

# Amendments to ISO 20022 camt messages

What is it about?

From 10 November 2025, there will be three changes to the ISO 20022 camt messages of ISO 20022 version 8/2019. The ISO 20022 messages of version 4/2013 will remain unchanged.

What does this mean for you?

## 1. Additional information on interest bookings

In camt.053, the gross interest (INTE) and withholding tax (WHLD) including the amount and currency will now be displayed in the "Interest" element for interest bookings.

| Currently     | Valid from 10 November 2025  | Comment   |
|---------------|--|---|
| Not available | BkToCstmrStmt<br>+Stmt<br>++Ntry<br>+++Intrst<br>++++Rcrd<br>++++Amt Ccy         | Amount and currency of the gross interest or withholding tax for interest bookings.<br><br>Example:<br><Amt Ccy=>CHF>>99</ Amt>   |
| Not available | BkToCstmrStmt<br>+Stmt<br>++Ntry<br>+++Intrst<br>++++Rcrd<br>++++CdtDbtInd       | Indicator of whether the gross interest or withholding tax is a credit (CRDT) or debit (DBIT).<br><br>Example:<br>< CdtDbtInd>CRDT</ CdtDbtInd>   |
| Not available | BkToCstmrStmt<br>+Stmt<br>++Ntry<br>+++Intrst<br>++++Rcrd<br>++++Tp<br>++++Prtry | Type of additional interest information:<br><ul style="list-style-type: none"> <li>• INTE: gross interest</li> <li>• WHLD: withholding tax</li> </ul><br>Example:<br><Prtry>INTE</ Prtry> |



## 2. Additional account information

Additional information is now displayed on B level in all camt messages (camt.052/camt.053/camt.054) to show the account type and account category.

| Currently     | Valid from 10 November 2025              | Comment  |
|---------------|--|--|
| Not available | ...<br>+...<br>++Acct<br>+++Tp<br>++++Cd | Account category display. The following codes are intended for this purpose: <ul style="list-style-type: none"> <li>• SVGS: savings account</li> <li>• TRAN: current and payment transactions account</li> </ul> <p>Example:<br/>&lt;Cd&gt;TRAN&lt;/Cd&gt;</p>   |
| Not available | ...<br>+...<br>++Acct<br>+++Nm           | Additional account type description in English: <ul style="list-style-type: none"> <li>• Private account</li> <li>• Private savings account</li> <li>• Business account</li> <li>• Business bank account</li> <li>• Operation account</li> <li>• Loro account</li> </ul> <p>Example:<br/>&lt;Nm&gt;Business account&lt;/Nm&gt;</p> |

## 3. Change to Additional Information

The field <Addtlnf> is delivered with new content (in each case with the current ISO version) in all camt messages (camt.052/camt.053/camt.054). This eliminates the need for an annual amendment due to IG/SPS versions.

| Currently valid and valid until 10 November 2025        | Valid from 10 November 2025                           |
|---|---|
| GrpHdr<br>+Addtlnf                                      | GrpHdr<br>+Addtlnf                                    |
| Example:<br><Addtlnf>(SPS/ <b>2.1</b> /PROD) </Addtlnf> | Example:<br><Addtlnf>(SPS/ <b>2</b> /PROD) </Addtlnf> |

## Test options

The changes can be tested on PostFinance's test platform:  
[testplatform.postfinance.ch/corporates](https://testplatform.postfinance.ch/corporates).

## Overview of the services, message types and channels concerned

| Account notification  | Channels  |
|---|---|
| <ul style="list-style-type: none"> <li>• camt.053 account statement</li> <li>• camt.054 detailed notification</li> <li>• camt.052 intraday account movements</li> </ul> | <ul style="list-style-type: none"> <li>• E-finance (excluding camt.052)</li> <li>• EBICS</li> <li>• MFTPF</li> <li>• SWIFT FileAct</li> <li>• FDS (available until 30.11.2025)</li> <li>• TBS (available until 30.11.2025)</li> <li>• Cash &amp; Multibanking Tool (CMT)</li> </ul> |