

June 2026

CAMT.053

The timestamp missing



WHAT IS OUR REQUEST

Currently, the TIPS-generated camt.053 message does not include the transaction timestamp.

What are the EPC recommendations:

- EPC004-16 (Page 66): T056 - Timestamp of the SCT Inst transaction. "This timestamp marks the commencement of the maximum execution time period specified in Section 4.2.3 and is supplied by the Originator PSP. The timestamp must be unambiguous and include milliseconds at a minimum."
- EPC188-09 (Page 18): Rule T056 applies to the camt.053 message at the following path:
"BankToCustomerStatementV08/Statement/Entry/EntryDetails/RelatedDates/AcceptanceDateTime."

BPCE request:

- In line with EPC recommendations, incorporating the timestamp for each SCT Inst transaction within the camt.053 message would significantly enhance our reconciliation process.

WHY THIS REQUEST

Addressing Reconciliation Challenges with Transaction Timestamps.

Reconciliation is significantly complicated without the SCT Inst transaction timestamp.

How does the SCT Inst transaction timestamp enhance reconciliation?

Our current procedure is as follows:

- A camt.053 message is received every 3 hours.
- For instance, the camt.053 received shortly after 9:00 AM includes all transactions settled between 6:00 AM and 9:00 AM.
- Reconciliation based solely on Transaction ID is inefficient. It requires scanning the entire database, a mechanism identified as excessively resource-intensive.
- To mitigate this, our reconciliation process is currently limited to transactions exchanged between 6:00 AM and 9:00 AM. However, this approach presents an issue for transactions exchanged just prior to 9:00 AM. If such a transaction's booking time falls after 9:00 AM, it results in an unreconciled item.

Implementing the SCT Inst Transaction Timestamp:

- The SCT Inst Transaction Timestamp immediately clarifies whether a transaction falls within the scope of the reconciliation process.



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