



**E-EXTRAIT FILE SEPA XML ISO 20022 SPECIFICATIONS
THROUGH ALPHA MASS PAYMENTS SERVICE**

OPERATIONAL and TECHNICAL SPECIFICATIONS

VERSION 2.1



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A. Introduction

Alpha Bank in compliance with the Regulation (EU) 260/2012 (SEPA) provides its corporate clients an upgraded service regarding the producing of the e-extrait account statement using the xml file format, in accordance with the ISO 20022 international standard.

For the extrait account statement using the xml file format, the Bank has adopted the message structure campt.053, as described in ISO 20022.

In order for a Company to be able to receive the e-extrait account statement using the file format ISO 20022 xml (SEPA), it has to join in the Alpha Mass Payments service.

The Alpha Mass Payments service provides the e-extrait in the xml format through the following connectivity methods:

- A. Web application for electronic upload of files through the website of the service (web client)
- B. Alpha Bank File Transfer service for the secure transfer of files, which is provided by the Bank (FTP interface)

The company is required beforehand to sign all the contractual documents for joining in the Alpha Mass Payments Service and for the connectivity method to the Service, which will be provided by the Financial Products Sales Division.

There is no limitation to the number of accounts for which e-extrait account statements can be dispatched through the Alpha Mass Payments Service.

The e-extrait account statement file in ISO 20022 xml format, is produced on a daily basis and is available for the Company through the Alpha Mass Payments Service on working days, during the morning, up to approximately 10 a.m.

The e-extrait contains transaction information, opening account balance and closing account balance of the previous working day.

More specifically the below information is included:

1. Date of the account movement
2. Value date
3. TUN
4. IBAN account of the Payer and Beneficiary
5. Payer's and Beneficiary's name
6. Payer's Bank and Beneficiary's Bank
7. Transaction Amount
8. Information field "Remittance info"

In case there is no account movement in the Company's account, then the e-extrait account statement is not produced.

For the e-extrait account statement generation and dispatch, commission is charged according to the Bank's Terms and Conditions. The commission is charged on a monthly basis for each account registered in the Service.



XML e-extrait - specifications

The file name has the following structure: **AMPxxxxxAyyyymmdd_camt053.XML**

Where:

xxxxxx 6-digit code of the Payer in the Alpha Mass Payments system (CPAYID)

A The last 6 digits of the 15-digit account number for which the e-extrait is produced. In case that information of more than one account is included in the e-extrait, then the MULTI value and the number of the accounts that are included will be filled in (in 3-digit format), eg MULTI999.

yyyy Year that the file refers to

mm Month that the file refers to

dd Date that the file refers to

(and yyyymmdd is the full date for which the e-extrait has been produced. It means that the account movements that are included in the e-extrait refer to that date)

B. Structure of messages

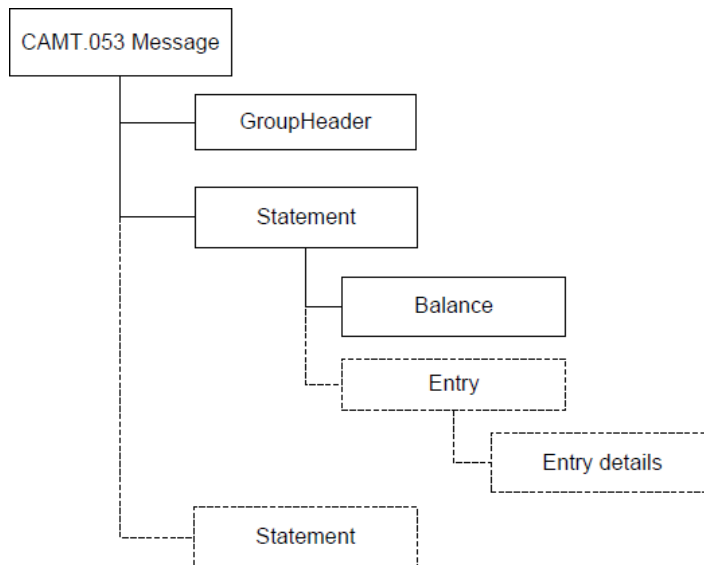
Camt.053 is an XML message with the following structure:

```
<?xml version="1.0" encoding="UTF-8"?>
<Document
  xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.04"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <BkToCstmrStmt>
    <GrpHdr>
      ... Message-related identification ...
    </GrpHdr>
    <Stmt>
      ... Statement for one account ...
      <Bal>
        ... Balance report for e.g. opening balance ...
      </Bal>
      <Bal>
        ... Next balance report for e.g. closing balance ...
      </Bal>
      <Ntry>
        ... Entry holding a cash movement ...
        <NtryDtls>
          ... Entry details for a cash movement
        </NtryDtls>
      </Ntry>
      <Ntry>
        ... Subsequent entries ...
        <NtryDtls>
          ... Entry details for a cash movement
        </NtryDtls>
      </Ntry>
    </Stmt>
    <Stmt>
      ... Optional subsequent statements ...
    </Stmt>
  </BkToCstmrStmt>
</Document>
```

The **camt.053** file contains information for the account holder regarding the account balances (Opening, Closing balance), as well the account movements that have been booked to the account.



Each file contains movements of only one account. The file's structure consists of a GroupHeader and at least one structure Statement. Within the structure Statement, the account balances, the entries, as well the entry details may be recorded.



C. Message Usage Rules

C.1 Field Types

In the tables that will follow, the codes in the column "Field Format" have the following meaning:

Field Format	Description
M	Mandatory field
O	Optional field (to see whether or not the Bank requires this field to be completed, refer to the column "Field specifications").
8n	Numerical field (integer number) with a maximum length of 8 digits.
18d	Decimal number – decimal point and a maximum of 17 decimal digits (18 characters in total, including the decimal point).
4!a	Exactly 4 alphabetical characters.
35x	Between 1 to 35 alphanumeric characters.
ISODtTm	Date and time using the ISO code (YYYY-MM-DDThh:mm:ss).

C.2 Field Depth

The name of each field in the "Field" column is preceded by one or more "+" symbols. The number of "+" symbols indicates the field's depth within the structure to which it belongs. This means that a field with a depth of "++" is a subfield (child element) of the field that precedes it and a parent element of the field with a depth of "+++" that follows. A schematic representation of the fields' depth in relation to the tags structure of the xml message is the following:

Depth of Field x	Position of Field Tags in the XML message
+	<x> </x>
++	< x parent element > < x > </ x > </ x parent element >
+++	< parent of all elements >



	<pre>< x parent element > <x> </x> </ x parent element > </ parent of all elements ></pre>
--	---



D. Description of message

D.1 Bank to Customer Statement – camt.053.001.04 (and camt.053.001.08.xml)

The message is comprised by default of a “Group Header” part, at least one “Statement data” and optionally a “Supplementary Data”. These two parts are contained in one "BankToCustomerStatementV04" or "BankToCustomerStatementV08" structure.

D.1.1.1 Document

Field	Format	Field specifications
+ Document	M	XML Tag: <BkToCstmrStmnt>

D.1.2.1 Group Header

ISO Index	Field	Xml field	Format	Field specifications
1.1	++MessageIdentification	Msgld	M 35x	A unique reference code given by the sender to the file
1.2	++CreationDateTime	CreDtTm	M Iso DateTime	Date and time the file was created
1.3	++MessageRecipient	MsgRcpt	O	
1.4	++MessagePagination +++PageNumber +++LastPageIndicator	MsgPgntn PgNb LastPgInd	O O 5x O Boolean	
1.5	++Original Bussiness Query	OrgnlBizQry	O	
1.6	++AdditionalInformation	AddtInf	O 500x	



D.1.3.1 Statement

ISO Index	Field	Xml field	Format	Field specifications
2.1	++Identification	Id	M 35x	A unique reference code statement
	++Statement Pagination +++PageNumber +++LastPageIndicator	StmntPgntn PgNb LastPgInd	O M 5x M Boolean	
2.2	++ElectronicSequenceNumber	ElctrncSeqNb	O Number	
2.3	++LegalSequenceNumber	LglSeqNb	O 18n	
2.4	++CreationDateTime	CreDtTm	M Iso DateTime	Date and time the statement was created
2.5	++FromDate +++FromDate +++ToDate	FrToDt FrDtTm ToDtTm	O O ISO DateTime O ISO DateTime	Mandatory completion. It determines the calendar period of time of the statement. It concerns working days.
2.6	++CopyDuplicateIndicator	CpyDplctInd	O 4!a ("CODU","COPY","DUPL")	
2.7	++ReportingSource	RptgSrc	O	
2.10	++Account +++ Identification ++++IBAN	Acct Id IBAN	M M 34x	Account number for which the present e-extrait / statement is produced. It is filled in with the IBAN.
2.11	++RelatedAccount	RltdAcct	O	
2.12	++Interest	Intrst	O	
2.23	++Balance +++ Type ++++ CodeOrProprietary +++++Code +++ Amount ++++Currency +++ CreditDebitIndicator +++ Date ++++Date	Bal Tp CdOrPrtry Cd Amt Ccy CdtDbtInd Dt Dt	M (3 max) O 4x Annex I Decimal (18,5) O 3x O 3x ("CRDT","DBIT") IsoDate	It determines the account balances for the respective calendar period of time - Opening booked balance (OPBD) - Closing booked balance (CLBD) The field <CdtDbtInd> is filled in with CRDT if the balance is 0 or larger and with DBIT if



ISO Index	Field	Xml field	Format	Field specifications
				the balance is negative. Currency is the currency of the account for which the e-extrait/ statement is produced.
2.43	++TransactionsSummary +++TotalEntries ++++NumberOfEntries ++++Sum ++++TotalNetEntry +++++Amount +++++CreditDebitIndicator +++TotalCreditEntries ++++NumberOfEntries ++++Sum +++TotalDebitEntries ++++NumberOfEntries ++++Sum	TxSummary TtlNtries NbOfNtries Sum TtlNetNtry Amt CdtDbtInd TtlCdtNtries NbOfNtries Sum TtlDbtNtries NbOfNtries Sum	O O O 15n O Decimal (18,5) O O Decimal (18,5) O 3x ("CRDT"," DBIT") O O 15n O Decimal (18,5) O O 15n O Decimal (18,5)	. . Total number of entries Sum amount . Distinction de-cr Debit / Credit indication . . Number of credit entries Amount of credit entries . . Number of debit entries Amount of debit entries
2.76	++Entry	Ntry	Δ.1.3.2 Entry	It contains the movements/ transactions of the account
2.315	++AdditionalStatement-Information	ARateddtlStmtnf	O 500x	Additional information statement. It will contain the CDI and the account name.



D.1.3.2 Entry

ISO Index	Field	Xml field	Format	Field specifications
2.76	++Entry	Ntry	M (n max)	It contains the movements/ transactions of the account
2.77	+++ EntryReference	NtryRef	O 35x	Unique reference code. It will contain S/N of statement line
2.78	+++Amount ++++Currency	Amt Ccy	M Decimal (18,5) M 3x	Amount of the transaction. In the currency of the account. The currency of the account for which the present file is produced.
2.79	+++ CreditDebitIndicator	CdtDbtInd	M 3x ("CRDT"," DBIT")	The field <CdtDbtInd> is filled in with CRDT if the amount of the transaction is 0 or larger and with DBIT if the amount of the transaction is negative.
2.80	+++ReversalIndicator	Rvsllnd	O Boolean	Reversal indication FALSE / TRUE. If it is True, then the AccountOwnerTxID is the TUN of the reversed transaction.
2.81	+++Status	Sts	M 4x ("BOOK"," PDNG"," INFO")	Filled when version camt.053.001.04 is used. It is filled in with BOOK
	+++Code	Cd	M 4x	Filled when version camt.053.001.08 is used. It is filled in with BOOK
2.82	+++Booking Date ++++Date	BookgDt Dt	O IsoDate	Booking date
2.83	+++Value Date ++++Date	ValDt Dt	O IsoDate	Value date of the transaction
2.84	+++ AccountSvcrReference	AcctSvcrRef	M 35x	Unique reference code that has been recorded by the bank. It will contain 18UN + space + S/N of statement line.
2.90	+++Availability	Avlbtly	O	



2.91	+++ BankTransactionCode ++++Domain +++++Code +++++Family +++++Code +++++SubFamilyCode ++++Proprietary +++++Code +++++Issuer	BkTxCd Domn Cd Fmly Cd SubFmlyCd Prtry Cd Issr	M 4!a M 4!a M 4!a M 35x M 35x	Transaction codes
2.100	+++ CommissionWaiverIndicator	ComssnWvrlnd	O Boolean	
2.101	+++ AdditionalInfIndicator	AddtInfInd	O	
2.104	+++ AmountDetails	AmtDtIs	O	
2.105	+++ Charges	Chrgs	O	
2.119	+++ TechnicalInputChannel	TechInptChanl	O	
2.122	+++ Interest	Intrst	O	
2.134	+++ Card Transaction	CardTx	O	
2.135	+++Entry Details	NtryDtIs	Δ.1.3.3 Entry Details	It contains detailed information for the movement – transaction of the account.
2.314	+++ Additional Entry Info	AddtINtryInf	O 500x	Additional information of the movement - transaction

D.1.3.3 Entry Details

ISO Index	Field	Xml field	Format	Field specifications
2.135	+++Entry Details	NtryDtIs		It contains detailed information for the movement – transaction of the account.
2.136	++++Batch	Btch	O	



2.142	++++ Transaction Details ++++References ++++TransactionIdentification ++++ChequeNumber ++++AccountOwnerTxID	TxDtIs Refs TxId ChqNb AcctOwnrTxId	O O 35x O 35x O35x	. . Transaction identification (it is the same with the a' part of the field AccountSvcrReference) Cheque number (if exists) If the indication of the reversal (2.80) is TRUE, then this field is filled in with the TUN of the reversed transaction. Alternatively it will take the value 0.
	++++Amount ++++Currency	Amt Ccy	M Decimal (18,5) M 3x	It will contain the amount and the currency of the transfer
	++++ CreditDebitIndicator	CdtDbtInd	M 3x ("CRDT","DBIT")	Debit (DBIT) – credit (CRDT) indication.
2.156	++++Amount Details	AmtDtIs	O	
2.157	++++Availability	AvlbtY	O	
2.163	++++ BankTransactionCode	BkTxCd	O	
2.172	++++Charges	Chrgs	O	
2.186	++++ Interest	Intrst	O	



<p>2.199</p>	<p>+++++ RelatedParties +++++Debtor +++++Party +++++Name +++++DebtorAccount +++++Id +++++IBAN +++++Creditor +++++Name +++++CreditorAccount +++++Id +++++IBAN</p>	<p>RltdPties Dbtr Pty Nm DbtrAcct Id IBAN Cdtr Nm CdtrAcct Id IBAN</p>	<p>O O O O 140x O O O 34x O O 140x O O O 34x</p>	<p>Format of field 2.199 when the version camt.053.001.08 is used.</p> <p>It relates to the counterparty's account for which the e-extrait is produced.</p> <p>When the account for which the e-extrait is produced, is debited through a transaction, then, if there are available details, they are filled in the Creditor' data and conversely.</p> <p>The counterparty's data are filled in under the following conditions:</p> <ul style="list-style-type: none"> - Intrabank transfer: Name and account number, in case it is a customer's account - Incoming transfers: the orderer's name is filled in. <p>The counterparty' s data are filled in with the current data of the payer's that are provided from the Branch Network and through the Alternative Networks ("Transaction Details" option) if the account, for which the e-extrait is produced, is credited.</p>
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2.199	+++++ RelatedParties +++++Debtor +++++Name +++++DebtorAccount +++++Id +++++IBAN +++++Creditor +++++Name +++++CreditorAccount +++++Id +++++IBAN	RltdPties Dbtr Nm DbtrAcct Id IBAN Cdtr Nm CdtrAcct Id IBAN	O O O 140x O O O 34x O O 140x O O O 3 4 x	Format of field 2.199 when the version camt.053.001.04 is used. It relates to the counterparty's account for which the e-extrait is produced. When the account for which the e-extrait is produced, is debited through a transaction, then, if there are available details, they are filled in the Creditor' data and conversely. The counterparty's data are filled in under the following conditions: - Intrabank transfer: Name and account number, in case it is a customer's account - Incoming transfers: the orderer's name is filled in. The counterparty' s data are filled in with the current data of the payer's that are provided from the Branch Network and through the Alternative Networks ("Transaction Details" option) if the account, for which the e-extrait is produced, is credited.
2.211	+++++ RelatedAgents	RltdAgts	O	
2.224	+++++ Purpose	Purp	O	
2.233	+++++ RelatedRemittanceInfo	RltdRmtInf	O	
2.234	+++++ RemittanceInformation +++++Unstructured	RmtInf Ustrd	O 140x	Remittance Information
2.266	+++++RelatedDates	RltdDts	O	
2.277	+++++RelatedPrice	RltdPric	O	
2.282	+++++RelatedQuantities	RltsQties	O	
2.287	+++++FinancialInstrumentId	FinInstrmId	O	
2.292	+++++Tax	Tax	O	
2.293	+++++ ReturnInformation	RtrInf	O	
2.308	+++++ CorporateAction	CorpActn	O	
2.312	+++++ SafekeepingAccount	SfkpgAcct	O	
	+++++CashDeposit	CshDpst	O	



	+++++Card Transaction	CardTx	O	
2.313	+++++ AdditionalTransInfo	AddtTxInf	O 500x	Additional transfer information
	+++++SupplementaryData	SplmtryData	O	



Annex I – Balance Codes

Code	Name	Definition
CLBD	ClosingBooked	Balance of the account at the end of the pre-agreed account reporting period. It is the sum of the opening booked balance at the beginning of the period and all entries booked to the account during the pre-agreed account reporting period.
OPBD	OpeningBooked	Book balance of the account at the beginning of the account reporting period. It always equals the closing book balance from the previous report.