

International Banking

MultiCash®

Structure of MT940/MT942 records
S.W.I.F.T. / Non-S.W.I.F.T.

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1 Message structure: MT940 (S.W.I.F.T. - Statements)

1. Message headers in the S.W.I.F.T.-II format can be used, however are not mandatory. If such a header is used, the therein contained sender BIC is interpreted as bank identification, if the field :25: contains only an account number.
2. Field separators according to the S.W.I.F.T. User Handbook are mandatory:
 - The usual field separator before each field number is <CR><LF> (ASCII X'0D0A');
Remark:
For compatibility reasons to old BTX systems the C'@@ ' is also still supported.
 - A message or a partial message is closed by <CR><LF><-> (ASCII X'0D0A2D').
Remark:
For compatibility reasons to old BTX systems the C'@@ ' is also still supported.
3. All characters preceding the S.W.I.F.T.-II header or the first field separator are ignored. Remarks or details on length can be inserted here as required.
4. Statements spread over several messages are supported, as far as balances and intermediate balances are indicated correctly as :60F:, :62M:, :60M:, :62F: and the partial messages are transferred in the correct sequence.
5. Transaction data: The fields ":61:" and ":86:" can be repeated as often as needed within a statement. For MultiCash applications a fragmentation into partial messages of 10,000 bytes maximum length is not necessary, but is supported (see 3.).
6. Structured free field :86: For the field :86: a sub-structure can be used. Although, if all admissible field lengths were added, a total field length of 511 characters can be achieved, the field may cover only max. 390 characters due to the restrictions of S.W.I.F.T.. These 390 characters have to be segmented into 6 lines (with max. 65 characters per line).

The cash management modules of MultiCash 3.0 and higher are able to process data from the structured free field :86: which covers max. 800 characters. These 800 characters can be split into 60 lines (with max. 65 characters per line). If this possibility is used, it is to be considered that for customers using post-processing procedures extensive changes concerning these processes may become necessary. Likewise appropriate changes on the side of the bank/IT centre may be necessary.

The first character after the business code is used as field separator in the structured free field :86:. Therefore all kind of characters are possible as separators.

7. Field checks:
On being read, all fields are converted according to their type. The conversion is always ended at the first invalid character, e.g.:

Numeric field with digits after decimal point:	00045,2kk	45,2
	00kk	0,0
Numeric field without digits after decimal point:	00045,2kk	45
Date:	01069k	__._. __

For numeric fields, the comma can be used as separator in place of the decimal point. .

8. Character set:

In principle only a very reduced character set without national special characters is valid for SWIFT messages. Nevertheless the MultiCash system supports MT940 files with national character sets

deviating from this. The following is to be considered for the creation of the MT940 messages on the bank side:

1. The messages are created in the OEM character set ("DOS character set"). Then the customer system converts the message on importing it into the ANSI character set (=Windows codepage) activated there. This works for all generations of the Windows customer systems. However it is to be kept in mind here that the character set of the original message must match the codepage of the customer system.
2. As prerequisite for the usage on UNICODE customer systems the MT940 message can be created in an ANSI codepage. But the codepage has to be defined in field 108 of the SWIFT header 3 as follows: CODEPAGEnnnnn

This is already supported by customer systems of the generation 3.21 in that way, that the data are then stored without conversion. Users, who work in the codepage of the original message, see the characters correct then.

Note: In older customer systems this will not lead to the desired result!

New, starting from version 3.21: Different currency accounts with the same account number

Few and far between, banks provide account statements for different currency accounts with the same account number or IBAN in field 25. As a result the account statements are overwritten one another.

For this reason, the import routine for statements has been enhanced by an qualifier in field :21:, with which the bank can signalize, that for account number matching the currency should be included. Then MultiCash always attaches the currency to the a/c. number. For statements, the currency is taken from field :60:.

To activate this procedure in MultiCash, in the MT940 message in field :21: the keyword "/MCPR/1/" must be set.

In practice, this looks like this:

The bank delivers in field :25: the IBAN "HRNNBBBBBKKKKK" and sets in field :21: "/MCPR/1/"

The first account, e.g. with currency EUR, becomes bank: BBBBB, account: KKKKKEUR

The second account with e.g. currency USD becomes bank: BBBBB, account: KKKKKUSD

On the following pages you will find

- the MT940 record structure (S.W.I.F.T.)
- remarks to the field "business code"
- examples of MT940 records (S.W.I.F.T.)

The MT940 records (S.W.I.F.T.) have the structure described in the following table.

In the individual columns of the table some abbreviations with the following meaning occur:

Column	"maximum lenght in bytes"
v	= variable field lenght
f	= fixed field lenght
Column	"Format"
an	= alphanumeric characters A to Z, digits 0 to 9 if need be special characters
n	= numeric only digits 0 to 9 if need be special characters
Column	"optional / mandatory"
o	= optional field can, but does not have to, contain an entry
m	= mandatory field has to contain an entry
Format	YY = Year without century
	MM = Number of the month, if need be with leading zero
	DD = Day, if need be with leading zero
	HH = Hours in 24-hour time format, if need be with leading zero
	MM = Minutes, if need be with leading zero

MT940: S.W.I.F.T. Field number / Field description	max. Length in bytes	Format	o / m	Content
:20: Transaction Reference number	16 v	an	m	Not structured; Filled by the bank individually
:21: Related reference	16 v	an	o	Optional processing flag: „/MCPR/1/“ indicates that the account number from field :25: should be supplemented by the currency code from field :60:, because accounts in different currencies are provided with the same account number
:25: Account identification	35 v	an	m	Sort code / Account number The following alternatives are supported: 1. /yyy...yyy y = account number (an..24) If this alternative is used together with S.W.I.F.T.-II header, the sender BIC from the header is interpreted as bank identifier for this account. 2. xxx...xxx/yyy...yyy x = bank identifier (an..12) y = account number (an..24) Local bank identifier as well as BICs can be used here. 3. /ccaaxx.....xxyy...yy cc = ISO country code (a2) aa = check digits (n2) xx..xx = local bank identifier (an..12) yy..yy = account number (an..24) For usage of IBAN rules must be defined in IBAN.INI. Generally the following has to be considered: <ul style="list-style-type: none"> • The content of field :25: may not exceed the total length of 35 digits. • Within the MultiCash applications the bank identifier (that means the information marked above with xxx) is restricted to a maximum length of 12 digits. • Within the MultiCash applications the account number (that means the information marked above with yyy) is restricted to a maximum length of 24 digits. • Special characters for structuring bank identifier and account number are generally allowed, but will not be interpreted. The account will thus only be identified on the basis of its alphanumeric characters.

MT940: S.W.I.F.T. Field number / Field description	max. Length in bytes	Format	o / m	Content
Continuation of Field :25:				<ul style="list-style-type: none"> If with the alternatives 1 and 2 the account number starts with a slash „/“, <u>starting from version 3.0</u> a slash may also be used within the account number. Leading zeroes within the bank identifier will be interpreted, that means „12345“ is different to „012345“. Leading zeroes within the account number are allowed, but will not be interpreted.
:28C: Statement number	9 v	n	m	<p>"0" or xxxxx/yyy where xxxxx = Statement number yyy = Sheet no. starting with 1</p> <p><u>Remark:</u> For compatibility reasons also the Field 28 with the structure xxxxx/yy is supported, which was valid instead of Field 28C until the 01.01.1999.</p>
:60x: Opening balance	25 v		m	<p>Balance type: x = F Opening balance x = M Intermediate balance The fields ":20:", ":25:" and ":28:" have to stand before each intermediate balance. Exception: Bank specific without intermediate balance</p>
Sub-field 1 Debit/Credit mark	1 f	an		C = Credit D = Debit
Sub-field 2 Booking date	6 f	n		YYMMDD = Booking date "OLD"
Sub-field 3 Currency	3 f	an		Currency code according to ISO 4217
Sub-field 4 Amount	15 v	n		<p>Amount in A/c. currency* with comma as decimal point (according to S.W.I.F.T.) * "A/c. currency" means A/c. currency at the day of booking.</p>

V Start of the repetitive sequence of the fields ":61:" and ":86:":

MT940: S.W.I.F.T. Field number / Field description	max. Length in bytes	Format	o / m	Content
:61: Transaction line	102 v		o	
Sub-field 1 Value-date	6 f	n	m	Format: YYMMDD
Sub-field 2 Booking date	4 f	n	o	Format: MMDD
Sub-field 3 Debit/Credit mark	2 v	an	m	C = Credit RC = Reversal credit D = Debit RD = Reversal debit
Sub-field 4 Currency type	1 f	an	o	Last character of ISO currency code (3rd character of currency type, if necessary for differentiation).
Sub-field 5 Amount	15 v	n	m	Amount in A/c. currency* with comma as decimal point (according to S.W.I.F.T.)
Sub-field 6 Booking code	4 f	an	m	Codes according to S.W.I.F.T. User Handbook, 1. character always "N"
Sub-field 7 Reference	16 v	an	m	Customer reference; e.g. cheque number or with DTA: Field 10 from A record. If not present, replaced by "NONREF". If "KREF+" is inserted here, the reference number is given in in field :86:.
Delimiter	2 f	an		"/" only if sub-field 8 "Bank reference" is present
Sub-field 8 Bank reference	16 v	an	o	Bank reference; e.g. with DTA: Field 6b
Delimiter	2 f	an		(<CR><LF>) ONLY if field "Further Info." (Sub-field 9) is present
Sub-field 9 Further information	34 v	an	o	Any further information possible: e.g. original currency amount with this structure: /OCMT/3a15num or charges amount with this structure: /CHGS/3a15num 3a = currency code according to ISO 4217 15num = amount with comma as decimal point (according to S.W.I.F.T.) The use of the field is recommended, if original currency and A/c. currency are different. If the length of the field is not sufficient, the data can also be placed in field :86:. In any case original amount and -if present - charges amount have to be placed in the same field.

MT940: S.W.I.F.T. Field number / Field description	max. Length in bytes	Format	o / m	Content
:86: Free field	390 v (800 v) ¹		o	<p>Field :86: can be used with different alternatives:</p> <p>1) according to S.W.I.F.T.: 6x65 bytes, separated by <CR><LF>, the last sub-field not closed with <CR><LF>.</p> <p>2) unstructured use with county specific line length/character number: The display of the payment details depends on the settings made in the account master data of the Customer system or within any details fields itself or within field :61: sub-field 9 using the following structure: /IACC/Dn/ where Dn can have the following values: D0 = Default (14 x 27 lines) D1 = International S.W.I.F.T. (6 x 65 lines) D2 = Netherlands (10 x 32 lines) D3 = Czech (16 x 35 lines)</p> <p>Furthermore the field can contain the following S.W.I.F.T. codes: with credits: /ORDP/xxx...xxx/ with debits: /BENM/xxx...xxx/ Information specified in this way will be entered in the transactions table and will be displayed in the "Ordering party/Receiver" field.</p>
Business code (GVC) (see remarks on the following pages)	3 f	n	m	<p>3) structured use: If the structured use of free field :86: is chosen, only the business codes (GVC) defined in the following description may be used. With business code 999: max. 387 digits can be used unstructured. The first character after the business code is used as field separator for the structured Field :86: The field is structured by Field codes (**).</p>
Booking text ** Field code >00	27 v	an	o	
Batch no. ** Field code >10	10 v	an	o	
Details of payments ** Field code >20 to >29	10 x 27 ⁺ v	an	o	<p>⁺The length and number of payment details² lines depends on the settings made in the account master data</p>

¹ The cash management module of MultiCash 3.0 and higher is able to process data from the structured free field :86: which covers max. 800 characters. These 800 characters can be split into 60 lines (with max. 65 characters per line). If this possibility is used, it is to be considered that for customers using post-processing procedures extensive changes concerning these processes may become necessary. Likewise appropriate changes on the side of the bank/IT centre may be necessary.

MT940: S.W.I.F.T. Field number / Field description	max. Length in bytes	Format	o / m	Content
				(Continuation Details) 4 more lines with details can be placed at the field codes 60 to 63.
BSC Ordering party / payee ** Field code >30	12 v	an	o	Bank sort code With SEPA payments BIC of the ordering party/payee
A/c. no Ordering party / payee ** Field code >31	34 v	an	o	Account number For SEPA payments in Germany the IBAN of the ordering party/payee can be entered here - better in subfield >38
Name Ordering party / payee ** Field code >32 and >33	2 x 27 v	an	o	Name of the ordering party/payee (with more than 54 characters the name is truncated)
Text code supplement ** Field code >34	3 f	n	o	for the new SEPA text code supplements see the mapping table for the conversion of four-digit SEPA return codes into three-digit codes following
Beneficiary data ** Field code >35 and >36	27 v	an	o	
IBAN Ordering party / payee ** Field code >38	34 v	an	o	ccaaxx.....xxyy...yy where cc = ISO country code aa = check digits xx.xx = local bank identifier yy.yy = account number
Details of payments ** Field code >60 bis >65	6 x 27 ⁺ v	an	o	*The display of the payment details depends on the settings mentioned for free field :86: under 2) 10 more details can be placed at the field codes >20 to >29.

End of the repetitive sequence of the fields ":61:" and ":86:"

2

As far as the bank provides the transaction amount in equivalent currency (Euro with local currency transactions and vice versa) as well, it is recommended to place this amount left-aligned in one of the details fields using the following structure:
/ECMT/3a15num/, where 3a = equivalent currency according to ISO 4217 and 15num = equivalent amount with comma as decimal point (according to S.W.I.F.T.)
As far as the original currency amount and the charges amount were not placed in Field :61: Sub-field 9, it is recommended to place the date left-aligned in two concatenate details fields.
Example: ?20/OCMT/FRF1000,/?21/CHGS/EUR2,1/

MT940: S.W.I.F.T. Field number / Field descriptions	max. Length in bytes	Format	o / m	Content
:62x: Closing balance	25 v		m	x = F Closing balance x = M Intermediate balance
Sub-field 1 Debit/credit mark	1 f	an	m	C = Credit D = Debit
Sub-field 2 Booking date	6 f	n	m	Format: YYMMDD = current booking date
Sub-field 3 Currency	3 f	an	m	Currency code according to ISO 4217
Sub-field 4 Amount	15 v	n	m	Amount in A/c. currency with comma as decimal point (according to S.W.I.F.T.)
:64: Current value-dated balance	25 v		o	
Sub-field 1 Debit/credit mark	1 f	an	m	C = Credit D = Debit
Sub-field 2 Booking date	6 f	n	m	Format: YYMMDD
Sub-field 3 Currency	3 f	an	m	Currency code according to ISO 4217
Sub-field 4 Amount	15 v	n	m	Amount with comma as decimal point (according to S.W.I.F.T.)
:65: Future value-dated balance	25 v		o	to be ignored
Sub-field 1 Debit/credit mark	1 f	an	m	C = Credit D = Debit
Sub-field 2 Booking date	6 f	n	m	Format : YYMMDD
Sub-field 3 Currency	3 f	an	m	Currency code according to ISO 4217
Sub-field 4 Amount	15 v	n	m	Amount with comma as decimal point (according to S.W.I.F.T.)
:86: Free field	390 v		o	Used according to S.W.I.F.T., text shown as Statement Info (for example cf. to Chapter 12): 6x65 bytes, separated by <CR><LF>, the last sub-field not closed with <CR><LF>. Additionally IBAN and BIC of the account holding bank marked with keywords can be inserted here: /IBAN/LLPPBBBBBBBBKKKKKKKKKK /BICC/BBBBLLSSFFF If these keywords are present, contents are inserted into the appropriate fields of the account table and shown in the statements and transaction printouts and in the overviews.

mandatory:

<CR><LF>

-

End of MT940 message

<CR><LF>

2 Example of an MT940 record (S.W.I.F.T.)

```

:20:021110
:25:45050050/76198810
:28:27/01
:60F:C021016EUR84349,74
:61:021017D6800,NCHK16703074
:86:999PN5477SCHECK-NR. 0000016703074
:61:021017D620,3NSTON
:86:999PN0911DAUERAUFTR.NR. 14
:61:021017C18500,NCLRN
:86:999PN2406SCHECK
:61:021015D14220,NBOEN
:86:999PN0920WECHSEL
:61:021017D1507,NTRFN
:86:999PN0920SCHNELLUEB
:61:021024C4200,NMSCN
:86:999PN2506AUSSENH. NR. 1
:61:021017D19900,NTRFN
:86:999PN0907UEBERTRAG
:61:021017D400,NTRFN
:86:999PN0891BTX
:61:021018C3656,74NMSCN
:86:999PN0850EINZAHLG.N
:61:021019C23040,NMSCN
:86:999PN0812LT.ANLAGE
:61:021027D5862,14NCHKN
:86:999PN5329AUSLSCHECK
:62F:C021017EUR84437,04
-

```

3 Examples for the structured use of free field :86:

```

:2020021008
:25:/FR7620041010050500013402606
:28:00132/001
:60F:C021007EUR1120822,21
:61:0210081008C498,00NTRFCCS 0063847//VAR.SYMBOL:82444
CNBA 004028/0003007881 SPS MV P
:86:110>00RECEIVED TRANSFER>1000638474>208244410547>21CNBA 021008 000
0000138>224028/3007881>230>24>25>26>27>38DE13370100508100450534
>32XXX YY PRAHA>33>34CCS
:62F:C021008EUR1127562,21
-

:86:105?00SEPA-DIRECTDEBIT?100815/47111?20EREF+1234567891123456789212
?213456789312345?22MREF+1234567891123456789212?233456789312345?24
CRED+1234567891123456789212?253456789312345?26SVWZ+ABCDEFGHJKLMN

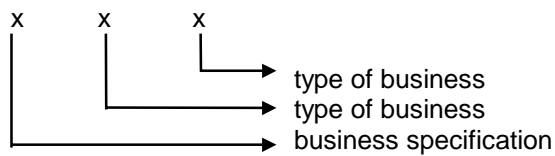
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4 Remarks to field "business code"

Field "business codes" defines all kind of businesses using a unique code of 3 digits. This code allows the customers a transformation into a specific transaction code which is need in its company for processing.

Byte 1 to 3 of field :86: of the S.W.I.F.T. MT940 record contains this business code. Reversal bookings also require "RC" or "RD" in field :61:, sub-field 3.

Structure of the business code:



Byte 1:	Business specification:
	0 = domestic payments
	1 = domestic payments
	2 = foreign payments
	3 = securities information
	4 = FOREX
	5 = MAOBE
	6 = credit business
	7 = free for later purposes
	8 = misc.
	9 = unstructured information
Byte 2:	Type of business see following table
Byte 3:	Type of business see following table

Byte 2 and 3 of the business code:

Code	Explanation
0xx	DOMESTIC PAYMENTS
001	Bearer cheque (no euro cheque)
002	Cheque to order
003	DM traveller cheque
004	Direct debit (Authorisation)
005	Direct debit (Mandate)
006	Other collecting papers
007	Payments savings funds
008	Standing order (debit)
009	Direct debit of collecting papers, returned direct debits out of electronic banking
010	Cheque reversal
011	Euro cheque
012	Order for clearing
013	EU standard transfer
014	Direct debit of an euro cheque with foreign currency
015	Foreign payment without return
017	Payment order with standard payment slip, with details matched by checksum
018	Payment order with standard payment slip
019	Payment order with standard payment slip for donations
020	Payment order
051	Credit of a payment order
052	Credit of a standing order
053	Credit for a payroll account, pension account
054	Capital-building fringe benefits
055	Credit of savings funds
056	Credit of a public institution with reservations clause
058	Bank-to-bank-payment (credit of a payment order)
059	Credit of returned order, credit of returned order out of electronic banking
063	Credit of a payment order (EU standard transfer)
065	Credit of a payment order (Foreign payment without return)
066	Credit of cheque deposit (Export cheque settlement via GZS)
067	Credit with standard payment slip where internal details matched by checksum
068	Credit of non-specific payments / Payment form EZÜ
069	Credit of non-specific donation payments / Payment form EZÜ
070	Deposit of cheques
071	Deposit of direct debits
072	Deposit of bills for account
073	Bill of exchange
074	TC (Debit of traveller cheques)
075	Cheque BSE
076	Order by telephone
077	Order by videotext

Code	Explanation
078	Credit (payments from public institutions for payroll accounts)
079	Summary slip
080	Salary
081	Remuneration
082	Inpayments
083	Disbursements
084	Collection order by videotext (= "BTX-Einzugsauftrag ")
085	Payment order via telex (wire)
086	Credit of payment order via telex (wire)
087	Urgent payment order
088	Credit of Urgent payment order
089	Payment order with advice via telex
090	Credit of payment order with advice via telex
091	DATA-Deposit of payments
092	DATA-Deposit of direct debits
093	Discount bills
094	Rediscount bills
095	Guarantees (Domestic)
096	Internal transfer (Debit)
097	Internal transfer (Credit)
098	Cash card (Electronic Purse transaction)
099	Cash card (Dealer commission for guaranty of payment)

1xx	SEPA PAYMENTS
104	reserved
105	SEPA Direct Debit (Single entry-Debit, B2C) [→ see separate table of the SEPA codes in the following]
106	reserved
107	reserved
108	reserved
109	SEPA Direct Debit (Debit; Reversal) [→ see separate table of the SEPA codes in the following]
116	SEPA Credit Transfer (Single entry-Debit)
159	SEPA Credit Transfer Retoure (Credit) for undeliverable transfer, (reversal transfer) [→ see separate table of the SEPA codes in the following]
166	SEPA Credit Transfer (Single entry-Credit)
167	reserved
168	reserved
169	reserved
171	SEPA Direct Debit Collection (Credit)
177	SEPA Credit Transfer Online (Debit)
181	SEPA Direct Debit (Credit; Wiedergutschrift) [→ see separate table of the SEPA codes in the following]
191	SEPA Credit Transfer (Batch - Debit)
192	SEPA Direct Debit (Batch - Credit)
193	SEPA Direct Debit (Debit, Reversal)
194	SEPA Credit Transfer (Batch - Credit)
195	SEPA Direct Debit (Batch - Debit)

Code	Explanation
2xx	FOREIGN PAYMENTS
201	Payment order
202	Reimbursement from foreign countries
203	Collecting order
204	Documentary credit
205	Guarantees
206	Credits into foreign countries
207	free
208	Rembourse
209	Payment per cheque
210	Electronic Payment
211	Electronic Receipt of payment
212	Standing order
213	Collection order from abroad
214	Documentary Collection (import-side)
215	Documentary Collection (export-side)
216	Draft collections (import-side)
217	Draft collections (export-side)
218	Letter of Credit (import-side)
219	Letter of Credit (export-side)
220	Credit of cheque from abroad
221	Credit of cheque collection from abroad
222	Debit of cheque from abroad
223	Debit of EC cheque from foreign countries
224	Purchase of foreign notes and coins
225	Sale of foreign notes and coins

3xx	SECURITIES
301	Collecting order
302	Coupon / Dividends
303	Securities
304	Carryover
305	Debentures
306	Note
307	Securities subscription
308	Trade of subscription rights
309	Trade of bonus rights
310	Trade of options
311	Futures business
320	Fees for securities business
321	Safekeeping fee
330	Revenues from securities
340	Credit for mature securities
399	Cancellation

Code	Explanation
4xx	F O R E X
401	Spot exchange
402	Forward currency deal
403	Foreign exchange (travel)
404	Currency cheques
405	Financial innovation
411	Spot currency purchase
412	Spot currency sale
413	Forward purchase of currency
414	Forward sale of currency
415	Foreign currency call money asset
416	Foreign currency call money deposit
417	Foreign currency term asset
418	Foreign currency term deposit
419	Call money asset
420	Call money deposit
421	Options
422	Swap
423	Purchase of bullion
424	Sale of bullion

5xx	M A O B E
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6xx	C R E D I T B U S I N E S S
601	Collection of installments / annuities
602	Transfer of installments / annuities
603	Redemption
604	Loan interest
605	Loan interest with ancillary services

7xx	F R E E F O R L A T E R P U R P O S E S
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Code	Explanation
8xx	MISC.
801	Credit Card
802	Cheque book
803	Costodyship
804	Fees for standing orders
805	Settlement
806	Postal expenses
807	Prices / expenses
808	Fees
809	Provisions
810	Fees for reminders
811	Costs of credit
812	Interest for deferral
813	Loan extended at a discount
814	Interest
815	Interests (capitalised)
816	Change in interest rates
817	Correction of interest rates
818	Debit
819	Salary
820	Carryover
821	Telephone
822	Withdrawal plan
823	Term deposits
824	Funds borrowed in the money market
825	Multi-purpose loan
826	Dynamic savings
827	Transferring surplus cash
828	Savings certificate
829	Savings plan
830	Bonus
831	Old bills
832	Mortgage
833	Cash Concentrating : booking main account
834	Cash Concentrating : information for subaccount
835	Other not defined type of businesses
836	Reclamation entry
888	Rebooking because of euro conversion
899	Reversal
9xx	UNSTRUCTURED INFORMATION
997	List of securities --> MT571
999	Unstructured information in field :86:

The SEPA codes can be entered in field :86: sub-field 34 [Text code supplement] as follows (to be used with business type codes 109, 159 or 181):

SEPA Code	Text code supplement	ISO Name	Explanation
AC01	901	IncorrectAccountNumber	Account number incorrect (invalid IBAN)
AC04	902	ClosedAccountNumber	Account closed
AC06	903	BlockedAccount	Account blocked
AG01	904	TransactionForbidden	Payment type not allowed for this type of account
AG02	905	InvalidBankOperationCode	Transaction code invalid or wrong file format
AM01		ZeroAmount	
AM02		NotAllowedAmount	
AM03		NotAllowedCurrency	
AM04	906	InsufficientFunds	Return because of insufficient funds
AM05	907	Duplication (Duplicate Collection/Entry)	Duplicate entry
AM06		TooLowAmount	
AM07		BlockedAmount	
AM09		WrongAmount	
AM10		InvalidControlSum	
BE01		InconsistentWithEndCustomer	
BE04	908	MissingCreditorAddress	Address of the payee is missing or is incomplete
BE05		UnrecognisedInitiatingParty	
BE06		UnknownEndCustomer	
BE07		MissingDebtorAddress	
DT01		InvalidDate	
ED01		CorrespondentBankNotPossible	
ED03		BalanceInfoRequested	
ED05		SettlementFailed	
MD01	909	NoMandate (No Valid Mandate/Unauthorized Transaction))	No valid mandate
MD02	910	MissingMandatoryInformationInMandate	Incorrect or incomplete mandate information
MD03	911	InvalidFileFormatForOtherReasonThanGroupingIndicator	Invalid file format
MD04		InvalidFileFormatForGroupingIndicator	
MD06	912	RefundRequestByEndCustomer	Debit reject by the debtor
MD07	913	EndCustomerDeceased	Account owner deceased
MS02	914	NotSpecifiedReasonCustomerGenerated	Other reasons
MS03		NotSpecifiedReasonAgentGenerated	
NARR		Narrative	
RC01	915	BankIdentifierIncorrect	Bank identifier incorrect (invalid BIC)
RF01		NotUniqueTransactionReference	
TM01	916	CutOffTime	Cut-Off-Time reached before file receipt
RR01	917	Regulatory Reason	Refusal due to regulatory reasons

Optional entries with business type code 105:

SEPA Code	Text code supplement	Name	Explanation
-	960	Change of mandate reference	
FRST	961	First direct debit	
RCUR	962	Recurrent direct debit	
OOFF	963	One-off direct debit	
FNAL	964	Final direct debit	

5 Message structure: MT942 (S.W.I.F.T. - Pre-posted items)

MT942 records are used for the transmission of pre-posted items.

1. Message headers in the S.W.I.F.T.-II format can be used, however are not mandatory. If such a header is used, the therein contained sender BIC is interpreted as bank identification, if the field :25: contains only an account number.
2. Field separators according to the S.W.I.F.T. User Handbook are mandatory:
 - The usual field separator before each field number is <CR><LF> (ASCII X'0D0A');
Remark:
For compatibility reasons to old BTX systems the C'@@ ' is also still supported.
 - A message or a partial message is closed by <CR><LF><-> (ASCII X'0D0A2D').
Remark:
For compatibility reasons to old BTX systems the C'@@ ' is also still supported.
3. Structured free field :86: For the field :86: a sub-structure can be used. Although, if all admissible field lengths were added, a total field length of 511 characters can be achieved, the field may cover only max. 390 characters due to the restrictions of S.W.I.F.T.. These 390 characters have to be segmented into 6 lines (with max. 65 characters per line).

The cash management modules of MultiCash 3.0 and higher are able to process data from the structured free field :86: which covers max. 800 characters. These 800 characters can be split into 60 lines (with max. 65 characters per line). If this possibility is used, it is to be considered that for customers using post-processing procedures extensive changes concerning these processes may become necessary. Likewise appropriate changes on the side of the bank/IT centre may be necessary.

The first character after the business code is used as field separator in the structured free field :86:. Therefore all kind of characters are possible as separators.

New, starting from version 3.21: Different currency accounts with the same account number

Few and far between, banks provide account statements for different currency accounts with the same account number or IBAN in field 25. As a result the account statements are overwritten one another.

For this reason, the import routine for pre-posted items has been enhanced by an qualifier in field :21:, with which the bank can signalize, that for account number matching the currency should be included. Then MultiCash always attaches the currency to the a/c. number. For pre-posted items, the currency is taken from field :34F:.

To activate this procedure in MultiCash, in the MT942 message in field :21: the keyword "/MCPR/1/" must be set.

In practice, this looks like this:

The bank delivers in field :25: the IBAN "HRNNBBBBBK KKKK" and sets in field :21: "/MCPR/1/"

The first account, e.g. with currency EUR, becomes bank: BBBBB, account: KKKKKEUR

The second account with e.g. currency USD becomes bank: BBBBB, account: KKKKKUSD

New, starting from Version 3.21: Standard SWIFT codes as label for advices

In the MT942 message, a distinction can now be made between pre-posted items and advices using the standard codes according to SWIFT:

Until now MultiCash has used a code in field 61, subfield 9 of the MT942 message to distinguish between advices (/A) and final advices/pre-posted items (/F). From now on, the additional codes defined by SWIFT for field 61, subfield 3 are supported:

D: Debit -> Pre-posted items
 C: Credit -> Pre-posted items
 EC: Expected Credit -> Advice
 ED: Expected Debit -> Advice
 RC: Reversal Of Credit (Debit Entry) -> Cancellation, pre-posted items
 RD: Reversal Of Debit (Credit Entry) -> Cancellation, pre-posted items

This means: Only if

- the subfield 3 contains in the first position an "E" (EC,ED) or
 - the subfield 9 contains the entry "/A",
- the transaction is added to the database as an advice.

In the individual columns of the table some abbreviations with the following meaning occur:

Column	"maximum lenght in bytes"
v	= variable field lenght
f	= fixed field lenght
Column	"Format"
an	= alphanumeric characters A to Z, digits 0 to 9 if need be special characters
n	= numeric only digits 0 to 9 if need be special characters
Column	"optional / mandatory"
o	= optional field can, but does not have to, contain an entry
m	= mandatory field has to contain an entry
Format	YY = Year without century
	MM = Number of the month, if need be with leading zero
	DD = Day, if need be with leading zero
	HH = Hours in 24-hour time format, if need be with leading zero
	MM = Minutes, if need be with leading zero

MT942 Field No.	Description	max. Length in Bytes	Format	o / m	Content
:20:	Transaction reference number	16 v	an	m	Not structured
:21:	Related reference number	16 v	an	o	Optional processing flag: „ MCPR/1 “ indicates that the account number from field :25: should be supplemented by the currency code from field :34F:, because accounts in different currencies are provided with the same account number
:25:	Account identification	35 v	an	m	Sort code / Account number The following alternatives are supported: 1. /yyy...yyy y = account number (an..24) If this alternative is used together with S.W.I.F.T.-II header, the sender BIC from the header is interpreted as bank identifier for this account. 2. xxx...xxx/yyy...yyy x = bank identifier (an..12) y = account number (an..24) Local bank identifier as well as BICs can be used here. 3. /ccaaxx.....xxyy...yy cc = ISO country code (a2) aa = check digits (n2) xx..xx = local bank identifier (an..12) yy..yy = account number (an..24) For usage of IBAN rules must be defined in IBAN.INI. Generally the following has to be considered: <ul style="list-style-type: none"> The content of field :25: may not exceed the total length of 35 digits. Within the MultiCash applications the bank identifier (that means the information marked above with xxx) is restricted to a maximum length of 12 digits. Within the MultiCash applications the account number (that means the information marked above with yyy) is restricted to a maximum length of 24 digits.

MT942 Field No.	Description	max. Length in Bytes	Format	o / m	Content
Continuation of Field :25:					<ul style="list-style-type: none"> Special characters for structuring bank identifier and account number are generally allowed, but will not be interpreted. The account will thus only be identified on the basis of its alphanumeric characters. If with the alternatives 1 and 2 the account number starts with a slash „/“, <u>starting from version 3.0</u> a slash may also be used within the account number. Leading zeroes within the bank identifier will be interpreted, that means „12345“ is different to „012345“. Leading zeroes within the account number are allowed, but will not be interpreted.
:28C:	Statement number	9 v	n	m	<p>"0" or xxxxx/yyy where xxxxx = Statement number yyy = Sheet no. starting with 1</p> <p><u>Remark:</u> Until the 01.01.1999 data can be provided by the bank as xxxxx/yy with Field 28.</p>

MT942 Field No.	Description	max. Length in Bytes	Format	o / m	Content
:34F:	Minimum amount	19 v	an	m	
	Sub-field 1: Currency	3 f	an	m	Currency code according to ISO 4217
	Sub-field 2: Debit/Credit mark	1 f	an	m	C = Credit D = Debit
	Sub-field 3: Amount	15 v	n	m	Amount in A/c. currency* with comma as decimal point (according to S.W.I.F.T.)
:13D:	Cut-off date / Limits	15 f	n	m	Date and time of the cut-off date, at which the specified data were made available.
	Sub-field 1: Date	6 f	n	m	Format: YYMMDD
	Sub-field 2: Time	9 f	n	m	Format: HHMMVHHMM Deviation from Coordinated Universal Time = UTC (VHHMM, where V = Sign, i.e. + or -) is in Germany +0100 (= CET, during standard time) or +0200 (= CEST, during daylight saving time).
	Starting from 17.11.2001 the field 13 was replaced by the field 13D described here.				
:61:	Transaction line	102 v		o	
	Sub-field 1: Value-date	6 f	n	m	Format: YYMMDD
	Sub-field 2: Booking date	4 f	n	o	Format: MMDD
	Sub-field 3: Debit/Credit mark	2 v	an	m	C = Credit RC = Reversal credit D = Debit RD = Reversal debit
	Sub-field 4: Currency type	1 f	an	o	Last character of ISO currency code (3rd character of currency type, if necessary for differentiation).
	Sub-field 5: Amount	15 v	n	m	Amount in A/c. currency* with comma as decimal point (according to S.W.I.F.T.)
	Sub-field 6: Booking code	4 f	an	m	Codes according to S.W.I.F.T. User Handbook, 1. character always "N", e.g. Concentration = NTRF Checks = NCHK

MT942 Field No.	Description	max. Length in Bytes	Format	o / m	Content
	Sub-field 7: Reference	16 v	an	m	Customer reference; e.g. cheque number or with DTA: Field 10 from A record. If not present, replaced by "NONREF". If "KREF+" is inserted here, the reference number is given in field :86:.
	Delimiter	2 f	an	m	"/" only if sub-field 8 "Bank reference" is present
	Sub-field 8: Bank reference	16 v	an	o	Bank reference
	Delimiter	2 f	an	m	(<CR><LF>) ONLY if sub-field 9 ("Further info") is present
	Sub-field 9: Further information	34 v	an	o	Any further information possible: e.g. original currency amount with this structure: /OCMT/3a15num or charges amount with this structure: /CHGS/3a15num 3a = currency code according to ISO 4217 15num = amount with comma as decimal point (according to S.W.I.F.T.) The use of the field is recommended, if original currency and A/c. currency are different. If the length of the field is not sufficient, the data can also be placed in field :86:. In any case original amount and -if present - charges amount have to be placed in the same field.
:86:	Free field	390 ⁺ v		o	*Length and use according to the listed alternatives in the description of MT940 records (S.W.I.F.T. - Statements)

MT942 Field No.	Description	max. Length in Bytes	Format	o / m	Content
:90D:	Number and total of debit entries	23 v		o	With Comms. mandatory field because of the balanced totals
	Sub-field 1: Number of debit entries	5 v	n	m	
	Sub-field 2: Currency	3 f	an	m	Currency code according to ISO 4217
	Sub-field 3: Debit amount	15 v	n	m	Amount in A/c. currency with comma as decimal point (according to S.W.I.F.T.)
:90C:	Number and total of credit entries	23 v		o	With Comms. mandatory field because of the balanced totals
	Sub-field 1: Number of credit entries	5 v	n	m	
	Sub-field 2: Currency	3 f	an	m	Currency code according to ISO 4217
	Sub-field 3: Credit amount	15 v	n	m	Amount in A/c. currency with comma as decimal point (according to S.W.I.F.T.)

Mandatory:

<CR><LF>

-

End of MT942 message

<CR><LF>

6 Example of an MT942 record (S.W.I.F.T.)

```
:20:345678  
:21:5678  
:25:37050299/1234567890  
:34F:EURC1000000,  
:13D:0912231255+0100  
:61:0912231223CM10000,NTRF99999//12345  
:86:051BUCHUNGSTEXT  
:90C:1EUR10000,  
-
```

7 Rules for MT942 data reconciliation

- 1) All intraday transactions not marked according to the rule under 2) are removed when statement with booking date \geq booking date (or value date if no booking date included) of intraday transaction is imported.

The following rules only applies, if the advice module is installed or if in the CSUB.PRO of the parameters "VMPABGLEICH 1" is set:

- 2 a) Intraday transactions will be removed individually based on bank reference if
 - bank reference is filled (field 61, sub-field 8) and
 - field „further information“ starts with „/F“ for final advices (field 61, sub-field 9).
- b) If booked transaction with related reference was not received within 3 days intraday transaction is removed anyway.

8 Message structure: MT940 (MultiCash format; Non-S.W.I.F.T.)

This message format is continued to support for compatibility reasons. However no new implementation on this basis is recommended, because this message structure does not correspond to a standard S.W.I.F.T. format

The following agreement has been made for the MT940 records (Non-S.W.I.F.T.):

1. Field separators according to the S.W.I.F.T. User Handbook are mandatory:
 - The usual field separator before each field number is <CR><LF> (ASCII X'0D0A');
Remark:
 For compatibility reasons to old BTX systems the C'@@' is also still supported.
 - A message or a partial message is closed by <CR><LF><-> (ASCII X'0D0A2D').
Remark:
 For compatibility reasons to old BTX systems the C'@@' is also still supported.
2. All characters preceding the S.W.I.F.T.-II header or the first field separator are ignored. Remarks or details or length can be inserted here as required.
3. Field checks:

On being read, all fields are converted according to their type.
 The conversion is always ended at the first invalid character, e.g.:

Numeric field with digits after decimal point:	00045,2kk	45,2
	00kk	0,0
Numeric field without digits after decimal point:	00045,2kk	45
Date:	01069k	__._.____

For numeric fields, the comma can be used as separator in place of the decimal point.
4. Some fields in the MT940 record are not stored in the master data on the customer PC, and are therefore not displayed. These are:

NS26	Final account
NS27	Equivalent in local currency
NS28	Original exchange rate
NS29	Exchange rate for calculation
5. MT940-Records collected from the bank computer are checked on the customer PC for format errors.

Each mandatory field is allocated a value. The total of all values must be 31 for posted items (STARTUMS) and 3 for pre-posted items (STARTDISP). If this total is not identified for the posted and / or pre-posted items, an error has occurred; this is indicated in a screen message.

The screen message consists of the text "Error message: MT940 record incomplete", followed by a number.

You subtract this value displayed from the from the projected value for the posted or pre-posted items. From the resulting amount, you can refer to the table below to establish which mandatory fields are defective.

Value of defective field	Mandatory field
1	:20:
2	:25:
4	:28:
8	:60F:
16	:62F:
32	NS30
64	:32:
128	Error in sequence 60F/62M/60M/62F

Here is an example:

Transactions have been read.

The error message indicates the value 27.

The projected value for correctly read records is 31.

You subtract the error message from the projected value to get the defective mandatory field (31 - 27 = 4).

The defective field :28: is the statement number.

The MT940 records (Non-S.W.I.F.T.) have the structure described in the following table.

In the individual columns of the table some abbreviations with the following meaning occur:

Column	"maximum length in bytes"
v	= variable field length
f	= fixed field length
Column	"Format"
an	= alphanumeric characters A to Z, digits 0 to 9 if need be special characters
n	= numeric only digits 0 to 9 if need be special characters
Column	"optional / mandatory"
o	= optional field can, but does not have to, contain an entry
m	= mandatory field has to contain an entry
Format	YY = Year without century
	MM = Number of the month, if need be with leading zero
	DD = Day, if need be with leading zero
	HH = Hours in 24-hour time format, if need be with leading zero
	MM = Minutes, if need be with leading zero

MT940: Non-S.W.I.F.T. Field number / Field description	Max. lenght in bytes	Format	o / m	Content
:20: Record type	8 f oder 9 f	an	m	STARTUMS: Statements STARTDISP: Pre-posted items
<CR><LF>:25: Account number	24 v	an	m	Without "/"; Generally the following has to be considered <ul style="list-style-type: none"> • Special characters for structuring bank identifier and account number are generally allowed, but will not be interpreted. The account will thus only be identified on the basis of its alphanumeric characters. • Leading zeroes within the account number are allowed, but will not be interpreted.
:28C: Statement number	9 v	n	m	"0" or xxxxx/yyy where xxxxx = Statement number yyy = Sheet no. starting with 1 <u>Remark:</u> For compatibility reasons also the Field 28 with the structure xxxxx/yy is supported, which was valid instead of Field 28C until the 01.01.1999.

<CR><LF>:NS:			m	
22 Account holder <CR><LF>	35 v	an	o	
23 Special account name <CR><LF>	35 v	an	o	
24 Interest rate <CR><LF>	8 v	n	o	Comma (,) as character allowed
25 Period from .. until <CR><LF>	12 f	n	o	Date field in format DDMMYYDDMMYY
30 Sort code (bank identifier) <CR><LF>	12 v	an	m	Without "/"
31 User number <CR><LF>	8 f	n	o	Necessary for the automatic entry of a new account on the bank server.
32 Type of account <CR><LF>	3 f	n	o	Code numbers: 000 = No details 010 = Current account 020 = Call money 030 = Term money 040 = Loans 050 = Transmitted loans 060 = Guarantees 070 = Letters of credit 080 = Liability 090 = Savings business 100 = Debentures 900 = Special business

MT940: Non-S.W.I.F.T. Field number / Field description	Max. lenght in bytes	Format	o / m	Content
<CR><LF>:60x: Balance	25 v		m	Only with STARTUMS: x = F Opening balance x = M Intermediate balance All others different from "F" will be interpreted as "M" . The fields :20:, :25: und :28: are mandatory before each intermediate balance.
Sub-field 1 Debit/Credit mark	1 f	an		C = Credit D = Debit All others different from "D" will be interpreted as "C".
Sub-field 2 Booking date	6 f	n		Format: YYMMDD
Sub-field 3 Currency	3 f	an		Currency code according to ISO 4217
Sub-field 4 Amount	15 v	n		Amount in account currency with comma (,) as delimiter; leading zeroes or blanks will be ignored.
<CR><LF>:61: Transaction line			m	Created for each transaction
Sub-field 1 Value-date	6 f	n	m	Format: YYMMDD
Sub-field 2 Booking date	4 f	n	o	Format: MMDD If the booking date is not filled, the statement date will be entered here; in the case of pre- posted items it is filled with the value date.
Sub-field 3 Debit/Credit mark	2 v	an	m	C = Credit D = Debit RC = Reversal credit RD = Reversal debit
Sub-field 4 Currency	1 f	an	m	Last character of ISO Code
Sub-field 5 Amount	15 v	n	m	Amount in account currency with comma (,) as delimiter; leading zeroes or blanks will be ignored.
Sub-field 6 Booking code	4 f	an	m	1. character S = S.W.I.F.T. N = Non-S.W.I.F.T. F = Fix 3 characters Booking code

MT940: Non-S.W.I.F.T. Field number / Field description	Max. lenght in bytes	Format	o / m	Content
Sub-field 7 Reference	16 v	an	m	Customer reference / e.g. cheque number; if not present, replaced by "NONREF".
Delimiter	2 f	an		"/" only if sub-field 8 "Bank reference" is present
Sub-field 8 Bank reference	16 v	an	o	Bank reference
Delimiter	2 f	an		(<CR><LF>) only if field "Further Info." (sub-field 9) is present
Sub-field 9 Further information	34 v	an	o ³	Any further information possible: e.g. original currency amount with this structure: /OCMT/3a15num or charges amount with this structure: /CHGS/3a15num 3a = currency code according to ISO 4217 15num = amount with comma as decimal point (according to S.W.I.F.T.) The use of the field is recommended, if original currency and A/c. currency are different. In any case original amount and -if present - charges amount have to be placed in the same field.
<CR><LF>:NS:				
01 Details <CR><LF>	27 ⁺ v	an	o	⁺ The display of the payment details depends on the settings made in the account master data or within any details fields or within field :61: sub-field 9 using the following structure: /IACC/Dn/ D0 = Default (14 x 27 lines) D1 = International S.W.I.F.T. (6 x 65 lines) D2 = Netherlands (10 x 32 lines) D3 = Czech (16 x 35 lines) Two more details can be placed at the :NS: fields codes 64 and 65.
dito 02 - 14 <CR><LF>	13*27 ⁺ v	an	o	
15 Ordering party <CR><LF>	27 v	an	o	
dito 16 <CR><LF>	27 v	an	o	

³ Becomes "m", if at least 1 NS (Non-S.W.I.F.T.) record follows.

MT940: Non-S.W.I.F.T. Field number / Field description	max. length in bytes	Format	o / m	Content
17 Booking text <CR><LF>	27 v	an	o	
18 Batch no. <CR><LF>	10 v	n	o	Leading zeroes or blanks will be ignored.
19 Time of booking <CR><LF>	4 f	n	o	Format: HHMM
20 Number of Batch items <CR><LF>	5 v	n	o	Leading zeroes or blanks will be ignored.
33 Ordering party bank <CR><LF>	12 v	an	o	
34 Ordering party account number <CR><LF>	24 v	an	o	
35 Further information <CR><LF>	65v	an	o	Usage for any further information similar to MT940 field :61:, sub-field 9; e. g. details format /IACC/Dn/ (see above)
36 Credit limit <CR><LF>	15v	n	o	
37 Available balance <CR><LF>	15v	n	o	
38 IBAN Ordering party <CR><LF>	34v	an	o	ccaaxx.....xxyy...yy where cc = ISO country code aa = check digits xx..xx = local bank identifier yy..yy = account number
64 Details <CR><LF>	65 ⁺ v	an	o	*For display of the payment details see :NS: fields codes 01 to 14.
65 Details	65 ⁺ v	an	o	14 more details can be placed there.

MT940: Non-S.W.I.F.T. Field number / Field description	max. length in bytes	Format	o / m	Content
<CR><LF>:62x: Closing balance			m	Only with STARTUMS: x = F Closing balance x = M Intermediate balance all others different from "F" will be interpreted as "M".
Sub-field 1 Debit/credit mark	1 f	an	m	C = Credit D = Debit all others different from "D" will be interpreted as "C".
Sub-field 2 Booking date	6 f	n	m	Format: YYMMDD current booking date; has to be identical with the date from Field :60:.
Sub-field 3 Currency	3 f	an	m	Currency code according to ISO 4217
Sub-field 4 Amount <CR><LF>	15 v	n	m	Amount with comma (,) as delimiter; leading zeroes or blanks will be ignored.

9 Example of an MT940 record (Non-S.W.I.F.T.) type "Statement"

```
:20:STARTUMS
:25:37010050/4365754876
:28C:1/0
:60F:C050131EUR0,00
:61:0501310131DR21068,00NTRF3101050004
10MKA000/10001001
:86:020>00Überweisung>20Sammelauftrag 6 Posten
:61:0501310131CR895024,00NTRF3101050004
10MKA000/10001001
:86:071>00Lastschrift einreichung>20Sammelauftrag 4 Posten
:62F:C050131EUR873956,00
```

```
:20:STARTUMS
:25:37010050/4365754876
:28C:2/0
:60F:C050131EUR873956,00
:61:0501310131DR250000,00NTRF3101050005
10MKA000/10001001
:86:020>00Überweisung>20Einzelauftrag
:62F:C050131EUR623956,00
```

```
:20:STARTUMS
:25:37010050/4365754876
:28C:3/0
:60F:C050131EUR623956,00
:61:0501310131DR293676,00NTRF3101050011
10MKA000/10001001
:86:020>00Überweisung>20Sammelauftrag 2 Posten
:61:0501310131CR873,00NTRF3101050011
10MKA000/10001001
:86:071>00Lastschrift einreichung>20Sammelauftrag 2 Posten
:62F:C050131EUR331153,00
```

```
:20:STARTUMS
:25:37010050/4365754876
:28C:4/0
:60F:C050201EUR331153,00
:61:0502010201DR230149,60NTRF102050001
10MKA000/10001001
:86:020>00Überweisung>20Einzelauftrag
:62F:C050201EUR101003,40
```

10 Example of an MT940 record (Non-S.W.I.F.T.) type "Pre-posted item"

```
:20:STARTDISP
:25:11223344
:NS:22Testkunde
23Testkonto
3033344455
3100000001
:61:0201110114CM34000,00NCHG682345790653
:NS:17Buchungstext
:61:0201110114CM34000,00NCHG682345790653
:NS:17Buchungstext
:61:0201110114CM34000,00NCHG682345790653
:NS:17Buchungstext
:61:0201110114CM34000,00NCHG682345790653
:NS:17Buchungstext
:61:0201110114CM34000,00NCHG682345790653
:NS:17Buchungstext
:61:0201110114CM34000,00S051
:NS:17Buchungstext
:61:0201110114CM34000,00NCHG682345790653
:NS:17Buchungstext
:61:0201110114CM34000,00NCHG682345790653
:NS:17Buchungstext
:61:0201110114CM34000,00S051
```

11 Special records for MT940 (S.W.I.F.T. and Non-S.W.I.F.T.)

For the transmission of additional information the bank systems can produce special records⁴ described in the following, which can be transferred within the data stream of account information to the customer systems:

The records 01 and 02 were used in program versions before 1.24 and are replaced by the records 05 and 06:

The records

- **OS:01** and
- **OS:02** are used to transfer account information to the customer PC. After a change of the account master data on the bank server these two records are created automatically.

The record

- **OS:03** is created on the bank server, if the menu item -Change bank name- is used.

The record

- **OS:04** can be used to transfer "any file" to the customer PC.

The records

- **OS:05** and
- **OS:06** are used to transfer account information to the customer PC. After a change of the account master data on the bank server these two records are created automatically.

The record

- **OS:07** is used to notify the target directory for file transfers to the customer PC.

The record

- **OS:08** can be used to transfer bank data like the bank address, phone and fax number of the bank.

The records

- **OS:09** and **OS:10** correspond to the record OS:07 und OS:04, however the use of long file names is now supported.

⁴ The special records will not be supported by the HBCI server; they are mentioned for reasons of completeness.

MT940: Non-S.W.I.F.T. Special records Field number / Field description	max. Length in bytes	Format	o / m	Content
<CR><LF>:OS:01 Bank sort code Account number Account holder <CR><LF> 02 Type of account Interest rate Period from Period until Account description <CR><LF>	8 f 14 f 35 v 2 f 9 f 8 f 8 f 35 v	n n an n n n an	o	Leading zeroes and blanks are ignored. Internal type of account; created from field "NS:32". Comma (,) possible. Leading zeroes and blanks are ignored. Format: DD.MM.YY Format: DD.MM.YY
:OS:03 Bank sort code Short bank name Bank description (Bank name) <CR><LF>	8 f 8 f 80 v	n an an	o	File name of the bank parameter file (BPD) Shown in the dialogs and printouts on the customer system in addition to the sort code.
:OS:04 File length File name <CR><LF> File	8 f 12 f * v	n an an	o	exact length of the file in bytes Name of file in 8.3 format * File in exactly the same length, as it is registered in the field "file length".

MT940: Non-S.W.I.F.T. Special records Field number / Field description	max. Length in bytes	Format	o / m	Content
:OS:05 Bankcode	12 f	an	o	without "\"
Account number	24 f	an		Leading zeroes and blanks are ignored.
Account holder <CR><LF>	35 v	an		
06 Type of account	2 f	n		Internal type of account; created from field "NS:32".
Interest rate	9 f	n		Comma (,)possible. Leading zeroes and blanks are ignored.
Period from Period until	8 f 8 f	n n		Format: DD.MM.YY Format: DD.MM.YY
Account description <CR><LF>	35 v	an		
:OS:07 Target directory <CR><LF> <CR><LF> <CR><LF>	15 v	an	o	Directory name, path Blank line for future extensions Blank line for future extensions
:OS:08 Bank code <CR><LF> Alternative bank code <CR><LF> Post code <CR><LF> Town <CR><LF> Phone number <CR><LF> Fax number <CR><LF> <CR><LF> <CR><LF> <CR><LF> <CR><LF> <CR><LF>	12v 80v 80v 80v 80v 80v 80v 80v 80v 80v 80v 80v	an an an an an an an an an an		
				Blank line for future extensions Blank line for future extensions Blank line for future extensions Blank line for future extensions Blank line for future extensions

MT940: Non-S.W.I.F.T. Special records Field number / Field description	max. Length in bytes	Format	o / m	Content
:OS:09 Target directory <CR><LF> <CR><LF> <CR><LF>	15 v	an	o	Directory name, path Blank line for future extensions Blank line for future extensions
:OS:10 File length	8 f	n	o	exact length of the file in bytes
File name <CR><LF>	255 v	an		Name of file in 8.3 format
File	*v	an		* File in exactly the same length, as it is registered in the field "file length".

12 Display of MT940 message in MultiCash®

Example:
 :20:ORDER_REFERENCE1
 :25:COLSDE33/33633322
 :28C:00005/001
 :60F:C071030EUR300,00
 :61:0710301030C100,00NTRFKREF+//BANKREFERENCEEND
 :86:051700CREDITTRANSFERCREDITRFF003710PRIMAN4711220DETAILSLINE012345
 6789012345721DETAILSLINE0234567890123456722DETAILSLINE03456789012
 34567723DETAILSLINE045678901234567824DETAILSLINE0567890123456789
 725DETAILSLINE0678901234567890726DETAILSLINE0789012345678901727DE
 TAILSLINE089012345678901728DETAILSLINE0901234567890123729FKREF+CU
 STOMERREFERENCE12345730BANKFRPARIS731FR1420041010050500013M02606
 32ORDERING PARTY FROM FOREI733GN COUNTRY, STREET AND TOWN73499976
 0DETAILSLINE1123456789012345761DETAILSLINE1234567890123456762DETA
 ILSLINE1345678901234567763DETAILSLINE1456789012345678
 :62F:C071030EUR400,00
 :64:C071030EUR400,00
 :86:Ovidi, tenerorum lusor amorum, qui animos nostros dedit Metamorph

Abr. Sub = Subfield

Abr. FS = Field code in the structured multi-purpose field :86:

Statements

A/c. name

DE97 3705 0198 0033 6333 22

Bank A/c. number

COLSDE33 33633322

ST SPK KOELN

Description

IBAN-A/c. number

DE97 3705 0198 0033 6333 22

Statement info

Ovidi, tenerorum lusor amorum, qui animos nostros de
 oses, tibi paqina est haec exiqua quidem ut unum maxi
 aranae, sed tamen cara qualis expolita inter acutos natu
 silices lumina colligens tenensque. Tam tua per aetate
 opera tenerunt. Omnibus annos post mortem duo milia
 laudandum ea legatur.

The screenshot shows the SAP Statement form with various fields and annotations. The annotations are as follows:

- :OS:03** points to the **Bank** field.
- :86: FS 32/33** points to the **IBAN-A/c. number** field.
- :86: FS 31** points to the **Bank** field.
- :86: FS 30** points to the **Bank** field.
- :25:** points to the **A/c. number** field.
- :61: Sub 6** points to the **Text code** field.
- :86: GVC** points to the **Text code** field.
- :86: FS 34** points to the **Text code** field.
- :61: Sub 9** points to the **Customer reference** field.
- :86: FS 10** points to the **Customer reference** field.
- :61: Sub 8** points to the **Customer reference** field.
- :60: Sub 4** points to the **Opening bal.** field.
- :62: Sub 4** points to the **Opening bal.** field.
- :62: Sub 4** points to the **Closing bal.** field.
- :61: Sub 9** points to the **Batch no.** field.
- :86: FS 00** points to the **Details** field.
- :86: FS 20-29 + FS 60-63** points to the **Details** field.
- :61: Sub 1** points to the **Value date** field.
- :61: Sub 2** points to the **Entry** field.
- :60: Sub 3** points to the **Currency** field.
- :61: Sub 5** points to the **Amount** field.

The **Details** table is as follows:

Value date	Entry	Details	Entry text	Ord. Party/Receiver	Currency	Amount
30.10.07	30.10.07	DETAILSLINE0123456789012345	CREDITTRANSFERCREDITTRF003	ORDERING PARTY FROM FOREIGN COUNTRY, STREET AND TOWN	DE	100,00
		DETAILSLINE0234567890123456				
		DETAILSLINE0345678901234567				
		DETAILSLINE0456789012345678				