

ISO 20022
Account Statement
camt.053 version 2

Version 1.1.0
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Introduction

This document describes the Implementation Guide ISO 20022 Account Statement camt.053.001.02 in Handelsbanken.

The purpose of this Message Implementation Guide is to provide guidance of how information is structured in the exchange between Handelsbanken and the customer.

Camt.053 is also available as an account statement with extended information of the transactions.

Handelsbanken's message set-up complies with the international definitions for content and use of an ISO 20022 "BankToCustomerStatement" message and Common Global Implementation (CGI).

1.1 Related documents

The documents below contain information to facilitate the implementation of the in the ISO 20022 camt.053.001.02 format;

- The ISO 20022 Message Definition Report (MDR), Message Usage Guideline (MUG) and XML Schema can be downloaded from: www.iso20022.org/full_catalogue.page
- The Payments External Code List, which provides the standard values for payment message code elements, www.iso20022.org/external_code_list.page
- Handelsbanken appendix with BTC-codes

1.2 History

New releases of the Implementation Guides are published on a regular basis, based on new versions of the underlying standards or to provide clarification or changes. At Handelsbanken, changes to version numbers are made according to the following guidelines. The original version is 1.0.0.

- The last digit is changed when the format descriptions are changed, for example text clarifications and examples.
- The second digit is changed if minor changes are made to the format such as new countries or changes in the payment type.
- The first digit is changed (thus becoming a completely new version) if the format changes mean that the customer will have to make adaptations in order to continue using the service. In this case, all customers affected are informed of the new version and what the changes involve.

Version	Date	Description
1.1.0	2014-10-31	Transaction details and Remittance Information will be presented if available and possible to identify.
1.0.0	2012-12-21	Published

General rules

The Account Statement (camt.053) message is sent by Handelsbanken to an account owner or to a party authorized by the account owner to receive the message. The message account statement reports opening and closing balance and all booked transactions.

The account statement is available for accounts with Handelsbanken in the following countries:

China	Great Britain	Norway
Denmark	Hong Kong	Poland
Estonia	Latvia	Singapore
Finland	Lithuania	Sweden
France	Luxembourg	USA
Germany	Netherlands	Other banks, based on SWIFT 940

1.3 Restrictions to the service

In this version of camt.053 Transaction details and Remittance information are specified and presented if available and possible to identify. All details available of the transactions are always presented in AdditionalEntryInformation <AddtlNtryInf> and AdditionalTransactionInformation <AddtlTxInf>. No specified transaction details are available for local payments booked in a lump sum. The extended version of camt.053 (camt.053XS) includes all details of the transactions presented as transaction details and remittance information.

There are some country specific limitations regarding the reference information available in camt.053. The details of the transactions shown is either limited or not shown at all for some Nordic countries, depending on transaction type and country, se below.

DENMARK

- No specified transaction details are available for local payments booked in a lump sum.
- Limited transaction details and remittance information are presented for cross border payments.

NORWAY

- No specified transaction details are available for local payments booked in a lump sum.
- Limited transaction details and remittance information are presented for cross border payments.

SWEDEN

- No specified transaction details are available for local payments booked in a lump sum.
- Transaction details and remittance information are not presented for cross border payments.

Terms and concepts

1.4 Abbreviations

These abbreviations are frequently used and are important for the understanding of the message.

Term	Description
BBAN	Basic Bank Account Number – identifier used nationally by financial institutions, i.e.in individual countries, generally as part of a National Account.
IBAN	International Bank Account Number – identifier used nationally and internationally by financial institutions. An IBAN consists of a country code, a control digit, a bank identifier and a national account number. A Swedish IBAN is made up of 24 characters in total and a foreign IBAN can be up to 34 characters.
SWIFT	SWIFT is the abbreviation of Society for Worldwide Interbank Financial Telecommunication and is a communications network used by most of the banks in the world for sending each other payment instructions and messages.
BIC	Business Identifier Code is made up of 8 or 11 characters. A unique address linked to SWIFT.

1.5 References

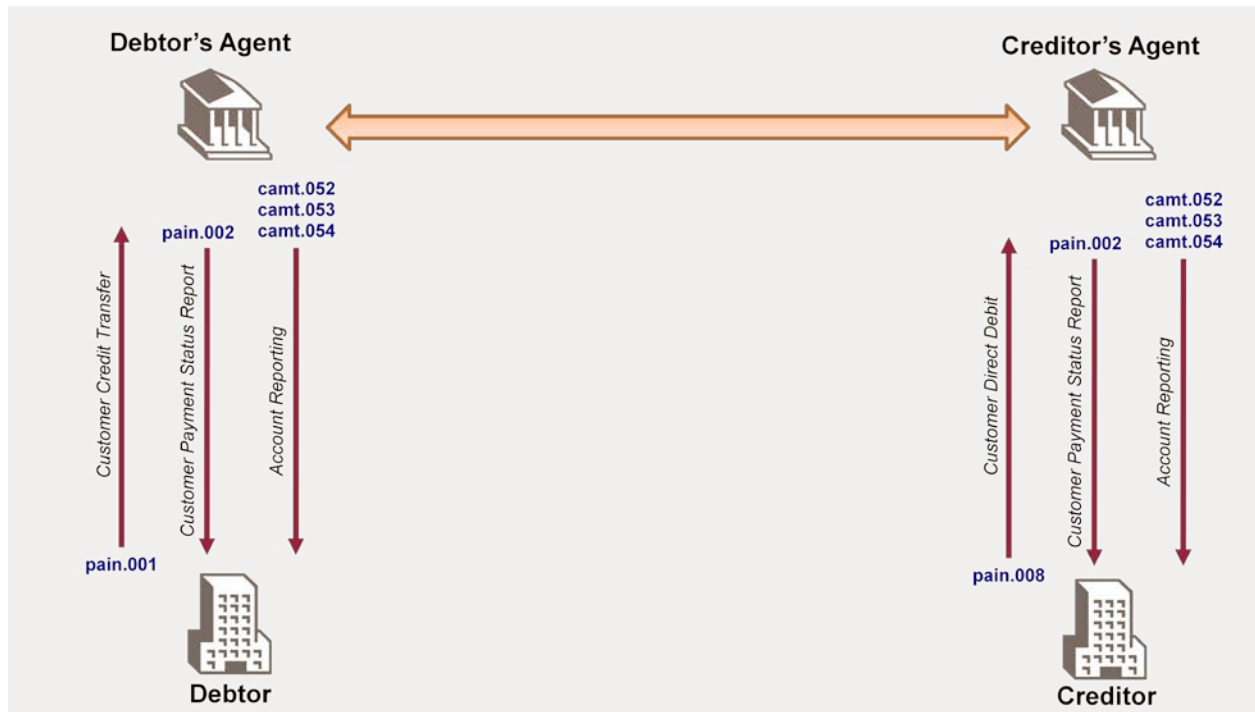
The Account Statement has the following possible references on the different levels in the message.

Reference type	Message position and tag name	Description
<GrpHdr>		
Message Id	<GrpHdr><MsgId>	Unique identification of the message.
<Stmt>		
Identification	<Stmt><Id>	Unique identification of the statement
ElectronicSequence Nubmer	<Stmt><ElctmcSeqNb>	Sequential number of the statement
<Ntry>		
Entry Reference	<Ntry><NtryRef>	Unique reference per entry within one statement.
Account Servicer Reference	<Ntry><AcctSvcrRef>	Unique reference as assigned by the account servicing institution to unambiguously identify the entry.
<NtryDtls>		
Proprietary/reference	<NtryDtls><TxDtls>	Information related to the underlying transaction. Stated by Handelsbanken
Additional Transaction Information	<NtryDtls><TxDtls><AddtlTxInf>	Supplementary details related to the transaction/entry.
Additional Entry Information	<NtryDtls><TxDtls><NtryInf>	Details related to the entry.

Scenario

The purpose of this section is to basically describe the entire chain of electronic information exchange between the Debtor, the Debtor's Agent, the Creditor's Agent and the Creditor.

Please note that for all messages sent to the bank, the status of the message and the payment orders will be displayed in Handelsbanken online corporate banking service.



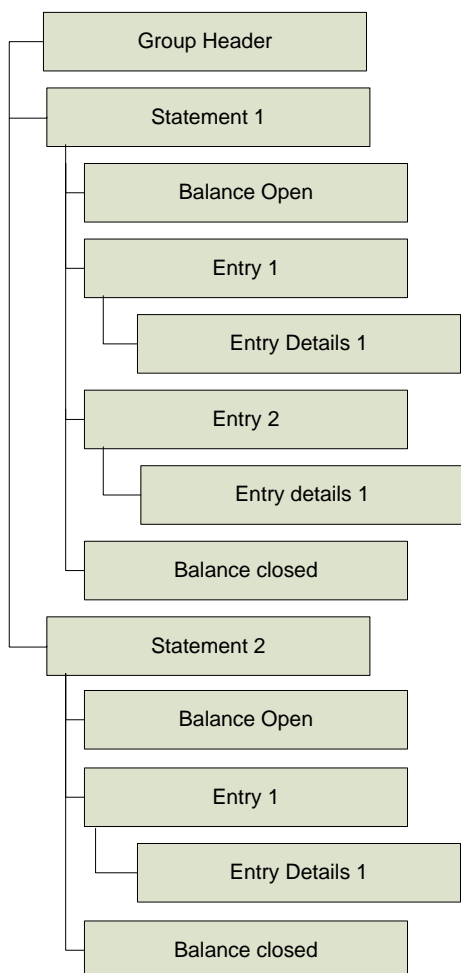
- 1) The Debtor sends a CreditTransferInitiation (pain.001) to the Debtor Agent.
- 2) The Debtor Agent validates the message and sends a PaymentStatusReport (pain.002) reporting if the file is accepted or rejected.
- 3) The information included in every single payment are validated against each payment system and the Debtor Agent sends a PaymentStatusReport (pain.002) reporting rejected payments to the Debtor.
- 4) The payments will be processed between Debtor Agent and Creditor Agent on the agreed execution date.
- 5) If any of the payment is rejected, the Debtor Agent sends a PaymentStatusReport (pain.002) reporting rejected payments to the Debtor.
- 6) Debtor Agent sends a Debit Notification report (camt.054) reporting executed payments to the Debtor
- 7) Creditor Agent sends a Credit Notification report (camt.054) reporting received payments to the Creditor.
- 8) Debtor Agent or Creditor Agent sends an Interim AccountReport (camt.052) to the Debtor or Creditor.
- 9) Debtor Agent or Creditor Agent sends an Account Statement (camt053) to the Debtor or Creditor.

Format specification

This section consists of a technical description of the message type Account Statement ISO 20022 camt.053.001.02.

1.6 Message structure

The camt.053 message is composed of the building blocks Group Header, Statement, Balance, Entry and Entry details.



GroupHeader

This building block is mandatory and present once. It contains elements such as MessageIdentification and CreationDateTime.

Statement

This building block is mandatory repetitive. It contains elements such as Account and FinancialInstitutionIdentification.

Balance

This building block is mandatory repetitive. It contains elements such as Opening booked balance, Closing booked balance and Closing available balance including Dates.

Entry

Entry is a part of Balance and can be repetitive. It contains information related to the entry in the account, such as Amount, Booking and ValueDate and BankTransactionCode.

EntryDetails

Entry Details a part of Entry and contains detailed information related to the entry. Please note that entry details often are limited or missing for the Nordic countries. See restrictions to the service above.

1.7 Implementation guidelines

The example below illustrates the structure of the format description. The order of the elements in the table follows the order of the elements in the schema. White rows are used for Message Items that can hold data and yellow rows are Message Items which are XML tags used for the data's structural position in the XML message.

The headings used in the format description are described in the table below.

ISO Index	Depth	Or	Message Item	XMLTag	Mult.	Status	Type
0.0	-		BankToCustomerStatement	<BkToCstmrStmnt>			
1.0	+		GroupHeader	<GrpHdr>	[1..1]	M	
1.1	++		MessageIdentification	<MsgId>	[1..1]	M	Text
1.2	++		CreationDateTime	<CreDtTm>	[1..1]	M	DateTime
2.0	+		Statement	<Stmnt>	[1..n]	M	

Heading	Description
ISO Index no	Reference number that points to the related field description in the ISO 20022 Message Definition Report (MDR).
Structural Sequence	Indication of the Message Items structural level in the message tree structure by the number of +-signs. Group Header <GrpHdr> and Payment Information <PmtInf> has one + as the two starting points in the message.
Message Item	A Message Item is a composing part of a Message. It can be a Message Element (which can be compared to the "fields" of a traditional message) or a Message Component (which can be compared to a block of information, consisting of different message elements).
Tag Name	A specific name assigned to a Message Item that will appear in the XML Schema and in XML instances that use this Message Item.
Multiplicity	Indicates whether a Message Item is optional, mandatory and/or repetitive due to ISO 20022 XML schema. Multiplicity is represented by a notation between square brackets as described below; [0..1] this element and all underlying elements in the tree (in the XML-schema) is optional and must be presented exactly once [0..n] this element this element is optional with unlimited repetition [1..1] this element is mandatory and must be present exactly once [1..n] this element is mandatory with unlimited repetition
Status	Indicates the data's status due to Handelsbanken. Optional(O) = optional to include the data in the message Mandatory(M) = the data will be required to ensure a correct process of the payment Conditional(C) = the data is required for certain payments or required dependent on other data in the message Exclusive or(XOR) = one of many data should be used, but not multiple Required(R)= the data is mandatory if an optional or conditional data is used
Type	A Type Representation is used to group similar Types, such as Codes, Dates, Text, Numeric etc. If Handelsbanken has restrictions in the number of characters that differs from the schema, it will be stated in this column.

ISO Index	Structural Sequence	Message Item	XMLTag	Mult.	Status	Type	Definition	Handelsbanken special comments	Country specific use
0.0	-	BankToCustomerStatement	<BkToCstmrStmt>	[1..1]	M				
1.0	+	GroupHeader	<GrpHdr>	[1..1]	M		Common information for the message.		
1.1	++	MessageIdentification	<MsgId>	[1..1]	M	Text	Point to point reference, as assigned by the account servicer, to unambiguously identify the account statement.	A unique reference stated by Handelsbanken	
1.2	++	CreationDateTime	<CreDtTm>	[1..1]	M	DateTime	Date and time at which the message was created.	YYYY-MM-DDThh:mm:ss	
2.0	+	Statement	<Stmnt>	[1..n]	M		Reports on booked entries and balances for a cash account.		
2.1	++	Identification	<Id>	[1..1]	M	Text	Unique identification, as assigned by the account servicer, to unambiguously identify the account statement.	A unique reference stated by Handelsbanken	
2.2	++	ElectronicSequenceNumber	<ElctrncSeqNb>	[0..1]	M	Quantity	Sequential number of the statement, as assigned by the account servicer.	Sequential number increased incrementally by 1 for each report sent electronically per account and on yearly basis.	
2.4	++	CreationDateTime	<CreDtTm>	[1..1]	M	DateTime	Date and time at which the message was created.	YYYY-MM-DDThh:mm:ss	
2.10	++	Account	<Acct>	[1..1]	M		Unambiguous identification of the account to which credit and debit entries are made		
1.2.0	+++	Identification	<Id>	[1..1]	M				
1.2.1	++++	IBAN	<IBAN>	[1..1]	[XOR	Identifier	International Bank Account Number (IBAN)	For IBAN account number	IBAN can be provided for all Handelsbanken accounts
1.2.2	++++	Other	<Othr>	[1..1]	XOR]		Unique identification of an account, as assigned by the account servicer, using an identification scheme.		
1.2.3	+++++	Identification	<Id>	[1..1]	R	Text		For BBAN account number	
1.2.4	+++++	SchemeName	<SchmeNm>	[0..1]	R		Name of the identification scheme		
1.2.5	+++++	Code	<Cd>	[1..1]	R	Code		Code "BBAN"	
1.2.11	+++	Currency	<Ccy>	[0..1]	C	Code	Identification of the currency in which the account is held.	Currency code of the account. Reported if available	
1.2.13	+++	Owner	<Ownr>	[0..1]	M		Party that legally owns the account.		
1.2.26	++++	Identification	<Id>	[0..1]	M		Unique and unambiguous identification of a party.		
1.2.27	+++++	OrganisationIdentification	<OrgId>	[1..1]	M				
1.2.29	+++++	Other	<Othr>	[0..n]	M				
1.2.30	+++++	Identification	<Id>	[1..1]	M	Text	Identification assigned by an institution.	The account holders organisation number or customer number stated by Handelsbanken	
1.2.31	+++++	SchemeName	<SchmeNm>	[0..1]	M		Name of the identification scheme.		
1.2.32	+++++	Code	<Cd>	[1..1]	M	Code		Always "BANK"	
1.2.56	+++	Servicer	<Svcr>	[0..1]	M		Party that manages the account on behalf of the account owner, that is manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account.		
1.2.57	++++	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	M				

ISO Index	Structural Sequence	Message Item	XMLTag	Mult.	Status	Type	Definition	Handelsbanken special comments	Country specific use
1.2.59	+++++	ClearingSystemMemberIdentification	<ClrSysMmbld>	[0..1]	C				Only used for Handelsbanken SE
1.2.60	+++++	ClearingSystemIdentification	<ClrSysId>	[0..1]	R				
1.2.61	+++++	Code	<Cd>	[1..1]	R	Code			SE: SESBA
1.2.63	+++++	MemberIdentification	<Mmbld>	[1..1]	R	Text			SE: Clearing number
2.11	++	RelatedAccount	<RltdAcct>	[0..1]	C		Identifies the parent account of the account for which the statement has been issued.	Reported if available	SE: main account when central account
1.1.0	+++	Identification	<Id>	[1..1]	R				
1.1.1	++++	IBAN	<IBAN>	[1..1]	[XOR]	Identifier	International Bank Account Number (IBAN)	For IBAN account number	
1.1.2	++++	Other	<Othr>	[1..1]	XOR]		Unique identification of an account, as assigned by the account servicer, using an identification scheme.		
1.1.3	+++++	Identification	<Id>	[1..1]	R	Text		For BBAN account number	SE: main account when central account
1.1.4	+++++	SchemeName	<SchmeNm>	[0..1]	R		Name of the identification scheme		
1.1.5	+++++	Code	<Cd>	[1..1]	R	Code		Code "BBAN"	
2.23	++	Balance	<Bal>	[1..n]	M		Set of elements used to define the balance as a numerical representation of the net increases and decreases in an account at a specific point in time.		
2.24	+++	Type	<Tp>	[1..1]	M		Specifies the nature of a balance.		
2.25	++++	CodeOrProprietary	<CdOrPrtry>	[1..1]	M		Coded or proprietary format balance type.		
2.26	+++++	Code	<Cd>	[1..1]	M	Code	Balance type, in a coded form.	OPBD = Opening Booked Balance CLBD = Closing Booked Balance CLAV = Closing Available Balance	
2.34	+++	Amount	<AmtCcy="AAA">	[1..1]	M	Amount	Amount of money of the cash balance.		
2.35	+++	CreditDebitIndicator	<CdtDbtInd>	[1..1]	M	Code	Indicates whether the balance is a credit or a debit balance.	CRDT = credit DBIT = debit	
2.36	+++	Date	<Dt>	[1..1]	M		Indicates the date (and time) of the balance.		
4.1.0	++++	Date	<Dt>	[1..1]	M	DateTime	Specified date.	Only date in format YYYY-MM-DD will be reported.	
2.43	++	TransactionsSummary	<Txsumry>	[0..1]	C		Set of elements used to provide summary information on entries.	Provided if there are more than one entry reported on the account	
2.44	+++	TotalEntries	<TtlNtries>	[0..1]	R		Specifies the total number and sum of debit and credit entries.		
2.45	++++	NumberOfEntries	<NbOfNtries>	[0..1]	R	Text	Number of individual entries included in the report.		
2.47	++++	TotalNetEntryAmount	<TtlNetNtryAmt>	[0..1]	R	Quantity	Resulting amount of the netted amounts for all debit and credit entries.		
2.48	++++	CreditDebitIndicator	<CdtDbtInd>	[0..1]	R	Code	Indicates whether the total net entry amount is a credit or a debit amount.	CRDT = credit DBIT = debit	
2.76	++	Entry	<Ntry>	[0..n]	C		Set of elements used to specify an entry in the statement.		
2.77	+++	EntryReference	<NtryRef>	[0..1]	R	Text	Unique reference for the entry.	A unique reference stated by Handelsbanken	
2.78	+++	Amount	<AmtCcy="AAA">	[1..1]	R	Amount	Amount of money in the cash entry.	Amount in the currency of the account reported. Note: This amount can be Zero.	
2.79	+++	CreditDebitIndicator	<CdtDbtInd>	[1..1]	R	Code	Indicates whether the entry is a credit or a debit entry.	CRDT = credit DBIT = debit	
2.81	+++	Status	<Sts>	[1..1]	R	Code	Status of an entry on the books of the account servicer.	Always 'BOOK'	
2.82	+++	BookingDate	<BookgDt>	[0..1]	R		Date (and time) when an entry is posted to an account on the account servicer's books.		
4.1.0	++++	Date	<Dt>	[1..1]	R	DateTime		Only date in format YYYY-MM-DD will be reported.	

ISO Index	Structural Sequence	Message Item	XMLTag	Mult.	Status	Type	Definition	Handelsbanken special comments	Country specific use
4.1.0	++++	Date	<Dt>	[1..1]	R	DateTime		Only date in format YYYY-MM-DD will be reported.	
2.91	+++	BankTransactionCode	<BkTxCd>	[1..1]	R		Set of elements used to fully identify the type of underlying transaction resulting in an entry.	Only ISO Bank Transaction Codes are used See Appendix Bank Transaction Codes	See Appendix Bank Transaction Codes
2.92	++++	Domain	<Domn>	[0..1]	R		Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.		
2.93	+++++	Code	<Cd>	[1..1]	R	Code			See Appendix Bank Transaction Codes
2.94	+++++	Family	<Fmly>	[1..1]	R		Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.		
2.95	+++++	Code	<Cd>	[1..1]	R	Code	Specifies the family within a domain.		See Appendix Bank Transaction Codes
2.96	+++++	SubFamilyCode	<SubFmlyCd>	[1..1]	R	Code	Specifies the sub-product family within a specific family.		See Appendix Bank Transaction Codes
2.135	+++	EntryDetails	<NtryDtls>	[0..n]	C		Set of elements used to provide details on the entry.	In this version of camt.053 Transaction details and Remittance information are specified and presented if available and possible to identify. All details available are always presented in AdditionalEntryInformation <AddtNtryInf> and AdditionalTransactionInformation <AddtTxInf>.	Sweden: Entry details about cross border payments are not presented Norway: Limited entry details about cross border payments are presented Denmark: Limited entry details about cross border payments are presented
2.142	++++	TransactionDetails	<TxDtls>	[0..n]	C		Set of elements used to provide information on the underlying transaction(s).	Transaction details are presented as structured information if available and identified. However, all information available about the transaction are always shown in AdditionalEntryInformation <AddtNtryInf> and/or AdditionalTransactionInformation <AddtTxInf>. Payments booked in a lump sum are not presented with transaction details.	
2.143	+++++	References	<Refs>	[0..1]	C		Set of elements used to provide the identification of the underlying transaction.		
2.148	+++++	EndToEndIdentification	<EndToEndId>	[0..1]	C	Text	Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.	Reported if available and identified.	
2.153	+++++	Proprietary	<Prtry>	[0..1]	C		Proprietary reference related to the underlying transaction.		Can be not used for some transactions on UK accounts.
2.154	+++++	Type	<Tp>	[1..1]	R	Text	Identifies the type of reference reported.	OTHR	
2.155	+++++	Reference	<Ref>	[1..1]	R	Text	Proprietary reference specification related to the underlying transaction.	Other information related to the transaction/entry. Stated by the account servicer.	
2.199	+++++	RelatedParties	<RltdPties>	[0..1]	C			Reported if available and identified.	
9.1.0	+++++	Name	<Nm>	[0..1]	R	Text			

ISO Index	Structural Sequence	Message Item	XMLTag	Mult.	Status	Type	Definition	Handelsbanken special comments	Country specific use
1.1.0	+++++++	Identification	<Id>	[1..1]	R		Unique and unambiguous identification for the account between the account owner and the account servicer.		
1.1.1	+++++++	IBAN	<IBAN>	[1..1]	R	Identifier	International Bank Account Number (IBAN)		
2.203	+++++	UltimateDebtor	<UltmtDbtr>	[0..1]	C			Reported if available.	
9.1.0	+++++++	Name	<Nm>	[0..1]	R	Text			
2.204	+++++	Creditor	<Cdtr>	[0..1]	C		Party to which an amount of money is due.	Reported if available when outgoing payments.	
9.1.0	+++++++	Name	<Nm>	[0..1]	R	Text			
2.205	+++++	CreditorAccount	<CdtrAcct>	[0..1]	C		Unambiguous identification of the account of the creditor to which a credit entry has been posted as a result of the payment transaction.	Reported if available for outgoing payments.	
1.1.0	+++++++	Identification	<Id>	[1..1]	R		Unique and unambiguous identification for the account between the account owner and the account servicer.		
1.1.1	+++++++	IBAN	<IBAN>	[1..1]	R	Identifier	International Bank Account Number (IBAN)		
2.206	+++++	UltimateCreditor	<UltmtCdtr>	[0..1]	C			Reported if available.	
9.1.0	+++++++	Name	<Nm>	[0..1]	R	Text			
2.211	+++++	RelatedAgents	<RltdAgts>	[0..1]	C		Set of elements used to identify the agents related to the underlying transaction.	Reported if available and identified.	
2.212	+++++	DebtorAgent	<DbtrAgt>	[0..1]	C		Financial institution servicing an account for the debtor.		
6.1.0	+++++++	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	R		Unique and unambiguous identification of a financial institution.		
6.1.1	+++++++	BIC	<BIC>	[0..1]	R	Identifier	Business Identifier Code	Reported if available	
6.1.0	+++++++	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	R		Unique and unambiguous identification of a financial institution.		
6.1.1	+++++++	BIC	<BIC>	[0..1]	R	Identifier	Business Identifier Code	Reported if available	
2.234	+++++	RemittanceInformation	<RmtInf>	[0..1]	C		Structured information that enables the matching, ie, reconciliation, of a payment with the items that the payment is intended to settle, such as commercial invoices in an account receivable system.	Reported if available and identified.	

ISO Index	Structural Sequence	Message Item	XMLTag	Mult.	Status	Type	Definition	Handelsbanken special comments	Country specific use
2.236	+++++	Structured	<Strd>	[0..n]	C		Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.	Reported if available	
2.256	+++++	CreditorReferenceInformation	<CdtrRefInf>	[0..1]	R		Reference information provided by the creditor to allow the identification of the underlying documents.		
2.257	+++++	Type	<Tp>	[0..1]	C		Specifies the type of creditor reference.		
2.258	+++++	CodeOrProprietary	<CdOrP>	[1..1]	R		Coded or proprietary format creditor reference type.		
2.259	+++++	Code	<Cd>	[1..1]	R	Code	Type of creditor reference, in a coded form.	SCOR = Structrued Communication Reference.	
2.261	+++++	Issuer	<Issr>	[0..1]	C	Text		ISO used if RF reference	NL: CUR used if local NL OCR reference
2.262	+++++	Reference	<Ref>	[0..1]	R	Text	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.	Structrued reference for example OCR-reference.	
2.313	++++	AdditionalTransactionInformation	<AddtTxInf>	[0..1]	C	Text	Further details of the transaction	Supplementary details related to the transaction/entry. All information available about the transaction are always shown in AdditionalEntryInformation <AddtNtryInf> and/or AdditionalTransactionInformation <AddtTxInf>.	
2.314	+++	AdditionalEntryInformation	<AddtNtryInf>	[0..1]	C	Text	Further details of the entry.	Details related to the entry. All information available about the transaction are always shown in AdditionalEntryInformation <AddtNtryInf> and/or AdditionalTransactionInformation <AddtTxInf>.	