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Danske Bank interpretation of BankToCustomerStatementV02
Common Global Implementation (CGI)
BankToCustomerStatementV02 - CAMT052, CAMT053, CAMT054
Appendix

Change log

Version no.	Date	Change
1.0	08.05.2023	Document created
2.0	13.02.2024	Version 2
3.0	22.04.2026	Version 3 • Update to Appendix B: Details in CAMT files - CAMT.054.02 - Options • Appendix C: Cash pool - CAMT.054
4.0	17.09.2026	Version 4 • Changed for incoming Bankgiro payments (SE) due to new clearing system in Sweden Appendix F is added

Appendix A: Frequencies

CAMT052 is available as an intraday report or a real-time request
CAMT053 is always delivered as an end-of-day statement
CAMT054 can be delivered either intraday or as an end-of-day report

All files are delivered Monday-Friday.
Transactions booked during the weekend will be included in the file delivered on Monday

Empty files are always delivered at month-end, even if no transactions have been booked to the account

Intraday files are delivered between 00.25 – 21.00 as long as entries have been booked to the account during the last 15/60 minutes. If no transactions have been booked during the previous interval, a file will be created immediately following the next booking.

A real-time request is available only for CAMT052 and requires a Web Service/SOAP connection

Format	Frequency
camt.052.001.02	15 min. 60 min. Real-Time Request
camt.053.001.02	Daily Weekly Bi-weekly Monthly Quarterly
camt.054.001.02	15 min. 60 min. Daily Weekly Bi-weekly Monthly Quarterly

Appendix B: Details in CAMT files

Format	Information
CAMT.052.001.02	CAMT052 can be delivered either with account entries and balances, or with balances only. A real-time request returns the latest 200 transactions. For incoming CREMUL (NO) and FIK (DK) payments, CAMT052 contains only the total bulk amount. For incoming Bankgiro payments (SE): See Appendix F.
CAMT.053.001.02	The statement includes all entries booked to the account. The following credit payment types can be reported either as a bulk amount only or with full payment specifications: 1. FIK inpayments in Denmark 2. Incoming payments via Nets Norge (E-giro agreement with Nets is required) 3. Incoming payments via Bankgiro in Sweden: See Appendix F. For debit transactions, the following reporting options are available: 1. Include single entries within bulk debit entries 2. Do Not Include single entries within bulk debit entries 3. Include single entries within bulk debit entries and confidential Payments (this option will also include details of confidential single booked payments).
CAMT.054.001.02	CAMT054 can be configured to contain one of the following reporting options: 1. All entries* 2. Debit entries only* 3. All debit entries created in pain.001.001.03(XML)** 4. All debit entries except salaries created in pain.001.001.03(XML)** 5. Only Salaries created in pain.001.001.03(XML)** 6. All debit entries except sweeping transactions*** 7. All debit entries except salaries and sweeping transactions*** 8. Only Salaries except Sweeping transactions*** 9. Credit entries only 10. Credit entries only except Sweeping transactions 11. Only incoming from Bankgirot (requires file order on the Bankgiro number) - See Appendix F. * Option to include single entries within bulk debit transactions and confidential payments. ** Bulk debits are always shown as single entries - Option not available for DK and SE *** Bulk debits are always shown as single entries

	Payment specifications are included by default for the following remittance types: 1. FIK inpayments in Denmark 2. Incoming payments via Nets Norge (E-giro agreement with Nets NO is required) 3. Incoming payments via Bankgiro in Sweden
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Appendix C: Cash pool

Danske Bank offers several cash pool structures for:

- Zero Balancing Cash pool
- MCCP Cash pool, Single Legal Account Cash pool

The cash pool reporting options described below relate only to sweeping transactions in the Zero Balancing Cash Pool solution. Sweeping transactions in an MCCP Cash Pool are always reported.

For details on transaction codes, please look at [Bank Transaction Code appendix \(pdf\)](#)

Format	Detail account options	Facility account options
CAMT.052	All sweeping transactions	All sweeping transactions
CAMT.053	All sweeping transactions No sweeping transactions End of day sum of sweeping transactions for debit - and credit sweeps	All sweeping transactions End of day sum of sweeping transactions per detail account
CAMT.054	All sweeping transactions No sweeping transactions	All sweeping transactions

Camt.053 on MCCP accounts is a composite statement, consisting of a statement on top account followed by statements on all currency folders.

Please note:

The statement number is provided in the first statement for the top account., on all subsequent currency folder statements the statement number is always 1.

The Account ID is identical for the top account and all currency folders and is reported as an IBAN.

Currency code is contained in tag <Ccy> and is not part of the Account Id.

Account ID for the top account:

```

<Acct>
  <Id>
    <IBAN>SE7612000000012345678901</IBAN>
  </Id>
  <Ccy>EUR</Ccy>
  <Nm>Multicurrency Cash Pool konto</Nm>

```

Account Id for the currency folder:

```
<Acct>
  <Id>
    <IBAN>SE7612000000012345678901</IBAN>
  </Id>
  <Ccy>DKK</Ccy>
  <Nm>MCCP Currency folder</Nm>
```

Appendix D : Special account products

Virtual Accounts

For the master account, all CAMT formats are supported: CAMT052, CAMT053 and CAMT054

Incoming credit entries from virtual accounts are reported with the virtual account number included in the structured remittance information.

```
<RmtInf>
  <Ustrd>Long advice - max 140 characters</Ustrd>
  <Strd>
    <CdtrRefInf>
      <Tp>
        <CdOrPrtry>
          <Prtry>IBAN</Prtry>
        </CdOrPrtry>
      </Tp>
      <Ref>DK0930001234567890</Ref> <!--Virtual account number -->
    </CdtrRefInf>
  </Strd>
  <Strd>
    <CdtrRefInf>
      <Tp>
        <CdOrPrtry>
          <Prtry>BBAN</Prtry>
        </CdOrPrtry>
      </Tp>
      <Ref>1234567890</Ref> <!--Virtual account number -->
    </CdtrRefInf>
  </Strd>
</RmtInf>
```

For virtual accounts, only CAMT053 is supported.

The file contains credit entries only and since there is no real balance on a virtual account, the balance is on information level only and always set to zero.

The master account is reported in the tag <RltdAcct>.

Fictive accounts

For the master account we can deliver CAMT052, CAMT053 and CAMT054
Incoming credit entries from fictive accounts are reported with the fictive account number as a part of the structured remittance information.

```
<Strd>
  <CdtrRefInf>
    <Tp>
      <CdOrPrtry>
        <Prtry>OTHR</Prtry>
      </CdOrPrtry>
    </Tp>
    <Ref>0123 1234567890</Ref> <!-- Fictive account number -->
  </CdtrRefInf>
</Strd>
```

Appendix E: Related accounts

<RltdAcct> is used when a CAMT report is ordered for one of the following account types:

- Virtual account
- MCCP account
- SLA account.

Virtual account

The master account is reported in the tag <RltdAcct>.

MCCP account

The parent account of the MCCP currency folder is reported in <RltdAcct>, which will be the same IBAN as the currency folder.

SLA account

The parent account is reported in the tag <RltdAcct>, which due to the multiple levels in a SLA setup can be either a sum account or a top account.

Appendix F : Details for incoming Bankgiro payments (SE)

A new clearing system was introduced on **8 September 2026**. Until **27 November 2026**, both the current and the new clearing systems will operate in parallel.

Format	Information
CAMT.052.001.02	During the transition period, incoming Bankgiro payments will be reported in camt.052 differently depending on the clearing system used: • Current clearing system: Only the total bulk amount is reported. • New clearing system: Each payment is reported individually. See Example file
CAMT.053.001.02	During the transition period, camt.053 may contain two separate bulk entries for the same Bankgiro number: • One bulk entry representing payments processed through the current clearing system. • One bulk entry representing payments processed through the new clearing system. This is expected and occurs when payments are processed through both the current and the new clearing systems. See Example file
CAMT.054.001.02	During the transition period, for file order on the Bankgiro number, the incoming Bankgiro payments will be reported in camt.054 differently depending on the clearing system used: • Current clearing system: A bulk entry is reported together with the individual payments included in the bulk. • New clearing system: Each payment is reported individually. See Example file