



Rabobank

Format description CAMT.053

*Rabo Direct Connect,
SWIFT FileAct,
Rabo Internet Banking
(Professional) &
Rabo Business Banking*

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1. CAMT.053 reporting export format

This reporting format, offered by Rabobank, is based on the guideline provided by the Dutch Payments Association (= De Betaalvereniging). The Dutch guidelines are compliant towards the Common Global Implementation Guideline¹ (CGI).

The guideline is available [here](#)².

1.1 CAMT.053 description

The CAMT.053 Bank to Customer Statement message is used to inform an account owner or authorized party of entries booked to the account and to provide balance information. The statement contains information on booked entries only. Rabobank provides statements per book date³ whether there have or haven't been transactions booked.

CAMT.053 format is available via Rabo Direct Connect (=RDC), SWIFT FileAct, Rabo Internet Banking (Professional (=RIB (Pro))) and Rabo Business Banking (=RBB).

The following table describes the characteristics of the CAMT.053 per channel:

	RIB (Pro) / RBB	RDC / SWIFT FileAct
Layout file name	- Actual download: CAMT053_O_download date_time.xml - Selection/calender: CAMT053_A_download date_time.xml	<CAMT053_Date_Time_ContractId_StatementTransportAgreement.zip>
Number of accounts in 1 file.	1 or more accounts	- 1 or more Rabobank accounts (customer's choice). - only 1 Multibank or 1 RNB account per file (.zip).
Sequence accounts in 1 file.	In accordance to the sequence in RIB (Pro) / RBB.	In accordance to the sequence of IBAN
Number of statements in 1 file	1 or more statements	1 or more statements
Selection period statements in 1 file	1 or more book dates	1 book date
Selection period transactions in 1 statement	1 book date	1 book date

The CAMT.053 is available for Rabobank current accounts, savings accounts, Multibank accounts (non-Rabobank accounts) and Rabo Network Banking (RNB) accounts (accounts held at our Rabobank branches in Germany, Belgium and the United Kingdom).

Rabobank current accounts are accounts held at local branches of Rabobank or Corporate accounts held at WRR former Rabobank International.

Statements for Multibank and RNB accounts are only supplied if the Rabobank has received an incoming statement for that particular book date.

¹ <https://www.swift.com/standards/market-practice/common-global-implementation>

² <https://www.betaalvereniging.nl/wp-content/uploads/IG-Bank-to-Customer-Statement-CAMT-053-v2.0.pdf>

³ A book date contains executed payments per day from 00.00h to 24.00h, 7 days a week.

1.2 CAMT.053 structure

The models in the ISO20022 document are described in XML using schemas. A specific description language (XSD) is used in a schema. By using the schemes, a description can be given to the tags in the document, the structure and the concatenation of the beacons (the order of the tags) as well as the allowed codes for certain fields, the number of possible cases, mandatory or optional usage for certain fields.

The general XSD for CAMT.053.001.02 is available [here](#)⁴.

1.2.1 Technical mapping

The usage rules are strictly followed to avoid that the exported message is rejected or that the information within the message is refused. Only message elements described within the guidelines are used. Message elements which are not listed in chapter 2 are not available in the CAMT.053 message made available by Rabobank.

The description of each message item contains:

Column	Description
Index	Number referring to the matching description in the UNIFI (ISO 20022) message definition for Bank-to-Customer Cash Management ² . Not all fields have a number. Fields without a number are under the parent tag. Gaps in numbering can occur because not all elements of ISO20022 are used within the CAMT.053 message as made available by Rabobank.
Level	Level of the element within CAMT.053 message. <pre><Top> <Level 1> <Level 2> <Etc.>...</Etc> </Level 2> </Level 1> </Top></pre>
Name	Name of the element within the CAMT.053 message.
XML-Tag	Short name to identify an element within a XML message, presented between brackets, e.g. <Amt> which stands for amount.
Occurrences	This determines if an element is optional or mandatory, and how many times the element can be repeated. The number of times that an element can appear is presented between square brackets. For example: [0..1] Shows that the element can appear 0 or 1 time. The element is optional. [0..n] Shows that the element can appear 0 or n time(s). The element is optional. [1..1] Shows that the element is mandatory and must appear once. [1..n] Shows that the element is mandatory and must appear at least once. The element can be present n times. In case a lower level element is mandatory while its higher element is optional, the lower level is mandatory only if the higher level element is present.

⁴ http://www.iso20022.org/message_archive.page

Column	Description
Format	Field type indication: Numeric : only numbers are allowed Alphanumeric : may contain numbers and allowed characters (ref. 1.2.3 Character set) Date : CCYY-MM-DD Time : timestamp in various formats as explained in columns Description Amount : numbers, with a decimal point as separator. Maximum length is 9 digits before the separator, and two behind it. Exception for this rule is the control sum. Boolean : field with two options: 'true' or 'false' Code : usually a two to four character code, the description columns explains the code.
Length	Number of positions in the field.
Rabobank Account: Description	Additional information about usage of the element for Rabobank Account. "Tag only" indicates that the element is always followed by another tag.
Multibank/RNB Account: Description	Additional information about usage of the element for Multibank Account. "Tag only" indicates that the element is always followed by another tag.

1.2.2 Character set

In UNIFI messages the UTF8 character set must be used:

- a b c d e f g h i j k l m n o p q r s t u v w x y z
- A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
- 0 1 2 3 4 5 6 7 8 9
- / - ? : () . , ' + space

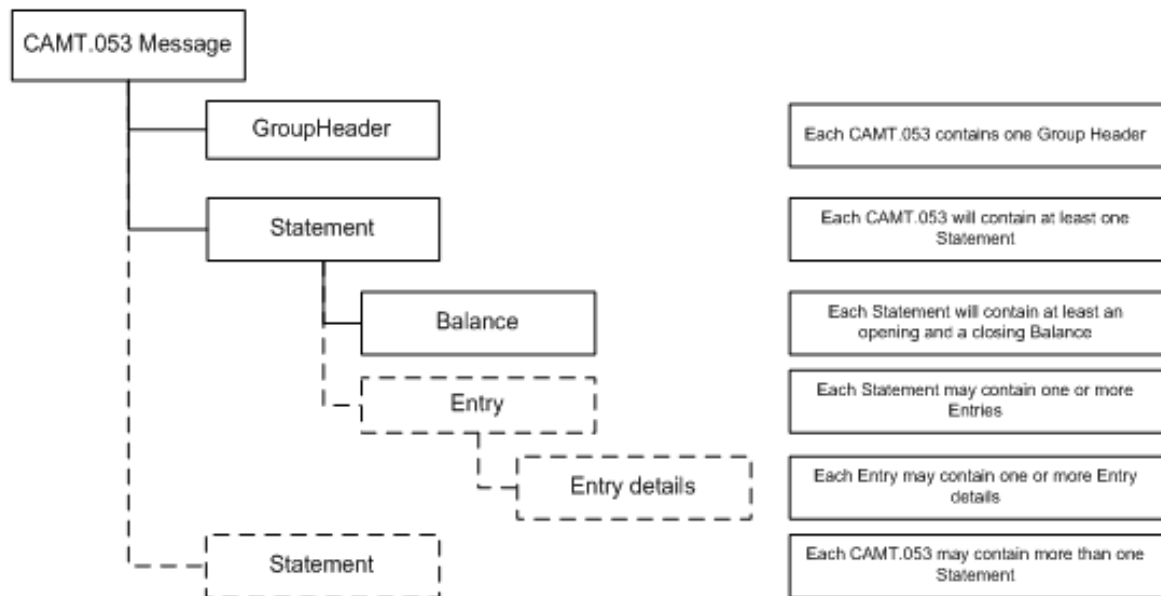
1.2.3 Message structure

The CAMT.053 always contains two segments, a Group Header and at least one Statement. Each Statement contains at least an opening and closing Balance and may contain one or more Entries. Each Entry may contain one or more Entry Details.

The modular structure of the CAMT.053 file is depicted below.

More information about the message structure is available via the following webpage:

<http://www.iso20022.org>.



2. Segment description

2.1 Group header

The following elements are present in the Group Header of the CAMT.053 message.

Index	Level	Name	<XML Tag>	Occurrence	Format	Length	Rabobank account: description	Multibank/RNB account: description
	Top	Document	<Document>	[1..1]			Always filled with <Document xmlns:xsi=http://www.w3.org/2001/XMLSchema-instance xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02">.	Always filled with <Document xmlns:xsi=http://www.w3.org/2001/XMLSchema-instance xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02">.
	Top	Message root	<BkToCstmrStmt>	[1..1]			Tag only.	Tag only.
1.0	1	GroupHeader	<GrpHdr>	[1..1]			Tag only.	Tag only.
1.1	2	MessageIdentification	<MsgId>	[1..1]	Alphanumeric	Max. length 35	<p><CAMT053><channel code><12-digit sequence number></p> <p>Sequence number: The 12-digit number is unique and random.</p> <p>Channel codes: 'HHV' = RDC / SWIFT FileACT 'RIB' = RIB 'PRO' = RIB Pro / RBB</p> <p>For example: CAMT053HHV00000000126</p>	<p><CAMT053><channel code><12-digit sequence number></p> <p>Sequence number: The 12-digit number is unique and random.</p> <p>Channel codes: 'HHV' = RDC / SWIFT FileACT 'RIB' = RIB 'PRO' = RIB Pro / RBB</p> <p>For example: CAMT053HHV00000000126</p>
1.2	2	CreationDateTime	<CreDtTm>	[1..1]	Date and time		Date and time when CAMT.053 is generated. For example: 2018-04-22T05:00:45+01:00	Date and time when CAMT.053 is generated. For example: 2018-04-22T05:00:45+01:00

2.2 Statement Segment

The Statement Segment first reports general statement information: the account which is reported on and balance details for the relevant book date. The Entry segment that starts at Index 2.76 contains details of the transactions booked on the account.

Index	Level	Name	<XML Tag>	Occurrence	Format	Length	Rabobank account: description	Multibank/RNB account: description
2.0	1	Statement	<Stmt>	[1..n]			Tag only.	Tag only.
2.1	2	Identification	<Id>	[1..1]	Alphanumeric	Max. length 35	<p><CAMT053><12-digit sequence number><5-digit subsequence number></p> <p>The 12-digit number is unique and random. The 5-digit sequence number is unique and account independently within the message, the first statement is assigned subsequence number 1, the second subsequence number 2, etc.</p> <p>For example 3 statements of 3 accounts in 1 CAMT053 message Statement 1: CAMT05300000000012600001 Statement 2: CAMT05300000000012600002 Statement 3: CAMT05300000000012600003</p>	<p><CAMT053><12-digit sequence number><5-digit subsequence number></p> <p>The 12-digit number is unique and random. The 5-digit sequence number is unique and account independently within the message, the first statement is assigned subsequence number 1, the second subsequence number 2, etc.</p> <p>For example 3 statements of 3 accounts in 1 CAMT053 message Statement 1: CAMT05300000000012600001 Statement 2: CAMT05300000000012600002 Statement 3: CAMT05300000000012600003</p> <p>Note: for RDC and SWIFT FileAct a bundle only contains one Multibank or one RNB account which means that only one statement is shown in the file.</p>
2.2	2	ElectronicSequence Number	<ElctrncSeqNb>	[0..1]	Numeric	Fixed length 5	<p><yearyear><book date number></p> <p>Each book date is numbered and is preceded with <yearyear>.</p> <p>Every year <yearyear> will be incremented with "+1" and the book date number is resetted and starts with '001'.</p>	<p>This tag is filled with the content of field-28C of the incoming SWIFT MT940.</p>

Index	Level	Name	<XML Tag>	Occurrence	Format	Length	Rabobank account: description	Multibank/RNB account: description
							For example: 1 January 2019: '19001' 1 January 2020: '20001'	
2.4	2	CreationDateTime	<CreDtTm>	[1..1]	Date and time		Timestamp on which the Statement was created. For example: 2018-04-22T05:00:45+01:00	Timestamp on which the Statement was created. For example: 2018-04-22T05:00:45+01:00
2.10	2	Account	<Acct>	[1..1]			Tag only.	Tag only.
2.10	3	Identification	<Id>	[1..1]			Tag only.	Tag only.
2.10	4	IBAN	<IBAN>	{OR [1..1]}	Alphanumeric	Max. length 34	IBAN account number in electronic format (without spaces), i.e. 'NL44RABO0123456789', 'NL68RABO1547899999'.	IBAN account number in electronic format (without spaces), i.e. 'NL44RABO0123456789', 'NL68RABO1547899999'.
2.10	3	Other	<Othr>	OR} [1..1]			Not available.	Tag only.
2.10	4	Identification	<Id>	[1..1]			Not available.	If IBAN is not available, the account is reported in another format. When the account number has more than 34 positions, only the first 34 positions are reported.
2.10	2	Currency	<Ccy>	[0..1]	ISO currency code	Fixed length 3	Currency of the account.	Currency of the account.
2.10	2	Name	<Nm>	[0..1]	Alphanumeric	Max. length 70	Name of the account.	Not available.
2.23	2	Balance	<Bal>	[1..n]			Tag only.	Not available.
2.24	3	Type	<Tp>	[1..1]			Tag only.	Not available.
2.25	4	CodeOrProprietary	<CdOrPrtry>	[1..1]			Tag only.	Not available.
2.26	5	Code	<Cd>	[1..1]	Code	Fixed length 4	The following codes are used for Rabobank accounts: 'OPBD' = Opening booked 'CLBD' = Closing booked 'CLAV' = Closing available value balance	The following codes are used for Multibank accounts: 'OPBD' = Opening booked 'CLBD' = Closing booked 'CLAV' = Closing available value balance

Index	Level	Name	<XML Tag>	Occurrence	Format	Length	Rabobank account: description	Multibank/RNB account: description
							'FWAV' = Forward available value balance (total 4 days in the future) 'PRCD' = Previous closing booked The balance of PRCD = the balance of OPBD.	'FWAV' = Forward available value balance
2.34	3	Amount	<Amt>	[1..1]	ISO currency code and amount	Max. length 18, max. 5 decimals	Decimal separator is a dot (.). Example: <Amt Ccy="EUR">500.00</Amt> <Amt Ccy="KWD">1.000</Amt> <Amt Ccy="JPY">100</Amt>	This tag is filled if available with contents from fields 60F (OPBD), 62F (CLBD), 64 (CLAV) and 65 (FWAV) from the incoming MT940. Decimal separator is a dot (.). Example: <Amt Ccy="EUR">500.00</Amt> <Amt Ccy="KWD">1.000</Amt> <Amt Ccy="JPY">100</Amt>
2.35	3	CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	Fixed length 4	Value is 'CRDT' if amount is zero or positive, 'DBIT' if amount is negative.	Value is 'CRDT' if amount is zero or positive, 'DBIT' if amount is negative.
2.36	3	Date	<Dt>	[1..1]			Tag only.	Tag only.
2.36	4	Date	<Dt>	[1..1]	Date	Fixed length 10	Date of balance in format CCYY-MM-DD. C = Century Y = Year M = Month D = Day Example: 19 April 2018 = '2018-04-19' The date of OPBD = date of the opening balance booked. The date of PRCD = date of the previous closing booked.	This tag is filled with the date from fields 60F (OPBD), 62F (CLBD), 64 (CLAV) and 65 (FWAV) (max. 4 days in the future) from the incoming SWIFT MT940. Date of balance in format CCYY-MM-DD. C = Century Y = Year M = Month D = Day Example: 19 April 2018 = '2018-04-19'
2.43	1	TransactionsSummary	<TxsSummry>	[0..1]			Tag only.	Tag only.
2.44	2	TotalEntries	<TtlNtries>	[0..1]			Tag only.	Tag only.

Index	Level	Name	<XML Tag>	Occurrence	Format	Length	Rabobank account: description	Multibank/RNB account: description
2.45	3	NumberOfEntries	<NbOfNtries>	[0..1]	Numeric	Max. length 15	Number of individual entries included in the statement.	Number of individual entries included in the statement.
2.46	3	Sum	<Sum>	[0..1]	Numeric	Max. length 18, max. 17 decimals	The sum of all individual entries, regardless of credit or debit. For example, if 2 entries are reported of +100 and -100, the signs are ignored: the sum is 100 + 100 = 200. Decimal separator is a dot (.).	The sum of all individual entries, regardless of credit or debit. For example, if 2 entries are reported of +100 and -100, the signs are ignored: the sum is 100 + 100 = 200. Decimal separator is a dot (.).
2.47	3	TotalNetEntryAmount	<TtlNetNtryAmt>	[0..1]	Amount	Max. length 18, max. 17 decimals	The net sum of all individual entries. If 2 entries are reported of +100 and -100, the net sum is 0. Decimal separator is a dot (.).	The net sum of all individual entries. If 2 entries are reported of +100 and -100, the net sum is 0. Decimal separator is a dot (.).
2.48	3	CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	Fixed length 4	Value is 'CRDT' if total net entry amount is zero or positive, 'DBIT' if amount is negative.	Value is 'CRDT' if total net entry amount is zero or positive, 'DBIT' if amount is negative.
2.49	2	TotalCreditEntries	<TtlCdtNtries>	[0..1]			Tag only. Tag is absent if no credit entries are in the statement.	Tag only. Tag is absent if no credit entries are in the statement.
2.50	3	NumberOfEntries	<NbOfNtries>	[0..1]	Alphanumeric	Max. length 15	Number of all credit entries included in the statement.	Number of all credit entries included in the statement.
2.51	3	Sum	<Sum>	[0..1]	Numeric	Max. length 18, max. 17 decimals	Total of all individual credit entries included in the statement. Decimal separator is a dot (.).	Total of all individual credit entries included in the statement. Decimal separator is a dot (.).
2.52	2	TotalDebitEntries	<TtlDbtNtries>	[0..1]			Tag only. Tag is absent if no debet entries are in the statement.	Tag only. Tag is absent if no debet entries are in the statement.
2.53	3	NumberOfEntries	<NbOfNtries>	[0..1]	Alphanumeric	Max. length 15	Number of all debit entries included in the statement.	Number of all debit entries included in the statement.

Index	Level	Name	<XML Tag>	Occurrence	Format	Length	Rabobank account: description	Multibank/RNB account: description
2.54	3	Sum	<Sum>	[0..1]	Numeric	Max. length 18, max. 17 decimals	Total of all individual debit entries included in the statement. Decimal separator is a dot (.).	Total of all individual debit entries included in the statement. Decimal separator is a dot (.).
2.55	2	TotalEntriesPerBankTransactionCode	<TtINtriesPerBkTxCd>	[0..n]			Tag only. Tag is not present if the statement does not contain any transactions.	Tag only. Tag is not present if the statement does not contain any transactions.
2.56	3	NumberOfEntries	<NbOfNtries>	[0..1]	Alphanumeric	Max. length 15	Number of entries with the same bank transaction code.	Number of entries with the same bank transaction code.
2.57	3	Sum	<Sum>	[0..1]	Numeric	Max. length 18, max. 17 decimals	Sum of all entries with the same bank transaction code regardless of sign. Decimal separator is a dot (.).	Sum of all entries with the same bank transaction code regardless of sign. Decimal separator is a dot (.).
2.58	3	TotalNetEntryAmount	<TtlNetNtryAmt>	[0..1]	Numeric	Max. length 18, max. 17 decimals	Net sum of all entries with the same bank transaction code. Decimal separator is a dot (.).	Net sum of all entries with the same bank transaction code. Decimal separator is a dot (.).
2.59	3	CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	Fixed length 4	Value is 'CRDT' if total net entry amount is zero or positive, 'DBIT' if amount is negative.	Value is 'CRDT' if total net entry amount is zero or positive, 'DBIT' if amount is negative.
2.61	3	BankTransactionCode	<BkTxCd>	[1..1]			Tag only.	Tag only.
2.62	4	Domain	<Domn>	[0..1]			Tag only. ISO transaction codes are shown in tags Domain Code, Family Code and SubFamily-Code.	Not available.
2.63	5	Code	<Cd>	[1..1]	Code	Max. length 4	An overview of ISO codes, please see Appendix 1 for more information.	Not available.
2.64	5	Family	<Fmly>	[1..1]			Tag only.	Not available.
2.65	6	Code	<Cd>	[1..1]	Code	Max. length 4	An overview of ISO codes, please see Appendix 1 for more information.	Not available.
2.66	6	SubFamilyCode	<SubFmlyCd>	[1..1]	Code	Max. length 4	An overview of ISO codes, please see	Not available.

Index	Level	Name	<XML Tag>	Occurrence	Format	Length	Rabobank account: description	Multibank/RNB account: description
							Appendix 1 for more information.	
2.67	4	Proprietary	<Prtry>	[0..1]			Tag only.	Tag only.
2.68	5	Code	<Cd>	[1..1]	Alphanumeric	Max. length 35	The bank transaction code is filled with a three or four numeric code. For information see Appendix 1.	This tag is filled with the content of field-61 sub-6 or ?10 from field-86 of the incoming MT940.
2.69	5	Issuer	<Issr>	[0..1]	Alphanumeric	Max. length 35	Value "RABOBANK" is filled in case tag 2.68 is filled with a Rabobank's transaction type code.	Value "SWIFT" is filled in case tag 2.68 is filled with a SWIFT transaction code.

2.3 Entry segment

The Entry segment reports single intraday entries in the account. Single relates to not-cumulated individual booking where detailed information is available in section Transaction Details (2142). For Corporates accounts transactions are reported not-cumulated in CAMT.053.

Submitted SEPA batches which are instructed with BatchBooking true or without BatchBooking indication are reported as single transactions. Therefore details of underlying transactions within the SEPA batch are unavailable. Only details of the SEPA batch are available. In case of a SEPA batch submitted with BatchBooking false, then all transactions within the SEPA batch is reported as single transactions.

Index	Level	Name	<XML Tag>	Occurrence	Format	Length	Rabobank account: description	Multibank/RNB account: description
2.76	1	Entry	<Ntry>	[0..n]			Tag only.	Tag only.
2.77	2	EntryReference	<NtryRef>	[0..1]	Alphanumeric	Max. length 18	Sequence number per booking. The sequence number is unique in combination with the accountnumber and currency of the account. This tag is absent for savings accounts.	Not available.
2.78	2	Amount	<Amt>	[1..1]	ISO currency code and	Max. length 18, max. 5 decimals	Decimal separator is a dot (.).	Decimal separator is a dot (.).

Index	Level	Name	<XML Tag>	Occurrence	Format	Length	Rabobank account: description	Multibank/RNB account: description
					amount		Example: <Amt Ccy="EUR">500.00</Amt> <Amt Ccy="KWD">1.000</Amt> <Amt Ccy="JPY">100</Amt>	Example: <Amt Ccy="EUR">500.00</Amt> <Amt Ccy="KWD">1.000</Amt> <Amt Ccy="JPY">100</Amt>
2.79	2	CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code	Fixed length 4	Value is 'CRDT' if amount is zero or positive, 'DBIT' if amount is negative.	Value is 'CRDT' if amount is zero or positive, 'DBIT' if amount is negative.
2.80	2	ReversalIndicator	<RvslInd>	[0..1]	Code		Only value 'true' is available and is only shown in case of a reversed transaction.	Only value 'true' is available and is only shown in case of a reversed transaction. This tag is filled, based on the value of field-61 sub-3 of the incoming SWIFT MT940. More information about the usage of this tag is described in Chapter 3.3 "Related Parties".
2.81	2	Status	<Sts>	[1..1]	Code		Always code 'BOOK', indicating the entry has been booked on the account. Reservations are not reported.	Always code 'BOOK', indicating the entry has been booked on the account. Reservations are not reported.
2.82	2	BookingDate	<BookgDt>	[0..1]			Tag only.	Tag only.
2.82	3	Date	<Dt>	[1..1]	Date	Fixed length 10	Book date in format CCYY-MM-DD. C = Century Y = Year M = Month D = Day Example: 19 April 2018 = '2018-04-19'	This tag is filled with the date from field-61 sub-2 of the incoming SWIFT MT940. When the book date is not available, the book date is filled with the date from field-62F of the incoming SWIFT MT940. Book date in format CCYY-MM-DD. C = Century Y = Year M = Month D = Day Example: 19 April 2018 = '2018-04-19'
2.83	2	ValueDate	<ValDt>	[0..1]			Tag only.	Tag only.

Index	Level	Name	<XML Tag>	Occurrence	Format	Length	Rabobank account: description	Multibank/RNB account: description
2.83	3	Date	<Dt>	[1..1]	Date	Fixed length 10	Value date in format CCYY-MM-DD. C = Century Y = Year M = Month D = Day Example: 19 April 2018 = '2018-04-19'	This tag is filled with the date from field-61 sub-1 of the incoming SWIFT MT940. Value date in format CCYY-MM-DD. C = Century Y = Year M = Month D = Day Example: 19 April 2018 = '2018-04-19'
2.84	2	AccountServicer Reference	<AcctSvcrRef>	[0..1]	Alphanumeric	Max. length 35	Is filled with a Rabobank reference.	This tag is filled with the content of field-61 sub-8 from the incoming SWIFT MT940.
2.91	2	BankTransactionCode	<BkTxCd>	[1..1]			Tag only.	Tag only.
2.92	3	Domain	<Domn>	[0..1]			Tag only. ISO transaction codes are shown in tags Domain Code, Family Code and SubFamily-Code.	Not available.
2.93	4	Code	<Cd>	[1..1]	Code	Max. length 4	An overview of ISO codes, please see Appendix 1 for more information.	Not available.
2.94	4	Family	<Fmly>	[1..1]			Tag only.	Not available.
2.95	5	Code	<Cd>	[1..1]	Code	Max. length 4	An overview of ISO codes, please see Appendix 1 for more information.	Not available.
2.96	5	SubFamilyCode	<SubFmlyCd>	[1..1]	Code	Max. length 4	An overview of ISO codes, please see Appendix 1 for more information.	Not available.
2.97	3	Proprietary	<Prtry>	[0..1]			Tag only.	Tag only.
2.98	4	Code	<Cd>	[1..1]	Alphanumeric	Max. length 35	The bank transaction code is filled with a three or four numeric code. For information see Appendix 1	This tag is filled with the content of field-61 sub-6 or ?10 from field-86 of the incoming MT940.
2.99	4	Issuer	<Issr>	[0..1]	Alphanumeric	Max. length 35	Value "RABOBANK" is filled in case tag 2.98 is filled with a Rabobank's transaction type code.	Value "SWIFT" is filled in case tag 2.98 is filled with a SWIFT transaction code.

2.4 Entry details

Index	Level	Name	<XML Tag>	Occurrence	Format	Length	Rabobank account: description	Multibank/RNB account: description
2.135	2	EntryDetails	<NtryDtls>	[0..n]			Tag only.	Tag only.
2.136	3	Batch	<Btch>	[0..1]			Tag only.	Tag only.
2.138	4	PaymentInformation Identification	<PmtInflD>	[0..1]	Alphanumeric	Max. length 35	Payment information identification of a SEPA batch.	If available this tag is filled with the content of code /PREF/ in field-86 of the incoming SWIFT MT940.
2.139	4	NumberOfTransactions	<NbOfTxs>	[0..1]	Numeric	Max. length 15	Only filled if in the initiated SEPA batch, tag BatchBooking 'true' had been provided.	Not available.
2.140	4	TotalAmount	<TtIAmt>		ISO currency code and amount	Max. length 18, max. 5 decimals	Only filled if in the initiated SEPA batch, tag BatchBooking 'true' had been provided.	Not available.
2.141	4	CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	Max. length 4	Value 'CRDT' of 'DBIT'.	Not available.
2.142	3	TransactionDetails	<TxDtls>	[0..n]			Tag only.	Tag only.
2.143	4	References	<Refs>	[0..1]			Tag only.	Tag only.
2.145	5	AccountServicer Reference	<AccSvcrRef>	[0..1]	Alphanumeric	Max. length 35	Is filled with Rabobank transaction reference.	Not available.
2.146	5	PaymentInformation- Identification	<PmtInflD>	[0..1]	Alphanumeric	Max. length 35	Batch-id of which the individual transaction is part of.	Reference of the batch (Payment Information block) of which the transaction is part of. This tag is present only if both codes EREF (=End-to-End ID) and PREF (PaymentInformation ID) are present in the incoming SWIFT MT940.
2.147	5	InstructionIdentification	<InstrId>	[0..1]	Alphanumeric	Max. length 35	This tag is filled with the Sender's reference from field 20 of MT103.	This tag is filled with the content of field-61 sub-7 from the incoming SWIFT MT940.
2.148	5	EndToEndIdentification	<EndToEndId>	[0..1]	Alphanumeric	Max. length 35	Unique payment reference throughout the chain (e2e). Concerning CAMT053 of savings accounts:	Unique payment reference throughout the chain (e2e). If available this tag is filled with the content

Index	Level	Name	<XML Tag>	Occurrence	Format	Length	Rabobank account: description	Multibank/RNB account: description
							This tag is absent for savings transfers.	of code /EREF/ in field-86 of the incoming SWIFT MT940.
2.150	5	Mandateldentification	<MndtId>	[0..1]	Alphanumeric	Max. length 35	Mandate ID, unique identification, as assigned by the creditor, to unambiguously identify the mandate. Concerning CAMT053 of savings accounts: This tag is absent for savings transfers.	Mandate ID, unique identification, as assigned by the creditor, to unambiguously identify the mandate. If available this tag is filled with the content of code /MARF/ in field-86 of the incoming SWIFT MT940.
2.156	4	AmountDetails	<AmtDtls>	[0..1]			Tag only. Index 2.156 AmountDetails clarified: "For accounts held at Local Branches: the original transaction amount, currency and exchange rate can be found in this tag. If absent, please check for details tag 2.235 Unstructured Remittance Information."	Tag only.
2.156	5	InstructedAmount	<InstdAmt>	[0..1]			Tag only. This tag will be filled in case of non-SEPA transactions even if the currency of the account is equal to the currency of the original payment order	Tag only. The instructed amount is present only if the currency of the transaction differs from the currency of the account.
2.156	6	Amount	<Amt>	[1..1]	ISO currency code and amount	Max. length 18, max. 5 decimals	Decimal separator is a dot (.). Example: <Amt Ccy="EUR">500.00</Amt> <Amt Ccy="KWD">1.000</Amt> <Amt Ccy="JPY">100</Amt>	If available this tag is filled with the content of code /OCMT/ in field-61 sub-9 or field-86 of the incoming SWIFT MT940. Decimal separator is a dot (.). Example: <Amt Ccy="EUR">500.00</Amt> <Amt Ccy="KWD">1.000</Amt> <Amt Ccy="JPY">100</Amt>
2.156	5	TransactionAmount	<TxAmt>	[0..1]			Tag only.	Tag only.

Index	Level	Name	<XML Tag>	Occurrence	Format	Length	Rabobank account: description	Multibank/RNB account: description
2.156	6	Amount	<Amt>	[1..1]	ISO currency code and amount	Max. length 18, max. 5 decimals.	Amount and currency of the individual transaction.	This tag shows the amount and currency of the individual transaction.
2.156	6	CurrencyExchange	<CcyXchg>	[0..1]			Tag only.	This tag is only present if both subtags SourceCurrency and ExchangeRate are present.
2.156	7	SourceCurrency	<SrcCcy>	[1..1]	ISO currency code		ISO currency code of which the amount needs to be converted from.	Currency of the original transaction. If available this tag is filled with the currency extracted from the content of code /OCMT/ of field-61 sub-9 or field-86 of the incoming SWIFT MT940.
2.156	7	TargetCurrency	<TrgtCcy>	[0..1]	ISO currency code		ISO currency code in which the amount is converted to.	Not available.
2.156	7	UnitCurrency	<UnitCcy>	[0..1]	ISO currency code		The currency in which the rate is expressed in case of conversion. Example 1 USD = xxx EUR. The unit currency is USD.	Not available.
2.156	7	ExchangeRate	<XchgRate>	[1..1]	Rate	Max. length 11, max. 10 decimals	The used exchange rate is shown.	If available this tag is filled with the content of code /EXCH/ in field-61 sub-9 of field-86 of the incoming SWIFT MT940.
2.156	5	ProprietaryAmount	<PrtryAmt>	[0..1]			Tag only.	Not available.
2.156	6	Type	<Tp>	[1..1]	Alphanumeric	Max. length 35	Code 'IBS' = Interbank Settlement is filled if applicable.	Not available.
2.156	6	Amount	<Amt>	[1..1]	ISO currency code and amount	Max. length 18, max. 5 decimals	The Interbank Settlement amount is shown if available.	Not available.
2.156	6	CurrencyExchange	<CcyXchg>	[0..1]			Tag only.	Not available.
2.156	7	SourceCurrency	<SrcCcy>	[1..1]	ISO currency code	Fixed length 3		Not available.

Index	Level	Name	<XML Tag>	Occurrence	Format	Length	Rabobank account: description	Multibank/RNB account: description
2.156	7	TargetCurrency	<TrgtCcy>	[0..1]	ISO currency code	Fixed length 3		Not available.
2.156	7	UnitCurrency	<UnitCcy>	[0..1]	ISO currency code	Fixed length 3		Not available.
2.156	7	ExchangeRate	<XchgRate>	[1..1]	Rate	Max. length 11, max. 10 decimals		Not available.
2.163	4	BankTransactionCode	<BkTxCd>	[0..1]			Tag only.	Tag only.
2.164	5	Domain	<Domn>	[0..1]			Tag only. ISO transaction codes are shown in tags Domain Code, Family Code and SubFamily-Code.	Not available.
2.165	6	Code	<Cd>	[1..1]	Code	Max. length 4	An overview of ISO codes, please see Appendix 1 for more information.	Not available.
2.166	6	Family	<Fmly>	[1..1]			Tag only.	Not available.
2.167	7	Code	<Cd>	[1..1]	Code	Max. length 4	An overview of ISO codes, please see Appendix 1 for more information.	Not available.
2.168	7	SubFamilyCode	<SubFmlyCd>	[1..1]	Code	Max. length 4	An overview of ISO codes, please see Appendix 1 for more information.	Not available.
2.169	5	Proprietary	<Prtry>	[0..1]			Tag only.	Tag only.
2.170	6	Code	<Cd>	[1..1]	Alphanumeric	Max. length 35	The bank transaction code is filled with a three or four numeric code. For information see Appendix 1	This tag is filled with the content of field-61 sub-6 or ?10 from field-86 of the incoming MT940.
2.171	6	Issuer	<Issr>	[0..1]	Alphanumeric	Max. length 35	Value "RABOBANK" is filled in case tag 2.170 is filled with a Rabobank's transaction type code.	Value "RABOBANK" is filled in case tag 2.170 is filled with a SWIFT transaction code.
2.172	4	Charges	<Chrgs>	[0..n]			Tag only. The presence of this tag is maximum 5. The order in which the charges are shown is the same as the processing of the transac-	Tag only.

Index	Level	Name	<XML Tag>	Occurrence	Format	Length	Rabobank account: description	Multibank/RNB account: description
							tion by the banks.	
2.174	5	Amount	<Amt>	[1..1]	ISO currency code and amount	Max. length 18, max. 5 decimals	Charges included in the Entry amount (2.78). Charges are deducted from the original amount by the remitting bank.	If available this tag is filled with the content of code /CHGS/ in field-86 of the incoming SWIFT MT940.
2.175	5	CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	Fixed length 4	Value CRDT of DBIT	This tag is filled with CRDT of DBIT only if the indicator is present in the content of code /CHGS/ in field-86 of the incoming SWIFT MT940.
2.199	4	RelatedParties	<RltdPties>	[0..1]			Tag only. In the case of a R-transaction, the original subtags of the transaction are retained. The related parties fields are no longer reversed.	Tag only.
2.200	5	Initiating Party	<InitgPty>	[0..1]			Tag only.	Not available.
2.200	6	Name	<Nm>	[0..1]	Alphanumeric	Max. length 70	Name of the initiating party if available.	Not available.
2.201	5	Debtor	<Dbtr>	[0..1]			Tag only. Only available if the debtor is the counterparty.	Tag only. Only available if the debtor is the counterparty. Usage of this tag (including subtags) is described in Chapter 3.3 'Related Parties'.
2.201	6	Name	<Nm>	[0..1]	Alphanumeric	Max. length 140	The name of the counterparty. Only available if the debtor is the counterparty. Concerning CAMT053 of savings accounts: This tag is absent for non-SEPA savings transfers. The name of the counterparty is available in the Unstructured Remittance Information (tag 2.235).	The name of the counterparty. If available this tag is filled with the content of subcode /NAME/ of code /BENM/ or /ORDP/, or the content of codes ?32 or ?33 from field-86 of the incoming SWIFT MT940.
2.201	6	PostalAddress	<PstlAdr>	[0..1]			Not available.	Not available.

Index	Level	Name	<XML Tag>	Occurrence	Format	Length	Rabobank account: description	Multibank/RNB account: description
2.201	7	AddressType	<AdrTp>	[0..1]	Code		Not available.	Not available.
2.201	7	Country	<Ctry>	[0..1]	Code	Fixed length 2	Not available.	Not available.
2.201	7	AddressLine	<AdrLine>	[0..7]	Alphanumeric	Max. length 70	Not available.	Not available.
2.201	6	Identification	<Id>	[0..1]			Tag only.	Tag only.
2.201	7	Organisation Identification	<OrgId>	[1..1]			Tag only.	Tag only.
2.201	8	Other	<Othr>	[0..n]			Tag only.	Tag only.
2.201	9	Identification	<Id>	[1..1]	Alphanumeric	Max. length 35	Identification of the counterparty.	Identification of the counterparty. If available this tag is filled with the content of subcode /ID/ of code /BENM/ or /ORDP/ from field-86 of the incoming SWIFT MT940.
2.202	5	DebtorAccount	<DbtrAcct>	[0..1]			Tag only. Only available if the debtor is the counterparty.	Tag only. Only available if the debtor is the counterparty. Usage of this tag (including subtags) is described in Chapter 3.3 'Related Parties'.
2.202	6	Identification	<Id>	[1..1]			Tag only.	Tag only.
2.202	7	IBAN	<IBAN>	[1..1]	Alphanumeric	Max. length 34	IBAN accountnumber	Not available.
2.202	7	Other	<Othr>	[1..1]			Tag only.	Tag only.
2.202	8	Identification	<Id>	[1..1]	Alphanumeric	Max. length 34	If IBAN is not available the non-IBAN is filled.	If available, the accountnumber of the counterparty.
2.203	5	UltimateDebtor	<UltmtDbtr>	[0..1]			Tag only.	Tag only.
2.203	6	Name	<Nm>	[0..1]	Alphanumeric	Max. length 140	Name of the ultimate debtor.	Name of the ultimate debtor. If available this tag is filled with the content of subcode /NAME/ of code /ULTD/ from field-86 of the incoming SWIFT MT940.

Index	Level	Name	<XML Tag>	Occurrence	Format	Length	Rabobank account: description	Multibank/RNB account: description
2.203	6	Identification	<Id>	[0..1]			Tag only.	Tag only.
2.203	7	Organisation Identification	<OrgId>	[1..1]			Tag only.	Tag only.
2.203	8	Other	<Othr>	[0..n]			Tag only.	Tag only.
2.203	9	Identification	<Id>	[1..1]	Alphanumeric	Max. length 35	Identification of the ultimate debtor. This tag may be filled with BIC or BEI.	Identification of the ultimate debtor. If available this tag is filled with the content of subcode /ID/ of code /ULTD/ from field-86 of the incoming SWIFT MT940.
2.204	5	Creditor	<Cdtr>	[0..1]			Tag only. Available if the counterparty is the creditor.	Tag only. Available if counterparty is the creditor. Usage of this tag (including subtags) is described in Chapter 3.3 'Related Parties'.
2.204	6	Name	<Nm>	[0..1]	Alphanumeric		Name of the counterparty. Concerning CAMT053 of savings accounts: This tag is absent for non-SEPA savings transfers. The name of the counterparty is available in the Unstructured Remittance Information (tag 2.235).	Name of the counterparty. If available this tag is filled with the content of subcode /NAME/ of code /BENM/ or /ORDP/, or the content of codes ?32 or ?33 from field-86 of the incoming SWIFT MT940.
2.204	6	PostalAddress	<PstlAdr>	[0..1]			Not available.	Not available.
2.204	7	AddressType	<AdrTp>	[0..1]	Code		Not available.	Not available.
2.204	7	Country	<Ctry>	[0..1]	Code	Fixed length 2	Not available.	Not available.
2.204	7	AddressLine	<AdrLine>	[0..7]	Alphanumeric	Max. length 70	Not available.	Not available.
2.204	6	Identification	<Id>	[0..1]			Tag only.	Tag only.
2.204	7	Organisation Identification	<OrgId>	[1..1]			Tag only.	Tag only.
2.204	8	Other	<Othr>	[0..n]			Tag only.	Tag only.

Index	Level	Name	<XML Tag>	Occurrence	Format	Length	Rabobank account: description	Multibank/RNB account: description
2.204	9	Identification	<Id>	[1..1]	Alphanumeric	Max. length 70	Identification of the counterparty.	Identification of the counterparty. If available this tag is filled with the content of subcode /ID/ of code /BENM/ or /ORDP/ from field-86 of the incoming SWIFT MT940.
2.205	5	CreditorAccount	<CdtrAcct>	[0..1]			Tag only. Available if the counterparty is the creditor.	Tag only. Available if the counterparty is the creditor. Usage of this tag (including subtags) is described in Chapter 3.3 'Related Parties'.
2.205	6	Identification	<Id>	[1..1]			Tag only.	Tag only.
2.205	7	IBAN	<IBAN>	[1..1]	Alphanumeric	Max. length 34	IBAN accountnumber.	Not available.
2.205	7	Other	<Othr>	[1..1]			Tag only.	Tag only.
2.205	8	Identification	<Id>	[1..1]	Alphanumeric	Max. length 34	If available filled with non-IBAN account number.	If available, the accountnumber of the counterparty.
2.206	5	UltimateCreditor	<UltmtCdtr>	[0..1]			Tag only.	Tag only.
2.206	6	Name	<Nm>	[0..1]	Code	Max. length 140	Name of the ultimate creditor.	Name of the ultimate creditor. If available this tag is filled with the content of subcode /NAME/ of code /ULTB/ from field-86 of the incoming SWIFT MT940.
2.206	6	Identification	<Id>	[0..1]			Tag only.	Tag only.
2.206	7	Organisation Identification	<OrgId>	[1..1]			Tag only.	Tag only.
2.206	8	Other	<Othr>	[0..n]			Tag only.	Tag only.
2.206	9	Identification	<Id>	[1..1]	Alphanumeric	Max. length 34	Identification of the ultimate creditor. This tag may be filled with BIC or BEI.	Identification of the ultimate creditor. If available this tag is filled with the content of subcode /ID/ of code /ULTB/ from field-86 of the incoming SWIFT MT940.
2.208	5	Proprietary	<Prtry>	[0..n]			Tag only. Tags 2.208, 2.209 and 2.210 show the	Not available.

Index	Level	Name	<XML Tag>	Occurrence	Format	Length	Rabobank account: description	Multibank/RNB account: description
							Creditor-ID, known as incassant-id.	
2.209	6	Type	<Tp>	[1..1]	Alphanumeric	Max. length 35	Fixed value "CreditorSchemelidentification" is filled.	Not available.
2.210	6	Party	<Pty>	[1..1]			Tag only.	Not available.
2.210	7	Identification	<Id>	[0..1]			Tag only.	Not available.
2.210	8	Privatelidentification	<PrvtId>	[1..1]			Tag only.	Not available.
2.210	9	Other	<Othr>	[0..1]			Tag only.	Not available.
2.210	10	Identification	<Id>	[1..1]	Alphanumeric	Max. length 35	The Creditor ID is filled unformatted.	Not available.
2.210	10	SchemeName	<SchmeNm>	[0..1]			Tag only.	Not available.
2.210	11	Proprietary	<Prtry>	[1..1]	Alphanumeric	Max. length 35	Fixed value "SEPA" is filled.	Not available.
2.211	4	RelatedAgents	<RltdAgts>	[0..1]			Tag only. In the case of a R-transaction, the original subtags of the transaction are retained. The related agents fields are no longer reversed.	Not available.
2.212	5	DebtorAgent	<DbtrAgt>	[0..1]			Tag only. Available if the debtor is the counterparty.	Not available.
2.212	6	FinancialInstitution Identification	<FinInstnId>	[1..1]			Tag only.	Not available.
2.212	7	BIC	<BIC>	[0..1]	Alphanumeric	Length 8 or 11	It is filled with the BIC of the financial institution of the counterparty.	Not available.
2.213	5	CreditorAgent	<CdtrAgt>	[0..1]			Tag only.	Not available.
2.213	6	FinancialInstitution Identification	<FinInstnId>	[1..1]			Tag only.	Not available.
2.213	7	BIC	<BIC>	[0..1]	Alphanumeric	Length 8 or 11	It is filled with the BIC of the financial institution of the counterparty.	Not available.
2.224	4	Purpose	<Purp>	[0..1]			Tag only.	Tag only.

Index	Level	Name	<XML Tag>	Occurrence	Format	Length	Rabobank account: description	Multibank/RNB account: description
2.225	5	Code	<Cd>	[1..1]	Code	Max. length 4	List available on http://www.iso20022.org/external_code_list_page . The purpose code is incorrectly filled with the category purpose code. Unknown when this will be filled with the purpose code.	If available this tag is filled with the content of subcode /CD/ of code /PURP/ from field-86 of the incoming MT940.
2.234	4	RemittanceInformation	<RmtInf>	[0..1]			Tag only.	Tag only.
2.235	5	Unstructured	<Ustrd>	[0..n]	Alphanumeric	Max. length 140	Non-structured remittance information. Unstructured remittance information is not supplemented by Rabobank with extra (SEPA) information. (SEPA) information is available in the concerning tags of the CAMT message.	If available this tag is filled with the content of tag /REMI/ or tags ?20-?29 and ?60- ?63 from field-86 from the incoming SWIFT MT940. The full content of field 86 is still available in tag 2.314.
2.236	5	Structured	<Strd>	[0..n]			Tag only.	Tag only.
2.256	6	CreditorReference Information	<CdtrRefInf>	[0..1]			Tag only.	Tag only.
2.257	7	Type	<Tp>	[0..1]			Tag only.	Tag only.
2.258	8	CodeOrProprietary	<CdOrPrtry>	[1..1]			Tag only.	Tag only.
2.259	9	Code	<Cd>	[1..1]	Code	Fixed length 4	If available filled with 'SCOR'.	If available this tag is filled with the content of subcode /CD/ of code /REMI/ from field-86 of the incoming SWIFT MT940.
2.261	8	Issuer	<Issr>	[0..1]	Code	Max. length 35	This tag may be filled with: - 'CUR' =NL-payment reference; - 'ISO' =international payment reference; - 'BBA' = Belgian payment reference; - <own> = own payment reference.	If available this tag is filled with the content of subcode /ISSR/ of code /REMI/ from field-86 of the incoming SWIFT MT940. This tag is not present if tag 2.259 is absent.
2.262	7	Reference	<Ref>	[0..1]	Alphanumeric	Max. length 35	Contains the payment reference.	If available this tag is filled with the content of ubtag /CDTRREF/ of tag /REMI/ of field-86 from the incoming SWIFT MT940.

Index	Level	Name	<XML Tag>	Occurrence	Format	Length	Rabobank account: description	Multibank/RNB account: description
2.265	6	AdditionalRemittance Information	<AddtlRmtInf>	[0..3]	Alphanumeric	Max. length 140	This tag is filled, if available, with the Unique Transaction Reference (=UETR) for Cross-border transfer. The reference is preceded with '/UETR/'. The UETR is not meant for reconciliation.	Not available.
2.266	4	RelatedDates	<RltdDts>	[0..1]			Tag only.	Not available.
2.270	5	InterbankSettlement Date	<IntrBkSttlmDt>	[0..1]	Date	Fixed length 10	The interbank settlement date is filled if available. The format is CCYY-MM-DD. C = Century Y = Year M = Month D = Day Example: 19 April 2018 = '2018-04-19'	Not available.
2.293	4	ReturnInformation	<RtrInf>	[0..1]			Tag only.	Tag only.
2.304	5	Reason	<Rsn>	[0..1]			Tag only.	Tag only.
2.305	6	Code	<Cd>	[1..1]	Code	Max. length 4	For a list of reason codes, see Appendix 2.	If available this tag is filled with the content of tag /RTRN/ of field-86 from the incoming SWIFT MT940.
2.307	5	AdditionalInformation	< AddtlInf>	[0..n]	Alphanumeric	Max. length 105	If available, the translation of the return reason code in Dutch language .	Translation of the return reason code if available.
2.313	4	AdditionalTransaction Information	<AddtlTxInf>	[0..1]	Alphanumeric	Max. length 500	Not used.	This tag is filled with the content of field-61 sub-9 from the incoming SWIFT MT940.
2.314	2	AdditionalEntry Information	<AddtlNtryInf>	[0..1]	Alphanumeric	Max. length 500	Not available.	If available this tag is filled with the content of field-86 of the incoming SWIFT MT940.

3.CAMT.053 scenarios

This chapter describes the elements used in the scenarios.

Chapters 3.1 and 3.2 describe the scenarios for Rabobank accounts.

Chapter 3.3 describes the elements of Multibank/RNB accounts related to tag 2.199 Related Parties.

The table below indicates the various possible payment scenarios for Rabobank accounts.

Scenario - Rabobank accounts		
1a	Reporting of a SEPA debit, account was debited because:	you have made a SEPA payment from your account.
1b		you have made a SEPA batch payment from your account (batch booking TRUE).
2		a counterparty has debited your account via a SEPA direct debit.
3		a previous SEPA credit has been returned.
4		a previous SEPA direct debit has been returned.
5	Reporting of a SEPA credit, account was credited because:	a counterparty has made a SEPA payment to your account.
6		you have debited counterparty's account via a SEPA direct debit.
7		a previous outgoing SEPA credit transfer has been returned to your account.
8		you have been debited via a SEPA direct debit previously, this direct debit is returned.
9	Reporting of a non-SEPA debit	you have made a non-SEPA payment from your account.
10		counterparty has debited your account via a non-SEPA direct debit.
11	Reporting of a non-SEPA credit	a counterparty has made a non-SEPA payment to your account.
12		you have debited a counterparty's account via a non-SEPA direct debit.

3.1 SEPA Credit Transfer and non-SEPA transfer scenarios

For SEPA and non-SEPA credit transfers and for returned/rejected/recalled SEPA credit transfers, the table below indicates per scenario, which fields, if available, are present in the CAMT.053 export format. The presence is indicated by an "X" or by displaying the reported value.

No.	Fields	Usage rule Rabobank	1a	1b	3	5	7	9	11
			SCT debit	SCT debit	Reverse booking SCT debit	SCT credit	Reverse booking SCT credit	non-SEPA transfer debit	non-SEPA transfer credit
			Single	Batch					
2.78	Amount		X	X	X	X	X	X	X
2.79	CreditDebitIndicator		DBIT	DBIT	DBIT	CRDT	CRDT	DBIT	CRDT
2.80	ReversalIndicator	required, value YES			X		X		
2.81	Status		BOOK	BOOK	BOOK	BOOK	BOOK	BOOK	BOOK
2.82	BookingDate		X	X	X	X	X	X	X
2.83	ValueDate		X	X	X	X	X	X	X
2.91	BankTransactionCode	Rabobank specific transaction code	X	X	X	X	X	X	X
2.138	PaymentInformation Identification	Equivalent value from pain.001		X					
2.148	EndToEnd Identification	Equivalent value from pain.001	X		X	X	X		
		Equivalent value from pain.001 of original SCT transaction			X				
2.156	AmountDetails	If transaction currency is different from account currency	X	X	X	X	X	X	X
2.163	BankTransactionCode		X	X	X	X	X	X	X
2.172	Charges				X ⁵				X
2.201	Debtor	Details of originator of received payment				X			X
		Details of beneficiary of original SCT			X				
2.202	DebtorAccount	Details of originator account of received payment				X			X
		Details of beneficiary account of original SCT			X				

⁵ For Recall: To be used for charges deducted

No.	Fields	Usage rule Rabobank	1a	1b	3	5	7	9	11
			SCT debit	SCT debit	Reverse booking SCT debit	SCT credit	Reverse booking SCT credit	non-SEPA transfer debit	non-SEPA transfer credit
			Single	Batch					
2.203	UltimateDebtor	Details of originator reference party of SCT	X	X		X			
		Details of beneficiary reference party of original SCT			X		X		
		Details of originator reference party of received SCT				X			
2.204	Creditor	Details of beneficiary of payment	X					X ¹	
		Details of originator of original SCT					X		
2.205	CreditorAccount	Details of beneficiary account of payment	X					X ¹	
		Details of originator account of original SCT					X		
2.206	UltimateCreditor	Details of beneficiary reference party of SCT	X						
		Details of originator reference party of original SCT			X		X		
		Details of beneficiary reference party of received SCT				X			
2.212	DebtorAgent	Details of the originator bank of received payment				X			X
		Details of the beneficiary bank of the original SCT			X				
2.213	CreditorAgent	Details of beneficiary bank of payment	X					X ¹	
		Details of originator bank of original SCT					X		
2.224	Purpose	Equivalent value from pain.001	X						
		Equivalent value from pain.001 of original SCT transaction					X		
		Purpose of received SCT passed through to beneficiary			X	X			
2.234	Remittance Information	Equivalent value from payment	X					X	
		Equivalent value from pain.001 of original SCT			X		X		

¹ Not in case of a batch booking

No.	Fields	Usage rule Rabobank	Transaction type		3 Reverse booking SCT debit	5 SCT credit	7 Reverse booking SCT credit	9 non- SEPA transfer debit	11 non- SEPA transfer credit
			1a SCT debit	1b SCT debit					
			Single	Batch					
		transaction							
		Passed through on state- ment information benefi- ciary				X			X
2.293	ReturnInformation	Required, value YES			X		X		X
2.304	Reason	Reasoncode			X		X		X

3.2 SEPA Direct Debit and non-SEPA collection scenarios

For SEPA and non-SEPA direct debits and for returned/rejected/recalled SEPA direct debits, the table below indicates per scenario, which fields, if available, are present in the CAMT.053 export format. The presence is indicated by an "X" or by displaying the reported value.

No.	Fields	Usage rule Rabobank	2 SDD debit	4 Reverse booking SDD debit	6 SDD credit	8 Reverse booking SDD credit	10 non- SEPA collec- tion debit	12 non- SEPA collec- tion credit
Batch								
2.78	Amount		X	X	X	X	X	X
2.79	CreditDebitIndicator		DBIT	DBIT	CRDT	CRDT	DBIT	CRDT
2.80	ReversalIndicator	required, value YES		X		X		
2.81	Status		BOOK	BOOK	BOOK	BOOK	BOOK	BOOK
2.82	BookingDate		X	X	X	X	X	X
2.83	ValueDate		X	X	X	X	X	X
2.91	BankTransactionCode	Rabobank specific transaction code	X	X	X	X	X	X
2.138	PaymentInformation Identification	Equivalent value from pain.008			X			
2.148	EndToEnd Identification	Equivalent value from pain.008 of original SDD		X				
		Passed through on statement information of debtor	X			X		
2.150	MandatIdentification	Equivalent value from pain.008 of original SDD		X				
		Passed through on statement information of debtor	X			X		
2.156	AmountDetails		X	X	X	X		
2.201	Debtor	Details of debtor of DD						X ¹
		Details of creditor of original SDD		X				
2.202	DebtorAccount	Details of debtor account of DD						X ¹
		Details of creditor account of original SDD		X				

¹ Not in case of a batch booking

No.	Fields	Usage rule Rabobank	2 SDD debit	4 Reverse booking SDD debit	6 SDD credit	8 Reverse booking SDD credit	10 non- SEPA collec- tion debit	12 non- SEPA collec- tion credit
Batch								
2.203	UltimateDebtor	Details of debtor reference party of SDD	X					
		Details of debtor reference party of original SDD		X		X		
2.204	Creditor	Details of creditor of SDD passed through to debtor	X				X	
		Details of debtor of original SDD				X		
2.205	CreditorAccount	Details of creditor account of SDD passed through to debtor	X				X	
		Details of debtor account of original SDD				X		
2.206	UltimateCreditor	Details of creditor reference party of SDD	X		X			
		Details of debtor reference party of original SDD		X		X		
2.212	DebtorAgent	Details of creditor agent of original SDD				X		
2.213	CreditorAgent	Details of creditor agent of SDD passed through to debtor	X					
		Details of debtor agent of original SDD		X				
2.234	Remittance Information	Remittance information of SDD	X	X		X	X	
		PaymentInformationId reference from pain.008 from original SDD.		X		X		
		Value from pain.008 of original SDD.		X		X		
		Passed through on statement information of debtor	X			X	X	
2.293	ReturnInformation			X		X		
2.304	Reason	Reasoncode		X		X		

3.1 Related Parties

For Multibank/RNB accounts the type of transaction cannot be determined. Based on the content from the incoming MT940, the CAMT.053 is filled according to the table below, including the ReversalIndicator.

In case of a reversed transaction, the original party fields will be retained. Fields are no longer reversed. Moreover, only the ReversalIndicator is shown with the value 'true'. The value 'false' will not be used any more.

Incoming SWIFT MT940 Content	Description	Outgoing CAMT053 Related Parties tag 2.199	Outgoing CAMT.053 ReversalIndicator tag 2.80
C	Credit transaction	Debtor	false
D	Debit transaction	Creditor	false
RD	Reversed debit transaction (= credit transaction)	Creditor	true
RC	Reversed credit transaction (=debit transaction)	Debtor	true

When mentioned "Debtor" then this also applies to the child/sub tags and Debtor Account.
When mentioned "Creditor" then this also applies to the child/sub tags and Creditor Account.

Appendix 1: Transaction type codes

For Rabobank NL accounts 2 kind of transaction types codes are provided in CAMT.052. ISO codes are shown in index numbers 2.62-2.66, 2.92-2.96 and 2.164-2.168. Rabobank transaction type codes are shown in index numbers 2.67-2.69, 2.97-2.99 and 2.169-2.171.

An overview of Rabobank transaction type codes and the used ISO codes is available on:

- Rabo Internet Banking (Professional) and Rabo Business Banking www.rabobank.nl/seb-en under section 'Transaction reporting'.
- Rabo Direct Connect: <https://www.rabobank.com/rdc> see section "Export formats".
- SWIFT FileAct: <https://www.rabobank.com/swift> see section "Export formats".

A complete overview of ISO codes can be found on: http://www.iso20022.org/external_code_list.page

Please note: the transaction type codes are the Rabobank's own codes. Rabobank is entitled to adjust these transaction type codes and descriptions at any time without prior notice.

Appendix 2: Reason return codes

If a SEPA Credit Transfer, Direct Debit or non-SEPA payment is rejected or returned, a reason/return code is provided. This table contains frequent reason codes with description.

Return reason code	Description
AC01	Account number incorrect.
AC04	Account number closed.
AC06	Euro Direct Debit blocked.
AC13	Debtor account is a consumer account.
AG01	Administrative reason.
AG02	Invalid file format.
AGNT	Incorrect BIC bank beneficiary.
AM04	Administrative reason.
AM05	Duplicate order.
BE04	Address beneficiary missing.
E05	Remitter unknown.
CURR	Incorrect currency.
CUST	Debtor cancellation.
CUTA	Rejected.
DUPL	Duplicate order.
FF01	Invalid file format.
FF05	Direct debit type is not correct.
FOCR	Cancellation request.
MD01	No mandate.
MD02	Incorrect mandate.
MD06	Return of funds requested by end customer.
MD07	Administrative reason.
MS02	Refused by debtor.
MS03	Refused by bank.
PC01	Technical reason.
PC02	Technical reason.
PC03	Technical reason.
RC01	BIC incorrect.
R001	Order not allowed.
R002	Order too late or too early.
R003	Account not found.
R004	Not allowed on G-account.

Return reason code	Description
RR01	Administrative reason.
RR02	No name and address debtor.
RR03	No name and address creditor.
RR04	Administrative reason.
SL01	Administrative reason.
TECH	Technical reason.
TM01	Received after cut-off time.
UPAY	Order not allowed.

Appendix 3: Expected changes

These are the expected changes for the CAMT.053 that will be implemented for Rabo Direct Connect, SWIFT FileAct, Rabo Internet Banking (Professional) and Rabo Business Banking:

Index	Name/XML tag	Addition	Expected implementation
2.235	Unstructured	Only for Multibank and RNB accounts: It is expected that this tag will be filled with the content of tag /REMI/ or tags ?20-?29 and ?60- ?63 from field-86 from the incoming SWIFT MT940.	Implemented
2.84	Account Servicer Reference	Only applicable to Multibank and RNB accounts: this tag is filled with the content of field-61 sub-8 from the incoming SWIFT MT940.	Implemented
2.147	Instruction Identification	Only applicable to Multibank and RNB accounts: this tag is filled with the content of field-61 sub-7 from the incoming SWIFT MT940.	Implemented
2.313	Additional Transaction Information	Only applicable to Multibank and RNB accounts: this tag is filled with the content of field-61 sub-9 from the incoming SWIFT MT940.	Implemented

Changelog

Title: Format description CAMT.053
Version: 1.5.4
Date: 01-02-2021
On behalf of: Rabo Direct Connect, SWIFT FileAct, Rabo Internet Banking (Professional) & Rabo Business Banking

Date	Version	Type of change	Reason change
28-06-2019	1.5.2	Tag 2.235 Unstructured Remittance Information changed: Expected change for Multibank and RNB accounts postponed from end of Q1 to Q3 2019.	Implemented
28-06-2019	1.5.2	Appendix 1 Transaction type codes: expanded with ISO codes.	Notification
21-02-2020	1.5.3.	New tags, only applicable to Multibank and RNB accounts: - 2.84 Account Servicer Reference, filled with the content of field 61-8 from the incoming SWIFT MT940 - 2.147 Instruction Identification, filled with the content of field 61-7 from the incoming SWIFT MT940 - 2.313 Additional Transaction Information, filled with the content of field 61-9 from the incoming SWIFT MT940	Implemented
01-02-2021	1.3.4	Update format description: - Internetbanking channel 'Rabo Business Banking' added; - status implementation changed into implemented.	Notification
01-02-2021	1.3.4	Tag 2.236 Structured changed. Remark removed ' Structured tag is only filled if the Reference (2.262) is available. '	Correction
01-02-2021	1.3.4	Paragraph 1.1 footnote added to book date. ' A book date contains executed payments per day from 00.00h to 24.00h, 7 days a week. '	Clarification
01-02-2021	1.3.4	Change for Multibank and Rabo Network Banking: subtags PostalAddress, AddressType, Country and AddressLine under tag 2.201 Debtor and tag 2.204 Creditor are not available.	Change