxDtls/Refs/MndtId	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/NtryD tls/TxDtls/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/NtryD tls/TxDtls/Refs/ClrSysRe f	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/NtryD tls/TxDtls/Refs/Prtry	Proprietary reference related to the underlying transaction.
7	Type	<Tp>	[1..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/Refs/Prtry/Tp	Identifies the type of reference reported.
7	Reference	<Ref>	[1..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/Refs/Prtry/Re f	Proprietary reference specification related to the underlying transaction.
5	Amount Details	<AmtDtls>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/AmtDtls	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/NtryD tls/TxDtls/AmtDtls/Instd Amt	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/NtryD tls/TxDtls/AmtDtls/Instd 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/NtryD tls/TxDtls/AmtDtls/Instd 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.
7	Currency Exchange	<CcyXchg>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/AmtDtls/Instd Amt/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/NtryD tls/TxDtls/AmtDtls/Instd Amt/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/NtryD tls/TxDtls/AmtDtls/Instd Amt/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).
6	Transaction Amount	<TxAmt>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/AmtDtls/TxA mt	Amount of the underlying transaction.
7	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/AmtDtls/TxA mt/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/NtryD tls/TxDtls/AmtDtls/TxA mt/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/NtryD tls/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/NtryD tls/TxDtls/BkTxCd/Dom n	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/NtryD tls/TxDtls/BkTxCd/Dom n/Cd	Specifies the business area of the underlying transaction.

7	Family	<Fmly>	[1..1]		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/BkTxCd/Dom n/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/NtryD tls/TxDtls/BkTxCd/Dom n/Fmly/Cd	Specifies the family within a domain.
8	Sub Family Code	<SubFmlyCd>	[1..1]	text{1,4}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/BkTxCd/Dom n/Fmly/SubFmlyCd	Specifies the sub-product family within a specific family.
6	Proprietary	<Prtry>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/BkTxCd/Prtry	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/NtryD tls/TxDtls/BkTxCd/Prtry /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/NtryD tls/TxDtls/BkTxCd/Prtry /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 feesin case of SEPA Direct Debit for DE & AT accounts.	/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/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/NtryD tls/TxDtls/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/NtryD tls/TxDtls/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/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/Chrgs/CdtDbt Ind	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/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/Chrgs/Pty	Party that takes the transaction charges or to which the transaction charges are due.
7	Financial Institution Identification	<FinInstnId>	[1..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/Chrgs/Pty/Fin InstnId	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/NtryD tls/TxDtls/Chrgs/Pty/Fin InstnId/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/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/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/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/Intrst/Amt	Amount of interest included in the entry amount.
7	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/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/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/Intrst/CdtDbtI nd	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/NtryD tls/TxDtls/Intrst/Tp	Specifies the type of interest.

						/Document/BkToCstmr	

7	Proprietary	<Prtry>	[1..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/Intrst/Tp/Prtr y	Specifies the type of interest in uncoded form.
6	Rate	<Rate>	[0..*]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/Intrst/Rate	Set of elements used to qualify the interest rate.
7	Type	<Tp>	[1..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/Intrst/Rate/T p	Specifies the type of interest rate.
8	Percentage	<Pctg>	[1..1]	decimal td = 11 fd = 10		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/Intrst/Rate/T p/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/NtryD tls/TxDtls/Intrst/Rate/T p/Othr	Rate type expressed, in an other form.
6	From To Date	<FrToDt>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/Intrst/FrToDt	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/NtryD tls/TxDtls/Intrst/FrToDt/ FrDtTm	Date and time at which the range starts.
7	To Date Time	<ToDtTm>	[1..1]	dateTime		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/Intrst/FrToDt/ ToDtTm	Date and time at which the range ends.
6	Reason	<Rsn>	[0..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/Intrst/Rsn	Specifies the reason for the interest.
5	Related Parties	<RltdPties>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/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/NtryD tls/TxDtls/RltdPties/Dbt r	Party that owes an amount of money to the (ultimate) creditor.
7	Name	<Nm>	[0..1]	text{1,140}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Dbt r/Nm	Name by which a party is known and which is usually used to identify that party.
7	Postal Address	<PstlAdr>	[0..1]		Depending on the settings (contract) as agreed upon with ING.	/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Dbt r/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/NtryD tls/TxDtls/RltdPties/Dbt r/PstlAdr/StrtNm	Name of a street or thoroughfare.

8	Building Number	<BldgNb>	[0..1]	text{1,16}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Dbt r/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/NtryD tls/TxDtls/RltdPties/Dbt r/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/NtryD tls/TxDtls/RltdPties/Dbt r/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/NtryD tls/TxDtls/RltdPties/Dbt r/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).
8	Address Line	<AdrLine>	[0..7]	text{1,70}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Dbt r/PstlAdr/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/NtryD tls/TxDtls/RltdPties/Dbt r/Id	Unique and unambiguous identification of a party.
8	Organisation Identification	<OrgId>	[1..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Dbt r/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/NtryD tls/TxDtls/RltdPties/Dbt r/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/NtryD tls/TxDtls/RltdPties/Dbt r/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/NtryD tls/TxDtls/RltdPties/Dbt r/Id/OrgId/Othr/Id	Identification assigned by an institution.
10	Scheme Name	<SchmeNm>	[0..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Dbt r/Id/OrgId/Othr/Schme Nm	Name of the identification scheme.

						Path	Description
11	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Dbt r/Id/OrgId/Othr/Schme Nm/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/NtryD tls/TxDtls/RltdPties/Dbt r/Id/OrgId/Othr/Schme Nm/Prtry	Name of the identification scheme, in a free text form.
10	Issuer	<Issr>	[0..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Dbt r/Id/OrgId/Othr/Issr	Entity that assigns the identification.
8	Private Identification	<PrvtId>	[1..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Dbt r/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/NtryD tls/TxDtls/RltdPties/Dbt r/Id/PrvtId/DtAndPlcOfB irth	Date and place of birth of a person.
10	Birth Date	<BirthDt>	[1..1]	date		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Dbt r/Id/PrvtId/DtAndPlcOfB irth/BirthDt	Date on which a person is born.
10	Province Of Birth	<PrvcOfBirth>	[0..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Dbt r/Id/PrvtId/DtAndPlcOfB irth/PrvcOfBirth	Province where a person was born.
10	City Of Birth	<CityOfBirth>	[1..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Dbt r/Id/PrvtId/DtAndPlcOfB irth/CityOfBirth	City where a person was born.
10	Country Of Birth	<CtryOfBirth>	[1..1]	text [A-Z]{2,2}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Dbt r/Id/PrvtId/DtAndPlcOfB irth/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/NtryD tls/TxDtls/RltdPties/Dbt r/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/NtryD tls/TxDtls/RltdPties/Dbt r/Id/PrvtId/Othr/Id	Unique and unambiguous identification of a person.

10	Scheme Name	<SchmeNm>	[0..1]	Choice		/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtls/TxDtls/RltdPties/Dbtr/Id/PrvtId/Othr/SchmeNm	Name of the identification scheme.
11	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtls/TxDtls/RltdPties/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/NtryDtls/TxDtls/RltdPties/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/NtryDtls/TxDtls/RltdPties/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/NtryDtls/TxDtls/RltdPties/DbtrAcct	Unambiguous identification of the account of the debtor.
7	Identification	<Id>	[1..1]	Choice		/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtls/TxDtls/RltdPties/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/NtryDtls/TxDtls/RltdPties/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/NtryDtls/TxDtls/RltdPties/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/NtryDtls/TxDtls/RltdPties/DbtrAcct/Id/Othr/Id	Identification assigned by an institution.
9	Scheme Name	<SchmeNm>	[0..1]	Choice		/Document/BkToCstmrAcctRpt/Rpt/Ntry/NtryDtls/TxDtls/RltdPties/DbtrAcct/Id/Othr/SchmeNm	Name of the identification scheme.

10	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Dbt rAcct/Id/Othr/SchmeN m/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/NtryD tls/TxDtls/RltdPties/Dbt rAcct/Id/Othr/SchmeN m/Prtry	Name of the identification scheme, in a free text form.
7	Type	<Tp>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Dbt rAcct/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/NtryD tls/TxDtls/RltdPties/Dbt rAcct/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/NtryD tls/TxDtls/RltdPties/Dbt rAcct/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/NtryD tls/TxDtls/RltdPties/Ult mtDbtr	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/NtryD tls/TxDtls/RltdPties/Ult mtDbtr/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/NtryD tls/TxDtls/RltdPties/Ult mtDbtr/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/NtryD tls/TxDtls/RltdPties/Ult mtDbtr/PstlAdr/StrtNm	Name of a street or thoroughfare.
8	Building Number	<BldgNb>	[0..1]	text{1,16}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Ult mtDbtr/PstlAdr/BldgNb	Number that identifies the position of a building on a street.

						/Document path	Description
8	Post Code	<PstCd>	[0..1]	text{1,16}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Ult mtDbtr/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/NtryD tls/TxDtls/RltdPties/Ult mtDbtr/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/NtryD tls/TxDtls/RltdPties/Ult mtDbtr/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/NtryD tls/TxDtls/RltdPties/Ult mtDbtr/Id	Unique and unambiguous identification of a party.
8	Organisation Identification	<OrgId>	[1..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Ult mtDbtr/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/NtryD tls/TxDtls/RltdPties/Ult mtDbtr/Id/OrgId/BICOr BEI	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/NtryD tls/TxDtls/RltdPties/Ult mtDbtr/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/NtryD tls/TxDtls/RltdPties/Ult mtDbtr/Id/OrgId/Othr/I d	Identification assigned by an institution.
10	Scheme Name	<SchmeNm>	[0..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Ult mtDbtr/Id/OrgId/Othr/S chmeNm	Name of the identification scheme.
11	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Ult mtDbtr/Id/OrgId/Othr/S chmeNm/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/NtryD tls/TxDtls/RltdPties/Ult mtDbtr/Id/OrgId/Othr/S chmeNm/Prtry	Name of the identification scheme, in a free text form.
10	Issuer	<Issr>	[0..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Ult mtDbtr/Id/OrgId/Othr/I ssr	Entity that assigns the identification.
8	Private Identification	<PrvtId>	[1..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Ult mtDbtr/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/NtryD tls/TxDtls/RltdPties/Ult mtDbtr/Id/PrvtId/DtAnd PlcOfBirth	Date and place of birth of a person.
10	Birth Date	<BirthDt>	[1..1]	date		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Ult mtDbtr/Id/PrvtId/DtAnd PlcOfBirth/BirthDt	Date on which a person is born.
10	Province Of Birth	<PrvcOfBirth>	[0..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Ult mtDbtr/Id/PrvtId/DtAnd PlcOfBirth/PrvcOfBirth	Province where a person was born.
10	City Of Birth	<CityOfBirth>	[1..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Ult mtDbtr/Id/PrvtId/DtAnd PlcOfBirth/CityOfBirth	City where a person was born.
10	Country Of Birth	<CtryOfBirth>	[1..1]	text [A-Z]{2,2}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Ult mtDbtr/Id/PrvtId/DtAnd PlcOfBirth/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/NtryD tls/TxDtls/RltdPties/Ult mtDbtr/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/NtryD tls/TxDtls/RltdPties/Ult mtDbtr/Id/PrvtId/Othr/I d	Unique and unambiguous identification of a person.

10	Scheme Name	<SchmeNm>	[0..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Ult mtDbtr/Id/PrvtId/Othr/ SchmeNm	Name of the identification scheme.
11	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Ult mtDbtr/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/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Ult mtDbtr/Id/PrvtId/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/NtryD tls/TxDtls/RltdPties/Ult mtDbtr/Id/PrvtId/Othr/I ssr	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/NtryD tls/TxDtls/RltdPties/Cdtr	Party to which an amount of money is due.
7	Name	<Nm>	[0..1]	text{1,140}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Cdtr /Nm	Name by which a party is known and which is usually used to identify that party.
7	Postal Address	<PstlAdr>	[0..1]		Depending on the settings (contract) as agreed upon with ING.	/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Cdtr /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/NtryD tls/TxDtls/RltdPties/Cdtr /PstlAdr/StrtNm	Name of a street or thoroughfare.
8	Building Number	<BldgNb>	[0..1]	text{1,16}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Cdtr /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/NtryD tls/TxDtls/RltdPties/Cdtr /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/NtryD tls/TxDtls/RltdPties/Cdtr /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/NtryD tls/TxDtls/RltdPties/Cdtr /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/NtryD tls/TxDtls/RltdPties/Cdtr /Id	Unique and unambiguous identification of a party.
8	Organisation Identification	<OrgId>	[1..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Cdtr /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/NtryD tls/TxDtls/RltdPties/Cdtr /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/NtryD tls/TxDtls/RltdPties/Cdtr /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/NtryD tls/TxDtls/RltdPties/Cdtr /Id/PrvtId/DtAndPlcOfBi rth	Date and place of birth of a person.
10	Birth Date	<BirthDt>	[1..1]	date		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Cdtr /Id/PrvtId/DtAndPlcOfBi rth/BirthDt	Date on which a person is born.
10	Province Of Birth	<PrvcOfBirth>	[0..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Cdtr /Id/PrvtId/DtAndPlcOfBi rth/PrvcOfBirth	Province where a person was born.
10	City Of Birth	<CityOfBirth>	[1..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Cdtr /Id/PrvtId/DtAndPlcOfBi rth/CityOfBirth	City where a person was born.
10	Country Of Birth	<CtryOfBirth>	[1..1]	text [A-Z]{2,2}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Cdtr /Id/PrvtId/DtAndPlcOfBi rth/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/NtryD tls/TxDtls/RltdPties/Cdtr /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/NtryD tls/TxDtls/RltdPties/Cdtr /Id/PrvtId/Othr/Id	Unique and unambiguous identification of a person.
10	Scheme Name	<SchmeNm>	[0..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Cdtr /Id/PrvtId/Othr/SchmeN m	Name of the identification scheme.
11	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Cdtr /Id/PrvtId/Othr/SchmeN m/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/NtryD tls/TxDtls/RltdPties/Cdtr /Id/PrvtId/Othr/SchmeN m/Prtry	Name of the identification scheme, in a free text form.
10	Issuer	<Issr>	[0..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Cdtr /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/NtryD tls/TxDtls/RltdPties/Cdtr Acct	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/NtryD tls/TxDtls/RltdPties/Cdtr Acct/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/NtryD tls/TxDtls/RltdPties/Cdtr 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.
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/NtryD tls/TxDtls/RltdPties/Cdtr Acct/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/NtryD tls/TxDtls/RltdPties/Cdtr Acct/Id/Othr/Id	Identification assigned by an institution.
9	Scheme Name	<SchmeNm>	[0..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Cdtr Acct/Id/Othr/SchmeNm	Name of the identification scheme.

10	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Cdtr Acct/Id/Othr/SchmeNm /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/NtryD tls/TxDtls/RltdPties/Cdtr Acct/Id/Othr/SchmeNm /Prtry	Name of the identification scheme, in a free text form.
7	Type	<Tp>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Cdtr Acct/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/NtryD tls/TxDtls/RltdPties/Cdtr Acct/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/NtryD tls/TxDtls/RltdPties/Cdtr Acct/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/NtryD tls/TxDtls/RltdPties/Ult mtCdtr	Ultimate party to which an amount of money is due.
7	Name	<Nm>	[0..1]	text{1,140}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Ult mtCdtr/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/NtryD tls/TxDtls/RltdPties/Ult mtCdtr/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/NtryD tls/TxDtls/RltdPties/Ult mtCdtr/PstlAdr/StrtNm	Name of a street or thoroughfare.
8	Building Number	<BldgNb>	[0..1]	text{1,16}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Ult mtCdtr/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/NtryD tls/TxDtls/RltdPties/Ult mtCdtr/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/NtryD tls/TxDtls/RltdPties/Ult mtCdtr/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/NtryD tls/TxDtls/RltdPties/Ult mtCdtr/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/NtryD tls/TxDtls/RltdPties/Ult mtCdtr/Id	Unique and unambiguous identification of a party.
8	Organisation Identification	<OrgId>	[1..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Ult mtCdtr/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/NtryD tls/TxDtls/RltdPties/Ult mtCdtr/Id/OrgId/BICOrB EI	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/NtryD tls/TxDtls/RltdPties/Ult mtCdtr/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/NtryD tls/TxDtls/RltdPties/Ult mtCdtr/Id/OrgId/Othr/I d	Identification assigned by an institution.
10	Scheme Name	<SchmeNm>	[0..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Ult mtCdtr/Id/OrgId/Othr/S chmeNm	Name of the identification scheme.
11	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Ult mtCdtr/Id/OrgId/Othr/S chmeNm/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/NtryD tls/TxDtls/RltdPties/Ult mtCdtr/Id/OrgId/Othr/S chmeNm/Prtry	Name of the identification scheme, in a free text form.
10	Issuer	<Issr>	[0..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Ult mtCdtr/Id/OrgId/Othr/Is sr	Entity that assigns the identification.
8	Private Identification	<PrvtId>	[1..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Ult mtCdtr/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/NtryD tls/TxDtls/RltdPties/Ult mtCdtr/Id/PrvtId/DtAnd PlcOfBirth	Date and place of birth of a person.
10	Birth Date	<BirthDt>	[1..1]	date		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Ult mtCdtr/Id/PrvtId/DtAnd PlcOfBirth/BirthDt	Date on which a person is born.
10	Province Of Birth	<PrvcOfBirth>	[0..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Ult mtCdtr/Id/PrvtId/DtAnd PlcOfBirth/PrvcOfBirth	Province where a person was born.
10	City Of Birth	<CityOfBirth>	[1..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Ult mtCdtr/Id/PrvtId/DtAnd PlcOfBirth/CityOfBirth	City where a person was born.
10	Country Of Birth	<CtryOfBirth>	[1..1]	text [A-Z]{2,2}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Ult mtCdtr/Id/PrvtId/DtAnd PlcOfBirth/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/NtryD tls/TxDtls/RltdPties/Ult mtCdtr/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/NtryD tls/TxDtls/RltdPties/Ult mtCdtr/Id/PrvtId/Othr/I d	Unique and unambiguous identification of a person.

10	Scheme Name	<SchmeNm>	[0..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Ult mtCdtr/Id/PrvtId/Othr/S chmeNm	Name of the identification scheme.
11	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Ult mtCdtr/Id/PrvtId/Othr/S chmeNm/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/NtryD tls/TxDtls/RltdPties/Ult mtCdtr/Id/PrvtId/Othr/S chmeNm/Prtry	Name of the identification scheme, in a free text form.
10	Issuer	<Issr>	[0..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Ult mtCdtr/Id/PrvtId/Othr/I ssr	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/NtryD tls/TxDtls/RltdPties/Prtr y	Proprietary party related to the underlying transaction.
7	Type	<Tp>	[1..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Prtr y/Tp	Specifies the type of proprietary party.
7	Party	<Pty>	[1..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Prtr y/Pty	Proprietary party.
8	Identification	<Id>	[0..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Prtr y/Pty/Id	Unique and unambiguous identification of a party.
9	Private Identification	<PrvtId>	[1..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Prtr y/Pty/Id/PrvtId	Unique and unambiguous identification of a person, for example a passport.
10	Other	<Othr>	[0..*]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Prtr y/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/NtryD tls/TxDtls/RltdPties/Prtr y/Pty/Id/PrvtId/Othr/Id	Unique and unambiguous identification of a person.

11	Scheme Name	<SchmeNm>	[0..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Prtr y/Pty/Id/PrvtId/Othr/Sc hmeNm	Name of the identification scheme.
12	Proprietary	<Prtry>	[1..1]	text{1,35}		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdPties/Prtr y/Pty/Id/PrvtId/Othr/Sc hmeNm/Prtry	Name of the identification scheme, in a free text form.
5	Related Agents	<RltdAgts>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/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/NtryD tls/TxDtls/RltdAgts/Dbtr Agt	Financial institution servicing an account for the debtor.
7	Financial Institution Identification	<FinInstnId>	[1..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdAgts/Dbtr Agt/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/NtryD tls/TxDtls/RltdAgts/Dbtr Agt/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/NtryD tls/TxDtls/RltdAgts/Cdtr Agt	Financial institution servicing an account for the creditor.
7	Financial Institution Identification	<FinInstnId>	[1..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RltdAgts/Cdtr Agt/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/NtryD tls/TxDtls/RltdAgts/Cdtr Agt/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/NtryD tls/TxDtls/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/NtryD tls/TxDtls/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/NtryD tls/TxDtls/Purp/Prtry	Purpose, in a proprietary form.
5	Remittance Information	<RmtInf>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/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/NtryD tls/TxDtls/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/NtryD tls/TxDtls/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/NtryD tls/TxDtls/RmtInf/Strd/C dtrRefInf	Reference information provided by the creditor to allow the identification of the underlying documents.
8	Type	<Tp>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RmtInf/Strd/C dtrRefInf/Tp	Specifies the type of creditor reference.
9	Code Or Proprietary	<CdOrPrtry>	[1..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RmtInf/Strd/C dtrRefInf/Tp/CdOrPrtry	Coded or proprietary format creditor reference type.
10	Code	<Cd>	[1..1]	text		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RmtInf/Strd/C dtrRefInf/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 "Betalingskenmerk". BE "BBA" for Belgium "Betalingskenmerk". Other countries "ISO" for "ISO Structured Reference".	/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RmtInf/Strd/C dtrRefInf/Tp/Issr	Entity that assigns the credit reference type.
8	Reference	<Ref>	[0..1]	text{1,35}	Payment reference.	/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RmtInf/Strd/C dtrRefInf/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/NtryD tls/TxDtls/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/NtryD tls/TxDtls/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/NtryD tls/TxDtls/RltdDts/IntrB kSttlmDt	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/NtryD tls/TxDtls/RltdDts/TxDtT m	Date and time of the underlying transaction.
5	Return Information	\<RtrInf>	[0..1]			/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/RtrInf	Set of elements used to provide the return information.
6	Reason	\<Rsn>	[0..1]	Choice		/Document/BkToCstmr AcctRpt/Rpt/Ntry/NtryD tls/TxDtls/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/NtryD tls/TxDtls/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/NtryD tls/TxDtls/RtrInf/Rsn/Prt ry	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/NtryD tls/TxDtls/RtrInf/AddtlIn f	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/NtryD tls/TxDtls/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).