UBS Implementation Guidelines

Swiss Recommendations for Cash Management Reports

camt.052.001.04 - SR Version 1.4

Table of Contents

1. Cash Management Reports

1.1 Scope of application of this document

UBS provides implementation guidelines for the following Bank-to-Customer Cash Management Reports:
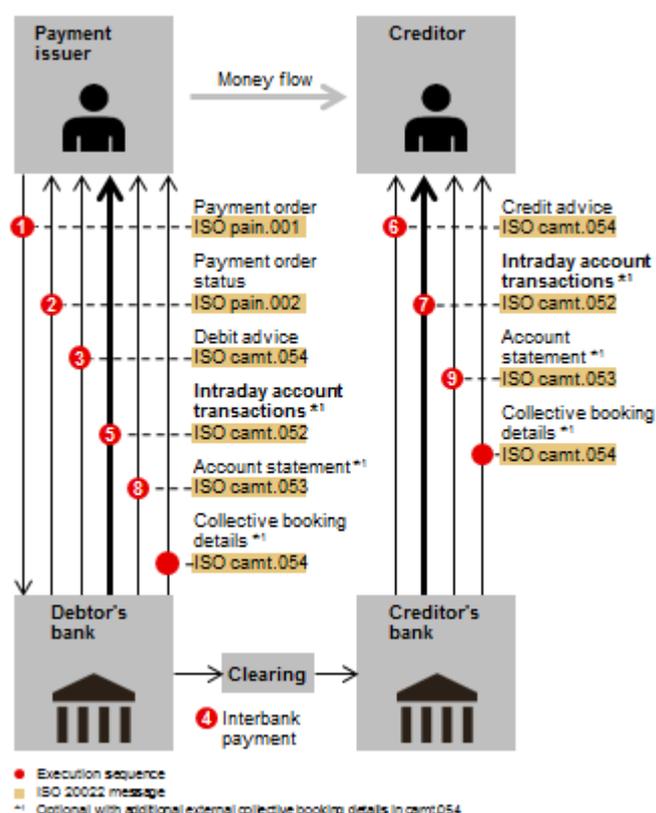
Name	Definition
camt.052	Account report
camt.053	Statement
camt.054	Collective booking details
camt.054	Debit/Credit notification

This specific brochure is designed to inform you about technical aspects for the **camt.052** message at UBS. The document is valid within the following scope of application:

Characteristics	Scope of application
Use of message	Account report
Product	camt.052 Bank-to-Customer Report
Service	Cash management report
Message type available to	Debtor and creditor
Recommendation	Swiss recommendations
Schema	camt.052.001.04
Implementation Guide Version	1.4 - 25.07.2016
Replaces old messages	• MT941: Balance Report • MT942: Interim Transaction Report
Available through UBS electronic interfaces	For clients of UBS Switzerland • UBS KeyPort (planned as of May 2017)

1.2 Flow of messages in accordance with Swiss Recommendations

The message standard recommended by Swiss financial institutions is based on the ISO 20022 Payments Standard. The chart below provides an overview of the flow of messages currently supported by UBS and shows the use of all camt reports in the context of the end-to-end message flow:

2. Technical specifications

2.1 UBS Implementation

The UBS Implementation Guidelines for Cash Management Reports contain technical specifications and instructions for the technical and business implementation of camt.052, camt.053 and camt.054 messages in accordance with the Swiss Recommendations (see section 1.1) and consequently also the ISO 20022 Payments Standard.
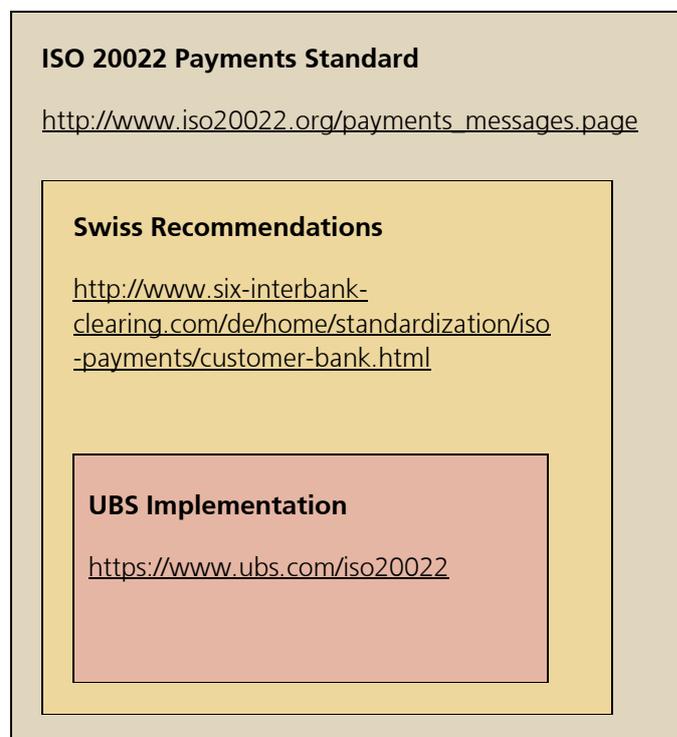
All Cash Management Reports from UBS comply with ISO 20022 and with Swiss recommendations. UBS specifics are outlined in this document.

The diagram beside shows the interaction of the ISO 20022 Payments Standard, Swiss Recommendations and UBS Implementation with a link to the respective rules and guidelines that must be adhered to.

2.2 Structure of camt.052 message

The camt.052 "Bank-to-Customer Report" message is essentially structured as follows:

- **A-Level:** message level, "Group Header". This block contains all the elements that apply to all the transactions in the report. It occurs exactly once in the message.

- **B-Level:** account level, "Account Report". The entries in this block correspond in camt.052 to account movements.

- **C-Level:** amount level, "Report Entry". This block contains the sub-elements which describe a single entry on the account in question. One entry can combine several transactions.

- **D-Level**: amount details, "Entry Details". This block contains booking details about the entry.

ISO 20022 Payments Standard

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

> **Swiss Recommendations**
>
> http://www.six-interbank-clearing.com/de/home/standardization/iso-payments/customer-bank.html
>
> > **UBS Implementation**
> >
> > https://www.ubs.com/iso20022

2.3 Reference to camt.053 message

A definition of individual XML elements according to the Swiss Recommendations (Implementation Guidelines V1.4 and Business Rules V2.6) based on the ISO 20022 Payments Standard is available in detail in the UBS Implementation Guidelines (SR) camt.053. The definitions generally also apply for camt.052 except for the deviations stated below.

2.4 Deviations to camt.053 message

Unlike the "Bank-to-Customer Statement" (camt.053), the "Bank-to-Customer Report" (camt.052) message contains intraday account movements and corresponds to the SWIFT messages MT941 and MT942. Generally, the customer receives such reports at regular intervals (e.g. hourly).

The name and data type of the contained elements is "Report" instead of "Statement". The term "Report" is used instead of "Statement" as a component of all subfields (e.g. also as part of a term such as "Additional Report Information" instead of "Additional Statement Information"). The structure of the content of this new data type is the same except for the aspects described below.

- Balance <Bal>, B-Level
  In Switzerland all movements during the day which have the status "BOOK" or "PDNG" are taken into account when calculating the intraday balance.

- Entry Status <Sts>, C-Level
  In addition to the status "BOOK" in "camt.053", in "camt.052" the status "PDNG" can also be sent.

UBS Switzerland AG
P.O. Box
8098 Zurich
Switzerland

Phone +41 848 807 848
E-Mail sh-keydirect@ubs.com