

Swift FINPlus camt.054 series

Formatting Guide

June 2025



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Introduction

J.P. Morgan delivers customer statements and advices via the Swift network to a Swift member who is either the account owner or who has been authorized by the account owner to receive them.

J.P. Morgan can send BankToCustomerDebitCreditNotification (camt.054) as a Debit/Credit advice and a Customer can request that their advices be sent to more than one Swift address.

This guide covers J.P. Morgan Swift FIN Plus message-based advising.

Variances between MT and MX Advices will exist. Please contact your J.P. Morgan relationship manager for further information.

We will use “camt.054” more often in below documentation.

Purpose of the guide

This document provides a comprehensive overview of the transition from MT900/910 to the BankToCustomerDebitCreditNotification alias camt.054 reporting standard as part of the Swift CBPR+ migration. It aims to assist clients in understanding the new reporting framework, the enhancements it brings and how to adapt their reconciliation processes to align with the updated format.

Audience: Interbank FI and NBFi clients

This guide is intended for interbank FI and NBFi clients who currently receive MT900/910 or Forced MT103/202 advices for payment reporting and reconciliation. It is designed for operational, technical and financial professionals responsible for integrating and interpreting these messages.

Scope

The BankToCustomerDebitCreditNotification (camt.054) message is sent by the account servicer to an account owner or to a party authorized by the account owner to receive the message. It can be used to inform the account owner, or authorized party, of single or multiple debit and/or credit entries reported to the account.

Disclaimer: The camt.054 elements will be populated only if there is data present in the underlying payment message.

Usage

The camt.054 message provides information for cash management and/or reconciliation. The camt.054 message can be used to:

- report pending and booked items;
- notify debit entry;
- notify credit entry;

It can include underlying details of transactions that have been included in the entry.

It is possible that the receiver of the message is not the account owner, but a party entitled by the account owner to receive the account information (also known as recipient).

It does not contain balance information.

Format guide

Record Rules

1. The camt.054 allows multiple Notifications per InterAct message (100,000 bytes). It is, however, recommended to report single notifications per transaction. This message must be bilaterally agreed between the Account Servicing Institution and the Account owner and is established by an RMA business profile.
2. Role of the Agent/s, Debtor and Creditor in the payment changes by description in the camt.054 message to Account Servicer and Account Owner. Whereby the notification is sent by the Account Servicer to the Account Owner and/or authorized party.
3. The camt.054 is optionally provided between the account servicing institution and the account owner, or authorized (third) party.

These messages:

- Are used to inform on debit and/or credit entries reported to an account
- And may also be complemented by:
 - A bank statement such as the camt.053 Bank to Customer Statement Report

Summary of message types

The following table lists all message types defined in this user guideline.

Swift MT Type	Swift MX Type	Brief Description	Timing	Balance	Comments
MT900	Camt.054 (Debit)	Confirmation of debit advice	Real Time	No	<ul style="list-style-type: none">This is the debit advice received through SWIFT which will have the time stamp (/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BookgDt/DtTm) showing when the transaction was processedThis advice will help to manage intraday liquidity by providing visibility on the debits going through the accountCamt.054 debit advice can be identified with value 'DBIT' in element /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/CdtDbtInd
MT910	Camt.054 (Credit)	Confirmation of credit advice	Real Time	No	<ul style="list-style-type: none">This is the credit advice received through SWIFT which will have the time stamp (/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BookgDt/DtTm) showing when the transaction was processedThis advice will help to manage intraday liquidity by providing visibility on the credits going through the accountCamt.054 credit advice can be identified with value 'CRDT' in element /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/CdtDbtInd

Clients who have opted to receive Forced MT 103/202 instead of MT910 advice from J.P. Morgan will have to be migrated to camt.054 in the future. Camt.054 will hold adequate information from pacs.008/pacs009, which historically could not be accommodated in MT910, to facilitate advice matching processes.

Field presence

Presence will be either [1..1] (Mandatory) or [0..1] (Optional)

Camt.054 data elements guide

Below grid provides high level ISO data elements mapping to MT tags for easy reference.

Data Element	MT900	MT910	ISO20022 (camt.054)
ULTIMATE_CREDITOR			UltmtCdtr
CREDITOR	59	59	Cdtr
CREDITOR_AGENT	57 (or Receiver)	57 (or Receiver)	CdtrAgt
INTERMEDIARY_AGENT_3			IntrmyAgt3 (debit advice)
INTERMEDIARY_AGENT_2			IntrmyAgt2 (debit advice)
INTERMEDIARY_AGENT_1			IntrmyAgt1 (debit advice)
PREVIOUS_INSTRUCTED_AGENT_3			IntrmyAgt3 (credit advice)
PREVIOUS_INSTRUCTED_AGENT_2			IntrmyAgt2 (credit advice)
PREVIOUS_INSTRUCTED_AGENT_1			IntrmyAgt1 (credit advice)
INSTRUCTED_AGENT			InstdAgt
INSTRUCTING_AGENT			InstgAgt
DEBTOR_AGENT	52 (or Sender)	52 (or Sender)	DbtrAgt
DEBTOR	50	50	Dbtr
ULTIMATE_DEBTOR			UltmtDbtr
INITIATING_PARTY			InitgPty
REMITTANCE_INFORMATION			RmtInf/Ustrd
INSTRUCTIONS_FOR_CREDITOR_AGENT	72	72	No direct mapping in camt.054 schema; J.P. Morgan will map it to /Ntrx/AddtlNtryin
INSTRUCTIONS_FOR_NEXT_AGENT	72	72	
INSTRUCTION_IDENTIFICATION	20	20	InstrId
END_TO_END_IDENTIFICATION	21	21	EndToEndId
UETR	121	121	UETR
CHARGE_BEARER	71	71	ChrgBr

Camt.054 elements and mapping

The attached document provides all the elements that may potentially be populated in our camt.054 sent to you depending on data available in underlying payment message. It also describes each element, whether the element is mandatory or not, the corresponding MT tag where applicable and whether that data populated will be derived by J.P. Morgan or passed on as-is from the underlying payment message.

[Click here to view ISO camt.054 client guide](#)

Camt.054 FAQ

1. How will the data in Tag 72 of an MT900/910 be presented in the camt.054?

Ans: Data in Tag 72 of MT900/910 that you received was derived from payments data we processed. Where applicable, these will map to appropriate camt.054 elements.

MT900 Tag	MT910 Tag	camt.054 Data Element
72 - Data after /VRX/	72 - Data after /VRX/	/BkToCstmrDbtCdtNtfctn/Ntfctn/RltdAcct/Id/IBAN
72 - Data after /VRX/	72 - Data after /VRX/	/BkToCstmrDbtCdtNtfctn/Ntfctn/RltdAcct/Id/Othr/Id
72 - Data after /OCMT/	72 - Data after /OCMT/	/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtIs/TxDtIs/AmtDtIs/InstdAmt/Amt
72 - Data after /EXCH/	72 - Data after /EXCH/	/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtIs/TxDtIs/AmtDtIs/InstdAmt/CcyXchg/XchgRate
72 - Data after /CNTR/	72 - Data after /CNTR/	/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtIs/TxDtIs/AmtDtIs/InstdAmt/CcyXchg/CtrctId
72 - Data after /EXCH/	72 - Data after /EXCH/	/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtIs/TxDtIs/AmtDtIs/TxAmt/CcyXchg/XchgRate
72 - Data after /CNTR/	72 - Data after /CNTR/	/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtIs/TxDtIs/AmtDtIs/TxAmt/CcyXchg/CtrctId
72 - Data after /CHGS/	72 - Data after /CHGS/	/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtIs/TxDtIs/Chrgs/Rcrd/Amt
72 - Data after /CHGS/	72 - Data after /CHGS/	/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtIs/TxDtIs/Chrgs/Rcrd/Agt/FinInstnId/BICFI
72 - Data after /BNF/	72 - Data after /BNF/	/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtIs/TxDtIs/RltdPtIs/Cdtr
72 - Data after /BNF/	72 - Data after /BNF/	/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtIs/TxDtIs/RltdPtIs/Cdtr/Pty/Id/OrgId/AnyBIC
72 - Data after /BNF/	72 - Data after /BNF/	/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtIs/TxDtIs/RltdPtIs/CdtrAcct/Id
72 - Data after /BNF/	72 - Data after /BNF/	/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtIs/TxDtIs/RltdPtIs/CdtrAcct/Id/Othr
72 - Data after /INS/	72 - Data after /INS/	/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtIs/TxDtIs/RltdAgts/InstgAgt/FinInstnId
72 - Data after /LOCINS/	72 - Data after /LOCINS/	/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtIs/TxDtIs/LclInstrm
72 - Data after /PURP/	72 - Data after /PURP/	/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtIs/TxDtIs/Purp
72 - Data with "NSTP"/"STP"/"MANL"/"AUTOR"	72 - Data with "NSTP"/"STP"/"MANL"/"AUTOR"	/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtIs/TxDtIs/AddtlTxInf

2. How will my account be formatted?

Ans: The length of the account number varies by location and you will receive it in /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/IBAN or /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/Othr/Id depending on how the account is set up. Please refer to the formatting section in the schemas for further details or contact your J.P. Morgan representative.

3. What transaction codes are supported in camt.054?

Ans: Relevant Swift's published transaction codes will be supported. The list can be found at: <https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets>.

Learn more at JPMorgan.com

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