



Balance and Transaction Reporting

Mapping of ISO 20022 Data Points for SEPA Transactions

For Europe Based Accounts

Sept 2023

Version 1.3



Introduction

From November 2023 the SEPA Payments scheme will be upgrading to a later ISO 20022 version (SEPA is already ISO 20022 based).

This means that from November 2023 you may begin receiving SEPA payments that have been sent to Barclays in the later ISO 20022 format. This could mean that additional payment data points are flowing into Barclays and in turn this could impact what you see within your Balance and Transaction Reports.

As a general rule we are working to a 'no change' principle meaning the information that you see within your statements/reports will not change. However for your European reporting (non-UK) we have identified some areas in relation to the SEPA Classic scheme whereby you might see an impact. These slides have therefore been created to provide you further detail.

For the purpose of clarity the impacted payment types are as follows:

- SEPA Classic (Credit Transfer, Direct Debit CORE & B2B)

The non-impacted payment types are:

- All other types of payment, including SEPA Instant and non-SEPA payments

Report Types Impacted/Not Impacted

The table below summarises the report types that are impacted/not impacted

Report Type	Channel	Impact
Camt.052.001.02	H2H/SWIFT	Yes
Camt.053.001.02	H2H/SWIFT	Yes
Camt.054.001.02.adv	H2H/SWIFT	Yes
MT940 C+	H2H/SWIFT	Yes
MT942 C+	H2H/SWIFT	Yes
CODA	H2H/SWIFT	Yes
CFONB120	H2H/SWIFT	Yes
C43	H2H/SWIFT	Yes
Barclays.Net – Detailed Entry Screen	Online	Yes
Paper/PDF	Online/Mail	Yes
Paper/PDF – Portuguese version	Online/Mail	Yes

Report Type	Channel	Impact
MT900	SWIFT	Limited
MT910	SWIFT	Limited
MT103 Advice	SWIFT	Limited
MT940 B+	H2H/SWIFT	No
MT942 B+	H2H/SWIFT	No
MT950	H2H/SWIFT	No
iPortal/Barclays.Net – Account Statements/Exports	Online	No
Barclays.Net debit/credit advices	Online	No

What do I need to consider?

This slide summarises the touchpoints for impacted balance and transaction reports with the exception of MT based advising (MT900, MT910, MT103)

Address Information

The SEPA upgrade will allow the ability to send/receive structured address information instead of unstructured. If Barclays were to receive a structured address we will not populate it within your report/statement. If the remitter continues to send the address in an unstructured format, then you will continue to see this information.

It is also possible for hybrid addresses to be used whereby the address is provided in an unstructured format with the exception of country code, which is structured. In this circumstance we will populate the address within your report/statement however the country code will be omitted.

Please note that for accounts domiciled in France we do not currently report address information for incoming SCT, incoming SDD and incoming SCT recall, outgoing SCT reject/returns, incoming SDD reversal and outgoing SDD reject/returns. For outgoing SCT, outgoing SDD, outgoing SCT recall, outgoing SDD reversal, incoming SCT reject/returns, incoming SDD reject/returns, the addresses are currently reported if present in the message

Note – Please ensure that you review this slide in conjunction with the formatting guidelines for the report type that you have an interest in.

What do I need to consider? (MT advising)

This slide summarises the touchpoints for MT based advising (MT900, MT910, MT103)

Address Information

The SEPA upgrade will allow the ability to send/receive structured address information instead of unstructured. If Barclays were to receive a structured address we will not populate it within your report/statement. If the remitter continues to send the address in an unstructured format, then you will continue to see this information.

It is also possible for hybrid addresses to be used whereby the address is provided in an unstructured format with the exception of country code, which is structured. In this circumstance we will populate the address within your report/statement however the country code will be omitted.

Please note that for accounts domiciled in France we do not currently report address information for incoming SCT, incoming SDD and incoming SCT recall, outgoing SCT reject/returns, incoming SDD reversal and outgoing SDD reject/returns. For outgoing SCT, outgoing SDD, outgoing SCT recall, outgoing SDD reversal, incoming SCT reject/returns, incoming SDD reject/returns, the addresses are currently reported if present in the message

Note – Please ensure that you review this slide in conjunction with the formatting guidelines for the advice type that you have an interest in.

Worked Examples

The following slides will show worked business examples for the MT940/MT942 C+ format as well as camt reporting. They have been designed to demonstrate some of the differences that might be seen if Barclays were to start receive a structured addresses instead of unstructured. They are based upon the following business scenario:

Scenario

- Account number at BARCESMM: ES6401283749235349886826
- Account owner Plant Company
- Plant Company registered address: Ourense 59, 43000 Tarragona, Spain

Payment details:

- Plant Company receives a SEPA Credit transfer for 118,982.05 EUR, value date 30 Nov 2023 from MY EU Manufacturing (registered address: Knesebeckstrabe 1, 89250 Senden, Freistaat Bayern, Germany) at BBBBDEFF (account number DE61500105171241323423) in Frankfurt, Germany.
- Payment is for invoices. Plant Company has received a separate remittance advice (with reference RA-PL-9876-878) providing information on the invoices paid by MY EU Manufacturing.
- Payment type : SEPA Credit Transfer receipt
- Payment reference from BBBBDEFF: DECA00008248
- Payment end to end identifier: E2EID120180905075736

MT940/MT942 C+ Example

Field 61/86 Entry (Before)

:61:2311301130C118982,05NRTFKREF//DECA00008248
:86:/CODE/PMNTRCDTESCT/EREF/E2EID120180905075736/IREF/INID12018090507
5736/REMI/RA-PL-9876-878/TRN/TXID120180905075736/ORDP/ACCT/DE6150
0105171241323423/NAME/MY EU MANUFACTURING **KNESEBECKSTRABE 1, 8925
0 SENDEN, FREISTAAT BAYERN, GERMANY/BENM//ACCT/ES6401283749235349
886826/NAME/PLANT COMPANY OURENSE 59, 43000 TARRAGONA, SPAIN**

Field 61/86 Entry (After)

:61:2311301130C118982,05NRTFKREF//DECA00008248
:86:/CODE/PMNTRCDTESCT/EREF/E2EID120180905075736/IREF/INID12018090507
5736/REMI/RA-PL-9876-878/TRN/TXID120180905075736/ORDP/ACCT/DE6150
0105171241323423/NAME/MY EU MANUFACTURING/BENM//ACCT/ ES640128374
9235349886826/NAME/PLANT COMPANY

Camt Reporting

For the purpose of demonstration we have limited this slide to show the debtor and creditor blocks

Debtor Block (Before)

```
<Dbtr>  
<Nm>MY EU MANUFACTURING</Nm>  
<PstlAdr>  
<AdrLine>KNESEBECKSTRABE 1</AdrLine>  
<AdrLine>89250 SENDEN</AdrLine>  
<AdrLine>FREISTAAT BAYERN</AdrLine>  
<AdrLine>GERMANY</AdrLine>  
</PstlAdr>  
</Dbtr>
```

Debtor block (After)

```
<Dbtr>  
<Nm>MY EU MANUFACTURING</Nm>  
</Dbtr>
```

Creditor Block (Before)

```
<Cdtr>  
<Nm>PLANT COMPANY</Nm>  
<PstlAdr>  
<AdrLine>OURENSE 59</AdrLine>  
<AdrLine>43000 TARRAGONA</AdrLine>  
<AdrLine>SPAIN</AdrLine>  
</PstlAdr>  
</Cdtr>
```

Creditor Block (After)

```
<Cdtr>  
<Nm>PLANT COMPANY</Nm>  
</Cdtr>
```


Disclaimer

Barclays offers corporate banking products and services to its clients through Barclays Bank Ireland PLC. This presentation has been prepared by Barclays Bank Ireland PLC ("Barclays"). This presentation is for discussion purposes only, and shall not constitute any offer to sell or the solicitation of any offer to buy any security, provide any underwriting commitment, or make any offer of financing on the part of Barclays, nor is it intended to give rise to any legal relationship between Barclays and you or any other person, nor is it a recommendation to buy any securities or enter into any transaction or financing. Customers must consult their own regulatory, legal, tax, accounting and other advisers prior to making a determination as to whether to purchase any product, enter into any transaction of financing or invest in any securities to which this presentation relates. Any pricing in this presentation is indicative. Although the statements of fact in this presentation have been obtained from and are based upon sources that Barclays believes to be reliable, Barclays does not guarantee their accuracy or completeness. All opinions and estimates included in this presentation constitute the Barclays' judgment as of the date of this presentation and are subject to change without notice. Any modelling or back testing data contained in this presentation is not intended to be a statement as to future performance. Past performance is no guarantee of future returns. No representation is made by Barclays as to the reasonableness of the assumptions made within or the accuracy or completeness of any models contained herein.

Neither Barclays, nor any officer or employee thereof, accepts any liability whatsoever for any direct or consequential losses arising from any use of this presentation or the information contained herein, or out of the use of or reliance on any information or data set out herein.

Barclays and its respective officers, directors, partners and employees, including persons involved in the preparation or issuance of this presentation, may from time to time act as manager, co-manager or underwriter of a public offering or otherwise deal in, hold or act as market-makers or advisers, brokers or commercial and/or investment bankers in relation to any securities or related derivatives which are identical or similar to any securities or derivatives referred to in this presentation.

Copyright in this presentation is owned by Barclays (© Barclays Bank Ireland PLC, 2022). No part of this presentation may be reproduced in any manner without the prior written permission of Barclays.

Barclays Bank Ireland PLC is registered in Ireland. Registered Office: One Molesworth Street, Dublin 2, Ireland, D02 RF29. Registered Number: 396330. A list of names and personal details of every director of the company is available for inspection to the public at the company's registered office for a nominal fee. Calls may be recorded for security and other purposes. Barclays Bank Ireland PLC is regulated by the Central Bank of Ireland