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Danske Bank interpretation of the 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

Appendix A: Frequencies

CAMT052 is always intraday or real time request
 CAMT053 is always end-of-day
 CAMT054 is either end-of-day or intraday

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

Empty files are always delivered end of month, even if no transactions have been booked on the account.

Intraday files are delivered between 00.25 - 21.00 as long as entries have been booked on the account during the last 15/60 minutes. In case no transactions have been booked in the last interval, a file will be created immediately following the next booking.

Real Time Request is only possible for CAMT052 and requires WebService channel/SOAP request.

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	<p>The CAMT052 can be delivered with Account entries including balance or Balance only.</p> <p>Real Time Request delivers the latest 200 transactions.</p> <p>For incoming Bankgiro payments(SE), CREMUL(NO) and FIK(DK) the CAMT052 will contain the total bulked amount only</p>
CAMT.053.001.02	<p>The statement includes all entries booked on the account.</p> <p>The following credit payment types can be included as a bulk only or with all credit payment specifications:</p> <ol style="list-style-type: none"> 1. FIK inpayment in Denmark 2. Inpayments via Nets Norge (E-giro agreement with Nets is required) 3. Inpayments via Bankgiro in Sweden (Agreement with BGC is required) <p>For debit transactions the following options are available:</p> <ol style="list-style-type: none"> 1. Include Single Entries in Bulk Debit Entries 2. Do Not Include Single Entries in Bulk Debit Entries 3. Incl. Single Entries in Bulk Debit + Confidential Payments (this option will also include details of confidential single booked payments).
CAMT.054.001.02	<p>The CAMT054 can be chosen to contain one of the following options:</p> <ol style="list-style-type: none"> 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. Credit entities only 7. Only inpayments from Bankgiro (requires file order on the Bankgiro number) <p>*Option to include entries in bulk debits and confidential payments ** Bulk debits are always shown as single entries</p> <p>Inpayments specifications are included as a standard for the below remittance types:</p> <ol style="list-style-type: none"> 1. FIK inpayment in Denmark 2. Inpayments via Nets Norge (E-giro agreement with Nets NO is required) 3. Inpayments via Bankgiro in Sweden (Requires an agreement with BGC)

Appendix C: Cashpool

Danske Bank offers different cash pool setups: Zero Balancing Cashpool, MCCP Cashpool, Single Legal Account Cashpool.

The Cashpool models available for statements only concerns sweeping transactions in Zero Balancing Cashpool. Sweeps in MCCP Cashpool will always be shown.

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	All sweeping transactions

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

Please note:

Statement number is given in the first statement on top account, on all subsequent currency folder statements the statement number is always 1.

Account ID is the same on top account and currency folders and is reported as 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

On the master account all CAMT formats are supported: CAMT052, CAMT053 and CAMT053.
 Incoming credit entries from virtual accounts are reported with the virtual account number as a part of 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>
    
```

On the virtual account only CAMT053 is supported.
 The file will include 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 CAMT053
 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 the CAMT is ordered on 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.