

# Camt.053 and camt.052 statements Format description

Global Transaction Banking  
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## 1. Electronic information on accounts in XML format – camt.053, camt.052

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The Europe-wide move from national payment systems to the Single Euro Payments Area (SEPA) solution providing a common universe for EUR-denominated payments goes hand in hand with an ever increasing demand for information that accompanies transactions. Such information is hard to reproduce within current SWIFT-based electronic information on accounts. SEPA payment and direct debit orders are processed under an internationally applicable and uniform XML standard – ISO 20022. That way, accompanying information may be added, such as IBAN account number, BIC code (i.e. Bank Identifier Code) to identify the bank, as well as further varying information on the ordering party and beneficiary. Driven by the wish to make sure such accompanying information – including also electronic account statements and account reports – is provided in an unambiguous and structured fashion, UniCredit is pleased to offer you the XML format camt.053 end-of-day account statement (“customer statement message”) and camt.052 intraday account report (“electronic account report”) compliant to ISO 20022 Standard, while camt.053 additionally complies also with the Czech Standard published by the Czech Banking Association.

The XML-format camt.053 daily statement replaces the SWIFT-format MT940 message, while XML-format camt.052 intraday report replaces the MT942 message. However, UniCredit has still retained the current SWIFT formats on offer as an option alongside newly provided XML-format account information.

UniCredit issues the camt.053 daily account statements and camt.052 intraday account reports in full compliance with the ISO 20022 Standard, while the Czech Banking Association standard may be optionally applied to camt.053. At the same time, the UniCredit formats meet the requirements of CGI (Common Global Implementation) initiative that is committed to defining a globally unified implementation standard for messages under ISO 2002.

UniCredit provides electronic information on accounts in camt.053 and camt.052 formats through the SWIFT-Net FileAct network, e-banking channels or by e-mail.

Should you have any queries regarding camt.053 and camt.052, kindly do not hesitate to contact your Specialist in the Cash Management & eBanking service, s/he will be happy to assist you.

## 2. Basic principles of format description

UniCredit provides account information to you in accordance with the international ISO 2002 Standard that is based on the XML syntax (eXtensible Markup Language). XML format represents a globally applicable standard for data reproduction in a hierarchical structure.

**Note:** For the XML format definition, XML Schema Definition (XSD) is used that defines the hierarchy, codes designated for use, characters permitted for certain data, authorised data formats etc. Those general definitions of the XML schemes are available from the ISO 20022 site at [www.iso20022.org](http://www.iso20022.org), bookmark “Catalogue of messages”.

Messages generated by UniCredit meet the requirements of CGI (Common Global Implementation) initiative that is committed to defining a globally unified implementation standard for messages under ISO 2002.

Currently, UniCredit generates the following versions of the camt.053, camt.052 account information:

**Table 1 : Available formats for information on account activities**

ISO 20022 messages		Version	Replaces
camt.053	Daily account statement	camt.053.001.02	Not anymore offered
camt.052	Intraday account report	camt.052.001.02	Not anymore offered
camt.053	Daily account statement	camt.053.001.08	MT940
camt.052	Intraday account report	camt.052.001.08	MT942

The following section describes the camt.053 daily account statement (i.e. “customer statement message”), and, camt.052 intraday account report (i.e. “electronic account report”).

Business transaction codes (BTC) and transaction identification are attached as a separate annex.

## 3. Format description camt.053

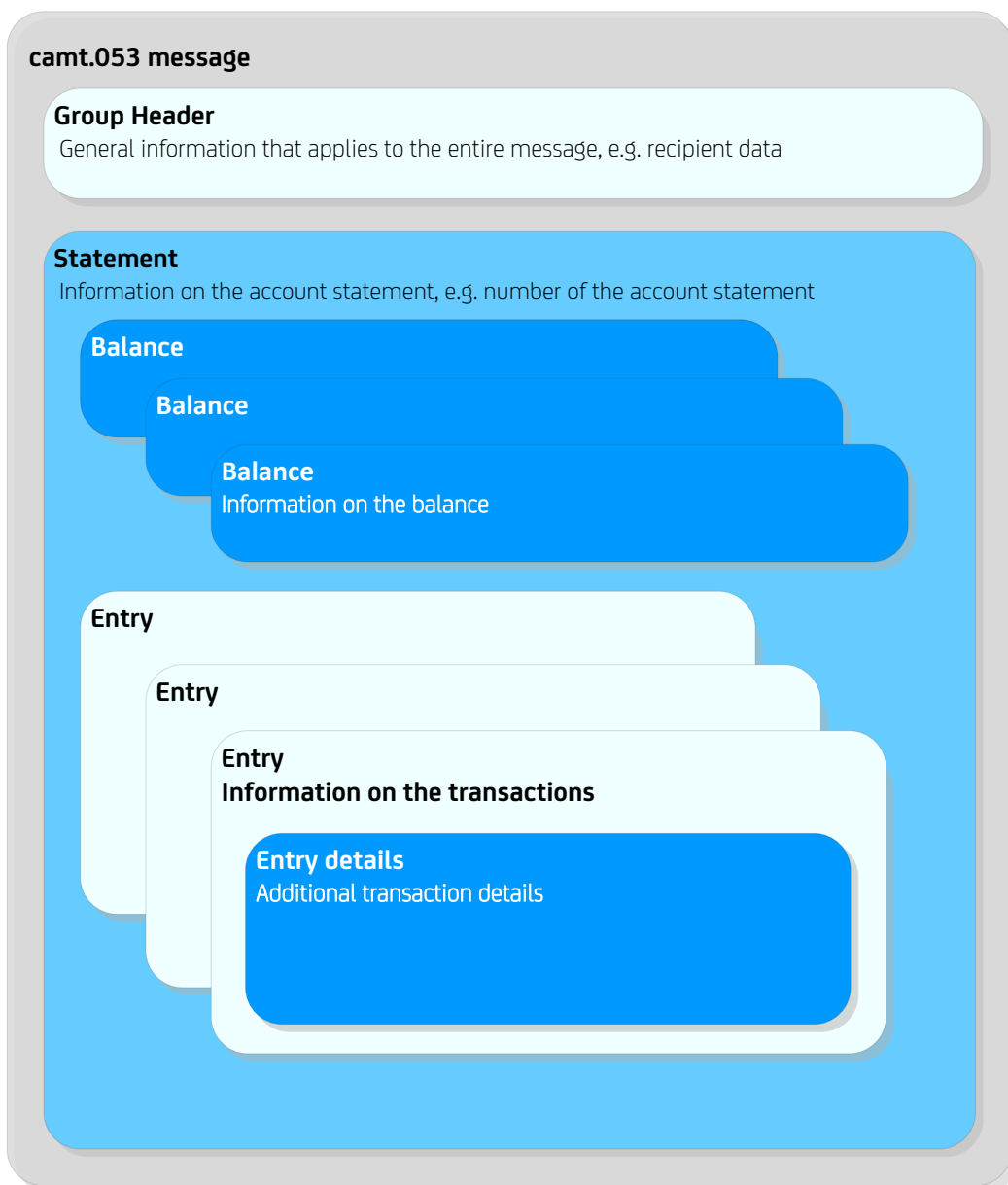
---

### 3.1 camt.053 message structure

For downloads, you obtain XML messages as compressed ZIP files. Each ZIP file may contain only one XML camt.053 message.

The below Figure 1 shows upper hierarchy levels of the camt.053 message, including the following elements: a complete message with **Group Header**, **Statement** (of account), **Entry** (transaction) and **Entry details** (transaction details).

Figure 1: Structure of camt.053 message



Each camt.053 message includes the Group Header that contains general information applicable to the entire message, such as the message recipient, generation date and time, and also up-to-date Statement (of account). The Statement contains different balances (i.e. the opening and closing balance – see 3.6 “Balance (of account) on page 11) and information on transactions (see 3.7 “Entry” on page 13) executed as at the booking date. If no transactions were executed as at the booking date, the Entry element is dropped and only Balance remains displayed. More details on separate transactions (Entry) are set out under Entry details.

Exceedingly bulky messages are split by camt.053 into several limited messages, each holding 7,000 transactions. It may happen in consequence that several daily statement messages are issued at the same date, denoted with sequential numbers. In that case, the first camt.053 message contains the opening account balance and the last message contains its closing balance.

### 3.2 ZIP file structure

As one possible option UniCredit dispatches camt messages as ZIP files by e-mail.

For camt.53 and camt.052, the below file naming convention is used:

YYYY-MM-DD\_C52\_ KKKKKKKKKKKKKKKKKKKKKK\_XXX\_YYY.ZIP  
 YYYY-MM-DD\_C53\_ KKKKKKKKKKKKKKKKKKKKKK\_XXXXXX.ZIP

Explanation:

- YYYY-MM-DD – statement generation date in the year-month-day format
- C52/C53 – refers to the message type, camt.052 or camt.053 respectively
- KKKKKKKKKKKKKKKKKKKKKK – identification of an account for which the message has been generated, stated in the IBAN format (e.g. CZ3327000000000002505002)
- XXX – message (i.e. statement/report) number
- YYY – sequential number of the message

### 3.3 Structure and description of camt.053 messages

Each XML file contains precisely one camt.053 message for the account, valid at just single booking date, with the following XML structure:

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.08">
  - <BkToCstmrStmt>
    ...Message...
  </BkToCstmrStmt>
</Document>
```

In the XML format, all elements have a start tag (e.g. *<BkToCstmrStmt>* in the above example) and end tag (e.g. *</BkToCstmrStmt>*). Descriptions of the structure and fields used by UniCredit for the XML fields are set out in the below tables. The tables include the following details:

- **Name:** XML element name conforming to ISO 20022; the element's hierarchy level is introduced by the '+' sign,
- **XML Tag:** The start tag is always specified.
- **Mult.:** Multiplicity (multiplicity(cardinality)) refers to how often the element may reoccur, such as:
  - [0..1] means that the element is optional and is only allowed once,
  - [1..1] means that the element occurs exactly once,
  - [1..1] means that the element occurs at least once.
 If only one out of several different elements occurs, it is marked with {Or ... Or} .
- **Format:** The values and formats used are set out in this column. The format types used are explained further in chapter 5 Data types for camt.05x.
- **Description:** Details of assignment of fields used by UniCredit are set out here.

Correspondingly to the hierarchies (as specified in Figure 1), the following description appears in several tables. First in the table for the camt.053 basic structure and once again in the table for separate Statements, Balances, Entries and Entry details (i.e. details of transaction).

### 3.4 camt.053 message

camt.053 message is structured as follows:

Table.2: camt.053 message structure

Name	XML Tag	Mult.	Format	Description
Message root	<BkToCstmrStmnt>	[1..1]		
+Group Header	<GrpHdr>	[1..1]		
++MessageIdentification	<MsgId>	[1..1]	Max35Text	Unique ID assigned by UniCredit
++CreationDateTime	<CreDtTm>	[1..1]	Max140Text	Creation date and time of the camt.053 message
++MessageRecipient	<MsgRcpt>	[0..1]		
+++Name	<Nm>	[0..1]		Name of account statement recipient
+++PostalAddress	<PstlAdr>	[0..1]		
++++StreetName	<StrtNm>	[0..1]	Max70Text	Address of account statement recipient
++++PostCode	<PstCd>	[0..1]	Max16Text	Address of account statement recipient
++++TownName	<TwnNm>	[0..1]	Max35Text	Address of account statement recipient
++++Country	<Ctry>	[0..1]	ISO Ctry Cd	Address of account statement recipient
+Statement	<Stmnt>	[1..1]		See Table 3 : Statement structure

#### Example:

```

- <BkToCstmrStmnt>
  - <GrpHdr>
    <MsgId>BACXCZPP-2025-09-14-006</MsgId>
    <CreDtTm>2025-09-14T22:53:00.0+02:00</CreDtTm>
  - <MsgRcpt>
    <Nm>Customer Name</Nm>
    - <PstlAdr>
      <StrtNm>Customer address street 12</StrtNm>
      <PstCd>11000</PstCd>
      <TwnNm>Praha 1</TwnNm>
      <Ctry>CZ</Ctry>
    </PstlAdr>
  </MsgRcpt>
</GrpHdr>
- <Stmnt> ... Account statement ... </Stmnt>
</BkToCstmrStmnt>

```



### 3.5 Statement

As a part of the camt.053 message, the account statement is contained in the Statement, which is structured as follows>:

Table 3: Statement structure

Name	XML Tag	Mult.	Format	Description
<b>+Statement</b>	<Stmnt>	[1..1]		
++Identification	<Id>	[1..1]	Max35Text	Unique ID assigned by UniCredit
++StatementPagination	<StmntPgntn>	[1..1]		
+++PageNumber	<PgNb>	[1..1]	"1"	Page number
+++LastPageIndicator	<LastPgInd>	[1..1]	"true"	Indicator of the last page
++ElectronicSequenceNumber	<ElctrncSeqNb>	[0..1]	Number	Electronic statement number
++LegalSequenceNumber	<LglSeqNb>	[0..1]	Number	Consecutive electronic statement number for a year
++CreationDateTime	<CreDtTm>	[1..1]		Creation date and time of the account statement (same as the date in the Group Header)
++FromDate	<FrToDt>	[1..1]		
+++FromDate	<FrDtTm>	[1..1]	ISODateTime	Booking date 00:00:00
+++ToDate	<ToDtTm>	[1..1]	ISODateTime	Booking date 24:00:00
++Account	<Acct>	[1..1]		
+++Identification	<Id>	[1..1]		
++++IBAN	<IBAN>	[1..1]	IBAN	Account identification always in IBAN format
+++Currency	<Ccy>	[1..1]	Kód měny	Account currency code
+++Name	<Nm>	[0..1]	Max70Text	Account Name
+++ Owner	<Ownr>	[0..1]		
++++Name	<Nm>	[0..1]	Max140Text	Account holder's name
++++PostalAddress	<PstlAdr>	[0..1]		
+++++StreetName	<StrtNm>	[0..1]	Max70Text	Address
+++++PostCode	<PstCd>	[0..1]	Max16Text	Address
+++++TownName	<TwnNm>	[0..1]	Max35Text	Address
+++++Country	<Ctry>	[0..1]	ISO Ctry Cd	Address
++++Identification	<Id>	[0..1]		
+++++OrganisationIdentification or	<OrgId>	[1..1]		
+++++PrivateIdentification	<PrvtId>	[1..1]		
+++++Other	<Othr>	[0..n]		
+++++Identification	<Id>	[1..1]	Text	Unique client identification
+++++ SchemeName	<SchmeNm>	[0..1]		ISO version
+++++ Code	<Cd>	[1..1]	CodeSet	Identification "BANK" (ISO version)
+++++ Issuer	<Issr>	[0..1]	Max35Text	Entity that assigns the identification "BACXCZPPXXX"(ISO version)
+++Servicer	<Svcr>	[1..1]		
++++FinancialInstitutionIdentification	<FinInstnId>	[1..1]		
+++++BIC	<BIC>	[1..1]		"BACXCZPP"
+++++Name	<Nm>	[1..1]		"UNICREDIT BANK CZECH REPUBLIC and SLOVAKIA A.S."
+++++PostalAddress	<PstlAdr>	[0..1]		
+++++StreetName	<StrtNm>	[0..1]	Max70Text	Address
+++++PostCode	<PstCd>	[0..1]	Max16Text	Address
+++++TownName	<TwnNm>	[0..1]	Max35Text	Address
+++++Country	<Ctry>	[0..1]	ISO Ctry Cd	Address
+++++Other	<Othr>	[1..1]		
+++++Identification	<Id>	[1..1]		"2700"
++Balance	<Bal>	[2..n]		See Table 4: Balance structure
++Entry	<Ntry>	[0..n]		See Table 5: Entry structure

Example:

```
- <Stmnt>
  <Id>CZ33270000000000002505002-2025-09-19</Id>
  <StmntPgntn>
    <PgNb>1</PgNb>
    <LastPgInd>true</LastPgInd>
  </StmntPgntn>
  <ElctrncSeqNb>176</ElctrncSeqNb>
  <LglSeqNb>176</LglSeqNb>
  <CreDtTm>2025-09-19T22:53:00.0+02:00</CreDtTm>
- <FrToDt>
  <FrDtTm>2025-09-19T00:00:00.0+02:00</FrDtTm>
  <ToDtTm>2025-09-19T23:59:00.0+02:00</ToDtTm>
</FrToDt>
- <Acct>
  - <Id>
    <IBAN>CZ33270000000000002505002</IBAN>
  </Id>
  <Ccy>CZK</Ccy>
- <Ownr>
  <Nm>Customer Name</Nm>
  - <PstlAdr>
    <StrtNm>Customer address street 12</StrtNm>
    <PstCd>11000</PstCd>
    <TwnNm>Praha 1</TwnNm>
    <Ctry>CZ</Ctry>
  </PstlAdr>
  - <Id>
    - <OrgId>
      - <Othr>
        <Id>2505</Id>
      </Othr>
    </OrgId>
  </Id>
</Ownr>
- <Svcr>
  - <FinInstnId>
    <BIC>BACXCZPP</BIC>
    <Nm>UNICREDIT BANK CZECH REPUBLIC AND SLOVAKIA A.S.</Nm>
  - <PstlAdr>
    <StrtNm>náměstí Republiky 3a</StrtNm>
    <PstCd>11000</PstCd>
    <TwnNm>Praha 1</TwnNm>
    <Ctry>CZ</Ctry>
  </PstlAdr>
  - <Othr>
    <Id>2700</Id>
  </Othr>
</FinInstnId>
</Svcr>
</Acct>
</Acct>
```

### 3.6 Balance

The account statement contains various balances, which are structured as follows:

Table 4: Balance structure

Name	XML Tag	Mult.	Format	Description
++Balance	<Bal>	[1..n]		
+++Type	<Tp>	[1..1]		
++++CodeOrProprietary	<CdOrPrtry>	[1..1]		
+++++Code	<Cd>	[1..1]	"CLBD", "CLAV" "OPBD",	Details of the various balances and codes are provided below. OPBD, OPAV (ISO version)
+++++SubType	<SubTp>	[0..1]		
+++++Code	<Cd>	[0..1]	"INTM"	Used in case of interim balance (for multiple pages statement)
+++CreditLine	<CdtLine>	[0..1]		
++++Included	<Incl>	[1..1]	TrueFalseIndicator	Indicates whether the credit line is included in the balance or not.
++++ Amount	<Amt>	[0..1]	CurrencyAmount	Credit line amount currency
+++Amount	<Amt>	[1..1]		Balance amount with currency
+++CreditDebitIndicator	<CdtDbtInd>	[1..1]	"DBIT" nebo "CRDT"	Debit or credit indicator
+++Date	<Dt>	[1..1]		
++++Date	<Dt>	[1..1]	ISODate	Date of balance

UniCredit sets out the following balances in the order of their appearance:

- **Closing balance:** The closing balance is denoted by the "CLBD" (ClosingBooked) code and bears the current date. In case of statement containing more pages CLBD balance contains also INTM balance SubType (on all pages except last one).
- **Closing available balance:** The available balance is denoted by the "CLAV" (ClosingAvailable) code and bears the current date. Such balance represents an amount that:
  - Is available, where a credit balance exists, and/or
  - Is a basis for interest computation, where a debit balance exists
- **Opening balance:** The opening balance is denoted by the „OPBD“ (OpeningBooked) a má aktuální ) code and bears the current date (ISO version)  
In case of statement containing more pages OPBD balance contains also INTM balance SubType (on all pages except first one).

Example of a message that has not been split:

```
- <Bal>
  - <Tp>
    - <CdOrPrtry>
      <Cd>OPBD</Cd>
    </CdOrPrtry>
  </Tp>
  <CdtLine>
    <Incl>false</Incl>
    <Amt Ccy="CZK">1000.00</Amt>
  </CdtLine>
  <Amt Ccy="CZK">160.54</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
- <Dt>
  <Dt>2025-09-19</Dt>
</Dt>
</Bal>
- <Bal>
  - <Tp>
    - <CdOrPrtry>
      <Cd>CLBD</Cd>
    </CdOrPrtry>
  </Tp>
  <CdtLine>
    <Incl>false</Incl>
    <Amt Ccy="CZK">1000.00</Amt>
  </CdtLine>
  <Amt Ccy="CZK">560.18</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
- <Dt>
  <Dt>2025-09-19</Dt>
</Dt>
</Bal>
- <Bal>
  - <Tp>
    - <CdOrPrtry>
      <Cd>CLAV</Cd>
    </CdOrPrtry>
  </Tp>
  <CdtLine>
    <Incl>true</Incl>
    <Amt Ccy="CZK">1000.00</Amt>
  </CdtLine>
  <Amt Ccy="CZK">1560.18</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
- <Dt>
  <Dt>2025-09-19</Dt>
</Dt>
</Bal>
```

### 3.7 Transaction Summary

Tab. 5: Transaction summary

Name	XML Tag	Mult.	Format	Description
<b>++TransactionsSummary</b>	<b>&lt;TxsSummry&gt;</b>	[0..1]		
+++TotalEntries	<TtlNtries>	[0..1]		
++++NumberOfEntries	<NbOfNtries>	[0..1]	Max15NumericText	Total number of movements within the statement
++++Sum	<Sum>	[0..1]	DecimalNumber	Sum of absolute values of all movements within the statement
++++TotalNetEntry	<TtlNetNtry>	[0..1]	DecimalNumber	
+++++Amount	<Amt>	[1..1]	Non negative DecimalNumber	Sum of all movements within the statement.
+++++CreditDebitIndicator	<CdtDbtInd>	[1..1]	“DBIT” nebo “CRDT”	Debit / Credit Indicator
+++TotalCreditEntries	<TtlCdtNtries>	[0..1]		
++++NumberOfEntries	<NbOfNtries>	[0..1]	Max15NumericText	Total number of credits
++++Sum	<Sum>	[0..1]	DecimalNumber	Sum of all credits
+++TotalDebitEntries	<TtlDbtNtries>	[0..1]		
++++NumberOfEntries	<NbOfNtries>	[0..1]	Max15NumericText	Total number of debits
++++Sum	<Sum>	[0..1]	DecimalNumber	Sum of all debits

**Example:**

```

- <TxsSummry>
  - <TtlNtries>
    <NbOfNtries>15</NbOfNtries>
    <Sum>2500.13</Sum>
  - <TtlNetNtry>
    <Amt>1500.09</Amt>
    <CdtDbtInd>CRDT</CdtDbtInd>
  </TtlNetNtry>
</TtlNtries>
- <TtlCdtNtries>
  <NbOfNtries>9</NbOfNtries>
  <Sum>2000.11</Sum>
</TtlCdtNtries>
- <TtlDbtNtries>
  <NbOfNtries>6</NbOfNtries>
  <Sum>500.02</Sum>
</TtlDbtNtries>
</TxsSummry>

```

The Entry element of the account statement contains the transactions. An individual transaction (Entry) is structured as follows:

Table 6: Entry structure

Name	XML Tag	Mult.	Format	Description
<b>++Entry</b>	<b>&lt;Ntry&gt;</b>	<b>[0..n]</b>		
+++EntryReference	<NtryRef>	[0..1]	Max35Text	Unique reference to item (Further original references by Bank)
+++Amount	<Amt>	[1..1]	Amount and currency	Transaction amount and currency (with currency attribute)
+++CreditDebitIndicator	<CdtDbtInd>	[1..1]	"DBIT" or "CRDT"	Debit/Credit transaction identification
+++ReversalIndicator	<RvslInd>	[0..1]	"True" or "False"	Reference to cancelled item True = cancellation/reversal
+++Status	<Sts>	[1..1]		
++++Cd	<Cd>	[1..1]	"BOOK"	
+++BookingDate	<BookgDt>	[0..1]		
++++Date	<Dt>	[1..1]	ISODate	Booking date
+++ValueDate	<ValDt>	[0..1]		
++++Date	<Dt>	[1..1]	ISODate	Value date
+++BankTransactionCode	<BkTxCd>	[1..1]		
++++Domain	<Domn>	[0..1]	Text	Transaction additional identification (ISO version only)
+++++Code	<Cd>	[1..1]		
+++++Family	<Fmly>	[1..1]	Text	Transaction additional identification (ISO version only)
+++++Code	<Cd>	[1..1]		
+++++SubFamilyCode	<SubFmlyCd>	[1..1]	Text	Transaction additional identification (ISO version only)
+++++Proprietary	<Prtry>	[0..1]		
+++++Code	<Cd>	[1..1]	Max35Text	Transaction code (See Annex: XML_transaction_code.pdf)
+++++Issuer	<Issr>	[0..1]	Max35Text	Owner of the data format (Always stated: "Unicredit" for ISO version, "CBA" for CZ version)
+++EntryDetails	<NtryDtls>	[0..n]	Transaction detail	See Table 6 Entry Detail
+++AdditionalEntryInformation	<AddtlNtryInf>	[0..1]	Max500Text	Text description for transaction code (ISO version)

Example ISO version:

```
- <Ntry>
  <Amt Ccy="CZK">157.94</Amt>
  <CdtDbtInd>DBIT</CdtDbtInd>
  <Sts>
    <Cd>BOOK</Cd>
  </Sts>
- <BookgDt>
  <Dt>2025-09-19</Dt>
</BookgDt>
- <ValDt>
  <Dt>2025-09-19</Dt>
</ValDt>
- <BkTxCd>
- <Domn>
  <Cd>CAMT</Cd>
  - <Fmly>
    <Cd>ACCB</Cd>
    <SubFmlyCd>ZABA</SubFmlyCd>
  </Fmly>
</Domn>
- <Prtry>
  <Cd>833</Cd>
  <Issr>Unicredit</Issr>
</Prtry>
</BkTxCd>
- <NtryDtls> ... Entry Details ... </NtryDtls>
```

## Entry Details

Detailed information on the individual transactions (see Table 6 “Entry structure”) is provided in the Entry Details. The Entry Details are structured as follows:

Table 7: Entry Details structure

Name	XML Tag	Mult.	Format	Description
+++EntryDetails	<NtryDtls>	[0..n]		
++++TransactionDetails	<TxDtls>	[0..n]		Details of single transaction
+++++References	<Refs>	[0..1]		
++++++MessageIdentification	<MsgId>	[0..1]	Max35Text	Transaction identification
++++++AccountServicerReference	<AcctSvcrRef>	[0..1]	Max35Text	Payment reference assigned by the bank
++++++InstructionIdentification	<InstrId>	[0..1]	Max35Text	Payment instruction ID assigned by the instructing party
++++++EndToEndIdentification	<EndToEndId>	[0..1]	Max35Text	Client payment reference (E2E)
++++++MandateIdentification	<MndtId>	[0..1]	Max35Text	Mandate reference (for SDD only)
++++++ChequeNumber	<ChqNb>	[0..1]	Max35Text	Card number / Cheque number in format53516XXXXX672484
+++++AmountDetails	<AmtDtls>	[0..1]		Amount details
++++++InstructedAmount	<InstdAmt>	[0..1]	AmountAndCurrency-ExchangeDetails3	Instructed amount
++++++Amount	<Amt>	[1..1]	ActiveOrHistoric-CurrencyAndAmount	Transaction amount and currency
++++++TransactionAmount	<TxAmt>	[0..1]	AmountAndCurrency-ExchangeDetails3	Transaction amount
++++++Amount	<Amt>	[1..1]	ActiveOrHistoric-CurrencyAndAmount	Transaction amount and currency
++++++CounterValueAmount	<CntrValAmt>	[0..1]	AmountAndCurrency-ExchangeDetails3	Amount and currency of counter value for FX transactions
++++++Amount	<Amt>	[1..1]	ActiveOrHistoric-CurrencyAndAmount	Transaction amount and currency
++++++CurrencyExchange	<CcyXchg>	[0..1]	CurrencyExchange5	Exchange rate information
+++++++SourceCurrency	<SrcCcy>	[1..1]	ActiveOrHistoric-CurrencyCode	Transaction (source) currency
+++++++TargetCurrency	<TrgtCcy>	[0..1]	ActiveOrHistoric-CurrencyCode	Target currency, account currency
+++++++UnitCurrency	<UnitCcy>	[0..1]	ActiveOrHistoric-CurrencyCode	
+++++++ExchangeRate	<XchgRate>	[1..1]	BaseOneRate	Exchange rate



Name	XML Tag	Mult.	Format	Description
+++++Charges	<Chrgs>	[0..n]	Charges- Information6	Charges
+++++Amount	<Amt>	[1..1]	ActiveOrHistoric CurrencyAnd- Amount	Amount and currency
+++++CreditDebitIndicator	<CdtDbtInd>	[0..1]	CodeSet	Indicates whether the charge is being levied or returned "DBIT" nebo "CRDT"
+++++ Bearer	 	[0..1]	CodeSet	Identifies the party that will bear the charge "DEBT", "CRED", "SHAR", "SLEV"
+++++RelatedParties	<RltdPties>	[0..1]		<b>Parties involved</b>
+++++Debtor	<Dbtr>	[0..1]		Debtor
+++++Name	<Nm>	[1..1]	Max140Text	Debtor name
+++++Identification	<Id>	[0..1]		
+++++OrganisationIdentification	<OrgId>	[1..1]		Debtor identification
+++++PrivateIdentification	or <PrvtId>	Or 1..1		Debtor identification
+++++Other	<Othr>	[0..n]		General debtor identification
+++++ID	<Id>	[1..1]	Max35Text	Unique debtor identification
+++++DebtorAccount	<DbtrAcct>	[0..1]		Debtor account
+++++Identification	<Id>	[1..1]		Identification of debtor account
+++++IBAN	<IBAN>	[1..1]	IBAN2007Identifier	Debtor account number in IBAN format
+++++Other Identification	<Othr>	Or [1..1]		Other debtor account identification
+++++Identification	<Id>	[1..1]	Max34Text	Account number
+++++Creditor	<Cdtr>	[0..1]		Creditor
+++++Party	<Pty>	[1..1]		Receiver
+++++Name	<Nm>	[0..1]	Max140Text	Creditor name
+++++OrganisationIdentification	<OrgId>	[1..1]		Creditor identification
+++++PrivateIdentification	<PrvtId>	Or [1..1]		Creditor identification
+++++Other	<Othr>	[0..n]		General creditor identification
+++++ID	<Id>	[1..1]	Max35Text	Creditor identification
+++++CreditorAccount	<CdtrAcct>	[0..1]		Creditor account
+++++Identification	<Id>	[1..1]		Creditor account identification
+++++IBAN	<IBAN>	[1..1]	IBAN2007Identifier	Creditor account number in IBAN format
+++++Other Identification	<Othr>	Or		Other creditor account identification
+++++Identification	<Id>	[1..1]	Max34Text	Account number
+++++RelatedAgents	<RltdAgts>	[0..1]		Debtor/creditor bank identification
+++++DebtorAgent	<DbtrAgnt>	[0..1]		Debtor agent
+++++Financial Institution Identification	<FinInstnId>	[1..1]		Debtor bank identification
+++++BICFI	<BICFI>	[0..1]	BICIdentifier	Debtor bank identification in BIC format

Name	XML Tag	Mult.	Format	Description
+++++++Other	<Othr>	[0..1]		
+++++++ Identification	<Id>	[1..1]	BankCode	Debtor bank code
+++++++ClearingSystem Member Identification	<ClrSysMmbld>	[0..1]		
+++++++Member Identification	<Mmbld>	[1..1]	Max35Text	Debtor bank code
+++++ CreditorAgent	<CdtrAgt>	[0..1]		Creditor agent
+++++++FinancialInstitution Identification	<FinInstnId>	[1..1]		Creditor bank identification
+++++++BICFI	<BICFI>	[0..1]	BICIdentifier	Creditor bank identification in BIC format
+++++++Other	<Othr>	[0..1]		
+++++++ Identification	<Id>	[1..1]	BankCode	Creditor bank code
+++++++ ClearingSystem Member Identification	<ClrSysMmbld>	[0..1]		
+++++++ Member Identification	<Mmbld>	[1..1]	Max35Text	Creditor bank code
+++++Purpose	<Purp>	[0..1]		Purpose of payment
+++++Code	<Cd>	[1..1]	CodeSet	Purpose of payment code ISO: ExternalPurpose1Code
+++++RemittanceInformation	<RmtInf>	[0..1]		Remittance Information
+++++Unstructured	<Ustrd>	[0..n]	Max140Text	Unstructured details (contains local symbols for domestic payments)
+++++ Structured	<Strd>	[0..n]		Structured details for beneficiary
+++++++ CreditorReference- Information	<CdtrRefInf>	[0..1]		
+++++++ Reference	<Ref>	[0..1]	Max35Text	Symbols VS, KS, SS
+++++ Additional Transaction Information	<AddtlTxInf>	[0..1]	Max500Text	Additional transaction information
+++AdditionalEntryInformation	<AddtlNtryInf>	[0..1]	Text	Transaction description (Based on Annex: XML_transaction_code.pdf)

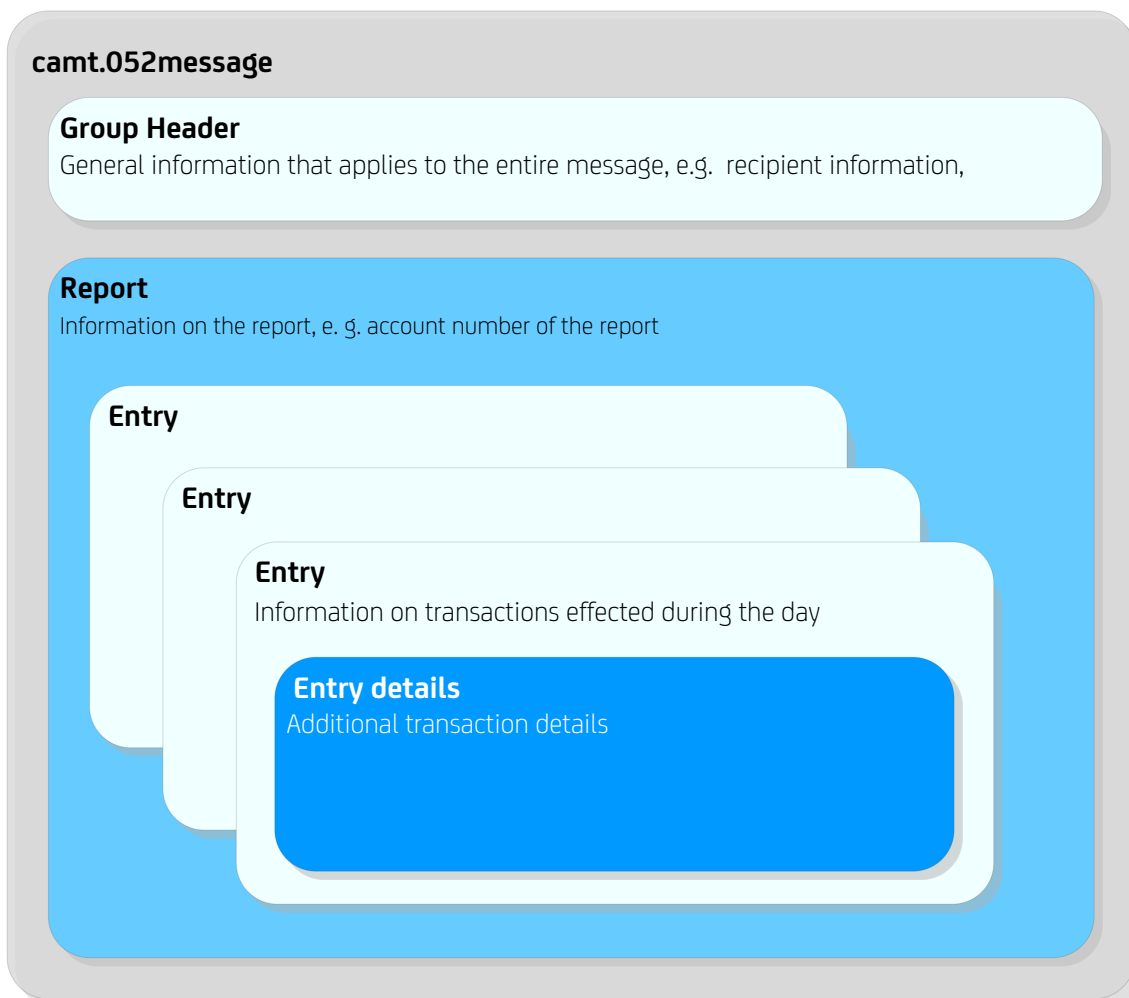
## 4. camt.052 format description

### 4.1 camt.052 message structure

For downloads, you obtain XML messages as compressed ZIP files. Each ZIP file may contain only one XML camt.052 message.

The below Figure 2 shows top layers of the camt.052 message hierarchy, including the following elements: **Group Header** (complete message with Group Header), **Statement** (of account), **Entry** (i.e. transaction) and **Entry details** (i.e. details of transaction).

Figure 2 : camt.052 message structure



Each camt.052 message includes the Group Header that contains standard information applicable to the entire message, such as message recipient, generation date and time, and also up-to-date intraday information on account (Report). The electronic account report (Report) includes information on transactions (Entry) executed within the respective day. More details on separate transactions (Entry) are set out under Entry details.

## 4.2 camt.052 message structure and description

The camt.052 message structure and description is identical to that applicable to camt.053 messages, except for the following differences:

- The message start tag is <BkToCstmrAcctRpt> (instead of <BkToCstmrStmnt>).
- Denotation “Report” (<Rpt>) (instead of “Statement” (<Stmnt>)) is used throughout the camt.052 message structure to denote the account report (Report).
- The “Report” (<Rpt>) information structure in camt.052 messages is identical to “Statement” (<Stmnt>)” structure in camt.053 messages, except for the following exceptions:
  - No account statement time period (FromToDate) is shown.
  - No Balance information is shown.
- For Entry, the status (<Sts>) is set either as “BOOK” (for completed transactions) or “PDNG” (for pending transactions).

## 5. Character set and data types for camt.05x

“UTF-8” coding is used to generate camt.052 and camt.053 messages. All characters that are displayable in UTF-8 are admissible in theory. However, various source systems have limitations excluding use of some of the characters.

Table 7: Data types

Data types	Description	Example
ActiveOrHistoricCurrencyAndAmount	Amount with max. 9 pre-decimal places and 2 post-decimal places	123456789.12 1.00
BaseOneRate	Rate with min. 1 pre-decimal place and max. 10 post-decimal places. Max. 11 digits in total	0.1234567890 1.2345
BICIdentifier	BIC with 8 or 11 characters	BACXCZPP BACXCZPPXXX
CurrencyCode	3-character currency code	CZK
IBAN2007Identifier	IBAN with max. 34 alphanumeric characters	CZ3327000000000002505002
ISODatetime	Date and time	2015-09-16T22:53:00.000+02:00
ISODate	Date	2015-09-16
Max15NumericText	Max. 15-digit numerical value	123456789012345
Max500Text Max34Text Max35Text Max70Text Max105Text Max140Text	Text with a maximum length as stated, e.g. the maximum length of Max34Text is 34 characters	
Number	Max. 18-digit numerical value	12345789012345678

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