ISO 20022

Bank Services Billing - Maintenance 2018-2019

Message Definition Report Part 1

Maintenance 2018/2019 – Approved by the Payments SEG on 21 January 2019

This document provides information about the use of the Bank Services Billing message.

February 2019

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Preliminary Note - this must be deleted for SWIFT and Solution document

The Message Definition Report (MDR) is made of three parts:

MDR Part 1

This describes the contextual background required to understand the functionality of the proposed message set. Part 1 is produced by the submitting organisation that developed or maintained the message set in line with an MDR Part 1 template provided by the ISO 20022 Registration Authority (RA) on [www.iso20022.org](http://www.iso20022.org).

MDR Part 2

This is the detailed description of each message definition of the message set. Part 2 is produced by the RA using the model developed by the submitting organisation.

MDR Part 3

This is an extract if the ISO 20022 Business Model describing the business concepts used in the message set. Part 2 is an Excel document produced by the RA.

# Introduction

## Terms and Definitions

The following terms are reserved words defined in ISO 20022 Edition 2013 – Part1. When used in this document, the UpperCamelCase notation is followed.

|  |  |
| --- | --- |
| Term | Definition |
| BusinessRole | Functional role played by a business actor in a particular BusinessProcess or BusinessTransaction. |
| Participant | Involvement of a BusinessRole in a BusinessTransaction. |
| BusinessProcess | Definition of the business activities undertaken by BusinessRoles within a BusinessArea whereby each BusinessProcess fulfils one type of business activity and whereby a BusinessProcess may include and extend other BusinessProcesses. |
| BusinessTransaction | Particular solution that meets the communication requirements and the interaction requirements of a particular BusinessProcess and BusinessArea. |
| MessageDefinition | Formal description of the structure of a message instance. |

1. When a MessageDefinition or message identifier is specified, it should include the variant and version number. However, in this document (except in the business examples section, if present), variant and version numbers are not included. In order to know the correct variant and version number for a MessageDefinition, the related Message Definition Report Part 2 document should be consulted.

## Abbreviations and Acronyms

The following is a list of abbreviations and acronyms used in the document.

|  |  |
| --- | --- |
| Abbreviation/Acronyms | Definition |
| BSB | Bank Services Billing |
| FI | Financial Institution |
| SLA | Service Level Agreement |
| SMPG | Securities Market Practice Group (www.smpg.info) |
| TWIST | Transaction Workflow Innovation Standards Team |
| XML | eXtensible Mark-up Language |

## Document Scope and Objectives

This document is the first part of the Bank Service Billing Message Definition Report (MDR) that describes the BusinessTransactions and underlying message set. For the sake of completeness, the document may also describe BusinessActivities that are not in the scope of the BusinessProcesses covered in this document.

This document describes the following:

* the BusinessProcess scope
* the BusinessRoles involved in these BusinessProcesses

The main objectives of this document are as follows:

* to provide information about the messages that support the BusinessProcesses
* to explain the BusinessProcesses and BusinessActivities these messages have addressed
* to give a high level description of BusinessProcesses and the associated BusinessRoles
* to document the BusinessTransactions
* to provide business examples

The MessageDefinitions are specified in Message Definition Report Part 2.

## References

|  |  |  |  |
| --- | --- | --- | --- |
| Document | Version | Date | Author |
| ISO 20022 Business Justification |  | 2012-07-13 | SWIFT and TWIST |
| ISO 20022 Bank Services Billing Message Usage Guideline | Version 9 | 2012-09- 24 | TWIST |
| ISO 20022 Payments Maintenance 2018/2019 Maintenance Change Request document | ISO 20022 Submission - 137 MCR | 2018-09-26 | SWIFT |

# Scope and Functionality

## Background

This Message Definition Report covers a set of one single ISO 20022 MessageDefinition developed jointly by TWIST and SWIFT and approved the Payments SEG on 21 January 2019.

## Scope

As described in the ISO 20022 Business Justification, the scope covers the following communication flows:

This Bank Services Billing (BSB) is the result of the reverse engineering of an existing TWIST message standard into ISO 20022. The TWIST standard was published in 2006 using the proprietary TWIST XML syntax. A number of banks and others have implemented the standard. TWIST has continued to maintain this standard since its initial release. The Bank Services Billing provides a standard means for banks to periodically advise their wholesale clients of their use of bank services, and related fees and balances. Electronic in form and generally delivered monthly, the Bank Services Billing provides a standard representation of bank rendered services: transaction types, volumes and related services and the fees associated with that activity. The Bank Services Billing is intended to be equally relevant for use regardless of where bank accounts reside. By design, the Bank Service Billing is intended to cover the EU, Singapore, USA, and other countries. It needs to be recognized however that bank billing and related market practice is complex and diverse across multiple geographies.

## Groups of MessageDefinitions and Functionality

1. The message is intended for use with the ISO 20022 Business Application Header (head.001). The schema and more information about the Business Application Header (BAH) can be found on the www.iso20022.org web site

### Groups

This Bank Service Billing set includes one single message definition:

|  |  |
| --- | --- |
| MessageDefinition | Message Identifier |
| BankServicesBillingStatement | camt.086 |

### Functionality

See Message Definition Report Part 2 for the message scope and format.

# BusinessRoles and Participants

A BusinessRole represents an entity (or a class of entities) of the real world, physical or legal, a person, a group of persons, a corporation. Examples of BusinessRoles: “Financial Institution”, “Automated Clearing House”, “Central Securities Depository”.

A Participant is a functional role performed by a BusinessRole in a particular BusinessProcess or BusinessTransaction. Examples of Participants: the “user” of a system, “debtor”, “creditor”, “investor”.

The relationship between BusinessRoles and Participants is many-to-many. One BusinessRole can be involved as different Participants at different moments in time or at the same time. Examples of BusinessRoles: "user", "debtor”, "creditor", "investor". Different BusinessRoles can be involved as the same Participant.

In the context of bank services billing the high-level BusinessRoles and typical Participants can be represented as follows:

## Participants and BusinessRoles Definitions

Participants

|  |  |
| --- | --- |
| Description | Definition |
| Account Servicer | Party that services the account. |
| Account Owner | Party that hold an account at the financial institution |
|  |  |

BusinessRoles

|  |  |
| --- | --- |
| Description | Definition |
| Financial Institution (FI) | Bank or institution that initiates the statements contained within the electronic message. The recipient of the message, the customer, holds accounts at the FI. Note that the institution that physically sends the XML message need not be the institution in which the statement accounts reside, although in most cases they are the same. The institution that is responsible for physically sending the message is referred to as the “Sender” and is identified in the Statement Header. The FI in which the accounts reside is termed the “originating” or “domicile” FI and is identified in the BankServiceBillingStatement message. |
| Customer | Corporate, business or other entity that holds accounts at the FI. The statements in the electronic message are based on the accounts that the Customer maintains at the originating FI. |

## BusinessRoles and Participants Table

|  |  |  |
| --- | --- | --- |
| BusinessRole | Participant  Account Servicer | Participant  Account Owner |
| Financial Institution (FI) | X | X |
| Customer |  | X |

# BusinessProcess Description

This diagram represents the high level BusinessProcesses.



Bank Services Billing

|  |  |
| --- | --- |
| Item | Description |
| Definition | The account servicer provides a standard representation of bank rendered services: transaction types, volumes and related services and the fees associated with that activity.  The Bank Services Billing is part of the overall Account Management processes, which are described in the Account Management message set. |
| Trigger | End of billing period has been reached |
| Pre-conditions | Account servicer has provided a number of services during the billing period, which need to be provided to the account owner. |
| Post-conditions | Bank services detailed billing is provided to the account owner. |
| Role | Account servicer. |

# Description of BusinessActivities

This section presents the different BusinessActivities within each BusinessProcess. The BusinessActivities of a process are described with activity diagrams.

Legend

|  |  |  |
| --- | --- | --- |
| Symbol | Name | Definition |
|  | Start Point | Shows where the lifecycle of the business process commences. |
|  | End Point | Shows where the lifecycle of the business process may ends. |
|  | Lozenge (or diamond) | Indicates that a choice between several actions can be made. |
|  | Bar | Indicates that several actions are initiated in parallel. |

## Bank Services Billing Statement

### Definitions

In order to introduce the business activities, a number of definition should be first laid out:

* Relationship: collection of accounts held by the Customer in a hierarchical arrangement at the FI. For purposes of this document the lowest level accounts in a relationship are termed “Detail” accounts. They are real deposit/current accounts for which services are performed and which maintain deposit balances. The highest level account in a relationship is termed the “Summary” account. Summary accounts may be real accounts or fictitious entities used solely for summary reporting. By definition there can be only one Summary account in a relationship. Accounts that reside above the Detail level and below the Summary level are termed “Intermediate” accounts. Intermediate accounts may be real accounts or fictitious entities used solely for summary reporting. The term “parent account” refers to any account above the detail level that has accounts “rolling up” to it. By definition, Intermediate accounts and Summary accounts are both Parent accounts.
* Billing Relationship: Relationship consisting of accounts which all have the same Settlement Currency. This type of relationship hierarchy typically consists of a number of detail deposit/current accounts which roll up to a billing relationship parent account. Charging typically occurs at the billing relationship parent account. Note that multiple Billing Relationships could roll up and be summarized at a higher relationship level. In this structure each of the Billing Relationships could use a different Settlement Currency and reside in a different Tax Region.
* Account Balance Currency: Currency of the account held in the Deposit, source or feeder application. The Account Balance currency code is carried in the Account Section.
* Settlement (Charge) Currency: Currency in which the billing relationship will be charged or settled. It is viewed that all accounts within a billing relationship must have the same Settlement (charging) Currency. For example, a direct-debit will be created by the system in this currency to collect services charges from the specified customer account. The Settlement Currency code is carried in the Account Section of the message.
* Service Pricing Currency: Currency used to price the service and in which services are accumulated as part of the original transaction. The Service Pricing currency code is carried in the Service Section of the message.
* Host Currency: Currency of the taxing authority to which the institution must pay taxes. Taxes are converted from Service Pricing Currencies directly to this currency for calculating tax payments. Tax payments are settled between the Financial Institution and the taxing authority in this currency. The Total Tax Amount is then converted to the account’s Settlement (Charge) Currency for collection from the customer. The Host currency code may be carried in the Account Section. Additionally, the Host Currency code must be carried in the Tax Section for each Tax Region contained in the Tax Section. A Summary account may settle taxes with multiple taxing authorities (Tax Regions) if the total relationship contains multiple Billing Relationships.
* Tax Region: Designates a specific tax zone. Accounts are resident/domiciled in a tax region. Not all services are taxable in every tax region. A service may have multiple tax rates in effect in a tax region (e.g. National VAT, Local VAT, per transaction fee). The Tax Region code in which the account is resident is carried in the Account Section. Tax Regions should also be reported in the Service Section since a relationship summary account may contain services from many accounts that reside in different Tax Regions. Tax Region must be reported in the Tax Section.
* Exclusive Tax: Represents the method of determining a tax by multiplying the tax rate against the original cost of a good or service. For example, if a service is subject to VAT of 19.5% and costs €10. The tax owed for the service is €1.95. The cost of a good or service is quoted exclusive of tax. The BankServicesBillingStatement message has been designed with the assumption that all bank service fees are quoted exclusive of tax.
* Inclusive Tax: Represents the method of stating the price of a good or service with the tax already included in the stated price. The cost of a good or service is quoted inclusive of tax. This often provides transparency for the user in terms of “total cost” of a good or service with the tax included. (e.g. $1.30 inclusive of tax). If the cost of the good is $1, the tax component of the service = $.30. The inclusive tax rate is 23% ((($1/$1.30) – 1) x100).

As previously mentioned, the BankServicesBillingStatement message has been designed with the assumption that all bank service fees are quoted exclusive of tax.

### Tax Calculations and Presentation Options

Depending upon which Tax Calculation method a financial institution has implemented various tax related elements within a Service Section and Tax Section may or may not be represented in a statement. The majority of billing applications calculate taxes based on one of four methods. These methods are summarised below. Note that the particular method used in a statement should be identified in the Account Section element Tax Calculation Method.

* Method A: Line-by-line per service tax calculation and settlement currency translation. The Tax Section is used for Tax Region general information, registration and invoice numbers. Tax totals should be transmitted in the Tax Section.
* Method B: Line-by-line per service tax calculation. The Tax Section is used for Tax Region general information, registration and invoice numbers. Tax totals and settlement currency translation are transmitted in the Tax Section.
* Method C: Group Tax Calculation, Group Settlement Translation. The complete Tax Section is required.
* Method D: This simple method of calculation and display requires that all services use the same Pricing currency so that the total tax is the simple sum of individual service taxes – all in the same Pricing Currency. It is similar to methods A and B in that the individual service tax is calculated at the individual line item service level.

The Tax Section is used for Tax Region general information, registration and invoice numbers. Tax totals should be transmitted in the Tax Section.

### Bank Service Billing activities



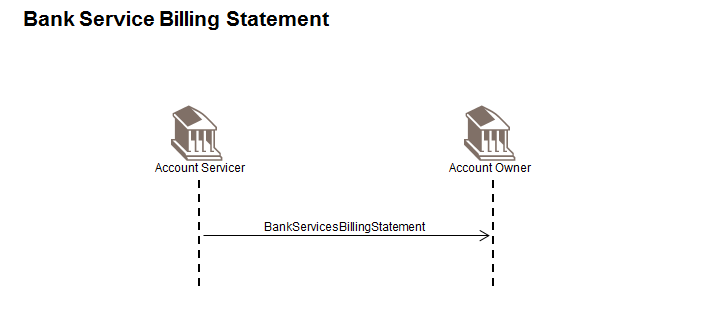
|  |  |  |
| --- | --- | --- |
| Step | Description | Initiator |
| Collect services data for billing | The account servicer collects all information to the consolidated for the billing for the period to prepare the billing statement for the specific account. | Account Servicer |
| Apply tax calculation method | Based on the specific tax method required for each specific service, the tax calculation is performed. | Account Servicer |
| Prepare billing statement | The account owner prepares the billing statement, based on the information collected per service, with the adequate tax calculation applied to the service | Account Servicer |
| Send billing statement | Once ready, the account servicer forwards the bank services billing statement to the account owner | Account Servicer |
| Reconcile statement | The account owner reconciles the billing statement with the services rendered by the account servicer | Account Owner |

# BusinessTransactions

This section describes the message flows based on the activity diagrams documented above. It shows the typical exchanges of information in the context of a BusinessTransaction.

## Bank Services Billing Statement

The BankServicesBillingStatement message involves a simple workflow, with the financial institution initiating a push transmission to the recipient. No supplemental messaging related to status, resend, acknowledgement, etc. was provided for this version of the specification. Message delivery (communications protocols, security, handshaking, etc.) will occur by bilateral agreement between the two parties.



# Business Examples

This section describes business examples of the use of the various MessageDefinitions.

## camt.086.001.03 Bank Services Billing Statement

Description

This example of the Bank Services Billing Statement message for account number 666777 is designed to illustrate the basic handling of balances, compensation values, services, taxes and currencies. It also includes demographic and contact information. It is well formed and should be accepted by any receiving system with no validation errors.

The application header contains only the minimum required elements. The statement section contains a variety of data, both required and optional, for a single statement.

* The domicile bank is “Twist Bank” with BIC “TWIST409978”.
* The receiver is “ABC Corporation” with BIC “USINFRP”.
* The statement is for “Demonstration Account Method C” with bank account number “666777”
* The period ending date is May 31, 2003.
* The account does not use balances to pay fees. Therefore there is no earnings credit amount.

The demonstration account:

* Is designed to demonstrate Tax Calculation Method C where taxes are calculated on the sum of the taxable service charges.
* The account uses two tax regions and Host currencies: GB2121234 Great Britain - GBP & DKK123456 Denmark - DKK
* Four pricing currencies are used: GBP, DKK, EUR and USD.
* There are two taxes levied on the services taxed in Great Britain– a VAT tax and a City tax
* Taxable services are displayed in TaxRegion, ServiceDetail for each of the two tax regions.

Business Data

|  |  |  |
| --- | --- | --- |
| Element | XML Tag | Content |
| Sending Bank | <Sndr><Nm> | Twist Bank |
| Sending Bank ID | <OrgId><AnyBic> | TWIST409978 |
| Receiver | <Rcvr><Nm> | ABC Corporation |
| Receiver ID | <OrgId><AnyBic> | USINFRP |
| Statement Ending Date | <FrDt><ToDt> | 2003-05-31 |
| Account Number | <Othr><Id> | 666777 |
| Account Name | <Name> | Demonstration Account Method C |
| Tax Method | <Tax><ClctnMtd> | Method C |
| Comp Method | <CompstnMtd> | Delayed Debit |
| Account Currency | <AcctBalCcyCd> | USD |
| Settlement Currency | <SttlmCcyCd> | GBP |
| Host Currency | <HstCcyCd> | GBP |
| Currency Exchange | <CcyXchng> | GBP to USD at 1.8 |
| Currency Exchange | <CcyXchng> | DKK to USD at 0.288 |
| Ledger Balance-Avg Net | “LBAN” | 337,935.48 USD |
| Collected Balance-Avg Net | “CBAN” | 266,096.77 USD |
| Taxable Service Charges | “TXSC” | 235.60 GBP |
| Settle Charge Ttl-current Period | “SCCP” | 325.6 GBP |
| Service Charges Due Before Tax | “SCBT” | 325.60 GBP |
| Tax Total Sum | “TXTS” | 38.30 GBP |
| Tax Total Sum | “TXTS” | 68.94 USD |
| Charges & Taxes Due This Stmnt | “CTND” | 363.90 GBP |
| Non Balance Compensable SVCs | “NBCS” | 325.6 GBP |
| Total Services | <Svc> | 7 |
| Exempt Services | “XMPT” | 2 |
| Taxable Services | “TAXE” | 5 |
| Tax Region Number | <TaxRgn><Rgnb> | DKK123456 |
| Tax Region Name | <TaxRgn><Nm> | Denmark |
| Taxes Per Service | <TaxId> | One - VAT tax |
| Tax Due to Region | <TaxDueToRgn> | 6.20 DKK |
| Tax Region Number | <TaxRgn><Rgnb> | GB2121234 |
| Tax Region Name | <TaxRgn><Nm> | Great Britain |
| Taxes per service | <TaxId> | Two-Vat and City |
| Tax Due to Region | <TaxDueToRgn> | 37.31 GBP |

Message Instance

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</AdrTp>

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<SubDept>Billing</SubDept>

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<BldgNb>CMBL</BldgNb>

<BldgNm>Ramsey House</BldgNm>

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<MobNb>+144-207-987-5432</MobNb>

<FaxNb>+144-207-555-4321</FaxNb>

<EmailAdr>info@twiststandards.org</EmailAdr>

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<Id>glaxine@rosamund.com</Id>

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<Nm>James Johnson</Nm>

<PhneNb>+144-220-232-1234</PhneNb>

<MobNb>+144-220-687-5432</MobNb>

<FaxNb>+144-220-909-4321</FaxNb>

<EmailAdr>j.johnson@twiststandards.org</EmailAdr>

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<Id>robocall@btyebit.com</Id>

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<MobNb>+140-207-333-5555</MobNb>

<FaxNb>+140-207-098-7654</FaxNb>

<EmailAdr>BJB@SWIFT.com</EmailAdr>

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<TaxCtct>

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<PhneNb>+144-289-123-4567</PhneNb>

<MobNb>+144-289-321-7654</MobNb>

<FaxNb>+144-289-123-4599</FaxNb>

<EmailAdr>reginald.dentin@twistbank.org</EmailAdr>

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# Revision Record

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| --- | --- | --- | --- | --- |
| Revision | Date | Author | Description | Sections affected |
| 1.0 | 01 December 2018 | SWIFT | Draft version for SEG review | All |
| 2.0 | 14 February 2019 | ISO 20022 RA | Final version | All |
|  |  |  |  |  |

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