Bankline Direct ISO 20022 Reporting Formats for Corporates and Non-Banking FIs

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 20022. This guide introduces the major differences between the current reporting formats and the go forward ISO Cash Management (Camt) format.

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 20022	Swift	BAI2	Bankline CSV
End of day	Provides prior day statement	Camt.053 version 8	MT940	BAI2 End of day	Bankline end of day
Account information report intraday	Provides transaction information throughout the day	Camt.052 version 8	MT942	BAI2 Intra-day	Bankline 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[1].

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	Bankline CSV
Message ID	/Document/BkToCstmrStmt/GrpHdr/MsgId	:20	01-F	N/A
Message sequence No.	/Document/BkToCstmrStmt/Stmt/ElctrncSeqNb /Document/BkToCstmrStmt/Stmt/StmtPgntn/PgNb	:28C	N/A	N/A
Account ID	/Document/BkToCstmrStmt/Stmt/Acct/Id/IBAN OR /Document/BkToCstmrStmt/Stmt/Acct/Id/Othr/Id	:25	03-B Sort Code followed by the Account Number	B1 Sort Code B2 Account Number B4 Account Name
Opening Balance	Balance-type-code = OPBD/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 – Opening balance Debi/Credit marker Date YYMMDD Currency Amount e.g., £1.00 is represented as GBP1	03-D Opening Ledger Balance 010 Opening Available Balance 040 03-E Amount Decimal points are not included. All currencies will have an implied two decimal places.	B6 Date DD/MM/YYYY B7 B9 B11 B12 A negative balance has a minus sign ('-') prefix.

Receive End of day reporting (cont'd)

Key fields	XML ISO 20022 Camt.053	Swift MT940	BAI2	Bankline CSV
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) Debi/Credit marker Date YYMMDD Currency Amount e.g., £1.00 is represented as GBP1	03-D Closing Ledger Balance 015 03-E Amount Decimal points are not included. All currencies will have an implied two decimal places.	B6 Date DD/MM/YYYY B8 A negative balance has a minus sign ('-') prefix.
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	N/A	03-D Closing Available Balance 045 03-E Amount Decimal points are not included. All currencies will have an implied two decimal places.	B6 Date DD/MM/YYYY B10 A negative balance has a minus sign ('-') prefix.

Receive End of day reporting (cont'd)

Key fields	XML ISO 20022 Camt.053	Swift MT940	BAI2	Bankline CSV
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/NtryDtls/TxDtls/CdtDbtInd Amount /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/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/NtryDtls/TxDtls/Refs/InstrId Account Servicer Reference /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/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	16-B Credit 399 Debit 699 16-C Amount	S0 S1 Sort Code S2 Account Number S4 Account Name S5 Currency S7 Bank Identifier code S10 Transaction Date DD/MM/YYYY S12 Transaction Type Direct Debit (D/D), Standing Order (S/O), Cash Withdrawal (ATM) S13 Debit value e.g., £100 is 100.00 S14 Credit value
Additional details	Additional entry information /Document/BkToCstmrStmt/Stmt/Ntry/AddtlNtryInf	:86 Information to account owner	16-G	S11

End of day reporting examples

Camt.053
Access material via Camt.053 | My Standards

```
<?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 ../../../../Match21Schemas/Translator_envelope.xsd">
  <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
    <Fr>
      <FIId>
        <FinInstnId>
          <BICFI>RBOSGB2LXXX</BICFI>
        </FinInstnId>
      </FIId>
    </Fr>
    <To>
      <OrgId>
        <Id>
          <OrgId>
            <AnyBIC>RBOSGB2LXXX</AnyBIC>
            <Othr>
              <Id>1A2223</Id>
            </Othr>
          </OrgId>
        </Id>
      </OrgId>
    </To>
    <BizMsgIdr>cmt052bizmsgidr-001</BizMsgIdr>
    <MsgDefIdr>camt.052.001.08</MsgDefIdr>
    <CreDt>2021-10-21T08:10:12+01:00</CreDt>
  </AppHdr>
  <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.08">
    <BkToCstmrStmt>
      <GrpHdr>
        <MsgId>20180807123</MsgId>
        <CreDtTm>2012-12-13T12:12:12</CreDtTm>
        <MsgRcpt>
          <Id>
            <OrgId>
              <AnyBIC>RBOSGB2LXXX</AnyBIC>
              <LEI>A7B7UJRWSEBOXL0YTJ53</LEI>
              <Othr>
                <Id>1A2223</Id>
              </Othr>
            </OrgId>
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          </Id>
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          <Ownr>
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          </Ownr>
          <Svcr>
            <FinInstnId>
              <BICFI>RBOSGB2L</BICFI>
              <ClrSysMmbId>
                <ClrSysId>
                  <Cd>5643</Cd>
                </ClrSysId>
```

Bankline CSV

```
B||550/00/42256666||CLIENT ACCT LTD|EUR|19/09/2018|73341.20|73341.20|73341.20|73341.20|73341.20|73341.20
S||550/00/42256666||CLIENT ACCT LTD|EUR||NWBKGB2L|||19/09/2018|LL4CW000263947|EBANKGO80472222|WESTLABS LIMITED|URGENT TFR||TRF|17251.36|
B||600001|44444444||ACCOUNT NAME|GBP|19/09/2018|147766.21|147766.21|147766.21|147766.21|147766.21|147766.21
S||600001|44444444||ACCOUNT NAME|GBP||NWBKGB2L|||19/09/2018|BeneName|CustPayRef|FP 19/09/18 10|57777799466602000N||EBP|45.01|
S||600001|44444444||ACCOUNT NAME|GBP||NWBKGB2L|||19/09/2018|COUNTY R LTD SW|PL3111112889-4425|FP 19/09/18 1515|RP4669966766699700||BAC||0.01
S||600001|44444444||ACCOUNT NAME|GBP||NWBKGB2L|||19/09/2018|PP36W000264019|EBANKGO80472007|GRAVITY TRADE I|CHPS CHG ?000.00|CHAPS TFR|CHP|217088.47|
S||600001|44444444||ACCOUNT NAME|GBP||NWBKGB2L|||19/09/2018|CustPayRef|EBANKGO80472007|BeneName|CHPS CHG ?000.00|CHAPS TFR|CHP|200008.40|
S||600001|44444444||ACCOUNT NAME|GBP||NWBKGB2L|||19/09/2018|Donald RACING LT|PP05DB00264000-00|VIA ONLINE - PYMT|||DPC||12322.48
B||600001|44444445||ACCOUNT NAME|GBP|19/09/2018|934.07|934.07|30934.07|30934.07|30934.07|30934.07
S||600001|44444445||ACCOUNT NAME|GBP||NWBKGB2L|||19/09/2018|LL4CW000263947|EBANKGO88472222|WESTLABS LIMITED|URGENT TFR||CHG|10.00|
```

MT940

```
{1:F01NWBKGB3CXXXX0000000000}{2:I940BNPAFRPKXXXXN}{4:
:20:9402206170000001
:25:5500084010118
:28C:43/1
:60F:C220302EUR21105,40
:61:2203030303D85060,00NTRFSMART AGENCY LT//AIE220303BRKY
:86:EBANKGO00475015 ABCDE P URGENT TFR
:61:2203030303C100000,00NTRFL220302A4D1C400//AIE220303BJME
:86:RGHEPTI01726121
:62F:C220303EUR36045,40
:64:C220303EUR36045,40
-}
```

BAI2

```
$$$$$89601349|1369017|BAI2|AE
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02,,NWBKGB2LXGPL,1,240416,,,2/
03,123456789123,USD,010,4217725,,,015,4217725,,,045,4217725,,,040,4217725,,/
88,072,0,,,074,0,,,075,0,,/
49,12653175,3/
03,123456789123,USD,010,6027522,,,015,6027522,,,045,6027522,,,040,6027522,,/
88,072,0,,,074,0,,,075,0,,/
49,18082566,3/
03,123456789123,USD,010,1684858,,,015,1684858,,,045,1684858,,,040,1684858,,/
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49,5054574,3/
03,123456789123,GBP,010,78041,,,015,78041,,,045,78041,,,040,78041,,,072,0,,/
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49,234123,3/
03,123456789123,GBP,010,299651,,,015,299651,,,045,299651,,,040,299651,,,072,0/
88,,,074,0,,,075,0,,/
49,898953,3/
03,123456789123,GBP,010,2412665,,,015,2412665,,,045,2412665,,,040,2412665,,/
88,072,0,,,074,0,,,075,0,,/
49,7237995,3/
03,123456789123,GBP,010,20002224,,,015,20002224,,,045,20002224,,,040,20002224/
88,,,072,0,,,074,0,,,075,0,,/
49,60006672,3/
03,123456789123,GBP,010,1721180,,,015,1721180,,,045,1721180,,,040,1721180,,/
88,072,0,,,074,0,,,075,0,,/
49,5163540,3/
03,123456789123,GBP,010,33535319,,,015,33535319,,,045,33535319,,,040,33535319/
88,,,072,0,,,074,0,,,075,0,,/
49,100605957,3/
98,209937555,9,29/
99,209937555,1,31/
```

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 20022 Camt.052	Swift MT942	BAI2	Bankline CSV
Account Identification	/Document/BkToCstmrAcctRpt/Rpt/Acct/Id/IBAN OR /Document/BkToCstmrAcctRpt/Rpt/Acct/Id/Othr/Id	:25	03-B Sort Code followed by the Account Number	N/A
No. and sum of debit entries	Total Debit Entries /Document/BkToCstmrAcctRpt/Rpt/TxsSummry/TtlDbtNtries/NbOfNtries Amount Currency /Document/BkToCstmrAcctRpt/Rpt/Acct/Ccy Sum /Document/BkToCstmrAcctRpt/Rpt/TxsSummry/TtlDbtNtries/Sum	:90D Number Currency Amount e.g., £1.00 is represented as GBP1	99 Debit 699	S13
No. and sum of credit entries	Total Credit Entries /Document/BkToCstmrAcctRpt/Rpt/TxsSummry/TtlDbtNtries/NbOfNtries Amount Currency /Document/BkToCstmrAcctRpt/Rpt/Acct/Ccy Sum /Document/BkToCstmrAcctRpt/Rpt/TxsSummry/TtlDbtNtries/Sum	:90C Number Currency Amount e.g., £1.00 is represented as GBP1	98 Credit 399	S14
Transaction Reference No.	Message Identification /Document/BkToCstmrAcctRpt/GrpHdr/MsgId	:20	16-G-1	S11
Payment status	<Sts> BOOK – Booked, PDNG – pending, INFO – information	N/A	N/A	N/A

Receive Intraday reporting (cont'd)

Key Fields	XML ISO 20022 Camt.052	Swift MT942	BAI2	Bankline CSV
Date Time	Creation Date Time YYYY-MM-DD /Document/BkToCstmrAcctRpt/GrpHdr/CreDtTm	:13D	02-E YYMMDD 02-F HHMM	B6 Date DD/MM/YYYYHHMM
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/NtryDtls/TxDtls/CdtDbtInd Amount /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/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/SubFmly Cd /Document/BkToCstmrStmt/Stmt/Ntry/BkTxCd/Prtry/Cd Instruction ID /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/Refs/InstrId Account Servicer Reference /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/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	16-B Credit 399 Debit 699 16-C Amount	S0 S1 Sort Code S2 Account Number S4 Account Name S5 Currency S7 Bank Identifier code S10 Transaction Date DD/MM/YYYY S12 Transaction Type Direct Debit (D/D), Standing Order (S/O), Cash Withdrawal (ATM) S13 Debit value e.g., £100 is 100.00 S14 Credit value
Additional details	3 digit code followed by additional information /Document/BkToCstmrStmt/Stmt/Ntry/AddtlNtryInf	:86 Information to account owner	16-G	S11

Intraday reporting examples

Camt.052
Refer to MyStandards to access the full sample.

MT942

{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
-}

BAI2

$$$$$$89607921|1369017|BAI2|AI
01,NWBKGB2LXGPL,00001369017,240417,0900,00007009227,80,8000,2/
02,,NWBKGB2LXGPL,1,240417,0900,,3/
03,123456789123,USD,030,4217725,,,060,4217725,,/
49,8435450,2/
03,123456789123,USD,030,6027522,,,060,6027522,,/
49,12055044,2/
03,123456789123,USD,030,1684858,,,060,1684858,,/
49,3369716,2/
03,123456789123,GBP,030,78041,,,060,78041,,/
49,156082,2/
03,123456789123,GBP,030,299651,,,060,299651,,/
49,599302,2/
03,123456789123,GBP,030,2412665,,,060,2412665,,/
49,4825330,2/
03,123456789123,GBP,030,20002224,,,060,20002224,,/
49,40004448,2/
03,123456789123,GBP,030,1721180,,,060,1721180,,/
49,3442360,2/
03,123456789123,GBP,030,33535319,,,060,33535319,,/
49,67070638,2/
98,139958370,9,20/
99,139958370,1,22/

Bankline CSV

B||428/00/42177777||CLIENT LTD|AED|20/09/2018 0718||261.63||261.63||
S||428/00/42177777||CLIENT LTD|AED||NWBKGB2L|||20/09/2018|LL51W000263999|EBANKGO80447770|CRISTINA PERICKA||URGENT TFR||ITL||11462.50|
B||550/00/42256666||CLIENT ACCT LTD|EUR|20/09/2018 0718||77644.73||77644.73||
S||550/00/42256666||CLIENT ACCT LTD|EUR||NWBKGB2L|||20/09/2018|NONREF|RGGEPT|11168714||||ITL||4303.53
S||550/00/42256666||CLIENT ACCT LTD||NWBKGB2L|||20/09/2018|LL72W001253953|EBANKGO81485222||||ITL|5124.00|
B||600001|44444444||ACCOUNT NAME|GBP|20/09/2018 1146||190914.60||190914.60||
S||600001|44444444||ACCOUNT NAME|GBP||NWBKGB2L|||20/09/2018|PL6000086689||||BAC||7565.17
B||600001|44444445||ACCOUNT NAME|GBP|20/09/2018 0718||30924.07||30924.07||
S||600001|44444445||ACCOUNT NAME|GBP||NWBKGB2L|||20/09/2018|LL51W000263999|EBANKGO84447780||||CHG||10.00|
S||600001|44444445||ACCOUNT NAME|GBP||NWBKGB2L|||20/09/2018|LL72W001253953|EBANKGO80475502||||CHG||10.00|

Thank you