MT 940 Customer Statement Message

Change log

Version	Date	Change
1.0	2013-10-07	Change log added
2.0	2015-01-30	Field 86 is updated with new labels for Danish account transfer entries
2.1	2015-09-18	Field 86 is updated with new labels for MobilePay entries

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Field 20: **Transaction Reference Number**
Presence: mandatory
Format: maximum 16 alphanumeric characters

Example
:20:3996-3258186230

Field 25: **Account Identification**
Presence: mandatory
Format: max. 35 alphanumeric characters
Subfields:

Unique bank identification - SWIFT address, possibly
followed by bank code.
Notice: All MT940 on accounts in Danske Bank group will get the SWIFT
address DABADKKK
Format: max. 11 alphanumeric characters

Separator Format: "/" (slash)

Account identification
Format: max. 24 alphanumeric characters

Examples
:25:DABADKKK/3258186214 (Account held with Danske Bank, Denmark)
:25:DABADKKK/9760.00.00105 (Account held with Danske Bank, Norway)
:25:DABADKKK/1220-01-15199 (Account held with Danske Bank, Sweden)
:25:DABADKKK/344994-00029991 (Account held with Danske Bank, Finland)
:25:DABADKKK/4989034731 (Account held with Danske Bank, Germany)
:25:DABADKKK/4550123456 (Account held with Danske Bank, Poland)
:25:DABADKKK/93018476 (Account held with Danske Bank, GB)
:25:DABADKKK/13864863 (Account held with Danske Bank, Northern Ireland)
:25:DABADKKK/91370138 (Account held with Danske Bank, Ireland)
:25:DEUTDEFF/1709111 (Account held by non Danske Bank group bank)

Field 28C: **Statement Number/Sequence Number**
Presence: mandatory
Format: 5n[/5n]

Example

First message of a statement
:28C: 00532/001
Second message of a statement
:28C: 00532/002

Field 60a: **Opening Balance** (F for first opening balance and M for interim opening balance)

Presence: mandatory
Format: 1!a6!n3!a15d (D/C Mark)(Date)(Currency)(Amount)

D/C Mark
Format: C for credit
    D for debit

Date
Format: YYMMDD

Currency
Format: Valid ISO 4217 code

Amount
Format: maximum 15 numeric characters
Decimal Format is comma

Example
:60F:C020306DKK985623,04

Field 86: **Information to Account Owner**
Presence: Optional
Format: maximum 6 x 65 characters Narrative

Example
:86:This account is part of a Group CashPool arrangement.
Credit respectively debit balances based on the sum of entries
represent intra-group outstandings only, and do not reflect outstandings with Danske Bank.

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N.B. This first instance of field 86 contains general information about the account, and is not related to a statement line

Field 61:	**Statement Line**
	Presence: Optional
	Format: 6!n[4!n]2a[1!a]15d1!a3!c16x[//16x]
	[34x]
	Subfield:

1   Value date
           Format: YYMMDD
               6 numeric characters

2   Entry Date
           Format: MMDD
               4 numeric characters

3   Debit/Credit Mark
           Format: C for Credit
               D for Debit
               RC for Reversal of credit (debit entry),
               RD for Reversal of debit (credit entry)
               Max. 2 alphanumeric characters

4   Funds Code (Third character of currency code)
           Format: 1 alphabetic character

5   Amount
           Format: maximum 15 numeric characters
           Decimal Format is comma

6   Transaction Type Identification Code
           Format: 4 alphanumeric characters. S3!n, N3!c or F3!c
           Examples: S100, NMSC, FINT

           List of codes :
           FCHG = Charges and other expenses
           FCHK = Cheques

FINT = Interest
FRTI = Returned item
NBOE = Bill of exchange
NCHG = Charges and other expenses
NCHK = Cheques
NCOL = Collections
NCOM = Commisions
NDCR = Documentary credit
NDDT = Direct Debit Item
NDIV = Dividends-Warrants
NECK = Eurocheques
NEQA = Equivalent amount
NFEX = Foreign exchange
NINT = Interest
NLDP = Loan deposit
NMSC = Miscellaneous
NRTI = Returned item
NSEC = Securities
NSTO = Standing order
NTCK = Travellers cheques
NTRF = Transfer
S100   = SWIFT message 100
S101   = SWIFT message 101
S103   = SWIFT message 103
S190   = SWIFT message 190
S191   = SWIFT message 191
S200   = SWIFT message 200
S201   = SWIFT message 201
S202   = SWIFT message 202
S203   = SWIFT message 203
S205   = SWIFT message 205
S300   = SWIFT message 300
S320   = SWIFT message 320
S400   = SWIFT message 400
S554   = SWIFT message 554
S556   = SWIFT message 556

7   Reference for the Account Owner

Format: maximum 16 alphanumeric characters

Note! If reference exceeds 16 characters the extra characters
(in a readable form) will be delivered in subfield 8.

| 8 | Account Servicing Institution's Reference |
| | Format: 16 alphanumeric characters |

9	Supplementary Details
	Format: maximum 34 characters
	Example: /OCMT/FIM128945,05/

Example
:61:0203010228CK366336,2NMSCTESTERGARD//HORSENS

Field 86:   **Information to Account Owner**
Presence: Optional
Format: maximum 6 x 65 characters
         Narrative

Information to account owner on a SEPA Direct Debit item will have some of these labels
/EREF/ = Creditors reference
/IREF/ = Instruction ID / Transaction ID
/PREF/ = Payment Information ID
/SVCL/ = Identification code of the Scheme
/MARF/ = Mandate reference
/CSID/ = Identifier of the creditor
/RTRN/ = Reason code for non-acceptance (Reject, Return or Refund)
/OCMT/= Original amount
/OTHR/ = Interest compensation
/ORDP//NAME = The name of the debtor
/ORDT/ = Original due date of the collection
/REMI/ = The remittance information
Information to account owner on a Danish account transfer entry may have some of these labels
/EREF/ = End-to-end reference
/CDTRREFTP//CD/SCOR/CDTRREF/ = RF Creditor reference

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Information to account owner on a MobilePay entry will have some of these labels

/RCTS/ = Received timestamp
/RCMT/ = Received amount
/BENM/NAME/ = Outlet
/MCID/ = Outlet number
/ORID/ = Sales number
/TRID/ = Reference number

Example 1
    :86:001143 / BY ORDER OF: SFK Test Systems Albuen 1 6000
    Horsens MESSAGE RELATED TO THE PAYMENT: Invoice
    Amount127133   8908,83 127353
    4171,91
    SFK TEST SYSTEMS A.M.B.A.
    ALBUEN 1 / 6000 HORSENS
Example 2
    :86:ZERO BALANCING
Example 3
    :86: /EREF/SEPADD Vers I 2010-09-20
Example 4
    :86:/RCTS/15.09.2015 06:12 /RCMT/DKK 3,00 /BENM/NAME/Test name
    /MCID/APPDK1234567890 /ORID/672487074,8096584 /TRID/1158230914

Field 62a: **Closing Balance** (F for the final balance and M for interim balance)

    Presence: mandatory
    Format: 1!a6!n3!a15d (D/C Mark)(Date)(Currency)(Amount)

               D/C Mark
               Format: C for credit
                       D for debit

               Date
               Format: YYMMDD

               Currency
               Format: Valid ISO 4217 code

Amount
Format: maximum 15 numeric characters
Decimal Format is comma

Example
:62F:C020228DKK12724930,14

Field 64: **Closing Available Balance**

Presence: mandatory
Format: 1!a6!n3!a15d (D/C Mark)(Date)(Currency)(Amount)

D/C Mark
Format: C for credit
        D for debit

Date
Format: YYMMDD

Currency
Format: Valid ISO 4217 code

Amount
Format: maximum 15 numeric characters
Decimal Format is comma

Example:
:64:C020228DKK6698733,27
N.B. Field 64 will always be last in the file.