

MT940 & MT942

Structured and Unstructured Format Description

ING Business

Validation of fields

In the definition of format of each message, fields are used as described in the SWIFT User Handbook.

Field content may be composed of one or several subfields. Length and content is defined for each field. In order to specify length of different fields the following agenda is used:

Restrictions on Length		Types of Characters Allowed	
nn	Maximum length (minimum is 1)	n	Numeric digits [0..9]only
nn-nn	Minimum and maximum length	a	Alphabetic letters only [A-Z]
nn!	Fixed length	c	Alphabetic letters [A..Z] and digits [0..9]
nn*nn	Maximum number of lines times maximum line length	x	Any character of the following set of characters: [A..Z], [a..z],[A..я], [a..я], [0..9] space and special characters: ? : / () + - . ,
		d	Decimals

For example:

2n	= up to 2 digits
3!a	= always 3 letters
4*35x	= up to 4 lines of up to 35 characters each
2-4d	= at least 2 and up to 4 decimal digits

All fields in uploaded files are validated against their presence as well. The status of fields is shown below:

Status	Meaning
M	Mandatory
O	Optional

Statements - MT940 File Format

ING Business provides for the download of account statements in MT940 file format. This file format is used to transmit detailed information about all entries booked to an account on a daily basis. The application allows the users to download account statements for several accounts for one or more dates – for a period of time. All statements for all accounts for each working date for the requested period are downloaded in one file. Account statement consists of records for account opening balance, for all transactions and for closing balance.

The structure of a MT940 file is as follows:

MT940

- :20: Reference**
- :25: SWIFT/Account Number**
- :28C: Statement Number**
- :60F: Opening Balance**
- :61: Transaction**
- :86: Transaction details**
- :62F: Closing Balance**
- :86: Additional information**

The structure of a MT940 file is as follows:

No.	Tag	Status	Field Name	Content/Options
1	:20:	M	Transaction Reference Number	16x
2	:25:	M	Account Identification	35x
3	:28C:	M	Statement Number	11n
4	:60:	M	Opening Balance	F or M
---> Repeating group				
5	:61:	O	Statement Line	*
6	:86:	O	Information to Account Owner	6*65x

7	:62:	M	Closing Balance	F or M
8	:64:	O	Closing available balance	1!a6!n3!a15d
10	:86:	O	Information to Account Owner	6*65x

Detailed description of each field and subfield is given below. In the example, the different subfields of a field are with alternating colours:

Tag	Field Name	Subfields	Content	Description
:20:	Transaction reference number		16x	This field specifies the reference assigned by the Sender to unambiguously identify the message.

Example: : 20 : **STMT20090326**

Tag	Field Name	Subfields	Content	Description
:25:	Account identification		35x	This field identifies the account for which the statement is sent.

Example: : 25 : **INGBROBU/1330390907**

Tag	Field Name	Subfields	Content	Description
:28C:	Statement number		11n	This field contains the sequential number of the statement. Split in 5n/5n, where the first «5n» is the statement number and the second «5n» is the page number.

Example: : 28C : **00021/00001**

Tag	Field Name	Subfields	Content	Description
:60F:	Opening balance		1!a6!n3!a15d	This field specifies the opening balance, whether it is a debit or credit balance, the date, the currency and the amount of the balance. The format is (D/C Mark) (Date) (Currency)(Amount).
		<i>Debit/Credit Indicator</i>	1!a	The D/C mark specifies whether the opening balance is a debit balance or a credit balance.
		<i>Date</i>	6!n	The date is in format YYYYMMDD.
		<i>Currency</i>	3!a	Valid ISO 4217 currency code in letters
		<i>Amount</i>	15d	The integer part of Amount must contain at least one digit. The comma “,” is used as decimal separator and is included in the maximum length.

Example: : 60F : **D070202EUR6672139,76**

Tag	Field Name	Subfields	Content	Description
:61:	Statement line		6!n(4a)2a1!a15d1!a3!c16x[//16x]	This field specifies main transactions parameters
		<i>Value date</i>	YYMMDD	Valid date expressed as YYMMDD
		<i>Entry date</i>	MMDD	Optional filed - if not present then value date = entry date
		<i>Debit/Credit indicator</i>	2a	D=Debit, C=Credit, RD= Reversal of debit, RC=Reversal of credit.
		<i>Funds code</i>	1!a	The third character of the currency code. (E.g. In case the account is denominated in USD a «D» is entered in this subfield.)
		<i>Amount</i>	15d	The integer part of Amount contains at least one digit. The decimal comma „,“ is included in the maximum length.
		<i>Transaction Type Identification Code</i>	1!a3!c	Transaction Type code: NTRF – Fund Transfer; NLDP – Loan or Deposit; NFEX – Foreign Exchange; NMSC - Miscellaneous; Others.
		<i>Reference for the Account Owner</i>	16x	This field contains customer transaction reference. Account owner reference; this field must be filled with the value of the old NS 14 field without the default 14SENDREF or BENEREF filler, in case no senders or beneficiary reference is available the default value NONREF must be used
		<i>Account Servicing Institution's Reference</i>	[//16x]	The content of this subfield is the bank transaction reference. Transaction ID starts with Transaction type codes as follows: PA = Fund Transfer – Payment initiated by the Bank; RE = Fund Transfer – Payment Received in the bank; LD = Loan or Deposits; FX = Foreign Exchange; AC = Accounting;

Example: : 61 : 070202DR2950,00NTRF0,198//PA070202-15335

Tag	Field Name	Subfields	Content	Description
:86:	Information to account owner		6*65	<p>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.</p> <p>For structured format data entries begin with the number of the subfield and end with ascii tilde (~).</p> <p>Details depend upon the transaction type; for complete overview see the separate tables for different types of transactions.</p>

Tag	Field Name	Subfields	Content	Description
:62F:	Closing balance		1!a6!n3!a15d	This field specifies the closing balance. The format is (D/C Mark) (Date) (Currency)(Amount).
		<i>Debit/Credit Indicator</i>	1!a	The D/C mark specifies whether the closing balance is a debit balance or a credit balance.
		<i>Date</i>	6!n	The date is in format YYYYMMDD.
		<i>Currency</i>	3!a	Valid ISO 4217 currency code in letters.
		<i>Amount</i>	15d	The integer part of Amount contains at least one digit. The decimal comma ',' is included in the maximum length.

Example: : 62F : D070202EUR6678583 , 81

Tag	Field Name	Subfields	Content	Description
:64:	Available balance		1!a6!n3!a15d	This field is optional. However, if present, the rules for tag :62F: apply.

Example: : 64 : D070202EUR6678583 , 81

Tag	Field Name	Subfields	Content	Description
:86:	Account details		3*65	<p>Optional - This field contains additional information on the statement as a whole. It is to be passed on to the account owner.</p> <p>Line 1 - NAME ACCOUNT OWNER: 35x</p> <p>Line 2 - ACCOUNT DESCRIPTION: 35x</p>

Example: :86:NAME ACCOUNT OWNER: DeMo
ACCOUNT DESCRIPTION: CURRENT ACCOUNT
IBAN NO :RO88INGB0001001111111111

FIELD 86 - Information to account owner associated with tag (:61:) for UNSTRUCTURED format

Syntax of field 86 - Only the first line starts with a tag, subsequent lines don't start with a tag

Field ID	Line	Position	Content	Description
	1	1-4	3x	Transaction Code
	1	5-65	65x	Operation description
	2-6	1-65	65x	Information to account owner: Counter party & transaction details

FIELD 86 - FORMAT FOR TRANSACTION TYPE «PA» - Payment received in the Bank

Subfield name	Subfield number
SEND/BENE/DOCREF*	Field 61 subfield 7
BANK REF	Field 61 subfield 8
ORIGINAL AMOUNT	subfield 20
EXCHANGE RATE	subfield 22
PAYMENT DETAILS	subfield 25-29 + 60
COUNTER PARTY	subfield 32-33
ACCOUNT WITH BANK	subfield 23
BENEF. ACC.NO	subfield 31

Syntax of field 86 - transaction type «PA»

Field ID	Line	Position	Content	Description
	1	1-4	3x	Transaction code
20	1	5-34	27x	AMT_SNT_3!a_15d (in case of debit entry) or AMT_RCD_3!a_15d (in case of credit entry)
21	1	35-64	27x	
22	2	1-30	27x	EXCHANGE RATE: _12d
32	2	31-60	27x	Counter party line 01 (Beneficiary line 01 if debit, Originator line 01 if credit)
33	2	61-65	27x	Counter party line 02 (Beneficiary line 02 if debit, Originator line 02 if credit)
	3	1-25		
31	3	26-55	27x	Beneficiary account number
23	3	56-65	27x	Beneficiary bank name
	4	1-20		
25	4	21-50	27x	Payment details 01
26	4	51-65	27x	Payment details 02
	5	1-15		
27	5	16-45	27x	Payment details 03
28	5	46-65	27x	Payment details 04
	6	1-10		
29	6	11-40	27x	Payment details 05
60	6	41-48	6x	Payment details 06
61	6	49-65	14x	

Example:

```
:86:110~20AMT SNT EUR 93874,85 ~21 ~  
22EXCHANGE RATE: 0,500000 ~32RECEIVING CUSTOMER COMPANY ~33EIN  
DHOVEN NEDERLAND ~31665544332211 ~23ING BANK  
AMSTERDAM THE NETH~25PAYMENT DETAILS LINE 01 ~26PAYMENT DETAI LS  
LINE 02 ~27PAYMENT DETAILS LINE 03 ~28PAYMENT DETAILS LI NE 04  
~29PAYMENT DETAILS LINE 05 ~60LINE6~61 ~
```

FIELD 86 - FORMAT FOR TRANSACTION TYPE «RE» - Payment initiated by the Bank

Subfield name	Subfield number
SEND/BENE/DOCREF*	Field 61 subfield 7
BANK REF	Field 61 subfield 8
PAYMENT DETAILS	subfield 25-29 plus field 60
ORIGINAL AMOUNT	subfield 20
EXCHANGE RATE	subfield 22
COUNTER PARTY	subfield 32-33 and 23-24

Syntax of field 86 - transaction type «RE»

Field ID	Line	Position	Content	Description
	1	1-4	3x	Transaction code
20	1	5-34	27x	/AMT_SNT_3!a_15d (in case of debit entry) or AMT_RCD_3!a_15d (in case of credit entry)
21	1	35-64	27x	
22	2	1-30	27x	EXCHANGE RATE:_12d
32	2	31-60	27x	Counter party line 01 (Beneficiary line 01 if debit, Originator line 01 if credit)
33	2	61-65	27x	Counter party line 02 (Beneficiary line 02 if debit, Originator line 02 if credit)
	3	1-25		
23	3	26-55	27x	Counter party line 03 (Beneficiary line 03 if debit, Originator line 03 if credit)
24	3	56-65	27x	Counter party line 04 (Beneficiary line 04 if debit, Originator line 04 if credit)
	4	1-20		
25	4	21-50	27x	Payment details 01
26	4	51-65	27x	Payment details 02
	5	1-15		
27	5	16-45	27x	Payment details 03
28	5	46-65	27x	Payment details 04
	6	1-10		
29	6	11-40	27x	Payment details 05
60	6	41-48	6x	Payment details 06
61	6	49-65	14x	

Example:

```
:86:110~20AMT RCD USD 55,83          ~21          ~  
22EXCHANGE RATE: 6,000 ~32ORDERING CUSTOMER LINE 01 ~33ORD  
ERING CUSTOMER LINE 02 ~23ORDERING CUSTOMER LINE 03 ~24ORDERING  
CUSTOMER LINE 04 ~25PAYMENT DETAILS LINE 01 ~26PAYMENT DETAI LS  
LINE 02 ~27PAYMENT DETAILS LINE 03 ~28PAYMENT DETAILS LI NE 04  
~29PAYMENT DETAILS LINE 05 ~60LINE6~61 ~
```

FIELD 86 - FORMAT FOR TRANSACTION TYPE «FX» - foreign exchange

Subfield name	Subfield number
DEAL DATE	subfield 20
VALUE DATE	subfield 21
AMOUNT BOUGHT	subfield 22-23
AMOUNT SOLD	subfield 24-25
EXCHANGE RATE	subfield 26
BOOKING TEXT	subfield 27
COUNTER PARTY	subfield 28-29

Syntax of field 86 - transaction type «FX»

Field ID	Line	Position	Content	Description
	1	1-4	3x	Transaction code
20	1	5-34	27x	DEAL_DATE:_dd_mmm_yy
21	1	35-64	27x	VALUE_DATE:_dd_mmm_yy
22	2	1-30	27x	AMOUNT_BOUGHT:
23	2	31-60	27x	3!a_15d
24	3	1-30	27x	AMOUNT_SOLD:
25	3	31-60	27x	3!a_15d
26	4	1-30	27x	EXCHANGE_RATE:_12d
27	4	31-60	27x	Booking text
28	5	1-30	27x	Counter party name line 01 (Beneficiary line 01 if credit, Originator line 01 if debit)
29	5	31-60	27x	Counter party name line 02 (Beneficiary line 02 if credit, Originator line 02 if debit)
60	6	1-30	27x	

Example:

```

:86:110~20DEAL DATE: 14 OCT 07 ~21VALUE DATE: 14 OCT 07 ~
22AMOUNT BOUGHT: ~23USD 2000000,00 ~
24AMOUNT SOLD: ~25EUR 2000000,00 ~
26EXCHANGE RATE: 1,0000 ~27FOREIGN EXCHANGE DEAL ~
28 DEMO ACCOUNT OWNER ~29BUCHAREST RO ~
60 ~

```

FIELD 86 - FORMAT FOR TRANSACTION TYPE «AC» - Accounting

Subfield name	Subfield number
BOOKING TEXT	subfield 25
PAYMENT DETAIL	subfield 21-24

Syntax of field 86 - transaction type «AC»

Field ID	Line	Position	Content	Description
	1	1-4	3x	Transaction Code
20	1	5-34	27x	AMT_SNT_3!a_15d (in case of debit entry) or AMT_RCD_3!a_15d (in case of credit entry)
21	2	1-30	27x	Text line 01 position 1-27
22	2	31-60	27x	Text line 01 position 28-35
23	3	1-30	27x	Text line 02 position 1-27
24	3	31-60	27x	Text line 02 position 28-35
25	4	1-60	57x	Booking text

Example:

```

:86:110~20AMT RCD RON 15000,00      ~
21CHARGES IN RELATION TO OUR      ~22CREDIT T      ~
230 YOUR ACCOUNT DATED 14-10-    ~242007 FOR      ~
25DOBANDA      ~

```

Statements - MT942 File Format

ING Business customers can also download statements in the SWIFT MT942 format. The following table describes the syntax of this format:

Field ID	Status	Content	Description
:20:	M	DDMMYYYY	Movement value date
:25:	M	35x	Account identification
:28C:	M	5n[/5n]	Statement number/Sequence number
:34F:	M	3!a[1!a]15d	(Currency) (C Mark) (0,00 Amount)
:13D:	M	6!n4!n1!x4!n	(Date) (Time - 24 hour format) (Sign «+» or «-») (GMT offset)
→ Statement line			
:61:	M	6!n	Value Date (YYMMDD)
	O	4!n	Entry Date (MMDD)
	M	2a	Debit/Credit mark
	O	1!a	Funds Code (3rd character of the currency code, if needed)
	M	15d	Amount
	M	1!a3!c	Transaction Type.
	M	16x	Reference for the Account Owner
	O	(//)16x	ING reference
	O	34x	Supplementary Details
:86:	M	6*65	Information about accounting entry preceding this field 86. Details depend upon the Banking system transaction ID ; The format is the same as in field :86: in MT940.
:86:	M	6*65	Additional information belonging to the whole statement, can be used to display the information of the old fields NS 22 and NS 23 : Line 1 – NAME ACCOUNT OWNER : 35x Line 2 – ACCOUNT DESCRIPTION : 35x Line 3 – IBAN NO : 35X - where there is IBAN Lines 4 – 6 are not used

Example:

```
:20:230207
:25:35000000/1000390904
:28C:1/1
:34F:RONC12,00
:13D:0707251503+0000
:61:070725CN101,00NTRFNONREF//PA0070725-26609
:86:110~20AMT RCD RON 1363280,05 ~21 ~
22 ~32NDFSUSP ~33
~31 ~23
~25BGN 12 MIO FX582107 ~26
~27 ~28
~29 ~60 ~61 ~
:86:NAME ACCOUNT OWNER: DEMO ACCOUNT OWNER
ACCOUNT DESCRIPTION: CURRENT ACCOUNT
IBAN NO : RO0535000000001260390900
```
