

RECOMMENDATION ON ISO 2022 CUSTOMER REPORTING OF NPC CREDIT TRANSFERS (NCTs) AND NPC INSTANT CREDIT TRANSFERS (NCT INSTs)

Abstract	This document sets out the recommended rules for customer reporting, implementing version 1.0 of the 2020 NPC Credit Transfer Scheme Rulebook and version 1.0 of the 2021 NPC Instant Credit Transfer based on version 2009 of the Interbank Credit Transfer ISO 20022 XML message standards.
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Reason for Issue	Approval for publication March 2020 by NPC Scheme Management Committee
Produced by	NPC
Circulation	Publicly available
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0 Document Information

0.1 Change History

Issue number	Dated	Reason for revision
2020 v0.9	2020-03-03	First NPC draft of Recommendation of customer reporting
2020 v0.991	2020-03-06	NPC draft reviewed by NCT & NCT Inst WG
2020 v0.992	2020-03-11	Final draft sent to SMC for decision
2020 v1.0	2020-03-27	Decided by NPC Scheme Management Committee (SMC) 26 Mars 2020

1 Background

The NPC issues implementation guidelines that are based on the ISO 20022 standard for the customer-to-bank (C2B) space as well as the interbank space. The recommendations on ISO 20022 bank-to-customer (B2C) account information represent the third and final link in the chain, as requested by stakeholders.

It should however be noted that the development of B2C implementation guidelines is not seen as a viable option in view of the following barriers:

- Statements need to report on both NPC and non-NPC payments (i.e. different rules apply).
- Statements need to report on non-payment transactions such as securities and trade finance.
- No European Standard on the use of Bank Transaction Codes.
- A level of complexity required which is currently not recognised in the NPC rulebooks. The rulebooks only refer to the bank reporting to the receiving party (and not to the bank reporting back to the instructing party). Moreover, there are a number of different transactions tied to a NPC payment, the so-called R-transactions, for example the return of a credit transfer or inquiries on NCT transactions. These R-transactions are not part of the messages and elements reported.

It is therefore agreed that a mapping exercise as described in the below introduction section presents a helpful alternative.

2 Introduction

2.1 Aim of the document

The aim of this document is to present a mapping of the rulebook requirements vis-à-vis the 'Transaction Details' message elements of the ISO 20022 reporting messages. In terms of reporting to the receiving party, i.e. the beneficiary of a credit transfer (NCT or NCT Inst) and the B2C account information as described in the relevant dataset in the rulebooks is in fact a minimum. Moreover, it appears that, for matters of good common understanding, the B2C dataset as reported in the rulebooks is not always sufficient. In order to propose a more extensive view of the B2C possibilities, the present document relies on the interbank information received by the bank of the recipient.

At the current stage, this document does still deal only with the information provided by the bank of the recipient to the recipient of the payment. The B2C information for the sender, i.e. the originator of the credit transfer (NCT or NCT Inst) is not covered. Nor are the R-transactions, the inquiry processes or reporting of currency exchanges taken into account. Note: This document provides a mapping of DS-02/DS-04 attributes towards possible ISO 20022 elements notwithstanding that legal requirements or banking usage rules may prevent the information to be passed on to the payment recipient.

Consequently, this document takes into consideration:

- At NPC level:
 - DS-02 of the NCT Rulebook 2020 v1.0 and NCT Instant Rulebook 2021 v1.0, The interbank payment dataset
- At ISO level the following reporting messages:
 - Camt.052.001.02 BankToCustomerAccountReportV02
 - Camt.053.001.02 BankToCustomerStatementV02
 - Camt.054.001.02 BankToCustomerDebitCreditNotificationV02

This document does not provide guidance for other reporting situations than those mentioned above.

2.2 Content of the document

For the NCT and NCT Inst schemes on one side, this document proposes:

- A table of the dataset (DS) attributes and the corresponding elements in the relevant camt messages.
- An abstract of the camt messages populated with the DS attributes.

Being a mapping exercise, this document does not provide any usage rules. Most of the DS attributes fit into the “transaction details” section of the “entry/entry details” level in all 3 camt messages. Some of them can or must be used at a higher level. Depending on whether they batch entries on the account, or depending on their agreements with their customers, banks may use ‘higher’ levels elements of the message in order to reflect the DS Attributes.

In this document, only the relevant elements to accommodate the DS attributes are displayed. When an element reflecting a DS attribute contains several sub-elements, the latter are not displayed; They must be populated in the camt messages as they are in the relevant pacs message.

Banks may also report on more information than the content of the DSs and as a consequence use additional elements to those described in this document.

3 NCT

3.1 NCT DS-02 attributes and the corresponding elements in the “TransactionDetails” section of the relevant camt messages.

The description below applies when the customer (i.e. beneficiary) wishes to receive the detailed information of a transaction under “Entry Details”. Depending on the agreement between the customer and his/her bank and the reporting message used, the information may be displayed differently in the account statement message (camt.053) and a detailed entry report in the notification message (camt.054).

NCT Rulebook 2020 v 1.0 DS-02		pacs.008.001.02 (IGs NCT 2020 v1.0.1)	camt.052.001.02	camt.053.001.02	camt.054.001.02
AT	Definition	NPC index N° - Element	ISO index N° - Element	ISO index N° - Element	ISO index N° - Element
01	The IBAN of the account of the Originator	2.64 - FIToFICustomerCreditTransferV02/ CreditTransferTransactionInformation/ DebtorAccount	2.202 - BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ DebtorAccount/ IBAN	2.202 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ DebtorAccount/ IBAN	2.182 - BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ DebtorAccount/ IBAN
02	The name of the Originator	2.47 - FIToFICustomerCreditTransferV02/ CreditTransferTransactionInformation/ Debtor/ Name	2.201 - BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Name	2.201 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Name	2.181 - BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Name
03	The address of the Originator	2.48 - FIToFICustomerCreditTransferV02/ CreditTransferTransactionInformation/ Debtor/ PostalAddress	2.201 - BankToCustomer AccountReportV02/ Report/Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ PostalAddress	2.201 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ PostalAddress	2.181 - BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ PostalAddress

NCT Rulebook 2020 v 1.0 DS-02		pac.008.001.02 (IGs NCT 2020 v1.0.1)	camt.052.001.02	camt.053.001.02	camt.054.001.02
AT	Definition	NPC index N° - Element	ISO index N° - Element	ISO index N° - Element	ISO index N° - Element
04	The amount of the NPC Credit Transfer in NPC Scheme Currencies	2.16 - FIToFICustomerCreditTransferV02/ CreditTransferTransactionInformation/ Interbank Settlement Amount	2.78 - BankToCustomer AccountReportV02/ Report/ Entry/ Amount And/or 2.156 - BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ AmountDetails/ TransactionAmount/ Amount	2.78 - BankToCustomer StatementV02/ Statement/ Entry/ Amount And/or 2.156 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ AmountDetails/ TransactionAmount/ Amount	2.58 - BankToCustomerDebitCreditNotificationV02/ Notification/ Entry/ Amount And/or 2.136 - BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ AmountDetails/ TransactionAmount/ Amount
05	The Remittance Information	2.103 - FIToFICustomer CreditTransferV02/ CreditTransfer-Transaction Information/ RemittanceInformation	2.234 - BankToCustomer AccountReportV02/ Report/ Entry/ Entry Details/ TransactionDetails/ RemittanceInformation	2.234 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RemittanceInformation	2.214 - BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RemittanceInformation
05	The unstructured Remittance Information sent by the Originator to the Beneficiary in the NPC Credit Transfer Instruction	2.104 - FIToFICustomer CreditTransferV02/ CreditTransfer-Transaction Information/ RemittanceInformation/ Unstructured	2.234 - BankToCustomer AccountReportV02/ Report/ Entry/ Entry Details/ TransactionDetails/ RemittanceInformation/ Unstructured	2.234 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RemittanceInformation/ Unstructured	2.214 - BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RemittanceInformation/ Unstructured
05	The structured Remittance Information sent by the Originator to the Beneficiary in the NPC Credit Transfer Instruction	2.105 - FIToFICustomer CreditTransferV02/ CreditTransfer-Transaction Information/ RemittanceInformation/ Structured	2.234 - BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ RemittanceInformation/ Structured	2.234 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RemittanceInformation/ Structured	2.214 - BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RemittanceInformation/ Structured

NCT Rulebook 2020 v 1.0 DS-02		pac.008.001.02 (IGs NCT 2020 v1.0.1)	camt.052.001.02	camt.053.001.02	camt.054.001.02
AT	Definition	NPC index N° - Element	ISO index N° - Element	ISO index N° - Element	ISO index N° - Element
06	The BIC code of the Originator Bank	2.65 - FIToFICustomerCreditTransferV02/ CreditTransferTransactionInformation/ DebtorAgent	2.212 - BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedAgents/ DebtorAgent	2.212 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedAgents/ DebtorAgent	2.192 - BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedAgents/ DebtorAgent
08	The name of the Originator Reference Party	2.38 - FIToFICustomer CreditTransferV02/ CreditTransferTransaction Information/ UltimateDebtor/ Name	2.203 - BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Name	2.203 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Name	2.183 - BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Name
09	The identification code of the Originator Reference Party	2.40 - FIToFICustomer CreditTransferV02/ CreditTransferTransaction Information/ UltimateDebtor/ Identification	2.203 - BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Identification	2.203 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Identification	2.183 - BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Identification
10	The Originator identification code	2.59 - FIToFICustomer CreditTransferV02/ CreditTransferTransaction Information/ Debtor/ Identification	2.201 - BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Identification	2.201 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Identification	2.181 - BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Identification
11	The Alias/Proxy/National bank account number structure of the Originator	2.64 - FIToFICustomerCreditTransferV02/ CreditTransferTransactionInformation/ DebtorAccount/Type/ Proprietary/Name	2.202 - BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ DebtorAccount/ Other/Identification	2.202 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ DebtorAccount/ Other/Identification	2.182 - BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ DebtorAccount/ Other/Identification

NCT Rulebook 2020 v 1.0 DS-02		pac.008.001.02 (IGs NCT 2020 v1.0.1)	camt.052.001.02	camt.053.001.02	camt.054.001.02
AT	Definition	NPC index N° - Element	ISO index N° - Element	ISO index N° - Element	ISO index N° - Element
20	The IBAN of the account of the Beneficiary	2.87 - FIToFICustomer CreditTransferV02/ CreditTransfer-Transaction Information/ CreditorAccount	2.10 - BankToCustomer AccountReportV02/ Report/ Account/ IBAN	2.10 - BankToCustomer StatementV02/ Statement/ Account/ IBAN	2.10 - BankToCustomerDebitCreditNotificationV02/ Notification/ Account/ IBAN
21	The name of the Beneficiary	2.70 - FIToFICustomer CreditTransferV02/ CreditTransfer-Transaction Information/Creditor/ Name	2.204 - BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Name	2.204 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Name	2.184 - BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Name
22	The address of the Beneficiary	2.71 - FIToFICustomer CreditTransferV02/ CreditTransfer-Transaction Information/ Creditor/ PostalAddress	2.204 - BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ PostalAddress	2.204 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ PostalAddress	2.184 - BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ PostalAddress
23	The BIC code of the Beneficiary Bank	2.67 - FIToFICustomer CreditTransferV02/ CreditTransfer-Transaction Information/ CreditorAgent	2.10 - BankToCustomerAccount ReportV02/ Report/ Account/ Servicer	2.10 - BankToCustomer StatementV02/ Statement/ Account/ Servicer	2.10 - BankToCustomerDebitCreditNotificationV02/ Notification/ Account/ Servicer
24	The Beneficiary identification code	2.82 - FIToFICustomer CreditTransferV02/ CreditTransfer-Transaction Information/ Creditor/ Identification	2.204 - BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Identification	2.204 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Identification	2.184 - BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Identification
25	The Alias/Proxy/National bank account Number Structure of the Beneficiary	2.87 - FIToFICustomer CreditTransferV02/ CreditTransfer-Transaction Information/ CreditorAccount/Type/Proprietary/ Name	2.205 - BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/CreditorAccount/Other/ Identification	2.205 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ CreditorAccount/Other/ Identification	2.185 - BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ CreditorAccount/Other/ Identification

NCT Rulebook 2020 v 1.0 DS-02		pacs.008.001.02 (IGs NCT 2020 v1.0.1)	camt.052.001.02	camt.053.001.02	camt.054.001.02
AT	Definition	NPC index N° - Element	ISO index N° - Element	ISO index N° - Element	ISO index N° - Element
28	The name of the Beneficiary Reference party	2.89 - FIToFICustomer CreditTransferV02/ CreditTransferTransaction Information/ UltimateCreditor/ Name	2.206 - BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Name	2.206 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Name	2.186 - BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Name
29	The identification code of the Beneficiary Reference Party	2.91 - FIToFICustomer CreditTransferV02/ CreditTransferTransaction Information/ UltimateCreditor/ Identification	2.206 - BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Identification	2.206 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Identification	2.186 - BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Identification
40	The identification code of the NPC electronic credit transfer Scheme	1.22 - FIToFICustomerCredit TransferV02/ GroupHeader/ PaymentTypeInformation/ Service Level/ Code 1.25 - FIToFICustomer CreditTransferV02/ GroupHeader/ PaymentTypeInformation/ LocalInstrument/ Code or 2.10 - FIToFICustomer CreditTransferV02/ CreditTransferTransaction Information/ PaymentTypeInformation/ ServiceLevel/ Code 2.13 - FIToFICustomer CreditTransferV02/ CreditTransferTransaction Information/ PaymentTypeInformation/ LocalInstrument/ Code	Recommended: 2.91 => 2.96 - BankToCustomer AccountReportV02/ Report/ Entry/ BankTransactionCode/Domain/ Code/ Family/ Code/ SubFamilyCode or <u>Alternative:</u> 2.163 => 2.168 - BankToCustomerAccount ReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ BankTransactionCode/ Domain/ Code/ Family/ Code/ SubFamilyCode ➤ Value= PMNT/RCDT/ENCT	<u>Recommended:</u> 2.91 => 2.96 - BankToCustomer StatementV02/ Statement/Entry/ BankTransactionCode/Domain/ Code/ Family/ Code/ SubFamilyCode or <u>Alternative:</u> 2.163 => 2.168 - BankToCustomerStatement V02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ BankTransactionCode/ Domain/ Code/ Family/ Code/ SubFamilyCode ➤ Value= PMNT/RCDT/ENCT	<u>Recommended:</u> 2.71 => 2.76 - BankToCustomerDebit Credit-NotificationV02/ Notification/ Entry/ BankTransactionCode/Domain/ Code/ Family/ Code/ SubFamilyCode or <u>Alternative:</u> 2.143 => 2.148 - BankToCustomerDebit Credit-NotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ BankTransactionCode/ Domain/ Code/ Family/ Code/ SubFamilyCode ➤ Value= PMNT/RCDT/ ENCT

NCT Rulebook 2020 v 1.0 DS-02		pac.008.001.02 (IGs NCT 2020 v1.0.1)	camt.052.001.02	camt.053.001.02	camt.054.001.02
AT	Definition	NPC index N° - Element	ISO index N° - Element	ISO index N° - Element	ISO index N° - Element
41	The Originator's reference of the Credit Transfer Transaction	2.3 - FIToFICustomer Credit TransferV02/ CreditTransferTransaction Information/ PaymentIdentification/ EndToEndIdentification	2.148 - BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ References/ EndtoEndIdentification	2.148 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ References/ EndtoEndIdentification	2.128 - BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ References/ EndtoEndIdentification
42	The Settlement Date of the NPC Credit Transfer	1.7 - FIToFICustomer CreditTransferV02/ GroupHeader/ Interbank Settlement Date	2.270 – BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedDates/ InterbankSettlementDate	2.270 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedDates/ InterbankSettlementDate	2.250 – BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedDates/ InterbankSettlementDate
43	The Originator Bank's reference number of the NPC Credit Transfer Transaction	2.4 - FIToFICustomer CreditTransferV02/ CreditTransferTransaction Information/ PaymentIdentification/ TransactionIdentification	2.149 – BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ References/ TransactionIdentification	2.149 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ References/ TransactionIdentification	2.129 – BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ References/ TransactionIdentification
44	The purpose of the NPC Credit Transfer	2.98 - FIToFICustomer CreditTransferV02/ CreditTransferTransaction Information/ Purpose	2.224 – BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ Purpose	2.224 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ Purpose	2.204 – BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ Purpose
45	The category purpose of the NPC Credit Transfer	1.27 - FIToFICustomer CreditTransferV02/ GroupHeader/ PaymentTypeInformation/ CategoryPurpose or 2.15 - FIToFICustomer CreditTransferV02/ CreditTransfer TransactionInformation/ PaymentTypeInformation/ CategoryPurpose	No CategoryPurpose element in the camt.052.001.02	No CategoryPurpose element in the camt.053.001.02	No CategoryPurpose element in the camt.054.001.02

3.2 NCT Inst DS-02 attributes and the corresponding elements in the “TransactionDetails” section of the relevant camt messages

The description below applies when the customer (i.e. beneficiary) wishes to receive the detailed information of a transaction under “Entry Details”. Depending on the agreement between the customer and his/her bank and the reporting message used, the information may be displayed differently in the account statement message (camt.053) and a detailed entry report in the notification message (camt.054).

NCT Inst Rulebook 2021 v 1.0 DS-02		pac.008.001.02 (IGs NCT Inst 2021 v1.0)	camt.052.001.02	camt.053.001.02	camt.054.001.02
AT	Definition	NPC index N° - Element	ISO index N° - Element	ISO index N° - Element	ISO index N° - Element
01	The IBAN of the account of the Originator	2.51 - FIToFICustomer Credit-TransferV02/ CreditTransfer-Transaction Information/ DebtorAccount	2.202 - BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor Account/ IBAN	2.202 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor Account/ IBAN	2.182 – BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor Account/ IBAN
02	The name of the Originator	2.34 - FIToFICustomer Credit-TransferV02/ CreditTransfer-Transaction Information/ Debtor/ Name	2.201 – BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Name	2.201 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Name	2.181 – BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Name
03	The address of the Originator	2.35 - FIToFICustomer Credit-TransferV02/ CreditTransfer-Transaction Information/ Debtor/ PostalAddress	2.201 – BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ PostalAddress	2.201 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ PostalAddress	2.181 – BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ PostalAddress

NCT Inst Rulebook 2021 v 1.0 DS-02		pac.008.001.02 (IGs NCT Inst 2021 v1.0)	camt.052.001.02	camt.053.001.02	camt.054.001.02
AT	Definition	NPC index N° - Element	ISO index N° - Element	ISO index N° - Element	ISO index N° - Element
04	The amount of the NCT Inst in Scheme currencies	2.6 - FIToFICustomer Credit-TransferV02/ CreditTransfer-Transaction Information/ InterbankSettlement Amount	2.78 - BankToCustomerAccount ReportV02/ Report/ Entry/ Amount or 2.156 – BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ AmountDetails/ TransactionAmount/ Amount	2.78 - BankToCustomer StatementV02/ Statement/ Entry/ Amount or 2.156 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ AmountDetails/ TransactionAmount/ Amount	2.58 - BankToCustomerDebit CreditNotificationV02/ Notification/ Entry/ Amount or 2.136 – BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ AmountDetails/ TransactionAmount/ Amount
05	The Remittance Information	2.90 - FIToFICustomer Credit-TransferV02/ CreditTransfer-Transaction Information/ RemittanceInformation	2.234 – BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ RemittanceInformation	2.234 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RemittanceInformation	2.214 – BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RemittanceInformation
06	The BIC code of the Originator Bank	2.52 - FIToFICustomer Credit-TransferV02/ CreditTransfer-Transaction Information/ DebtorAgent	2.212 – BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedAgents/ DebtorAgent	2.212 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedAgents/ DebtorAgent	2.192 – BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedAgents/ DebtorAgent
08	The name of the Originator Reference Party	2.25 - FIToFICustomer Credit-TransferV02/ CreditTransfer-Transaction Information/ UltimateDebtor/ Name	2.203 – BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Name	2.203 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Name	2.183 – BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Name

NCT Inst Rulebook 2021 v 1.0 DS-02		pac.008.001.02 (IGs NCT Inst 2021 v1.0)	camt.052.001.02	camt.053.001.02	camt.054.001.02
AT	Definition	NPC index N° - Element	ISO index N° - Element	ISO index N° - Element	ISO index N° - Element
09	The identification code of the Originator Reference Party	2.27 - FIToFICustomer CreditTransferV02/ CreditTransfer-Transaction Information/ UltimateDebtor/ Identification	2.203 – BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Identification	2.203 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Identification	2.183 – BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateDebtor/ Identification
10	The Originator identification code	2.46 - FIToFICustomer CreditTransferV02/ CreditTransfer-Transaction Information/ Debtor/ Identification	2.201 – BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Identification	2.201 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Identification	2.181 – BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Debtor/ Identification
11	The Alias/Proxy/National Account Number Structure of the Originator	2.64 - FIToFICustomerCreditTransferV02/ CreditTransfer TransactionInformation/ DebtorAccount/Type/ Proprietary/Name	2.202 - BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ DebtorAccount/ Other/Identification	2.202 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ DebtorAccount/ Other/Identification	2.182 – BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ DebtorAccount/ Other/Identification
20	The IBAN of the account of the Beneficiary	2.74 - FIToFICustomer CreditTransferV02/ CreditTransfer-Transaction Information/ CreditorAccount	2.10 – BankToCustomer AccountReportV02/ Report/ Account/ IBAN	2.10 - BankToCustomer StatementV02/ Statement/Account/ IBAN	2.10 - BankToCustomerDebit CreditNotificationV02/ Notification/ Account/ IBAN
21	The name of the Beneficiary	2.57 - FIToFICustomer CreditTransferV02/ CreditTransfer-Transaction Information/ Creditor/ Name	2.204 – BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Name	2.204 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Name	2.184 – BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Name

NCT Inst Rulebook 2021 v 1.0 DS-02		pac.008.001.02 (IGs NCT Inst 2021 v1.0)	camt.052.001.02	camt.053.001.02	camt.054.001.02
AT	Definition	NPC index N° - Element	ISO index N° - Element	ISO index N° - Element	ISO index N° - Element
22	The address of the Beneficiary	2.58 - FIToFICustomer CreditTransferV02/ CreditTransfer-Transaction Information/ Creditor/ PostalAddress	2.204 – BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ PostalAddress	2.204 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ PostalAddress	2.184 – BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ PostalAddress
23	The BIC code of the Beneficiary Bank	2.54 - FIToFICustomer CreditTransferV02/ CreditTransfer-Transaction Information/ CreditorAgent	2.10 – BankToCustomer AccountReportV02/ Report/ Account/ Servicer	2.10 - BankToCustomer StatementV02/ Statement/ Account/ Servicer	2.10 - BankToCustomerDebit CreditNotificationV02/ Notification/ Account/ Servicer
24	The Beneficiary identification code	2.69 - FIToFICustomer CreditTransferV02/ CreditTransfer-Transaction Information/ Creditor/ Identification	2.204 – BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Identification	2.204 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Identification	2.184 – BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ Creditor/ Identification
25	The Alias/Proxy/National bank account Number Structure of the Beneficiary	2.87 - FIToFICustomer CreditTransferV02/ CreditTransfer-Transaction Information/ CreditorAccount/Type/Proprietary/ Name	2.205 - BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/CreditorAccount/Other/ Identification	2.205 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ CreditorAccount/Other/ Identification	2.185 - BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ CreditorAccount/Other/ Identification
28	The name of the Beneficiary Reference party	2.76 - FIToFICustomer CreditTransferV02/ CreditTransfer-Transaction Information/ UltimateCreditor/ Name	2.206 – BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Name	2.206 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Name	2.186 – BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Name

NCT Inst Rulebook 2021 v 1.0 DS-02		pac.008.001.02 (IGs NCT Inst 2021 v1.0)	camt.052.001.02	camt.053.001.02	camt.054.001.02
AT	Definition	NPC index N° - Element	ISO index N° - Element	ISO index N° - Element	ISO index N° - Element
29	The identification code of the Beneficiary Reference Party	2.78 - FIToFICustomer Credit-TransferV02/ CreditTransfer-Transaction Information/ UltimateCreditor/ Identification	2.206 – BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Identification	2.206 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Identification	2.186 – BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedParties/ UltimateCreditor/ Identification
40	The identification code of the NCT Inst Scheme	1.22 - FIToFICustomer Credit-TransferV02/ GroupHeader/ PaymentType Information/Service Level/ Code 1.25 - FIToFICustomer Credit-TransferV02/ GroupHeader/ PaymentTypeInformation/ LocalInstrument/ Code	<u>Recommended</u> : 2.91 => 2.96 – BankToCustomer AccountReportV02/ Report/ Entry/ BankTransactionCode/ Domain/ Code/ Family/ Code/ SubFamilyCode or <u>Alternative</u> : 2.163 => 2.168 - BankToCustomerAccount ReportV02/ Report/ Entry/EntryDetails/ TransactionDetails/ BankTransactionCode/Domain/ Code/ Family/ Code/ SubFamilyCode ➤ Value= PMNT/RRCT/ENCT	<u>Recommended</u> : 2.91 => 2.96 – BankToCustomer StatementV02/ Statement/Entry/ BankTransactionCode/ Domain/ Code/ Family/ Code/ SubFamilyCode or <u>Alternative</u> : 2.163 => 2.168 - BankToCustomer StatementV02/ Statement/Entry/ EntryDetails/ TransactionDetails/ BankTransactionCode/Domain/ Code/ Family/ Code/ SubFamilyCode ➤ Value= PMNT/RRCT/ ENCT	<u>Recommended</u> : 2.71 => 2.76 - BankToCustomerDebit Credit-NotificationV02/ Notification/ Entry/ BankTransactionCode/ Domain/ Code/ Family/ Code/ SubFamilyCode or <u>Alternative</u> : 2.143 => 2.148 - BankToCustomerDebit Credit-NotificationV02/ Notification/Entry/ EntryDetails/ TransactionDetails/ BankTransactionCode/Domain/ Code/ Family/ Code/ SubFamilyCode ➤ Value= PMNT/RRCT/ ENCT
41	The Originator's reference of the NCT Inst Transaction	2.3 - FIToFICustomer Credit-TransferV02/ CreditTransfer-Transaction Information/ PaymentIdentification/ EndToEndIdentification	2.148 – BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ References/ EndtoEndIdentification	2.148 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ References/ EndtoEndIdentification	2.128 – BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ References/ EndtoEndIdentification

NCT Inst Rulebook 2021 v 1.0 DS-02		pac.008.001.02 (IGs NCT Inst 2021 v1.0)	camt.052.001.02	camt.053.001.02	camt.054.001.02
AT	Definition	NPC index N° - Element	ISO index N° - Element	ISO index N° - Element	ISO index N° - Element
42	The Settlement Date of the NCT Inst Transaction	1.7 - FIToFICustomer Credit-TransferV02/ GroupHeader/ Interbank Settlement Date	2.270 – BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ RelatedDates/ InterbankSettlementDate	2.270 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ RelatedDates/ InterbankSettlementDate	2.250 – BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ RelatedDates/ InterbankSettlementDate
43	The Originator Bank's reference number of the NCT Inst Transaction message	2.4 - FIToFICustomer Credit-TransferV02/ CreditTransfer-Transaction Information/ PaymentIdentification/ TransactionIdentification	2.149 – BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ References/ TransactionIdentification	2.149 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ References/ TransactionIdentification	2.129 – BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ References/ TransactionIdentification
44	The purpose of the NCT Inst Instruction	2.85 - FIToFICustomer Credit-TransferV02/ CreditTransfer-Transaction Information/ Purpose	2.224 – BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ TransactionDetails/ Purpose	2.224 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ TransactionDetails/ Purpose	2.204 – BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ TransactionDetails/ Purpose
45	The category purpose of the NCT Inst Instruction	1.27 - FIToFICustomer Credit-TransferV02/ GroupHeader/ PaymentTypeInformation/ CategoryPurpose	No CategoryPurpose element in the camt.052.001.02	No CategoryPurpose element in the camt.053.001.02	No CategoryPurpose element in the camt.054.001.02
50	Time Stamp of the NCT Inst Transaction	2.10 - FIToFICustomer Credit-TransferV02/ CreditTransfer-Transaction Information/ AcceptanceDateTime	2.267 – BankToCustomer AccountReportV02/ Report/ Entry/ EntryDetails/ RelatedDates/ AcceptanceDateTime	2.267 - BankToCustomer StatementV02/ Statement/ Entry/ EntryDetails/ RelatedDates/ AcceptanceDateTime	2.247 – BankToCustomer DebitCreditNotificationV02/ Notification/ Entry/ EntryDetails/ RelatedDates/ AcceptanceDateTime

3.3 “TransactionDetails” section of the ‘camt’ messages populated with the DS-02 attributes

The description below applies when the customer (i.e. beneficiary) wishes to receive the detailed information of a transaction under “Entry Details”. Depending on the agreement between the customer and his/her bank and the reporting message used, the information may be displayed differently in the account statement message (camt.053) and a detailed entry report in the notification message (camt.054).

The three considered camt messages are structured as follows:

Camt.052	Camt.053	Camt.054
Index 1.0 + GroupHeader	Index 1.0 + GroupHeader	Index 1.0 + GroupHeader
Index 2.0 + Report	Index 2.0 + Statement	Index 2.0 + Notification
Index 2.76 ++ Entry	Index 2.76 ++ Entry	Index 2.56 ++ Entry
Index 2.135 +++ EntryDetails	Index 2.135 +++ EntryDetails	Index 2.115 +++ EntryDetails
Index 2.142 ++++ TransactionDetails	Index 2.142 ++++ TransactionDetails	Index 2.122 ++++ TransactionDetails

The description below applies to the TransactionDetails section of the messages. Only the elements immediately below TransactionsDetails (i.e. elements tagged with 5 ‘+’) are all mentioned. Under such elements, only those reflecting DS Attributes are expanded with sub-elements if any.

Camt.052. 001.02 “Report” Index	Camt.053. 001.02 “Statement” Index	Camt.054. 001.02 “Debit/Credit Notification” Index	Mult	Message Element	NCT / NCT Inst DS-02 The Interbank Payment Dataset
2.0	2.0	2.0	[1..n]	+ Report / Statement / Notification	
2.10	2.10	2.10	[1..1]	++ Account	
2.10	2.10	2.10	[1..1]	+++ Account/ Identification/ IBAN	(AT-20 The IBAN of the account of the Beneficiary)
2.10	2.10	2.10	[0..1]	+++ Account/ Servicer/ BIC	(AT-23 The BIC code of the Beneficiary Bank)

Camt.052. 001.02 "Report" Index	Camt.053. 001.02 "Statement" Index	Camt.054. 001.02 "Debit/Credit Notification" Index	Mult	Message Element	NCT / NCT ERI / NCT Inst DS-02 The Interbank Payment Dataset
2.76	2.76	2.56	[0..n]	++ Entry	
2.78	2.78	2.58	[1..1]	+++ Amount	(AT-04 The amount of the NPC Credit Transfer in the Scheme currencies and the relevant currency code) (Inst: AT-04 The amount of the NPC Credit Transfer Inst in the Scheme currencies and the relevant currency code)
2.91	2.91	2.71	[1..1]	+++ BankTransactionCode	(AT-40 The identification code of the NPC Credit Transfer Scheme) (Inst: AT-40 The identification code of the NPC Credit Transfer Inst Scheme)
2.92	2.92	2.72	[0..1]	+++++ Domain	
2.93	2.93	2.73	[1..1]	+++++ Code	
2.94	2.94	2.74	[1..1]	+++++ Family	
2.95	2.95	2.75	[1..1]	+++++ Code	
2.96	2.96	2.76	[1..1]	+++++ SubFamilyCode	
2.135	2.135	2.115		+++ EntryDetails	
2.142	2.142	2.122	[0..n]	++++ TransactionDetails	
2.143	2.143	2.123	[0..1]	+++++ References	
2.148	2.148	2.128	[0..1]	+++++ EndToEndIdentification	(AT-41 The Originator's Reference of the NPC Credit Transfer Transaction) (Inst: AT-41 The Originator's reference of the NCT Inst Credit Transfer Transaction)
2.149	2.149	2.129	[0..1]	+++++ TransactionIdentification	(AT-43 The Originator Bank's reference number of the NPC Credit Transfer message) (Inst: AT-43 The Originator Bank's reference number of the NPC Credit Transfer Inst message)
2.156	2.156	2.136	[0..1]	+++++ AmountDetails	

Camt.052. 001.02 "Report" Index	Camt.053. 001.02 "Statement" Index	Camt.054. 001.02 "Debit/Credit Notification" Index	Mult	Message Element	NCT / NCT ERI / NCT Inst DS-02 The Interbank Payment Dataset
2.156	2.156	2.136	[0..1]	+++++ TransactionAmount	(AT-04 The amount of the NPC Credit Transfer in the Scheme currencies and the relevant currency code). (Inst: AT-04 The amount of the NPC Credit Transfer Inst in the Scheme currencies and the relevant currency code).
2.157	2.157	2.137	[0..1]	+++++ Availability	
2.163	2.163	2.143	[0..1]	+++++ BankTransactionCode	
2.164	2.164	2.144	[0..1]	+++++ Domain	(AT-40 The identification code of the NPC Credit Transfer Scheme)
2.165	2.165	2.145	[1..1]	+++++ Code	(Inst: AT-40 The identification code of the NPC Credit Transfer Inst Scheme)
2.166	2.166	2.146	[1..1]	+++++ Family	
2.167	2.167	2.147	[1..1]	+++++ Code	
2.168	2.168	2.148	[1..1]	+++++ SubFamilyCode	
2.199	2.199	2.179	[0..1]	+++++ RelatedParties	
2.201	2.201	2.181	[0..1]	+++++ Debtor	
2.201	2.201	2.181	[0..1]	+++++ Name	(AT-02 The name of the Originator)
2.201	2.201	2.181	[0..1]	+++++ PostalAddress	(AT-03 The address of the Originator)
2.201	2.201	2.181	[0..1]	+++++ Identification	(AT-10 The Originator identification code)
2.202	2.202	2.182	[0..1]	+++++ DebtorAccount	(AT-01 The IBAN of the account of the Originator) or (AT-11 The Alias/Proxy/National Account Number Structure of the Originator)
2.203	2.203	2.183	[0..1]	+++++ UltimateDebtor	
2.203	2.203	2.183	[0..1]	+++++ Name	(AT-08 The name of the Originator Reference Party)
2.203	2.203	2.183	[0..1]	+++++ Identification	(AT-09 The identification code of the Originator Reference Party)

Camt.052. 001.02 "Report" Index	Camt.053. 001.02 "Statement" Index	Camt.054. 001.02 "Debit/Credit Notification" Index	Mult	Message Element	NCT / NCT ERI / NCT Inst DS-02 The Interbank Payment Dataset
2.204	2.204	2.184	[0..1]	++++++ Creditor	
2.204	2.204	2.184	[0..1]	+++++++ Name	(AT-21 The name of the Beneficiary)
2.204	2.204	2.184	[0..1]	+++++++ PostalAddress	(AT-22 The address of the Beneficiary)
2.204	2.204	2.184	[0..1]	+++++++ Identification	(AT-24 The Beneficiary identification code)
2.205	2.205	2.185	[0..1]	++++++ CreditorAccount	(AT-20The IBAN of the account of the Beneficiary) or (AT-25 The Alias/Proxy/National Account Number Structure of the Beneficiary)
2.206	2.206	2.186	[0..1]	++++++ UltimateCreditor	
2.206	2.206	2.186	[0..1]	+++++++ Name	(AT-28 The name of the Beneficiary Reference Party)
2.206	2.206	2.186	[0..1]	+++++++ Identification	(AT-29 Identification Code of the Beneficiary Reference Party)
2.211	2.211	2.191	[0..1]	+++++ RelatedAgents	
2.212	2.212	2.192	[0..1]	++++++ DebtorAgent	(AT-06 The BIC code of the Originator Bank)
2.224	2.224	2.204	[0..1]	+++++ Purpose	
2.225	2.225	2.205	[0..1]	++++++ Code	(AT-44 The purpose of the NPC Credit Transfer) (Inst: AT-44 The purpose of the NCT Inst Credit Transfer Instruction)
2.234	2.234	2.214	[0..1]	+++++ RemittanceInformation	(AT-05 The Remittance Information)
2.235	2.235	2.215	[0..1]	+++++++ Unstructured	(AT-05The unstructured Remittance Information sent by the Originator to the Beneficiary in the NPC Credit Transfer/NPC Inst Credit Transfer Instruction)
2.236	2.236	2.216	[0..1]	+++++++ Structured	(AT-05The structured Remittance Information sent by the Originator to the Beneficiary in the NPC Credit Transfer/NPC Credit Transfer Inst Instruction)

Camt.052. 001.02 "Report" Index	Camt.053. 001.02 "Statement" Index	Camt.054. 001.02 "Debit/Credit Notification" Index	Mult	Message Element	NCT / NCT ERI / NCT Inst DS-02 The Interbank Payment Dataset
2.266	2.266	2.246	[0..1]	+++++ RelatedDates	
2.267	2.267	2.247	[0..1]	+++++ RemittanceDateTime	(Inst: AT-50 Time Stamp of the NPC Credit Transfer Inst Transaction)
2.270	2.270	2.250	[0..1]	+++++ InterbankSettlementDate	(AT-42 The Settlement Date of the NPC Credit Transfer) (Inst: AT-42 The Settlement Date of the NPC Credit Transfer Inst Transaction)