Service Description

XML Account Reporting

6.10.2016

Table of Contents

Change date	Version	Subject of change
01.11.2011	1.0	
30.1.2012	1.1	Links to record descriptions.
18.6.2012	1.2	3.2 Changes to the text
15.11.2012	1.3	Change to the name, Danske Bank
06.10.2016	1.4	Updated chapter 1.3 Added chapter 1.4

1 XML account reporting

1.1 General

With SEPA, account reporting will change into XML account reporting based on the ISO 20022 XML file standard. The change benefits companies when the information on SEPA payments (the IBAN account number, the BIC/SWIFT code of the bank, the international reference number, the original payer and the final recipient) are transmitted in an international environment. In addition, the new data fields of the ISO 20022 XML file standard enable diverse utilisation possibilities in the internal data systems of the company.

Additional information on the ISO 20022 XML file standard is available on the website at www.iso20022.org.

SEPA does not set any schedule requirements for the transition to XML account reporting, so SEPA payment does not require that XML account reporting is introduced.

In the beginning, XML account reporting will be offered side by side with national services. In time, it will entirely replace national account reporting.

Danske Bank is offering XML account reporting to its customers in the Web Services channel, Business Online and the SWIFT channel.

1.2 XML account reporting services

XML account reporting services include:

- XML balance query (camt.052) – corresponds to the balance query (APSN)
- XML transaction query (camt.052) – corresponds to the transaction query (TAPN)
- XML account statement (camt.053) – corresponds to the electronic account statement (KTON)
- XML reference number list (camt.054) – corresponds to the reference number list (VIPN)
- XML payment list (camt.054) – corresponds to the payment list (OLLN)
- XML feedback for cross-border transfers (camt.054) – corresponds to the separate feedback for cross-border transfers (VLU2)

1.2.1 XML balance query (camt.052)

The day's internal balances are reported through the XML balance query (camt.052). The balance query includes the balance of the account at the time of query, the available balance and the potential credit facility.

Structure of the XML balance query

The XML balance query consists of the following parts:

1. The Group Header part (header data of the balance query)

- Mandatory information
- Occurs only once
- Includes the message identifier information and the time when the balance query is formed
- Corresponds to the information in the batch record of the balance query (APSN)

2. The Report part (transaction data)

- Mandatory information
- Occurs only once
- Includes the balance information

The structure of the XML balance query is described in more detail in the record description of the XML balance and transaction query.

1.2.2 XML transaction query (camt.052)

The day's internal transactions are reported through the XML transaction query (camt.052). The transaction query includes no more than the 200 latest account transactions of the current date of entry, the balance of the time of query and the available balance.

Incoming reference payments are seen on the transaction query as single transactions and outgoing domestic payments as a bulk posting.

It is possible to retrieve withdrawals only, deposits only or all transactions through the transaction query.

Structure of the XML transaction query

The XML transaction query consists of the following parts:

1. The Group Header part (header data of the transaction query)

- Mandatory information
- Occurs only once
- Includes the message identifier information and the time when the transaction query is formed
- Corresponds to the information in the batch record of the reference number list (VIPN)

2. The Report part (transaction data)

- Mandatory information
- Occurs only once
- Includes the transaction data

The structure of the XML transaction query is described in more detail in the record description of the XML balance and transaction query.

1.2.3 XML account statement (camt.053)

The XML account statement (camt.053) is an official account statement delivered by the bank and approved by the Accounting Board. The XML account statement can be retrieved one account at a time. A Group account statement can be retrieved more than one account at a time in accordance with the Group account structure.

The XML account statement may be a day account statement, in which case the account statement includes the transactions of one date of entry, or a period account statement (week or month), in which case the account statement includes the transactions of the dates of entry included in the period in question.

The following are reported through the XML account statement:

- The information on the account and the account holder
- The balances (the initial and final recorded balances, the available initial and final balances, the final recorded balance of the previous day)
- The totals of the recorded account transactions (the numbers and monetary amounts of withdrawals and deposits)
- Potential itemisation transactions (the itemisation of the bulk posting of domestic payments and the itemisation of incoming reference payments/the bulk posting of cross-border transfers)

Structure of the XML account statement

The XML account statement message camt.053 consists of the following parts:

1. The Group Header part (header data of the account statement)
   - Mandatory information
   - Occurs only once
   - Includes the message identifier information and the time when the account statement is formed
   - Corresponds to the information in the basic record of the electronic account statement (KTON)

2. The Statement part (transaction data and balances)
   - Mandatory information
   - Is repeated on the Group account statement
   - Includes the balance and transaction data

The structure of the XML account statement is described in more detail in the record description of the XML account statement.

1.2.4 XML reference number list (camt.054)

The XML reference number list (camt.054) includes the itemisation transactions of incoming reference payments but no balance information. The XML reference number list may be retrieved on a daily, weekly or monthly basis either separately or together with the XML payment list.

The following are reported through the reference number list:

- Incoming transactions with reference numbers
- Adjustments to incoming transactions with reference numbers
- Successful and unsuccessful direct debit transactions

Structure of the XML reference number list

The XML reference number list camt.054 consists of the following parts:

1. The Group Header part (header data of the reference number list)

   - Mandatory information
   - Occurs only once
   - Includes the message identifier information and the time when the reference number list is formed
   - Corresponds to the information in the batch record of the reference number list (VIPN)
2. The Notification part (transaction data)

   - Mandatory information
   - Occurs only once
   - Includes the transaction data

The structure of the XML reference number list is described in more detail in the record description of the XML reference number and payment lists.

1.2.5 XML payment list (camt.054)

The XML payment list (camt.054) includes the itemisation transactions of outgoing payments but no balance information. The XML payment list may be retrieved on a daily, weekly or monthly basis either separately or together with the XML reference number list.

The following are reported through the payment list:

- Itemisation transactions of outgoing domestic and cross-border transfers
- Withdrawal reference transactions

Structure of the XML payment list

The XML payment list camt.054 consists of the following parts:

1. The Group Header part (header data of the payment list)

   - Mandatory information
   - Occurs only once
   - Includes the message identifier information and the time when the payment list is formed
   - Corresponds to the information in the batch record of the payment list (OLLN)

2. The Notification part (transaction data)

- Mandatory information
- Occurs only once
- Includes the information on payment transactions

The structure of the XML payment list is described in more detail in the record description of the XML reference number and payment lists.

1.2.6 XML feedback for cross-border transfers (camt.054)

The XML feedback for cross-border transfers includes cross-border euro-denominated payments, currency-denominated payments and payments where the debit account is a currency account. The feedback is formed for all payment methods of cross-border transfers and it can be retrieved on the same day when all payments from the file have been processed.

The following are reported through the XML feedback for cross-border transfers:

- Successfully paid cross-border transfers (in addition to the payment data given by the customer, the information supplemented by the bank, such as the counter-value, the exchange rate and the archiving identifier)

- Rejected cross-border transfers (reason for rejection)

Structure of the XML feedback for cross-border transfers

The XML payment list camt.054 consists of the following parts:

1. The Group Header part (header data of the feedback for cross-border transfers)

- Mandatory information
- Occurs only once
- Includes the message identifier information and the time when the feedback for cross-border transfers is formed

2. The Notification part (transaction data)

- Mandatory information
- May be repeated
- Includes the information on payment transactions

The structure of the feedback for cross-border transfers is described in more detail in the record description of the XML feedback for cross-border transfers.

1.3 Bulk posting of cross-border transfers, XML version pain.001.001.02

A bulk posting of outgoing cross-border transfers requires an account-specific agreement with the bank. A separate agreement on the bulk posting of service fees (monthly fee collection) must be entered into, otherwise service fees will be debited one by one.

A bulk posting is formed for a batch the debit account of which has a valid agreement and where the value "true" has been given in the field BatchBooking, or the field has not been given. If the value given in the field is "false", a bulk posting is not formed despite the agreement.

The bulk posting is formed based on the information in part B i.e. the Payment Information part provided that all payments are debited on the same banking day. If some of the payments are debited on a different banking day, a separate bulk posting will be formed of them.

Bulk postings include recurring payments (identification with the Category Purpose code SALA) and other cross-border transfers, excluding cheques.

The itemisation information on bulk postings are seen either on the XML account statement (camt.053) or on the XML payment list (camt.054), according to the agreement. No itemisation information is shown for recurring payments.

The entry definition texts and codes of bulk postings are as follows:

701	CROSS BORDER ST ORDERS	Cross-border recurring payments
720	CROSS BORDER TRANSF	Cross-border transfers

1.4 Bulk debit of cross-border transfers, XML version pain.001.001.03

Payments without currency exchange and sent with XML pain.001 version 3 to Danske Bank, will automatically be debited as bulk debit. Bulk debit of outgoing cross-border transfers does not require an agreement with the bank.

A bulk debit is formed for a batch where the value "true" has been given in the field BatchBooking, or the field has not been given. If the value given in the field is "false", a bulk debit is not formed, but payments are debited as single payments.

A bulk debit is formed based on the information in part B i.e. the Payment Information part. If the part B contains payments with different cut off –times and the payment is included in bulk debit, the earliest cut off –time will be used for all payments.

The service fees of bulk debited payments are debited as monthly fee collection from the same account as the bulk debited payments, even without an agreement of fees collection. If customer has an agreement for fees collection of outgoing cross-border transfers, that agreement applies.

Bulk debits include recurring payments (identification with the Category Purpose code SALA) and other cross-border transfers, excluding cheques.

The itemisation information on bulk debits are seen either on the XML account statement (camt.053) or on the XML payment list (camt.054), according to the agreement. On electronic account statement (KTO) itemisation information is displayed with level indicator 1. When itemisation information should not exist on account statement, confidential indicator can be used in XML file Payment Information part as follows: <PmtTpInf><CtgyPurp><Prtry>**CONF**</Prtry>. If confidential file

contain cross-border standing orders, <CtgyPurp><Cd>SALA</Cd>code must be placed in part C i.e. the Credit Transfer Information part.

If customer has a bulk posting agreement and starts using XML pain.001 version 3 instead of version 2, the bulk debit functionality is activated. Then the bulk posting agreement should be terminated.

The entry definition texts and codes of bulk debits are as follows:

701	CROSS BORDER STANDING ORDERS	Cross-border recurring payments
720	CROSS BORDER TRANSFERS	Cross-border transfers

2 Agreement

XML account reporting requires a valid service agreement on a Web Services channel, Business Online or a SWIFT channel. The service agreement defines the accounts, users and user rights that a company uses.

Material orders will be placed for the retrieval of XML account reporting materials. A customer may place a material order as self-service in Business Online. As necessary, the bank may place the material order on behalf of the customer.

3 Use of XML account reporting

3.1 Schedules (Cut off times)

The Web Service channel, Business Online and the SWIFT channel are available around the clock, also on weekends.

[Processing times of electronic materials](#)

3.2 Testing

Customers and software providers can test their XML account reporting material with Danske Bank. Testing can be performed in Danske Bank's production environment with the respective accounts and account transactions of the customer or the software providers.

XML account reporting material can be used in parallel with traditional account reporting material. This makes it possible to test an XML bank statement or XML reference list on the same account and with the same transactions in parallel with a machine-language bank statement or a KTL reference list.

Production testing steps of XML account reporting material

1. You need to have a valid Web Services, Business Online or SwiftNet contract with Danske Bank. If you do not have a valid contract, please contact Danske Bank's Corporate Service (see Section 4).

2. Sign a contract on the tested XML account reporting services with Danske Bank's Corporate Service (see Section 4) or with your contact person. At the same time, you should check the effective date of the services, after which testing is possible.

3. The creation of XML account reporting material requires that the account tested has account transactions. When necessary, create account transactions by sending payment material using the banking connection software.

4. Retrieve XML account reporting material using the banking connection software, Business Online or with a SwiftNet connection.

5. If you have questions concerning the creation or data content of XML account reporting material, please contact Danske Bank's Support for Software and Material Transfer services (see Section 4).

4 Help and support

The contact information of Danske Bank's Corporate Service is available [here](#)

5 Appendices

[Record description of the XML balance and transaction query (camt.052)](#)
[Model message of the XML balance query (camt.052)](#)
[Model message of the XML transaction query (camt.052)](#)
[Record description of the XML account statement (camt.053)](#)
[Model message of the XML account statement (camt.053)](#)
[Record description of the XML reference number and payment lists (camt.054)](#)
[Model message of the XML reference number list (camt.054](#)
[Model message of the XML payment list (camt.054)](#)
[Record description of the XML feedback for cross-border transfers (camt.054)](#)