

**BANKING  
CIRCLE**

# Integration Guide

ISO20022 camt.053 via API

## Version Control

Version	Date	Summary of changes
1.0	Sept 2022	Document Created

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## 1. Contents of this guide

This document describes how to send and receive ISO 20022 Bank-to-Customer Cash Management message from Banking Circle API.

Formats	Banking Circle API
<b>End of day statement</b>  <b>Bank To Customer Statement V02</b> camt.053.001.02	<b>Request</b> <i>GET/api/v1/reports/iso20022/bank-to-customer-end-of-day/{TransactionDate}</i>  <b>Response</b> <b>Bank To Customer Statement V02</b> camt.053.001.02 xml file

## 2. A note on authentication and access tokens

**Integrating to Banking Circle API:** To send and receive data from the Banking Circle API, you must be authenticated and have a valid access token. For more details on how to generate access tokens and authenticate, please see our API Portal: [Connecting to the API](https://docs.bankingcircleconnect.com/guides/connecting-to-the-api) (<https://docs.bankingcircleconnect.com/guides/connecting-to-the-api>) and [API Reference - Authorization](https://docs.bankingcircleconnect.com/api-reference/m2m-user-token) (<https://docs.bankingcircleconnect.com/api-reference/m2m-user-token>).

### 2.1 Technical support

For additional technical support not covered in this document, please reach out to our Integration Team by email at [integration@bankingcircle.com](mailto:integration@bankingcircle.com)

### 3. Bank-to-Customer Statement camt.053

The Bank-to-Customer Cash Management messages are sent from the Account Servicer through a Forwarding Agent (who plays the role of 'concentrating institution' for the account owner) to the Account Owner, or a party authorised by the Account Owner to receive the account information (i.e., the Message Recipient).

Note: We support **Bank to Customer Statement camt.053.001.02**.

For more details on how camt.053 would look like, read more [Banking Circle - ISO 20022 Implementation Guide](#) 2.3.2 Message definition and 2.3.3. Message sample sections.

#### 3.1 API Request for Bank to Customer Statement camt.053

To request a bank-to-customer report, you should send the following request:

**GET /api/v1/reports/iso20022/bank-to-customer-end-of-day**

Below are the specifications for the parameters in header and body:

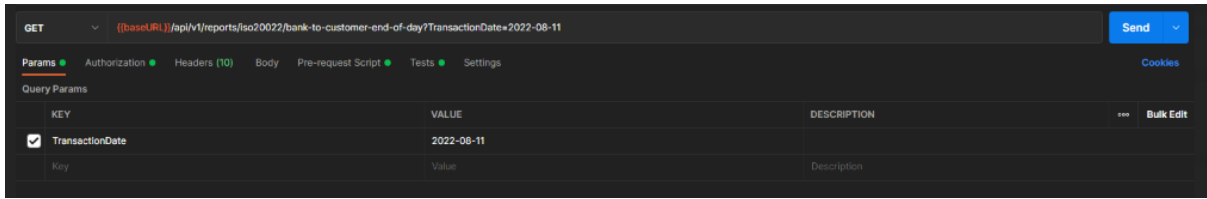
##### Content Specifications Header

Name	Required	Format	Description	Content
Authorization	Mandatory	String	Bearer token	Bearer eyJ0eXAiOiJKV1Q iLCJhb...

##### Content Specifications Body

Parameter	Required	Allowed Input	description	Value
TransactionDate	Mandatory	ISO 8601 YYYY-MM-DD	The date for which the file should be generated	Example 2022-05-12

For information on the camt.053 message content to expect from us, read [Banking Circle ISO 20022 Implementation Guide](#) section 2.3.3 Message sample.



### 3.2 API Response to Bank to Customer Statement camt.053

You can expect these responses:

Response Code	Header	Description
200	Content-Type: application/xml	OK  Request is successful and the report is generated (Refer to <a href="#">Banking Circle ISO 20022 Implementation Guide</a> section 2.3.3 Message sample)
400	Content-Type: application/json	Bad request. Request is not correctly formulated.
401	Content-Type: application/json	Unauthorized
404	Content-Type: application/json	Not found.  If the end-of-day process hasn't been completed yet, the report would not be ready to be generated.

### 3.3 Examples

#### Response 200

```

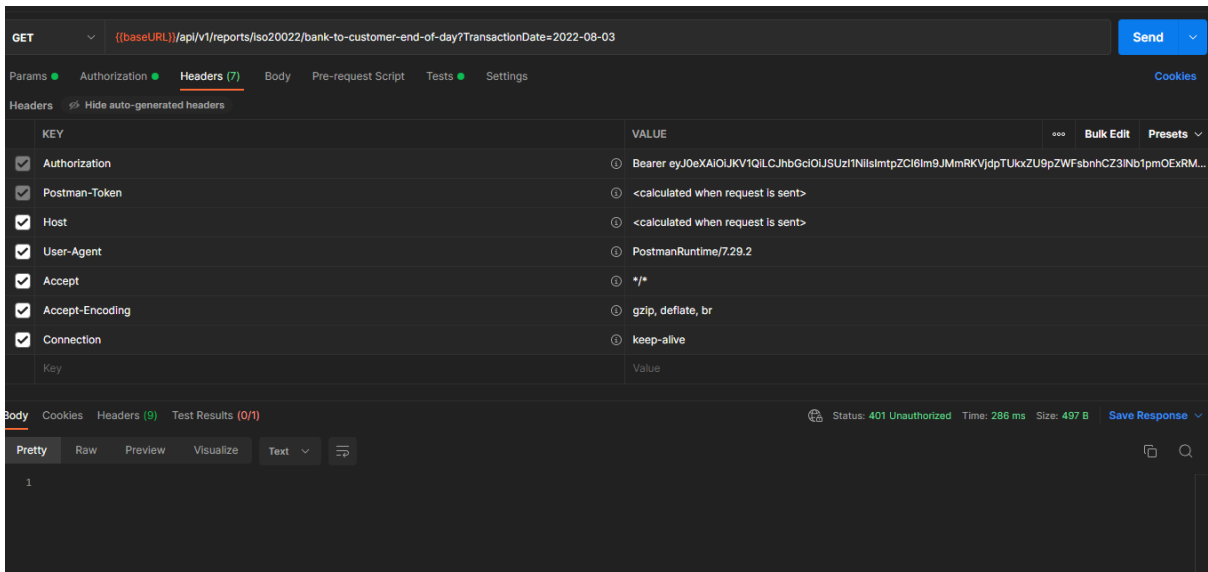
276. <BltdPtia>
277.   <Dptr>
278.     <Nm>NAME 000016441</Nm>
279.     <PstlAdr>
280.       <Adrfine AD01 000016441</Adrfine>
281.       <Adrfine AD02 000016441</Adrfine>
282.       <Adrfine AD03 000016441</Adrfine>
283.     </PstlAdr>
284.   </Dptr>
285.   <DptrAcct>
286.     <Id>
287.       <Othr>
288.         <Id>DK928790000001529</Id>
289.       </Othr>
290.     </Id>
291.   </DptrAcct>
292.   <Cdtr>
293.     <Nm>Dethello Limited</Nm>
294.   </Cdtr>
295.   <CdtrAcct>
296.     <Id>
297.       <Othr>
298.         <Id>DK95879000049910141</Id>
299.       </Othr>
300.     </Id>
301.   </CdtrAcct>
302. </BltdPtia>
303. <BltdAgts>
304.   <DptrAgts>
305.     <FinInstnId>
306.       <BIC>SXPY000000</BIC>
307.     </FinInstnId>
308.   </DptrAgts>
309. </BltdAgts>
310. <MsgInf />
311. </TxOfile>
    
```

#### Response 400

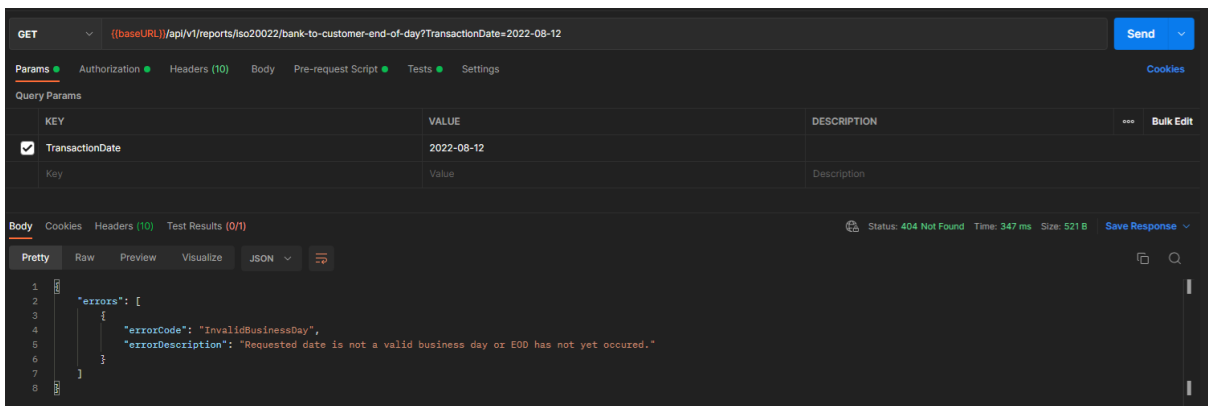
```

1  {
2    "errors": {
3      "transactionDate": [
4        "Parsing of TransactionDate failed. Must follow yyyy-MM-dd format",
5        "A value for the 'TransactionDate' parameter or property was not provided."
6      ]
7    },
8    "type": "https://tools.ietf.org/html/rfc7231#section-6.5.1",
9    "title": "One or more validation errors occurred.",
10   "status": 400,
11   "detail": null,
12   "instance": null,
13   "extensions": {
14     "traceId": "00-c73e43789a27b08644bf33344c5c4fd2-5b5923d17b5c044f-00"
15   }
16 }
    
```

## Response 401



## Response 404



## 4. Bank-to-Customer Statement camt.053 on the Sandbox API

You can test the camt.053 request in the Sandbox environment, but some responses will differ from production environment.

Response Code	Description
200	OK  Request is successful and the report is generated (Refer to <a href="#">Banking Circle ISO 20022 Implementation Guide</a> section 2.3.3 Message sample)



401	Unauthorized
406	Not acceptable.  The request is not formulated correctly. Not acceptable indicates that the server cannot produce a response matching the list of acceptable values defined in the request's proactive content negotiation headers, and that the server is unwilling to supply a default representation.

## 4.1 Examples

### Response 200

The screenshot shows a Postman interface for a GET request to the CAMT053 API. The request URL is `{{baseURL}}/api/v1/reports/iso20022/bank-to-customer-end-of-day?TransactionDate=2022-08-11`. The headers section is expanded, showing various headers like Authorization, Postman-Token, Host, User-Agent, Accept, Accept-Encoding, and Connection. The body section is also expanded, showing the XML response in a pretty-printed format. The status bar indicates a 200 OK response with a time of 372 ms and a size of 29.08 KB.

```

1 <?xml version="1.0" encoding="utf-8"?>
2 <Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02">
3   <BkToCstmStmnt>
4     <GrpHdr>
5       <MsgId>98e36483fc8f4fd4876680bf4ef2eb9</MsgId>
6       <CreDTm>2022-08-11T10:45:28.5354Z</CreDTm>
7       <AddtlInf>EOD</AddtlInf>
8     </GrpHdr>
9     <Stmnt>
10      <Id>223104528-EOD0001</Id>
11      <ElctncSeqNb>97</ElctncSeqNb>
12      <CreDTm>2022-08-11T10:45:28.5353832Z</CreDTm>
13      <RptgSrc>
14        <Prtry>BCConnect</Prtry>
15      </RptgSrc>
16      <Acct>
17        <Id>
18          <IBAN>DK4809009999910133</IBAN>
19        </Id>
20        <Ccy>EUR</Ccy>
21      </Acct>
22      <Bai>
23        <Tp>
24          <CdOrPrtry>
25            <Cd>OPBD</Cd>
26          </CdOrPrtry>
27        </Tp>
28      <Amt Ccy="EUR">99211880.47</Amt>
  
```

## Response 401

The screenshot shows a REST client interface with the following details:

- Method:** GET
- URL:** `{{baseURL}}/api/v1/reports/iso20022/bank-to-customer-end-of-day?TransactionDate=2022-08-03`
- Headers (7):**
  - Authorization: Bearer eyJ0eXAIOLJKV1QILC.JhbGciOiJSUzI1NiIsImtpZCI6Im9JMmRKVjdpTUkxZU9pZWZsb3RlbnhCZ3Inbn1pm0ExRM...
  - Postman-Token: <calculated when request is sent>
  - Host: <calculated when request is sent>
  - User-Agent: PostmanRuntime/7.29.2
  - Accept: \*/\*
  - Accept-Encoding: gzip, deflate, br
  - Connection: keep-alive
- Status:** 401 Unauthorized
- Time:** 286 ms
- Size:** 497 B
- Body:** 1

## Response 406

The screenshot shows a REST client interface with the following details:

- Method:** GET
- URL:** `{{baseURL}}/api/v1/reports/iso20022/bank-to-customer-end-of-day?TransactionDate=2022-08-110`
- Headers (7):**
  - Authorization: Bearer eyJ0eXAIOLJKV1QILC.JhbGciOiJSUzI1NiIsImtpZCI6Im9JMmRKVjdpTUkxZU9pZWZsb3RlbnhCZ3Inbn1pm0ExRM...
  - Postman-Token: <calculated when request is sent>
  - Host: <calculated when request is sent>
  - User-Agent: PostmanRuntime/7.29.2
  - Accept: \*/\*
  - Accept-Encoding: gzip, deflate, br
  - Connection: keep-alive
- Status:** 406 Not Acceptable
- Time:** 231 ms
- Size:** 286 B
- Body:** 1