



Standards

Category 9 - Cash Management and Customer Status

For Standards MT November 2010

Message Reference Guide

Standards Release Guide

This reference guide contains the category 9 message text standards, including a detailed description of the scope, the format specifications, the rules, the guidelines, and the field specifications of each message type.

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Introduction

Summary of Changes

Added Message Types

None

Removed Message Types

None

Modified Message Types

MT 900 on page 8

MT 910 on page 13

MT 940 on page 24

MT 941 on page 36

MT 942 on page 43

Category 9 Message Types

The following table lists all message types defined in category 9.

For each message type, there is a short description, an indicator whether the message type requires authentication (Y or N), the maximum message length on input (2,000 or 10,000 characters), whether the use of the message requires registration with SWIFT for use in a message user group (Y or N), and whether value date ordering (VDO) can be requested for the message (Y/N). Value date ordering criteria are described in the *SWIFT Standards MT General Information* volume.

MT	MT Name	Purpose	Authen.	Max. Length	MUG	VDO
900	Confirmation of Debit	Advises an account owner of a debit to its account	N	2,000	N	N
910	Confirmation of Credit	Advises an account owner of a credit to its account	N	2,000	N	Y
920	Request Message	Requests the account servicing institution to send an MT 940, 941, 942 or 950	N	2,000	N	N
935	Rate Change Advice	Advises the Receiver of general rate change(s) and/or rate change(s) which applies to a specific account other than a call/notice loan/deposit account	N	2,000	N	N
940	Customer Statement Message	Provides balance and transaction details of an account to a financial institution on behalf of the account owner	N	2,000	N	N
941	Balance Report	Provides balance information of an account to a financial institution on behalf of the account owner	N	2,000	N	N
942	Interim Transaction Report	Provides balance and transaction details of an account, for a specified period of time, to a financial institution on behalf of the account owner	N	2,000	N	N
950	Statement Message	Provides balance and transaction details of an account to the account owner	N	2,000	N	N
970	Netting Statement	Provides balance and transaction details of a netting position as recorded by a netting system	N	2,000	N	N

MT	MT Name	Purpose	Authen.	Max. Length	MUG	VDO
971	Netting Balance Report	Provides balance information for specified netting position(s)	N	2,000	N	N
972	Netting Interim Statement	Advises interim balance and transaction details of a netting position as recorded by a netting system	N	2,000	N	N
973	Netting Request Message	Requests an MT 971 or 972 containing the latest available information	N	2,000	N	N
985	Status Enquiry	Requests an MT 986	N	2,000	N	N
986	Status Report	Provides business related information about a customer or institution	N	2,000	N	N
990	Advice of Charges, Interest and Other Adjustments	Advises an account owner of charges, interest or other adjustments to its account	N	2,000	N	N
991	Request for Payment of Charges, Interest and Other Expenses	Requests payment of charges, interest or other expenses	N	2,000	N	N
992	Request for Cancellation	Requests the Receiver to consider cancellation of the message identified in the request	N	2,000	N	N
995	Queries	Requests information relating to a previous message or amendment to a previous message	N	2,000	N	N
996	Answers	Responds to an MT 995 Queries or MT 992 Request for Cancellation or other messages where no specific message type has been provided for the response	N	2,000	N	N
998	Proprietary Message	Contains formats defined and agreed to between users and for those messages not yet live	N	10,000	N	N
999	Free Format Message	Contains information for which no other message type has been defined	N	2,000	N	N

Note: A Message User Group (MUG), for the purposes of this book, is a group of users who have voluntarily agreed to support the specified message type and have registered with SWIFT to send or

receive the specified message type. These messages are indicated in the preceding table in the column MUG.

Registration is free of charge. To register to use one or more message types, submit a registration request (**Register to a Message User Group**) through www.swift.com. To withdraw from a MUG, use the **Deregister from a Message User Group** request.

These forms are available at www.swift.com > Ordering > Terminate and deactivate.

To get the list of other members of a particular MUG, send an MT 999 to the Customer Implementation team (SWHQBEBCOS).

Euro - Impact on Category Message Standards

See the *SWIFTStandards MT General Information* volume for full details of the Euro-Related Information (ERI) and the impact on SWIFTStandards MT message types.

MT 900 Confirmation of Debit

MT 900 Scope

[This message type is:](#)

- [sent by an account servicing institution to an account owner.](#)
- [sent by an account servicing institution to a party authorised by the account owner to receive the information.](#)
- [sent by a concentrating financial institution to an account owner or a party authorised by the account owner to receive the information.](#)

~~This message type is sent by an account servicing institution to an account owner.~~

It is used to notify the account owner of an entry which has been debited to its account. The entry will be further confirmed by statement.

[For use of messages in the corporate to bank environment, see the MT message implementation guide for corporate customers available on **www.swift.com**.](#)

MT 900 Format Specifications

MT 900 Confirmation of Debit

Status	Tag	Field Name	Content/Options	No.
M	20	Transaction Reference Number	16x	1
M	21	Related Reference	16x	2
M	25	Account Identification	35x	3
M	32A	Value Date, Currency Code, Amount	6!n3!a15d	4
O	52a	Ordering Institution	A or D	5
O	72	Sender to Receiver Information	6*35x	6
M = Mandatory, O = Optional				

MT 900 Network Validated Rules

There are no network validated rules for this message type.

MT 900 Usage Rules

- This message type is not normally sent if statements for the account are frequently transmitted.
- This message type does not normally result in any bookings. It is a confirmation to the Receiver (account owner) of a debit to its account.

MT 900 Field Specifications

1. Field 20: Transaction Reference Number

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

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

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '/' (Error code(s): T26).

2. Field 21: Related Reference

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

This field contains the reference number of the transaction which resulted in this message, for example, the field 20 Transaction Reference Number of the SWIFT payment instruction.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '/' (Error code(s): T26).

3. Field 25: Account Identification

FORMAT

35x

PRESENCE

Mandatory

DEFINITION

This field identifies the account which has been debited.

4. Field 32A: Value Date, Currency Code, Amount**FORMAT**

Option A	6!n3!a15d	(Date)(Currency)(Amount)
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PRESENCE

Mandatory

DEFINITION

This field specifies the value date, currency code and amount of the debit.

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for that specific currency as specified in ISO 4217 (Error code(s): C03,T40,T43).

5. Field 52a: Ordering Institution**FORMAT**

Option A	[/1!a]/[34x] 4!a2!a2!c[3!c]	(Party Identifier) (Identifier Code)
Option D	[/1!a]/[34x] 4*35x	(Party Identifier) (Name & Address)

PRESENCE

Optional

DEFINITION

This field identifies the institution which instructed the Sender to execute the transaction resulting in this debit, when other than the Receiver.

CODES

In option A, Party Identifier may be used to indicate a national clearing system code.

The following codes may be used preceded by a double slash ('//'):

AT	5!n	Austrian Bankleitzahl
AU	6!n	Australian Bank State Branch (BSB) Code

BL	8!n	German Bankleitzahl
CC	9!n	Canadian Payments Association Payment Routing Number
ES	8..9n	Spanish Domestic Interbanking Code
FW	without 9 digit code	Pay by Fedwire
GR	7!n	HEBIC (Hellenic Bank Identification Code)
HK	3!n	Bank Code of Hong Kong
IE	6!n	Irish National Clearing Code (NSC)
IN	11!c	Indian Financial System Code (IFSC)
IT	10!n	Italian Domestic Identification Code
PL	8!n	Polish National Clearing Code (KNR)
PT	8!n	Portuguese National Clearing Code
SC	6!n	UK Domestic Sort Code

CODES

In option D, Party Identifier may be used to indicate a national clearing system code.

The following codes may be used preceded by a double slash ("/"):

AT	5!n	Austrian Bankleitzahl
AU	6!n	Australian Bank State Branch (BSB) Code
BL	8!n	German Bankleitzahl
CC	9!n	Canadian Payments Association Payment Routing Number
CH	6!n	CHIPS Universal Identifier
CP	4!n	CHIPS Participant Identifier
ES	8..9n	Spanish Domestic Interbanking Code
FW	9!n	Fedwire Routing Number
GR	7!n	HEBIC (Hellenic Bank Identification Code)
HK	3!n	Bank Code of Hong Kong
IE	6!n	Irish National Clearing Code (NSC)
IN	11!c	Indian Financial System Code (IFSC)
IT	10!n	Italian Domestic Identification Code
PL	8!n	Polish National Clearing Code (KNR)
PT	8!n	Portuguese National Clearing Code
RU	9!n	Russian Central Bank Identification Code
SC	6!n	UK Domestic Sort Code
SW	3..5n	Swiss Clearing Code (BC code)
SW	6!n	Swiss Clearing Code (SIC code)

NETWORK VALIDATED RULES

Identifier Code must be a registered BIC (Error code(s): T27,T28,T29,T45).

Identifier Code must not be a BEI. See the latest version of the BIC Directory - Corporations for more information about BEIs. This error code applies to all types of BICs referenced in a FIN message including SWIFT BICs, non-SWIFT BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

USAGE RULES

The coded information contained in field 52a must be meaningful to the Receiver of the message.

Option A is the preferred option.

Option D should only be used when the ordering financial institution has no BIC.

6. Field 72: Sender to Receiver Information

FORMAT

6*35x (Narrative)

In addition to narrative text, structured text with the following line formats may be used:

Line 1	/8c/[additional information]
Lines 2-6	[//continuation of additional information] or [/8c/[additional information]]

PRESENCE

Optional

DEFINITION

This field contains additional information for the Receiver.

USAGE RULES

This field may contain information only (that is, no instructions may be included).

Additional explanatory information, which may be continued on the next lines, is preceded by a double slash '//'.

Codes to be used may be agreed to bilaterally.

This field may contain ERI to transport dual currencies, as explained in the chapter 'Euro - Impact on Category 9 Message Standards'.

In order to comply with the EC-directive on cross border credit transfers, the optional code word EXCH may be used to transport an exchange rate. In line with ERI, the code word EXCH is placed between slashes, followed by the exchange rate, format 12d, and terminated with another slash.

MT 910 Confirmation of Credit

MT 910 Scope

This message is:

- sent by an account servicing institution to an account owner.
- sent by an account servicing institution to a party authorised by the account owner to receive the information.
- sent by a concentrating financial institution to an account owner or a party authorised by the account owner to receive the information.

~~This message is sent by an account servicing institution to an account owner.~~

It is used to notify the account owner of an entry which has been credited to its account. The entry will be further confirmed by statement.

For use of messages in the corporate to bank environment, see the MT message implementation guide for corporate customers available on www.swift.com.

MT 910 Format Specifications

MT 910 Confirmation of Credit

Status	Tag	Field Name	Content/Options	No.
M	20	Transaction Reference Number	16x	1
M	21	Related Reference	16x	2
M	25	Account Identification	35x	3
M	32A	Value Date, Currency Code, Amount	6!n3!a15d	4
O	50a	Ordering Customer	A, F, or K	5
O	52a	Ordering Institution	A or D	6
O	56a	Intermediary	A or D	7
O	72	Sender to Receiver Information	6*35x	8
M = Mandatory, O = Optional				

MT 910 Network Validated Rules

C1 Either field 50a or field 52a must be present, but not both (Error code(s): C06):

If field 50a is ...	Then field 52a is ...
Present	Not allowed
Not present	Mandatory

MT 910 Usage Rules

- This message type is not normally sent if statements for the account are frequently transmitted.
- This message type does not normally result in any bookings. It is a confirmation to the Receiver (account owner) of a credit to its account.

MT 910 Field Specifications

1. Field 20: Transaction Reference Number

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

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

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '/' (Error code(s): T26).

2. Field 21: Related Reference

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

This field contains the reference for the account owner (Receiver), for example, field 21, from the SWIFT message which resulted in this credit.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '/' (Error code(s): T26).

3. Field 25: Account Identification

FORMAT

35x

PRESENCE

Mandatory

DEFINITION

This field identifies the account which has been credited.

4. Field 32A: Value Date, Currency Code, Amount**FORMAT**

Option A	6!n3!a15d	(Date)(Currency)(Amount)
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PRESENCE

Mandatory

DEFINITION

This field specifies the value date, currency code and amount of the credit.

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for that specific currency as specified in ISO 4217 (Error code(s): C03,T40,T43).

5. Field 50a: Ordering Customer**FORMAT**

Option A	[/34x] 4!a2!a2!c[3!c]	(Account) (Identifier Code)
Option F	35x 4*35x	(Party Identifier) (Name & Address)
Option K	[/34x] 4*35x	(Account) (Name & Address)

In option F, the following line formats must be used : (Error code(s): T54)

Line 1 (subfield Party Identifier)	/34x	(Account)
Lines 2-5 (subfield Name & Address)	1!n/33x	(Number)(Details)

Or

Line 1 (subfield Party Identifier)	4!a/2!a/27x	(Code)(Country Code)(Identifier)
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Lines 2-5 (subfield
Name & Address)

1!n/33x

(Number)(Details)

PRESENCE

Conditional (see rule C1)

DEFINITION

This field identifies the customer which originated the transaction resulting in this credit.

CODES

In option F, when subfield 1 Party Identifier is used with the (Code)(Country Code)(Identifier) format, one of the following codes must be used (Error code(s): T55):

ARNU	Alien Registration Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Alien Registration Number.
CCPT	Passport Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Passport Number.
CUST	Customer Identification Number	The code followed by a slash, '/' must be followed by the ISO country code of the issuer of the number, a slash, '/', the issuer of the number, a slash, '/' and the Customer Identification Number.
DRLC	Driver's License Number	The code followed by a slash, '/' must be followed by the ISO country code of the issuing authority, a slash, '/', the issuing authority, a slash, '/' and the Driver's License Number.
EMPL	Employer Number	The code followed by a slash, '/' must be followed by the ISO country code of the registration authority, a slash, '/', the registration authority, a slash, '/' and the Employer Number.
NIDN	National Identity Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the National Identity Number.
SOSE	Social Security Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Social Security Number.
TXID	Tax Identification Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Tax Identification Number.

CODES

In option F, each line of subfield 2 Name & Address, when present, must start with one of the following numbers (Error code(s): T56):

1	Name of the ordering customer	The number followed by a slash, '/' must be followed by the name of the ordering customer (where it is recommended that the surname precedes given name(s)).
2	Address Line	The number followed by a slash, '/' must be followed by an Address Line (Address Line can be used to provide for example, street name and number, or building name).
3	Country and Town	The number followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and Town (Town can be complemented by postal code (for example zip), country subdivision (for example state, province, or county).

4	Date of Birth	The number followed by a slash, '/' must be followed by the Date of Birth in the YYYYMMDD format.
5	Place of Birth	The number followed by a slash, '/' must be followed by the ISO country code, a slash '/' and the Place of Birth.
6	Customer Identification Number	The number followed by a slash, '/' must be followed by the ISO country code of the issuer of the number, a slash, '/', the issuer of the number, a slash, '/' and the Customer Identification Number.
7	National Identity Number	The number followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the National Identity Number.
8	Additional Information	<p>The number followed by a slash, '/' is followed by information completing one of the following:</p> <ul style="list-style-type: none"> • the Identifier provided in subfield 1 (Party Identifier) used with the (Code)(Country Code)(Identifier) format. • the Customer Identification Number provided in subfield 2 (Name & Address) with number 6. • the National Identity Number provided in subfield 2 (Name & Address) with number 7.

NETWORK VALIDATED RULES

Identifier Code must be a BEI. See the latest version of the *BIC Directory - Corporations* for more information on BEIs. (Error code(s): T27,T28,T29,T45,E57).

In option F, subfield 1 (Party Identifier) used with the (Code)(Country Code)(Identifier) format: Country Code must be a valid ISO country code (Error code(s): T73).

In option F, subfield 2 (Name & Address):

- The first line must start with number 1 (Error code(s): T56).
- Numbers must appear in numerical order (Error code(s): T56).
- Number 2 must not be used without number 3 (Error code(s): T56).
- Number 4 must not be used without number 5 and vice versa (Error code(s): T56).
- Number 4 must be followed by a valid date in the format YYYYMMDD and this date, local to the sender, must not be later than the date on which the message is successfully sent to SWIFT (Error code(s): T50).
- Numbers 3, 5, 6 and 7 must be followed by a valid ISO country code (Error code(s): T73), a slash '/' and additional Details (Error code(s): T56).
- Numbers 3, 4, 5, 6, 7 and 8 must not be repeated (Error code(s): T56).
- The use of number 8 is only allowed in the following instances (Error code(s): T56):
 - to continue information on the Identifier of the ordering customer provided in subfield 1 (Party Identifier) used with the (Code)(Country Code)(Identifier) format .
 - to continue information on the Customer Identification Number provided in subfield 2 (Name & Address) following number 6 .
 - to continue information on the National Identity Number provided in subfield 2 (Name & Address) following number 7 .

USAGE RULES

If the account number is present, it must be stated in Account.

In option F, subfield 2 (Name & Address): Numbers 1 and 2 may be repeated.

In option F, subfield 1 (Party Identifier) used with the (Code)(Country Code)(Identifier) format: if additional space is required for providing the Identifier of the ordering customer, one of the following options must be used:

1. First option (preferred): Identify the ordering customer with a different identifier where the length is not an issue.
2. Second option: Continue the information in subfield 2 (Name & Address) using number 8.

In option F, subfield 2 (Name & Address): if additional space is required for providing the Customer Identification Number (number 6) or the National Identity Number (number 7) of the ordering customer, one of the following options must be used:

1. First option (preferred): Identify the ordering customer with a different identifier where the length is not an issue.
2. Second option: Continue the information in subfield 2 (Name & Address) using number 8.

6. Field 52a: Ordering Institution

FORMAT

Option A	[/1!a]/[34x] 4!a2!a2!c[3!c]	(Party Identifier) (Identifier Code)
Option D	[/1!a]/[34x] 4*35x	(Party Identifier) (Name & Address)

PRESENCE

Conditional (see rule C1)

DEFINITION

This field identifies the financial institution which originated the transaction resulting in this credit.

CODES

In option A, Party Identifier may be used to indicate a national clearing system code.

The following codes may be used preceded by a double slash ("/"):

AT	5!n	Austrian Bankleitzahl
AU	6!n	Australian Bank State Branch (BSB) Code
BL	8!n	German Bankleitzahl
CC	9!n	Canadian Payments Association Payment Routing Number
ES	8..9n	Spanish Domestic Interbanking Code
FW	without 9 digit code	Pay by Fedwire
GR	7!n	HEBIC (Hellenic Bank Identification Code)

HK	3!n	Bank Code of Hong Kong
IE	6!n	Irish National Clearing Code (NSC)
IN	11!c	Indian Financial System Code (IFSC)
IT	10!n	Italian Domestic Identification Code
PL	8!n	Polish National Clearing Code (KNR)
PT	8!n	Portuguese National Clearing Code
SC	6!n	UK Domestic Sort Code

CODES

In option D, Party Identifier may be used to indicate a national clearing system code.

The following codes may be used preceded by a double slash ("/"):

AT	5!n	Austrian Bankleitzahl
AU	6!n	Australian Bank State Branch (BSB) Code
BL	8!n	German Bankleitzahl
CC	9!n	Canadian Payments Association Payment Routing Number
CH	6!n	CHIPS Universal Identifier
CP	4!n	CHIPS Participant Identifier
ES	8..9n	Spanish Domestic Interbanking Code
FW	9!n	Fedwire Routing Number
GR	7!n	HEBIC (Hellenic Bank Identification Code)
HK	3!n	Bank Code of Hong Kong
IE	6!n	Irish National Clearing Code (NSC)
IN	11!c	Indian Financial System Code (IFSC)
IT	10!n	Italian Domestic Identification Code
PL	8!n	Polish National Clearing Code (KNR)
PT	8!n	Portuguese National Clearing Code
RU	9!n	Russian Central Bank Identification Code
SC	6!n	UK Domestic Sort Code
SW	3..5n	Swiss Clearing Code (BC code)
SW	6!n	Swiss Clearing Code (SIC code)

NETWORK VALIDATED RULES

Identifier Code must be a registered BIC (Error code(s): T27,T28,T29,T45).

Identifier Code must not be a BEI. See the latest version of the BIC Directory - Corporations for more information about BEIs. This error code applies to all types of BICs referenced in a FIN message including SWIFT BICs, non-SWIFT BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

USAGE RULES

The coded information contained in field 52a must be meaningful to the Receiver of the message.

Option A is the preferred option.

Option D should only be used when the ordering financial institution has no BIC.

7. Field 56a: Intermediary

FORMAT

Option A	[/1!a]/[34x] 4!a2!a2!c[3!c]	(Party Identifier) (Identifier Code)
Option D	[/1!a]/[34x] 4*35x	(Party Identifier) (Name & Address)

PRESENCE

Optional

DEFINITION

This field identifies the financial institution from which the Sender received the funds, when other than the ordering institution.

NETWORK VALIDATED RULES

Identifier Code must be a registered BIC (Error code(s): T27,T28,T29,T45).

Identifier Code must not be a BEI. See the latest version of the BIC Directory - Corporations for more information about BEIs. This error code applies to all types of BICs referenced in a FIN message including SWIFT BICs, non-SWIFT BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

8. Field 72: Sender to Receiver Information

FORMAT

6*35x (Narrative)

In addition to narrative text, structured text with the following line formats may be used:

Line 1	/8c/[additional information]
Lines 2-6	[//continuation of additional information] or [//8c/[additional information]]

PRESENCE

Optional

DEFINITION

This field contains additional information for the Receiver.

USAGE RULES

This field may contain information only, that is, no instructions may be included.

Additional explanatory information, which may be continued on the next lines, is preceded by a double slash '//'.

Codes to be used may be agreed to bilaterally.

This field may contain ERI to transport dual currencies, as explained in the chapter 'Euro - Impact on Category 9 Message Standards'.

In order to comply with the EC-directive on cross border credit transfers, the optional code word EXCH may be used to transport an exchange rate. In line with ERI, the code word EXCH is placed between slashes, followed by the exchange rate, format 12d, and terminated with another slash.

MT 920 Request Message

This message type does not change in the Standards MT Release 2010.

Details of this message are still available in the current version of the User Handbook Online on www.swift.com > Support > Documentation.

MT 935 Rate Change Advice

This message type does not change in the Standards MT Release 2010.

Details of this message are still available in the current version of the User Handbook Online on www.swift.com > Support > Documentation.

MT 940 Customer Statement Message

Note: As this message may require the implementation of special procedures, its use is governed by bilateral agreements between correspondents.

MT 940 Scope

This message type is:

- sent by an account servicing institution (reporting institution) to a financial institution (concentrating institution), which has been authorised by the account owner to receive it.
- sent by an account servicing institution (reporting institution) to a financial institution account owner.
- sent by an account servicing institution to a non-financial institution account owner or party authorised by the account owner to receive the information.
- sent by a concentrating institution to a non-financial institution account owner or party authorised by the account owner to receive the information.

~~This message type is sent by an account servicing institution (reporting institution) to a financial institution (concentrating institution) which has been authorised by the account owner to receive it.~~

It is used to transmit detailed information about all entries booked to the account.

For use of messages in the corporate to bank environment, see the MT message implementation guide for corporate customers available on www.swift.com.

MT 940 Format Specifications

MT 940 Customer Statement Message

Status	Tag	Field Name	Content/Options	No.
M	20	Transaction Reference Number	16x	1
O	21	Related Reference	16x	2
M	25	Account Identification	35x	3
M	28C	Statement Number/Sequence Number	5n[/5n]	4
M	60a	Opening Balance	F or M	5
----->				
O	61	Statement Line	6!n[4!n]2a[1!a]15d1!a3!c16x[//16x] [34x]	6
O	86	Information to Account Owner	6*65x	7

M	62a	Closing Balance (Booked Funds)	F or M	8
O	64	Closing Available Balance (Available Funds)	1!a6!n3!a15d	9

Status	Tag	Field Name	Content/Options	No.
----->				
O	65	Forward Available Balance	1!a6!n3!a15d	10

O	86	Information to Account Owner	6*65x	11
M = Mandatory, O = Optional				

MT 940 Network Validated Rules

- C1** If field 86 is present in any occurrence of the repetitive sequence, it must be preceded by a field 61. In addition, if field 86 is present, it must be present on the same page (message) of the statement as the related field 61 (Error code(s): C24).
- C2** The first two characters of the three character currency code in fields 60a, 62a, 64 and 65 must be the same for all occurrences of these fields (Error code(s): C27).

MT 940 Usage Rules

- This message should only be used if the account owner(s) have authorised the financial institutions to transmit such information. It must be used according to agreed criteria.
- Financial institutions which receive this message must not use the information for their own purposes.
- It is important that amounts be identical to those of the original transaction. For identification purposes, deductions, for example, charges above and beyond those previously accounted for, shall appear separately with the appropriate code. They shall use the same TRN as the original transaction, or other suitable reference if no TRN is available.
- Since the length of a SWIFT message is restricted to the maximum input message length, several messages may be required to accommodate all the information for one statement.

MT 940 Field Specifications

1. Field 20: Transaction Reference Number

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

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

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '/' (Error code(s): T26).

USAGE RULES

The TRN may be the same or different for the separate messages of a statement consisting of several messages.

2. Field 21: Related Reference

FORMAT

16x

PRESENCE

Optional

DEFINITION

If the MT 940 is sent in response to an MT 920 Request Message, this field must contain the field 20 Transaction Reference Number of the request message.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '/' (Error code(s): T26).

3. Field 25: Account Identification

FORMAT

35x (Account)

PRESENCE

Mandatory

DEFINITION

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

4. Field 28C: Statement Number/Sequence Number

FORMAT

Option C 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.

USAGE RULES

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

If used, the sequence number always starts with 1. When several messages are sent to convey information about a single statement, the first message must contain '1' in Sequence Number.

The sequence number must be incremented by one for each additional message.

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

5. Field 60a: Opening Balance**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

In option F, or M, D/C Mark must contain one of the following codes (Error code(s): T51):

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

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for that specific currency as specified in ISO 4217 (Error code(s): C03,T40,T43).

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).

6. Field 61: Statement Line

FORMAT

6!n[4!n]2a[1!a]15d1!a3!c16x[//16x]
[34x]

where subfields are:

Subfield	Format	Name
1	6!n	(Value Date)
2	[4!n]	(Entry Date)
3	2a	(Debit/Credit Mark)
4	[1!a]	(Funds Code)
5	15d	(Amount)
6	1!a3!c	(Transaction Type Identification Code)
7	16x	(Reference for the Account Owner)
8	[//16x]	(Account Servicing Institution's Reference)
9	[34x]	(Supplementary Details)

PRESENCE

Optional

DEFINITION

This field contains the details of each transaction.

CODES

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

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

CODES

Subfield 6 Transaction Type Identification Code must contain one of the following codes (Error code(s): T53):

S	3!n	For entries 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).
N	3!c	For entries related to payment and transfer instructions, including related charges messages, not sent through SWIFT or where an alpha description is preferred. The last three characters, that is, 3!c, may contain a code (see below).
F	3!c	For entries being first advised by the statement (items originated by the account servicing institution). The last three characters, that is, 3!c, may contain a code (see below).

CODES

When the first character of subfield 6 Transaction Type Identification Code is 'N' or 'F', the remaining characters may contain one of the following codes:

BNK	Securities Related Item - Bank fees
BOE	Bill of exchange
BRF	Brokerage fee
CAR	Securities Related Item - Corporate Actions Related (Should only be used when no specific corporate action event code is available)
CAS	Securities Related Item - Cash in Lieu
CHG	Charges and other expenses
CHK	Cheques
CLR	Cash letters/Cheques remittance
CMI	Cash management item - No detail
CMN	Cash management item - Notional pooling
CMP	Compensation claims
CMS	Cash management item - Sweeping
CMT	Cash management item -Topping
CMZ	Cash management item - Zero balancing
COL	Collections (used when entering a principal amount)
COM	Commission
CPN	Securities Related Item - Coupon payments
DCR	Documentary credit (used when entering a principal amount)
DDT	Direct Debit Item
DIS	Securities Related Item - Gains disbursement
DIV	Securities Related Item - Dividends
EQA	Equivalent amount
EXT	Securities Related Item - External transfer for own account

FEX	Foreign exchange
INT	Interest
LBX	Lock box
LDP	Loan deposit
MAR	Securities Related Item - Margin payments/Receipts
MAT	Securities Related Item - Maturity
MGT	Securities Related Item - Management fees
MSC	Miscellaneous
NWI	Securities Related Item - New issues distribution
ODC	Overdraft charge
OPT	Securities Related Item - Options
PCH	Securities Related Item - Purchase (including STIF and Time deposits)
POP	Securities Related Item - Pair-off proceeds
PRN	Securities Related Item - Principal pay-down/pay-up
REC	Securities Related Item - Tax reclaim
RED	Securities Related Item - Redemption/Withdrawal
RIG	Securities Related Item - Rights
RTI	Returned item
SAL	Securities Related Item - Sale (including STIF and Time deposits)
SEC	Securities (used when entering a principal amount)
SLE	Securities Related Item - Securities lending related
STO	Standing order
STP	Securities Related Item - Stamp duty
SUB	Securities Related Item - Subscription
SWP	Securities Related Item - SWAP payment
TAX	Securities Related Item - Withholding tax payment
TCK	Travellers cheques
TCM	Securities Related Item - Tripartite collateral management
TRA	Securities Related Item - Internal transfer for own account
TRF	Transfer
TRN	Securities Related Item - Transaction fee
UWC	Securities Related Item - Underwriting commission
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)
WAR	Securities Related Item - Warrant

NETWORK VALIDATED RULES

Subfield 1 ,**Value Date**, must be a valid date expressed as YYMMDD (Error code(s): T50).

The SWIFT System validates subfield 2 ,**Entry Date** (Date in reduced ISO form), using current System Year (Error code(s): T50).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length (Error code(s): T40,T43).

When the first character of subfield 6 ,**Transaction Type Identification Code**, is an 'S', the remaining characters must be in the range 100-999 (Error code(s): T18).

USAGE RULES

This field may be repeated within the constraints of the maximum input message length.

'Original' advices for charges, that is, the first time the account owner is informed of a charge, must be identified in subfield 6 ,**Transaction Type Identification Code**, with the transaction type code 'FCHG'.

The following rules apply to subfield 7 ,**Reference for the Account Owner**:

- At least one valid character other than a blank must be present.
- For debit entries, the purpose of this subfield is to identify, to the account owner, the instruction which caused the debit. Therefore, the content of this subfield is the field 20 Sender's Transaction Reference Number (or its equivalent) of the original instruction.
- Credit entries may be the result of one of the following situations:
 1. The account servicing institution is identifying, to the account owner the receipt of funds for its account as a result of a related transaction. In this case, the content of subfield 7, Reference for the Account Owner is the reference for the beneficiary (for example, field 21 Related Reference) of the related transaction.
 2. The account servicing institution has issued a payment instruction to the account owner and the credit identified in this subfield is for that payment. The content of subfield 7, Reference for the Account Owner is the field 20 Transaction Reference Number (or its equivalent) of the payment instruction issued by the account servicing institution.
- If no reference is available for subfield 7, Reference for the Account Owner, the code NONREF shall be used. The account servicing institution must then supply, in subfield 9, Supplementary Details, what it considers to be the best alternative information.
- This reference must be quoted in all cases when available. In cases where a transaction passes through several financial institutions, the original reference must always be forwarded.
- This reference must always be quoted against any charges or fees debited by the account servicing institution.
- Debits against standing instructions must show the reference of the standing instruction.
- In cases where a mutually agreed alternative reference exists (for example, in foreign exchange or money market transactions), this reference should then be used.
- If the statement entry concerns a cheque, the cheque number should be indicated in this subfield.

The following rules apply to subfield 8 ,**Account Servicing Institution's Reference**:

- The content of this subfield is the account servicing institution's own reference for the transaction.
- When the transaction has been initiated by the account servicing institution, this reference may be identical to subfield 7, Reference for the Account Owner. If this is the case, Account Servicing Institution's Reference, subfield 8 may be omitted.

The following rules apply to subfield 9 ,**Supplementary Details**:

- When no reference for the account owner is available, that is, subfield 7, Reference for the Account Owner contains NONREF, the account servicing institution should provide the best available alternative information in this subfield.
- Supplementary details may be provided when an advice has not been sent for a transaction, or to provide additional information to facilitate reconciliation.
- This field may contain ERI to transport dual currencies, as explained in the chapter 'Euro - Impact on Category 9 Message Standards'.
- In order to comply with the EC-directive on cross border credit transfers, the optional code word EXCH may be used to transport an exchange rate. In line with ERI, the code word EXCH is placed between slashes, followed by the exchange rate, format 12d, and terminated with another slash.

7. Field 86: Information to Account Owner

FORMAT

6*65x (Narrative)

PRESENCE

Conditional (see rule C1)

DEFINITION

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

USAGE RULES

This field may contain ERI to transport dual currencies, as explained in the chapter 'Euro - Impact on Category 9 Message Standards'.

Since the charges field in the customer transfers is repetitive, it may be necessary to report more than one charges amount in the resulting statement. In this case, it is allowed to repeat the code word CHGS before the code word OCMT. The order in which the charges are specified is the same as in the customer transfers, that is, the order in which the charges have been taken during the transaction. So, the last appearance of the code word CHGS always specifies the charges (if any) of the account servicing institution.

In order to comply with the EC-directive on cross border credit transfers, the optional code word EXCH may be used to transport an exchange rate. In line with ERI, the code word EXCH is placed between slashes, followed by the exchange rate, format 12d, and terminated with another slash. The code may be repeated if the account servicing institution wants to report an exchange rate that it applied, in addition to the exchange rate received in the instruction. The order in which the exchange rates are specified is the same as the order in which the rates have been applied during the transaction. So, the last appearance of the code word EXCH always specifies the rate applied by the account servicing institution.

An ordering party is identified with the preceding code /ORDP/. The information following this code is copied from field 50a of the customer payment order, or field 52a (sender if field 52a is not present) of the financial institution transfer. The code should be used at the beginning of a line.

In case of a debit item, a beneficiary party may be identified with the preceding code /BENM/. The information following this code is copied from field 59a of the customer payment order, or field 58a of the financial institution transfer. The code should be used at the beginning of a line.

In case remittance information from field 70 of the payment instruction is to be included in this field, it should be preceded by the code /REMI/.

In case the information in field 72 of the payment instruction is intended for the account owner, it should be copied into field 86 as it is. Codes used in field 72 of the payment instruction have therefore the same meaning in field 86 of the statement. If only free text is used in field 72, it is to be copied as it is since a code in field 86 will not add any value.

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

In option F, or M, D/C Mark must contain one of the following codes (Error code(s): T51):

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

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for that specific currency as specified in ISO 4217 (Error code(s): C03,T40,T43).

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, that is, 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.

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 which are 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 (Error code(s): T51):

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

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for that specific currency as specified in ISO 4217 (Error code(s): C03,T40,T43).

10. Field 65: Forward Available Balance

FORMAT

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

PRESENCE

Optional

DEFINITION

This field indicates the funds which are available to the account owner (if a credit or debit balance) for the specified forward value date.

CODES

D/C Mark must contain one of the following codes (Error code(s): T51):

- | | |
|---|--|
| C | The forward available balance is a credit balance. |
| D | The forward available balance is a debit balance. |

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for that specific currency as specified in ISO 4217 (Error code(s): C03,T40,T43).

USAGE RULES

When there is more than one value date for the items booked to the account (in this or previous statement periods), this field will indicate the balance which will be available to the account owner on the date(s) indicated.

11. Field 86: Information to Account Owner**FORMAT**

6*65x (Narrative)

PRESENCE

Optional

DEFINITION

This field contains additional information about the statement as a whole. It is to be passed on to the account owner.

MT 941 Balance Report

Note: As this message may require the implementation of special procedures, its use is governed by bilateral agreements between correspondents.

MT 941 Scope

This message type is:

- sent by an account servicing institution (reporting institution) to a financial institution (concentrating institution), which has been authorised by the account owner to receive it.
- sent by an account servicing institution (reporting institution) to a financial institution account owner.
- sent by an account servicing institution to a non-financial institution account owner or party authorised by the account owner to receive the information.
- sent by a concentrating institution to a non-financial institution account owner or party authorised by the account owner to receive the information.

~~This message type is sent by an account servicing institution (reporting institution) to a financial institution (concentrating institution) which has been authorised by the account owner to receive it.~~

It is used to transmit balance information, reflecting the situation at the identified time in field 13D.

For use of messages in the corporate to bank environment, see the MT message implementation guide for corporate customers available on www.swift.com.

MT 941 Format Specifications

MT 941 Balance Report

Status	Tag	Field Name	Content/Options	No.
M	20	Transaction Reference Number	16x	1
O	21	Related Reference	16x	2
M	25	Account Identification	35x	3
M	28	Statement Number/Sequence Number	5n[/2n]	4
O	13D	Date/Time Indication	6!n4!n1!x4!n	5
O	60F	Opening Balance	1!a6!n3!a15d	6
O	90D	Number and Sum of Entries	5n3!a15d	7
O	90C	Number and Sum of Entries	5n3!a15d	8
M	62F	Closing Balance (Booked Funds)	1!a6!n3!a15d	9
O	64	Closing Available Balance (Available Funds)	1!a6!n3!a15d	10
----->				
O	65	Forward Available Balance	1!a6!n3!a15d	11

Status	Tag	Field Name	Content/Options	No.
O	86	Information to Account Owner	6*65x	12
M = Mandatory, O = Optional				

MT 941 Network Validated Rules

- C1** The first two characters of the three character currency code in fields 60F, 90D, 90C, 62F, 64 and 65 must be the same for all occurrences of these fields (Error code(s): C27).

MT 941 Usage Rules

- This message should only be used if the account owner(s) has (have) authorised the financial institutions to transmit such information. It must be used according to agreed criteria.
- Financial institutions which receive this message must not use the information for their own purposes.

MT 941 Field Specifications

1. Field 20: Transaction Reference Number

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

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

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '/' (Error code(s): T26).

2. Field 21: Related Reference

FORMAT

16x

PRESENCE

Optional

DEFINITION

If the MT 941 is sent in response to an MT 920 Request Message, this field must contain the field 20 Transaction Reference Number of the request message.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '/' (Error code(s): T26).

3. Field 25: Account Identification

FORMAT

35x (Account)

PRESENCE

Mandatory

DEFINITION

This field identifies the account for which the balance information is sent.

4. Field 28: Statement Number/Sequence Number

FORMAT

5n[/2n] (Statement Number)(Sequence Number)

PRESENCE

Mandatory

DEFINITION

This field contains the sequential number of the report.

USAGE RULES

The sequence number is not required.

5. Field 13D: Date/Time Indication

FORMAT

Option D 6!n4!n1!x4!n (Date)(Time)(Sign)(Offset)

PRESENCE

Optional

DEFINITION

This field indicates the date, time and time zone at which the report was created.

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Time must be a valid time expressed as HHMM (Error code(s): T38).

Sign is either "+" or "-" (Error code(s): T15).

Time offset is expressed as 'HHMM', where the hour component, that is, 'HH', must be in the range of 00 through 13, and the minute component, that is, 'MM' must be in the range of 00 through 59. Any 'HH' or 'MM' component outside of these range checks will be disallowed (Error code(s): T16).

USAGE RULES

The time zone in which Time is expressed is to be identified by means of the offset against the UTC (Coordinated Universal Time - ISO 8601).

6. Field 60F: Opening Balance

FORMAT

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

PRESENCE

Optional

DEFINITION

This field specifies, for the 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 (Error code(s): T51):

C	The opening balance is a credit balance.
D	The opening balance is a debit balance.

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency (Error code(s): C03,T40,T43).

USAGE RULES

This field must always be the same as field 62F of the previous statement or balance report.

7. Field 90D: Number and Sum of Entries**FORMAT**

Option D 5n3!a15d (Number)(Currency)(Amount)

PRESENCE

Optional

DEFINITION

This field indicates the total number and amount of debit entries since the last statement or balance report.

NETWORK VALIDATED RULES

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency (Error code(s): C03,T40,T43).

8. Field 90C: Number and Sum of Entries**FORMAT**

Option C 5n3!a15d (Number)(Currency)(Amount)

PRESENCE

Optional

DEFINITION

This field indicates the total number and amount of credit entries since the last statement or balance report.

NETWORK VALIDATED RULES

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency (Error code(s): C03,T40,T43).

9. Field 62F: Closing Balance (Booked Funds)**FORMAT**

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

PRESENCE

Mandatory

DEFINITION

This field contains the closing book balance for the account as of the end of the business day indicated.

CODES

D/C Mark must contain one of the following codes (Error code(s): T51):

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

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency (Error code(s): C03,T40,T43).

10. 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 which are 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 (Error code(s): T51):

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

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency (Error code(s): C03,T40,T43).

11. Field 65: Forward Available Balance

FORMAT

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

PRESENCE

Optional

DEFINITION

This field indicates the funds which are available to the account owner (if a credit or debit balance) for the specified forward value date.

CODES

D/C Mark must contain one of the following codes (Error code(s): T51):

- | | |
|---|--|
| C | The forward available balance is a credit balance. |
| D | The forward available balance is a debit balance. |

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency (Error code(s): C03,T40,T43).

USAGE RULES

When there is more than one value date for the items booked to the account (in this or previous statement periods), this field will indicate the balance which will be available to the account owner on the date(s) indicated.

12. Field 86: Information to Account Owner

FORMAT

6*65x (Narrative)

PRESENCE

Optional

DEFINITION

This field contains additional information for the account owner.

MT 942 Interim Transaction Report

Note: As this message may require the implementation of special procedures, its use is governed by bilateral agreements between correspondents.

MT 942 Scope

This message type is:

- sent by an account servicing institution (reporting institution) to a financial institution (concentrating institution) which has been authorised by the account owner to receive it.
- sent by an account servicing institution (reporting institution) to a financial institution account owner.
- sent by an account servicing institution to a non-financial institution account owner or party authorised by the account owner to receive the information.
- sent by a concentrating institution to a non-financial institution account owner or party authorised by the account owner to receive the information.

~~This message type is sent by an account servicing institution (reporting institution) to a financial institution (concentrating institution) which has been authorised by the account owner to receive it.~~

It is used to transmit detailed and/or summary information about entries debited or credited to the account since:

- the last statement or balance report, or
- the last interim transaction report (sent in the period since the last statement or balance report).

For use of messages in the corporate to bank environment, see the MT message implementation guide for corporate customers available on www.swift.com.

MT 942 Format Specifications

MT 942 Interim Transaction Report

Status	Tag	Field Name	Content/Options	No.
M	20	Transaction Reference Number	16x	1
O	21	Related Reference	16x	2
M	25	Account Identification	35x	3
M	28C	Statement Number/Sequence Number	5n[/5n]	4
M	34F	Floor Limit Indicator	3!a[1!a]15d	5
O	34F	Floor Limit Indicator	3!a[1!a]15d	6
M	13D	Date/Time Indication	6!n4!n1!x4!n	7
----->				
O	61	Statement Line	6!n[4!n]2a[1!a]15d1!a3!c16x[/16x] [34x]	8

Status	Tag	Field Name	Content/Options	No.
O	86	Information to Account Owner	6*65x	9

O	90D	Number and Sum of Entries	5n3!a15d	10
O	90C	Number and Sum of Entries	5n3!a15d	11
O	86	Information to Account Owner	6*65x	12
M = Mandatory, O = Optional				

MT 942 Network Validated Rules

- C1** The first two characters of the three character currency code in fields 34F, 90D, and 90C must be the same (Error code(s): C27).
- C2** When only one field 34F is present, the second subfield must not be used. When both fields 34F are present, subfield 2 of the first 34F must contain the value 'D', and subfield 2 of the second 34F must contain the value 'C' (Error code(s): C23).

MT 942 Usage Rules

- This message should only be used if the account owner(s) has (have) authorised the financial institutions to transmit such information. It must be used according to agreed criteria.
- Financial institutions which receive this message must not use the information for their own purposes.
- It is important that amounts be identical to those of the original transaction. For identification purposes, deductions, for example, charges above and beyond those previously accounted for, shall appear separately with the appropriate code. They shall use the same TRN as the original transaction, or other suitable reference if no TRN is available.
- Since the length of a SWIFT message is restricted to the maximum input message length, several messages may be required to accommodate all the information for one statement.
- Depending on financial practice and the agreement(s) between the account servicing institution and the account owner, the items reported in this message may or may not be considered as booked or available funds.

MT 942 Field Specifications

1. Field 20: Transaction Reference Number

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

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

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '/' (Error code(s): T26).

USAGE RULES

The TRN may be the same or different for the separate messages of an interim report consisting of several messages.

2. Field 21: Related Reference

FORMAT

16x

PRESENCE

Optional

DEFINITION

If the MT 942 is sent in response to an MT 920 Request Message, this field must contain the field 20 Transaction Reference Number of the request message.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '/' (Error code(s): T26).

3. Field 25: Account Identification

FORMAT

35x (Account)

PRESENCE

Mandatory

DEFINITION

This field identifies the account for which the interim transaction report is sent.

4. Field 28C: Statement Number/Sequence Number

FORMAT

Option C 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 the statement.

USAGE RULES

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

If used, the sequence number always starts with 1. When several messages are sent to convey information about a single statement, the first message must contain '1' in Sequence Number.

The sequence number must be incremented by one for each additional message.

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

5. Field 34F: Floor Limit Indicator

FORMAT

Option F 3!a[1!a]15d (Currency)(D/C Mark)(Amount)

PRESENCE

Mandatory

DEFINITION

This field specifies the minimum value (transaction amount) reported in the message.

CODES

When D/C Mark is present, it must contain the following code (Error code(s): T51):

D	Debit floor limit
---	-------------------

NETWORK VALIDATED RULES

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency (Error code(s): C03,T40,T43).

USAGE RULES

When the field appears once, the floor limit applies to both debit and credit amounts. When different limits apply, both fields 34F must be present.

6. Field 34F: Floor Limit Indicator

FORMAT

Option F 3!a[1!a]15d (Currency)(D/C Mark)(Amount)

PRESENCE

Conditional (see rule C2)

DEFINITION

This field specifies the minimum credit value (transaction amount) reported in the message.

CODES

D/C Mark must contain the following code (Error code(s): T51):

C	Credit floor limit
---	--------------------

NETWORK VALIDATED RULES

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency (Error code(s): C03,T40,T43).

USAGE RULES

When different limits apply, this field 34F must be present, with a credit indicator ('C').

7. Field 13D: Date/Time Indication

FORMAT

Option D 6!n4!n1!x4!n (Date)(Time)(Sign)(Offset)

PRESENCE

Mandatory

DEFINITION

This field indicates the date, time and time zone at which the report was created.

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Time must be a valid time expressed as HHMM (Error code(s): T38).

Sign is either "+" or "-" (Error code(s): T15).

Time offset is expressed as 'HHMM', where the hour component, that is, 'HH', must be in the range of 00 through 13, and the minute component, that is, 'MM' must be in the range of 00 through 59. Any 'HH' or 'MM' component outside of these range checks will be disallowed (Error code(s): T16).

USAGE RULES

The time zone in which Time is expressed is to be identified by means of the offset against the UTC (Coordinated Universal Time - ISO 8601).

8. Field 61: Statement Line

FORMAT

6!n[4!n]2a[1!a]15d1!a3!c16x[/16x]
[34x]

where subfields are:

Subfield	Format	Name
1	6!n	(Value Date)
2	[4!n]	(Entry Date)
3	2a	(Debit/Credit Mark)
4	[1!a]	(Funds Code)
5	15d	(Amount)
6	1!a3!c	(Transaction Type Identification Code)
7	16x	(Reference for the Account Owner)
8	[/16x]	(Account Servicing Institution's Reference)
9	[34x]	(Supplementary Details)

PRESENCE

Optional

DEFINITION

This field contains the details of each transaction.

CODES

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

C	Credit
D	Debit
EC	Expected credit
ED	Expected debit
RC	Reversal of credit (debit entry)
RD	Reversal of debit (credit entry)

CODES

Subfield 6 Transaction Type Identification Code must contain one of the following codes (Error code(s): T53):

S	3!n	For entries 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).
N	3!c	For entries related to payment and transfer instructions, including related charges messages, not sent through SWIFT or where an alpha description is preferred. The last three characters, that is, 3!c, may contain a code (see below).
F	3!c	For entries being first advised by the statement (items originated by the account servicing institution). The last three characters, that is, 3!c, may contain a code (see below).

CODES

When the first character of subfield 6 Transaction Type Identification Code is 'N' or 'F', the remaining characters may contain one of the following codes:

BNK	Securities Related Item - Bank fees
BOE	Bill of exchange
BRF	Brokerage fee
CAR	Securities Related Item - Corporate Actions Related (Should only be used when no specific corporate action event code is available)
CAS	Securities Related Item - Cash in Lieu
CHG	Charges and other expenses
CHK	Cheques
CLR	Cash letters/Cheques remittance
CMI	Cash management item - No detail
CMN	Cash management item - Notional pooling
CMP	Compensation claims
CMS	Cash management item - Sweeping
CMT	Cash management item -Topping
CMZ	Cash management item - Zero balancing
COL	Collections (used when entering a principal amount)
COM	Commission
CPN	Securities Related Item - Coupon payments
DCR	Documentary credit (used when entering a principal amount)
DDT	Direct Debit Item
DIS	Securities Related Item - Gains disbursement

DIV	Securities Related Item - Dividends
EQA	Equivalent amount
EXT	Securities Related Item - External transfer for own account
FEX	Foreign exchange
INT	Interest
LBX	Lock box
LDP	Loan deposit
MAR	Securities Related Item - Margin payments/Receipts
MAT	Securities Related Item - Maturity
MGT	Securities Related Item - Management fees
MSC	Miscellaneous
NWI	Securities Related Item - New issues distribution
ODC	Overdraft charge
OPT	Securities Related Item - Options
PCH	Securities Related Item - Purchase (including STIF and Time deposits)
POP	Securities Related Item - Pair-off proceeds
PRN	Securities Related Item - Principal pay-down/pay-up
REC	Securities Related Item - Tax reclaim
RED	Securities Related Item - Redemption/Withdrawal
RIG	Securities Related Item - Rights
RTI	Returned item
SAL	Securities Related Item - Sale (including STIF and Time deposits)
SEC	Securities (used when entering a principal amount)
SLE	Securities Related Item - Securities lending related
STO	Standing order
STP	Securities Related Item - Stamp duty
SUB	Securities Related Item - Subscription
SWP	Securities Related Item - SWAP payment
TAX	Securities Related Item - Withholding tax payment
TCK	Travellers cheques
TCM	Securities Related Item - Tripartite collateral management
TRA	Securities Related Item - Internal transfer for own account
TRF	Transfer
TRN	Securities Related Item - Transaction fee
UWC	Securities Related Item - Underwriting commission

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)
WAR	Securities Related Item - Warrant

NETWORK VALIDATED RULES

Subfield 1 ,**Value Date**, must be a valid date expressed as YYMMDD (Error code(s): T50).

The SWIFT System validates subfield 2 ,**Entry Date** (Date in reduced ISO form), using current System Year (Error code(s): T50).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length (Error code(s): T40,T43).

When the first character of subfield 6 ,**Transaction Type Identification Code**, is an 'S', the remaining characters must be in the range 100-999 (Error code(s): T18).

USAGE RULES

This field may be repeated within the constraints of the maximum input message length.

'Original' advices for charges, that is, the first time the account owner is informed of a charge, must be identified in subfield 6 ,**Transaction Type Identification Code**, with the transaction type code 'FCHG'.

The following rules apply to subfield 7 ,**Reference for the Account Owner**:

- At least one valid character other than a blank must be present.
- For debit entries, the purpose of this subfield is to identify, to the account owner, the instruction which caused the debit. Therefore, the content of this subfield is the field 20 Sender's Transaction Reference Number (or its equivalent) of the original instruction.
- Credit entries may be the result of one of the following situations:
 1. The account servicing institution is identifying, to the account owner the receipt of funds for its account as a result of a related transaction. In this case, the content of subfield 7, Reference for the Account Owner is the reference for the beneficiary (for example, field 21 Related Reference) of the related transaction.
 2. The account servicing institution has issued a payment instruction to the account owner and the credit identified in this subfield is for that payment. The content of subfield 7, Reference for the Account Owner is the field 20 Transaction Reference Number (or its equivalent) of the payment instruction issued by the account servicing institution.
- If no reference is available for subfield 7, Reference for the Account Owner, the code NONREF shall be used. The account servicing institution must then supply, in subfield 9, Supplementary Details, what it considers to be the best alternative information.
- This reference must be quoted in all cases when available. In cases where a transaction passes through several financial institutions, the original reference must always be forwarded.
- This reference must always be quoted against any charges or fees debited by the account servicing institution.
- Debits against standing instructions must show the reference of the standing instruction.
- In cases where a mutually agreed alternative reference exists (for example, in foreign exchange or money market transactions), this reference should then be used.
- If the statement entry concerns a cheque, the cheque number should be indicated in this subfield.

The following rules apply to subfield 8 ,**Account Servicing Institution's Reference**:

- The content of this subfield is the account servicing institution's own reference for the transaction.
- When the transaction has been initiated by the account servicing institution, this reference may be identical to subfield 7, Reference for the Account Owner. If this is the case, Account Servicing Institution's Reference, subfield 8 may be omitted.

The following rules apply to subfield 9 ,**Supplementary Details**:

- When no reference for the account owner is available, that is, subfield 7, Reference for the Account Owner contains NONREF, the account servicing institution should provide the best available alternative information in this subfield.
- Supplementary details may be provided when an advice has not been sent for a transaction, or to provide additional information to facilitate reconciliation.
- This field may include ERI, as specified in the chapter entitled "Euro - Impact on SWIFT Message Standards".
- This field may contain ERI to transport dual currencies, as explained in the chapter "Euro - Impact on Category 9 Message Standards".
- In order to comply with the EC-directive on cross border credit transfers, the optional code word EXCH may be used to transport an exchange rate. In line with ERI, the code word EXCH is placed between slashes, followed by the exchange rate, format 12d, and terminated with another slash.

9. Field 86: Information to Account Owner

FORMAT

6*65x (Narrative)

PRESENCE

Optional

DEFINITION

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

USAGE RULES

This field may contain ERI to transport dual currencies, as explained in the chapter 'Euro - Impact on Category 9 Message Standards'.

Since the charges field in the customer transfers is repetitive, it may be necessary to report more than one charges amount in the resulting statement. In this case, it is allowed to repeat the code word CHGS before the code word OCMT. The order in which the charges are specified is the same as in the customer transfers, that is, the order in which the charges have been taken during the transaction. So, the last appearance of the code word CHGS always specifies the charges (if any) of the account servicing institution.

In order to comply with the EC-directive on cross border credit transfers, the optional code word EXCH may be used to transport an exchange rate. In line with ERI, the code word EXCH is placed between slashes, followed by the exchange rate, format 12d, and terminated with another slash. The code may be repeated if the account servicing institution wants to report an exchange rate that it applied, in addition to the exchange rate received in the instruction. The order in which the exchange rates are specified is the same as the order in which the rates have been applied during the transaction. So, the last appearance of the code word EXCH always specifies the rate applied by the account servicing institution.

An ordering party is identified with the preceding code /ORDP/. The information following this code is copied from field 50a of the customer payment order, or field 52a (sender if field 52a is not present) of the financial institution transfer. The code should be used at the beginning of a line.

In case of a debit item, a beneficiary party may be identified with the preceding code /BENM/. The information following this code is copied from field 59a of the customer payment order, or field 58a of the financial institution transfer. The code should be used at the beginning of a line.

In case remittance information from field 70 of the payment instruction is to be included in this field, it should be preceded by the code /REMI/.

In case the information in field 72 of the payment instruction is intended for the account owner, it should be copied into field 86 as it is. Codes used in field 72 of the payment instruction have therefore the same meaning in field 86 of the statement. If only free text is used in field 72, it is to be copied as it is since a code in field 86 will not add any value.

10. Field 90D: Number and Sum of Entries

FORMAT

Option D	5n3!a15d	(Number)(Currency)(Amount)
----------	----------	----------------------------

PRESENCE

Optional

DEFINITION

This field indicates the total number and amount of debit entries.

NETWORK VALIDATED RULES

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency (Error code(s): C03,T40,T43).

11. Field 90C: Number and Sum of Entries

FORMAT

Option C	5n3!a15d	(Number)(Currency)(Amount)
----------	----------	----------------------------

PRESENCE

Optional

DEFINITION

This field indicates the total number and amount of credit entries.

NETWORK VALIDATED RULES

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency (Error code(s): C03,T40,T43).

12. Field 86: Information to Account Owner

FORMAT

6*65x (Narrative)

PRESENCE

Optional

DEFINITION

This field contains additional information about the message as a whole which is to be passed to the account owner.

MT 950 Statement Message

This message type does not change in the Standards MT Release 2010.

Details of this message are still available in the current version of the User Handbook Online on www.swift.com > Support > Documentation.

MT 970 Netting Statement

This message type does not change in the Standards MT Release 2010.

Details of this message are still available in the current version of the User Handbook Online on www.swift.com > Support > Documentation.

MT 971 Netting Balance Report

This message type does not change in the Standards MT Release 2010.

Details of this message are still available in the current version of the User Handbook Online on www.swift.com > Support > Documentation.

MT 972 Netting Interim Statement

This message type does not change in the Standards MT Release 2010.

Details of this message are still available in the current version of the User Handbook Online on www.swift.com > Support > Documentation.

MT 973 Netting Request Message

This message type does not change in the Standards MT Release 2010.

Details of this message are still available in the current version of the User Handbook Online on www.swift.com > Support > Documentation.

MT 985 Status Enquiry

This message type does not change in the Standards MT Release 2010.

Details of this message are still available in the current version of the User Handbook Online on www.swift.com > Support > Documentation.

MT 986 Status Report

This message type does not change in the Standards MT Release 2010.

Details of this message are still available in the current version of the User Handbook Online on www.swift.com > Support > Documentation.

MT 990 Advice of Charges, Interest and Other Adjustments

This message type does not change in the Standards MT Release 2010.

Details of this message are still available in the current version of the User Handbook Online on www.swift.com > Support > Documentation.

MT 991 Request for Payment of Charges, Interest and Other Expenses

This message type does not change in the Standards MT Release 2010.

Details of this message are still available in the current version of the User Handbook Online on www.swift.com > Support > Documentation.

MT 992 Request for Cancellation

This message type does not change in the Standards MT Release 2010.

Details of this message are still available in the current version of the User Handbook Online on www.swift.com > Support > Documentation.

MT 995 Queries

This message type does not change in the Standards MT Release 2010.

Details of this message are still available in the current version of the User Handbook Online on www.swift.com > Support > Documentation.

MT 996 Answers

This message type does not change in the Standards MT Release 2010.

Details of this message are still available in the current version of the User Handbook Online on www.swift.com > Support > Documentation.

MT 998 Proprietary Message

This message type does not change in the Standards MT Release 2010.

Details of this message are still available in the current version of the User Handbook Online on www.swift.com > Support > Documentation.

MT 999 Free Format Message

This message type does not change in the Standards MT Release 2010.

Details of this message are still available in the current version of the User Handbook Online on www.swift.com > Support > Documentation.

Glossary of Terms

In addition to the definitions which appear in *SWIFT Standards MT General Information*, Glossary of Terms, the following terms apply to Category 9 message types:

Account Servicing Institution	A financial institution which is a depository for an account.
Account Servicing Institution's Reference	A reference assigned by the account servicing institution to identify the transaction. (This is the reference to which the account owner refers in cases of inquiry to that financial institution.)
Available Balance	The balance at the disposal of the account owner on the date specified. The specific formula for the calculation of the balance is dependent upon national, local, legal or bilateral agreement/conventions/requirements.
Available Funds	Funds available for transfer or withdrawal in cash.
Bulking	The practice of totalling the amounts of a number of transactions to provide a single accounting entry.
Closing Available Balance	Amount at the disposal of the account owner at the close of the statement period.
Closing Balance	Balance of entries posted to the account at the close of the statement period.
Concentrating Bank	A bank authorised by the account owner to receive, collate and report status and movement information about behalf of the Account Owner's customer(s).
Credit Advice	An advice by the account servicing institution of a credit to the account of the Receiver (Account Owner). This advice must not be used to transmit payment instructions.
Debit Advice	An advice by the account servicing institution of a debit to the account of the Receiver (Account Owner).
Due From Account	See 'Nostro Account'.
Due To Account	See 'Vostro Account'.
ECU Netting System	A multi-lateral payment netting service operated by SWIFT/SSP on behalf of the ECU Banking Association, with settlement through the Bank for International Settlement.
Enquired Party	The individual or institution about which information is requested or provided.
Entry	Any debit or credit item posted to an account.
Entry Date	Date on which entries are made in the records of an account.
Forward Available Balance	The balance of the booked items that will be available to the account owner on a specified future date.
Immediate Funds	Same day funds in which the settlement is simultaneous with execution of the transaction.
Intermediary	The financial institution from which an account servicing institution receives funds for an Account Owner.

Intermediate Closing Balance	Balance of entries posted to the account as reflected in the statement 'page' (message) of a statement consisting of multiple 'page' (messages).
Intermediate Opening Balance	Intermediate closing balance as reflected in the previous statement 'page' (message) of a statement consisting of multiple 'pages' (messages).
Lockbox	A financial service provided for the rapid collection of a customer's receivables and rapid credit to the customer's account.
Loro Account	See 'Vostro Account'
Netting Balance	The balance of entries posted to a netting position by a netting system.
Netting Position	The record of entries processed by a netting system on behalf of a financial institution.
Nostro Account	A record kept by an account owner of an account serviced on its behalf by an Account Servicing Institution. It is also known as a Due From account.
Opening Balance	Closing balance of the previous statement.
Reference for the account owner	The reference which identifies the transaction to the Account Owner.
Reference for the Beneficiary	See 'Reference for the Account Owner'.
Reporting Bank	The bank transmitting the information about accounts serviced by them.
Statement Line	Information related to one entry in a statement message.
Statement Number	A number for the sequential identification of statements. It may have a subfield indicating the 'page' number.
Vostro Account	An account serviced by a bank on behalf of an account owner Bank. It is also known as a Loro Account or Due To Account.

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