## ISO 20022 migration for Financial Institutions

**ISO 20022 message formatting guideline for Bank to Customer Credit Debit notification - camt.054**

### 1.0 Introduction

This guideline is based on CBPR+ ISO 20022 format and contains elements where Standard Chartered wants to share additional explanation or deviation to standard practice.

Camt.054 is the Bank to Customer Credit/Debit notification message is sent by the account servicer to an account owner or to a party authorised by the account owner to receive the message. It can be used to inform the account owner, or authorised party, of single or multiple debit and/or credit entries reported to the account.

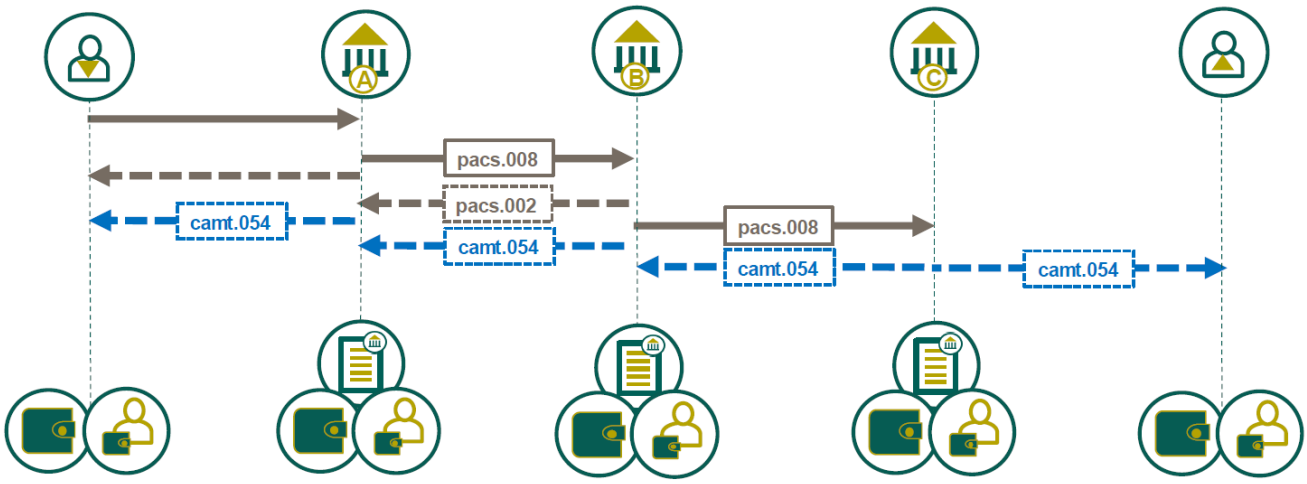
It is possible that the receiver of the message is not the account owner, but a party entitled through arrangement with the account owner to receive the account information (also known as recipient).

### 1.1 Message Functionality

- CBPR+ camt.054 covers both the Bank to Bank and the Bank to Customer leg over SWIFT FINPlus Service.
- This message must be bilaterally agreed between the account servicing institution and the account owner and is established by an RMA business profile.
- Contents of the message will be limited to information about the transactions that have been entered into booking systems of the Bank.
- Notification will be done in the account currency. Any transaction in another currency will be converted into the account currency first.

### 1.2 High Level Flow

The role of the Creditor Agent and Creditor in the payment changes by description in the Bank to Customer notification message to account servicer and account owner. The notification message is sent by the account servicer to the account owner or the authorised party. These messages are used to inform on debit and/or credit entries reported to an account and may also be complemented by a status information message, pacs.002 , or pain.002




*Source: CBPR+ handbook*

### 1.3 Migration approach

Standard Chartered is aiming to rollout cash Notification reports in incremental phases.

- Phase 1: Reports are available on a Like-for-Like basis for selective Financial Institution (FI) clients and markets. The list of fields populated as part of Phase1 are in the subsequent chapter, although not every field listed down are populated in every scenario.
- Phase 2: Enriched statements will be made available to all FI clients and a detailed documentation will be provided at the appropriate time.
- Until the end of the co-existence period (i.e., November 2025), our clients can choose to receive SWIFT MT or ISO XML statements or both,
- Standard Chartered does not distinguish and flag possible Copy/Duplicate/Duplicate Copy messages in the Notification reports.

**2.0 Message Structure**

A description of the XML document models can be found in several schemas. The schemas make it possible to map description, structure, and sequence of data elements. XSD for camt.054.001.08 can be downloaded from www.iso20022.org, under "Catalogue of ISO 20022 messages" or from the SWIFT MyStandards portal as a reference.

The ISO 20022 camt.054 End of Day / AccountStatement_camt.054.001.08 message is composed of 3 building blocks

1. Group Header which contains common information for the message
2. Notification which contains the reports on booked entries and balances for a cash account
3. Supplementary Data which contains additional information that cannot be captured in the structured elements of the other specific blocks, and not supported for FINPlus service.

```
<?xml version="1.0" encoding="UTF-8"?>
<Body>
        <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
                ……
        </AppHdr>
        <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.054.001.08">
                < BkToCstmrDbtCdtNtfctn>
                        <GrpHdr>
                            ……
                        </GrpHdr>
                        <Ntfctn>
                              .....
                        </Ntfctn>
                </ BkToCstmrDbtCdtNtfctn>
        </Document>
</Body>
```

Group header (<GrpHdr>) contains a set of characteristics that relates to all individual transaction. The Bank to Customer notification (<Ntfctn>) nested element reports information related to an account, most typically associated with notification of entries (where entries have been processed on the account).

**2.1 Message format**

The list of mandatory, conditional, and optional data elements are explained below with examples, specifically based on the Like-for-Like scenario (Phase 1) as described in section 1.3 Migration Approach above. Data elements not listed in the table are omitted from the payload.

| XML Tag | Name | M/O | MT Field | Description |
|---|---|---|---|---|
| **Business Application Header** | | | | |
| AppHdr<br>+Fr<br>++FIId<br>+++FinInstnId<br>++++BICFI | Sender | M | | Swift Business Identifier Code (BIC) or BICFI of the sending institution |
| AppHdr<br>+To<br>++FIId | Receiver | M | | BICFI of the receiving institution |

| | | | | |
|---|---|---|---|---|
| +++FinInstnId<br>++++BICFI | | | | |
| AppHdr<br>+BizMsgIdr | Business Message Identifier | M | | Unique message identifier |
| AppHdr<br>+MsgDefIdr | Message definition Identifier | M | | “camt.054.001.08” |
| AppHdr<br>+BizSvc | Business Service | M | | “swift.cbprplus.02” |
| AppHdr<br>+CreDt | Create Data and Time | M | | Date and time when the message was created, offset against UTC |
| **Group Header** | | | | |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++GrpHdr<br>+++MsgId | Message Identifier | M | F20 | System generated identifier which will be unique for every message |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++GrpHdr<br>+++CreDtTm | Create Data and Time | M | | Date and time when the message was created, offset against UTC |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++GrpHdr<br>+++MsgRcpt | Message Recipient | O | | Element can be used if the recipient is not the account holder (see "Statement/Account/Owner"). |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++GrpHdr<br>+++MsgRcpt<br>++++Nm | Name | O | | Name of the recipient of the message |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++GrpHdr<br>+++MsgRcpt<br>++++PstlAdr | Postal address | O | | Postal Address of the recipient of the message |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++GrpHdr<br>+++MsgRcpt<br>++++Id<br>+++++OrgId<br>++++++Other<br>+++++++Id | Identification | O | | Identification of the recipient of the message like AnyBIC, LEI or Other must be used. SCB can map this field to internal Group ID (where available) for the client account |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++GrpHdr<br>+++MsgRcpt<br>++++Id<br>+++++OrgId<br>++++++Other<br>+++++++Issr | Issuer of the message | O | | Always SCB as a hardcoded identifier |
| **Statement** | | | | |
| Document | Notification Identifier | M | | System generated identifier which will be unique for every message |

| | | | | |
|---|---|---|---|---|
| +BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Id | | | | |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtfctnPgntn<br>++++PgNb | Notification Pagination | O | | As the advice are at transaction level, always generated with single page. Will always be "1". |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtfctnPgntn<br>++++LastPgInd | Notification Pagination | M | | Page Number of the Notification –> when used, Page Number and Last Page Indicator (True/False) will be present. |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++ElctrnSeqNb | Electronic Sequence Number | O | | Unique sequence number maintained at a/c level for the day. It starts with 1 and is reset by end of day. |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++RptgSeq | Reporting Sequence Number | O | | Provides information on the sequence type being reported, i.e.<br>• From Sequence identifies the start of a sequence range<br>• To Sequence identifies the end of a sequence range<br>• From To Sequence identifies the start and end of a sequence range.<br>• Equal Sequence identifies a sequence<br>• Not Equal Sequence identifies a sequence to be excluded<br><br>These can be used as an alternative to the Statement Pagination or Electronic Sequence Number to identify the statement order.<br><br>These two elements are not used. |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++LglSeqNb | Legal Sequence Number | O | | |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++CreDtTm | Create Date and Time | O | 13 | System Date and time of creation of the Notification |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++FrToDt<br>++++FrDtTm | From Date | O | DateTime | Not used |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++FrToDt<br>++++ToDtTm | To Date | O | DateTime | |
| Document | Copy Duplicate Indicatory | O | | |

| | | | | |
|---|---|---|---|---|
| +BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++CpyDplctInd | | | | |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++RptgSrc | Reporting Source | O | | |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Acct<br>++++Id<br>+++++IBAN | IBAN or Other Account Identifier | M | 25 | Account for which debit and credit entries have been made |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Acct<br>++++Id<br>+++++Other<br>++++++Id | | | | |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Acct<br>++++Ccy | Currency | M | | Currency of A/C no for which advice getting generated will be mapped |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Acct<br>++++Nm | Account Title Name | O | | Clients account title as setup in banks ledger system |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Acct<br>++++Nm<br>+++++Ownr<br>++++++Nm | Account Title Name | O | | Clients account title as setup in banks ledger system |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Acct<br>++++Ownr<br>+++++PstlAdr<br>++++++PstCd | Postal Code | O | | Clients postal code setup in banks ledger system |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Acct<br>++++Ownr<br>+++++PstlAdr<br>++++++Adrline | Address Line (3 Occurance) | O | | Clients postal address line as is available in banks ledger system |

| | | | | |
|---|---|---|---|---|
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Acct<br>++++Ownr<br>+++++Id<br>++++++OrgId<br>+++++++Othr<br>++++++++Id | Organization Identifier | O | | Other Identifier of the client or which the statement is being generated |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Acct<br>++++Ownr<br>+++++CtctDtls<br>++++++PhneNb | Phone Number | O | | Phone number available as per bank records |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Acct<br>++++Ownr<br>+++++CtctDtls<br>++++++FaxNb | Fax Number | O | | Fax number available as per bank records |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Acct<br>++++Svcr<br>+++++FinInstnId<br>++++++BICFI | BIC Code | O | | Branch and financial institution identifier of the servicing Bank |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Acct<br>++++Svcr<br>+++++BrnchId<br>++++++Id | Branch ID | O | | Branch of the above financial institution |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++RltdAcct | Related Accounts | O | | Not used |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Intrst | Interest information | O | | Not used. Provides interest information that applies to the account. |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++TxsSummary<br>++++TtlNtries | Total number of entries | O | | Total number of account movements of this notification |
| Document | Number of entries | O | | Total number of entries for the report |

| | | | | |
|---|---|---|---|---|
| +BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++TxsSummary<br>++++TtlNtries<br>+++++NbOfNtries | | | | |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++TxsSummary<br>++++TtlNtries<br>++++Sum | Sum of all entries | O | | Total transaction amount for the report |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++TxsSummary<br>++++TtlNtries<br>+++++TtlNetNtry<br>++++++Amt | Total entry amount | O | | Resulting amount of the netted amounts for all debit and credit entries |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++TxsSummary<br>++++TtlNtries<br>+++++TtlNetNtry<br>++++++CdDbtInd | Credit Debit Indicator | O | | Set as CRDT or DBIT |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++TxsSummary<br>++++TtlCdtNtries<br>+++++NbOfNtries | Number of entries | O | | Number of individual credit entries included in the report |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++TxsSummary<br>++++TtlCdtNtries<br>+++++Sum | Sum of all credits | O | | Sum of all individual credit entries included in the report |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++TxsSummary<br>++++TtlDbtNtries<br>+++++NbOfNtries | Number of entries | O | | Number of individual debit entries included in the report |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++TxsSummary<br>++++TtlDbtNtries<br>+++++Sum | Sum of all debit entries | O | | Sum of all individual debit entries included in the report |
| Document<br>+BkToCstmrDbtCdtNtfctn | | O | | Detailed information about a single entry. Is populated when at least one account movement has taken place. If |

| | | | | |
|---|---|---|---|---|
| ++Ntfctn<br>+++Ntry | | | | there has been no account movement and only account balances are being reported, this element is not sent.<br><br>If Ntry information is populated some of the sub-fields listed below will become mandatory as well. |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Ntry<br>++++NtryRef | Entry Reference | M | 20 | Reference for the account owner to be sent |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Ntry<br>++++Amt | Amount | M | 32 | Amount and currency of the entry. The currency shown in the "Amount" field at "Entry" level is the same as the account currency. |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Ntry<br>++++CdtDbtInd | Credit Debit Indicator | M | | Credit or debit indicator |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Ntry<br>++++RvslInd | Reversal Indicator | O | | Indicator shows whether the entry is a return. It should only be present for a refund because a payment could not be finalised.<br><br>If the "Credit Debit Indicator" is CRDT and the "Reversal Indicator" is TRUE, then the original entry was a debit entry.<br><br>If the "Credit Debit Indicator" is DBIT and the "Reversal Indicator" is TRUE, then the original entry was a credit entry.<br><br>Not mapped for Phase 1. |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Ntry<br>++++Sts<br>+++++Cd | Status | M | | |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Ntry<br>++++BookgDt<br>+++++Dt | Booking Date | O | 13 | Corresponds to the booking date of the transaction |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Ntry<br>++++BookgDt | Booking Date Time | O | 13 | Corresponds to the booking date of the transaction |

| | | | | |
|---|---|---|---|---|
| +++++DtTm | | | | |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Ntry<br>++++ValDt | Value Date | M | 32A | Corresponds to the value date of the transaction |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Ntry<br>++++AcctSvcrRef | Account Service Reference | O | 61 | Unique reference for the entry, assigned by the financial institution<br>Subfield 8 (Account Servicing Institution Reference) |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Ntry<br>++++BkTxCd<br>+++++Domn<br>++++++Cd | Booking Transaction Code | M | 61 | Bank Transaction Code. This element provides details of the type of entry.<br>For Debtor: PMNT / ICDT / ESCT<br>For Creditor: PMNT / RCDT / VCOM |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Ntry<br>++++BkTxCd<br>+++++Domn<br>++++++Fmly<br>+++++++Cd | Domain of the "Bank Transaction Code" | M | | Specifies the business area of the underlying transaction |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Ntry<br>++++BkTxCd<br>+++++Domn<br>++++++Fmly<br>+++++++SubFmlyCd | Domain of the "Bank Transaction Code" | M | | Specifies the business area of the underlying transaction |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Ntry<br>++++BkTxCd<br>+++++Prtry<br>++++++Cd | Domain of the "Bank Transaction Code" | M | | Specifies the business area of the underlying transaction |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Ntry<br>++++BkTxCd<br>+++++Prtry<br>++++++Issr | Domain of the "Bank Transaction Code" | O | | Specifies the business area of the underlying transaction |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Ntry | Instruction Amount | O | | 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 |

| | | | | |
|---|---|---|---|---|
| ++++AmtDtls<br>+++++InstdAmt<br>++++++Amt | | | | |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Ntry<br>++++AmtDtls<br>+++++InstdAmt<br>++++++CcyXchg<br>+++++++SrcCcy | Source Currency | O | | Currency from which an amount is to be converted in a currency conversion |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Ntry<br>++++AmtDtls<br>+++++InstdAmt<br>++++++CcyXchg<br>+++++++TrgtCcy | Target Currency | O | | Currency into which an amount is to be converted in a currency conversion |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Ntry<br>++++AmtDtls<br>+++++InstdAmt<br>++++++CcyXchg<br>+++++++xchgRate | Exchange Rate | O | | Information about the exchange rate |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Ntry<br>++++AmtDtls<br>+++++InstdAmt<br>++++++CcyXchg<br>+++++++CtrctId | Contract Date | O | | Information about the exchange rate contract Id |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Ntry<br>++++AmtDtls<br>+++++InstdAmt<br>++++++CcyXchg<br>+++++++QtnDt | Quotation Date | O | | Details of currency exchange |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++Ntry<br>++++AmtDtls<br>+++++TxAmt<br>++++++Amt | Transaction Amount | O | | 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 |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn | Batch Payment Information Identification | O | 20<br>21 | Provides details on batched transactions |

| | | | | |
|---|---|---|---|---|
| +++NtryDtls<br>++++Btch<br>+++++MsgId | | | | |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++Btch<br>+++++PmtInfId | Batch Payment Information Identification | O | 20<br>21 | Provides details on batched transactions |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++Refs<br>++++++MsgId | Message Id | M | 20<br>21 | Reference to the message ID of the original message |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++Refs<br>++++++AcctSvcrRef | Account Service Reference | O | | Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++Refs<br>++++++PmtInfId | Payment Information ID | O | | Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. Mapped from the payment instruction. |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++Refs<br>++++++InstrId | InstructionId | M | 20<br>21 | Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction. Mapped from the payment instruction. |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++Refs<br>++++++EndToEndId | End2EndId | O | 20<br>21 | 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. Mapped from the payment instruction. |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++Refs<br>++++++UETR | UETR | O | 121 | Unique end to end transaction reference |
| Document | Transaction Id | O | 20<br>21 | Unique identification, as assigned by the first instructing agent, to |

| | | | | |
|---|---|---|---|---|
| +BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++Refs<br>++++++TxId | | | | unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain. Mapped from the payment instruction. |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++Refs<br>++++++ChqNb | Cheque Number | O | | Cheque Number where relevant |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++Amt | Amount | M | | Transaction amount as posted |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++Ccy | Currency | M | | Currency of the transaction |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>++++CdtDbtInd | Credit Debit Indicator | M | | Credit Debit Indicator |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++AmtDtls<br>++++++InstdAmt<br>+++++++Amt | Instruction Amount | O | | 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 |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++AmtDtls<br>++++++InstdAmt<br>+++++++CcyXchg<br>++++++++SrcCcy | Source Currency | O | | Currency from which an amount is to be converted in a currency conversion |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls | Target Currency | O | | Currency into which an amount is to be converted in a currency conversion |

| | | | | |
|---|---|---|---|---|
| ++++TxDtls<br>+++++AmtDtls<br>++++++InstdAmt<br>+++++++CcyXchg<br>++++++++TrgtCcy | | | | |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++AmtDtls<br>++++++InstdAmt<br>+++++++CcyXchg<br>++++++++XchgRate | Exchange Rate | O | | Information about the exchange rate |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++AmtDtls<br>++++++InstdAmt<br>+++++++CcyXchg<br>++++++++CtrcId | Contract Id | O | | Information about the exchange rate contract Id |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++AmtDtls<br>++++++InstdAmt<br>+++++++CcyXchg<br>++++++++QtnDt | Quotation Date | O | | Date and time at which an exchange rate is quoted |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++AmtDtls<br>++++++TxAmt<br>+++++++Amt | Transaction Amount | C | | Amount of the underlying transaction |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++BkTxCd<br>++++++Domn<br>+++++++Cd | Business Domain | O | | 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 |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++BkTxCd | Business Domain | O | | 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 |

| | | | | |
|---|---|---|---|---|
| ++++++Domn<br>+++++++Fmly<br>+++++++Cd | | | | |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++BkTxCd<br>++++++Domn<br>+++++++Fmly<br>+++++++SubFmlyCd | Business Domain | O | | 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 |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++BkTxCd<br>++++++Prtry<br>+++++++Cd | Bank Txn Code in Proprietary format | O | | Bank transaction code in a proprietary form, as defined by the issuer |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++BkTxCd<br>++++++Prtry<br>+++++++Issr | Bank Txn Code in Proprietary format | O | | Identification of the issuer of the proprietary bank transaction code |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++RltdPties<br>++++++Dbtr<br>+++++++Nm | Name of the Debtor party | O | 50 | Related parties are delivered as stated in the client instruction |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++RltdPties<br>++++++Dbtr<br>+++++++PstlAdr<br>++++++++Ctry | Country Code of the Debtor | O | 50 | Related parties are delivered as stated in the client instruction |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++RltdPties<br>++++++Dbtr<br>+++++++PstlAdr<br>++++++++AdrLine | Postal Address Line | O | 50 | Related parties are delivered as stated in the client instruction |

| | | | | |
|---|---|---|---|---|
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++RltdPties<br>++++++Dbtr<br>+++++++CtryOfRes | Country of Residence | O | 50 | Related parties are delivered as stated in the client instruction |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++RltdPties<br>++++++DbtrAcct<br>+++++++Id<br>++++++++Other<br>+++++++++Id | Other Identification Codes | O | 50 | Related parties are delivered as stated in the client instruction |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++RltdPties<br>++++++DbtrAcct<br>+++++++Ccy | Debtor Account and Currency | O | 50 | Related parties are delivered as stated in the client instruction |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++RltdPties<br>++++++Cdtr<br>+++++++Nm | Creditor Name | O | | Related parties are delivered as stated in the client instruction |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++RltdPties<br>++++++Cdtr<br>+++++++CtryOfRes | Creditor Country of Residence | O | | Related parties are delivered as stated in the client instruction |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++RltdPties<br>++++++CdtrAcct<br>+++++++Id<br>++++++++Othr<br>+++++++++Id | Other Identification of Creditor | O | | Related parties are delivered as stated in the client instruction |
| Document | BIC code of debtor agent | O | 52 | Related parties are delivered as stated in the client instruction |

| | | | | |
|---|---|---|---|---|
| +BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++RltdPties<br>++++++DbtrAgt<br>+++++++FinInstnId<br>++++++++BIC | | | | |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++RltdPties<br>++++++DbtrAgt<br>+++++++FinInstnId<br>++++++++ClrSysMmbId<br>+++++++++MmbId | Clearing System member ID of Debtor Agent | O | 52 | Related parties are delivered as stated in the client instruction |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++RltdPties<br>++++++DbtrAgt<br>+++++++FinInstnId<br>++++++++Nm | Financial Institution name of debtor agent | O | 52 | Related parties are delivered as stated in the client instruction |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++RltdPties<br>++++++DbtrAgt<br>+++++++FinInstnId<br>++++++++PstlAdr<br>+++++++++AdrLine | Unstr Address line of debtor agent | O | 52 | Related parties are delivered as stated in the client instruction |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++RltdPties<br>++++++CdtrAgt<br>+++++++FinInstnId<br>++++++++BIC | BIC code of Creditor agent | O | | Related parties are delivered as stated in the client instruction |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++RltdPties<br>++++++CdtrAgt | Clearing system memberID of creditor agent | O | | Related parties are delivered as stated in the client instruction |

| | | | | |
|---|---|---|---|---|
| +++++++FinInstnId<br>++++++++ClrSysMmbId<br>+++++++++MmbId | | | | |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++RltdPties<br>++++++CdtrAgt<br>+++++++FinInstnId<br>++++++++Nm | Credit agent name | O | | Related parties are delivered as stated in the client instruction |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++RmtInf<br>++++++Ustrd | Unstructured remittance information | O | | Unstructured remittance information as is from the payment instruction |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++RmtInf<br>++++++Strd<br>+++++++AddtlRmtInf | Structured remittance information | O | | Str remittance information as is from the payment instruction |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++RltdDtls<br>++++++ IntrBkSttlDt | Inter Bank Settlement Date | O | | Mapped with Value Date |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++RltdDtls<br>++++++StartDt | Related Details | M | | Only Start date is populated, with value date of the transaction |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>+++++RtrInf<br>++++++Rsn<br>+++++++Cd | Return Reason Code | O | | Return Reason Code of the payment |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn | Additional Information of Return payments | O | | Additional Information where present in payment instruction |

| | | | | |
|---|---|---|---|---|
| +++NtryDtls<br>++++TxDtls<br>+++++RtrInf<br>++++++AddtlInf | | | | |
| Document<br>+BkToCstmrDbtCdtNtfctn<br>++Ntfctn<br>+++NtryDtls<br>++++TxDtls<br>++++++AddtlTxInf | Additional Transaction Information | O | 72 | Remittance information |

***M-Mandatory, O-Optional***

**3.0 References**

Since the industry – including Standard Chartered – is in the midst of ISO 20022 changes, we recommend you connect with your Standard Charted relationship managers for the timing of ISO-related changes and necessary testing activities.

1. Please refer to the ISO External Code List maintained externally and reviewed on quarterly basis: https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets

2. Standard Chartered's ISO capabilities is available publicly (refer to the Resource Section): https://www.sc.com/en/corporate-investment-banking/iso-20022/