

ISO 20022 WEBCAST SERIES MODULE 9: camt.054

July 2021

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Product Management BNY Treasury Services

AGENDA

1. Introduction

- Welcome and Agenda Overview
- Recap of Previous ISO 20022 Training Sessions

2. camt.054

- Scope - camt.054
- Message Flows
- camt.054 - Message Structure and Elements Review
- Q&A

Available ISO 20022 Training Modules

Demystifying ISO 20022

(September 2020)

RTGS Migration Plans CBPR+ Message Flows

(October 2020)

SWIFT Transaction Management Platform

(November 2020)

Deep Dive pacs.008

(December 2020)

Deep Dive pacs.009

(February 2021)

Deep Dive pacs.004 & pacs.002

(April 2021)

Deep Dive camt.056 & camt.029

(May 2021)

Swift Transaction Manager

(June 2021)

Deep Dive camt.054

(July 2021)

AVAILABLE FOR EACH MODULE

- Learning Guide
- Links to Webcast Recording
- Training Deck
- FAQ

camt.054.001.08 – Bank to Customer Debit Credit Notification

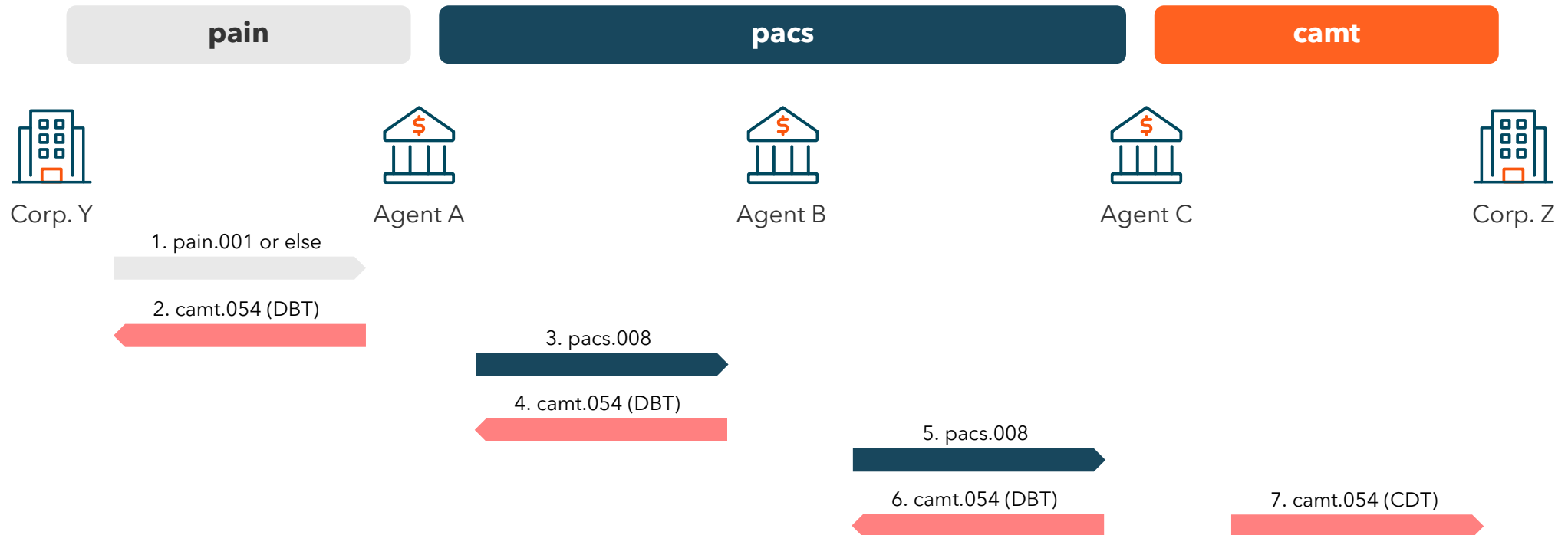
(FIN MT Equivalent: MT 900 & MT 910)

SCOPE

The **BankToCustomerDebitCreditNotification** message is sent by the account servicer to an account owner or to a party authorised by the account owner to receive the message. It can be used to inform the account owner, or authorised party, of **single** or **multiple debit and/or credit entries** reported to the account.

camt.054.001.08 – pacs.008 scenario

(same will apply for the pacs.009/pacs.004 and pacs.010)

**Previous Modules:**

Pacs.008 – Module 4

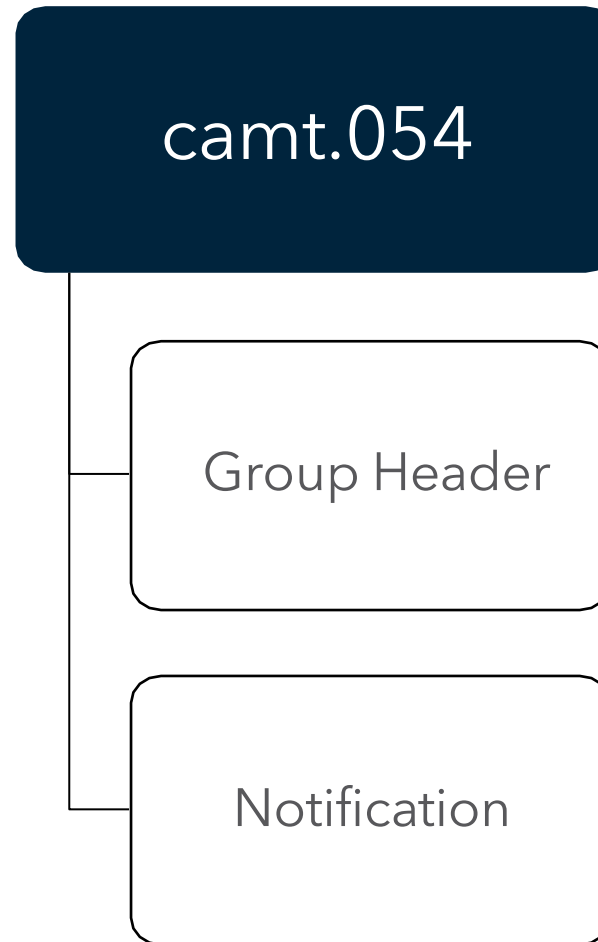
Codes: www.iso20022.org

Note:

- The camt.054 is used to notify a Debit or Credit
- Use of camt.054 is optional and bilaterally agreed
- The camt.054 will be complemented by the camt.053 (end of day statement)

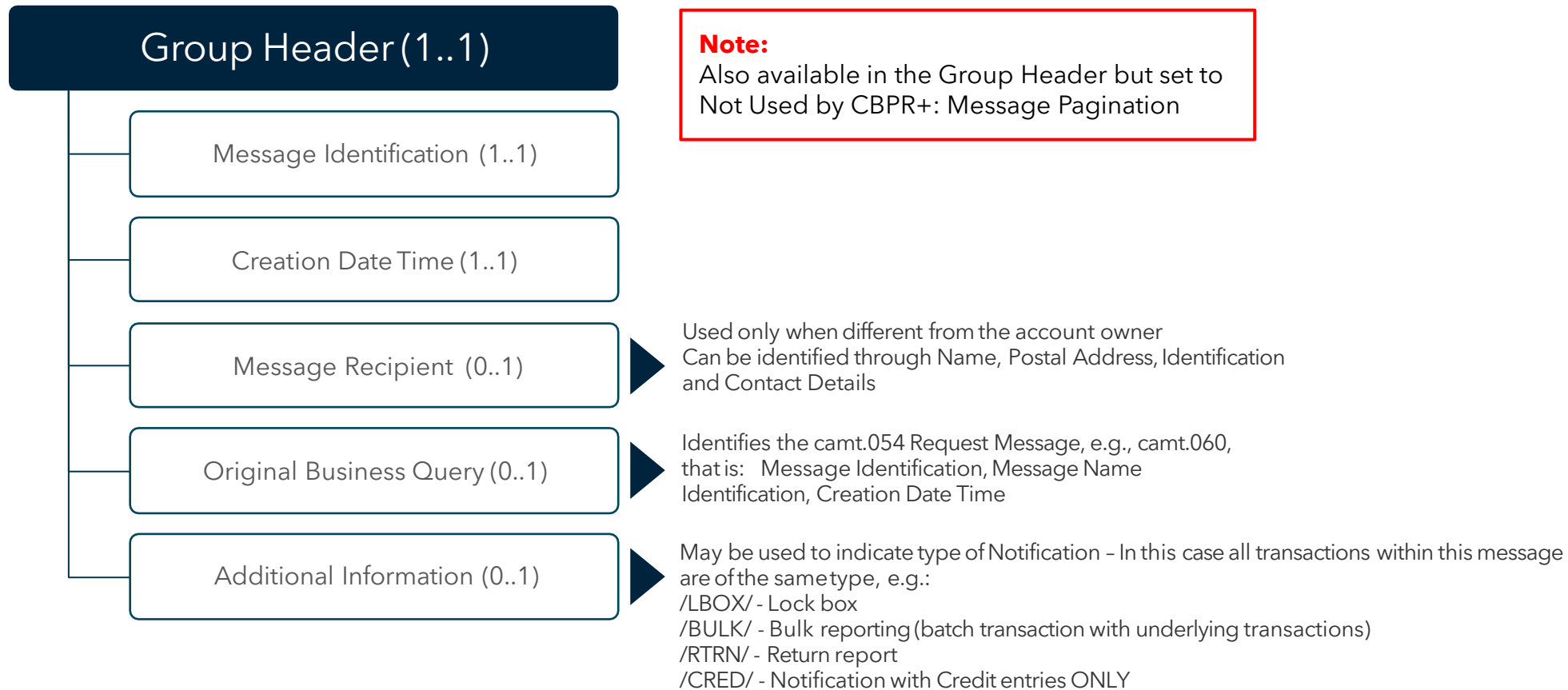
camt.054

Message Structure



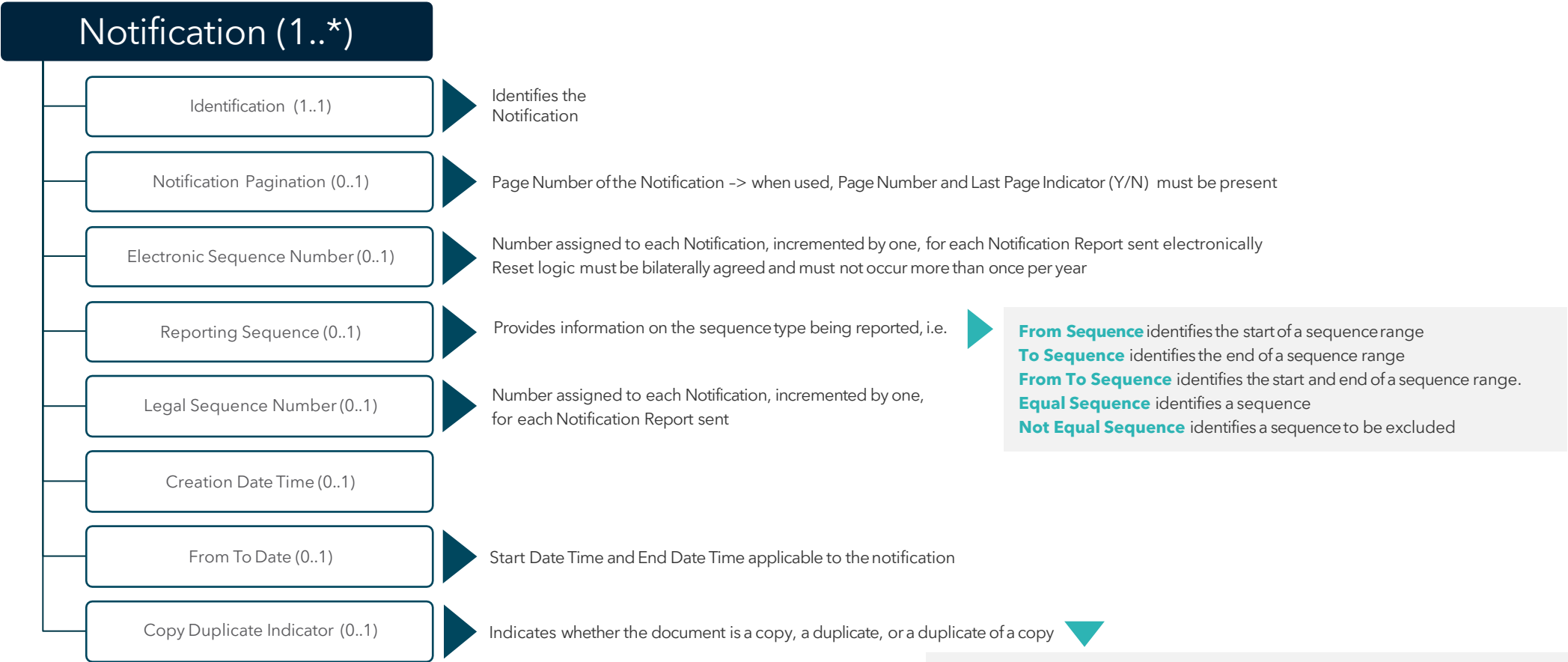
camt.054

Message Structure / Group Header



camt.054

Message Structure / Notification 1/2



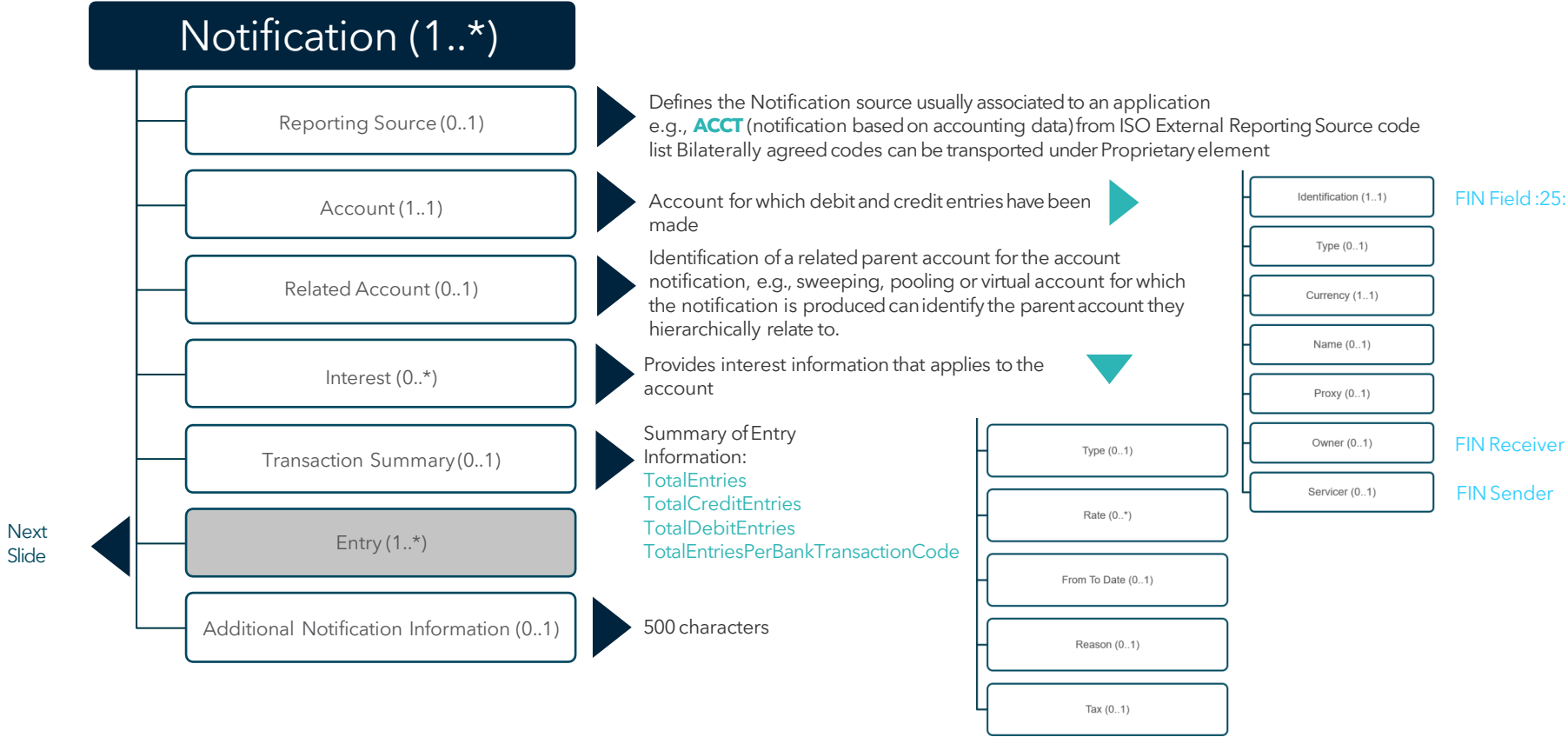
Copy Message is being sent as a copy to a party other than the account owner, for information purposes

Copy Duplicate Message is being sent as a copy to a party other than the account owner, for information purposes and the message is a duplicate of a message previously sent

Duplicate Message is for information/confirmation purposes. It is a duplicate of a message previously sent

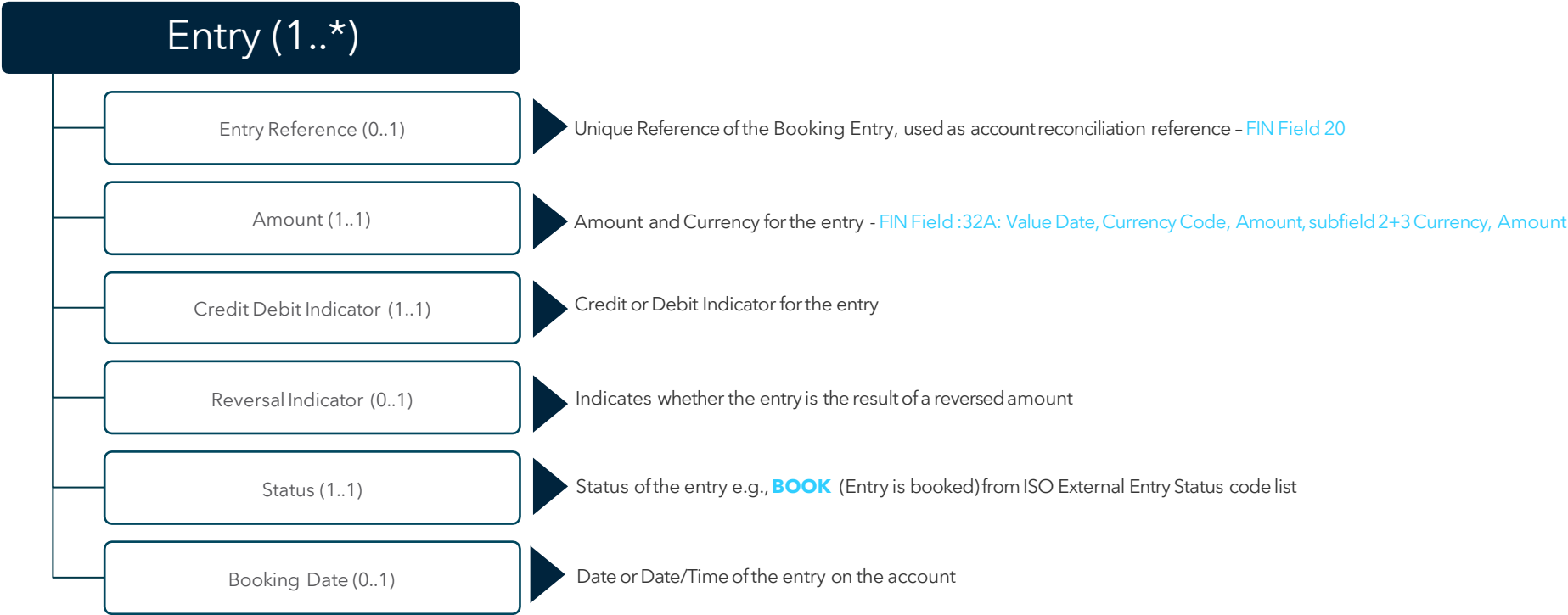
camt.054

Message Structure / Notification 2/2



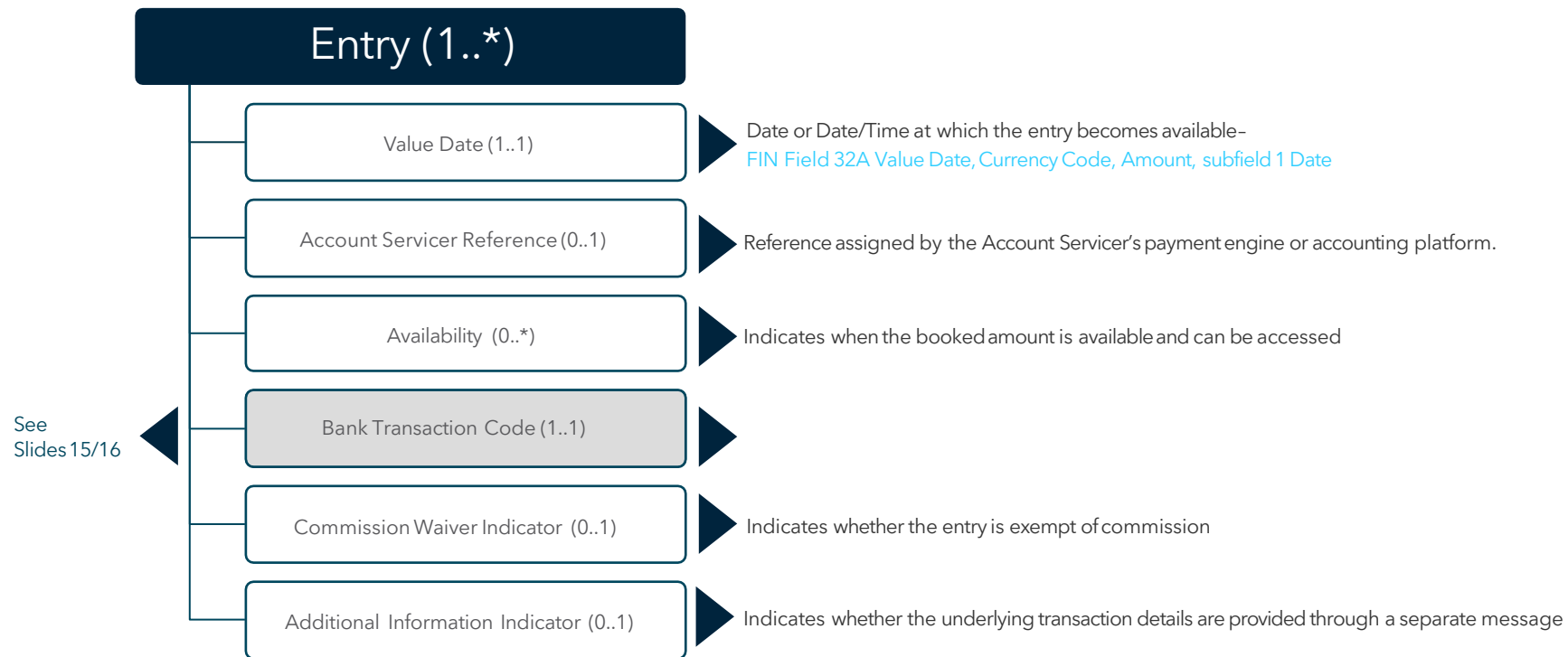
camt.054

Message Structure / Entry (1/3)



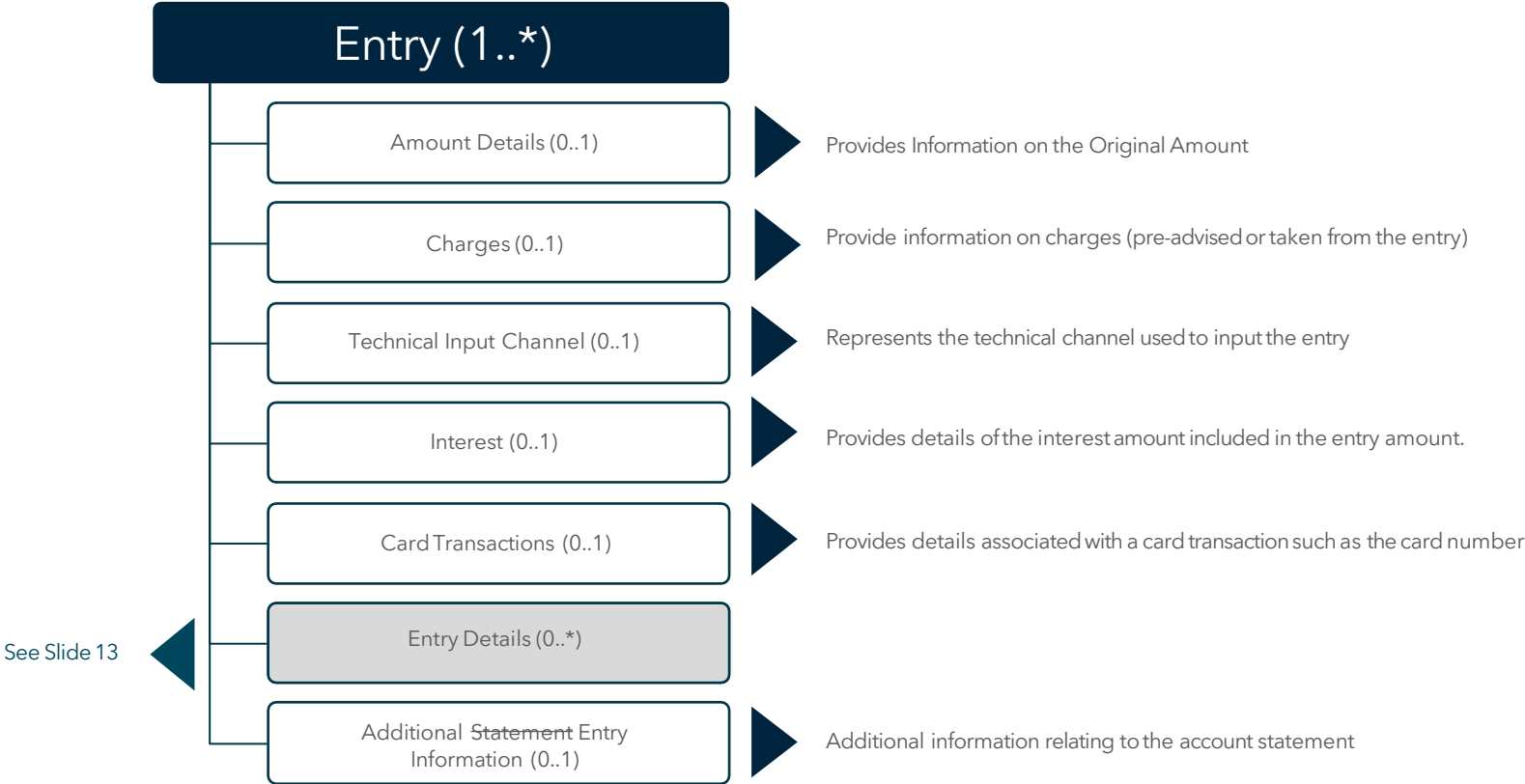
camt.054

Message Structure / Entry (2/3)



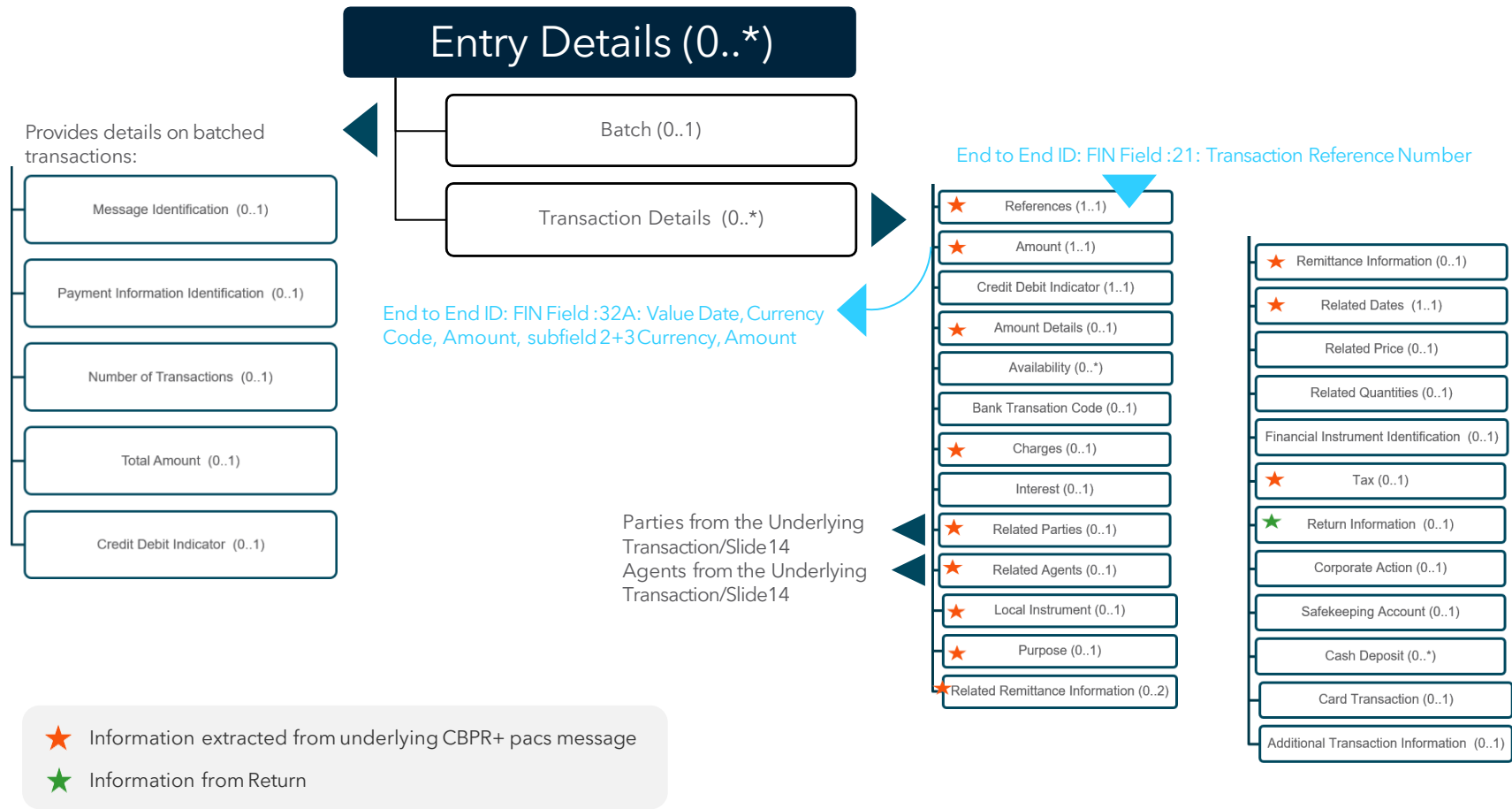
camt.054

Message Structure / Entry (3/3)



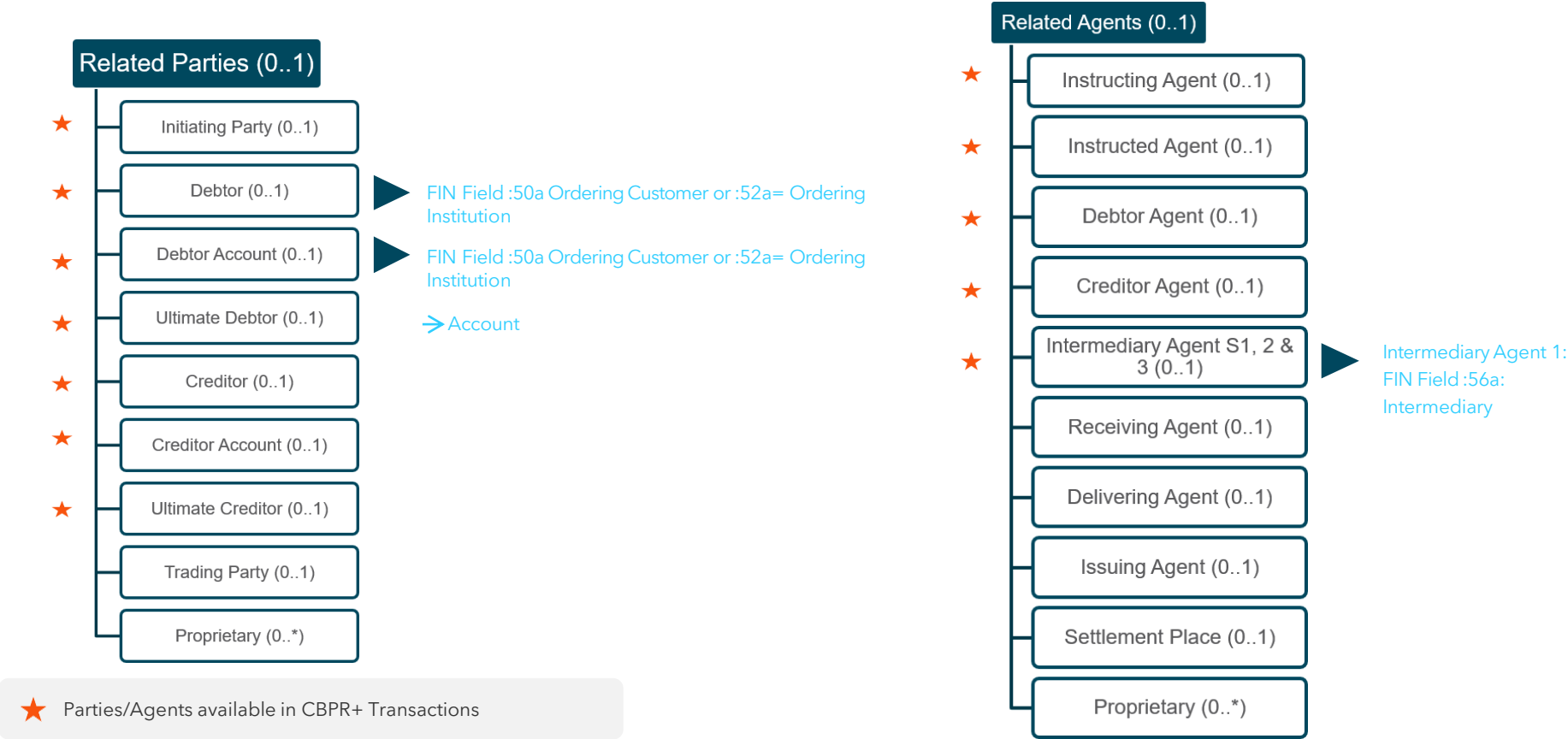
camt.054

Message Structure / Entry Details



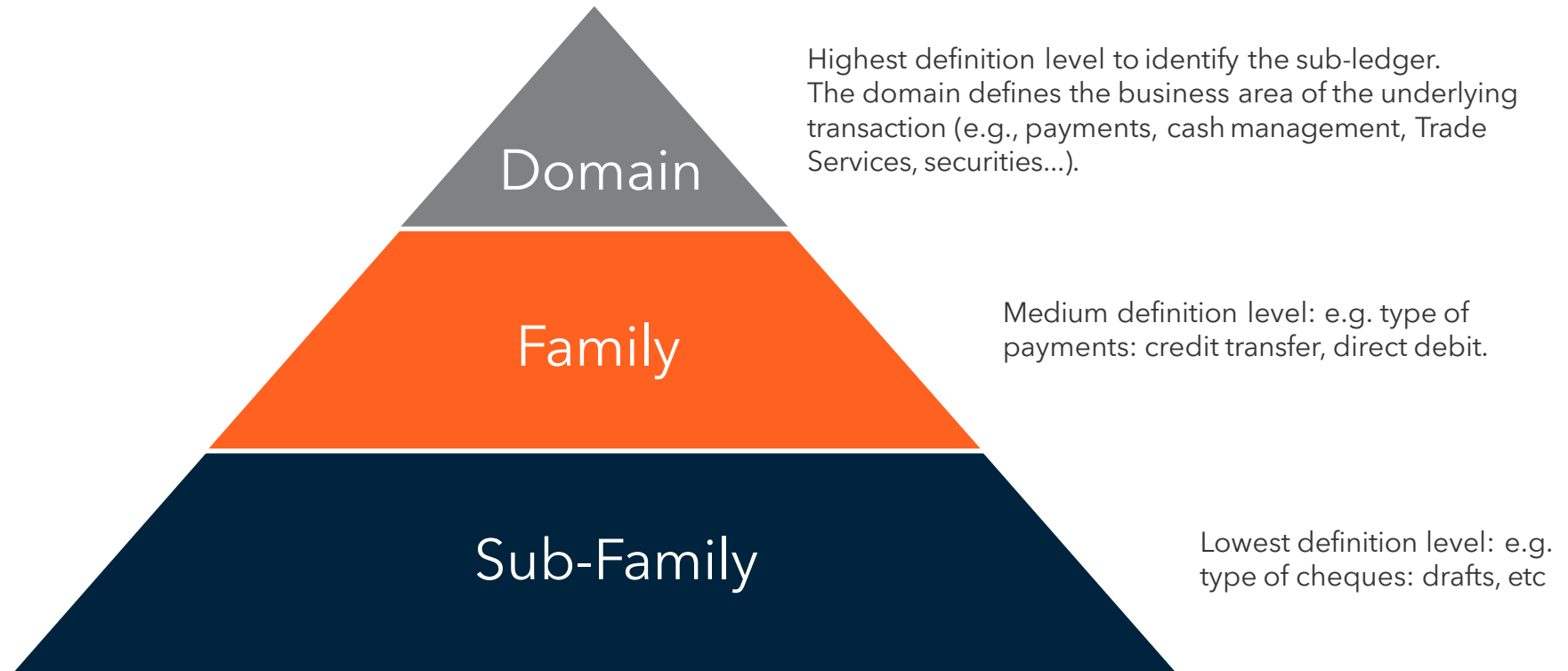
camt.054

Related Agents and Related Parties

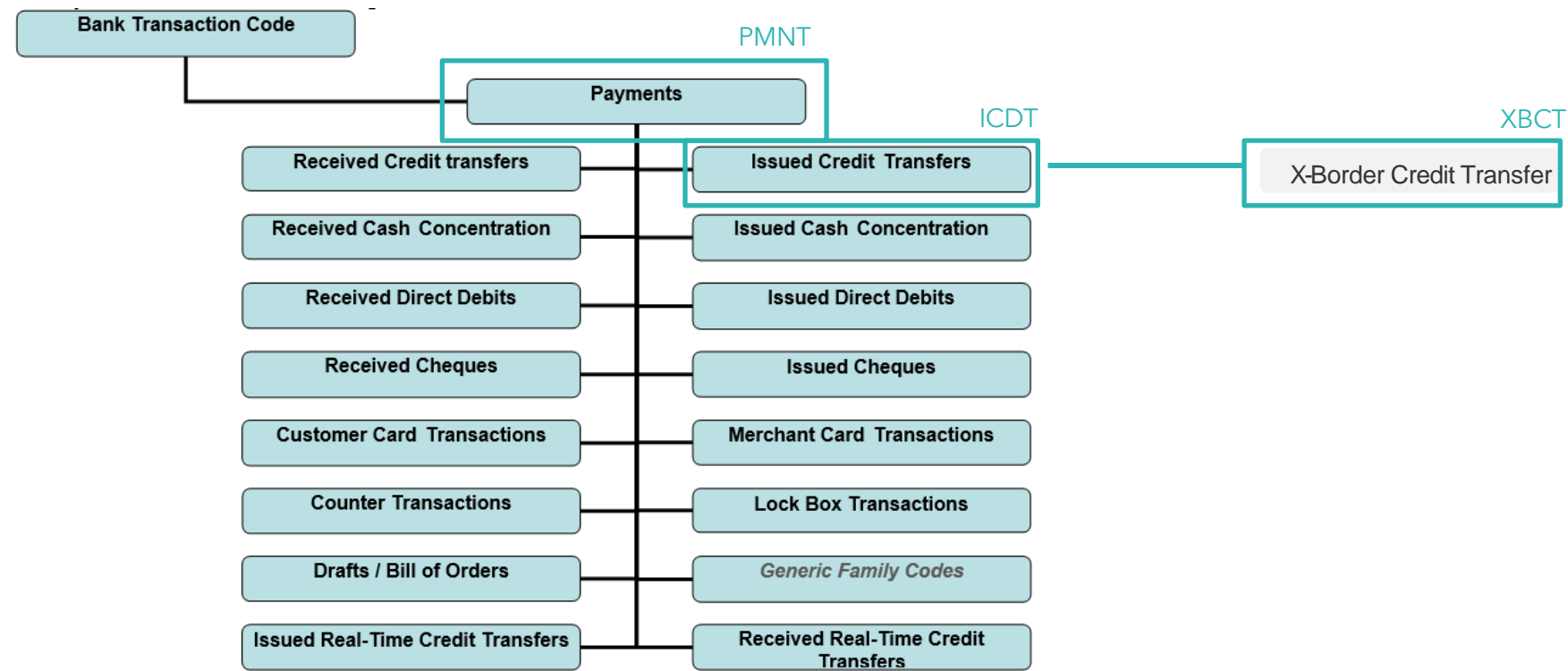


ISO Bank Transaction Code

The Bank Transaction Code information allows the **account servicer** to correctly report a transaction which will help the **account owner** to perform their cash management and reconciliation operations.



ISO Bank Transaction Code: Example



Domain	Family	Sub-Family
PMNT (Payment)	ICDT (Issued Credit Transfer)	XBCT (Cross-Border Credit Transfer)

camt.054 Sample

(extracted from MyStandards)

```

- <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.054.001.08">
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    </GrpHdr>
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        </Id>
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      </Acct>
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            <SubFmlyCd>XBCT</SubFmlyCd>
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