Mizuho Message Implementation Guideline for MHCBJPJT

camt.053.001.08 CGI
Bank-To-Customer Statement

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

Mizuho Bank Co., Ltd.

MIZUHO

Table of Contents

1. Change history

Version	Date	Brief description of changes
1.0	18th 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.053.001.08 Bank-To-Customer Statement recommendations.
- This document does not cover all the aspects regarding the communication channels used for payment message transmission between customers and financial institutions, or the related security features. Responsibility for the channels used and related security features is the sole responsibility of the financial institutions involved and their customers.
- 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

Characteristics	Scope of Application
Use of message	The BankToCustomerStatememt is sent to enable Message receiver's organisation to implement the Customer Statement Messages into their systems and processes. It is used to inform the account owner, or authorised party, of the entries booked to the account, and to provide the owner with balance information on the account at a given point in time.
Product	Account Statement
Message type available to	Financial Institution
Recommendation	Common Global Implementation Market Practice (CGI-MP)
Schema	CGI-MP camt.053.001.08 BankToCustomerStatement

2. Introduction

The flow of payment messages depicting camt.053 is as shown below:

- The Bank To Customer Statement message (camt.053) 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).
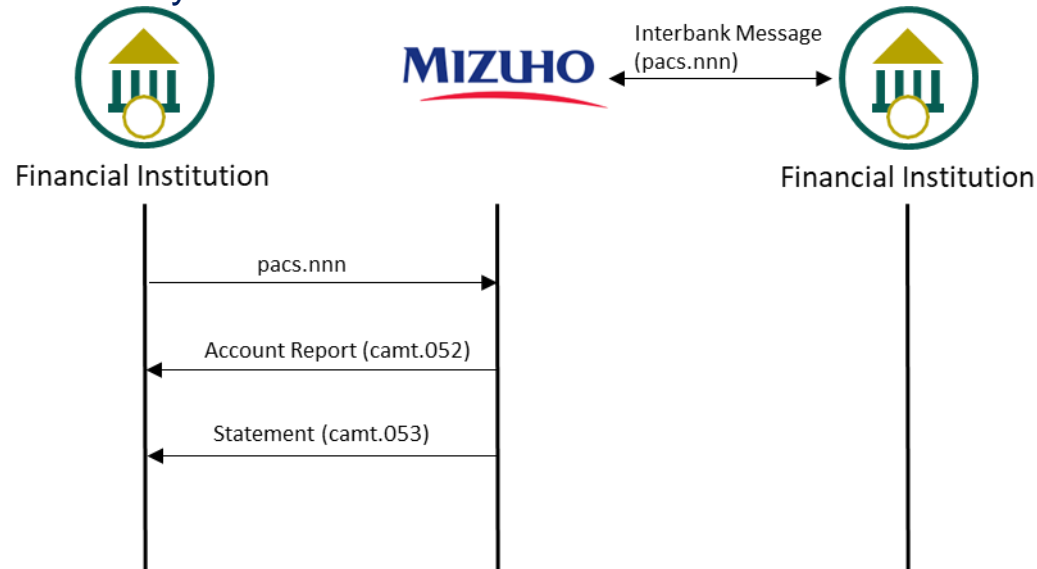- It is used to display end-of-day account movements.

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 statement. 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 Statement camt.053 message in accordance with the ISO 20022 standard, Common Global Implementation Market Practice (CGI-MP) . The Bank to Customer Statement messages transmitted from Mizuho will comply with ISO 20022 standard, CGI guidelines, and Mizuho specification (as indicated within this document).

ISO20022 Payment standard

http://www.iso20022.org/payments_messages.page

Common Global Implementation guidelines

CGI-MP camt.053.001.08 BankToCustomerStatement

Country specific guidelines (if any)
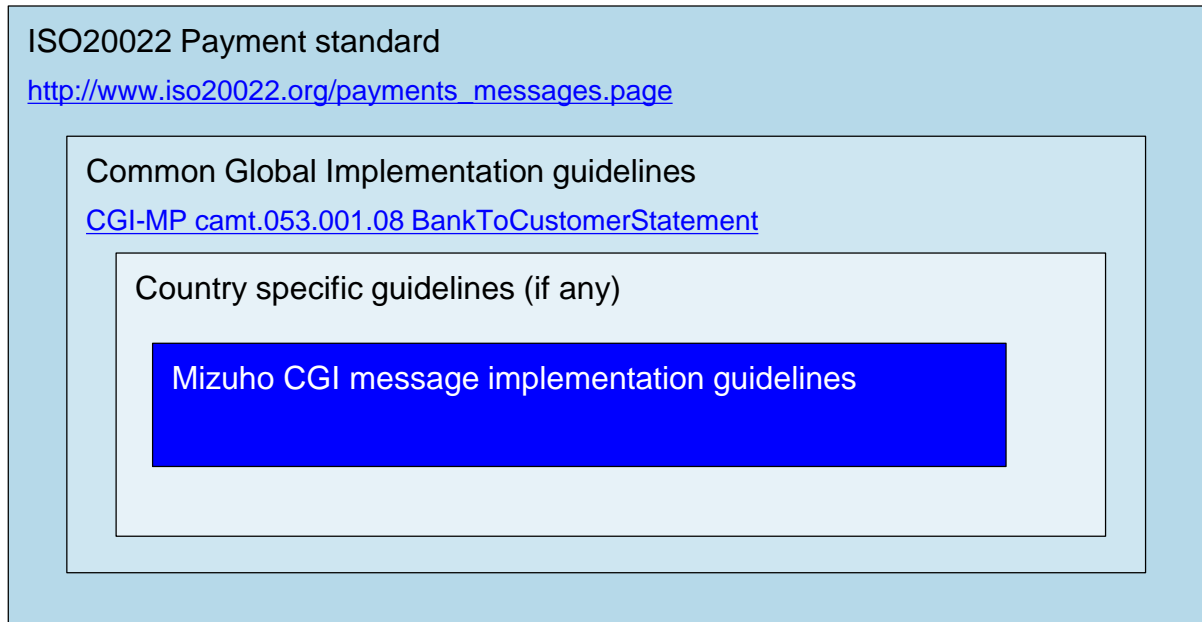
Mizuho CGI message implementation guidelines

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 consisting of Group Header, Account Statement, Statement Entry, 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 Statement" block contains entries correspond to the booked transactions and balances.

- Amount level: "Statement Entry" block contains the sub-elements which describe a single 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 (correspond to Lvl)	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 **1..3**	One or several occurrences (value for "n" represents total number of occurrences) (required) 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 "BankToCustomerStatement". 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.053.001.08 BankToCustomerStatement".

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

- **Additional details** = Other restriction specifics as indicated in Usage Guideline for "CGI-MP camt.053.001.08 BankToCustomerStatement".
- **Change filter** = Elements affected as indicated in Usage Guideline for "CGI-MP camt.053.001.08 BankToCustomerStatement". 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. Blank fields are considered Optional.
- **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	Restr	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	Restr	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		Comment: Usage Rule: 1. When exchanged on SWIFT, "To" 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. Guideline

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
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 MT940/MT950
2	++	Message Definition Identifier	<MsgDefIdr>	[1..1]	text{1,35}		Rules: R4	Yes	Yes	-	- Set to the Fixed Value "camt.053.001.08"

4. Guideline

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
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	\<PssblDplct\>	[0..1]	boolean					-	- In case of PDE: Fixed Value "True" - No tag output other than the above
1	+	Document		[1..1]				Yes	Yes	-	

4. Guideline

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
2	++	Bank To Customer Statement V08 (camt.053.001.08)	<BkToCstmrStmt>					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 MT940/MT950
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 to the Message Creation Date & Time Examples: 2020-07-16T19:20:30.45+01:00
3	+++	Statement	<Stmt>	[1..*]		[1..1]	Rules: R12, R13, R14, R15, R16, R17	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 MT940/MT950

4. Guideline

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
4	++++	Statement Pagination	<StmtPgntn>	[0..1]		[1..1]		Yes	Yes	M	
5	+++++	Page Number	<PgNb>	[1..1]	text [0-9]{1,5}		Rules: R13, R14	Yes	Yes	M	- Corresponds to Field28C (Sequence Number) in MT940/MT950
5	+++++	Last Page Indicator	<LastPgInd>	[1..1]	boolean		Rules: R15, R16	Yes	Yes	M	- In case there is any value in Field62F (Closing Balance) in MT940/MT950: Fixed Value "true" - In case there is any value in Field62M (Intermediate Closing Balance) in MT940/MT950: Fixed Value "false"
4	++++	Electronic Sequence Number	<ElctrncSeqNb>	[0..1]	decimal td = 18 fd = 0		Rules: R12, R18	Yes		-	- Corresponds to Field28C (Statement Number) in MT940/MT950

4. Guideline

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
4	++++	Account	<Acct>	[1..1]				Yes	Yes	-	
5	+++++	Identification	<Id>	[1..1]	Choice			Yes	Yes	M	
6	++++++	Other	<Othr>	[1..1]				Yes		-	
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		-	- Corresponds to Field25 (Account) in MT940/MT950
5	+++++	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}	[1..1]		Yes	Yes	M	- Set the CCY mentioned in Field62 (F or M) in MT940/MT950
4	++++	Balance	<Bal>	[1..*]			Rules: R13, R14, R15, R16	Yes	Yes	-	- Generate this <Bal> tag for each Field60 and Field62 in MT940/MT950
5	+++++	Type	<Tp>	[1..1]				Yes	Yes	-	
6	++++++	Code Or Proprietary	<CdOrPrtry>	[1..1]	Choice			Yes	Yes	M (60, 62) O (64)	

4. Guideline

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
7	+++++++	Code	<Cd>	[1..1]	text{1,4}		Rules: R13, R14, R15, R16, R17	Yes		-	- In case there is any value in Field60 (F or M) (Opening Balance) in MT940/MT950: Fixed Value "OPBD" - In case there is any value in Field62 (F or M) ((Intermediate) Closing Balance) in MT940/MT950: Fixed Value "CLBD"
6	++++++	Sub Type	<SubTp>	[0..1]	Choice		Comment:	Yes		-	
7	+++++++	Code	<Cd>	[1..1]	text{1,4}		Rules: R13, R14, R15, R16	Yes		-	- In case of Field60F: No tag output - In case of Field60M: "INTM" - In case of Field62F: No tag output - In case of Field62M: "INTM"

4. Guideline

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
5	+++++	Amount	\<Amt\>	[1..1]	0 <= decimal td = 18 fd = 5			Yes		M (60, 62) O (64)	- In case of Field60: Set to the Amount mentioned in Field60 (F or M) - In case of Field62: Set to the Amount mentioned in Field62 (F or M)
6	++++++	Xml Attribute Currency	\<Ccy\>		text [A-Z]{3,3}			Yes		M (60, 62) O (64)	- In case of Field60: Set to the CCY mentioned in Field60 (F or M) - In case of Field62: Set to the CCY mentioned in Field62 (F or M)

4. Guideline

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
5	+++++	Credit Debit Indicator	<CdtDbtInd>	[1..1]	text			Yes		M (60, 62) O (64)	- In case of Field60: Set to the D/C Mark mentioned in Field60 (F or M) - In case of Field62: Set to the D/C Mark mentioned in Field62 (F or M) - 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	Yes	M (60, 62) O (64)	

4. Guideline

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
6	++++++	Date	<Dt>	[1..1]	date					M (60, 62) O (64)	- In case of Field60: Set to the Date mentioned in Field60 (F or M) - In case of Field62: Set to the Date mentioned in Field62 (F or M)
4	++++	Entry	<Ntry>	[0..*]			Comment: The number of occurrences of "Entry" must be bilaterally agreed	Yes		-	- Generate <Ntry> tags for Field61 counts
5	+++++	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5					O	- Corresponds to Field61(subfield 5(Amount))
6	++++++	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}					O	- Set to the CCY mentioned in Field60 (F or M) in MT940/MT950

4. Guideline

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
5	+++++	Credit Debit Indicator	<CdtDbtInd>	[1..1]	text					O	- 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					-	
5	+++++	Reversal Indicator	<RvslInd>	[0..1]	boolean					-	- In case the D/C Mark is "C" or "D" (subfield 3) in Field61: No tag output - In case the D/C Mark is "RC" or "RD" (subfield 3) in Field61: Fixed Value "true"
5	+++++	Status	<Sts>	[1..1]	Choice			Yes		-	

4. Guideline

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
6	++++++	Code	<Cd>	[1..1]	text{1,4}	FV	FixedValue: BOOK	Yes		-	- Set to the Fixed Value "BOOK"
5	+++++	Booking Date	<BookgDt>	[0..1]	Choice			Yes		-	
6	++++++	Date	<Dt>	[1..1]	date					O	- In case there is any value of Entry Date (subfield 2) in Field61: Set to them in this tag - No tag output other than the above
5	+++++	Value Date	<ValDt>	[0..1]	Choice	[1..1]		Yes		-	
6	++++++	Date	<Dt>	[1..1]	date					O	- Set the Value Date (subfield 1) mentioned in Field61 in MT940/MT950

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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
5	+++++	Account Servicer Reference	\<AcctSvcrRef\>	[0..1]	text{1,35}	T/C	Type Changed: text{1,35} [0-9a-zA-Z/¥-¥?:¥(¥)¥.,'¥+]+	Yes		O	- Set to the Reference of the Account Servicing Institution (subfield 8) mentioned in Field61 in MT940/MT950
5	+++++	Bank Transaction Code	\<BkTxCd\>	[1..1]			Rules: R22	Yes		-	
6	++++++	Domain	\<Domn\>	[0..1]						-	
7	+++++++	Code	\<Cd\>	[1..1]	text{1,4}					-	- Set to the Transaction Type and Identification Code (subfield 6) mentioned in Field61 in MT940/MT950 - Please refer to the "Bank Transaction Code" attached in 5. Appendix
7	+++++++	Family	\<Fmly\>	[1..1]						-	

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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
8	+++++++	Code	<Cd>	[1..1]	text{1,4}					-	- Set to the Transaction Type and Identification Code (subfield 6) mentioned in Field61 in MT940/MT950 - Please refer to the "Bank Transaction Code" attached in 5. Appendix
8	+++++++	Sub Family Code	<SubFmlyCd>	[1..1]	text{1,4}					-	- Set to the Transaction Type and Identification Code (subfield 6) mentioned in Field61 in MT940/MT950 - Please refer to the "Bank Transaction Code" attached in 5. Appendix
5	+++++	Entry Details	<NtryDtls>	[0..*]				Yes		-	
6	++++++	Transaction Details	<TxDtls>	[0..*]		[1..1]		Yes		-	
7	+++++++	References	<Refs>	[0..1]		[1..1]		Yes		-	

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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
8	+++++++++	Account Servicer Reference	<AcctSvcrRef>	[0..1]	text{1,35}	T/C	Type Changed: text{1,35} [0-9a-zA-Z/¥-¥?:¥(¥)¥.,'¥+]+	Yes		-	- Set to the Reference of the Account Servicing Institution (subfield 8) mentioned in Field61 in MT940/MT950
8	+++++++++	Account Owner Transaction Identification	<AcctOwnrTxId>	[0..1]	text{1,35}	T/C	Type Changed: text{1,35} [0-9a-zA-Z/¥-¥?:¥(¥)¥.,'¥+]+	Yes		-	- Set to the Reference for the Account Owner (subfield 7) mentioned in Field61 in MT940/MT950
7	+++++++	Amount	<Amt>	[0..1]	0 <= decimal td = 18 fd = 5	[1..1]		Yes		-	- Set to the Amount (subfield 5) mentioned in Field61 in MT940/MT950
8	+++++++++	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}					-	- Set to the CCY mentioned in Field60 (F or M) in MT940/MT950

4. Guideline

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
7	+++++++	Credit Debit Indicator	<CdtDbtInd>	[0..1]	text	[1..1]		Yes		-	- 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"
8	++++++++	Credit			CRDT					-	
8	++++++++	Debit			DBIT					-	
5	+++++	Additional Entry Information	<AddtlNtryInf>	[0..1]	text{1,500}	T/C	Type Changed: text{1,500} [0-9a-zA-Z/¥-¥?:¥(¥)¥.,'¥+]+	Yes		-	- Set to the Supplementary Details (subfield 9) mentioned in Field61 in MT950 - Set to the Information to Account Owner in Field86 in MT940 Note: Replace linefeed processing with single-byte spaces

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 BankToCustomerStatement 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

MT950				Camt.053							Remarks
Field 61: Statement Line				Entry (<Ntry>)							
Subfield 6: Transaction Type + Identification Code				Bank Transaction Code (<BkTxCd>							
Transaction Type		Identification Code		Domain		Family		Sub-Family			
Code	Explanation	Code	Explanation	Code	Explanation	Code	Explanation	Code	Explanation		
S	SWIFT transfer	210	Notice to Receive	CAMT	Cash Management	NTAV	Not Available	NTAV	Not Available		
		541	Receive Against Payment	SECU	Securities	SETT	Trade, Clearing and Settlement	TRAD	Trade		
		543	Deliver Against Payment	SECU	Securities	SETT	Trade, Clearing and Settlement	TRAD	Trade		
		(Other MTs than above)		PMNT	Payments	ICDT	Issued Credit Transfers	NTAV	Not Available		In case of debit entries (i.e., subfield3 (Debit/Credit Mark) = "D")
						RCDT	Received Credit Transfers				In case of credit entries (i.e., subfield3 (Debit/Credit Mark) = "C")
N	Non-SWIFT transfer	CHG	Charges and Other Expenses	PMNT	Payments	MDOP	Miscellaneous Debit Operation	CHRG	Charges		
		CLR	Cash Letters / Cheques Remittance	PMNT	Payments	ICHQ	Issued Cheques	NTAV	Not Available		In case of debit entries (i.e., subfield3 (Debit/Credit Mark) = "D")
						RCHQ	Received Cheques				In case of credit entries (i.e., subfield3 (Debit/Credit Mark) = "C")
		COL	Collections (used when entering a principal amount)	TRAD	Trade Service	NTAV	Not Available	NTAV	Not Available		
		COM	Commission	PMNT	Payments	NTAV	Not Available	NTAV	Not Available		
		DCR	Documentary Credit (used when entering a principal amount)	TRAD	Trade Service	NTAV	Not Available	NTAV	Not Available		
		DIV	Securities Related Item - Dividends	SECU	Securities	CORP	Corporate Action	DVCA	Cash Dividend		
		FEX	Foreign Exchange	FORX	Foreign Exchange	NTAV	Not Available	NTAV	Not Available		
		INT	Interest Related Amount	PMNT	Payments	MCOP	Miscellaneous Credit Operation	INTR	Interest		
		MSC	Miscellaneous	PMNT	Payments	NTAV	Not Available	NTAV	Not Available		
		ODC	Overdraft Charge	PMNT	Payments	MDOP	Miscellaneous Debit Operation	ODFT	Overdraft		
		TRF	Transfer	PMNT	Payments	NTAV	Not Available	NTAV	Not Available		
F	First advice	- (N/A)		- (N/A)							

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5. Appendix

5.2 Sample of MT950 to camt.053 (L4L)

Sample MT950

```
:20:ST 0919/0012345

:25:0012345JPY

:28C:176/1

:60F:C230919JPY808956661,

:61:2309190919CY9562,S202XYZ1234567890//TRF0107777777

B/O ABCD BANK AG

:61:2309190919DY333032,S103PQR0987654321//TCT0105555555

I/O STUV BANKING CORP

:62F:C230919JPY808633191,

-}{5:{CHK:BF1653DCACFE}}
```

For illustration purpose, explanation notes and colours are added.

Like for Like mapping to camt.053

5. Appendix

5.2 Sample of MT950 to camt.053 (L4L)

MT950 Format ➔ L4L mapping to camt.053 ➔

:20:	① Txn Ref #
:25:	② ③ A/C # / CCY
:28C:	④ ⑤ Statement # / Sequence #
:60F:	⑥ ⑦ ⑧ ⑨ DC Mark / Date / CCY / Amount
:61:	⑩ ⑪ ⑫ ⑬ ⑭ ⑮ Value Date / Entry Date / DC Mark / Funds Code / Amount / Txn Type / Identification Code / Ref for the A/C Owner / Ref of the A/C Svcing Inst ⑯ ⑰ ⑱ ⑲ Supplementary Details
:61:	⑩ ⑪ ⑫ ⑬ ⑭ ⑮ Value Date / Entry Date / DC Mark / Funds Code / Amount / Txn Type / Identification Code / Ref for the A/C Owner / Ref of the A/C Svcing Inst ⑯ ⑰ ⑱ ⑲ Supplementary Details
:62F:	⑳ ㉑ ㉒ ㉓ DC Mark / Date / CCY / Amount

```xml
< Document  xmlns:xsi="" http://www.w3.org/2001/XMLSchema-instance" ">
    < BkToCstmrStmt >
        < GrpHdr >
            < MsgId > ST  0919/0012345 </ MsgId >          ①
            < CreDtTm > 2023-09-19T20:21:10+08:00 </ CreDtTm >
        </ GrpHdr >
        < Stmt >
            < Id > ST  0919/0012345 </ Id >               ①
            < StmtPgntn >
                < PgNb > 1 </ PgNb >                       ⑤
                < LastPgInd > true </ LastPgInd >
            </ StmtPgntn >
            < ElctrncSeqNb > 176 </ ElctrncSeqNb >         ④
            < Acct >
                < Id >
                    < Othr >
                        < Id > 0012345 JPY </ Id >         ② ③
                    </ Othr >
                </ Id >
                < Ccy > JPY </ Ccy >
            </ Acct >
            < Bal >
                < Tp >
                    < CdOrPrtry >
                        < Cd > OPBD </ Cd >
                    </ CdOrPrtry >
                </ Tp >
                < Amt  Ccy="" JPY "" > 8089566661 </ Amt >   ⑧ ⑨
                < CdtDbtInd > CRDT </ CdtDbtInd >           ⑥
                < Dt >
                    < Dt > 2023-09-19 </ Dt >              ⑦
                </ Dt >
            </ Bal >
            < Bal >
                < Tp >
                    < CdOrPrtry >
                        < Cd > CLBD </ Cd >
                    </ CdOrPrtry >
                </ Tp >
                < Amt  Ccy="" JPY "" > 8086331191 </ Amt >   ㉒ ㉓
                < CdtDbtInd > CRDT </ CdtDbtInd >           ⑳
                < Dt >
                    < Dt > 2023-09-19 </ Dt >              ㉑
                </ Dt >
            </ Bal >
```

5. Appendix

5.2 Sample of MT950 to camt.053 (L4L)

MT950 Format ➜ L4L mapping to camt.053 ➜

:20:	① Txn Ref #
:25:	② ③ A/C # / CCY
:28C:	④ ⑤ Statement # / Sequence #
:60F:	⑥ ⑦ ⑧ ⑨ DC Mark / Date / CCY / Amount
:61:	⑩ ⑪ ⑫ ⑬ ⑭ ⑮ Value Date / Entry Date / DC Mark / Funds Code / Amount / Txn Type / ⑯ ⑰ ⑱ Identification Code / Ref for the A/C Owner / Ref of the A/C Svcing Inst ⑲ Supplementary Details
:61:	⑩ ⑪ ⑫ ⑬ ⑭ ⑮ Value Date / Entry Date / DC Mark / Funds Code / Amount / Txn Type / ⑯ ⑰ ⑱ Identification Code / Ref for the A/C Owner / Ref of the A/C Svcing Inst ⑲ Supplementary Details
:62F:	⑳ ㉑ ㉒ ㉓ DC Mark / Date / CCY / Amount

```xml
< N t r y >
    < A m t   C c y = " " JPY⑧ " " > 9562⑭ < / A m t >
    < C d t D b t I n d > CRDT⑫ < / C d t D b t I n d >
    < S t s >
        < C d > BOOK < / C d >
    < / S t s >
    < B o o k g D t >
        < D t > 2023-09-19⑪ < / D t >
    < / B o o k g D t >
    < V a l D t >
        < D t > 2023-09-19⑩ < / D t >
    < / V a l D t >
    < A c c t S v c r R e f > TRF0107777777⑱ < / A c c t S v c r R e f >
    < B k T x C d >
        < D o m n >
            < C d > PMNT⑮⑯ < / C d >
            < F m l y >
                < C d > RCDT⑮⑯ < / C d >
                < S u b F m l y C d > NTAV⑮⑯ < / S u b F m l y C d >
            < / F m l y >
        < / D o m n >
    < / B k T x C d >
    < N t r y D t l s >
        < T x D t l s >
            < R e f s >
                < A c c t S v c r R e f > TRF0107777777⑱ < / A c c t S v c r R e f >
                < A c c t O w n r T x I d > XYZ1234567890⑰ < / A c c t O w n r T x I d >
            < / R e f s >
            < A m t >
                < C c y > JPY⑧ < / C c y >
            < / A m t >
            < C d t D b t I n d > CRDT⑫ < / C d t D b t I n d >
        < / T x D t l s >
    < / N t r y D t l s >
    < A d d t l N t r y I n f > B/O  ABCD  BANK  AG⑲ < / A d d t l N t r y I n f >
< / N t r y >
```

5. Appendix

5.2 Sample of MT950 to camt.053 (L4L)

MT950 Format ➔ L4L mapping to camt.053 ➔

:20:	① Txn Ref #
:25:	② ③ A/C # / CCY
:28C:	④ ⑤ Statement # / Sequence #
:60F:	⑥ ⑦ ⑧ ⑨ DC Mark / Date / CCY / Amount
:61:	⑩ ⑪ ⑫ ⑬ ⑭ ⑮ Value Date / Entry Date / DC Mark / Funds Code / Amount / Txn Type / Identification Code / Ref for the A/C Owner / Ref of the A/C Svcing Inst ⑯ ⑰ ⑱ ⑲ Supplementary Details
:61:	⑩ ⑪ ⑫ ⑬ ⑭ ⑮ Value Date / Entry Date / DC Mark / Funds Code / Amount / Txn Type / Identification Code / Ref for the A/C Owner / Ref of the A/C Svcing Inst ⑯ ⑰ ⑱ ⑲ Supplementary Details
:62F:	⑳ ㉑ ㉒ ㉓ DC Mark / Date / CCY / Amount

```
< N t r y >
    < A m t   C c y = " " J P Y " " > 3 3 3 0 3 2 < / A m t >
    < C d t D b t I n d > D B I T < / C d t D b t I n d >
    < S t s >
        < C d > B O O K < / C d >
    < / S t s >
    < B o o k g D t >
        < D t > 2 0 2 3 - 0 9 - 1 9 < / D t >
    < / B o o k g D t >
    < V a l D t >
        < D t > 2 0 2 3 - 0 9 - 1 9 < / D t >
    < / V a l D t >
    < A c c t S v c r R e f > T C T 0 1 0 5 5 5 5 5 5 5 < / A c c t S v c r R e f >
    < B k T x C d >
        < D o m n >
            < C d > P M N T < / C d >
            < F m l y >
                < C d > I C D T < / C d >
                < S u b F m l y C d > N T A V < / S u b F m l y C d >
            < / F m l y >
        < / D o m n >
    < / B k T x C d >
    < N t r y D t l s >
        < T x D t l s >
            < R e f s >
                < A c c t S v c r R e f > T C T 0 1 0 5 5 5 5 5 5 5 < / A c c t S v c r R e f >
                < A c c t O w n r T x I d > P Q R 0 9 8 7 6 5 4 3 2 1 < / A c c t O w n r T x I d >
            < / R e f s >
            < A m t >
                < C c y > J P Y < / C c y >
            < / A m t >
            < C d t D b t I n d > D B I T < / C d t D b t I n d >
        < / T x D t l s >
    < / N t r y D t l s >
    < A d d t l N t r y I n f > I / O   S T U V   B A N K I N G   C O R P < / A d d t l N t r y I n f >
< / N t r y >
< / S t m t >
< / B k T o C s t m r S t m t >
< / D o c u m e n t >
```

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