ISO 20022

Account Report

Intra day

camt.052 version 2

Version 1.2.1

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Handelsbanken

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1   Introduction

This document describes the Implementation Guide ISO 20022 Account Report camt.052.001.02 in Handelsbanken.

The purpose of this Message Implementation Guide is to provide guidance of how information is structured in the exchange between Handelsbanken and the customer.

Handelsbanken's message set-up complies with the international definitions for content and use of an ISO 20022 *"BankTtoCustomerReport"* message and Common Global Implementation (CGI).

1.1   Related documents

The documents below contain information to facilitate the implementation of the in the ISO 20022 camt.052.001.02 format;

- The ISO 20022 Message Definition Report (MDR), Message Usage Guideline (MUG) and XML Schema can be downloaded from: www.iso20022.org/full_catalogue.page

- The Payments External Code List, which provides the standard values for payment message code elements, www.iso20022.org/external_code_list.page

- Handelsbanken appendix Bank Transaction Codes.

1.2   History

New releases of the Implementation Guides are published on a regular basis, based on new versions of the underlying standards or to provide clarification or changes. At Handelsbanken, changes to version numbers are made according to the following guidelines. The original version is 1.0.0.

- The last digit is changed when the format descriptions are changed, for example text clarifications and examples.

- The second digit is changed if minor changes are made to the format such as new countries or changes in the payment type.

- The first digit is changed (thus becoming a completely new version) if the format changes mean that the customer will have to make adaptations in order to continue using the service. In this case, all customers affected are informed of the new version and what the changes involve.

Version	Date	Description
1.2.1	2023-11-13	- Following country has been removed: DK
1.2.0	2021-06-11	- Following countries has been removed: EE, LV and LT
1.1.0	2015-04-30	New countries: Estonia, Latvia, Lithuania, Great Britain
1.0.0	2013-12-30	First version published

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2   General rules

The Intraday Account Report (camt.052) message is sent by Handelsbanken to an account owner or to a party authorized by the account owner to receive the message. The report contains transactions booked on accounts in Finland, Great Britain, Norway and Sweden.

2.1   General delivery information

The report can be sent every 15 minutes between 8 am and 5 pm (CET) and every 30 minutes after 5 pm. The time/times of delivery is decided in the agreement. Account reports sent during the day always contain all transactions booked on the account from the beginning of the day until the time of the sending. Camt.052 is sent from the bank at the times of delivery even if there are no transactions made on the account.

2.2   Restrictions to the service

2.2.1   GENERAL RESTRICTIONS

- All details available of the transactions are presented (unstructured) in AdditionalEntryInformation <AddtlNtryInf> and AdditionalTransactionInformation <AddtlTxInf>.

- There are some country specific limitations regarding the entry details available in camt.052, depending on transaction type and country, se below

- Balances are not included in the report.

2.2.2   NORWAY

- Limited entry details are presented in the Intraday Account Report

- Local payments are booked and presented as a lump sum, i.e. no transaction details is available

2.2.3   SWEDEN

- Limited entry details are presented in the Intraday Account Report

- Remittance information is not presented for cross border payments

- Local payments are booked and presented as a lump sum, i.e.no transaction details is available

3   Terms and concepts

3.1   Abbreviations

These abbreviations are frequently used and are important for the understanding of the message.

| Term	Description
IBAN	International Bank Account Number – identifier used nationally and internationally by financial institutions. An IBAN consists of a country code, a control digit, a bank identifier and a national account number.
SWIFT	SWIFT is the abbreviation of Society for Worldwide Interbank Financial Telecommunication and is a communications network used by most of the banks in the world for sending each other payment instructions and messages.
BIC	Business Identifier Code is made up of 8 or 11 characters. A unique address linked to SWIFT.

3.2   References and identifications

The Intraday Account Report has the following possible references and identifications on the different levels in the message.

ISO Index	Reference type/ Identification type	Message position and tag name	Description
1.0	**<GrpHdr>**		
1.1	Message Identification	<GrpHdr><MsgId>	Unique identification of the message.
2.0	**<Rpt>**		
2.1	Identification	<Rpt><Id>	Unique identification of the report
2.2	ElectronicSequence Nubmer	<Rpt><ElctmcSeqNb>	Sequential number of the report
2.76	**<Ntry>**		
2.77	Entry Reference	<Ntry><NtryRef>	Unique reference per entry within one report
2.84	Account Servicer Reference	<Ntry><AcctSvcrRef>	Unique reference as assigned by the account servicing institution to unambiguously identify the entry.
2.135	**<NtryDtls>**		
2.155	Other reference	<NtryDtls><TxDtls><Prtry><Ref>	Other Information related to the transaction/entry. Stated by the account servicer.
2.313	Additional Transaction Information	<NtryDtls><TxDtls><AddtlTxInf>	Further details of the transaction
2.314	Additional Entry Information	<NtryDtls><AddtlNtryInf>	Further details of the entry

4 Scenario

The purpose of this section is to basically describe the entire chain of electronic information exchange between the Debtor, the Debtor's Agent, the Creditor's Agent and the Creditor.

Please note that for all messages sent to the bank, the status of the message and the payment orders will be displayed in Handelsbanken online corporate banking service.
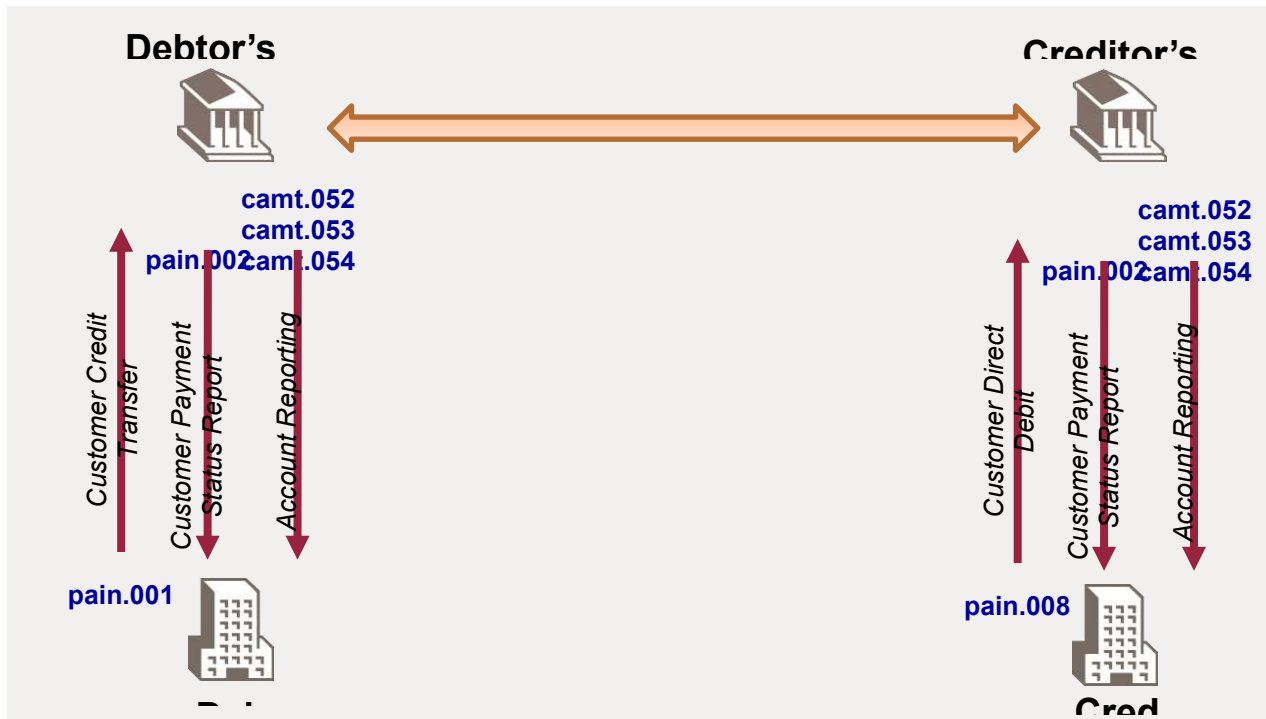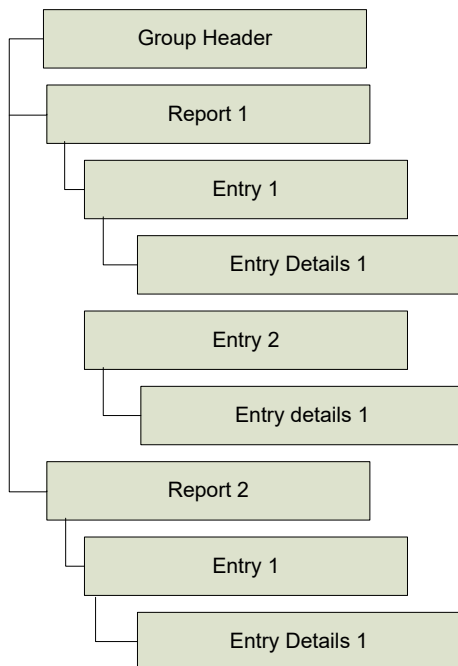

1) The Debtor sends a CreditTransferInitiation (pain.001) to the Debtor Agent.

2) The Debtor Agent validates the message and sends a PaymentStatusReport (pain.002) reporting if the file is accepted or rejected.

3) The information included in every single payment are validated against each payment system and the Debtor Agent sends a PaymentStatusReport (pain.002) reporting rejected payments to the Debtor.

4) The payments will be processed between Debtor Agent and Creditor Agent on the agreed execution date.

5) If any of the payments are rejected, the Debtor Agent sends a PaymentStatusReport (pain.002) reporting rejected payments to the Debtor.

6) Debtor Agent sends a Debit Notification report (camt.054) reporting executed payments to the Debtor

7) Creditor Agent sends a Credit Notification report (camt.054) reporting received payments to the Creditor.

8) Debtor Agent and/or Creditor Agent sends an Interim AccountReport (camt.052) to the Debtor and/or Creditor.

9) Debtor Agent and/or Creditor Agent sends an Account Statement –(camt053) to the Debtor and/or Creditor.

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5 Format specification

This section consists of a technical description of the message type Account Statement ISO 20022 camt.052.001.02.

5.1 Message structure

The camt.052 message is composed of: Group Header, Report, Entry and Entry details.

```
Group Header
    Report 1
        Entry 1
            Entry Details 1
        Entry 2
            Entry details 1
    Report 2
        Entry 1
            Entry Details 1
```

GroupHeader

This building block is mandatory and present once. It contains elements such as MessageIdentification and CreationDateTime.

Report

This building block is mandatory repetitive. It contains elements such as Account and FinancialInstitutionIdentification and Entry.

Entry

Entry can be repetitive. It contains information related to the entry in the account, such as Amount, BookingDate and ValueDate and BankTransactionCode.

EntryDetails

Entry Details a part of Entry and contains information related to the entry.

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5.2 Implementation guidelines

The example below illustrates the structure of the format description. The order of the elements in the table follows the order of the elements in the schema. White rows are used for Message Items that can hold data and yellow rows are Message Items which are XML tags used for the data's structural position in the XML message.

The headings used in the format description are described in the table below.

ISO Index	Or	Depth	Message Item	XMLTag	Mult.	Status	Type
0.0		-	BankToCustomerReport	<BkToCstmrAcctRpt>			
1.0		+	GroupHeader	<GrpHdr>	[1..1]	M	
1.1		++	MessageIdentification	<MsgId>	[1..1]	M	Text
1.2		++	CreationDateTime	<CreDtTm>	[1..1]	M	DateTime
2.0		+	Report	<Rpt>	[1..n]	M	

Heading	Description
ISO Index no	Reference number that points to the related field description in the ISO 20022 Message Definition Report (MDR).
Structural Sequence	Indication of the Message Items structural level in the message tree structure by the number of +-signs. Group Header <GrpHdr> and Payment Information <PmtInf> has one + as the two starting points in the message.
Message Item	A Message Item is a composing part of a Message. It can be a Message Element (which can be compared to the "fields" of a traditional message) or a Message Component (which can be compared to a block of information, consisting of different message elements).
Tag Name	A specific name assigned to a Message Item that will appear in the XML Schema and in XML instances that use this Message Item.
Multiplicity	Indicates whether a Message Item is optional, mandatory and/or repetitive due to ISO 20022 XML schema. Multiplicity is represented by a notation between square brackets as described below; [0..1] this element and all underlying elements in the tree (in the XML-schema) is optional and must be presented exactly once [0..n] this element this element is optional with unlimited repetition [1..1] this element is mandatory and must be present exactly once [1..n] this element is mandatory with unlimited repetition
Status	Indicates the data's status due to Handelsbanken. Optional(O) = optional to include the data in the message Mandatory(M) = the data will be required to ensure a correct process of the payment Conditional(C) = the data is required for certain payments or required dependent on other data in the message Exclusive or(XOR) = one of many data should be used, but not multiple Required(R)= the data is mandatory if an optional or conditional data is used
Type	A Type Representation is used to group similar Types, such as Codes, Dates, Text, Numeric etc. If Handelsbanken has restrictions in the number of characters that differs from the schema, it will be stated in this column.

ISO Index	Depth	Message Item	Tag name	Mult.	Status	Type	Defintion	Handelsbanken special comments	Country specific use
		BankToCustomerReport							
1.0	+	GroupHeader	<GrpHdr>	[1..1]	M		Common information for the message.		
1.1	++	MessageIdentification	<MsgId>	[1..1]	M	Text	Point to point reference, as assigned	A unique reference stated by Handelsbanken	
1.2	++	CreationDateTime	<CreDtTm>	[1..1]	M	DateTime	Date and time at which the message was created.	YYYY-MM-DDThh:mm:ss	
2.0	+	Report	<Rpt>	[1..n]	M				
2.1	++	Identification	<Id>	[1..1]	M	Text	Unique identification, as assigned by the account servicer, to unambiguously identify the account statement.	A unique reference stated by Handelsbanken	
2.2	++	ElectronicSequenceNumber	<ElctrncSeqNb>	[0..1]	M	Quantity	Sequential number of the statement, as assigned by the account servicer.	Sequential number increased incrementally by 1 for each report sent electronically per account and on yearly basis.	
2.4	++	CreationDateTime	<CreDtTm>	[1..1]	M	DateTime	Date and time at which the message was created.	YYYY-MM-DDThh:mm:ss	
2.10	++	Account	<Acct>	[1..1]	M		Unambiguous identification of the account to which credit and debit entries are made		
1.2.0	+++	Identification	<Id>	[1..1]	M		Unique and unambiguous identification for the account between the account owner and the account servicer.		
1.2.1	++++	IBAN	<IBAN>	[1..1]	[xor	Identifier	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer.	Used if IBAN IBAN account number	
1.2.2	++++	Other	<Othr>	[1..1]	xor]		Unique identification of an account, as assigned by the account servicer, using an identification scheme.		
1.2.3	+++++	Identification	<Id>	[1..1]	R	Text	Identification assigned by an institution.	National bank account number	
1.2.4	+++++	SchemeName	<SchmeNm>	[0..1]	R		Name of the identification scheme		
1.2.5	++++++	Code	<Cd>	[1..1]	R	Code	Name of the identification scheme, in a coded form as published in an external list.	Used if national bank account number Code "BBAN"	
1.2.11	+++	Currency	<Ccy>	[0..1]	C	Code	Identification of the currency in which the account is held.	Currency code of the account. Reported if available	
1.2.13	+++	Owner	<Ownr>	[0..1]	M		Party that legally owns the account.		
1.2.26	++++	Identification	<Id>	[0..1]	M		Unique and unambiguous identification of a party.		
1.2.27	+++++	OrganisationIdentification	<OrgId>	[1..1]	M		Unique and unambiguous way to identify an organisation.		
1.2.29	++++++	Other	<Othr>	[0..n]	M		Unique identification of an organisation, as assigned by an institution, using an identification scheme.		

ISO Index	Depth	Message Item	Tag name	Mult.	Status	Type	Defintion	Handelsbanken special comments	Country specific use
1.2.30	+++++++	Identification	<Id>	[1..1]	M	Text	Identification assigned by an institution.	Organisation number or internal SHB customer number of the account owner.	
1.2.31	+++++++	SchemeName	<SchmeNm>	[0..1]	M		Name of the identification scheme.		
1.2.32	++++++++	Code	<Cd>	[1..1]	M	Code	Name of the identification scheme, in a coded form as published in an external list.	Always "BANK"	
1.2.56	+++	Servicer	<Svcr>	[0..1]	M		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.		
1.2.57	++++	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	M		Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.		
1.2.58	+++++	BIC	<BIC>	[0..1]	M	Identifier	Business Identifier Code	BIC of financial institution holding the account	HANDFIHH - Handelsbanken Finland HANDGB22 - Handelsbanken UK HANDNOKK - Handelsbanken Norway HANDSESS- Handelsbanken Sweden
2.11	++	RelatedAccount	<RltdAcct>	[0..1]	C		Identifies the parent account of the account for which the statement has been issued.	Reported if available	SE: Main account reported as national bank account number if account in Swedish Central Account
1.1.0	+++	Identification	<Id>	[1..1]	R		Unique and unambiguous identification for the account between the account owner and the account servicer.		
1.1.1	++++	IBAN	<IBAN>	[1..1]	[xor	Identifier	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer.	Used if IBAN IBAN account number	
1.1.2	++++	Other	<Othr>	[1..1]	XOR]		Unique identification of an account, as assigned by the account servicer, using an identification scheme.		
1.1.3	+++++	Identification	<Id>	[1..1]	R	Text	Identification assigned by an institution.	National bank account number	SE: Main account when central account
1.1.4	+++++	SchemeName	<SchmeNm>	[0..1]	R		Name of the identification scheme		
1.1.5	++++++	Code	<Cd>	[1..1]	R	Code	Name of the identification scheme, in a coded form as published in an external list.	Used if national bank account number Code "BBAN"	
2.43	++	TransactionsSummary	<TxsSummry>	[0..1]	C		Set of elements used to provide summary information on entries.	Provided if there are any entries on the account	

ISO Index	Depth	Message Item	Tag name	Mult.	Status	Type	Defintion	Handelsbanken special comments	Country specific use
2.49	+++	TotalCreditEntries	<TtlCdtNtries>	[0..1]	C		Specifies the total number and sum of credit entries	Shown if any credit entries in the statement report	
2.50	++++	NumberOfEntries	<NbOfNtries>	[0..1]	R	Text	Nuber of individual entries included in the report	Number of credit entries	
2.51	++++	Sum	<Sum>	[0..1]	R	Quantity	Total of all individual entries included in the report	Sum of all credit entries	
2.52	+++	TotalDebitEntries	<TtlDbtNtries>	[0..1]	C		Specifies the total number and sum of debit entries	Shown if any debit entries in the statement report	
2.53	++++	NumberOfEntries	<NbOfNtries>	[0..1]	R	Text	Nuber of individual entries included in the report	Number of debit entries	
2.54	++++	Sum	<Sum>	[0..1]	R	Quantity	Total of all individual entries included in the report	Sum of all debit entries	
2.76	++	Entry	<Ntry>	[0..n]	C		Set of elements used to specify an entry in the statement.		
2.77	+++	EntryReference	<NtryRef>	[0..1]	R	Text	Unique reference for the entry.	A unique reference stated by Handelsbanken	
2.78	+++	Amount	<AmtCcy="AAA">	[1..1]	R	Amount	Amount of money in the cash entry.	Amount in the currency of the account reported. Note: This amount can be Zero.	
2.79	+++	CreditDebitIndicator	<CdtDbtInd>	[1..1]	R	Code	Indicates whether the entry is a credit or a debit entry.	CRDT = credit DBIT = debit	
2.81	+++	Status	<Sts>	[1..1]	R	Code	Status of an entry on the books of the account servicer.	Always 'BOOK'	
2.82	+++	BookingDate	<BookgDt>	[0..1]	R				
4.1.0	++++	Date	<Dt>	[1..1]	R	DateTime		Only date in format YYYY-MM-DD will be reported.	
2.83	+++	ValueDate	<ValDt>	[0..1]	R		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.		
4.1.0	++++	Date	<Dt>	[1..1]	R	DateTime		Only date in format YYYY-MM-DD will be reported.	
2.84	+++	AccountServicerReference	<AcctSvcrRef>	[0..1]	C	Text	Unique reference as assigned by the account servicing institution to unambiguously identify the entry.	Handelsbankens own reference to identify the entry. Reported if available.	
2.91	+++	BankTransactionCode	<BkTxCd>	[1..1]	R		Set of elements used to fully identify the type of underlying transaction resulting in an entry.	Only ISO Transaction Codes are used	See Appendix Bank Transaction Codes
2.92	++++	Domain	<Domn>	[0..1]	R		Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.		
2.93	+++++	Code	<Cd>	[1..1]	R	Code	Specifies the business area of the underlying transaction.		See Appendix Bank Transaction Codes
2.94	+++++	Family	<Fmly>	[1..1]	R		Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.		
2.95	++++++	Code	<Cd>	[1..1]	R	Code	Specifies the family within a domain.		See Appendix Bank Transaction Codes

ISO Index	Depth	Message Item	Tag name	Mult.	Status	Type	Defintion	Handelsbanken special comments	Country specific use
2.96	++++++	SubFamilyCode	<SubFmlyCd>	[1..1]	R	Code	Specifies the sub-product family within a specific family.		See Appendix Bank Transaction Codes
2.135	+++	EntryDetails	<NtryDtls>	[0..n]	C		Set of elements used to provide details on the entry.		
2.142	++++	TransactionDetails	<TxDtls>	[0..n]	R		Set of elements used to provide information on the underlying transaction(s).		
2.143	+++++	References	<Refs>	[0..1]	R		Set of elements used to provide the identification of the underlying transaction.		
2.153	++++++	Proprietary	<Prtry>	[0..1]	R		Unique reference, as assigned by a clearing system, to unambiguously identify the instruction.		
2.154	+++++++	Type	<Tp>	[1..1]	R	Text	Proprietary reference related to the underlying transaction.	OTHR	
2.155	+++++++	Reference	<Ref>	[1..1]	R	Text	Identifies the type of reference reported.	Other information related to the transaction/entry. Sated by the account servicer.	
2.313	+++++	AdditionalTransactionInformation	<AddtlTxInf>	[0..1]	C	Text	Further details of the transaction	Supplementary details related to the transaction/entry. Reported if available.	Supplementary details related to the transaction/entry. Reported if available. The code wordes below are present for some of the transactions and countries and can be used to identify the information: REMI = Remittance information ORDP = ordering party/sender of payment, used if incoming payment. BENM = beneficiary used if outgoing payment. ORDB = BIC of ordering bank/senders bank, used if incoming payment. BENB = BIC of beneficiary bank/receiving bank, used if outgoing payment. CHGS = Charges related to the transaction, if any OCMT = Original amount, if cross border payment EXCH = Exchange rate in case of currency exchange EREF = End to End reference GB: A question mark (?) is sometimes used to replace a line break in the original information.
2.314	+++	AdditionalEntryInformation	<AddtlNtryInf>	[0..1]	C	Text	Further details of the entry	Details related to the entry. Reported if available.	