UBS Implementation Guidelines

Swiss Payment Standards for Cash Management Reports

camt.052.001.04 - SPS Version 1.7
# Table of Contents

1. **Cash Management Reports**
   1.1 Scope of application of this document 3
   1.2 Flow of messages in accordance with Swiss Payment Standards 3

2. **Technical specifications**
   2.1 UBS Implementation 4
   2.2 Structure of camt.052 message 4
   2.3 Reference to camt.053 message 4
   2.4 Deviations to camt.053 message 5
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:

<table>
<thead>
<tr>
<th>Name</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>camt.052</td>
<td>Account report</td>
</tr>
<tr>
<td>camt.053</td>
<td>Statement</td>
</tr>
<tr>
<td>camt.054</td>
<td>Collective booking details</td>
</tr>
<tr>
<td>camt.054</td>
<td>Debit/Credit notification</td>
</tr>
</tbody>
</table>

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:

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Scope of application</th>
</tr>
</thead>
<tbody>
<tr>
<td>Use of message</td>
<td>Account report</td>
</tr>
<tr>
<td>Product</td>
<td>camt.052 Bank-to-Customer Account Report</td>
</tr>
<tr>
<td>Service</td>
<td>Cash management report</td>
</tr>
<tr>
<td>Message type available to</td>
<td>Debtor and creditor</td>
</tr>
<tr>
<td>Recommendation</td>
<td>Swiss Payment Standards</td>
</tr>
<tr>
<td>Schema</td>
<td>camt.052.001.04</td>
</tr>
<tr>
<td>Implementation Guide Version</td>
<td>1.7 – 11.02.2019</td>
</tr>
</tbody>
</table>
| Equivalent SWIFT messages | • MT941: Balance Report  
  • MT942: Interim Transaction Report |
| Available through UBS electronic interfaces | For clients of UBS Switzerland AG  
  • UBS KeyPort  
    - EBICS  
    - SWIFT for Corporate (FileAct) |

1.2 Flow of messages in accordance with Swiss Payment Standards
The message standard recommended by Swiss financial institutions is based on the ISO 20022 Payments Standard, the Swiss Payment Standards. 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 – this document - 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 Payment Standards (see section 1.1) and consequently also the ISO 20022 Payments Standard.

All Cash Management Reports transmitted from UBS comply with ISO 20022 Payments Standard, Swiss Payment Standards and the UBS Implementation as outlined in this document.

The diagram beside shows the interaction of the ISO 20022 Payments Standard, Swiss Payment Standards 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 Account 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.

2.3 Reference to camt.053 message
A definition of individual XML elements according to the Swiss Payment Standards (Implementation Guidelines V1.7 and Business Rules V2.8) based on the ISO 20022 Payments Standard is available in detail in the UBS Implementation Guidelines (SPS) 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**
  
  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.