

Mizuho Message Implementation Guideline for MHCBJPJT

camt.052.001.08 CGI
Bank-To-Customer Account Report

MIG Version: 1.00
Issue Date: 18-Jan-2024

Mizuho Bank Co., Ltd.

Private and confidential

MIZUHO

The Mizuho logo consists of the word "MIZUHO" in a bold, white, sans-serif font, positioned above a white horizontal line that curves slightly upwards at both ends.

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1. Change history

Version	Date	Brief description of changes
1.0	18 th Jan 2024	This Message Implementation Guideline

2. Introduction

2.1 Purpose

- This Message Implementation Guideline (the “MIG” or “document”) provides guidelines to enable Message receiver’s organisation to implement the Customer Statement Messages into their systems and processes.
- This document complies with the international definitions for content and use of a Common Global Implementation (CGI) camt.052.001.08 Bank-To-Customer Account Report recommendations.
- Note: This document may be subject to future changes. Such changes will be duly notified to you by Mizuho.

2.2 Scope of application of this document

The document is valid within the following scope of application:

Characteristics	Scope of Application
Use of message	The BankToCustomerAccountReport message is sent to enable Message receiver’s organisation to implement the Customer Statement Messages into their systems and processes. It can be used to inform the account owner, or authorised party, of the entries reported to the account, and/or to provide the owner with balance information on the account at a given point in time.
Product	Account Report
Message type available to	Financial Institution
Recommendation	Common Global Implementation Market Practice (CGI-MP)
Schema	CGI-MP camt.052.001.08 BankToCustomerAccountReport

2. Introduction

The flow of payment messages depicting camt.052 is as shown below:

- The Bank To Customer Account Report message (camt.052) is sent by the Debtor Agent to the Initiating Party and/or Creditor agent to Creditor (including the Financial Institutions that are holding JPY accounts with Mizuho).
- It is used to display intraday account movements.

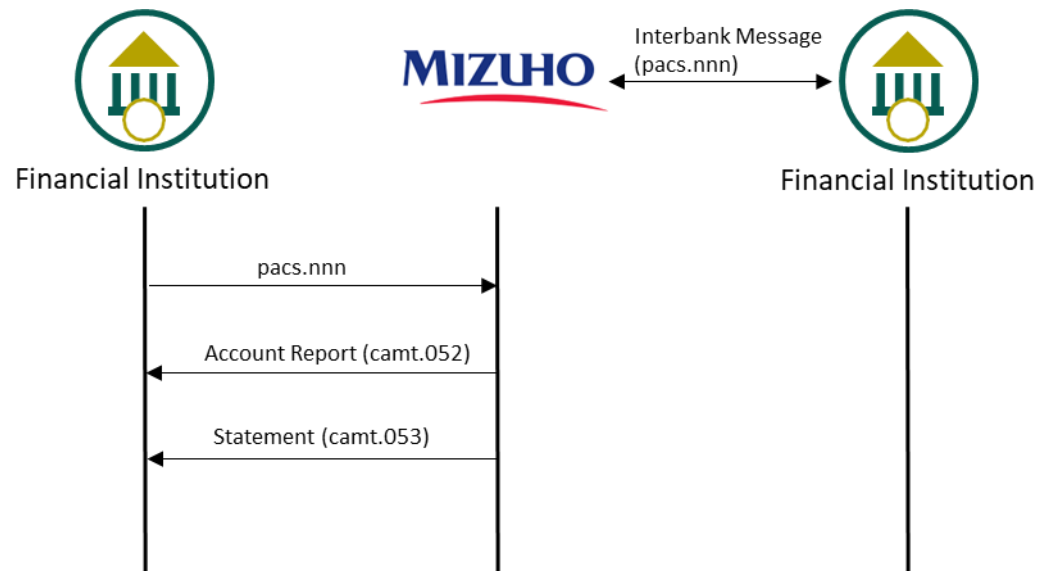


Figure 1: Payment Instruction and cash management (reporting) message flow

2.3 Bank Transaction Codes

Bank Transaction Codes are used to define which types of transactions are reported in the report. Mizuho uses the standard codes according to ISO. Appendix 5.1, included in this document, provides further details.

3. Technical specification

3.1 Mizuho Implementation

The Mizuho CGI message implementation guidelines for the Bank to Customer Statement serves as manual for the technical and business implementation of the Bank-To-Customer Account Report camt.052 message in accordance with the ISO 20022 standard, Common Global Implementation Market Practice (CGI-MP) . The Bank to Customer Account Report transmitted from Mizuho will comply with ISO 20022 standard, CGI guidelines, and Mizuho specification (as indicated within this document).

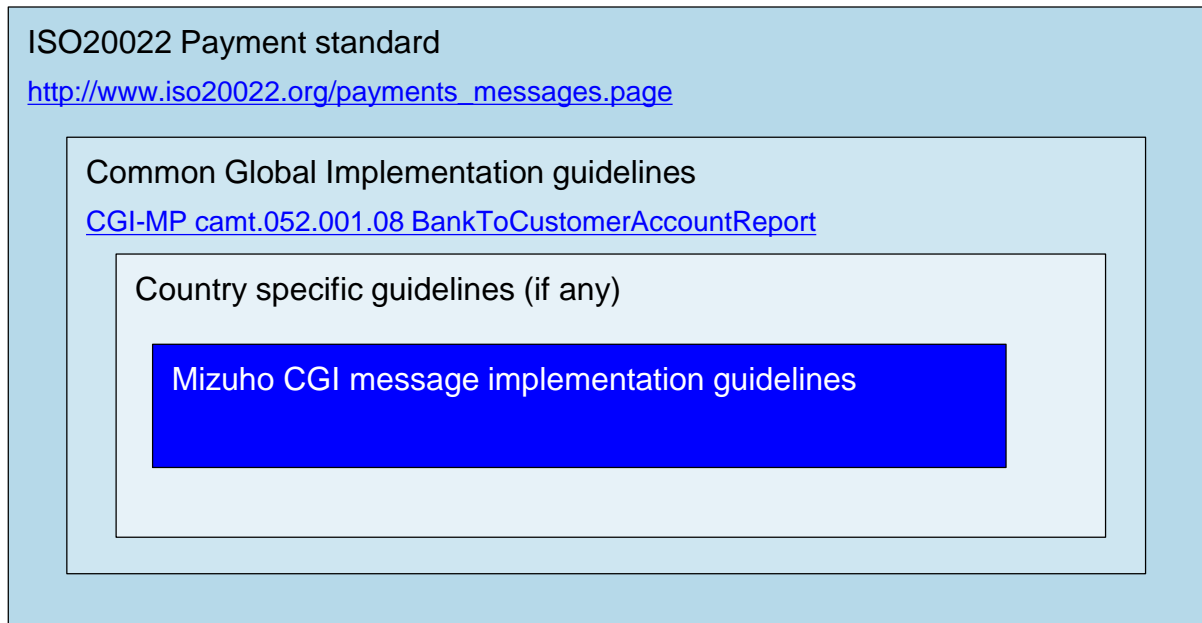


Figure 2: Above shows the degree of concordance between the ISO 20022 standard, Common Global Implementation guidelines and Mizuho implementations.

3. Technical specification

3.2 Character set

- Best practice for Character Set per CGI-MP.

All proprietary and text fields are recommended to use FIN X Character set, excluding Name and Postal Address for all party (agent and non-agent), Related/Remittance Information and Email Address.

a b c d e f g h i j k l m n o p q r s t u v w x y z
 A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
 0 1 2 3 4 5 6 7 8 9
 / - ? : () . , ' +
 Space

- Special characters are additionally allowed in the following areas:
 - All party (agent and non-agent) Name and Postal Address elements.
 - The Related Remittance Information element.
 - The Remittance Information (structured and unstructured) element.
 - The Email Address (where included as part of a proxy elements).
 - List of allowed special characters:
 !#\$%&*=^_{}~";<>@[¥]

Note: Special character “^” is not allowed in Mizuho Global e-Banking / Global Cash Management Services

- Currencies in the Messages will be expressed in ISO Currency Codes only (3- Characters, e.g. EUR)

4. Guideline

4.1 Mizuho usage of the ISO 20022 format

The term “message” is used for one XML schema occurrence, which is a combination of blocks called Group Header, Account Report, Report Entry and Entry Details.

- Message level: “Group Header” block contains all the elements that apply to all the transactions in the report. It occurs exactly once in the message.
- Account level: “Account Report” block contains entries corresponding to the booked transactions and balances.
- Amount level: “Report Entry” block contains the sub-elements which describe an entry on the account in question. One entry can combine several transactions.
- Amount details: “Entry Details” block contains booking details about the entry.

4.2 Legend

The following is a description of fields and columns used in this document:

Lvl	Structural Sequence <small>(correspond to Lvl)</small>	Element Name	XML Tag	Mult	Type / Code	Restr	Additional details	Change Filter	Min Mand	MT M/O	Supplementary Comments by Mizuho
-----	---	--------------	---------	------	-------------	-------	--------------------	---------------	----------	--------	----------------------------------

- **Lvl (Level)** = Refer to element nesting in tree hierarchy described in the Guideline of this document
- **Structural Sequence** = Informs which level a specific field is placed in the tree structure. The hierarchy level is indicated by preceding “+” signs in the message item. More “+” equals deeper in the hierarchy.

4. Guideline

4.2 Legend (continued)

The following is a description of used fields and columns in this message implementation guide:

Lvl	Structural Sequence (correspond to Lvl)	Element Name	XML Tag	Mult	Type / Code	Restr	Additional details	Change Filter	Min Mand	MT M/O	Supplementary Comments by Mizuho
-----	--	--------------	---------	------	-------------	-------	--------------------	---------------	----------	--------	----------------------------------

- **Element Name** = Refers to the actual tag name in ISO 20022, which is also stated under the column XML Tag Name. This can be a Message element (a.k.a. a “field” in a traditional sense), or a Message Component (i.e. a group of information consisting of several elements). Each message element is stated with the element type it comprises (stated under column Type).
- **XML Tag** = Specific code referring to an XML element and will be part of the XML Schema for the identification of an XML element. The “Tag Name” will be stated at the beginning of a string which is to include the required information (i.e. <Dbtr>) and will end the string with the same “Tag Name”, starting with a slash (i.e. </Dbtr>).
- **Multiplicity** = Informs how many times an element can or must be used, as defined by ISO.

1..1	One occurrence (required)
1..n	One or several occurrences (value for “n” represents total number of occurrences) (required)
1..3	Minimum one occurrence must be used and maximum 3 occurrences can be used (required)
	Note: True value of “n” represents unlimited number of occurrences
0..1	None or one occurrence to be used (optional)
0..n	None or several occurrences can be used (value for “n” represents total number of occurrences) (optional)
	Note: True value of “n” represents unlimited number of occurrences

4. Guideline

4.2 Legend (continued)

The following is a description of fields and columns used in this document:

Lvl	Structural Sequence (correspond to Lvl)	Element Name	XML Tag	Mult	Type / Code	Restr	Additional details	Change Filter	Min Mand	MT M/O	Supplementary Comments by Mizuho
-----	--	--------------	---------	------	-------------	-------	--------------------	---------------	----------	--------	----------------------------------

- **Type/Code** = States the value to be transferred in the actual XML element. There is a different “Data Type” representation that can be used in a “BankToCustomerAccountReport”. See examples below:

Applies to Element	Type/Code Notation	Describes the Element	Examples
Code, Address Line	text{m,M}	minimum (m) and maximum (M) length	text{1,35}
Identification	text{L}	Exact length (L)	text{10}
Amount	m <= decimal <= M	minimum (m) and maximum (M) values	0.01 <= decimal <= 9999.99
	fd = F, td = T	maximum fractional (F) and total (T) number of digits	fd = 2, td = 11
Phone Number, UETR	<regular expression>	regular expression pattern	[A-Z]{6,6}([A-Z0-9]{3,3}){0,1}
Date Time	dateTime	Represent ISO Date Time	Preferred representation is Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm). Otherwise use UTC time format (YYYY-MM-DDThh:mm:ss.sssZ).
Last Page Indicator	Boolean	support the mathematical concept of binary-valued logic.	{true, false}

- **Restr** = Restriction type as indicated in Usage Guideline for “CGI-MP camt.052.001.08 BankToCustomerAccountReport”.

4. Guideline

4.2 Legend (continued)

The following is a description of fields and columns used in this document:

Lvl	Structural Sequence <small>(correspond to Lvl)</small>	Element Name	XML Tag	Mult	Type / Code	Restr	Additional details	Change Filter	Min Mand	MT M/O	Supplementary Comments by Mizuho
-----	---	--------------	---------	------	-------------	-------	--------------------	---------------	----------	--------	----------------------------------

- **Additional details** = Other restriction specifics as indicated in Usage Guideline for “CGI-MP camt.052.001.08 BankToCustomerAccountReport”.
- **Change filter** = Elements affected as indicated in Usage Guideline for “CGI-MP camt.052.001.08 BankToCustomerAccountReport”. Blank fields are considered to be unchanged from standard ISO 20022 message definition.
- **Min Mand** = Minimum mandatory elements required. Blank fields are considered non minimum mandatory.
- **MT M/O** = “M” is Mandatory and is a required field in MT.
- **Supplementary Comments by Mizuho** = Informs of special rules or usage for each element such as sample of values for the respective element. If no comments exist, then standard usage according to ISO 20022 applies.

4. Guideline

Lvl	Structural Sequence (correspond to Lvl)	Element Name	XML Tag	Mult	Type / Code	Rest r	Additional details	Change Filter	Min Mand	MT M/O	Supplementary Comments by Mizuho
0		Full Message		[1..1]			Rules: R1	Yes	Yes	-	
1	+	Business Application Header V02 (head.001.001.02)	<AppHdr>	[1..1]				Yes	Yes	-	
2	++	From	<Fr>	[1..1]	Choice		Comment: Usage Rule: 1. When exchanged on SWIFT, "From" must contain either a BIC8 or a BIC11 2. Additional Information may be used optionally 3. If there is an inconsistency, the BIC will take precedence.	Yes	Yes	-	
3	+++	Financial Institution Identification	<FIId>	[1..1]				Yes	Yes		
4	++++	Financial Institution Identification	<FinInstnId>	[1..1]				Yes	Yes		

4. Guideline

Lvl	Structural Sequence (correspond to Lvl)	Element Name	XML Tag	Mult	Type / Code	Rest r	Additional details	Change Filter	Min Mand	MT M/O	Supplementary Comments by Mizuho
5	+++++	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}[A-Z0-9]{3,3}{0,1}	[1..1]		Yes	Yes	M	Set to the Sender BIC
2	++	To	<To>	[1..1]	Choice		<p>Comment:</p> <p>Usage Rule:</p> <p>1. When exchanged on SWIFT, "To" must contain either a BIC8 or a BIC11</p> <p>2. Additional Information may be used optionally</p> <p>3. If there is an inconsistency, the BIC will take precedence.</p>	Yes	Yes	-	

4. Guideline

Lvl	Structural Sequence (correspond to Lvl)	Element Name	XML Tag	Mult	Type / Code	Rest r	Additional details	Change Filter	Min Mand	MT M/O	Supplementary Comments by Mizuho
3	+++	Financial Institution Identification	<FIId>	[1..1]				Yes	Yes	-	
4	++++	Financial Institution Identification	<FinInstnId>	[1..1]				Yes	Yes	-	
5	+++++	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	[1..1]		Yes	Yes	M	- Set to the Receiver BIC
2	++	Business Message Identifier	<BizMsgIdr>	[1..1]	text{1,35}		Rules: R3 ----- Comment: The field must be populated with the Message identification (present at the level of the group header).	Yes	Yes	M	- Corresponds to Field20 in MT941/MT942

4. Guideline

Lvl	Structural Sequence (correspond to Lvl)	Element Name	XML Tag	Mult	Type / Code	Rest r	Additional details	Change Filter	Min Mand	MT M/O	Supplementary Comments by Mizuho
2	++	Message Definition Identifier	<MsgDefldr>	[1..1]	text{1,35}		Rules: R4	Yes	Yes	-	- Set to the Fixed Value "camt.052.001.08"
2	++	Business Service	<BizSvc>	[0..1]	text{1,35}	[1..1] T/C	Rules: R5, R6 ----- Type Changed: text{6,35} [a-z0-9]{1,10}¥.([a-z0-9]{1,10}¥.)+¥d¥d	Yes	Yes	-	- Set to the Fixed Value "swift.cbprplus.02"
2	++	Creation Date	<CreDt>	[1..1]	dateTime	T/C	Type Changed: dateTime .*(¥+ -)((0[0-9]) (1[0-3])):[0-5][0-9]	Yes	Yes	-	- Set to the Message Creation Date Example: 2020-07-16
2	++	Possible Duplicate	<PssbIDpct>	[0..1]	boolean					O	- In case of PDE: Fixed Value "True" - No tag output other than the above

4. Guideline

Lvl	Structural Sequence (correspond to Lvl)	Element Name	XML Tag	Mult	Type / Code	Rest r	Additional details	Change Filter	Min Mand	MT M/O	Supplementary Comments by Mizuho
1	+	Document		[1..1]				Yes	Yes	-	
2	++	Bank To Customer Account Report V08 (camt.052.001.08)	<BkToCstmrAcctRpt>					Yes	Yes	-	
3	+++	Group Header	<GrpHdr>	[1..1]				Yes	Yes	-	
4	++++	Message Identification	<MsgId>	[1..1]	text{1,35}	T/C	Type Changed: text{1,35} [0-9a-zA-Z/¥-¥?:¥(¥)¥.,'¥+]+	Yes	Yes	M	- Corresponds to Field20 in MT941/MT942
4	++++	Creation Date Time	<CreDtTm>	[1..1]	dateTime	T/C	Type Changed: dateTime .*(¥+ -)((0[0-9]) (1[0-3])):[0-5][0-9]	Yes	Yes	-	- Set the Message Creation Date & Time Examples: 2020-07-16T19:20:30.45+01:00

4. Guideline

Lvl	Structural Sequence (correspond to Lvl)	Element Name	XML Tag	Mult	Type / Code	Rest r	Additional details	Change Filter	Min Mand	MT M/O	Supplementary Comments by Mizuho
3	+++	Report	<Rpt>	[1..*]		[1..1]		Yes	Yes	-	
4	++++	Identification	<Id>	[1..1]	text{1,35}	T/C	Type Changed: text{1,35} [0-9a-zA-Z/¥- ¥?:¥(¥)¥.,'¥+]+	Yes	Yes	M	- Corresponds to Field20 in MT941/MT942
4	++++	Report Pagination	<RptPgntn>	[0..1]		[1..1]		Yes	Yes	-	
5	+++++	Page Number	<PgNb>	[1..1]	text [0-9]{1,5}				Yes	M	- Refer Appendix 5.2 for details

4. Guideline

Lvl	Structural Sequence (correspond to Lvl)	Element Name	XML Tag	Mult	Type / Code	Rest r	Additional details	Change Filter	Min Mand	MT M/O	Supplementary Comments by Mizuho
5	+++++	Last Page Indicator	<LastPgInd>	[1..1]	boolean				Yes	-	<For MT941> - Set to the Fixed Value "true" <For MT942> - Set to the Fixed Value "false" * Refer Appendix 5.2 for details
4	++++	Creation Date Time	<CreDtTm>	[0..1]	dateTime	T/C	Type Changed: dateTime .*(¥+ -)((0[0-9]) (1[0-3])):[0-5][0-9]	Yes		O	- Corresponds to Field13D in MT941/MT942
4	++++	Account	<Acct>	[1..1]				Yes	Yes	-	
5	+++++	Identification	<Id>	[1..1]	Choice			Yes	Yes	M	
6	++++++	Other	<Othr>	[1..1]				Yes			

4. Guideline

Lvl	Structural Sequence (correspond to Lvl)	Element Name	XML Tag	Mult	Type / Code	Rest r	Additional details	Change Filter	Min Mand	MT M/O	Supplementary Comments by Mizuho
7	+++++++	Identification	<Id>	[1..1]	text{1,34}	T/C	Type Changed: text{1,34} ([0-9a-zA-Z¥- ¥?:¥(¥)¥.,'¥+]([0- 9a-zA-Z¥- ¥?:¥(¥)¥.,'¥+]*([0- 9a-zA-Z¥- ¥?:¥(¥)¥.,'¥+])?*)	Yes			<For MT941> - Set to Field25(Account) *Set up to the first 34 digits <For MT942> - Set to Field25 + Field34F (Currency) in FieldGroup1
5	+++++	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}	[1..1]		Yes	Yes	M	<For MT941> - Set to Field62(Currency) <For MT942> - Set to Field34F (Currency) in FieldGroup1

4. Guideline

Lvl	Structural Sequence <small>(correspond to Lvl)</small>	Element Name	XML Tag	Mult	Type / Code	Rest r	Additional details	Change Filter	Min Mand	MT M/O	Supplementary Comments by Mizuho
4	++++	Balance	<Bal>	[0..*]			Rules: R13	Yes			
5	+++++	Type	<Tp>	[1..1]				Yes			
6	++++++	Code Or Proprietary	<CdOrPrtry>	[1..1]	Choice			Yes			
7	+++++++	Code	<Cd>	[1..1]	text{1,4}						<for MT941> - Set to Fixed Value "CLBD"
5	+++++	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5						<for MT941> - Corresponds to Field62F(Amount)
6	++++++	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}						<for MT941> - Corresponds to Field62F(Currency)
5	+++++	Credit Debit Indicator	<CdtDbtInd>	[1..1]	text						<for MT941> - Set to the D/C Mark mentioned in Field62F - In case the D/C Mark is "C": Fixed Value "CRDT" - In case the D/C Mark is "D": Fixed Value "DBIT"
6	++++++	Credit			CRDT						
6	++++++	Debit			DBIT						
5	+++++	Date	<Dt>	[1..1]	Choice			Yes			
6	++++++	Date	<Dt>	[1..1]	date						<for MT941> - Corresponds to Field62F(Date)

4. Guideline

Lvl	Structural Sequence <small>(correspond to Lvl)</small>	Element Name	XML Tag	Mult	Type / Code	Rest r	Additional details	Change Filter	Min Mand	MT M/O	Supplementary Comments by Mizuho
4	++++	Transactions Summary	<TxSummary>	[0..1]				Yes			
5	+++++	Total Entries	<TtlNtries>	[0..1]							
5	+++++	Total Credit Entries	<TtlCdtNtries>	[0..1]							
6	++++++	Number Of Entries	<NbOfNtries>	[0..1]	text [0-9]{1,15}					O	<For MT942> - In case there is any value in Field90C(Number), set it to this tag - No tag output other than the above
6	++++++	Sum	<Sum>	[0..1]	decimal td = 18 fd = 17					O	<For MT942> - In case there is any value in Field90C(Amount), set it to this tag - No tag output other than the above
5	+++++	Total Debit Entries	<TtlDbtNtries>	[0..1]							

4. Guideline

Lvl	Structural Sequence <small>(correspond to Lvl)</small>	Element Name	XML Tag	Mult	Type / Code	Rest r	Additional details	Change Filter	Min Mand	MT M/O	Supplementary Comments by Mizuho
6	++++++	Number Of Entries	<NbOfNtries>	[0..1]	text [0-9]{1,15}					O	<For MT942> - In case there is any value in Field90D(Number), set it to this tag - No tag output other than the above
6	++++++	Sum	<Sum>	[0..1]	decimal td = 18 fd = 17					O	<For MT942> - In case there is any value in Field90D(Amount), set it to this tag - No tag output other than the above
5	+++++	Total Entries Per Bank Transaction Code	<TtlNtriesPerBkTxCd>	[0..*]				Yes			
4	++++	Entry	<Ntry>	[0..*]				Yes			

4. Guideline

Lvl	Structural Sequence (correspond to Lvl)	Element Name	XML Tag	Mult	Type / Code	Rest r	Additional details	Change Filter	Min Mand	MT M/O	Supplementary Comments by Mizuho
5	+++++	Entry Reference	<NtryRef>	[0..1]	text{1,35}	T/C	Type Changed: text{1,35} [0-9a-zA-Z/¥- ¥?:¥(¥)¥.,'¥+]+	Yes			
5	+++++	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5					O	<For MT942> - Corresponds to Field61(subfield 5(Amount))
6	++++++	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}						<For MT942> - Corresponds to Field34F(Currency) in FieldGroup1

4. Guideline

Lvl	Structural Sequence <small>(correspond to Lvl)</small>	Element Name	XML Tag	Mult	Type / Code	Rest r	Additional details	Change Filter	Min Mand	MT M/O	Supplementary Comments by Mizuho
5	+++++	Credit Debit Indicator	<CdtDbtInd>	[1..1]	text					O	<For MT942> - In case the D/C Mark is "C" or "RD" (subfield 3) in Field61: Fixed Value "CRDT" - In case the D/C Mark is "D" or "RC" (subfield 3) in Field61: Fixed Value "DBIT"
6	++++++	Credit			CRDT						
6	++++++	Debit			DBIT						

4. Guideline

Lvl	Structural Sequence (correspond to Lvl)	Element Name	XML Tag	Mult	Type / Code	Rest r	Additional details	Change Filter	Min Mand	MT M/O	Supplementary Comments by Mizuho
5	+++++	Reversal Indicator	<RvslInd>	[0..1]	boolean						<For MT942> - In case the D/C Mark is "RD" or "RC" in Field61 (subfield 3): Fixed Value "true" - In case the D/C Mark is "C" or "D" in Field61(subfield 3): No tag output
5	+++++	Status	<Sts>	[1..1]	Choice			Yes			
6	++++++	Code	<Cd>	[1..1]	text{1,4}					-	<For MT942> - Set to the Fixed Value "BOOK"
5	+++++	Booking Date	<BookgDt>	[0..1]	Choice			Yes			

4. Guideline

Lvl	Structural Sequence <small>(correspond to Lvl)</small>	Element Name	XML Tag	Mult	Type / Code	Rest r	Additional details	Chan ge Filter	Min Mand	MT M/O	Supplementary Comments by Mizuho
6	++++++	Date	<Dt>	[1..1]	date					O	<For MT942> - In case there is any value of Entry Date (subfield 2) in Field61: Set it in this tag - No tag output other than the above (per Booking Date)
5	+++++	Value Date	<ValDt>	[0..1]	Choice	[1..1]		Yes			
6	++++++	Date	<Dt>	[1..1]	date					O	<For MT942> - Corresponds to Field61(subfield 1(Value Date))

4. Guideline

Lvl	Structural Sequence (correspond to Lvl)	Element Name	XML Tag	Mult	Type / Code	Rest r	Additional details	Change Filter	Min Mand	MT M/O	Supplementary Comments by Mizuho
5	+++++	Account Servicer Reference	<AcctSvcrRef>	[0..1]	text{1,35}	T/C	Type Changed: text{1,35} [0-9a-zA-Z/¥-¥?:¥(¥)¥.,'¥+]+	Yes		O	<For MT942> - In case there is any value of Reference of the Account Servicing Institution (subfield 8) in Field61: Set it in this tag - No tag output other than the above (per Booking Date)
5	+++++	Bank Transaction Code	<BkTxCd>	[1..1]			Rules: R14	Yes			
6	+++++	Domain	<Domn>	[0..1]							

4. Guideline

Lvl	Structural Sequence <small>(correspond to Lvl)</small>	Element Name	XML Tag	Mult	Type / Code	Rest r	Additional details	Change Filter	Min Mand	MT M/O	Supplementary Comments by Mizuho
7	+++++++	Code	<Cd>	[1..1]	text{1,4}						<For MT942> - Set to the Transaction Type and Identification Code (subfield 6) mentioned in Field61 - Please refer to the "Bank Transaction Code" attached in 5. Appendix
7	+++++++	Family	<Fmly>	[1..1]							
8	+++++++	Code	<Cd>	[1..1]	text{1,4}						<For MT942> - Set to the Transaction Type and Identification Code (subfield 6) mentioned in Field61 - Please refer to the "Bank Transaction Code" attached in 5. Appendix
8	+++++++	Sub Family Code	<SubFmlyCd>	[1..1]	text{1,4}						<For MT942> - Set to the Transaction Type and Identification Code (subfield 6) mentioned in Field61 - Please refer to the "Bank Transaction Code" attached in 5. Appendix

4. Guideline

Lvl	Structural Sequence (correspond to Lvl)	Element Name	XML Tag	Mult	Type / Code	Rest r	Additional details	Change Filter	Min Mand	MT M/O	Supplementary Comments by Mizuho
5	+++++	Entry Details	<NtryDtls>	[0..*]				Yes			
6	++++++	Transaction Details	<TxDtls>	[0..*]		[1..1]		Yes			
7	+++++++	References	<Refs>	[0..1]		[1..1]		Yes			
8	+++++++	End To End Identification	<EndToEndId>	[0..1]	text{1,35}	T/C	Type Changed: text{1,35} [0-9a-zA-Z/¥-¥?:¥(¥)¥.,'¥+]+	Yes			<For MT942> - Corresponds to Field61(subfield 7(Reference for the Account Owner))
7	+++++++	Additional Transaction Information	<AddtlTxInf>	[0..1]	text{1,500}	T/C	Type Changed: text{1,500} [0-9a-zA-Z/¥-¥?:¥(¥)¥.,'¥+]+	Yes			<For MT942> - In case there is any value of Supplementary Details (subfield 9) in Field61: Set it to this tag - No tag output other than the above
5	+++++	Additional Entry Information	<AddtlNtryInf>	[0..1]	text{1,500}	T/C	Type Changed: text{1,500} [0-9a-zA-Z/¥-¥?:¥(¥)¥.,'¥+]+	Yes		O	<For MT942> - In case there is any value in each Statement Line in Field86: Set it to this tag * If it contains a line break, remove the line break and join the text - No tag output other than the above

5. Appendix

5.1 Bank Transaction Codes (“BTC”)

This is an externally defined code list. For the current list, visit:

<https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets>

Note: SWIFT is seeking feedback from financial institutions to recommend combination of BTC in comparison with ISITC Guideline of Code. In alignment with this, Mizuho is currently reviewing the BTC combinations on the following pages for use in Bank-To-Customer Account Report message.

Additional BTC combinations can be applied individually for further or more detailed business cases in accordance with the ISO 20022 combinations as per any updates to the above included link.

5. Appendix

5.1 Bank Transaction Codes

MT942/MT940/MT950			
Field 61: Statement Line			
Subfield 6: Transaction Type + Identification Code			
Transaction Type		Identification Code	
Code	Explanation	Code	Explanation
S	SWIFT transfer	210	Notice to Receive
		541	Receive Against Payment
		543	Deliver Against Payment
		(Other MTs than above)	
N	Non-SWIFT transfer	CHG	Charges and Other Expenses
		CLR	Cash Letters / Cheques Remittance
		COL	Collections (used when entering a principal amount)
		COM	Commission
		DCR	Documentary Credit (used when entering a principal amount)
		DIV	Securities Related Item - Dividends
		FEX	Foreign Exchange
		INT	Interest Related Amount
		MSC	Miscellaneous
		ODC	Overdraft Charge
		TRF	Transfer
F	First advice	- (N/A)	

Camt.052/Camt.053					
Entry (<Ntry>)					
Bank Transaction Code (<BkTxCd>)					
Domain		Family		Sub-Family	
Code	Explanation	Code	Explanation	Code	Explanation
CAMT	Cash Management	NTAV	Not Available	NTAV	Not Available
SECU	Securities	SETT	Trade, Clearing and Settlement	TRAD	Trade
SECU	Securities	SETT	Trade, Clearing and Settlement	TRAD	Trade
PMNT	Payments	ICDT	Issued Credit Transfers	NTAV	Not Available
		RCDT	Received Credit Transfers		
PMNT	Payments	MDOP	Miscellaneous Debit Operation	CHRG	Charges
PMNT	Payments	ICHQ	Issued Cheques	NTAV	Not Available
		RCHQ	Received Cheques		
TRAD	Trade Service	NTAV	Not Available	NTAV	Not Available
PMNT	Payments	NTAV	Not Available	NTAV	Not Available
TRAD	Trade Service	NTAV	Not Available	NTAV	Not Available
SECU	Securities	CORP	Corporate Action	DVCA	Cash Dividend
FORX	Foreign Exchange	NTAV	Not Available	NTAV	Not Available
PMNT	Payments	MCOP	Miscellaneous Credit Operation	INTR	Interest
PMNT	Payments	NTAV	Not Available	NTAV	Not Available
PMNT	Payments	MDOP	Miscellaneous Debit Operation	ODFT	Overdraft
PMNT	Payments	NTAV	Not Available	NTAV	Not Available
- (N/A)					

Remarks
In case of debit entries (i.e., subfield3 (Debit/Credit Mark) = "D") In case of credit entries (i.e., subfield3 (Debit/Credit Mark) = "C")
In case of debit entries (i.e., subfield3 (Debit/Credit Mark) = "D") In case of credit entries (i.e., subfield3 (Debit/Credit Mark) = "C")

5. Appendix

5.2 Pagination of camt.052

- For the existing MT messages, the intraday statement is delivered as “MT941 (Balance Report)” and “MT942 (Interim Transaction Report)”. In MX, message camt.052” will become the equivalence to MT941 and MT942 messages.
- Report Pagination (Page Number and Last Page Indicator) is required as per the format specifications of “camt.052”, pagination setup for L4L conversion from MT941 and MT942 to camt.052” is organized as per below.

For “MHCBJPJT”

<MT941, MT942 specifications>

- One MT942 message contains up to 5 transaction details
- MT942/Tag28C indicates Sequence Number
- MT942/Tag20, page number of transaction details is indicated at 3rd 4th 5th digit from the right/last
- MT941/Tag20, total page number of interim transaction details is indicated at 3rd 4th 5th digit from the right/last

< Report Pagination in CBPR+ >

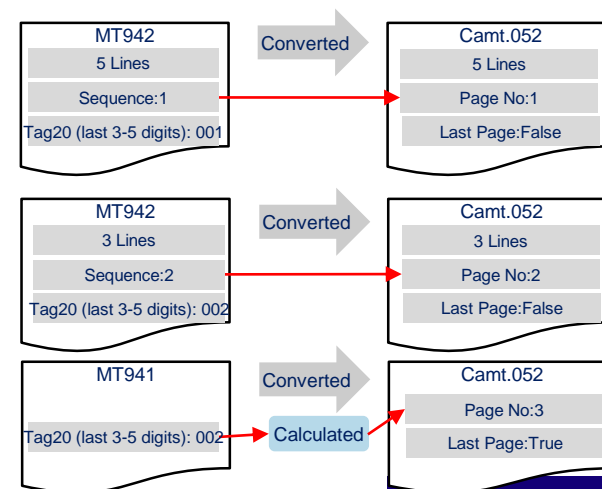
- Page No. must be a serial number
- Last Page Indicator must be “True” for last page and “False” for all but last page

Page setup specifications for L4L conversion from MT941, 942 to Camt.052

Target Messages	“Page No.”	“Last Page Indicator”
MT942→Camt.052	Mapping to Tag28C/Sequence Number	“False” (Fixed)
MT941→Camt.052	<p>“Page No.” is calculated using the following logic</p> <p>① Determine the total number of MT942 messages delivered at the same time (Extract the right/last 3-5 digits of Tag20 in MT942)</p> <p>② “Page No.” in MT941 is calculated based on the result of ①. (Formula: ① +1)</p>	“True” (Fixed)

< Example >

When 8 transactions (in 8 lines) are delivered



5. Appendix

5.3 Sample of MT941 to camt.052 (L4L) – Balance only:

Sample MT941

```
:20:BR11271230000101

:25:1234567JPY

:28:33101/1

:62F:C231127JPY9413703,

-}{5:{CHK:F7514A0056BA}}
```

For illustration purpose, explanation notes and colours are added.

User Header	{ 1 : F 0 1 M H C B J P J T A X X X 7 1 1 0 4 8 5 9 3 0 } { 2 : I 9 4 1 X X X X J P J T X X X X N } { 4 :
:20: ^① Transaction Reference Number	: 2 0 : ^① B R 1 1 2 7 1 2 3 0 0 0 0 1 0 1
:25: ^② Account Identification	: 2 5 : ^② 1 2 3 4 5 6 7 J P Y
:28: ^③ Statement Number/ ^④ Sequence Number	: 2 8 : ^③ 3 3 1 0 1 / ^④ 1
:62F: ^⑤ D/C Mark, ^⑥ Date, ^⑦ Currency Code, ^⑧ Amount	: 6 2 F : ^⑤ C 2 3 1 1 2 7 ^⑦ J P Y ^⑧ 9 4 1 3 7 0 3 ,
Trailer	- } { 5 : { C H K : F 7 5 1 4 A 0 0 5 6 B A } }



Like for Like mapping to camt.052

5. Appendix

5.3 Sample of MT941 to camt.052 (L4L) – Balance only:

MT941 Format → L4L mapping to camt.052 →

:20:	① Transaction Reference Number
:25:	② Account Identification
:28:	③ ④ Statement Number/Sequence Number
:62F:	⑤ ⑥ ⑦ ⑧ D/C Mark, Date, Currency Code, Amount

```
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  </GrpHdr>
  <Rpt> ①
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    </RptPgntn>
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        </Othr>
      </Id>
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    </Acct>
    <Bal>
      <Tp>
        <CdOrPrtry>
          <Cd>CLBD</Cd>
        </CdOrPrtry>
      </Tp>
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      <CdtDbtInd>CRDT</CdtDbtInd>
      <Dt>⑥ 2023-11-27</Dt>
    </Bal>
  </Rpt>
</BkToCstmrAcctRpt>
```

5. Appendix

5.4 Sample of MT941 (Balance) and MT942 (Transactions) to camt.052 (L4L) – Balance and Transactions

Sample MT942 (Transactions) ← to be in Page 1 in camt.052

```
:20:IR11271430000102
:25:1234567JPY
:28C:33102/1
:34F:JPY1
:13D:2311271430+0900
:61:231127DY4470,NTRFOTT-890-111111//RT002600516136
  ABC LIMITED
:61:231127DY4557,NTRFOTT-890-222222//RT002600516129
  DEF LIMITED
:90D:2JPY9027
:90C:0JPY0
```

For illustration purpose, explanation notes and colours are added →

```
{1:F01MHCBJPJTCXXX7023816881}{2:I942XXXXJPJTXXXXN}{4
:20:IR11271430000102
:25:1234567JPY
:28C:33102/1
:34F:JPY1
:13D:2311271430+0900
:61:231127DY4470,NTRFOTT-890-111111//RT002600516136
  ABC LIMITED
:61:231127DY4557,NTRFOTT-890-222222//RT002600516129
  DEF LIMITED
:90D:2JPY9027
:90C:0JPY0
-}{5:{CHK:56F204E05B72}}
```

Sample MT941 (Balance) ← to be in Page 2 in camt.052

```
:20:BR11271430000102
:25:1234567JPY
:28:33102/1
:62F:C231127JPY9404676,
```

For illustration purpose, explanation notes and colours are added →

```
:20:BR11271430000102
:25:1234567JPY
:28:33102/2
:62F:C231127JPY9404676,
-}{5:{CHK:F75556A44AA2}}
```

5. Appendix

5.4 Sample of MT941 (Balance) and MT942 (Transactions) to camt.052 (L4L) – Balance and Transactions

MT941 and MT942 Format → L4L mapping to camt.052 →

MT942 (Transactions) ← camt.052 showing Page 1 ③

:20:	① Transaction Reference Number
:25:	② Account Identification
:28C:	③ Statement Number/Sequence Number
:34F:	④ Debit/(Debit and Credit) Floor Limit Indicator
:13D:	⑤ Date/Time Indication
:61:	⑥ Value Date / ⑦ Entry Date / ⑧ DC Mark / ⑨ Fund Code / ⑩ Amount / ⑪ Txn Type / ⑫ Identification Code / Ref for the A/C Owner / Ref of the A/C Svcing Inst ⑬ ⑭ ⑮ Supplemental Details
:61:	⑯ Value Date / ⑰ Entry Date / ⑱ DC Mark / ⑲ Fund Code / ⑳ Amount / ㉑ Txn Type / ㉒ Identification Code / Ref for the A/C Owner / Ref of the A/C Svcing Inst ㉓ ㉔ ㉕ Supplemental Details
:90D:	㉖ Number and Sum of Entries(Currency Amount)
:90C:	㉗ Number and Sum of Entries(Currency Amount) ㉘ ㉙

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    </GrpHdr>
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      ⑤
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          </Othr>
        </Id>
        ④
        <Ccy>JPY</Ccy>
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          ⑨
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          <Sum>0</Sum>
        </TtICdtNtries>
      </TxSummary>
```

5. Appendix

5.4 Sample of MT941 (Balance) and MT942 (Transactions) to camt.052 (L4L) – Balance and Transactions

MT941 and MT942 Format → L4L mapping to camt.052 →

MT942 (Transactions) ← camt.052 showing Page 1 ③

:20:	① Transaction Reference Number
:25:	② Account Identification
:28C:	③ Statement Number/Sequence Number
:34F:	④ Debit/(Debit and Credit) Floor Limit Indicator
:13D:	⑤ Date/Time Indication
:61:	⑥ Value Date / ⑦ Entry Date / ⑧ DC Mark / ⑨ Fund Code / ⑩ Amount / ⑪ Txn Type / ⑫ Identification Code / ⑬ Ref for the A/C Owner / ⑭ Ref of the A/C Svng Inst ⑮ Supplemental Details
:61:	⑯ Value Date / ⑰ Entry Date / ⑱ DC Mark / ⑲ Fund Code / ⑳ Amount / ㉑ Txn Type / ㉒ Identification Code / ㉓ Ref for the A/C Owner / ㉔ Ref of the A/C Svng Inst ㉕ Supplemental Details
:90D:	⑯ Number and Sum of Entries(Currency Amount)
:90C:	⑯ Number and Sum of Entries(Currency Amount)

```

<Ntry>
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  <Cd tDb t Ind>DBIT</Cd tDb t Ind>
  <Sts>
    <Cd>BOOK</Cd>
  </Sts>
  <ValDt>⑥
    <Dt>2023-11-27</Dt>
  </ValDt>
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      <Cd>PMNT</Cd>
    </Domn>
    <Fmly>⑪⑫
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      <SubFmlyCd>NTAV</SubFmlyCd>
    </Fmly>
  </BkTxCd>
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    <TxDtls>
      <Refs>
        <EndToEndId>⑬ OTT-890-111111</EndToEndId>
      </Refs>
      <AddtlTxInf>⑮ ABC LIMITED</AddtlTxInf>
    </TxDtls>
  </NtryDtls>
</Ntry>

```

5. Appendix

5.4 Sample of MT941 (Balance) and MT942 (Transactions) to camt.052 (L4L) – Balance and Transactions

MT941 and MT942 Format → L4L mapping to camt.052 →

MT942 (Transactions) ← camt.052 showing Page 1 ③

:20:	① Transaction Reference Number
:25:	② Account Identification
:28C:	③ Statement Number/Sequence Number
:34F:	④ Debit/(Debit and Credit) Floor Limit Indicator
:13D:	⑤ Date/Time Indication
:61:	⑥ Value Date / ⑦ Entry Date / ⑧ DC Mark / ⑨ Fund Code / ⑩ Amount / ⑪ Txn Type / ⑫ Identification Code / Ref for the A/C Owner / Ref of the A/C Svng Inst
	⑮ Supplemental Details
:61:	⑯ Value Date / ⑰ Entry Date / ⑱ DC Mark / ⑲ Fund Code / ⑳ Amount / ㉑ Txn Type / ㉒ Identification Code / Ref for the A/C Owner / Ref of the A/C Svng Inst
	㉕ Supplemental Details
:90D:	㉖ Number and Sum of Entries(Currency Amount)
:90C:	㉗ Number and Sum of Entries(Currency Amount)

```

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    <TxDtIs>
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      </Refs>
      <AddtlTxInf>DEF LIMITED</AddtlTxInf>
    </TxDtIs>
  </NtryDtIs>
</Ntry>
</Rpt>
</BkToCstmrAcctRpt>
  
```

5. Appendix

5.4 Sample of MT941 (Balance) and MT942 (Transactions) to camt.052 (L4L) – Balance and Transactions

MT941 and MT942 Format → L4L mapping to camt.052 →

MT941 (Balance) ← camt.052 showing Page 2 ③⑤

:20:	③② Transaction Reference Number
:25:	③③ Account Identification
:28:	③④ Statement Number/Sequence Number ③⑤
:62F:	③⑥ D/C Mark, ③⑦ Date, ③⑧ Currency Code, ③⑨ Amount

```
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    <GrpHdr>
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      <CreDtTm>2023-11-27T12:30:00+01:00</CreDtTm>
    </GrpHdr>
    <Rpt>
      <Id>BR11271430000102</Id>
      <RptPgntn>
        <PgNb>2</PgNb>
        <LastPgInd>True</LastPgInd>
      </RptPgntn>
      <CreDtTm>2023-11-27T12:30:00+01:00</CreDtTm>
      <Acct>
        <Id>
          <Othr>
            <Id>1234567JPY</Id>
          </Othr>
        </Id>
        <Ccy>JPY</Ccy>
      </Acct>
      <Bal>
        <Tp>
          <CdOrPrtry>
            <Cd>CLBD</Cd>
          </CdOrPrtry>
        </Tp>
        <Amt Ccy="JPY">9404676</Amt>
        <CdtDbtInd>CRDT</CdtDbtInd>
        <Dt>2023-11-27</Dt>
      </Bal>
    </Rpt>
  </BkToCstmrAcctRpt>
```

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