Aktia

XML payment list

SERVICE DESCRIPTION

Aktia

Contents

Version	Published
1.0	31/08/2018
1.1	28/12/2020 translated in English

Aktia

1 XML payment list camt.054.001.02

1.1 Content of the XML payment list

The bank uses the XML payment list to report the payment batches sent as Outgoing Payments material which have been successfully debited during the booking date. SEPA payments, foreign payments or both are reported in the list of payments according to what has been agreed with the customer in the Outgoing Payments agreement. The list of payments does not include payments of SALA payment batches or express transfers (POPS payments).

The list of payments can be produced for the sender of the material, another separately defined recipient or both. The material produced for the sender only contains the payments sent by the sender in question. The material produced for another recipient includes all payments sent with the service ID in question.

The list of payments is created separately for each agreement so that one payment list material only contains the details of payments sent under one Outgoing Payments agreement. If the customer has several Outgoing Payment agreements, which means that materials are sent using several different service IDs, separate material is created for each service ID.

1.2 XML payment list message

The message type of the XML payment list is the BankToCustomerDebitCreditNotification message, and the message version used is camt. 054.001.02.

The structure of the message is described below:

Aktia
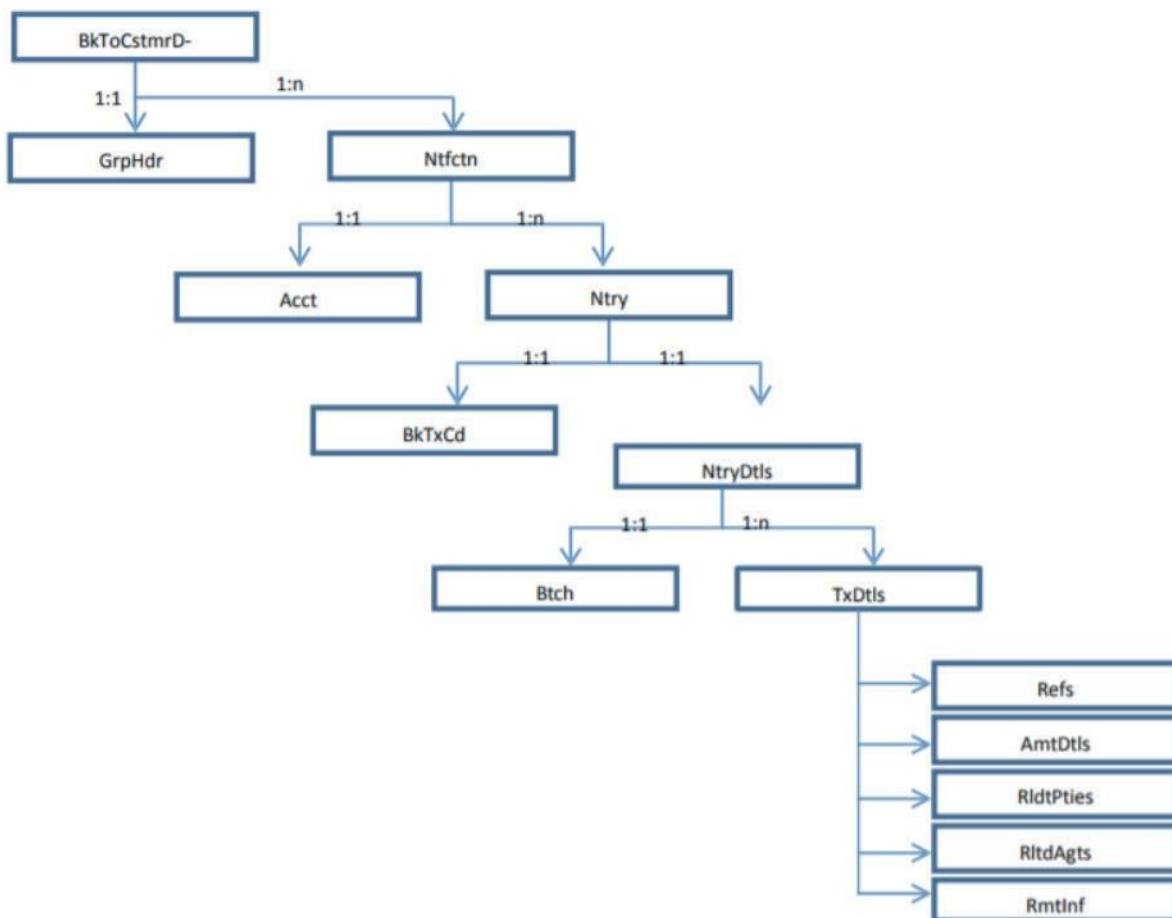
1.3 Creating and retrieving XML payment lists

The list of payments is created at the end of the booking date and can be retrieved from the batch transfer on the next day. The material can be retrieved through the Web Services channel or the Corporate Netbank material transfer service. The list of payments can be retrieved through the channel defined in the Outgoing Payments agreement.

If there have been no reported transactions during the booking date, the list of payments will not be created.

The material is UTF-8-encoded, and the maximum size of the material in the Web Services channel is 30 MB. In the Web Services connection, the retrieval takes place with a DownloadFileList operation, where the FileType element of the ApplicationRequest message is set as XM.

1.4 Retention period of materials

Unretrieved payment lists can be retrieved for one calendar year from the day they were created. Material that has already been retrieved can be retrieved again within 60 calendar days of the day it was created.

2 Structure of XML payment list material

One material contains one payment list (GroupHeader). There are one or several notification structures, depending on whether transactions have been debited from one or more accounts.

One pain.001 payment batch is divided into as many Entry structures as there have been payments in the payment batch. SEPA payments included in the batch are itemised in one Entry structure, but each foreign payment constitutes a separate Entry structure.

Index	Message information	Element	Number	Example content	Explanation
1.0	**Grou-pHeader**	<GrpHdr>	1..1		Includes message identifier and time of creation
1.1	MessageI-dentifica-tion	<MsgId>	1..1	20180711-a1d8b2880 4ce4535940aa63290	Unique identifier of the material
1.2	CreationDa-teTime	<CreDtTm>	1..1	2018-07-11T04:30:12+02:00	Time of creating the material
2.0	**Notifica-tion**	<Ntfctn>	1..n		The notification structure contains summary information on one account + service ID pair's reported debit transactions. If the account changes, a new Notification structure will be created. One message only contains transactions under one service ID. If the customer has several Outgoing Payments agreements, a separate report will be created for the transactions of each service ID.
2.1	Identifica-tion	<Id>	1..1	8839e5f0f4024fcb-808bee55c7a75278	Identifier

2.4	CreationDa-teTime	<CreDtTm>	1..1	2018-07-11T04:30:12+02:00	Time of creation
2.10	Account	<Acct>	1..1		
2.10...	Id	<Id>	1..1		
2.10...	IBAN	<IBAN>	1..1	FI0640550010023456	IBAN of the account to be reported
2.10...	Currency	<Ccy>	0..1	EUR	Currency of the account to be reported
2.10...	Owner	<Ownr>	0..1		
2.10...	Id	<Id>	0..1		
2.10...	Organisa-tionIdentifi-cation	<OrgId>	1..1		
2.10...	Other	<Othr>	0..n		
2.10...	Identifica-tion	<Id>	1..1	012345678	Service ID of the Outgoing Payments agreement
2.10...	Servicer	<Svcr>	0..1		
2.10...	Financia-lInstitutio-nIdentifica-tion	<FinInstnId>	1..1		
2.10...	BIC	<BIC>	0..1	HELSFIHH	Aktia's BIC
2.23	Transac-tionsSum-mary	<TxsSumm-ry>	0..1		Summary information on transactions reported in the Notification section
2.24	TotalEntries	<TtlNtries>	0..1		
2.25	NumberO-fEntries	<NbOfNt-ries>	0..1	5	The number of transactions, i.e. the number of payments. A consolidation transaction that includes several individual payments counts as one transaction.
2.56	**Entry**	<Ntry>	0..n		Details of the debit transaction
2.58	Amount	<Amt>	1..1		The amount and currency of the payment (in the currency of the debit account)
2.59	CreditDebi-tIndicator	<CdtDbtInd>	1..1	DBIT	The sign of the amount of money. DBIT is the default for payment lists
2.61	Status	<Sts>	1..1	BOOK	Transaction status. BOOK is the default for payment lists.
2.62	Booking-Date	<BookgDt>	0..1		
2.62...	Date	<Dt>	1..1	2018-07-10	Booking date

2.64	Account-ServicerReference	<AcctSvcr-Ref>	0..1	FT18191ABCDE1	Archiving ID of the account debit. The archive identifier of the consolidation transaction is given for the Outgoing Payments consolidation transaction.
2.71	BankTransactionCode	<BkTxCd>	1..1		
2.72	Domain	<Domn>	0..1		
2.73	Code	<Cd>	1..1	PMNT	PMNT by default
2.74	Family	<Fmly>	1..1		
2.75	Code	<Cd>	1..1	ICDT	ICDT by default
2.76	SubFamily-Code	<SubFmly-Cd>	1..1	ESCT	SEPA payment: ESCT Foreign payment: XBCT
2.84	AmountDetails	<AmtDtls>	0..1		NOTE: The AmountDetails structure only exists at the Ntry level in SEPA batches whose debit account currency is other than EUR. In other cases, the information is given at the TxDtls level.
2.84...	InstructedAmount	<InstdAmt>	0..1		
2.84...	Amount	<Amt>	1		
2.84...	TransactionAmount	<TxAmt>	0..1		
2.84...	Amount	<Amt>	1		
2.84...	CurrencyExchange	<CcyXchg>	0..1		
2.84...	SourceCurrency	<SrcCcy>	0.1		
2.84...	TargetCurrency	<TrgtCcy>	0..1		
2.84...	UnitCurrency	<UnitCcy>	0..1		
2.84...	ExchangeRate	<XchgRate>	1..1		The exchange rate. Only occurs if the transaction involves a currency exchange, which means that the currency of the payment differs from the currency of the debit account.
2.84...	ContractId	<CtrctId>	0..1		Exchange rate reference
2.115	**Entry details**	<NtryDtls>	0..n		1 per entry
2.116	Batch	<Btch>	0..1		
2.117	MessageIdentification	<MsgId>	0..1	12345-86454-23536543	ID of the Pain.001 payment material

2.118	PaymentIn- formationI- dentifica- tion	\<PmtInfId>	0..1	FE5S4- 4545E6F4S-0101	ID of the payment batch given in the Pain.001 payment material.
2.119	Num- berOfTran- sactions	\<NbOfTxs>	0..1	2	Number of transactions included in the batch. Always 1 for foreign payment entries, 1…10,000 for Outgoing payment transactions.
2.120	TotalA- mount	\<TtlAmt>	0..1	30	Debit amount in the currency of the debit account
2.121	CreditDebi- tIndicator	\<CdtDbtInd>	0..1	DBIT	The sign of the amount of money. DBIT by default
2.122	**Transac- tion details**	\<TxDtls>	0..n		Details of an individual transaction
2.123	References	\<Refs>	0..1		
2.124	MessageI- dentifica- tion	\<MsgId>	0..1	12345-86454- 23536543	ID of Pain.001 payment material
2.125	Account- ServicerRe- ference	\<AcctSvcr- Ref>	0..1	FT18191DEFGH	Archiving ID of the transaction.
2.127	Instructio- nIdentifica- tion	\<InstrId>	0..1	JLWDJHP-454E- FES5F-1-1	The instruction ID given in the pain.001 material.
2.128	EndToEn- dIdentifica- tion	\<EndToEn- dId>	0..1	4155-97ce-2e57b- f18ac5c-1-1	Payer reference, i.e. end to end ID given in the pain.001 material.
2.136	AmountDe- tails	\<AmtDtls>	0..1		Transaction amount details
2.136...	Instruct- edAmount	\<InstdAmt>	0..1		Only reported for transactions involving a currency exchange.
2.136...	Amount	\<Amt>	1..1		The amount and currency of the payment given for the material.
2.136...	Transactio- nAmount	\<TxAmt>	0..1		
2.136...	Amount	\<Amt>	1..1		The amount and currency of the transaction in the currency of the debit account.
2.136...	Curren- cyExchange	\<CcyXchg>	0..1		Exchange rate information
2.136...	SourceCur- rency	\<SrcCcy>	1..1		Currency of the payment. Only occurs if the transaction involves a currency exchange, which means that the currency of the payment differs from the currency of the debit account.

Aktia

2.136...	TargetCurrency	<TrgtCcy>			Currency of the debit account. Only occurs if the transaction involves a currency exchange, which means that the currency of the payment differs from the currency of the debit account
2.136...	UnitCurrency	<UnitCcy>	0..1		The currency used by the bank for currency exchange. Only occurs if the transaction involves a currency exchange, which means that the currency of the payment differs from the default currency of the debit account. By default "EUR"
2.136...	ExchangeRate	<XchgRate>	1..1		The exchange rate. Only occurs if the transaction involves a currency exchange, which means that the currency of the payment is different from the currency of the debit account.
2.136...	ContractIdentification	<CtrctId>	0..1		Exchange rate reference
2.179	RelatedParties	<RltdPties>	0..1		Details of the parties
2.181	Debtor	<Dbtr>	0..1		Payer's details
2.181...	Name	<Nm>	0..1	Test Company Ltd.	Payer's name; name of the debit account holder from the bank's system.
2.183	UltimateDebtor	<UltmtDbtr>	0..1		Details of the original payer
2.183...	Name	<Nm>	0..1		Original payer's name
2.184	Creditor	<Cdtr>	0..1		Payee's details
2.184...	Name	<Nm>	0..1		Name of the payee
2.184....	PostalAddress	<PstlAdr>	0..1		Address details of the payee
2.184...	Country	<Ctry>	0..1	FI	Country code of the payee's address
2.184...	AddressLine	<AdrLine>	0..7	Address street 1	Address of the payee
2.185	CreditorAccount	<CdtrAcct>	0..1		The payee's account details
2.185...	Id	<Id>	1..1		
2.185...	IBAN	<IBAN> {OR	1..1	FI8431321000001234	The payee's account in IBAN format.
2.185...	Other	<Othr> OR}	1..1		
2.185...	Id	<Id>	1..1	123456-789	The payee's account in a format other than IBAN

2.185...	SchemeName	<SchmeNm>	0..1		
2.185....	Code	<Cd>		BBAN	The form of the payee's account. If the element is given, its data content is BBAN by default.
2.186	UltimateCreditor	<UltmtCdtr>	0..1		Ultimate creditor's details
2.186...	Name	<Nm>	0..1	Lois Final Recipient	Name of the final recipient
2.191	RelatedAgents	<RltdAgts>	0..1		Recipient's bank details
2.193	CreditorAgent	<CdtrAgt>	0..1		
2.193...	FinancialInstitutionIdentification	<FinInstnId>	1..1		
2.193...	BIC	<BIC>	0..1	BANKFIHH	BIC of the payee's bank
2.193...	Name	<Nm>	0..1		Name of the payee's bank. Reported only if the payment does not include the payee's bank's BIC.
2.193...	PostalAddress	<PstlAdr>	0..1		Address details of the payee's bank
2.193...	Country	<Ctry>	0..1	US	The payee's bank's country code. Reported only if the payment does not include a BIC.
2.193...	AddressLine	<AdrLine>	0..7	Text	Address of the payee's bank. Reported only if the payment does not have a BIC.
2.214	RemittanceInformation	<RmtInf>	0..1		Message details of the transaction
2.215	Unstructured	<Ustrd>	0...n	Message to the payee	Free-form message
2.216	Structured	<Strd>	0..n		A structured message. Up to 999 pcs.
2.217	ReferredDocumentInformation	<RfrdDocInf>	0..n		
2.218	Type	<Tp>	0..1		
2.219	CodeOrProprietary	<CdOrPrtry>	1..1		
2.220	Code	<Cd>	1..1	CINV	CINV = invoice or CREN = credit note
2.223	Number	<Nb>	0..1	456780	Invoice/credit note number

2.225	Referred-DocumentAmount	\<RfrdDocAmt>	0..1		
2.228	CreditNoteAmount	\<CdtNoteAmt>	0..1		The amount of the credit note. Where the code of the invoice type is CREN, the sum is reported in this element. The CCY attribute is always EUR.
2.235	RemittedAmount	\<RmtdAmt>	0..1		The amount of the invoice. Where the code of the invoice type is CREN, the sum is reported in this element. The CCY attribute is always EUR.
2.236	CreditorReferenceInformation	\<CdtrRefInf>	0..1		Reference number details
2.237	Type		0..1		
2.238	CodeOrProprietary		1..1		
2.239	Cd	\<Cd>	1..1	Code	SCOR by default
2.241	Issuer	\<Issr>	0..1	ISO	If the reference number conforms to the international standard, ISO is given as the value for this element.
2.242	Reference	\<Ref>	0..1	1232	Reference number
2.245	Additional-RemittanceInformation	\<AddtlRmtInf>	0..1		Invoice/credit note message

3   Examples

Example 1:

One SEPA payment and one foreign payment were debited from the payment batch. The agreement specifies that both payment types are reported in the list of payments.

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.054.001.02">
        <BkToCstmrDbtCdtNtfctn>
                <GrpHdr>
                        <MsgId>20180712-eadad1407ca24fe5b6d95c7245</MsgId>
                        <CreDtTm>2018-07-12T06:35:43+02:00</CreDtTm>
                </GrpHdr>
                <Ntfctn>
                        <Id>b76c7e1ebf4b439a90114e8943246fe5</Id>
```

```xml
<CreDtTm>2018-07-12T06:35:43+02:00</CreDtTm>
<Acct>
        <Id>
                <IBAN>FI0640550010023456</IBAN>
        </Id>

        <Ccy>EUR</Ccy>
        <Ownr>
                <Id>
                        <OrgId>
                                <Othr>
                                        <Id>001211336</Id>
                                </Othr>

                        </OrgId>
                </Id>
        </Ownr>
        <Svcr>

                <FinInstnId>
                        <BIC>HELSFIHH</BIC>
                </FinInstnId>
        </Svcr>
</Acct>

<TxsSummry>
        <TtlNtries>
                <NbOfNtries>2</NbOfNtries>
        </TtlNtries>
</TxsSummry>
<Ntry>
        <Amt Ccy="EUR">100</Amt>
        <CdtDbtInd>DBIT</CdtDbtInd>
        <Sts>BOOK</Sts>
        <BookgDt>
                <Dt>2018-07-11</Dt>
        </BookgDt>
        <AcctSvcrRef>FT18192YCDX3</AcctSvcrRef>
        <BkTxCd>
                <Domn>
                        <Cd>PMNT</Cd>
                        <Fmly>
                                <Cd>ICDT</Cd>
                                <SubFmlyCd>ESCT</SubFmlyCd>
```

```
                    </Fmly>
                </Domn>
        </BkTxCd>
        <NtryDtls>
            <Btch>
                <MsgId>33d3c897caf349ef97e932c1fe799199</MsgId>
                <PmtInfId>4f20-8c98-0ce5e21ebb92-1</PmtInfId>
                <NbOfTxs>1</NbOfTxs>
                <TtlAmt Ccy="EUR">100</TtlAmt>
                <CdtDbtInd>DBIT</CdtDbtInd>
            </Btch>

            <TxDtls>
                <Refs>
                    <MsgId>33d3c897caf349ef97e932c1fe799199</MsgId>
                    <AcctSvcrRef>FT181925NDS2</AcctSvcrRef>
                    <InstrId>4ff0-8c40-2af3cb842d34-1-1</InstrId>
                    <EndToEndId>4155-97ce-2e57bf18ac5c-1-1</EndToEndId>
                </Refs>

                <AmtDtls>
                    <TxAmt>
                        <Amt Ccy="EUR">100</Amt>
                    </TxAmt>
                </AmtDtls>
                <RltdPties>
                    <Dbtr>
                        <Nm>Test Company Ltd</Nm>
                    </Dbtr>
                    <Cdtr>
                        <Nm> Mat Payment Recipient </Nm>
                        <PstlAdr>
                            <Ctry>FI</Ctry>
                        </PstlAdr>
                    </Cdtr>

                    <CdtrAcct>
                        <Id>
                            <IBAN>FI8431321000001234</IBAN>
                        </Id>
                    </CdtrAcct>
                </RltdPties>
                <RltdAgts>
```

```
<CdtrAgt>
        <FinInstnId>
                <BIC>HANDFIHHXXX</BIC>
        </FinInstnId>
</CdtrAgt>
</RltdAgts>
<RmtInf>
        <Ustrd>Maksun viesti</Ustrd>
</RmtInf>
</TxDtls>
</NtryDtls>
</Ntry>
<Ntry>
<Amt Ccy="EUR">200</Amt>
<CdtDbtInd>DBIT</CdtDbtInd>
<Sts>BOOK</Sts>
<BookgDt>
        <Dt>2018-07-11</Dt>
</BookgDt>
<AcctSvcrRef>FT18192WH9DZ</AcctSvcrRef>
<BkTxCd>
        <Domn>
                <Cd>PMNT</Cd>
                <Fmly>
                        <Cd>ICDT</Cd>
                        <SubFmlyCd>XBCT</SubFmlyCd>
                </Fmly>
        </Domn>
</BkTxCd>
<NtryDtls>
        <Btch>

                <MsgId>33d3c897caf349ef97e932c1fe799199</MsgId>
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                <NbOfTxs>1</NbOfTxs>
                <TtlAmt Ccy="EUR">200</TtlAmt>
                <CdtDbtInd>DBIT</CdtDbtInd>
        </Btch>

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```

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<AcctSvcrRef>FT18192WH9DZ</AcctSvcrRef>
<InstrId>4ff0-8c40-2af3cb842d34-1-2</InstrId>
<EndToEndId>NOTPROVIDED</EndToEndId>
</Refs>
<AmtDtls>
    <TxAmt>
        <Amt Ccy="EUR">200</Amt>
    </TxAmt>
</AmtDtls>
<RltdPties>
    <Dbtr>
        <Nm> Test Company Ltd </Nm>
    </Dbtr>
    <Cdtr>
        <Nm>Company A Ltd</Nm>
        <PstlAdr>
            <Ctry>TR</Ctry>
            <AdrLine>Istiklal Caddesi N:o 1456 Istanbul</AdrLine>
            <AdrLine>TR</AdrLine>
        </PstlAdr>
    </Cdtr>

    <CdtrAcct>
        <Id>
            <IBAN>TR770001200345678912345678</IBAN>
        </Id>
    </CdtrAcct>
</RltdPties>
<RltdAgts>
    <CdtrAgt>

        <FinInstnId>
            <BIC>TVBATR2AXXX</BIC>
        </FinInstnId>
    </CdtrAgt>
</RltdAgts>
<RmtInf>
    <Ustrd>Invoice 456789</Ustrd>
</RmtInf>
</TxDtls>
</NtryDtls>
```

```
                        </Ntry>
                    </Ntfctn>
                </BkToCstmrDbtCdtNtfctn>
</Document>
```

Example 2:

Two SEPA payments and two foreign payments (in SEK and USD) were debited from the payment batch. One consolidation charge and separate charges for foreign payments were created for SEPA payments. The currency of the debit account is SEK.

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.054.001.02">
    <BkToCstmrDbtCdtNtfctn>
        <GrpHdr>
            <MsgId>20180712-eadad1407ca24fe5b6d95c7245</MsgId>
            <CreDtTm>2018-07-12T06:35:43+02:00</CreDtTm>
        </GrpHdr>
        <Ntfctn>
            <Id>4b2edd7586294e17a188984b3266a5c8</Id>
            <CreDtTm>2018-07-12T06:35:43+02:00</CreDtTm>
            <Acct>
                <Id>
                    <IBAN>FI7040550012340999</IBAN>
                </Id>

                <Ccy>SEK</Ccy>
                <Ownr>
                    <Id>
                        <OrgId>
                            <Othr>
                                <Id>001211336</Id>
                            </Othr>
                        </OrgId>
                    </Id>
                </Ownr>
                <Svcr>

                    <FinInstnId>
                        <BIC>HELSFIHH</BIC>
                    </FinInstnId>
                </Svcr>
```

```
        </Acct>
<TxsSummry>
        <TtlNtries>
                <NbOfNtries>3</NbOfNtries>
        </TtlNtries>
</TxsSummry>
<Ntry>
        <Amt Ccy="SEK">311.96</Amt>
        <CdtDbtInd>DBIT</CdtDbtInd>
        <Sts>BOOK</Sts>
        <BookgDt>
                <Dt>2018-07-11</Dt>
        </BookgDt>
        <AcctSvcrRef>FT181924MRHZ</AcctSvcrRef>
        <BkTxCd>
                <Domn>
                        <Cd>PMNT</Cd>
                        <Fmly>
                                <Cd>ICDT</Cd>
                                <SubFmlyCd>ESCT</SubFmlyCd>
                        </Fmly>
                </Domn>
        </BkTxCd>
        <AmtDtls>
                <InstdAmt>

                        <Amt Ccy="EUR">30</Amt>
                </InstdAmt>
                <TxAmt>
                        <Amt Ccy="SEK">311.96</Amt>
                        <CcyXchg>
                                <SrcCcy>EUR</SrcCcy>
                                <TrgtCcy>SEK</TrgtCcy>
                                <UnitCcy>EUR</UnitCcy>
                                <XchgRate>10.3988</XchgRate>
                        </CcyXchg>
                </TxAmt>
        </AmtDtls>
        <NtryDtls>
                <Btch>
```

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                <MsgId>12345-86454-23536598</MsgId>
                <PmtInfId>FE5S4-4545E6F4S-0101-1</PmtInfId>
                <NbOfTxs>2</NbOfTxs>
                <TtlAmt Ccy="SEK">311.96</TtlAmt>
                <CdtDbtInd>DBIT</CdtDbtInd>
        </Btch>

        <TxDtls>
                <Refs>

                        <MsgId>12345-86454-23536598</MsgId>
                        <AcctSvcrRef>FT181921KYYM</AcctSvcrRef>
                        <InstrId>JLWDJHP-454E-FES5F-1-1</InstrId>
                        <EndToEndId>4155-97ce-2e57bf18ac5c-1-1</EndToEndId>
                </Refs>

                <AmtDtls>
                        <TxAmt>
                                <Amt Ccy="EUR">10</Amt>
                        </TxAmt>
                </AmtDtls>
                <RltdPties>
                        <Dbtr>
                                <Nm>Test Company Ltd</Nm>
                        </Dbtr>
                        <Cdtr>
                                <Nm>Payee 1</Nm>
                                <PstlAdr>
                                        <Ctry>SE</Ctry>
                                </PstlAdr>
                        </Cdtr>

                        <CdtrAcct>
                                <Id>

                                        <IBAN>SE085000000001234567891</IBAN>
                                </Id>
                        </CdtrAcct>
                </RltdPties>
                <RltdAgts>
                        <CdtrAgt>

                                <FinInstnId>
                                        <BIC>BANKSESSXXX</BIC>
                                </FinInstnId>
```

```
        </CdtrAgt>
    </RltdAgts>
    <RmtInf>
        <Ustrd> Payment message </Ustrd>
    </RmtInf>
</TxDtls>
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