



ISO 20022 Webcast Series

Module 9:

Camt.054

Bank to Customer Debit/Credit Notification

Jill Restifo

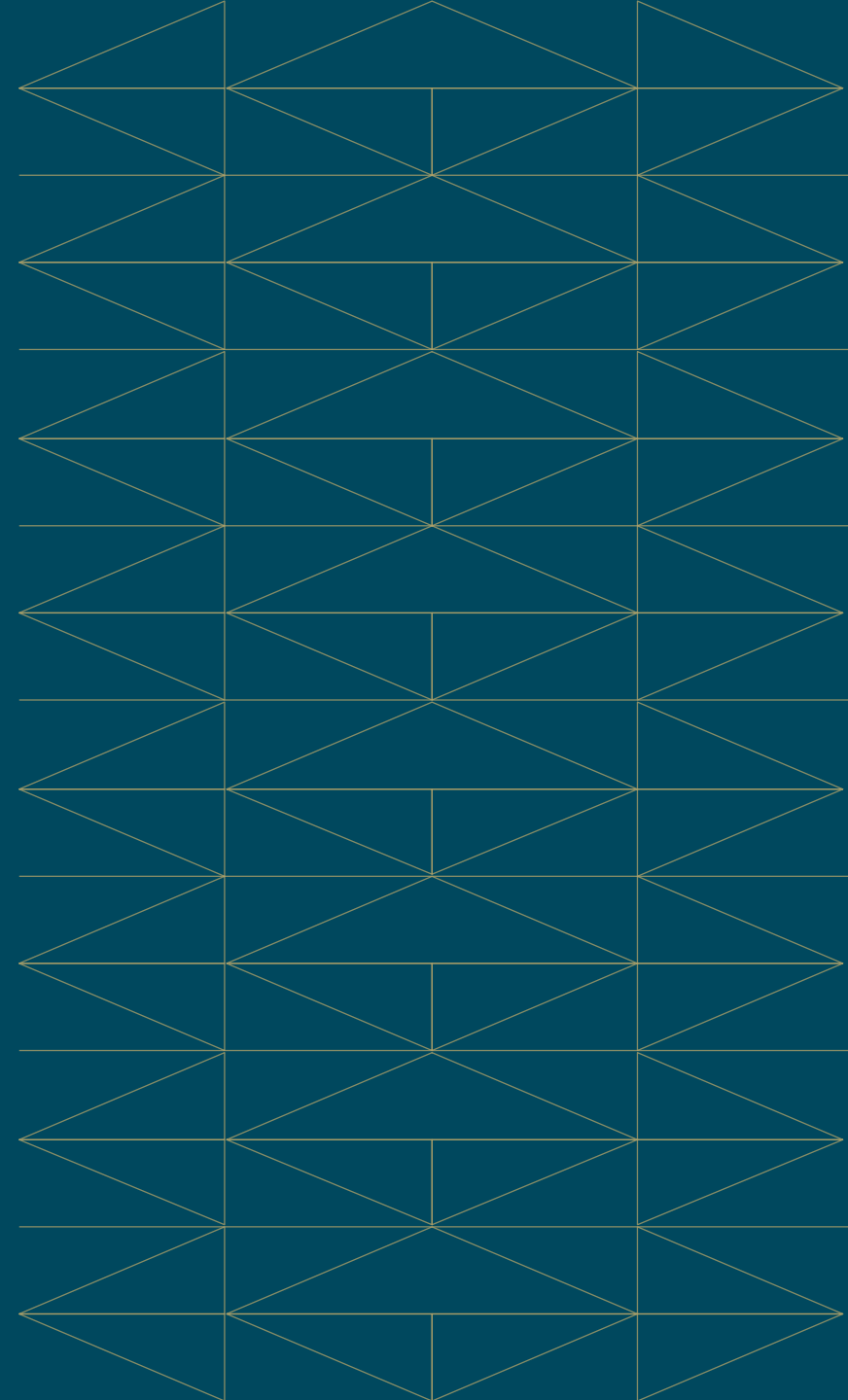
Product Management
BNY Mellon Treasury Services

Isabelle Bouille

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BNY Mellon Treasury Services

July 2021

Information Classification: Public



Agenda

Introduction

- Welcome and Agenda Overview
- Recap of previous ISO 20022 training sessions

Camt.054

- Scope – camt.054
- Message Flows
- Camt.054 - Message Structures and Elements Review
- Q&A

Available ISO 20022 Training Modules

**Demystifying
ISO 20022**
September
2020

**SWIFT
Transaction
Management
Platform**
November 2020

**Deep Dive
pacs.009**
February 2021

**Deep Dive
camt.056 &
camt.029**
May 2021

**Deep Dive
camt.054**
July 2021

**RTGS
Migration
Plans
CBPR+
Message
Flows**
October 2020

**Deep Dive
pacs.008**
December 2020

**Deep Dive
pacs.004 &
pacs.002**
April 2021

**SWIFT
Transaction
Manager**
June 2021

A Learning Guide, Webcast Recording, Training Deck, FAQ Document is available for each training module

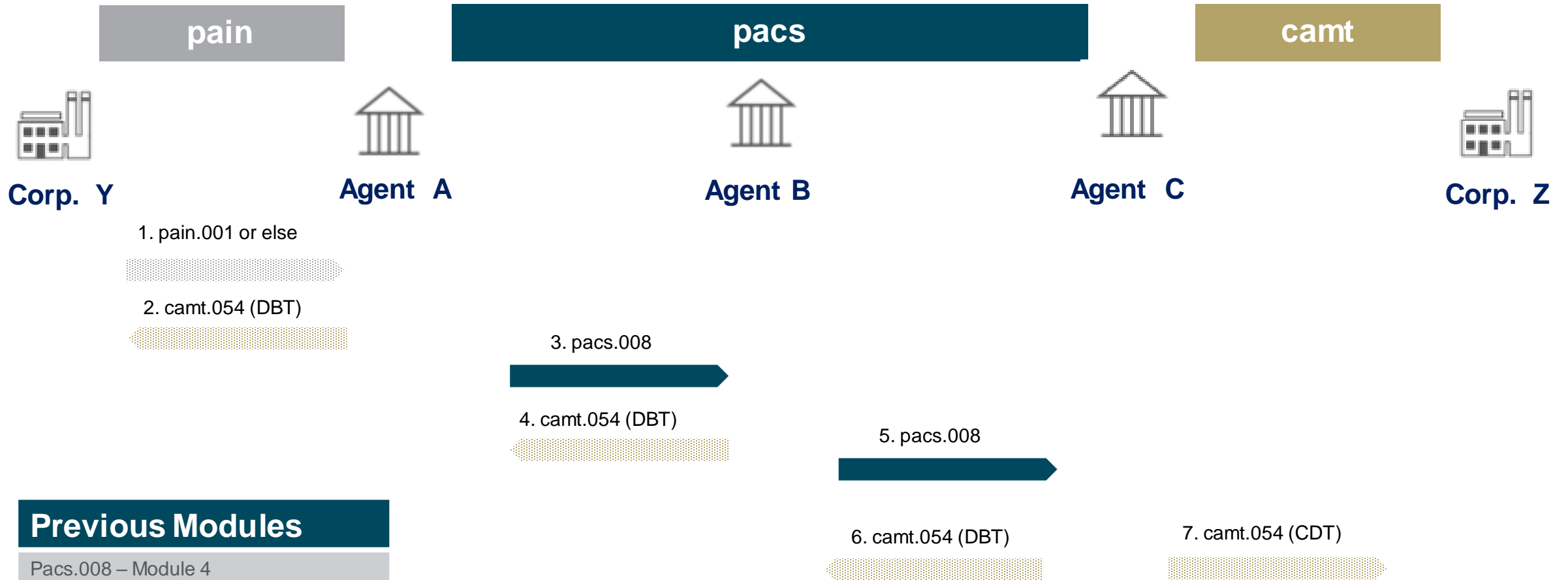
camt.054.001.08 – Bank to Customer Debit Credit Notification (FIN MT Equivalent: MT 900 & MT 910)

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

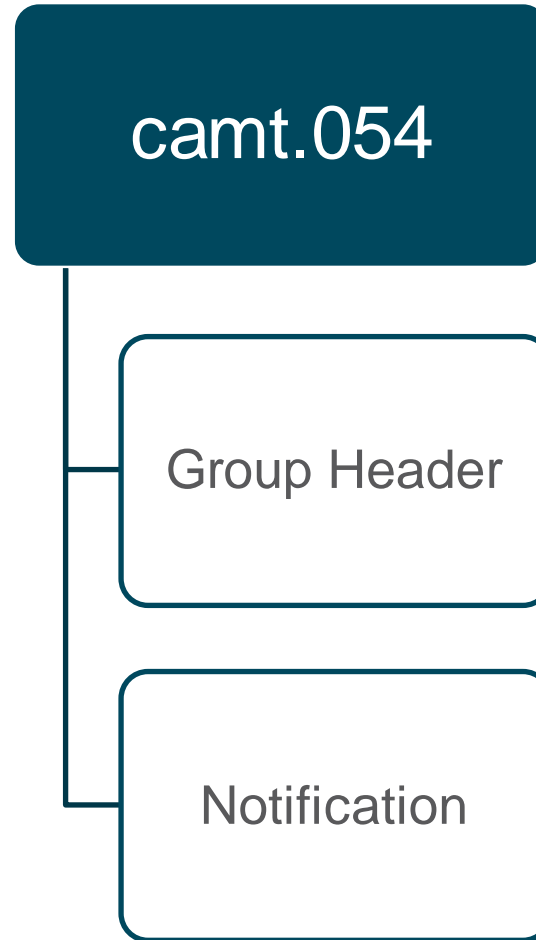
Pacs.008 – Module 4

Codes: www.iso20022.org

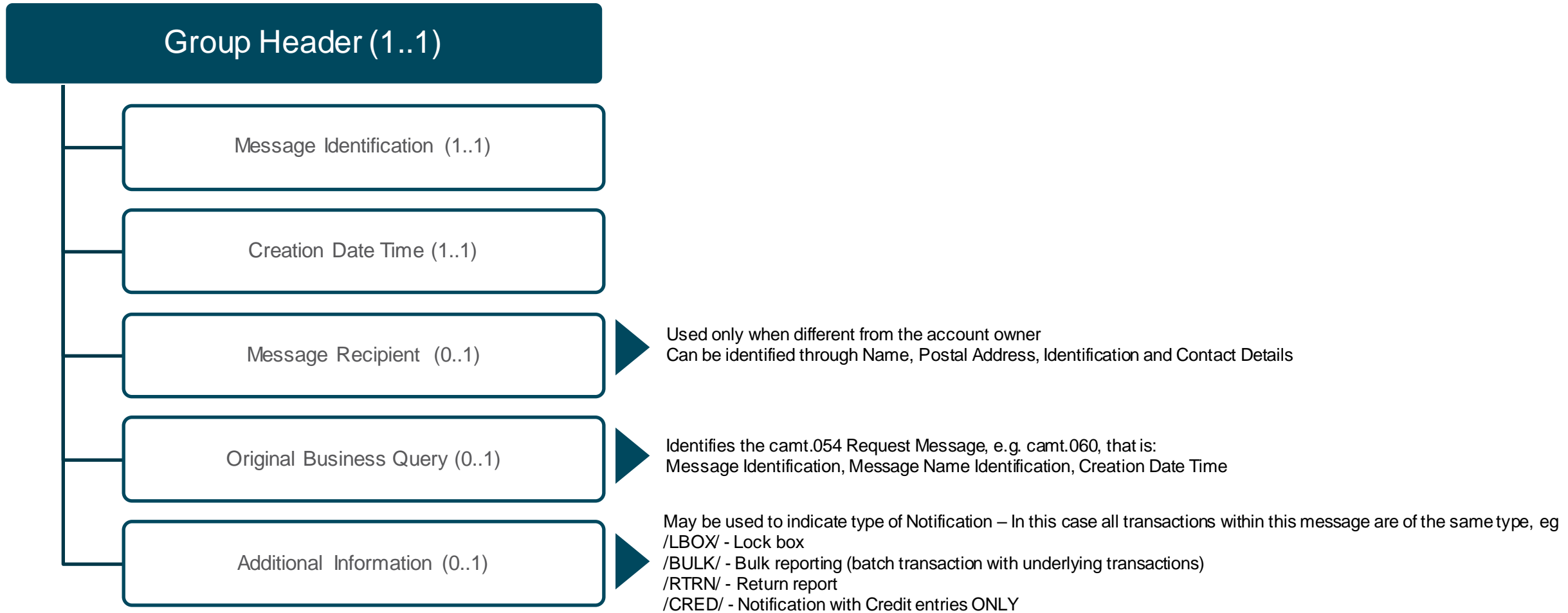
Notes:

- 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



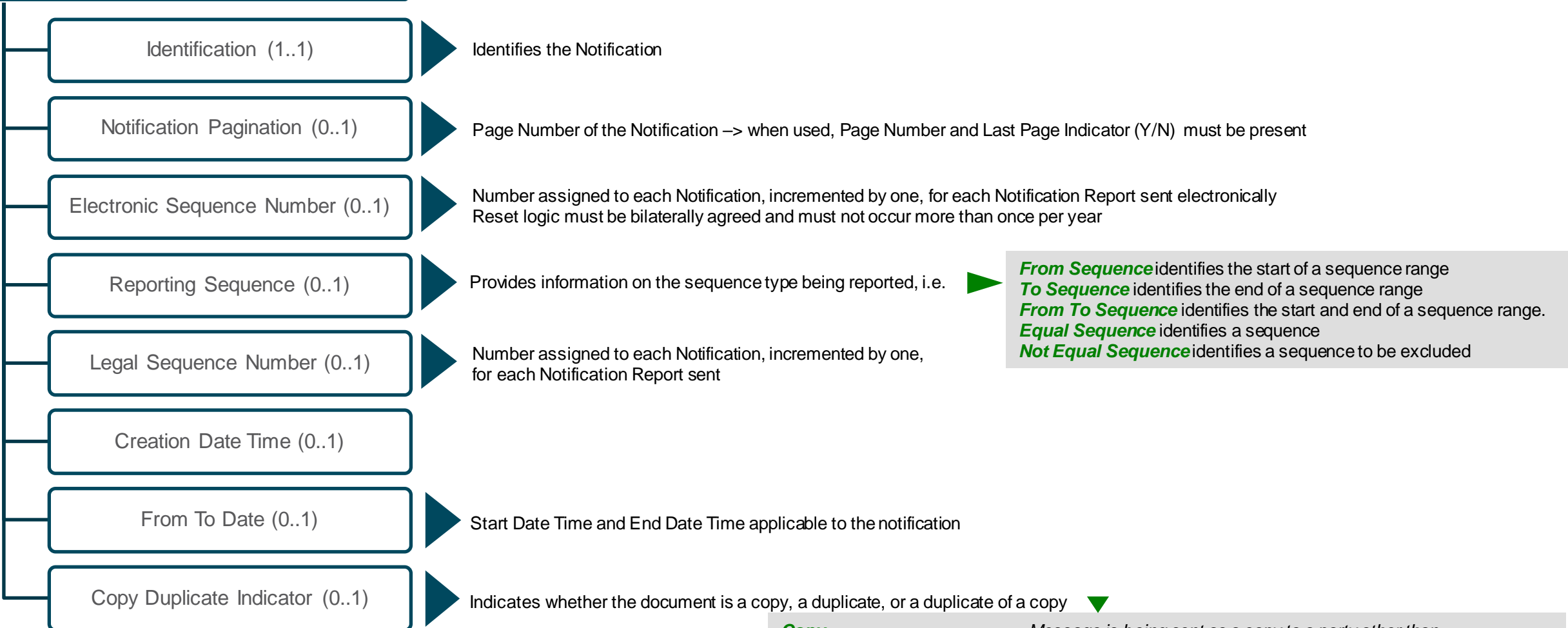
Camt.054 – Message Structure/Group Header



Note: Also available in the Group Header but set to Not Used by CBPR+: Message Pagination

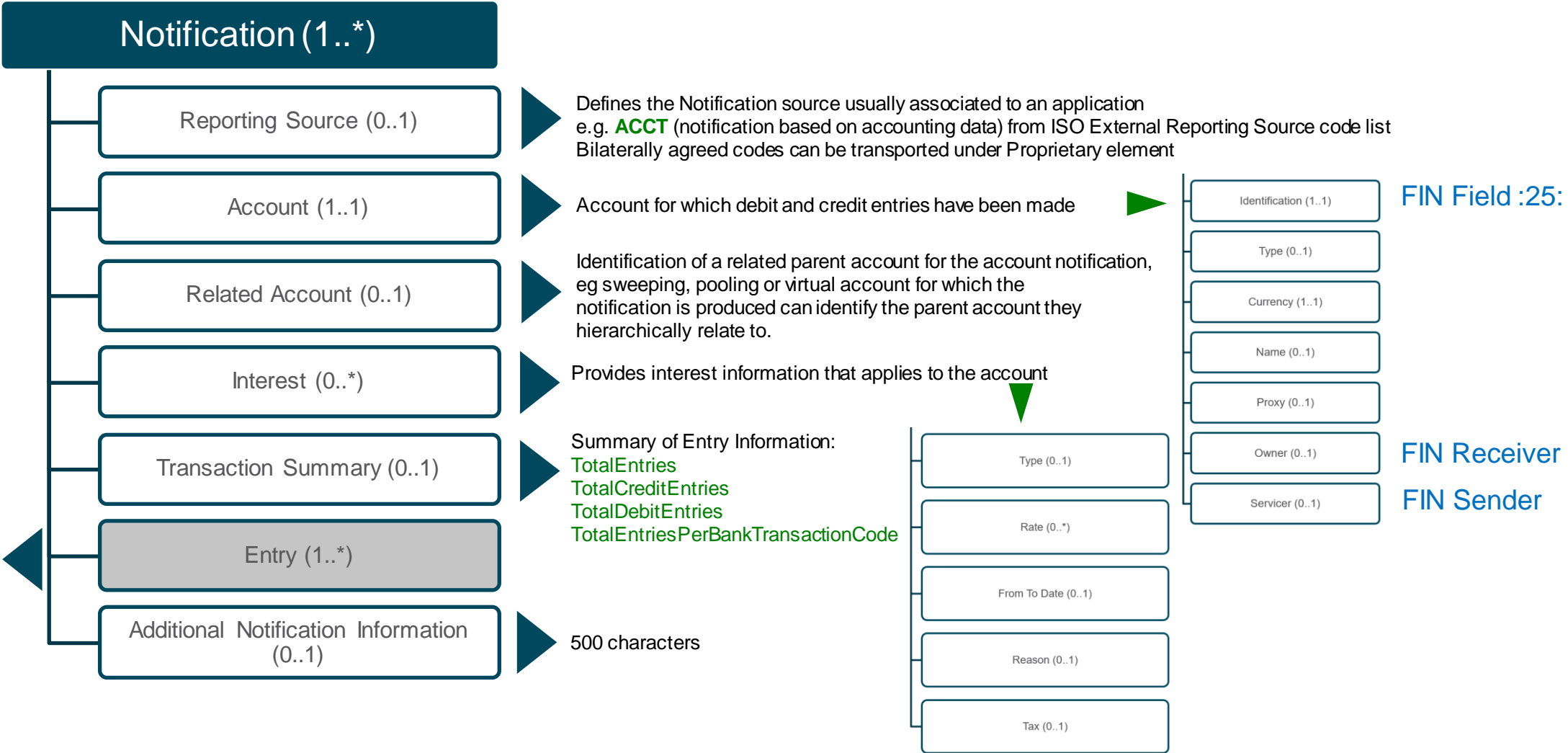
Camt.054 – Message Structure/Notification (1/2)

Notification (1..*)

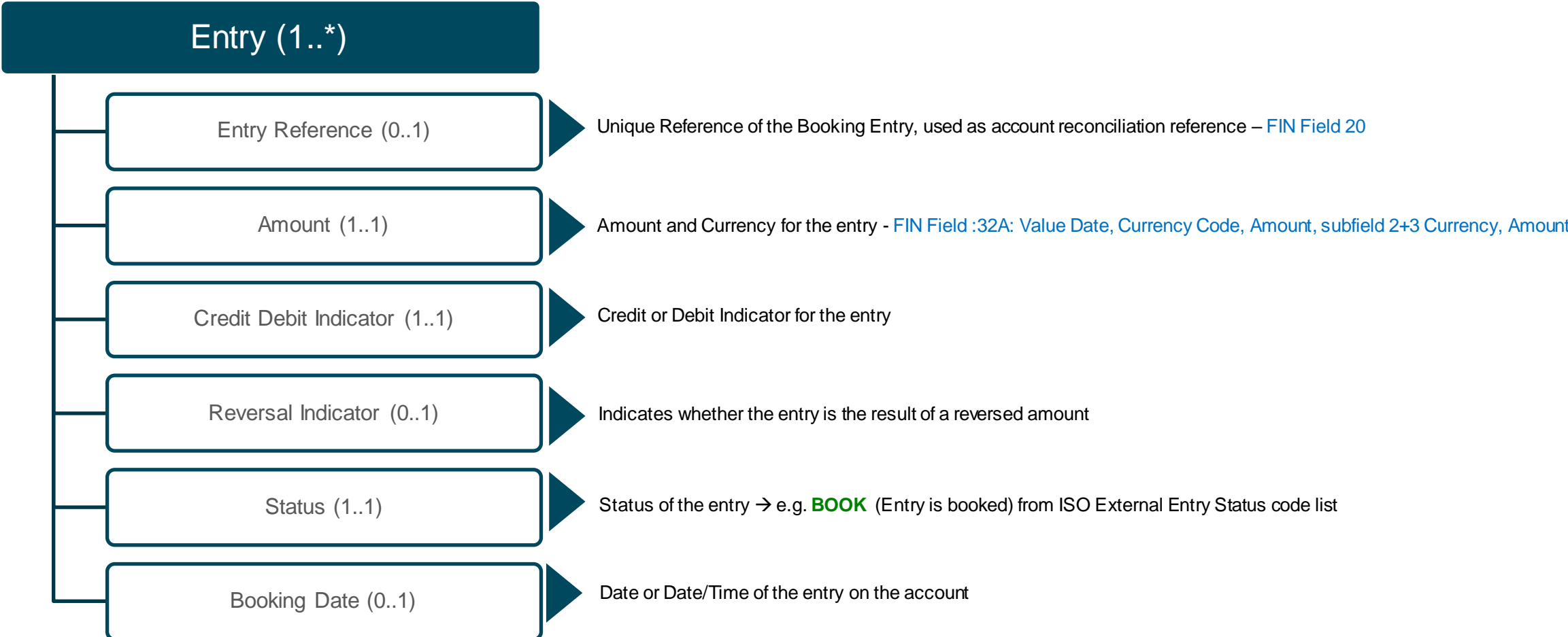


Camt.054 – Message Structure/Notification (2/2)

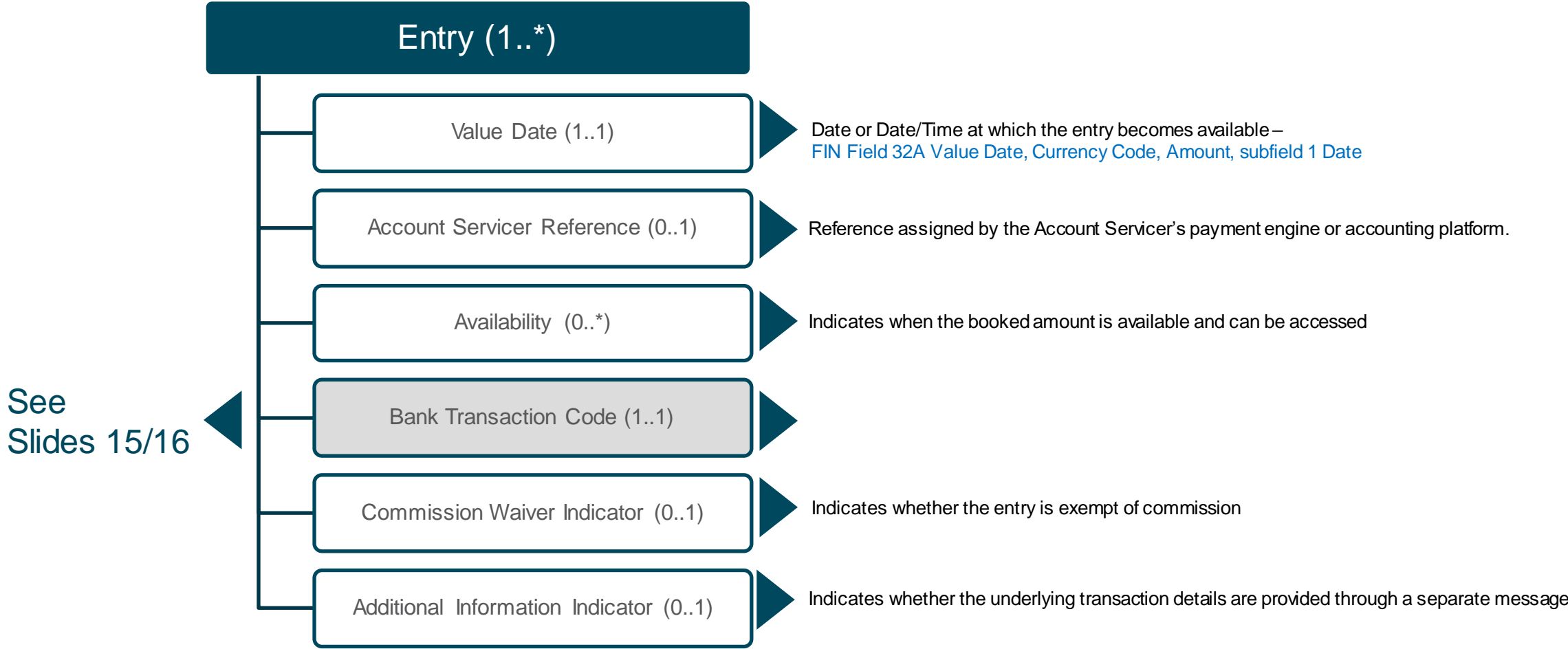
Next Slide



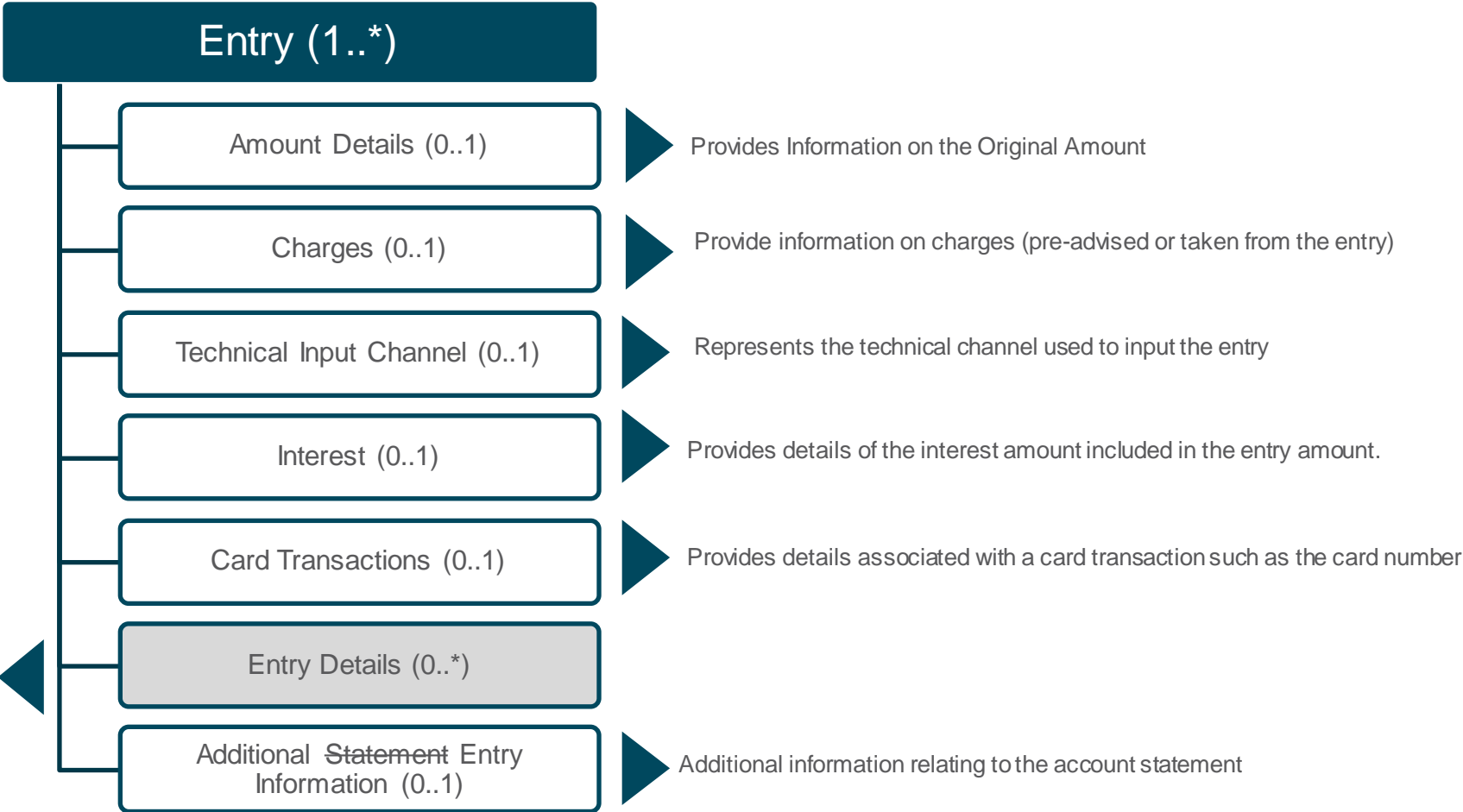
Camt.054 – Entry (1/3)



Camt.054 – Entry (2/3)

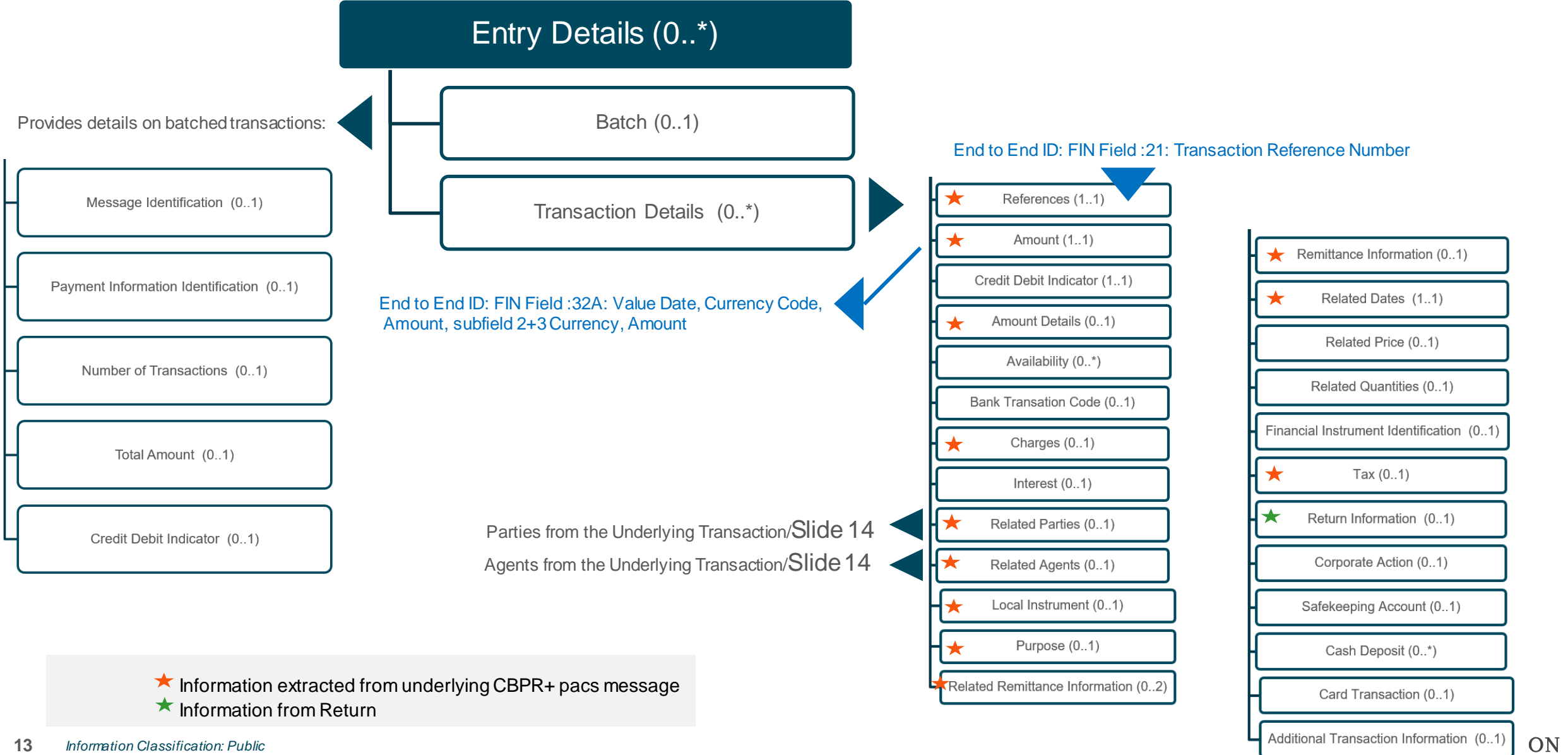


Camt.054 – Entry (3/3)

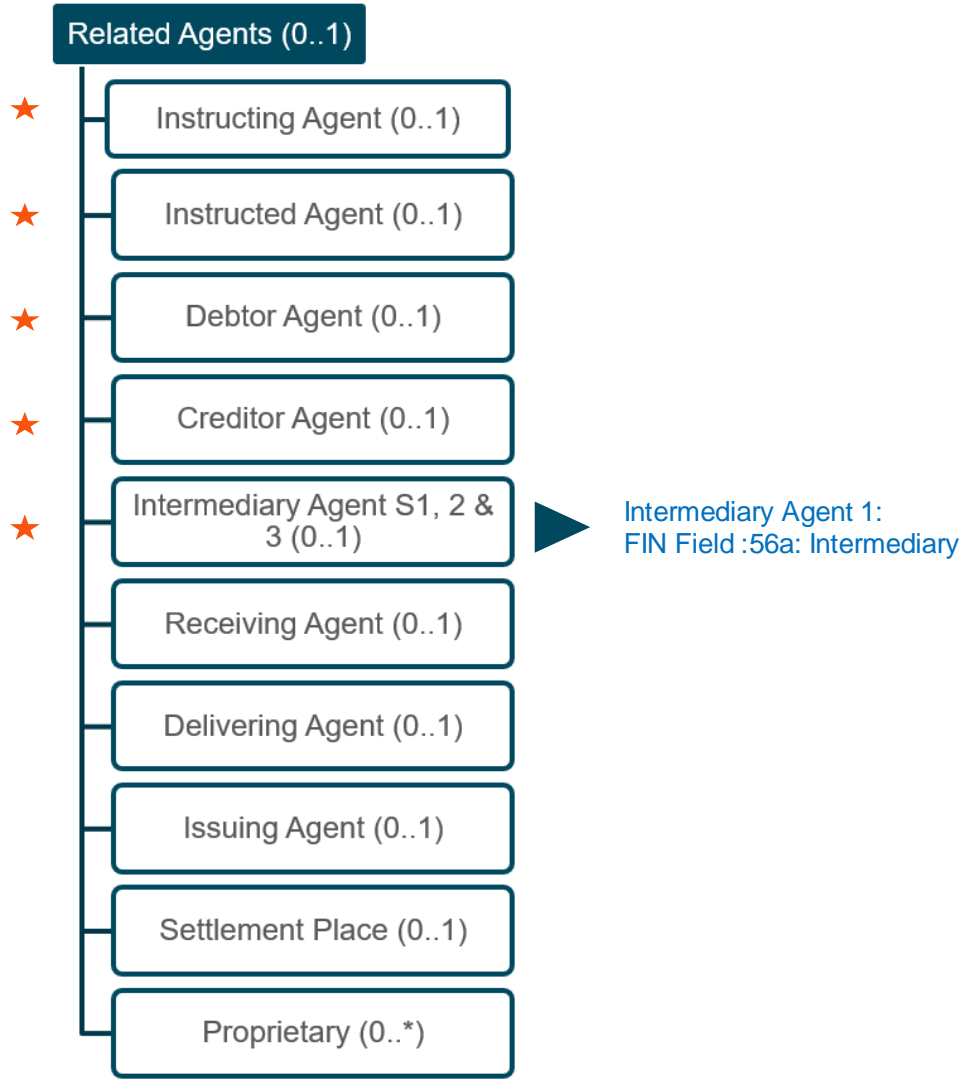
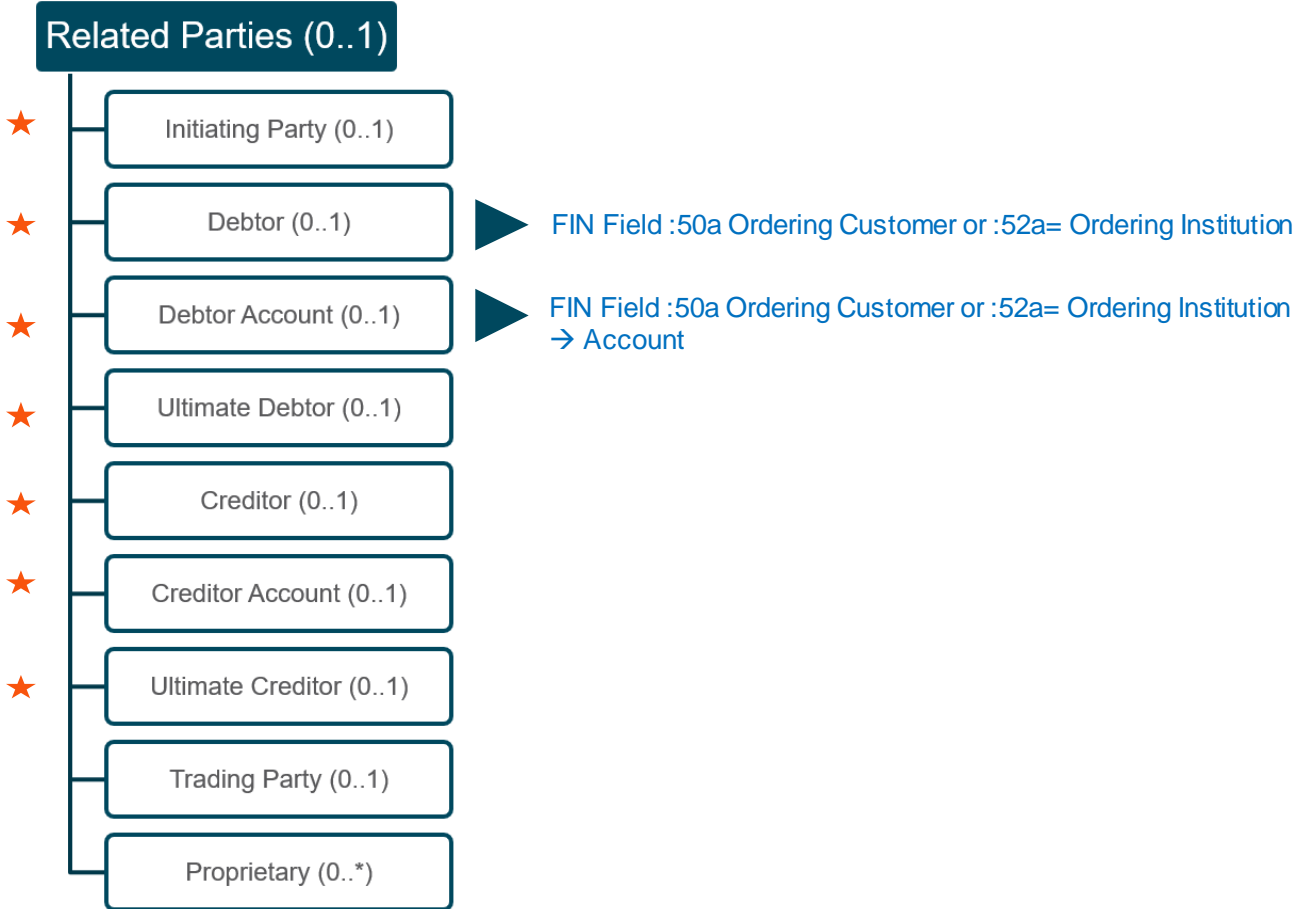


See Slide 13

Camt.054 – Entry Details



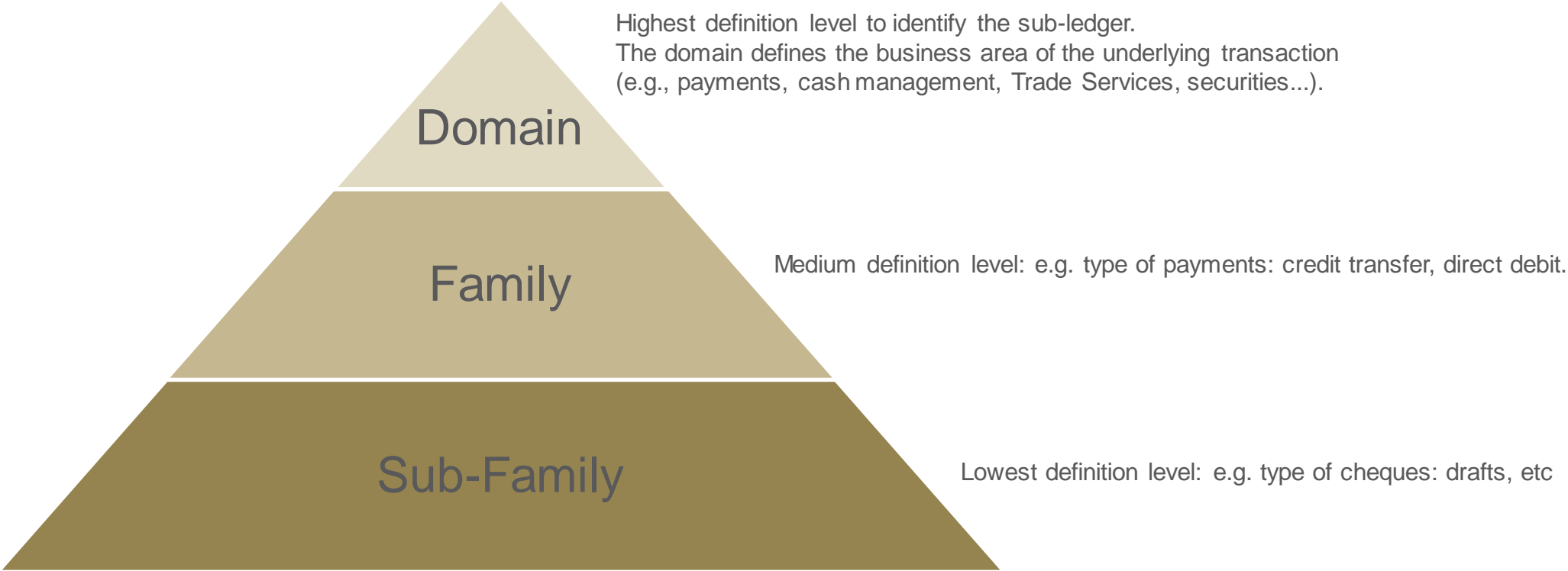
Camt.054 – Related Agents and Related Parties



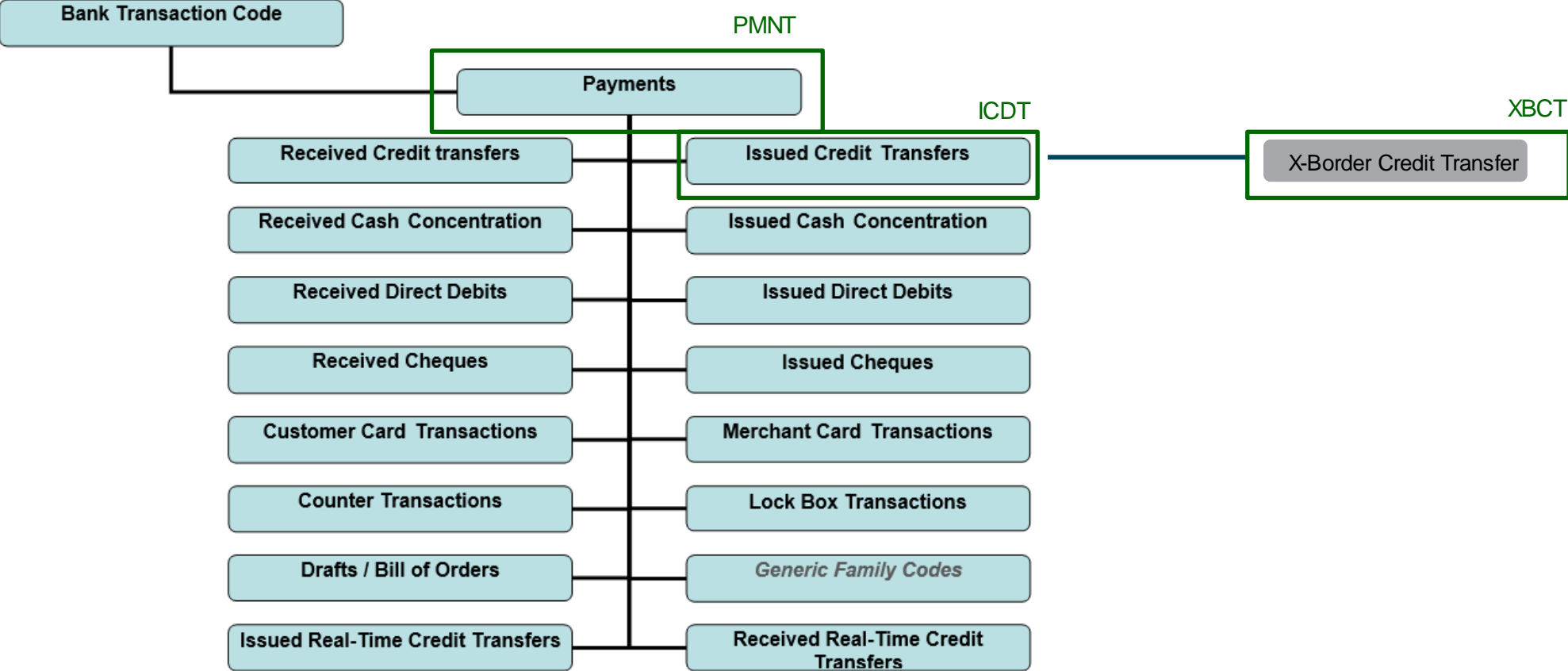
★ Parties/Agents available in CBPR+ Transactions

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)

```

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