

<b>General Information (Origin of Request)</b>		
<input type="checkbox"/> User Requirements (URD) <input checked="" type="checkbox"/> Other User Functional or Technical Documentation (SYS)		
<b>Request raised by:</b> 4CB	<b>Institute:</b> 4CB	<b>Date raised:</b> 15/05/2014
<b>Request title:</b> Message Alignment for Statement of Accounts Report (camt.053)		<b>Request ref. no:</b> T2S 0458 SYS
<b>Request type:</b> Common	<b>Urgency:</b> Normal	
<b>1. Legal/business importance parameter:</b> Low	<b>2. Market implementation efforts parameter:</b> Low	
<b>3. Operational/Technical risk parameter:</b> Low	<b>4. Financial impact parameter:</b> No cost impact	
<b>Requestor Category:</b> 4CB	<b>Status:</b> Authorised at Steering level	

**Reason for change and expected benefits/business motivation:**

The report Statement of Accounts is created for NCBs and Payment Banks (provided that an appropriate report configuration was set up beforehand). The Statement of Accounts is created at a specific time/event for all open and active cash accounts of the concerned party and provides information about the Start-of-Day balance and current cash balance as well as the cash movements of the current settlement day.

Usually, T2S Actors provide cash at the beginning of the business day which allows them to settle their instructions. However, there may be cash accounts which do not receive any cash during the business day and are not impacted by any settlement during the settlement day at all. In order to ensure the daily provision of the statement of accounts also for these business days, a Statement of Accounts has to be created.

With regards to the latest testing activities an issue relating to the message schema of the Statement of Account Report (camt.053) was detected. It was noticed, that there are some business constellations where it is currently impossible to create a valid report.

The latest version of the schema for the underlying XML message camt.053 requests at least one Entry block for each statement. Consequently, if there is no transaction on a certain DCA, the mandatory elements of Entry Block <Ntry> cannot be populated. Thus, a solution has to be found which allows the creation of a schema valid camt.053 also for those cash accounts with no settlement at the current settlement day.

**Description of requested change:**

To solve the above mentioned issue and built a valid report, the Entry field <Ntry> should be set from mandatory [1..n] to optional [0..n]. The ISO 20022 standard of camt.053 allows this customisation of the "Document/BkToCstmrStmt/Stmt/Ntry" element on an optional basis.

If this change were not approved, T2S would not be able to create the Statement of Accounts including those accounts with no business at the current settlement day. The T2S Actor would not receive the information requested by T2S.13.270.

**Submitted annexes / related documents:**

The updated message documentation of the impacted message will be available after the approval under My Standards

[http://www.swift.com/mystandards/T2S/camt.053.001.03\\_T2S](http://www.swift.com/mystandards/T2S/camt.053.001.03_T2S)

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**Proposed wording for the SYS Change request:**

**UDFS section 3.3.3.16 BankToCustomerStatementV03 (camt.053.001.03)**

**3.3.3.16.2 The T2S-specificschema, References/Links**

Document/BkToCstmrStmnt/Stmnt/Ntry will be set from mandatory repetitive [1..n] to optional repetitive [0..n].

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**High level description of Impact:**

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**Outcome/Decisions:**

\*Change Review Group meeting of 28 May 2014: The CRG agreed to make some minor changes in the wording of the Change Request for clarification purposes and recommended the approval of the amended Change Request.

\* Advisory Group's advice on 20 June 2014: The AG was in favour of the Change Request via written procedure

\* CSG meeting on 2-3 July 2014: The CSG adopted the resolution to approve the Change Request.