

Account statement

SWIFT MT940 format

Version 1.6.2

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1 Introduction

This document contains information about the service Account statement in MT940 format. The statement contains balance and transactions for all types of transactions booked on the account in Finland, Norway, Sweden, Great Britain, the Netherlands, Luxembourg, USA and accounts in other banks. Information can be delivered to the customer on file or via SWIFT network, for balancing against general ledger and for automatic reconciliation of accounts receivable and payable ledgers.

1.1 Definitions

Term	Description
IBAN	IBAN stands for International Bank Account Number and consists of a country code, a control digit, a bank identifier and a national account number. A Swedish IBAN is made up of 24 characters in total and a foreign IBAN can be up to 34 characters.
SWIFT	SWIFT is the abbreviation of Society for Worldwide Interbank Financial Telecommunication and is a communications network used by most of the banks in the world for sending each other payment instructions and messages.
BIC	Business Identifier Code, 8 or 11 characters. A unique address linked to SWIFT.

1.2 History

New releases of the Implementation Guides are published on a regular basis, based on new versions of the underlying standards or to provide clarification or changes. At Handelsbanken, changes to version numbers are made according to the following guidelines. The original version is 1.0.0.

- The last digit is changed when the format descriptions are changed, for example text clarifications and examples.
- The second digit is changed if minor changes are made to the format such as new countries or changes in the payment type.
- The first digit is changed (thus becoming a completely new version) if the format changes mean that the customer will have to make adaptations in order to continue using the service. In this case, all customers affected are informed of the new version and what the changes involve.

Version	Date	Description
1.6.2	2023-11-13	Following country with account in Handelsbanken has been removed: DK
1.6.1	2022-09-06	Following countries with accounts in Handelsbanken has been removed: DE, FR
1.6.0	2021-06-10	Following countries with accounts in Handelsbanken has been removed: CN, EE, HK, LV, LT, PL, SG
1.5.1	2015-06-10	SE: New code, DDT, for Autogiro (direct debit)
1.5.0	2015-04-30	<ul style="list-style-type: none"> • NL: New code words in field 86: REMI, REMI/SCOR, ORDP, BENM, ORDB, BENB, IBAN, EREF, TRTP, RTRN • GB: New code words in field 86: REMI, ORDP, BENM, ORDB, BENB, OCMT, CHGS, EXCH • GB: A question mark (?) is used to replace a line break in a text or reference from the original information in field 86.
1.4.0	2013-12-13	<ul style="list-style-type: none"> • New code word in field 86: EREF • Estonia: New code words in field 86: EREF, DEBT, CRED, ORDB, BENB, • Finland: New code in field 61/6: DDT • Finland: New code words in field 86: REMI, EREF,

Version	Date	Description
		<ul style="list-style-type: none"> Latvia: New code words in field 86: EREF, DEBT, CRED, ORDB, BENB, Lithuania: New code words in field 86: EREF, DEBT, CRED, ORDB, BENB,
1.3.2	2012-10-24	<p>New version management – new version number 1.3.2. Changes according to above guidelines.</p> <p>Norway: New code in field 61/6 for Miscellaneous, MSC Great Britain: New code in field 61/6 for Miscellaneous, MSC China: New country Hong Kong: New country Singapore: New country</p>
0.1.4	2011-05-25	<p>Denmark: New codes in field 61/6 Norway: New codes in field 61/6 Finland: New codes in field 61/6 Germany; New codes in field 61/6 Great Britain: New codes in field 61/6 France: New codes in field 61/6 USA: New codes in field 61/6 Poland: New codes in field 61/6 The Netherlands: New codes in field 61/6</p>
0.1.3	2010-12-10	<p>France: New codes in field 61/6 Sweden: New codes in field 61/6 Estonia: New country Latvia: New country Lithuania: New country</p>
0.1.2	2008-12-12	<p>Finland: New code in field 61/6 for local Sweeping, CMS France: New country.</p>
0.1.1	2008-10-28	Extended Account statement SWIFT MT940E format
	May 2007	Extended Account statement SWIFT MT940E and MT940X-format

1.3 General delivery information

The MT940 account statement can be sent either as a file transfer via Handelsbanken Global Gateway or via SWIFT.

1.4 Technical requirements when the MT940 message is sent as a file transfer

Start and ending of each account in the file:

If nothing else is agreed with the bank, every account in the file is separated with a header and a footer as shown below. {4: is translated to ä4: in the file. -} is translated to -å in the file.

Example:

```

ä4 :
:20:5566778899100112
:25:123456789
:28C:188/1

```

```
:60F:C130928SEK0,  
:62F:C130930SEK0,  
:64:C130930SEK0,  
-ã  
ã4:  
:20:5566778899100169  
:25:337788999  
:28C:188/1  
:60F:C130928SEK0,  
:62F:C130930SEK0,  
:64:C130930SEK0,  
-ã
```

2 Implementation guidelines

2.1 MT940 Format Specification

Status	Tag	Field Name	Content
M	20	Transaction Reference Number	16x
O	21	Related Reference	16x
M	25	Account Identification	35x
M	28C	Statement Number/Sequence Number	5n[/5n]
M	60a	Opening Balance (Booked funds)	F or M
O	61	Statement Line	*
O	86	Information to Account Owner	6*65x
M	62a	Closing Balance (Booked Funds)	F or M
O	64	Closing Available Balance	1!a6!n3!a15d

* See Field specifications below for the details of each subfield.

Status:

M = Mandatory

O = Optional

Explanations:

- a = alphabetic letters
- c = alphabetic letters and digits
- d = amount, must contain one digit and comma (,), ex 15d = maximum 15 digits including the decimal comma
- x = character
- n = digits, ex. 2n = up to 2 digits
- ! = always, ex 1!a =always 1 alphabetic letter
- / = slash
- [] = subfield

2.2 MT940 Field Specifications

2.2.1 FIELD 20: TRANSACTION REFERENCE NUMBER (TRN)

Format

16x

Presence

Mandatory

Definition

This field specifies the reference assigned by the Sender to unambiguously identify the message.

2.2.2 FIELD 21: RELATED REFERENCE

Format

16x

Presence

Optional

2.2.3 FIELD 25: ACCOUNT IDENTIFICATION

Format

35x (Account)

Presence

Mandatory

Definition

This field identifies the account for which the statement is sent.

Accounts with Svenska Handelsbanken can be stated either as a national bank account number or IBAN in this field. This is agreed when setting up the agreement with the bank.

2.2.4 FIELD 28C: STATEMENT NUMBER/SEQUENCE NUMBER

Format

5n[/5n] (Statement Number) (Sequence Number)

Presence

Mandatory

Definition

This field contains the sequential number of the statement, optionally followed by the sequence number of the message within that statement when more than one message is sent for one statement.

The statement number will be reset to 1 on 1 January of each year.

Both the statement number and the sequence number enable the Receiver to put the different messages into sequence and thus form the complete statement.

Example:

The first message of a statement is :28C:235/1

The second message is :28C:235/2 and so on.

2.2.5 FIELD 60A: OPENING BALANCE (BOOKED FUNDS)

Format

Option F 1!a6!n3!a15d (D/C Mark) (Date) (Currency) (Amount)

Option M 1!a6!n3!a15d (D/C Mark) (Date) (Currency) (Amount)

Presence

Mandatory

Definition

This field specifies, for the (intermediate) opening balance, whether it is a debit or credit balance, the date, the currency and the amount of the balance.

Codes

D/C Mark must contain one of the following codes:

- C The (intermediate) opening balance is a credit balance.
- D The (intermediate) opening balance is a debit balance.

Usage rules

This field must always be the same as field 62a (closing balance) of the previous customer statement message for this account.

The first customer statement message for a specified period must contain field 60F (first opening balance); additional statement messages for the same statement period must contain field 60M (intermediate opening balance).

The date is expressed as YYMMDD.

The integer part of Amount must contain at least one digit. The decimal comma ‘,’ is mandatory and is included in the maximum length.

2.2.6 FIELD 61: STATEMENT LINE

Format

6!n[4!n]2a[1!a]15d1!a3!c16x[//16x]

[34x]

where:

Subfield	Format	Name
1	6!n	Value Date (YYMMDD)
2	[4!n]	Entry Date (MMDD)
3	2a	Debit/Credit Mark
4	[1!a]	Funds Code (3rd character of the currency code, if needed). Not in use for Handelsbanken.
5	15d	Amount
6	1!a3!c	Transaction Type Identification Code
7	16x	Reference for the Account Owner

Subfield	Format	Name
8	[//16x]	Account Servicing Institution's Reference
9	[34x]	Supplementary Details

Presence

Optional

Definition

This field contains the details of each transaction.

CodesSubfield 3, **Debit/Credit Mark**, must contain one of the following codes (Error code(s): T51):

- D Debit
- C Credit
- RC Reversal of credit (debit entry)
- RD Reversal of debit (credit entry)

CodesSubfield 6, **Transaction Type Identification Code**, may be completed in one of three ways (Error code(s): T53):

- For entries related to SWIFT transfer instructions and subsequent charge messages:

Format: S3!n

The last three characters will indicate the message type of the SWIFT message causing the entry (for debit entries) or the message type of the SWIFT message used to advise the account owner (for credit entries)

- For entries related to payment and transfer instructions, including related charges messages, not sent through SWIFT or where an alpha description is preferred:

Format: N3!c

- For entries being first advised by the statement (items originated by the account servicing institution):

Format: F3!c**Codes**

When formats (2) or (3) are used, the last three characters, i.e., 3!c, may contain one of the following codes:

Code	Explanation
BOE	Bill of exchange
BRF	Courtage, brokerage fee
CHG	Charges and other expenses
CHK	Cheques
CLR	Cash letters/Cheques remittance
CMI	Cash management item – e.g. Target balancing/Target interval balancing
CMN	Cash management item - Notional pooling
CMS	Cash management item - Sweeping
CMT	Cash management item -Topping
CMZ	Cash management item - Zero balancing

Code	Explanation
COL	Collections (used when entering a principal amount)
COM	Commission
DCR	Documentary credit (used when entering a principal amount)
DDT	Direct Debit Item
DIV	Dividends-Warrants
EQA	Equivalent amount
ECK	Eurocheques
FEX	Foreign exchange
INT	Interest
LBX	Lock box
LDP	Loan deposit
MSC	Miscellaneous
RTI	Returned item
SEC	Securities (used when entering a principal amount)
STO	Standing order
TCK	Travellers cheques
TRF	Transfer
VDA	Value date adjustment (used with an entry made to withdraw an incorrectly dated entry – it will be followed by the correct entry with the relevant code)

2.2.7 FIELD 86: INFORMATION TO ACCOUNT OWNER

Format

6*65x

Presence

Conditional (C1)

Definition

This field contains additional information on the transaction detailed in the preceding statement line and which is to be passed on to the account owner.

Please note that this field is not used in all countries, see examples for more information.

Codes used in field 86

Please notes that codes are not used in all countries, see examples for more information.

Code	Explanation
REMI	Remittance information
REMI/SCOR	Structured remittance information
REMI/MSG	Unstructured remittance information

Code	Explanation
ORDP	Ordering Party
BENM	Beneficiary
CHGS	Charges
OCMT	Original amount
EXCH	Exchange rate
EREF	End-To-End reference If not provided either NOTPROVIDED is shown after the code word or the code word is not shown at all.
IBAN	IBAN of Ordering Party / Beneficiary
RTRN	Return Reason
TRTP	Transaction Type as free text (NL)
CRED	Beneficiary's id (LV,LT, EE)
DEBT	Originator's id (LV,LT, EE)

2.2.8 FIELD 62A: CLOSING BALANCE (BOOKED FUNDS)

Format

Option F 1!a6!n3!a15d (D/C Mark) (Date) (Currency) (Amount)

Option M 1!a6!n3!a15d (D/C Mark) (Date) (Currency) (Amount)

Presence

Mandatory

Definition

This field specifies, for the (intermediate) closing balance, whether it is a debit or credit balance, the date, the currency and the amount of the balance.

Codes

D/C Mark must contain one of the following codes:

- C The (intermediate) closing balance is a credit balance.
- D The (intermediate) closing balance is a debit balance.

Usage rules:

The content of this field will be repeated in field 60a of the subsequent customer statement message for this account.

If there is only one customer statement message transmitted for the period, this field must use tag option F, i.e., 62F (final closing balance). When several messages are transmitted for the same statement period, all messages except the last message must contain field 62M (intermediate closing balance); the last message of the statement must contain field 62F.

The date is expressed as YYMMDD.

The integer part of Amount must contain at least one digit. The decimal comma ‘,’ is mandatory and is included in the maximum length.

2.2.9 FIELD 64: CLOSING AVAILABLE BALANCE (AVAILABLE FUNDS)

Format

1!a6!n3!a15d (D/C Mark) (Date) (Currency) (Amount)

Presence

Optional

Definition

This field indicates the funds available to the account owner (if credit balance) or the balance, which is subject to interest charges (if debit balance).

Codes

D/C Mark must contain one of the following codes:

- C The closing available balance is a credit balance.
- D The closing available balance is a debit balance.

Usage rules:

The date is expressed as YYMMDD.

The integer part of Amount must contain at least one digit. The decimal comma ‘,’ is mandatory and is included in the maximum length.

3 Country specific codes used in Field 61, subfield 6

- ‘N’ before the code indicates that the entry is related to payment and transfer instructions, including related charges messages, not sent through SWIFT or where an alpha description is preferred.
- ‘F’ before the code indicates that the entry is being first advised by the statement (items originated by the account servicing institution).
- ‘S’ before the code indicates that the entry is related to SWIFT transfer instructions and subsequent charge messages. The last three characters will indicate the message type of the SWIFT message causing the entry (for debit entries) or the message type of the SWIFT message used to advise the account owner (for credit entries).

For more information, see general description above of Field 61, subfield 6.

Below you will find a list of the codes used in account statements (MT940 format) for accounts with Handelsbanken the respective countries.

3.1 Finland

Filed 61 subfield 6

Code	Explanation	Comment
BOE	Bill of Exchange	Not used.
BRF	Courtage, brokerage fee	Not used.
CHG	Charges and other expenses	
CHK	Cheques	
CLR	Cash letters/Cheques remittance	Not used.
CMI	Cash management item – e.g. Target balancing/Target interval balancing	
CMN	Cash management item – Notional pooling	Not used.
CMS	Cash management item – Sweeping	
CMT	Cash management item – Topping	
CMZ	Cash management item – Zero balancing	
COL	Collection – Used when entered a principal amount	Not used.
COM	Commission	
DCR	Documentary Credit - Used when entering a principal amount	Not used.
DDT	Direct debit item	
DIV	Dividends – Warrants	
EQA	Equivalent amount	Not used.
ECK	Eurocheques	Not used.
FEX	Foreign exchange	Not used.
INT	Interest	
LBX	Lock box	Not used.
LDP	Loan deposit	Not used.
MSC	Miscellaneous	
RTI	Returned item	Not used.
SEC	Securities – used when entering a principal amount	
STO	Standing order	

Code	Explanation	Comment
TCK	Traveller cheques	Not used.
TRF	Transfer	
VDA	Value date adjustment (used when an entry made to withdraw an incorrectly dated entry – it will be followed by the correct entry with the relevant code)	Not used.

3.2 Great Britain

Filed 61 subfield 6

Code	Explanation	Comment
BOE	Bill of Exchange	Not used.
BRF	Courtage, brokerage fee	Not used.
CHG	Charges and other expenses	
CHK	Cheques	CHQ
CLR	Cash letters/Cheques remittance	Not used.
CMI	Cash management item – e.g. Target balancing/Target interval balancing	
CMN	Cash management item – Notional pooling	Not used.
CMS	Cash management item – Sweeping	
CMT	Cash management item – Topping	
CMZ	Cash management item – Zero balancing	
COL	Collection – Used when entered a principal amount	Not used.
COM	Commission	Not used.
DCR	Documentary Credit - Used when entering a principal amount	Not used.
DDT	Direct debit item	Not used.
DIV	Dividends – Warrants	Not used.
EQA	Equivalent amount	Not used.
ECK	Eurocheques	Not used.
FEX	Foreign exchange	Not used.
INT	Interest	
LBX	Lock box	Not used.
LDP	Loan deposit	Not used.
MSC	Miscellaneous	
RTI	Returned item	Not used.
SEC	Securities – used when entering a principal amount	Not used.
STO	Standing order	Not used.
TCK	Traveller cheques	Not used.
TRF	Transfer	
VDA	Value date adjustment (used when an entry made to withdraw an incorrectly dated entry – it will be followed by the correct entry with the relevant code)	Not used.

3.3 Luxembourg

Filed 61 subfield 6

Code	Explanation	Comment
BOE	Bill of Exchange	
BRF	Courtage, brokerage fee	Not used.
CHG	Charges and other expenses	
CHK	Cheques	
CLR	Cash letters/Cheques remittance	
CMI	Cash management item – No detail	
CMN	Cash management item – Notional pooling	
CMS	Cash management item – Sweeping	
CMT	Cash management item – Topping	Not used.
CMZ	Cash management item – Zero balancing	
COL	Collection – Used when entered a principal amount	
COM	Commission	
DCR	Documentary Credit - Used when entering a principal amount	
DDT	Direct debit item	
DIV	Dividends - Warrants	
EQA	Equivalent amount	Not used.
ECK	Eurocheques	Not used.
FEX	Foreign exchange	
INT	Interest	
LBX	Lock box	Not used.
LDP	Loan deposit	
MSC	Miscellaneous	
RTI	Returned item	Not used.
SEC	Securities – used when entering a principal amount	
STO	Standing order	
TCK	Traveller cheques	Not used.
TRF	Transfer	
VDA	Value date adjustment (used when an entry made to withdraw an incorrectly dated entry – it will be followed by the correct entry with the relevant code)	

3.4 The Netherlands

Filed 61 subfield 6

Code	Explanation	Comment
BOE	Bill of Exchange	Not used.
BRF	Courtage, brokerage fee	Not used.
CHG	Charges and other expenses	
CHK	Cheques	Not used.
CLR	Cash letters/Cheques remittance	Not used.
CMI	Cash management item – e.g. Target balancing/Target interval balancing	CashPool
CMN	Cash management item – Notional pooling	Not used.
CMS	Cash management item – Sweeping	CashPool
CMT	Cash management item – Topping	CashPool
CMZ	Cash management item – Zero balancing	CashPool
COL	Collection – Used when entered a principal amount	Not used.
COM	Commission	Not used.
DCR	Documentary Credit - Used when entering a principal amount	Not used.
DDT	Direct debit item	Not used.
DIV	Dividends - Warrants	Not used.
EQA	Equivalent amount	Not used.
ECK	Eurocheques	Not used.
FEX	Foreign exchange	Not used.
INT	Interest	
LBX	Lock box	Not used.
LDP	Loan deposit	Not used.
MSC	Miscellaneous	
RTI	Returned item	
SEC	Securities – used when entering a principal amount	Not used.
STO	Standing order	Not used.
TCK	Traveller cheques	Not used.
TRF	Transfer	
VDA	Value date adjustment (used when an entry made to withdraw an incorrectly dated entry – it will be followed by the correct entry with the relevant code)	Not used.

A more detailed list of codes for each transaction type is available from Handelsbanken Netherlands.

3.5 Norway

Filed 61 subfield 6

Code	Explanation	Comment
BOE	Bill of Exchange	Not used.
BRF	Courtage, brokerage fee	Not used.
CHG	Charges and other expenses	
CHK	Cheques	Not used.
CLR	Cash letters/Cheques remittance	Not used.
CMI	Cash management item – e.g. Target balancing/Target interval balancing	
CMN	Cash management item – Notional pooling	Not used.
CMS	Cash management item – Sweeping	
CMT	Cash management item – Topping	
CMZ	Cash management item – Zero balancing	
COL	Collection – Used when entered a principal amount	Not used.
COM	Commission	Not used.
DCR	Documentary Credit - Used when entering a principal amount	Not used.
DDT	Direct debit item	Not used.
DIV	Dividends - Warrants	Not used.
EQA	Equivalent amount	Not used.
ECK	Eurocheques	Not used.
FEX	Foreign exchange	
INT	Interest	
LBX	Lock box	Not used.
LDP	Loan deposit	Not used.
MSC	Miscellaneous	
RTI	Returned item	Not used.
SEC	Securities – used when entering a principal amount	Not used.
STO	Standing order	Not used.
TCK	Traveller cheques	Not used.
TRF	Transfer	
VDA	Value date adjustment (used when an entry made to withdraw an incorrectly dated entry – it will be followed by the correct entry with the relevant code)	Not used.

3.6 Sweden

Filed 61 subfield 6

Code	Explanation	Comment
BOE	Bill of Exchange	Not used.
BRF	Courtage, brokerage fee	Not used for accounts in SEK
CHG	Charges and other expenses	
CHK	Cheques	Not used.
CLR	Cash letters/Cheques remittance	Not used for accounts in SEK.
CMI	Cash management item – e.g. Target balancing/Target interval balancing	
CMN	Cash management item – Notional pooling	Not used.
CMS	Cash management item – Sweeping	
CMT	Cash management item – Topping	
CMZ	Cash management item – Zero balancing	
COL	Collection – Used when entered a principal amount	
COM	Commission	Not used for accounts in SEK.
DCR	Documentary Credit – Used when entering a principal amount	
DDT	Direct debit item	
DIV	Dividends – Warrants	Not used for accounts in SEK.
EQA	Equivalent amount	Not used.
ECK	Eurocheques	Not used.
FEX	Foreign exchange	
INT	Interest	
LBX	Lock box	Not used.
LDP	Loan deposit	Not used for accounts in SEK.
MSC	Miscellaneous	
RTI	Returned item	Not used for accounts in SEK
SEC	Securities – used when entering a principal amount	Not used for accounts in SEK
STO	Standing order	Not used for accounts in SEK
TCK	Traveller cheques	Not used.
TRF	Transfer	
VDA	Value date adjustment (used when an entry made to withdraw an incorrectly dated entry – it will be followed by the correct entry with the relevant code)	Not used for accounts in SEK

3.7 USA

Filed 61 subfield 6

Code	Explanation	Comment
BOE	Bill of Exchange	Not used.
BRF	Courtage, brokerage fee	Not used.
CHG	Charges and other expenses	
CHK	Cheques	
CLR	Cash letters/Cheques remittance	Not used.
CMI	Cash management item – e.g. Target balancing/Target interval balancing	
CMN	Cash management item – Notional pooling	Not used.
CMS	Cash management item – Sweeping	
CMT	Cash management item – Topping	
CMZ	Cash management item – Zero balancing	
COL	Collection – Used when entered a principal amount	Not used.
COM	Commission	Not used.
DCR	Documentary Credit - Used when entering a principal amount	Not used.
DDT	Direct debit item	Not used.
DIV	Dividends – Warrants	Not used.
EQA	Equivalent amount	Not used.
ECK	Eurocheques	Not used.
FEX	Foreign exchange	
INT	Interest	
LBX	Lock box	
LDP	Loan deposit	Not used.
MSC	Miscellaneous	
RTI	Returned item	Not used.
SEC	Securities – used when entering a principal amount	Not used.
STO	Standing order	
TCK	Traveller cheques	Not used.
TRF	Transfer	
VDA	Value date adjustment (used when an entry made to withdraw an incorrectly dated entry – it will be followed by the correct entry with the relevant code)	Not used.

4 Examples Account statements MT940

Below you will find some examples showing how the information is structured for different payment types in each country.

4.1 Finland

Incoming local payments (with structured reference, unstructured message)

Tag	Field name	Content
20	Transaction Reference Number	1308211037738
21	Related Reference	
25	Account Identification	31313001122334
28C	Statement Number/Sequence Number	00018/00001
60F	Opening Balance	C130820EUR4524492,
61	Statement Line	
61/1	Value Date (YYMMDD)	130820
61/2	Entry Date (MMDD)	0820
61/3	Debit/Credit Mark	C
61/4	Funds Code	
61/5	Amount	110,
61/6	Transaction Type Identification Code	NTRF
61/7	Reference for the Account Owner	8239326900000089
61/8	Account Servicing Institution's Reference	//023129088112
61/9	Supplementary Details	
86	Information to Account Owner	/ORDP/FINNISH COMPANY OY /EREF/123456789
61	Statement Line	
61/1	Value Date (YYMMDD)	130820
61/2	Entry Date (MMDD)	0820
61/3	Debit/Credit Mark	C
61/4	Funds Code	
61/5	Amount	50,
61/6	Transaction Type Identification Code	NTRF
61/7	Reference for the Account Owner	NONREF
61/8	Account Servicing Institution's Reference	//258829082876
61/9	Supplementary Details	

Tag	Field name	Content
86	Information to Account Owner	/ORDP/FACTORY COMPANY OY /REMI/Inv. No KK5567 /EREF/1-02578-20131110
62F	Closing Balance (Booked Funds)	C130820EUR4524652,
64	Closing Available Balance	C130820EUR4524652,

Outgoing payments (local payment with unstructured message, cross border payment)

Tag	Field name	Content
20	Transaction Reference Number	1308211037738
21	Related Reference	
25	Account Identification	31313001122334
28C	Statement Number/Sequence Number	00018/00001
60F	Opening Balance	C130820EUR4524492,
61	Statement Line	
61/1	Value Date (YYMMDD)	130820
61/2	Entry Date (MMDD)	0820
61/3	Debit/Credit Mark	D
61/4	Funds Code	
61/5	Amount	2310,
61/6	Transaction Type Identification Code	NTRF
61/7	Reference for the Account Owner	NONREF
61/8	Account Servicing Institution's Reference	//03053131LM900822
61/9	Supplementary Details	
86	Information to Account Owner	/BENM/ SEPA COMPANY OY /REMI/333444555666
61/1	Value Date (YYMMDD)	130820
61/2	Entry Date (MMDD)	0820
61/3	Debit/Credit Mark	D
61/4	Funds Code	
61/5	Amount	1717,1
61/6	Transaction Type Identification Code	NTRF
61/7	Reference for the Account Owner	NONREF
61/8	Account Servicing Institution's Reference	//0305313190U60657
61/9	Supplementary Details	
86	Information to Account Owner	/BENM/ STOCKHOLM COMPANY SWEDEN AB /REMI/INVOICE 334455 /OCMT/SEK16000,00/EXCH/9,318000
62F	Closing Balance (Booked Funds)	C130820EUR4520464,9
64	Closing Available Balance	C130820EUR4520464,9

4.2 Great Britain

Please note for Field 86:

A question mark (?) is used to replace a line break in a text or reference from the original information in field 86. For example between ordering part and ordering part address, or between invoice numbers. Please see examples below for more details.

Incoming local payment Faster payment and BACS

Tag	Field name	Content
20	Transaction Reference Number	1308213535352323
21	Related Reference	
25	Account Identification	24878221
28C	Statement Number/Sequence Number	26/1
60F	Opening Balance	C130820GBP50000,
61	Statement Line	
61/1	Value Date (YYMMDD)	130820
61/2	Entry Date (MMDD)	0820
61/3	Debit/Credit Mark	C
61/4	Funds Code	
61/5	Amount	10000,
61/6	Transaction Type Identification Code	FTRF
61/7	Reference for the Account Owner	GP46799613980022
61/8	Account Servicing Institution's Reference	
61/9	Supplementary Details	B/O TESTING COMPANY
86	Information to Account Owner	/REMI/INVOICE 123456 /ORDP/62012345?TESTING COMPANY /ORDB/SC404123/CHGS/SHA
61	Statement line	
61/1	Value Date (YYMMDD)	130820
61/2	Entry Date (MMDD)	0820
61/3	Debit/Credit Mark	C
61/4	Funds Code	
61/5	Amount	5000,
61/6	Transaction Type Identification Code	FTRF
61/7	Reference for the Account Owner	B/O TEST COMPANY
61/8	Account Servicing Institution's Reference	
61/9	Supplementary Details	
86	Information to Account Owner	/REMI/123456 /ORDP/TEST COMPANY
62F	Closing Balance (Booked Funds)	C130820GBP65000,
64	Closing Available Balance	C130820GBP65000,

Incoming cross border payment with exchange

Tag	Field name	Content
20	Transaction Reference Number	1308213535352323
21	Related Reference	
25	Account Identification	24878221
28C	Statement Number/Sequence Number	26/1
60F	Opening Balance	C130820GBP50000,
61	Statement Line	
61/1	Value Date (YYMMDD)	130820
61/2	Entry Date (MMDD)	0820
61/3	Debit/Credit Mark	C
61/4	Funds Code	
61/5	Amount	7103,28
61/6	Transaction Type Identification Code	FTRF
61/7	Reference for the Account Owner	NONREF
61/8	Account Servicing Institution's Reference	
61/9	Supplementary Details	B/O SENDER OF PAYMENT USA
86	Information to Account Owner	/REMI/123456789/ORDP/SENDER OF PAYMENT USA /ORDB/HANDUS33 /OCMT/USD4,383.12//EXCH/1.6206/
62F	Closing Balance (Booked Funds)	C130820GBP57103,28,
64	Closing Available Balance	C130820GBP57103,28

Incoming local payment (CHAPS)

Tag	Field name	Content
20	Transaction Reference Number	1308213535352323
21	Related Reference	
25	Account Identification	24878221
28C	Statement Number/Sequence Number	26/1
60F	Opening Balance	C130820GBP50000,
61	Statement Line	
61/1	Value Date (YYMMDD)	130820
61/2	Entry Date (MMDD)	0820
61/3	Debit/Credit Mark	C
61/4	Funds Code	
61/5	Amount	10000,
61/6	Transaction Type Identification Code	FTRF
61/7	Reference for the Account Owner	NONREF
61/8	Account Servicing Institution's Reference	
61/9	Supplementary Details	B/O SENDER OF SWIFT PAYMENT LTD
86	Information to Account Owner	/REMI/410001585,410001586?410001587,410001588 /ORDP/SENDER OF SWIFT PAYMENT LTD?TEST STREET? LONDON E12 34F /ORDB/CITIGBXX/CHGS/OUR
62F	Closing Balance (Booked Funds)	C130820GBP60000,
64	Closing Available Balance	C130820GBP60000,

4.3 The Netherlands

Please note regarding field 86 for the Netherlands:

The examples below are referring to the structured version of MT940.

It is possible that codeword's occur without any content. If this appears and the codeword is in the end of the 65 character in the line and the first character of the subsequent line is a slash a dot has been added due to ISO rules acceptance. Eg.

```
:86:/ORDP/NL TESTING COMPANY/IBAN/NL1234HAND567898/ORDB/HANDNL2A/REMI
.//EREF/ABC123/TRTP/Incoming SEPA Credit Transfer
```

Incoming local payment with structured reference

Tag	Field name	Content
20	Transaction Reference Number	1308210975111990
21	Related Reference	
25	Account Identification	0722201634
28C	Statement Number/Sequence Number	32/1
60F	Opening Balance	C130820EUR300000,
61	Statement Line	
61/1	Value Date (YYMMDD)	130820
61/2	Entry Date (MMDD)	0820
61/3	Debit/Credit Mark	C
61/4	Funds Code	
61/5	Amount	33000,
61/6	Transaction Type Identification Code	NTRF
61/7	Reference for the Account Owner	19008
61/8	Account Servicing Institution's Reference	//G009008
61/9	Supplementary Details	000493345666
86	Information to Account Owner	/ORDP/NL COMPANY /IBAN/NL123456789 /REMI/SCOR/ISO/123456789 /EREF/ABC123 /TRTP/Incoming SEPA structured
62F	Closing Balance (Booked Funds)	C130820EUR333000,
64	Closing Available Balance	C130820EUR333000,

Incoming cross border payment

Tag	Field name	Content
20	Transaction Reference Number	1308210975111990
21	Related Reference	
25	Account Identification	0722201634
28C	Statement Number/Sequence Number	32/1
60F	Opening Balance	C130820EUR300000,
61	Statement Line	
61/1	Value Date (YYMMDD)	130820
61/2	Entry Date (MMDD)	0820
61/3	Debit/Credit Mark	C
61/4	Funds Code	
61/5	Amount	33000,
61/6	Transaction Type Identification Code	NTRF
61/7	Reference for the Account Owner	19008
61/8	Account Servicing Institution's Reference	//G009008
61/9	Supplementary Details	080319227778/000P
86	Information to Account Owner	/ORDP/ GB COMPANY LTD 1234 GW LONDON/IBAN/1000001098/ORDB/HANDGB2L /REMI/ INVOICES 789508, 789523 /TRTP/Crossborder Incoming Transfer /CHGS/EUR29,37//OCMT/GBP30107,38//EXCH/0,912345/
61	Statement Line	
61/1	Value Date (YYMMDD)	130820
61/2	Entry Date (MMDD)	0820
61/3	Debit/Credit Mark	D
61/4	Funds Code	
61/5	Amount	29,37
61/6	Transaction Type Identification Code	NCHG
61/7	Reference for the Account Owner	19008
61/8	Account Servicing Institution's Reference	//G009008
61/9	Supplementary Details	FX 123
86	Information to Account Owner	/CHGS/FX 123//TRTP/Crossborder Payment Fee
62F	Closing Balance (Booked Funds)	C130820EUR332970,63
64	Closing Available Balance	C130820EUR332970,63

4.4 Norway

Incoming local payments

Tag	Field name	Content
20	Transaction Reference Number	1308210975111990
21	Related Reference	
25	Account Identification	89223123230
28C	Statement Number/Sequence Number	0101/01
60F	Opening Balance	C130820NOK8513000,
61	Statement Line	
61/1	Value Date (YYMMDD)	130820
61/2	Entry Date (MMDD)	0820
61/3	Debit/Credit Mark	C
61/4	Funds Code	
61/5	Amount	33000,
61/6	Transaction Type Identification Code	NTRF
61/7	Reference for the Account Owner	NONREF
61/8	Account Servicing Institution's Reference	//860189366
61/9	Supplementary Details	14251412221
86	Information to Account Owner	NORWEGIAN COMPANY ASA
61	Statement Line	
61/1	Value Date (YYMMDD)	130820
61/2	Entry Date (MMDD)	0820
61/3	Debit/Credit Mark	C
61/4	Funds Code	
61/5	Amount	2000,
61/6	Transaction Type Identification Code	NTRF
61/7	Reference for the Account Owner	NONREF
61/8	Account Servicing Institution's Reference	//667999991
61/9	Supplementary Details	
86	Information to Account Owner	Fra BERGEN BOLAGET AS Betalt 20.02.08
62F	Closing Balance (Booked Funds)	C130820NOK8548000,
64	Closing Available Balance	C130820NOK8548000,

4.5 Sweden

Incoming cross border payment

Tag	Field name	Content
20	Transaction Reference Number	1308213535352323
21	Related Reference	
25	Account Identification	123123123
28C	Statement Number/Sequence Number	26/1
60F	Opening Balance	C130820SEK500000,
61	Statement Line	
61/1	Value Date (YYMMDD)	130820
61/2	Entry Date (MMDD)	0820
61/3	Debit/Credit Mark	C
61/4	Funds Code	
61/5	Amount	10000,
61/6	Transaction Type Identification Code	NTRF
61/7	Reference for the Account Owner	292252569909
61/8	Account Servicing Institution's Reference	//64501ABOL
61/9	Supplementary Details	
86	Information to Account Owner	
62F	Closing Balance (Booked Funds)	C130820SEK510000,
64	Closing Available Balance	C130820SEK510000,

Incoming local payments (bulk booking made by Bgc)

Tag	Field name	Content
20	Transaction Reference Number	1308213535352323
21	Related Reference	
25	Account Identification	123123123
28C	Statement Number/Sequence Number	26/1
60F	Opening Balance	C130820SEK500000,
61	Statement Line	
61/1	Value Date (YYMMDD)	130820
61/2	Entry Date (MMDD)	0820
61/3	Debit/Credit Mark	C
61/4	Funds Code	
61/5	Amount	100000,
61/6	Transaction Type Identification Code	NTRF
61/7	Reference for the Account Owner	292252569909
61/8	Account Servicing Institution's Reference	//6091 BGINB
61/9	Supplementary Details	
86	Information to Account Owner	
62F	Closing Balance (Booked Funds)	C130820SEK600000,
64	Closing Available Balance	C130820SEK600000,

Outgoing cross border payment

Tag	Field name	Content
20	Transaction Reference Number	1308213535352323
21	Related Reference	
25	Account Identification	042888999
28C	Statement Number/Sequence Number	26/1
60F	Opening Balance	C130820EUR50000,
61	Statement Line	
61/1	Value Date (YYMMDD)	130820
61/2	Entry Date (MMDD)	0820
61/3	Debit/Credit Mark	D
61/4	Funds Code	
61/5	Amount	10000,
61/6	Transaction Type Identification Code	NTRF
61/7	Reference for the Account Owner	UTLI/INSTANT
61/8	Account Servicing Institution's Reference	//6000 FIL-E
61/9	Supplementary Details	
86	Information to Account Owner	
62F	Closing Balance (Booked Funds)	C130820EUR40000,
64	Closing Available Balance	C130820EUR40000,

Outgoing local payment made on the Internet

Tag	Field name	Content
20	Transaction Reference Number	1308213535352323
21	Related Reference	
25	Account Identification	123123123
28C	Statement Number/Sequence Number	26/1
60F	Opening Balance	C130820SEK520000,
61	Statement Line	
61/1	Value Date (YYMMDD)	130820
61/2	Entry Date (MMDD)	0820
61/3	Debit/Credit Mark	D
61/4	Funds Code	
61/5	Amount	19940,
61/6	Transaction Type Identification Code	NMSC
61/7	Reference for the Account Owner	INTERNET BET 1
61/8	Account Servicing Institution's Reference	//6000 IT-E1
61/9	Supplementary Details	
86	Information to Account Owner	
62F	Closing Balance (Booked Funds)	C130820SEK500060,
64	Closing Available Balance	C130820SEK500060,

Outgoing zero balancing transaction

Tag	Field name	Content
20	Transaction Reference Number	1308213535352323
21	Related Reference	
25	Account Identification	123123123
28C	Statement Number/Sequence Number	26/1
60F	Opening Balance	C130820SEK520000,
61	Statement Line	
61/1	Value Date (YYMMDD)	130820
61/2	Entry Date (MMDD)	0820
61/3	Debit/Credit Mark	D
61/4	Funds Code	
61/5	Amount	520000,
61/6	Transaction Type Identification Code	NCMZ
61/7	Reference for the Account Owner	341888666
61/8	Account Servicing Institution's Reference	//6000 ZERO
61/9	Supplementary Details	
86	Information to Account Owner	
62F	Closing Balance (Booked Funds)	C130820SEK0,
64	Closing Available Balance	C130820SEK0,

4.6 USA

Incoming cross border payment

Tag	Field name	Content
20	Transaction Reference Number	1308210975111990
21	Related Reference	
25	Account Identification	60012345
28C	Statement Number/Sequence Number	32/1
60F	Opening Balance	C130820USD32000,
61	Statement Line	
61/1	Value Date (YYMMDD)	130820
61/2	Entry Date (MMDD)	0820
61/3	Debit/Credit Mark	C
61/4	Funds Code	
61/5	Amount	3300,
61/6	Transaction Type Identification Code	NMSC
61/7	Reference for the Account Owner	22008
61/8	Account Servicing Institution's Reference	//G009008
61/9	Supplementary Details	US/cmd1308200812
86	Information to Account Owner	SENDER COMPANY UK TEST ROAD, TEST TOWN TT65AB GREAT BRITAIN C0045645645645 INVOICE 12345 12346 12347 12348 /RFB/130812068765
62F	Closing Balance (Booked Funds)	C130820USD35300,
64	Closing Available Balance	C130820USD35300,