



NatWest

# Bankline Direct ISO 20022 Reporting Formats for XML

To support your transition to ISO 20022 this guide provides a translation of your current format and the go forward ISO format.



# Demystifying the Bankline Direct Reporting Formats



A range of materials are available to support your transition to ISO 2022. This guide introduces the major differences between the current reporting formats and the go forward ISO Cash Management (Camt) format. Camt version 2 format is not highlighted in the following pages as it is like for like with the new compliant version 8.

Please use this guide to gain an initial understanding of the level and complexity of the changes required to allocate resources and complete a full impact assessment.

Report Format	Report description	XML ISO 2022	Swift	BAI2
End of day	Provides prior day statement	Camt.053 version 8	MT940	BAI2 End of day
Account information report intraday	Provides transaction information throughout the day	Camt.052 version 8	MT942	BAI2 Intra-day

## Next Steps:

1. Review this guide.
2. Allocate resource to complete a full impact assessment.
3. For detailed technical information, direct your technical team or third-party provider to [Swift MyStandards<sup>1</sup>](#).

For further support please review the FAQs on the website.

### Notes:

1. Registration is required to access NatWest ISO community on Swift MyStandards.

# Receive End of day reporting



Clients use this Report to reconcile account balances before making a payment or to update balances within their treasury systems after transactions are posted to their account. Here are the key fields for EoD report from our existing Bankline Direct formats and the equivalent fields in Camt.053.

For detailed technical information please refer to [Swift MyStandards](#).

Key fields	XML ISO 20022 Camt.053	SWIFT MT940	BAI2
Message ID	/Document/BkToCstmrStmnt/GrpHdr/MsgId	:20	Tag 2 .2
Message sequence No.	Statement -Electronic Sequence Number/ /Document/BkToCstmrStmnt/Stmnt/ElctrncSeqNb Statement – Statement Pagination – Page Number /Document/BkToCstmrStmnt/Stmnt/StmntPgntn/PgNb	:28C	N/A
Opening Balance	Balance-type-code = OPBD/Document/BkToCstmrStmnt/Stmnt/Bal/Tp/CdOrPrtry/Cd Credit/Debit indicator /Document/BkToCstmrStmnt/Stmnt/Bal/CdtDbtInd Balance date YYYY-MM-DD /Document/BkToCstmrStmnt/Stmnt/Bal/Dt/Dt Balance amount currency /Document/BkToCstmrStmnt/Stmnt/Bal/Amt/@Ccy Balance amount /Document/BkToCstmrStmnt/Stmnt/Bal/Amt	:62F – Opening balance Debi/Credit marker Date YYMMDD Currency Amount e.g., £1.00 is represented as GBP1	Tag 3 .5 Amount Opening Balance

# Receive End of day reporting (cont'd)



Key fields	XML ISO 20022 Camt.053	Swift MT940	BAI2
Account ID	IBAN/Document/BkToCstmrStmt/Stmt/Acct/Id/IBAN OR Id/Document/BkToCstmrStmt/Stmt/Acct/Id/Othr/Id	:25	Tag 3 .2 Sort Code followed by the Account Number
Closing balance	Balance-type-code = CLBD/Document/BkToCstmrStmt/Stmt/Bal/Tp/CdOrPrtry/Cd Credit/Debit indicator /Document/BkToCstmrStmt/Stmt/Bal/CdtDbtInd Balance date YYYY-MM-DD /Document/BkToCstmrStmt/Stmt/Bal/Dt/Dt Balance amount currency /Document/BkToCstmrStmt/Stmt/Bal/Amt/@Ccy Balance amount /Document/BkToCstmrStmt/Stmt/Bal/Amt	:62F – Closing balance (Booked funds) Debit/Credit marker Date YYYYMMDD Currency Amount e.g., £1.00 is represented as GBP1	Tag 3 .9 Amount Closing Balance
Closing available balance	Balance-type-code = CLAV Document/BkToCstmrStmt/Stmt/Bal/Tp/CdOrPrtry/Cd Credit/Debit indicator /Document/BkToCstmrStmt/Stmt/Bal/CdtDbtInd Balance date YYYY-MM-DD /Document/BkToCstmrStmt/Stmt/Bal/Dt/Dt Balance amount currency e.g., £1.00 is represented as GBP1.00 /Document/BkToCstmrStmt/Stmt/Bal/Amt/@Ccy Balance amount /Document/BkToCstmrStmt/Stmt/Bal/Amt	:64 – Closing available balance (available funds) Debi/Credit marker Date YYYYMMDD Currency Amount e.g., £1.00 is represented as GBP1	Tag 3 .13 Amount Available Balance

# Receive End of day reporting (cont'd)



Key fields	XML ISO 2002 Camt.053	Swift MT940	BAI2
Statement line	Value Date YYYY-MM-DD /Document/BkToCstmrStmt/Stmt/Ntry/ValDt/Dt Book Date YYYY-MM-DD /Document/BkToCstmrStmt/Stmt/Ntry/BookgDt/Dt Credit/Debit indicator /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtIs/TxDtIs/CdtDbtInd Amount /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtIs/TxDtIs/Amt Bank Transaction code /Document/BkToCstmrStmt/Stmt/Ntry/BkTxCd/Domn/Cd /Document/BkToCstmrStmt/Stmt/Ntry/BkTxCd/Domn/Fmly/Cd /Document/BkToCstmrStmt/Stmt/Ntry/BkTxCd/Domn/Fmly/SubFmlyCd /Document/BkToCstmrStmt/Stmt/Ntry/BkTxCd/Prtry/Cd Instruction ID /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtIs/TxDtIs/Refs/InstrId Account Servicer Reference /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtIs/TxDtIs/Refs/AcctSvcrRef	:61 Value Date YYMMDD Entry Date MMDD Debit/Credit marker Credit (C), Debit (D), Reversed Credit (RC), Reversed Debit (RD) Funds Code Amount e.g., £1.00 is represented as GBP1 Transaction type First advice (F), Non-SWIFT transfer (N), SWIFT transfer (S) Identification code Reference for the account owner Reference of the account servicing institution Supplementary details	Tag 16 .3 Amount .4a Value Date YYMMDD .4b Value Time HHMM
Additional details	Additional entry information /Document/BkToCstmrStmt/Stmt/Ntry/AddtlNtryInf	:86 Information to account owner	16-G

# End of day reporting examples



## Camt.053

Refer to MyStandards to view the full sample.

```
<?xml version="1.0" encoding="utf-8"?>
<Envelope xmlns="urn:swift:xsd:envelope" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:swift:xsd:envelope ../../../../March21Schemas/Translator_envelope.xsd">
  <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
    <Fr>
      <FIId>
        <FinInstnId>
          <BICFI>RBOSGB2L///</BICFI>
        </FinInstnId>
      </FIId>
    </Fr>
    <To>
      <OrgId>
        <Id>
          <OrgId>
            <AnyBIC>RBOSGB2L///</AnyBIC>
            <Othr>
              <Id>1A2223</Id>
            </Othr>
          </OrgId>
        </Id>
      </OrgId>
    </To>
    <BizMsgId>emt052biamsgidtr-001</BizMsgId>
    <MsgDefId>camt.052.001.08</MsgDefId>
    <CreDt>2021-10-21T08:10:12+01:00</CreDt>
  </AppHdr>
  <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.08">
    <BtToCstmrStmnt>
      <GrpHdr>
        <MsgId>20180807123</MsgId>
        <CreDtTm>2012-12-13T12:12:12</CreDtTm>
        <MsgRcpt>
          <Id>
            <OrgId>
              <AnyBIC>RBOSGB2L///</AnyBIC>
              <LEI>A7B7UJ9WSEBO/LQ7TJ53</LEI>
              <Othr>
                <Id>1A2223</Id>
              </Othr>
            </OrgId>
          </Id>
        </MsgRcpt>
      </GrpHdr>
      <Stmnt>
        <Id>1A2223</Id>
        <StmntPgntn>
          <PgNb>4</PgNb>
          <LastPgInd>true</LastPgInd>
        </StmntPgntn>
        <ElctncSegNb>5</ElctncSegNb>
        <Acct>
          <Id>
            <IBAN>AT611904300234573201</IBAN>
          </Id>
          <Ccy>GBP</Ccy>
          <Nm>ADAM</Nm>
          <Ovwr>
            <Nm>ABCPROJECT</Nm>
          </Ovwr>
          <Svcr>
            <FinInstnId>
              <BICFI>RBOSGB2L</BICFI>
              <ClrSysMbrId>
                <ClrSysId>
                  <Cd>5643</Cd>
                </ClrSysId>
              </FinInstnId>
            </Svcr>
          </Acct>
        </Stmnt>
      </Document>
    </BtToCstmrStmnt>
  </Envelope>
```

## BAI2

```
01,NWBKGB2L,SENDERID,180903,2102,8178443642,,,2/
02,SENDERID,NWBKGB2L,1,180903,,GBP,/,
03,50410140000004,GBP,010,10082684,,,015,9794381,,,045,22294381,/,
16,699,168900,,,TONBRIDGE AND MALL,TONBRIDGE AND MALL 7110910 /
16,699,2724,,,FEDEX EXPRESS UK,FEDEX EXPRESS UK 312345678999245 /
16,399,23750,,,AMAZON EU SARL,AMAZON EU SARL PAYMENT 80512348 /
16,399,69703,,,MV- 87012345 -3108,MV- 87023546 -3108 DOM /
49,42426523,6/
98,42426523,1,8/
```

## MT940

```
{1:F01NWBKGB3CXXXX0000000000}{2:I940BNPAFRPKXXXXN}{4:
:20:9402206170000001
:25:550084010118
:28C:43/1
:60F:C220302EUR21105,40
:61:2203030303D85060,00NTRFSMART AGENCY LT//AIE220303BRKY
:86:EBANKG000475015 ABCDE P URGENT TFR
:61:2203030303C10000,00NTRFL220302A4D1C400//AIE220303BJME
:86:RGHEPTI01726121
:62F:C220303EUR36045,40
:64:C220303EUR36045,40
-}
```

# Receive Intraday reporting



Clients use this report to understand what transactions have impacted their account balance today. Here are the key fields for Intraday report from our existing Bankline Direct formats and the equivalent fields in Camt.052.

For detailed technical information please refer to [Swift MyStandards](#).

Key Fields	XML ISO 2002 Camt.052	Swift MT942	BAI2
Account Identification	/Document/BkToCstmrAcctRpt/Rpt/Acct/Id/IBAN OR /Document/BkToCstmrAcctRpt/Rpt/Acct/Id/Othr/Id	:25	Tag 3 .2
No. and sum of debit entries	Total Debit Entries /Document/BkToCstmrAcctRpt/Rpt/TxsSummry/TtIDbtNtries/NbOf Ntries Amount Currency /Document/BkToCstmrAcctRpt/Rpt/Acct/Ccy Sum /Document/BkToCstmrAcctRpt/Rpt/TxsSummry/TtIDbtNtries/Sum	:90D Number Currency Amount e.g., £1.00 is represented as GBP1	Tag 16 .03 Debit 699 Tag 49 .2 .3
No. and sum of credit entries	Total Credit Entries /Document/BkToCstmrAcctRpt/Rpt/TxsSummry/TtIDbtNtries/NbOf Ntries Amount Currency /Document/BkToCstmrAcctRpt/Rpt/Acct/Ccy Sum /Document/BkToCstmrAcctRpt/Rpt/TxsSummry/TtIDbtNtries/Sum	:90C Number Currency Amount e.g., £1.00 is represented as GBP1	Tag 16 .03 Credit 399 Tag 49 .2 .3
Transaction Reference No.	Message Identification /Document/BkToCstmrAcctRpt/GrpHdr/MsgId	:20	Tag 16 .5 .6

# Receive Intraday reporting (cont'd)



Key Fields	XML ISO 20022 Camt.052	SWIFT MT942	BAI2
Payment status	<Sts> BOOK – Booked, PDNG – pending, INFO – information	N/A	N/A
Date Time	Creation Date Time YYYY-MM-DD /Document/BkToCstmrAcctRpt/GrpHdr/CreDtTm	:13D	Tag 16 .4a YYYYMMDD .4b HHMM
Statement line	Value Date YYYY-MM-DD /Document/BkToCstmrStmnt/Stmnt/Ntry/ValDt/Dt Book Date YYYY-MM-DD /Document/BkToCstmrStmnt/Stmnt/Ntry/BookgDt/Dt Credit/Debit indicator /Document/BkToCstmrStmnt/Stmnt/Ntry/NtryDtls/TxDtls/CdtDbtInd Amount /Document/BkToCstmrStmnt/Stmnt/Ntry/NtryDtls/TxDtls/Amt Bank Transaction code /Document/BkToCstmrStmnt/Stmnt/Ntry/BkTxCd/Domn/Cd /Document/BkToCstmrStmnt/Stmnt/Ntry/BkTxCd/Domn/Fmly/Cd /Document/BkToCstmrStmnt/Stmnt/Ntry/BkTxCd/Domn/Fmly/SubFmlyCd /Document/BkToCstmrStmnt/Stmnt/Ntry/BkTxCd/Prtry/Cd Instruction ID /Document/BkToCstmrStmnt/Stmnt/Ntry/NtryDtls/TxDtls/Refs/InstRId Account Servicer Reference /Document/BkToCstmrStmnt/Stmnt/Ntry/NtryDtls/TxDtls/Refs/AccountSvcrRef	:61 Value Date YYYYMMDD Entry Date MMDD Debit/Credit marker Credit (C), Debit (D), Reversed Credit (RC), Reversed Debit (RD) Funds Code Amount e.g., £1.00 is represented as GBP1 Transaction type First advice (F), Non-SWIFT transfer (N), SWIFT transfer (S) Identification code Reference for the account owner Reference of the account servicing institution Supplementary details	Tag 16 .3 Amount .4a Value Date YYYYMMDD .4b Value Time HHMM
Additional details	Additional entry information /Document/BkToCstmrStmnt/Stmnt/Ntry/AddtlNtryInf	:86 Information to account owner	16-G



# Intraday reporting examples



## Camt.052

Refer to MyStandards to access the full sample.

```
<?xml version="1.0" encoding="utf-8"?>
<Envelope xmlns="urn:swift:sd:envelope" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:swift:sd:envelope ../../../../March21Schemas/Translator_envelope.xsd">
  <AppHdr xmlns="urn:iso:std:iso:20022:tech:sd:head.001.001.02">
    <Fr>
      <FinInstnId>
        <BICFI>RBOSGB2L</BICFI>
      </FinInstnId>
    </Fr>
    <To>
      <OrgId>
        <Id>
          <AnyBIC>NWBKGB2L</AnyBIC>
          <Othr>
            <Id>LA2223</Id>
          </Othr>
        </Id>
      </OrgId>
    </To>
    <BnlMsgId>cm052hiamsgidr-001</BnlMsgId>
    <MsgDefId>camt.052.001.08</MsgDefId>
    <CreDt>2021-10-21T08:10:12+01:00</CreDt>
  </AppHdr>
  <Document xmlns="urn:iso:std:iso:20022:tech:sd:camt.052.001.08">
    <BkToCstaAcctRpt>
      <GrpHdr>
        <MsgId>cm052hiamsgidr-00</MsgId>
        <CreDtTm>2012-12-13T12:12:12</CreDtTm>
        <MsgRcpt>
          <Id>
            <OrgId>
              <AnyBIC>RBOSGB2L</AnyBIC>
              <LEI>A787UURWSEBO/L0YU53</LEI>
              <Othr>
                <Id>LA2223</Id>
              </Othr>
            </OrgId>
          </Id>
        </MsgRcpt>
      </GrpHdr>
      <Rpt>
        <Id>546312</Id>
        <RptPgntn>
          <Pgntn>8</Pgntn>
          <LastPgInd>true</LastPgInd>
        </RptPgntn>
        <ElectncSeqNb>8</ElectncSeqNb>
        <Acct>
          <Id>
            <IBAN>AT611904300234573201</IBAN>
          </Id>
          <Ccy>GBP</Ccy>
          <Nm>JOHN</Nm>
          <Omr>
            <Nm>CLIENTxasABCPROJECT</Nm>
          </Omr>
          <Svcr>
            <FinInstnId>
              <BICFI>RBOSGB2L</BICFI>
              <ClrSysMbrId>
                <ClrSysId>
                  <Cd>CODE</Cd>
                </ClrSysId>
              <MbrId>RBOSGB2L</MbrId>
            </ClrSysMbrId>
          </Svcr>
        </Acct>
      </Rpt>
    </Document>
  </Envelope>
```

## BAI2

```
01,NWBKGB2L,SENDERID,180903,0001,8178246172,,2/
02,SENDERID,NWBKGB2L,1,180903,,GBP,,/
03,GB77NWBK60221030812345,GBP,,,,,,,,/
16,399,7999,,,,ICON CONNECT LIMIT /
16,699,93611,,,,FUEL CARD SERVICES DDB491234 /
16,699,177682,,,,LMH FINANCIAL SERV 97840231235 /
16,399,403296,,,,NORTH WEST TRANS L NW TRANSPORT SUPP /
49,682588,6/
98,682588,1,8/
99,682588,1,10/
```

## MT940

```
{1:F01NWBKGB2LXGPL0001000001}{2:I942BKMGNL2AXXXXN}{4:
:20:9422206170000001
:25:60400205724368
:28C:157/2
:34F:GBPD0,
:34F:GBPC0,
:13D:2203010800+0000
:61:2203010301C8333,22NTRFRBACS007816
:86:BAC JENNY LIMITED
RBACS007816
:61:2203010301C13118,00NMSCNONREF
HOWARD
:86:C/R HOWARD90468Z00399
:86:C/R HOWARD
4700083729 4700083
:61:2203010301C19620,23NTRFNONREF
HOWARD 10054560
:86:BAC 10054560
:61:2203010301C57929,72NTRFCROSTA HOWARD
:86:BAC HOWARD
HOWARD
:90D:0GBP0,00
:90C:5GBP114565,46
-}
```



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# Thank you

