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 Recommendations 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 guides 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. 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 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 recommendations</td>
</tr>
<tr>
<td>Schema</td>
<td>camt.052.001.04</td>
</tr>
<tr>
<td>Implementation Guide Version</td>
<td>1.3</td>
</tr>
<tr>
<td>Replaces old messages</td>
<td>MT941: Balance Report</td>
</tr>
<tr>
<td></td>
<td>MT942: Interim Transaction Report</td>
</tr>
<tr>
<td>Available through UBS electronic interfaces</td>
<td>For clients of UBS Switzerland</td>
</tr>
<tr>
<td></td>
<td>UBS KeyPort (planned as of 2nd quarter 2017)</td>
</tr>
</tbody>
</table>

1.2 Flow of messages in accordance with Swiss Recommendations
The message standard recommended by Swiss financial institutions is based on the ISO 20022 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:

[Diagram showing the flow of messages with steps 1 to 7]

- **Payment order**
- **Payment order status**
- **Debit advice**
- **Intraday account transactions**
- **Account statement**
- **Collective booking details**
- **Clearing**
- **Interbank payment**
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 ISO 20022 Cash
Management Standard and reflecting the UBS
implementation.

All cash management reports from UBS are compliant
with ISO 20022 and with Swiss recommendations. UBS
specifics are outlined in this document.

The diagram beside shows the degree of concordance
between the ISO 20022 Standard, Swiss
recommendations and the UBS specifics and contains
links to the corresponding implementation guides 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.

2.3 Reference to camt.053 message
A definition of individual XML elements according to the
Swiss Recommendations (Implementation Guidelines
V1.3 and Business Rules V2.5) based on the ISO 20022
Standard is available in detail in the ISO 20022 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 element it contains 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.