

Usage Guidelines

ING Format Description (CGI version) CAMT.053.001.02

Usage Guideline Description

Reference guidelines

The camt.053.001.02 Bank to Customer Account Statement is a standard ISO 20022 message for electronic banking reporting: end of day statements (www.iso20022.org).

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

The camt.053 Implementation Guidelines (ISO 20022 Cash Management V2 - CGI MIG B2C Statement) as provided by CGI (Common Global Implementation) are taken as a reference (www.swift.com/standards/market-practice/common-global-implementation).

The Dutch Banking Association has also based the camt.053 Implementation Guidelines version 2.0 on the CGI implementation (www.betaalvereniging).

Please note

This format description is an addition to the currect ISO 20022 camt.053.001.02 Message Definition Report. The ISO 20022 Message Definition Report (MDR), Message Usage Guideline (MUG) and XML Schema can be downloaded from: www.iso20022.org/full_czataloque.page.

Country coverage

This CAMT.053 applies to all ING countries incl. Multibank. For Multibank the CAMT.053 is based on a incoming SWIFT MT940. Therefore the CAMT.053 will contain limited information.

Restricted Base Message

Publisher Privacy Publication Date camt.053.001.02

ING

RESTRICTED 19 March 2025

Online

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

18/_Z63KhlvjEeiQLMMuc0q8Hw

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	
[xy]	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) lengt 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	al (T) r fd = 2, td = 11
< <regular expression="">></regular>	regular expression pattern	[A-Z]{6,6}([A-Z0-9]{3,3}){0,1}

Color scheme

Level 1 tag	
Level 2 tag	

Notes

 ${\bf 1.}\ For\ transaction\ code,\ use\ separately\ provided\ annex\ document.$

Lvi	Name	XML Tag	Mult	Type / Code	Comment	XML Path	ISO Definition
0	Bank To Customer Statement V02 (camt.053.001.02)	<bktocstmrstmt></bktocstmrstmt>					The BankToCustomerStatement 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 is used to inform the account owner, or authorised party, of the entries booked to the account, and to provide the owner with balance information on the account at a given point in time. Usage The BankToCustomerStatement message can contain reports for more than one account. It provides information for cash management and/or reconciliation. It contains information on booked entries only. It can include underlying details of transactions that have been included in the entry. The message is exchanged as defined between the account servicer and the account owner. It provides information on items that have been booked to the account and also balance information. Depending on services and schedule agreed between banks and their customers, statements may be generated and exchanged accordingly, for example for intraday or prior day periods. It is possible that the receiver of the message is not the account owner, but a party entitled through arrangement with the account owner to receive the account information (also known as recipient).
1	Group Header	<grphdr></grphdr>	[11]		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 Stmt/GrpHdr	Common information for the message.
2	Message Identification	<msgld></msgld>	[11]	text{1,35}	Unique message identification assigned by ING.	Stmt/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 preagreed period.
2	Creation Date Time	<credttm></credttm>	[11]	dateTime	Format: YYYY-MM-DDThh:mm:ss.sTZD Example: 2015-01-05T02:35:45.156+01:00	/Document/BkToCstmr Stmt/GrpHdr/CreDtTm	Date and time at which the message was created.
2	Message Recipient	<msgrcpt></msgrcpt>	[01]			Stmt/GrpHdr/MsgRcpt	Party authorised by the account owner to receive information about movements on the account. Usage: MessageRecipient should only be identified when different from the account owner.
3	Name	<nm></nm>	[01]	text{1,140}		/Document/BkToCstmr Stmt/GrpHdr/MsgRcpt/ Nm	Name by which a party is known and which is usually used to identify that party.
3	Postal Address	<pstladr></pstladr>	[01]			l'	Information that locates and identifies a specific address, as defined by postal services.
4	Building Number	<bldgnb></bldgnb>	[01]	text{1,16}		/Document/BkToCstmr Stmt/GrpHdr/MsgRcpt/ PstlAdr/BldgNb	Number that identifies the position of a building on a street.
4	Post Code	<pstcd></pstcd>	[01]	text{1,16}			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></twnnm>	[01]	text{1,35}		/Document/BkToCstmr Stmt/GrpHdr/MsgRcpt/ PstlAdr/TwnNm	Name of a built-up area, with defined boundaries, and a local government.

4	Country	cCtn/s	[0 1]	tovt	1	/Document/BkToCstmr	Nation with its own government.
4	Country	<ctry></ctry>	[01]	text [A-Z]{2,2}		Stmt/GrpHdr/MsgRcpt/ 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	<ld><ld><</ld></ld>	[01]	Choice		/Document/BkToCstmr Stmt/GrpHdr/MsgRcpt/ Id	Unique and unambiguous identification of a party.
4	Organisation Identification	<orgld></orgld>	[11]			/Document/BkToCstmr Stmt/GrpHdr/MsgRcpt/ Id/OrgId	Unique and unambiguous way to identify an organisation.
5	Other	<othr></othr>	[0*]				Unique identification of an organisation, as assigned by an institution, using an identification scheme.
6	Identification	<ld><ld><</ld></ld>	[11]	text{1,35}	Filled with ING client identification	/Document/BkToCstmr Stmt/GrpHdr/MsgRcpt/ Id/OrgId/Othr/Id	Identification assigned by an institution.
1	Statement	<stmt></stmt>	[1*]		This segment is mandatory and repetitive, in case multiple account reporting is selected. It will occur repeatedly for each account for which a statement is provided. The statement contains booked entries and balances.	/Document/BkToCstmr Stmt/Stmt	Reports on booked entries and balances for a cash account.
2	Identification	<ld></ld>	[11]	text{1,35}	Unique identification per statement, e.g. 201501052304094	/Document/BkToCstmr Stmt/Stmt/Id	Unique identification, as assigned by the account servicer, to unambiguously identify the account statement.
2	Electronic Sequence Number	<elctrncseqnb></elctrncseqnb>	[11]	decimal td = 18 fd = 0	Sequence number added by ING. Reset on the 1st target day of the year.		Sequential number of the statement, as assigned by the account servicer. Usage: The sequential number is increased incrementally for each statement sent electronically.
2	Creation Date Time	<credttm></credttm>	[11]	dateTime		/Document/BkToCstmr Stmt/Stmt/CreDtTm	Date and time at which the message was created.
2	From To Date	<frtodt></frtodt>	[01]			/Document/BkToCstmr Stmt/Stmt/FrToDt	Range of time between a start date and an end date for which the account statement is issued.
3	From Date Time	<frdttm></frdttm>	[11]	dateTime	The time representation in this message item must be interpreted as local time. Description: Format: YYYY-MM-DDThh:mm:ss Example: 2015-01-05T00:00:00	/Document/BkToCstmr Stmt/Stmt/FrToDt/FrDt Tm	Date and time at which the range starts.
3	To Date Time	<todttm></todttm>	[11]	dateTime	The time representation in this message item must be interpreted as local time. Description: Format: YYYY-MM-DDThh:mm:ss Example: 2015-01-05T23:59:59	/Document/BkToCstmr Stmt/Stmt/FrToDt/ToD tTm	Date and time at which the range ends.
2	Account	<acct></acct>	[11]			/Document/BkToCstmr Stmt/Stmt/Acct	Unambiguous identification of the account to which credit and debit entries are made.
3	Identification	<ld><ld><</ld></ld>	[11]	Choice		/Document/BkToCstmr Stmt/Stmt/Acct/Id	Unique and unambiguous identification for the account between the account owner and the account servicer.
4	IBAN	<iban></iban>	[11]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		/Document/BkToCstmr Stmt/Stmt/Acct/Id/IBA N	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></othr>	[11]				Unique identification of an account, as assigned by the account servicer, using an identification scheme.

5	Identification	<ld></ld>	[11]	text{1,34}		/Document/BkToCstmr Stmt/Stmt/Acct/Id/Oth r/Id	Identification assigned by an institution.
5	Scheme Name	<schmenm></schmenm>	[01]	Choice			Name of the identification scheme.
6	Proprietary	<prtry></prtry>	[11]	text{1,35}		/Document/BkToCstmr Stmt/Stmt/Acct/Id/Oth r/SchmeNm/Prtry	Name of the identification scheme, in a free text form.
3	Туре	<tp></tp>	[01]			/Document/BkToCstmr Stmt/Stmt/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></cd>	[11]	text		/Document/BkToCstmr Stmt/Stmt/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></ccy>	[01]	text [A-Z]{3,3}		/Document/BkToCstmr Stmt/Stmt/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	<0wnr>	[01]			/Document/BkToCstmr Stmt/Stmt/Acct/Ownr	Party that legally owns the account.
4	Name	<nm></nm>	[01]	text{1,140}	The name of the account owner	/Document/BkToCstmr Stmt/Stmt/Acct/Ownr/ Nm	Name by which a party is known and which is usually used to identify that party.
3	Servicer	<svcr></svcr>	[01]			/Document/BkToCstmr Stmt/Stmt/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></fininstnid>	[11]				Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

5		<bic></bic>		text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9])[A-Z0-9]([A-Z0-9])[A-Z0-9]([A-Z0-9])[A-Z0-Z0-Z0-Z0-Z0-Z0-Z0-Z0-Z0-Z0-Z0-Z0-Z0-	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		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.
3		<bal></bal>	[1*]		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 preagreed 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 the disposal of the account owner on the date specified.	/Document/BkToCstmr	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.
						Stmt/Stmt/Bal/Tp	•

4	Code Or Proprietary	<cdorprtry></cdorprtry>	[11]	Choice	/Document/BkToCstn	r Coded or proprietary format balance type.
		, caemay	[22]		Stmt/Stmt/Bal/Tp/Cd rPrtry	
5	Code	<cd></cd>	[11]	text	/Document/BkToCstn Stmt/Stmt/Bal/Tp/Cd rPrtry/Cd	Balance type, in a coded form.
6	Closing Available			CLAV		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		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		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		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></amt>	[11]	0 <= decimal td = 18 fd = 5	/Document/BkToCstn Stmt/Stmt/Bal/Amt	r Amount of money of the cash balance.
4	Xml Attribute Currency	<ccy></ccy>		text [A-Z]{3,3}	/Document/BkToCstn Stmt/Stmt/Bal/Amt/@ Ccy	•
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></cdtdbtind>	[11]	text		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.
3	Debit Date	<dt></dt>	[11]	DBIT Choice	/Document/BkToCstn Stmt/Stmt/Bal/Dt	Operation is a decrease. Indicates the date (and time) of the balance.
4	Date	<dt></dt>	[11]	date	/Document/BkToCstn Stmt/Stmt/Bal/Dt/Dt	r Specified date.
3	CrossElementComplexRule: ForwardBalanceAndAvailabilityRule					If Type is equal to ForwardAvailable, Availability is not allowed.
2	Transactions Summary	<txssummry></txssummry>	[01]		/Document/BkToCstn Stmt/Stmt/TxsSummr	Set of elements used to provide summary information on entries.
3	Total Entries	<ttlntries></ttlntries>	[01]		/Document/BkToCstn Stmt/Stmt/TxsSummr /TtlNtries	Specifies the total number and sum of debit and credit entries.
4	Number Of Entries	<nbofntries></nbofntries>	[01]	text [0-9]{1,15}	/Document/BkToCstn Stmt/Stmt/TxsSummr /TtlNtries/NbOfNtries	'

			1.	Τ.		T	T
4	Sum	<sum></sum>	[01]	decimal			Total of all individual entries included in the report.
				td = 18		Stmt/Stmt/TxsSummry	
				fd = 17		/TtlNtries/Sum	
4	Textual : DebitCreditIndicatorGuideline						DebitCreditIndicator should be present when
_						1	TotalNetEntryAmount is present.
3	Total Credit Entries	<ttlcdtntries></ttlcdtntries>	[01]			i	Specifies the total number and sum of credit entries.
						Stmt/Stmt/TxsSummry	
			fo .1			/TtlCdtNtries	
4	Number Of Entries	<nbofntries></nbofntries>	[01]	text			Number of individual entries included in the report.
				[0-9]{1,15}		Stmt/Stmt/TxsSummry /TtlCdtNtries/NbOfNtri	
						PS Tricumines/NDOINTI	
4	Sum	<sum></sum>	[0 1]	decimal		/Degument/DkTeCstmr	Total of all individual entries included in the report.
4	Sulli	<5uiii>	[01]	td = 18		Stmt/Stmt/TxsSummry	Total of all individual entries included in the report.
				fd = 17		/TtlCdtNtries/Sum	
3	Total Debit Entries	<ttldbtntries></ttldbtntries>	[01]	10 17		<u> </u>	Specifies the total number and sum of debit entries.
	Total Debit Littles	\Tilbbtivti ies>	[01]			Stmt/Stmt/TxsSummry	aspectifies the total number and sum of debit entiries.
						/TtlDbtNtries	
4	Number Of Entries	<nbofntries></nbofntries>	[01]	text		<u>'</u>	Number of individual entries included in the report.
		11.57	[]	[0-9]{1,15}		Stmt/Stmt/TxsSummry	
						/TtlDbtNtries/NbOfNtri	
						es	
4	Sum	<sum></sum>	[01]	decimal		/Document/BkToCstmr	Total of all individual entries included in the report.
				td = 18		Stmt/Stmt/TxsSummry	, '
				fd = 17		/TtlDbtNtries/Sum	
2	Entry	<ntry></ntry>	[0*]		This segment is optional. In case of a zero	/Document/BkToCstmr	Set of elements used to specify an entry in the statement. Usage:
					statement this segment will not be present.	Stmt/Stmt/Ntry	At least one reference must be provided to identify the entry and
							its underlying transaction(s).
3	Entry Reference	<ntryref></ntryref>	[01]	text{1,35}	Unique reference of the entry as assigned by	/Document/BkToCstmr	Unique reference for the entry.
					ING.	Stmt/Stmt/Ntry/NtryRe	
						f	
3	Amount	<amt></amt>	[11]	0 <= decimal	Amount including currency code.		Amount of money in the cash entry.
				td = 18	Example: <amt ccy="EUR">123.00</amt>	Stmt/Stmt/Ntry/Amt	
				fd = 5			
					Multibank:		
					= Transaction Amount (Tag 61 Sub 5) of incoming MT940	3	
					1011340		
4	Xml Attribute Currency	<ccy></ccy>		text			Medium of exchange of currency.
				[A-Z]{3,3}		Stmt/Stmt/Ntry/Amt/	
_						@Ccy	
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.
1	Algorithm : CurrencyAmount	1	+				The number of fractional digits (or minor unit of currency) must
	Algorithm . CurrencyAmount						comply with ISO 4217. Note: The decimal separator is a dot.
3	Credit Debit Indicator	<cdtdbtind></cdtdbtind>	[11]	text	Multibank:	/Document/BkToCstmr	Indicates whether the entry is a credit or a debit entry.
	Greate Desit maleator	Calballiu	[[]		= C/D mark (Tag 61 Sub 3) of incoming MT940	Stmt/Stmt/Ntry/CdtDbt	
					2, 2	Ind	
4	Credit		1	CRDT			Operation is an increase.
4	Debit		1	DBIT			Operation is a decrease.
3	Reversal Indicator	<rvslind></rvslind>	[01]	boolean	In case of Reversal Indicator = True	/Document/BkToCstmr	Indicates whether or not the entry is the result of a reversal. Usage:
			[]		1		This element should only be present if the entry is the result of a
					Related Parties (Debtor, Creditor, Debtor Agent,	•	reversal. If the CreditDebitIndicator is CRDT and ReversalIndicator
					Creditor Agent) are reported according to the		is Yes, the original operation was a debit entry. If the
					original transaction		CreditDebitIndicator is DBIT and ReversalIndicator is Yes, the
							original operation was a credit entry.
		1		1	<u>r</u>	1	1

2	Status	<\$+c>	[1 1]	tovt		/Document/PkToCstmr	Status of an entry on the books of the account servicer.
5	Status	<sts></sts>	[11]	text		Stmt/Stmt/Ntry/Sts	istatus 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></bookgdt>	[11]	Choice	Multibank: = Entry Date (Tag 61 Sub 2) of incoming MT940	/Document/BkToCstmr Stmt/Stmt/Ntry/Bookg Dt	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></dt>	[11]	date		/Document/BkToCstmr Stmt/Stmt/Ntry/Bookg Dt/Dt	Specified date.
3	Value Date	<valdt></valdt>	[11]	Choice	Multibank: = Value Date (Tag 61 Sub 1) of incoming MT940	/Document/BkToCstmr Stmt/Stmt/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></dt>	[11]	date		/Document/BkToCstmr Stmt/Stmt/Ntry/ValDt/ Dt	Specified date.
3	Account Servicer Reference	<acctsvcrref></acctsvcrref>	[01]	text{1,35}	Contains unique ING reference. Multibank: = Reference for the Account Owner (Tag 61 Sub 8) of incoming MT940		Unique reference as assigned by the account servicing institution to unambiguously identify the entry.
3	Bank Transaction Code	<bktxcd></bktxcd>	[11]		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.		Set of elements used to fully identify the type of underlying transaction resulting in an entry.
4	Domain	<domn></domn>	[01]		Please see the ISO transaction codes in the ING Codification Annex.		Set of elements used to provide the domain, the family and the subfamily 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></cd>	[11]	text{1,4}		/Document/BkToCstmr Stmt/Stmt/Ntry/BkTxC d/Domn/Cd	Specifies the business area of the underlying transaction.
5	Family	<fmly></fmly>	[11]				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></cd>	[11]	text{1,4}		Stmt/Stmt/Ntry/BkTxC d/Domn/Fmly/Cd	Specifies the family within a domain.
6	Sub Family Code	<subfmlycd></subfmlycd>	[11]	text{1,4}		/Document/BkToCstmr Stmt/Stmt/Ntry/BkTxC d/Domn/Fmly/SubFmly Cd	Specifies the sub-product family within a specific family.

4	Proprietary	<prtry></prtry>	[01]			/Document/BkToCstmr Stmt/Stmt/Ntry/BkTxC d/Prtry	Bank transaction code in a proprietary form, as defined by the issuer.
5	Code	<cd></cd>	[11]	text{1,35}	Please see the ING transaction codes in the ING Codification Annex.	/Document/BkToCstmr Stmt/Stmt/Ntry/BkTxC d/Prtry/Cd	Proprietary bank transaction code to identify the underlying transaction.
5	Issuer	<lssr></lssr>	[11]	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 Stmt/Stmt/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></amtdtls>	[01]			/Document/BkToCstmr Stmt/Stmt/Ntry/AmtDt Is	Set of elements providing information on the original amount.
4	Instructed Amount	<instdamt></instdamt>	[01]		the instructed amount at this level is used only for batch in case of currency conversion.	/Document/BkToCstmr Stmt/Stmt/Ntry/AmtDt Is/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></amt>	[11]	0 <= decimal td = 18 fd = 5			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></ccy>		text [A-Z]{3,3}		/Document/BkToCstmr Stmt/Stmt/Ntry/AmtDtls /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></ccyxchg>	[01]			/Document/BkToCstmr Stmt/Stmt/Ntry/AmtDt Is/InstdAmt/CcyXchg	Set of elements used to provide details on the currency exchange.
6	Source Currency	<srcccy></srcccy>	[11]	text [A-Z]{3,3}		/Document/BkToCstmr Stmt/Stmt/Ntry/AmtDt Is/InstdAmt/CcyXchg/Sr cCcy	
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></xchgrate>	[11]	decimal td = 11 fd = 10		/Document/BkToCstmr Stmt/Stmt/Ntry/AmtDt Is/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).

	Character	.cl	Iro *1	T		/D /DI T- C-1	Described to the control of the cont
3	Charges	<chrgs></chrgs>	[0*]				Provides information on the charges included in the entry amount.
						Stmt/Stmt/Ntry/Cnrgs	Usage: This component is used on entry level in case of batch or aggregate bookings.
4	Amount	<amt></amt>	[11]	0 <= decimal		/Document/BkToCstmr	Transaction charges to be paid by the charge bearer.
				td = 18		Stmt/Stmt/Ntry/Chrgs/	
				fd = 5		Amt	
5	Xml Attribute Currency	<ccy></ccy>		text		/Document/BkToCstmr	Medium of exchange of currency.
				[A-Z]{3,3}		Stmt/Stmt/Ntry/Chrgs/	
						Amt/@Ccy	
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></cdtdbtind>	[01]	text			Indicates whether the charges amount is a credit or a debit
						, , , , , , , , , , , , , , , , , ,	amount. Usage: A zero amount is considered to be a credit.
						CdtDbtInd	
5	Credit			CRDT			Operation is an increase.
5	Debit			DBIT			Operation is a decrease.
4	Party	<pty></pty>	[01]				Party that takes the transaction charges or to which the transaction
						Stmt/Stmt/Ntry/Chrgs/	charges are due.
						Pty	
5	Financial Institution Identification	<fininstnid></fininstnid>	[11]			•	Unique and unambiguous identification of a financial institution, as
							assigned under an internationally recognised or proprietary
						,,	identification scheme.
6	BIC	<bic></bic>	[01]	text		•	Code allocated to a financial institution by the ISO 9362
				[A-Z]{6,6}[A-Z2-9][A-			Registration Authority as described in ISO 9362 "Banking - Banking
				NP-Z0-9]([A-Z0-		Pty/FinInstnId/BIC	telecommunication messages - Business identifier code (BIC)".
				9]{3,3}){0,1}			
	Algorithm : BIC						Valid BICs for financial institutions are registered by the ISO 9362
							Registration Authority in the BIC directory, and consist of eight (8)
	Fall Baleila	All - Bills	[0 *]		This can be a selected as a selected at the se	/D /DI T - C -	or eleven (11) contiguous characters.
3	Entry Details	<ntrydtls></ntrydtls>	[0*]		This segment is conditional, meaning if the "Entry" segment is reported, this segment will	/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt	Set of elements used to provide details on the entry.
					also be reported. This segments contrains	ls	
					elements such as Batch and Transaction Details		
					which provide details on the entry.		
1	Batch	<btch></btch>	[0 1]		This segment is conditional and only reported in	/Document/PkToCotmr	Set of elements used to provide details on batched transactions.
4	Battii	CD(CI)	[01]		· ·	Stmt/Stmt/Ntry/NtryDt	iset of elements used to provide details on patched transactions.
					case of a batch of global booking.	Is/Btch	
5	Payment Information Identification	<pmtinfld></pmtinfld>	[01]	text{1,35}		•	Unique identification, as assigned by a sending party, to
	r dyment information identification	N memma	[01]	τεκτ(1,55)			unambiguously identify the payment information group within the
							message.
5	Number Of Transactions	<nboftxs></nboftxs>	[01]	text			Number of individual transactions included in the batch.
	Trainsel of Transactions	THE CTINES	[01]	[0-9]{1,15}		Stmt/Stmt/Ntry/NtryDt	Trainber of marriada transactions metaded in the battern
				10 / 1		Is/Btch/NbOfTxs	
5	Total Amount	<ttlamt></ttlamt>	[01]	0 <= decimal			Total amount of money reported in the batch entry.
			[]	td = 18		Stmt/Stmt/Ntry/NtryDt	
				fd = 5		ls/Btch/TtlAmt	
6	Xml Attribute Currency	<ccy></ccy>		text		/Document/BkToCstmr	Medium of exchange of currency.
	··· ··· ··· ··· ···· ·················	,		[A-Z]{3,3}		Stmt/Stmt/Ntry/NtryDt	
						ls/Btch/TtlAmt/@Ccy	
		-	_!	•	+	•	

_		Γ	1		T	T	
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></cdtdbtind>	[01]	text		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt ls/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></txdtls>	[0*]		This segment is reported in 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 Stmt/Stmt/Ntry/NtryDt Is/TxDtls	Set of elements used to provide information on the underlying transaction(s).
5	References	<refs></refs>	[01]		The different references are provided in case they are available.	/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/Refs	Set of elements used to provide the identification of the underlying transaction.
6	Message Identification	<msgld></msgld>	[01]	text{1,35}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/Refs/MsgId	Point to point reference, as assigned by the instructing party of the underlying message.
6	Account Servicer Reference	<acctsvcrref></acctsvcrref>	[01]	text{1,35}			Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction.
6	Payment Information Identification	<pmtinfld></pmtinfld>	[01]	text{1,35}			Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.
6	Instruction Identification	<instrid></instrid>	[01]	text{1,35}		Stmt/Stmt/Ntry/NtryDt	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></endtoendid>	[01]	text{1,35}	Multibank: = Reference (Tag 61 Sub 7) of incoming MT940	Stmt/Stmt/Ntry/NtryDt ls/TxDtls/Refs/EndToEn	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	<mndtld></mndtld>	[01]	text{1,35}			Unique identification, as assigned by the creditor, to unambiguously identify the mandate.
6	Cheque Number	<chqnb></chqnb>	[01]	text{1,35}	Only supported for France and United Kingdom accounts.	/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/Refs/ChqNb	Unique and unambiguous identifier for a cheque as assigned by the agent.
<u> </u>			1	1			

6	Clearing System Reference	<cirsysref></cirsysref>	[01]	text{1,35}	/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/Refs/ClrSysRe f identification must be passed on throughout the entire end-to-end chain.
6	Proprietary	<prtry></prtry>	[01]		/Document/BkToCstmr Proprietary reference related to the underlying transaction. Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/Refs/Prtry
7	Туре	<Тр>	[11]	text{1,35}	/Document/BkToCstmr Identifies the type of reference reported. Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/Refs/Prtry/Tp
7	Reference	<ref></ref>	[11]	text{1,35}	/Document/BkToCstmr Proprietary reference specification related to the underlying transaction. Is/TxDtIs/Refs/Prtry/Re f
5	Amount Details	<amtdtls></amtdtls>	[01]		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/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></instdamt>	[01]		/Document/BkToCstmr Identifies the amount of money to be moved between the debtor Stmt/Stmt/Ntry/NtryDt Is/TxDtls/AmtDtls/Instd 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></amt>	[11]	0 <= decimal td = 18 fd = 5	/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt before deduction of charges, expressed in the currency as ordered by the initiating party. 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></ccy>		text [A-Z]{3,3}	/Document/BkToCstmr Medium of exchange of currency. Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/AmtDtIs/Instd Amt/Amt/@Ccy
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></ccyxchg>	[01]		/Document/BkToCstmr Set of elements used to provide details on the currency exchange. Stmt/Stmt/Ntry/NtryDt Is/TxDtls/AmtDtls/Instd Amt/CcyXchg Set of elements used to provide details on the currency exchange.
8	Source Currency	<srcccy></srcccy>	[11]	text [A-Z]{3,3}	/Document/BkToCstmr Currency from which an amount is to be converted in a currency conversion. Is/TxDtls/AmtDtls/Instd Amt/CcyXchg/SrcCcy 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></xchgrate>	[11]	decimal td = 11 fd = 10		Stmt/Stmt/Ntry/NtryDt ls/TxDtls/AmtDtls/Instd	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></txamt>	[01]			/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/AmtDtls/TxA mt	Amount of the underlying transaction.
7	Amount	<amt></amt>	[11]	0 <= decimal td = 18 fd = 5		Stmt/Stmt/Ntry/NtryDt	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></ccy>		text [A-Z]{3,3}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/AmtDtIs/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></bktxcd>	[01]		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.		Set of elements used to fully identify the type of underlying transaction resulting in an entry.
6	Domain	<domn></domn>	[01]			Stmt/Stmt/Ntry/NtryDt	Set of elements used to provide the domain, the family and the subfamily 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></cd>	[11]	text{1,4}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/BkTxCd/Dom n/Cd	Specifies the business area of the underlying transaction.
7	Family	<fmly></fmly>	[11]				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></cd>	[11]	text{1,4}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/BkTxCd/Dom n/Fmly/Cd	Specifies the family within a domain.
8	Sub Family Code	<subfmlycd></subfmlycd>	[11]	text{1,4}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/BkTxCd/Dom n/Fmly/SubFmlyCd	Specifies the sub-product family within a specific family.
6	Proprietary	<prtry></prtry>	[01]			/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/BkTxCd/Prtry	Bank transaction code in a proprietary form, as defined by the issuer.

7	Code	<cd></cd>	[11]	text{1,35}	Please see the ING transaction codes in the ING	•	Proprietary bank transaction code to identify the underlying
7		Ī			Codification Annex	Stmt/Stmt/Ntry/NtryDt	transaction.
7						ls/TxDtls/BkTxCd/Prtry/	
7						Cd	
	Issuer	<lssr></lssr>	[01]	text{1,35}	Fixed value: "ING Group" for ING	/Document/BkToCstmr	Identification of the issuer of the proprietary bank transaction
					transaction codes	Stmt/Stmt/Ntry/NtryDt	code.
					Fixed value: "SWIFT" for SWIFT codes	ls/TxDtls/BkTxCd/Prtry/	
					Fixed value: "BBA" for local Belgium	Issr	
					transaction codes		
					Fixed value: "DK" for local German transaction codes		
					transaction codes		
6	CrossElementSimpleRule:						Either Proprietary or Domain or both must be present.
Don	mainOrProprietaryRule						If a supplified was garagia. Family and a in a transport than a supplifie
6	Textual : FamilyAndSubFamilyRule						If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.
_	Charges	<chrgs></chrgs>	[0*]		Contains Interchange fees and/or ING fees in	/Document/BkToCstmr	Provides information on the charges included in the entry amount.
	Citalges	Ciligs>	[0*]		case of SEPA Direct Debit for DE & AT accounts.		Usage: This component (on transaction level) can be used in case
					and or serve successful for the day accounts.	Is/TxDtls/Chrgs	the booking is for a single transaction, and charges are included in
						,, 85	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></amt>	[11]	0 <= decimal		/Document/BkToCstmr	Transaction charges to be paid by the charge bearer.
				td = 18		Stmt/Stmt/Ntry/NtryDt	
				fd = 5		ls/TxDtls/Chrgs/Amt	
7	Xml Attribute Currency	<ccy></ccy>		text		/Document/BkToCstmr	Medium of exchange of currency.
				[A-Z]{3,3}		Stmt/Stmt/Ntry/NtryDt	
						Is/TxDtls/Chrgs/Amt/@	
						Ссу	
8	Algorithm :						The Currency Code must be registered, or have already been
Activ	iveOrHistoricCurrency						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
			55 13			15	comply with ISO 4217. Note: The decimal separator is a dot.
6	Credit Debit Indicator	<cdtdbtind></cdtdbtind>	[01]	text		•	Indicates whether the charges amount is a credit or a debit
							amount. Usage: A zero amount is considered to be a credit.
						ls/TxDtls/Chrgs/CdtDbtl	
7	Credit		+	CRDT			Operation is an increase
7	Debit		+	DBIT			Operation is an increase. Operation is a decrease.
6		<pty></pty>	[01]			/Document/BkToCstmr	Party that takes the transaction charges or to which the transaction
 			[[0]			Stmt/Stmt/Ntry/NtryDt	·
						Is/TxDtls/Chrgs/Pty	3 · · · · · · ·
7	Financial Institution Identification	<fininstnid></fininstnid>	[11]				Unique and unambiguous identification of a financial institution, as
							assigned under an internationally recognised or proprietary
						Is/TxDtls/Chrgs/Pty/FinI	
						nstnId	
8	BIC	<bic></bic>	[01]	text		/Document/BkToCstmr	Code allocated to a financial institution by the ISO 9362
				[A-Z]{6,6}[A-Z2-9][A-		Stmt/Stmt/Ntry/NtryDt	Registration Authority as described in ISO 9362 "Banking - Banking
				NP-Z0-9]([A-Z0-		Is/TxDtls/Chrgs/Pty/FinI	telecommunication messages - Business identifier code (BIC)".
				9]{3,3}){0,1}		nstnId/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></intrst>	[0*]		Contains Refund compensation in case of SEPA Direct Debit for DE & AT accounts.		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></amt>	[11]	0 <= decimal td = 18 fd = 5		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/Intrst/Amt	Amount of interest included in the entry amount.
7	Xml Attribute Currency	<ccy></ccy>		text [A-Z]{3,3}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/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></cdtdbtind>	[11]	text			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	Туре	<tp></tp>	[01]	Choice		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/Intrst/Tp	Specifies the type of interest.
7	Proprietary	<prtry></prtry>	[11]	text{1,35}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/Intrst/Tp/Prtr y	Specifies the type of interest in uncoded form.
6	Rate	<rate></rate>	[0*]			/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/Intrst/Rate	Set of elements used to qualify the interest rate.
7	Туре	<tp></tp>	[11]	Choice		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/Intrst/Rate/T p	Specifies the type of interest rate.
8	Percentage	<pctg></pctg>	[11]	decimal td = 11 fd = 10			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></othr>	[11]	text{1,35}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/Intrst/Rate/T p/Othr	Rate type expressed, in an other form.
6	From To Date	<frtodt></frtodt>	[01]				Range of time between a start date and an end date for the calculation of the interest.
7	From Date Time	<frdttm></frdttm>	[11]	dateTime		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/Intrst/FrToDt/ FrDtTm	Date and time at which the range starts.

7	To Date Time	<todttm></todttm>	[11]	dateTime		/Document/PkTaCatma	Date and time at which the range ends.
	TO Date Time	אווווא אוווא	[11]	uaterime		Stmt/Stmt/Ntry/NtryDt Is/TxDtls/Intrst/FrToDt/ ToDtTm	_
6	Reason	<rsn></rsn>		text{1,35}		Stmt/Stmt/Ntry/NtryDt Is/TxDtls/Intrst/Rsn	
5	Related Parties	<rltdpties></rltdpties>	[01]			Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties	Set of elements used to identify the parties related to the underlying transaction.
6	Debtor	<dbtr></dbtr>	[01]		In case the booked entry is a credit transaction, the details of the counterparty will be reported in <dbtr> and underlying message items.</dbtr>	/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Dbt r	Party that owes an amount of money to the (ultimate) creditor.
7	Name	<nm></nm>	[01]	text{1,140}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RItdPties/Dbt r/Nm	Name by which a party is known and which is usually used to identify that party.
7	Postal Address	<pstladr></pstladr>	[01]		Depending on the settings (contract) as agreed upon with ING.		Information that locates and identifies a specific address, as defined by postal services.
8	Street Name	<strtnm></strtnm>	[01]	text{1,70}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Dbt r/PstlAdr/StrtNm	Name of a street or thoroughfare.
8	Building Number	<bldgnb></bldgnb>	[01]	text{1,16}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Dbt r/PstlAdr/BldgNb	
8	Post Code	<pstcd></pstcd>	[01]	text{1,16}			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></twnnm>	[01]	text{1,35}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RItdPties/Dbt r/PstIAdr/TwnNm	Name of a built-up area, with defined boundaries, and a local government.
8	Country	<ctry></ctry>	[01]	text [A-Z]{2,2}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/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></adrline>	[07]	text{1,70}			Information that locates and identifies a specific address, as defined by postal services, presented in free format text.
7	Identification	<ld></ld>	[01]	Choice		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RItdPties/Dbt r/Id	
8	Organisation Identification	<orgld></orgld>	[11]			/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RltdPties/Dbt r/Id/OrgId	, , , , , , , , , , , , , , , , , , , ,

-		T		Т		
9	BIC Or BEI	<bicorbei></bicorbei>		text [A-Z]{6,6}[A-Z2-9][A- NP-Z0-9]([A-Z0- 9]{3,3}){0,1}	Stmt/Stmt/Ntry/Ntr	or 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></othr>	[0*]			Unique identification of an organisation, as assigned by an institution, using an identification scheme.
10	Identification	<ld></ld>	[11]	text{1,35}	/Document/BkToCst Stmt/Stmt/Ntry/Ntr Is/TxDtIs/RItdPties/I r/Id/OrgId/Othr/Id	
10	Scheme Name	<schmenm></schmenm>	[01]	Choice	/Document/BkToCst Stmt/Stmt/Ntry/Ntr Is/TxDtIs/RItdPties/E r/Id/OrgId/Othr/Sch Nm	ot
11	Code	<cd></cd>	[11]	text{1,4}	/Document/BkToCst Stmt/Stmt/Ntry/Ntr Is/TxDtIs/RItdPties/I r/Id/OrgId/Othr/Sch Nm/Cd	ot
11	Proprietary	<prtry></prtry>	[11]	text{1,35}	/Document/BkToCst Stmt/Stmt/Ntry/Ntr Is/TxDtIs/RItdPties/I r/Id/OrgId/Othr/Sch Nm/Prtry	ot
10	Issuer	<lssr></lssr>	[01]	text{1,35}	/Document/BkToCst Stmt/Stmt/Ntry/Ntr Is/TxDtIs/RItdPties/I r/Id/OrgId/Othr/Issr	
8	Private Identification	<prvtid></prvtid>	[11]		/Document/BkToCst Stmt/Stmt/Ntry/Ntr Is/TxDtls/RltdPties/E r/Id/PrvtId	
9	Date And Place Of Birth	<dtandplcofbirth></dtandplcofbirth>	[01]		/Document/BkToCst Stmt/Stmt/Ntry/Ntr Is/TxDtIs/RItdPties/E r/Id/PrvtId/DtAndPla Birth	ot
10	Birth Date	<birthdt></birthdt>	[11]	date	/Document/BkToCst Stmt/Stmt/Ntry/Ntr Is/TxDtIs/RItdPties/E r/Id/PrvtId/DtAndPla Birth/BirthDt	ot
10	Province Of Birth	<prvcofbirth></prvcofbirth>	[01]	text{1,35}	/Document/BkToCst Stmt/Stmt/Ntry/Ntr Is/TxDtIs/RItdPties/E r/Id/PrvtId/DtAndPlo Birth/PrvcOfBirth	bt

10	City Of Birth	<cityofbirth></cityofbirth>	[11]	text{1,35}		<u> </u>	City where a person was born.
						Stmt/Stmt/Ntry/NtryDt	
						Is/TxDtls/RltdPties/Dbt r/Id/PrvtId/DtAndPlcOf	
						Birth/CityOfBirth	
10	Country Of Birth	<ctryofbirth></ctryofbirth>	[11]	text			Country where a person was born.
	,			[A-Z]{2,2}		Stmt/Stmt/Ntry/NtryDt	
						ls/TxDtls/RltdPties/Dbt	
						r/Id/PrvtId/DtAndPlcOf	
						Birth/CtryOfBirth	
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></othr>	[0*]			/Document/BkToCstmr	Unique identification of a person, as assigned by an institution,
							using an identification scheme.
						ls/TxDtls/RltdPties/Dbt	
						r/ld/Prvtld/Othr	
10	Identification	<id></id>	[11]	text{1,35}		/Document/BkToCstmr	·
						Stmt/Stmt/Ntry/NtryDt	
						ls/TxDtls/RltdPties/Dbt	
			10.13			r/Id/PrvtId/Othr/Id	
10	Scheme Name	<schmenm></schmenm>	[01]	Choice		<u> </u>	Name of the identification scheme.
						Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Dbt	
						r/Id/PrvtId/Othr/Schm	
						eNm	
11	Code	<cd></cd>	[11]	text{1,4}			Name of the identification scheme, in a coded form as published in
1 1	Couc	Cur	[(CAC(1,4)		Stmt/Stmt/Ntry/NtryDt	·
						ls/TxDtls/RltdPties/Dbt	
						r/ld/Prvtld/Othr/Schm	
						eNm/Cd	
11	Proprietary	<prtry></prtry>	[11]	text{1,35}			Name of the identification scheme, in a free text form.
						Stmt/Stmt/Ntry/NtryDt	
						ls/TxDtls/RltdPties/Dbt	
						r/Id/PrvtId/Othr/Schm	
10	<u> </u>		[0, 4]	(4.25)		eNm/Prtry	
10	Issuer	<lssr></lssr>	[01]	text{1,35}			Entity that assigns the identification.
						Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Dbt	
						r/Id/PrvtId/Othr/Issr	
6	Debtor Account	<dbtracct></dbtracct>	[01]		In case the booked entry is a credit transaction,		Unambiguous identification of the account of the debtor.
	_ 0000. 1000unt	2.207.1000	[,,,,,]		the account details of the counterparty will be	Stmt/Stmt/Ntry/NtryDt	_
					reported in <dbtracct> and underlying message</dbtracct>	ls/TxDtls/RltdPties/Dbt	
					items.	rAcct	
7	Identification	<id></id>	[11]	Choice		/Document/BkToCstmr	Unique and unambiguous identification for the account between
						Stmt/Stmt/Ntry/NtryDt	the account owner and the account servicer.
						ls/TxDtls/RltdPties/Dbt	
						rAcct/Id	
8	IBAN	<iban></iban>	[11]	text			International Bank Account Number (IBAN) - identifier used
				[A-Z]{2,2}[0-9]{2,2}[a-			internationally by financial institutions to uniquely identify the
				zA-Z0-9]{1,30}			account of a customer. Further specifications of the format and
						rAcct/Id/IBAN	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:
				<u> </u>			Country Code, check digits and BBAN.

		T =	le	T	1/2	
8	Other	<othr></othr>	[11]		/Document/BkToCstmr Unique identification of an account, as assigne	d by the account
					Stmt/Stmt/Ntry/NtryDt servicer, using an identification scheme. Is/TxDtls/RltdPties/Dbt	
					rAcct/Id/Othr	
	11 .00 .0		[4 4]	(4.04)		
9	Identification	<id></id>	[11]	text{1,34}	/Document/BkToCstmr Identification assigned by an institution.	
					Stmt/Stmt/Ntry/NtryDt	
					Is/TxDtIs/RItdPties/Dbt	
					rAcct/Id/Othr/Id	
9	Scheme Name	<schmenm></schmenm>	[01]	Choice	/Document/BkToCstmr Name of the identification scheme.	
					Stmt/Stmt/Ntry/NtryDt	
					ls/TxDtls/RltdPties/Dbt	
					rAcct/Id/Othr/SchmeN	
					m	
10	Code	<cd></cd>	[11]	text{1,4}	/Document/BkToCstmr Name of the identification scheme, in a coded	form as published in
					Stmt/Stmt/Ntry/NtryDt an external list.	
					ls/TxDtls/RltdPties/Dbt	
					rAcct/Id/Othr/SchmeN	
					m/Cd	
10	Proprietary	<prtry></prtry>	[11]	text{1,35}	/Document/BkToCstmr Name of the identification scheme, in a free te	xt form.
					Stmt/Stmt/Ntry/NtryDt	
					ls/TxDtls/RltdPties/Dbt	
					rAcct/Id/Othr/SchmeN	
					m/Prtry	
7	Туре	<tp></tp>	[01]		/Document/BkToCstmr Specifies the nature, or use of the account.	
	1,742		[[]		Stmt/Stmt/Ntry/NtryDt	
					ls/TxDtls/RltdPties/Dbt	
					rAcct/Tp	
8	[XOR]			Choice	Either Code or Proprietary must be present, bu	it not both.
9	Proprietary	<prtry></prtry>	[11]	text{1,35}	/Document/BkToCstmr Nature or use of the account in a proprietary for	
	,		'		Stmt/Stmt/Ntry/NtryDt	
					ls/TxDtls/RltdPties/Dbt	
					113/ TAD (13/ TATA) TO COLUMN TO COL	
I					rAcct/Tp/Prtry	
7	Currency	<ccv></ccv>	[0.1]	text	rAcct/Tp/Prtry	ount is held. Usage:
7	Currency	<ccy></ccy>	[01]	text [A-7]{3.3}	rAcct/Tp/Prtry /Document/BkToCstmr Identification of the currency in which the acco	_
7	Currency	<ccy></ccy>	[01]	text [A-Z]{3,3}	rAcct/Tp/Prtry /Document/BkToCstmr Identification of the currency in which the account Stmt/Stmt/Ntry/NtryDt Currency should only be used in case one and should be used in case of the cas	the same account
7	Currency	<ccy></ccy>	[01]		rAcct/Tp/Prtry /Document/BkToCstmr Identification of the currency in which the account Stmt/Stmt/Ntry/NtryDt Currency should only be used in case one and Is/TxDtls/RltdPties/Dbt number covers several currencies and the initial	the same account ating party needs to
7	Currency	<ccy></ccy>	[01]		rAcct/Tp/Prtry /Document/BkToCstmr Identification of the currency in which the account Stmt/Stmt/Ntry/NtryDt Currency should only be used in case one and should be used in case of the cas	the same account ating party needs to
7		<ccy></ccy>	[01]		rAcct/Tp/Prtry /Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Dbt rAcct/Ccy rAcct/Ccy Identification of the currency in which the account.	the same account ating party needs to ettlement on the
7	Algorithm :	<ccy></ccy>	[01]		rAcct/Tp/Prtry /Document/BkToCstmr Identification of the currency in which the account. Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Dbt Is/TxDtls/RltdPties/Dbt Identify which currency needs to be used for seaccount.	the same account ating party needs to ettlement on the
7		<ccy></ccy>	[01]		rAcct/Tp/Prtry /Document/BkToCstmr Identification of the currency in which the account Stmt/Stmt/Ntry/NtryDt Currency should only be used in case one and number covers several currencies and the initial identify which currency needs to be used for seaccount. The Currency Code must be registered, or have registered. Valid active or historic currency code.	the same account ating party needs to ettlement on the ealready been les are registered
7	Algorithm :	<ccy></ccy>	[01]		rAcct/Tp/Prtry /Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Dbt rAcct/Ccy The Currency Code must be registered, or have registered. Valid active or historic currency code with the ISO 4217 Maintenance Agency, consist	the same account ating party needs to ettlement on the ealready been les are registered t of three (3)
7	Algorithm :	<ccy></ccy>	[01]		rAcct/Tp/Prtry /Document/BkToCstmr Identification of the currency in which the account Stmt/Stmt/Ntry/NtryDt Currency should only be used in case one and number covers several currencies and the initial identify which currency needs to be used for seaccount. The Currency Code must be registered, or have registered. Valid active or historic currency code.	the same account ating party needs to ettlement on the ealready been less are registered t of three (3)
7 8	Algorithm : ActiveOrHistoricCurrency				rAcct/Tp/Prtry /Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Dbt rAcct/Ccy The Currency Should only be used in case one and identify which currency needs to be used for seacount. The Currency Code must be registered, or have registered. Valid active or historic currency code with the ISO 4217 Maintenance Agency, consist contiguous letters, and may be or not be withed message containing the Currency is exchanged.	the same account ating party needs to ettlement on the e already been les are registered t of three (3) drawn on the day the
7 8	Algorithm :	<ccy></ccy>	[01]		rAcct/Tp/Prtry /Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Dbt rAcct/Ccy The Currency Code must be registered, or have registered. Valid active or historic currency code with the ISO 4217 Maintenance Agency, consist contiguous letters, and may be or not be with message containing the Currency is exchanged /Document/BkToCstmr Ultimate party that owes an amount of money	the same account ating party needs to ettlement on the e already been les are registered t of three (3) drawn on the day the
8	Algorithm : ActiveOrHistoricCurrency				rAcct/Tp/Prtry /Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Dbt rAcct/Ccy The Currency Code must be registered, or have registered. Valid active or historic currency code with the ISO 4217 Maintenance Agency, consist contiguous letters, and may be or not be with message containing the Currency is exchanged /Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Identification of the currency in which the accode currency should only be used in case one and number covers several currencies and the initial identify which currency needs to be used for so account. The Currency Code must be registered, or have registered. Valid active or historic currency code with the ISO 4217 Maintenance Agency, consist contiguous letters, and may be or not be without message containing the Currency is exchanged creditor.	the same account ating party needs to ettlement on the e already been les are registered t of three (3) drawn on the day the
8	Algorithm : ActiveOrHistoricCurrency				/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Ult Identification of the currency in which the account. Identification of the currency in which the account is identification of the currency in which the account identification of the currency in which the account is identification of the currency in which the account identification of the currency in which the account in which the account is identification of the currency in which the account is identification of the currency in which the account is identification of the currency in which the account is identification of the currency in which the account is identification of the currency in which the account is identification of the currency in which the account is identification of the currency in which the account is identification of the currency in which the account is identification of the currency in which the account is identification of the currency should only be used in case one and in umber covers several currencies and the initial identify which currency needs to be used for so account. The Currency Code must be registered, or have registered. Valid active or historic currency code with the ISO 4217 Maintenance Agency, consist contiguous letters, and may be or not be within message containing the Currency is exchanged. Identification of the currency in which the account is identified in the initial identify which currency needs to be used for so account.	the same account ating party needs to ettlement on the e already been les are registered t of three (3) drawn on the day the
7 8	Algorithm : ActiveOrHistoricCurrency Ultimate Debtor	<ultmtdbtr></ultmtdbtr>	[01]	[A-Z]{3,3}	rAcct/Tp/Prtry /Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Dbt rAcct/Ccy The Currency Code must be registered, or have registered. Valid active or historic currency oo with the ISO 4217 Maintenance Agency, consist contiguous letters, and may be or not be with message containing the Currency is exchanged /Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Ult mtDbtr Identification of the currency in which the accologous currency in which the accologous in the currency in which the accologous and in the currency is exchanged containing the currency is exchanged creditor.	the same account ating party needs to ettlement on the ealready been less are registered tof three (3) drawn on the day the to the (ultimate)
7 8 6	Algorithm : ActiveOrHistoricCurrency				rAcct/Tp/Prtry /Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Dbt rAcct/Ccy The Currency Code must be registered, or have registered. Valid active or historic currency code with the ISO 4217 Maintenance Agency, consist contiguous letters, and may be or not be with message containing the Currency is exchanged /Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Ult mtDbtr /Document/BkToCstmr	the same account ating party needs to ettlement on the ealready been less are registered tof three (3) drawn on the day the to the (ultimate)
7 8 7	Algorithm : ActiveOrHistoricCurrency Ultimate Debtor	<ultmtdbtr></ultmtdbtr>	[01]	[A-Z]{3,3}	rAcct/Tp/Prtry /Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RltdPties/Dbt rAcct/Ccy The Currency Code must be registered, or have registered. Valid active or historic currency code with the ISO 4217 Maintenance Agency, consist contiguous letters, and may be or not be with message containing the Currency is exchanged /Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RltdPties/Ult mtDbtr /Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RltdPties/Ult mtDbtr /Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt identify that party is known and which is to identify that party.	the same account ating party needs to ettlement on the ealready been less are registered tof three (3) drawn on the day the to the (ultimate)
7 8 6	Algorithm : ActiveOrHistoricCurrency Ultimate Debtor	<ultmtdbtr></ultmtdbtr>	[01]	[A-Z]{3,3}	/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RltdPties/Dbt rAcct/Ccy The Currency Code must be registered, or have registered. Valid active or historic currency occurring ous letters, and may be or not be with message containing the Currency is exchanged /Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RltdPties/Ult mtDbtr /Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RltdPties/Ult is/TxDtIs/RltdPties/Ult is/TxDtIs/RltdPties/Ult is/TxDtIs/RltdPties/Ult is/TxDtIs/RltdPties/Ult is/TxDtIs/RltdPties/Ult identify that party.	the same account ating party needs to ettlement on the ealready been less are registered tof three (3) drawn on the day the to the (ultimate)
7 8 6	Algorithm : ActiveOrHistoricCurrency Ultimate Debtor Name	<ultmtdbtr></ultmtdbtr>	[01]	[A-Z]{3,3}	/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Ut MtpStmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Dbt naccount. //// It is identification of the currency in which the account is contiguous letters, and may be or not be with message containing the Currency is exchanged is creditor. /// It is identification of the currency in which the account is contiguous letters, and the inition identify which currency needs to be used for so account. The Currency Code must be registered, or have registered. Valid active or historic currency code with the ISO 4217 Maintenance Agency, consist contiguous letters, and may be or not be with message containing the Currency is exchanged creditor. /// It is in the currency in which the account is contiguous on the inition identify which currency needs to be used for so account. The Currency Code must be registered, or have registered. Valid active or historic currency code with the ISO 4217 Maintenance Agency, consist contiguous letters, and may be or not be with message containing the Currency is exchanged creditor. It is contiguous letters, and may be or not be with message containing the Currency is exchanged creditor. It is contiguous letters, and may be or not be with message containing the Currency is exchanged creditor. It is contiguous letters, and may be or not be with message containing the Currency is exchanged. It is contiguous letters, and may be or not be with message containing the Currency is exchanged. It is contiguous letters, and may be or not be with message containing the Currency is exchanged. It is contiguous letters, and may be or not be with message containing the Currency is exchanged. It is contiguous letters, and may be or not be with message containing the Currency is exchanged. It is contiguous letters, and may be or not be with message containing the Currency is exchanged. It is contiguous letters, and may be or not be with message containing the Currency is exchanged.	the same account ating party needs to ettlement on the ealready been less are registered tof three (3) drawn on the day the to the (ultimate)
7 8 7	Algorithm : ActiveOrHistoricCurrency Ultimate Debtor	<ultmtdbtr></ultmtdbtr>	[01]	[A-Z]{3,3}	/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Dbt rAcct/Ccy Identify which currency needs to be used for seaccount. The Currency Code must be registered, or have registered. Valid active or historic currency code with the ISO 4217 Maintenance Agency, consist contiguous letters, and may be or not be with message containing the Currency is exchanged creditor. Jocument/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Ult mtDbtr /Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Ult mtDbtr /Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Ult mtDbtr/Nm /Document/BkToCstmr Information that locates and identifies a specific currency in which the acccurrency in which the acccurrency in which the acccurrency in which the acccurrency should only be used in case one and number covers several currency in which is undentified in the currency in which the acccurrency continued in the inition dentification of the currency in which the acccurrency continued in the inition identify which currency needs to be used in case one and number covers several currencies and the inition identify which currency needs to be used for search in the inition identify which currency needs to be used for search in the inition identify which currency needs to be used for search in the inition identify which currency needs to be used in case one and number covers several currencies and the inition identify which currency needs to be used for search identify which currency needs to be used for search identify which currency needs to be used in case one and number covers several currencies and the inition identify which currency needs to be used for seaccount.	the same account ating party needs to ettlement on the ealready been less are registered tof three (3) drawn on the day the to the (ultimate)
7 8 7	Algorithm : ActiveOrHistoricCurrency Ultimate Debtor Name	<ultmtdbtr></ultmtdbtr>	[01]	[A-Z]{3,3}	/Document/BkToCstmr Stmt/Stmt/NtryDt Is/TxDtls/RltdPties/Dbt rAcct/Ccy Interest Inte	the same account ating party needs to ettlement on the ealready been less are registered tof three (3) drawn on the day the to the (ultimate)
7 7 7	Algorithm : ActiveOrHistoricCurrency Ultimate Debtor Name	<ultmtdbtr></ultmtdbtr>	[01]	[A-Z]{3,3}	/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Dbt rAcct/Ccy Identify which currency needs to be used for seaccount. The Currency Code must be registered, or have registered. Valid active or historic currency code with the ISO 4217 Maintenance Agency, consist contiguous letters, and may be or not be with message containing the Currency is exchanged creditor. Jocument/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Ult mtDbtr /Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Ult mtDbtr /Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Ult mtDbtr/Nm /Document/BkToCstmr Information that locates and identifies a specific currency in which the acccurrency in which the acccurrency in which the acccurrency in which the acccurrency should only be used in case one and number covers several currency in which is undentified in the currency in which the acccurrency continued in the inition dentification of the currency in which the acccurrency continued in the inition identify which currency needs to be used in case one and number covers several currencies and the inition identify which currency needs to be used for search in the inition identify which currency needs to be used for search in the inition identify which currency needs to be used for search in the inition identify which currency needs to be used in case one and number covers several currencies and the inition identify which currency needs to be used for search identify which currency needs to be used for search identify which currency needs to be used in case one and number covers several currencies and the inition identify which currency needs to be used for seaccount.	the same account ating party needs to ettlement on the ealready been less are registered tof three (3) drawn on the day the to the (ultimate)

8	Street Name	<strtnm></strtnm>	[01]	text{1,70}	/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RItdPties/UIt mtDbtr/PstIAdr/StrtNm	Name of a street or thoroughfare.
8	Building Number	<bldgnb></bldgnb>	[01]	text{1,16}	/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Ult mtDbtr/PstlAdr/BldgNb	Number that identifies the position of a building on a street.
8	Post Code	<pstcd></pstcd>	[01]	text{1,16}		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></twnnm>	[01]	text{1,35}	/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt ls/TxDtls/RltdPties/Ult mtDbtr/PstlAdr/TwnN m	Name of a built-up area, with defined boundaries, and a local government.
8	Country	<ctry></ctry>	[01]	text [A-Z]{2,2}	/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RItdPties/UIt mtDbtr/PstIAdr/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	<ld></ld>	[01]	Choice	/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RItdPties/UIt mtDbtr/Id	Unique and unambiguous identification of a party.
8	Organisation Identification	<orgld></orgld>	[11]		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Ult mtDbtr/Id/OrgId	Unique and unambiguous way to identify an organisation.
9	BIC Or BEI	<bicorbei></bicorbei>	[01]	text [A-Z]{6,6}[A-Z2-9][A- NP-Z0-9]([A-Z0- 9]{3,3}){0,1}	Stmt/Stmt/Ntry/NtryDt	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></othr>	[0*]			Unique identification of an organisation, as assigned by an institution, using an identification scheme.
10	Identification	<ld></ld>	[11]	text{1,35}	/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RItdPties/UIt mtDbtr/Id/OrgId/Othr/I d	Identification assigned by an institution.
10	Scheme Name	<schmenm></schmenm>	[01]	Choice	/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RItdPties/UIt mtDbtr/Id/OrgId/Othr/ SchmeNm	Name of the identification scheme.

44	C- 1-	10-15	[4 4]	1+(4 4)	Т	/Dansage Alberta Cataon	Name of the interesting of the control of the contr
11	Code	<cd></cd>	[11]	text{1,4}		Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RItdPties/UIt mtDbtr/Id/OrgId/Othr/ SchmeNm/Cd	
11	Proprietary	<prtry></prtry>	[11]	text{1,35}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RItdPties/UIt mtDbtr/Id/OrgId/Othr/ SchmeNm/Prtry	Name of the identification scheme, in a free text form.
10	Issuer	<lssr></lssr>	[01]	text{1,35}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RItdPties/UIt mtDbtr/Id/OrgId/Othr/I ssr	
8	Private Identification	<prvtid></prvtid>	[11]			/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RItdPties/UIt mtDbtr/Id/PrvtId	Unique and unambiguous identification of a person, for example a passport.
9	Date And Place Of Birth	<dtandplcofbirth></dtandplcofbirth>	[01]			/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RItdPties/UIt mtDbtr/Id/PrvtId/DtAn dPIcOfBirth	Date and place of birth of a person.
10	Birth Date	<birthdt></birthdt>	[11]	date		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Ult mtDbtr/Id/PrvtId/DtAn dPlcOfBirth/BirthDt	Date on which a person is born.
10	Province Of Birth	<prvcofbirth></prvcofbirth>	[01]	text{1,35}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RltdPties/Ult mtDbtr/Id/PrvtId/DtAn dPlcOfBirth/PrvcOfBirt h	Province where a person was born.
10	City Of Birth	<cityofbirth></cityofbirth>	[11]	text{1,35}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Ult mtDbtr/Id/PrvtId/DtAn dPlcOfBirth/CityOfBirth	
10	Country Of Birth	<ctryofbirth></ctryofbirth>	[11]	text [A-Z]{2,2}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Ult mtDbtr/Id/PrvtId/DtAn dPlcOfBirth/CtryOfBirth	
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></othr>	[0*]			/Document/BkToCstmr	Unique identification of a person, as assigned by an institution, using an identification scheme.

10	Identification	<ld><</ld>	[11]	text{1,35}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Ult	Unique and unambiguous identification of a person.
						mtDbtr/Id/PrvtId/Othr/	
10	Scheme Name	<schmenm></schmenm>	[01]	Choice		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RItdPties/Ult mtDbtr/Id/PrvtId/Othr/ SchmeNm	Name of the identification scheme.
11	Code	<cd></cd>	[11]	text{1,4}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/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></prtry>	[11]	text{1,35}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RItdPties/Ult mtDbtr/Id/PrvtId/Othr/ SchmeNm/Prtry	Name of the identification scheme, in a free text form.
10	Issuer	<lssr></lssr>	[01]	text{1,35}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RItdPties/Ult mtDbtr/Id/PrvtId/Othr/ Issr	Entity that assigns the identification.
6	Creditor	<cdtr></cdtr>	[01]		In case the booked entry is a debit transaction, the details of the counterparty will be reported in <cdtr> and underlying message items.</cdtr>	/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Cdtr	Party to which an amount of money is due.
7	Name	<nm></nm>	[01]	text{1,140}		Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RItdPties/Cdtr /Nm	
7	Postal Address	<pstladr></pstladr>	[01]		Depending on the settings (contract) as agreed upon with ING.	1	Information that locates and identifies a specific address, as defined by postal services.
8	Street Name	<strtnm></strtnm>	[01]	text{1,70}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RItdPties/Cdtr /PstIAdr/StrtNm	Name of a street or thoroughfare.
8	Building Number	<bldgnb></bldgnb>	[01]	text{1,16}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RItdPties/Cdtr /PstIAdr/BldgNb	Number that identifies the position of a building on a street.
8	Post Code	<pstcd></pstcd>	[01]	text{1,16}			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></twnnm>	[01]	text{1,35}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RltdPties/Cdtr /PstIAdr/TwnNm	Name of a built-up area, with defined boundaries, and a local government.
8	Country	<ctry></ctry>	[01]	text [A-Z]{2,2}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RItdPties/Cdtr /PstIAdr/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	<ld><ld><</ld></ld>	[01]	Choice	/Document/BkToCstm Stmt/Stmt/Ntry/NtryD Is/TxDtls/RltdPties/Cdt /Id	Unique and unambiguous identification of a party.
8	Organisation Identification	<orgld></orgld>	[11]		/Document/BkToCstm Stmt/Stmt/Ntry/NtryD Is/TxDtIs/RItdPties/Cdf /Id/OrgId	
9	BIC Or BEI	<bicorbei></bicorbei>	[01]	text [A-Z]{6,6}[A-Z2-9][A- NP-Z0-9]([A-Z0- 9]{3,3}){0,1}	Stmt/Stmt/Ntry/NtryD	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></prvtid>	[11]		/Document/BkToCstm Stmt/Stmt/Ntry/NtryD Is/TxDtls/RltdPties/Cdr /Id/PrvtId	
9	Date And Place Of Birth	<dtandplcofbirth></dtandplcofbirth>	[01]		/Document/BkToCstm Stmt/Stmt/Ntry/NtryD Is/TxDtIs/RItdPties/Cd ¹ /Id/PrvtId/DtAndPIcOf irth	r
10	Birth Date	<birthdt></birthdt>	[11]	date	/Document/BkToCstm Stmt/Stmt/Ntry/NtryD Is/TxDtIs/RItdPties/Cdi /Id/PrvtId/DtAndPIcOf irth/BirthDt	r
10	Province Of Birth	<prvcofbirth></prvcofbirth>	[01]	text{1,35}	/Document/BkToCstm Stmt/Stmt/Ntry/NtryD Is/TxDtIs/RItdPties/Cdr /Id/PrvtId/DtAndPlcOf irth/PrvcOfBirth	r
10	City Of Birth	<cityofbirth></cityofbirth>	[11]	text{1,35}	/Document/BkToCstm Stmt/Stmt/Ntry/NtryD Is/TxDtls/RltdPties/Cdr /Id/PrvtId/DtAndPlcOf irth/CityOfBirth	t r
10	Country Of Birth	<ctryofbirth></ctryofbirth>	[11]	text [A-Z]{2,2}	/Document/BkToCstm Stmt/Stmt/Ntry/NtryD Is/TxDtIs/RItdPties/Cdr /Id/PrvtId/DtAndPlcOf irth/CtryOfBirth	t r
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></othr>	[0*]			Unique identification of a person, as assigned by an institution, t using an identification scheme.
10	Identification	<ld></ld>	[11]	text{1,35}	/Document/BkToCstm Stmt/Stmt/Ntry/NtryD Is/TxDtIs/RItdPties/Cdf /Id/PrvtId/Othr/Id	t

40	C.L N	dC ala constation	[0 4]	Chaine		/D /DI = -0	Name of the identification of the second
10	Scheme Name	<schmenm></schmenm>	[01]	Choice		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RltdPties/Cdtr /Id/PrvtId/Othr/Schme Nm	
11	Code	<cd></cd>	[11]	text{1,4}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RItdPties/Cdtr /Id/PrvtId/Othr/Schme Nm/Cd	Name of the identification scheme, in a coded form as published in an external list.
11	Proprietary	<prtry></prtry>	[11]	text{1,35}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RItdPties/Cdtr /Id/PrvtId/Othr/Schme Nm/Prtry	Name of the identification scheme, in a free text form.
10	Issuer	<lssr></lssr>	[01]	text{1,35}		Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Cdtr /Id/PrvtId/Othr/Issr	
6	Creditor Account	<cdtracct></cdtracct>	[01]		In case the booked entry is a debit transaction, the account details of the counterparty will be reported in <cdtracct> and underlying message items.</cdtracct>		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></id>	[11]	Choice			Unique and unambiguous identification for the account between the account owner and the account servicer.
8	IBAN	<iban></iban>	[11]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		Stmt/Stmt/Ntry/NtryDt	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></othr>	[11]				Unique identification of an account, as assigned by the account servicer, using an identification scheme.
9	Identification	<id></id>	[11]	text{1,34}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Cdtr Acct/Id/Othr/Id	Identification assigned by an institution.
9	Scheme Name	<schmenm></schmenm>	[01]	Choice		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RItdPties/Cdtr Acct/Id/Othr/SchmeN m	Name of the identification scheme.
10	Code	<cd></cd>	[11]	text{1,4}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RItdPties/Cdtr Acct/Id/Othr/SchmeN m/Cd	Name of the identification scheme, in a coded form as published in an external list.
10	Proprietary	<prtry></prtry>	[11]	text{1,35}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Cdtr Acct/Id/Othr/SchmeN m/Prtry	Name of the identification scheme, in a free text form.

7	Туре	<tp></tp>	[01]		/Document/BkToCstmr Specifies the nature, or use of the account. Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RltdPties/Cdtr Acct/Tp
8	[XOR]			Choice	Either Code or Proprietary must be present, but not both.
9	Proprietary	<prtry></prtry>	[11]	text{1,35}	/Document/BkToCstmr Nature or use of the account in a proprietary form. Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RItdPties/Cdtr Acct/Tp/Prtry
7	Currency	<ccy></ccy>	[01]	text [A-Z]{3,3}	/Document/BkToCstmr Identification of the currency in which the account is held. Usage: Stmt/Stmt/Ntry/NtryDt 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></ultmtcdtr>	[01]		/Document/BkToCstmr Ultimate party to which an amount of money is due. Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RItdPties/Ult mtCdtr
7	Name	<nm></nm>	[01]	text{1,140}	/Document/BkToCstmr Name by which a party is known and which is usually used to Stmt/Stmt/Ntry/NtryDt identify that party. Is/TxDtIs/RItdPties/UIt mtCdtr/Nm
7	Postal Address	<pstladr></pstladr>	[01]		/Document/BkToCstmr Information that locates and identifies a specific address, as defined by postal services. Is/TxDtIs/RItdPties/Ult mtCdtr/PstIAdr
8	Street Name	<strtnm></strtnm>	[01]	text{1,70}	/Document/BkToCstmr Name of a street or thoroughfare. Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RItdPties/Ult mtCdtr/PstIAdr/StrtNm
8	Building Number	<bldgnb></bldgnb>	[01]	text{1,16}	/Document/BkToCstmr Number that identifies the position of a building on a street. Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Ult mtCdtr/PstlAdr/BldgNb
8	Post Code	<pstcd></pstcd>	[01]	text{1,16}	/Document/BkToCstmr Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. Is/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></twnnm>	[01]	text{1,35}	/Document/BkToCstmr Name of a built-up area, with defined boundaries, and a local government. Is/TxDtIs/RItdPties/UIt mtCdtr/PstIAdr/TwnN m
8	Country	<ctry></ctry>	[01]	text [A-Z]{2,2}	/Document/BkToCstmr Nation with its own government. Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RItdPties/UIt mtCdtr/PstIAdr/Ctry
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	<ld><ld><</ld></ld>	[01]	Choice	Stmt/Stmt/Ntry/Ntry/Is/TxDtls/RltdPties/Ul	
8	Organisation Identification	<orgld></orgld>	[11]		mtCdtr/Id /Document/BkToCstm Stmt/Stmt/Ntry/Ntry[Is/TxDtls/RltdPties/Ult mtCdtr/Id/OrgId	
9	BIC Or BEI	<bicorbei></bicorbei>	[01]	text [A-Z]{6,6}[A-Z2-9][A- NP-Z0-9]([A-Z0- 9]{3,3}){0,1}	Stmt/Stmt/Ntry/Ntry/Is/TxDtls/RltdPties/Ul	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></othr>	[0*]		/Document/BkToCstm Stmt/Stmt/Ntry/NtryI Is/TxDtls/RltdPties/Ult mtCdtr/Id/OrgId/Othr	institution, using an identification scheme.
10	Identification	<ld><ld><</ld></ld>	[11]	text{1,35}	/Document/BkToCstm Stmt/Stmt/Ntry/NtryI Is/TxDtIs/RltdPties/Ul mtCdtr/Id/OrgId/Othr d	
10	Scheme Name	<schmenm></schmenm>	[01]	Choice	/Document/BkToCstm Stmt/Stmt/Ntry/NtryI Is/TxDtls/RltdPties/Ulm mtCdtr/Id/OrgId/Othr SchmeNm	
11	Code	<cd></cd>	[11]	text{1,4}	/Document/BkToCstm Stmt/Stmt/Ntry/NtryI Is/TxDtIs/RItdPties/Ul ⁻ mtCdtr/Id/OrgId/Othr SchmeNm/Cd	
11	Proprietary	<prtry></prtry>	[11]	text{1,35}	/Document/BkToCstm Stmt/Stmt/Ntry/Ntry/ Is/TxDtIs/RItdPties/Uli mtCdtr/Id/OrgId/Othr SchmeNm/Prtry	
10	lssuer	<lssr></lssr>	[01]	text{1,35}	/Document/BkToCstm Stmt/Stmt/Ntry/NtryI Is/TxDtIs/RItdPties/Ul ⁻ mtCdtr/Id/OrgId/Othr ssr	
8	Private Identification	<prvtid></prvtid>	[11]		Stmt/Stmt/Ntry/NtryI Is/TxDtIs/RItdPties/Uli mtCdtr/Id/PrvtId	
9	Date And Place Of Birth	<dtandplcofbirth></dtandplcofbirth>	[01]		/Document/BkToCstm Stmt/Stmt/Ntry/NtryI Is/TxDtIs/RItdPties/Ul mtCdtr/Id/PrvtId/DtA dPlcOfBirth	ot Control of the Con

1				T	
10	Birth Date	<birthdt></birthdt>	[11]	date	/Document/BkToCstmr Date on which a person is born.
					Stmt/Stmt/Ntry/NtryDt
					ls/TxDtls/RltdPties/Ult
					mtCdtr/Id/PrvtId/DtAn
					dPlcOfBirth/BirthDt
10	Province Of Birth	<prvcofbirth></prvcofbirth>	[01]	text{1,35}	/Document/BkToCstmr Province where a person was born.
10	Flovince of Birth	\FIVCOIDII (II)	[01]	ιεχί(1,33)	
					Stmt/Stmt/Ntry/NtryDt
					Is/TxDtIs/RItdPties/UIt
					mtCdtr/Id/PrvtId/DtAn
					dPlcOfBirth/PrvcOfBirt
					h
10	City Of Birth	<cityofbirth></cityofbirth>	[11]	text{1,35}	/Document/BkToCstmr City where a person was born.
	,				Stmt/Stmt/Ntry/NtryDt
					Is/TxDtls/RltdPties/Ult
					mtCdtr/Id/PrvtId/DtAn
					dPlcOfBirth/CityOfBirth
10	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0.00		<u>.</u> .	
10	Country Of Birth	<ctryofbirth></ctryofbirth>	[11]	text	/Document/BkToCstmr Country where a person was born.
				[A-Z]{2,2}	Stmt/Stmt/Ntry/NtryDt
					ls/TxDtls/RltdPties/Ult
					mtCdtr/Id/PrvtId/DtAn
					dPlcOfBirth/CtryOfBirth
11	Algorithm : Country			1	The code is checked against the list of country names obtained
	0 :,				from the United Nations (ISO 3166, Alpha-2 code).
9	Other	<othr></othr>	[0*]	1	/Document/BkToCstmr Unique identification of a person, as assigned by an institution,
Ĭ	3		[]		Stmt/Stmt/Ntry/NtryDt using an identification scheme.
					Is/TxDtIs/RItdPties/Ult
					mtCdtr/Id/PrvtId/Othr
10	Identification	<1d>	[1 1]	tovt/1 2E1	/Document/BkToCstmr Unique and unambiguous identification of a person.
10	identification	<id></id>	[11]	text{1,35}	
					Stmt/Stmt/Ntry/NtryDt
					Is/TxDtIs/RItdPties/UIt
					mtCdtr/ld/Prvtld/Othr/
					ld
10	Scheme Name	<schmenm></schmenm>	[01]	Choice	/Document/BkToCstmr Name of the identification scheme.
					Stmt/Stmt/Ntry/NtryDt
					ls/TxDtls/RltdPties/Ult
					mtCdtr/ld/PrvtId/Othr/
					SchmeNm
11	Code	<cd></cd>	[11]	text{1,4}	/Document/BkToCstmr Name of the identification scheme, in a coded form as published in
	Code	Cu	[1]	CAL(1,4)	
					Stmt/Stmt/Ntry/NtryDt an external list.
					Is/TxDtls/RltdPties/Ult
					mtCdtr/Id/PrvtId/Othr/
					SchmeNm/Cd
11	Proprietary	<prtry></prtry>	[11]	text{1,35}	/Document/BkToCstmr Name of the identification scheme, in a free text form.
					Stmt/Stmt/Ntry/NtryDt
					ls/TxDtls/RltdPties/Ult
					mtCdtr/ld/PrvtId/Othr/
					SchmeNm/Prtry
10	Issuer	<lssr></lssr>	[01]	text{1,35}	/Document/BkToCstmr Entity that assigns the identification.
-0	133461	710017	[01]		Stmt/Stmt/Ntry/NtryDt
					Is/TxDtIs/RItdPties/Ult
					mtCdtr/ld/Prvtld/Othr/
					Issr
				•	

6	Proprietary	<prtry></prtry>	[0*]		In case the entry is a SEPA direct debit, this field		Proprietary party related to the underlying transaction.
					contains the Creditor Scheme Identification of the Creditor.	Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Prtr	
						у	
7	Туре	<tp></tp>	[11]	text{1,35}			Specifies the type of proprietary party.
						Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Prtr	
						у/Тр	
7	Party	<pty></pty>	[11]			/Document/BkToCstmr	
						Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Prtr	
						y/Pty	
8	Identification	<ld></ld>	[01]	Choice			Unique and unambiguous identification of a party.
						Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Prtr	
						y/Pty/Id	
9	Private Identification	<prvtid></prvtid>	[11]				Unique and unambiguous identification of a person, for example a
						Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Prtr	passport.
						y/Pty/Id/PrvtId	
10	Other	<othr></othr>	[0*]				Unique identification of a person, as assigned by an institution,
						Is/TxDtls/RltdPties/Prtr	using an identification scheme.
						y/Pty/Id/PrvtId/Othr	
11	Identification	<ld><ld><</ld></ld>	[11]	text{1,35}	Creditor Scheme Identification of the Creditor.		, ,
						Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdPties/Prtr	
						y/Pty/Id/PrvtId/Othr/Id	
						10.00	
11	Scheme Name	<schmenm></schmenm>	[01]	Choice		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt	Name of the identification scheme.
						ls/TxDtls/RltdPties/Prtr	
						y/Pty/Id/PrvtId/Othr/SohmeNm	
12	Proprietary	<prtry></prtry>	[11]	text{1,35}			Name of the identification scheme, in a free text form.
		,	[]			Stmt/Stmt/Ntry/NtryDt	· ·
						ls/TxDtls/RltdPties/Prtr y/Pty/Id/PrvtId/Othr/So	
						hmeNm/Prtry	
5	Related Agents	<rltdagts></rltdagts>	[01]				Set of elements used to identify the agents related to the
						Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdAgts	underlying transaction.
6	Debtor Agent	<dbtragt></dbtragt>	[01]		In case the booked entry is a credit transaction,		Financial institution servicing an account for the debtor.
	_				the BIC of the counterparty's agent will be	Stmt/Stmt/Ntry/NtryDt	_
					reported in the designated message item within <pre></pre> <pre><pre></pre><pre>DbtAgt></pre>.</pre>	ls/TxDtls/RltdAgts/Dbtr Agt	
7	Financial Institution Identification	<fininstnid></fininstnid>	[11]		,		Unique and unambiguous identification of a financial institution, as
						Stmt/Stmt/Ntry/NtryDt	assigned under an internationally recognised or proprietary
						ls/TxDtls/RltdAgts/Dbtr Agt/FinInstnId	identification scheme.
8	BIC	<bic></bic>	[01]	text		<u> </u>	Code allocated to a financial institution by the ISO 9362
				[A-Z]{6,6}[A-Z2-9][A-		Stmt/Stmt/Ntry/NtryDt	Registration Authority as described in ISO 9362 "Banking - Banking
				NP-Z0-9]([A-Z0- 9]{3,3}){0,1}		ls/TxDtls/RltdAgts/Dbtr Agt/FinInstnId/BIC	telecommunication messages - Business identifier code (BIC)".
9	Algorithm : BIC			21(2,2),(0,±)		, 50, 1 1111130110/ DIC	Valid BICs for financial institutions are registered by the ISO 9362
	<u> </u>						Registration Authority in the BIC directory, and consist of eight (8)
					1		or eleven (11) contiguous characters.

6	Creditor Agent	<cdtragt></cdtragt>	[01]		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>.</cdtragt>	Stmt/Stmt/Ntry/NtryDt ls/TxDtls/RltdAgts/Cdtr	Financial institution servicing an account for the creditor.
7	Financial Institution Identification	<fininstnid></fininstnid>	[11]		Cutingty.		Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
8	BIC	<bic></bic>	[01]	text [A-Z]{6,6}[A-Z2-9][A- NP-Z0-9]([A-Z0- 9]{3,3}){0,1}		Stmt/Stmt/Ntry/NtryDt	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></purp>	[01]	Choice		Stmt/Stmt/Ntry/NtryDt	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></cd>	[11]	text{1,4}			Underlying reason for the payment transaction, as published in an external purpose code list.
6	Proprietary	<prtry></prtry>	[11]	text{1,35}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/Purp/Prtry	Purpose, in a proprietary form.
5	Remittance Information	<rmtinf></rmtinf>	[01]			Stmt/Stmt/Ntry/NtryDt ls/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></ustrd>	[0*]	text{1,140}		Stmt/Stmt/Ntry/NtryDt	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></strd>	[0*]			Stmt/Stmt/Ntry/NtryDt ls/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></cdtrrefinf>	[01]				Reference information provided by the creditor to allow the identification of the underlying documents.
8	Туре	<tp></tp>	[01]			/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RmtInf/Strd/C dtrRefInf/Tp	Specifies the type of creditor reference.
9	Code Or Proprietary	<cdorprtry></cdorprtry>	[11]	Choice		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RmtInf/Strd/C dtrRefInf/Tp/CdOrPrtry	Coded or proprietary format creditor reference type.
10	Code	<cd></cd>	[11]	text		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RmtInf/Strd/C dtrRefInf/Tp/CdOrPrtry /Cd	

11	Structured			SCOR			Document is a structured communication reference provided by
	Communication Reference						the creditor to identify the referred transaction.
9	Issuer	<lssr></lssr>	[01]	text{1,35}	NL "CUR" for Dutch "Betalingskenmerk". BE "BBA" for Belgium "Betalingskenmerk". Other countries "ISO" for "ISO Structured Reference".	/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RmtInf/Strd/C dtrRefInf/Tp/Issr	
8	Reference	<ref></ref>	[01]	text{1,35}	Payment reference.	Stmt/Stmt/Ntry/NtryDt	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></addtlrmtinf>	[03]	text{1,140}		T -	Additional information, in free text form, to complement the structured remittance information.
5	Related Dates	<rltddts></rltddts>	[01]			/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RltdDts	Set of elements used to identify the dates related to the underlying transactions.
6	Interbank Settlement Date	<intrbksttimdt></intrbksttimdt>	[01]	date		Stmt/Stmt/Ntry/NtryDt	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></txdttm>	[01]	dateTime	In case of Instant Payments it will contain date/time of receipt of the Instant Payment.	/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RItdDts/TxDtT m	Date and time of the underlying transaction.
5	Return Information	<rtrinf></rtrinf>	[01]			/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RtrInf	Set of elements used to provide the return information.
6	Reason	<rsn></rsn>	[01]	Choice		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RtrInf/Rsn	Specifies the reason for the return.
7	Code	<cd></cd>	[11]	text{1,4}	For ISO Return codes please see the ING Codification Annex	/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtIs/RtrInf/Rsn/Cd	Reason for the return, as published in an external reason code list.
7	Proprietary	<prtry></prtry>	[11]	text{1,35}		/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/RtrInf/Rsn/Prt ry	Reason for the return, in a proprietary form.
6	Additional Information	<addtlinf></addtlinf>	[0*]	text{1,105}	Can be filled in case of non-SEPA payments.	/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/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></addtltxinf>	[01]	text{1,500}	Multibank: =Reference of the Account Servicing Institution (Tag 61 Sub 9) of incoming MT940	/Document/BkToCstmr Stmt/Stmt/Ntry/NtryDt Is/TxDtls/AddtlTxInf	Further details of the transaction.
3	Additional Entry Information	<addtlntryinf></addtlntryinf>	[01]	text{1,500}	Multibank: = Information to Account Owner (Tag 86) of incoming MT940	/Document/BkToCstmr Stmt/Stmt/Ntry/AddtlN tryInf	Further details of the entry.

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

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