

MT 940 Customer Statement Message (in SAP format)

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 |

MT940 is SWIFT message concerning movements on one or more accounts from foreign or Danish banks in a given period. The document can contain multiple MT940 and MT950 messages. In order for Danske Bank to be able to forward these messages, we must establish an agreement with the remitting financial institution on the transmission of MT940 or MT950 to Danske Bank.

Field 20: Transaction Reference Number

Presence: optional
Format: max. 16 numeric characters

Example

:20:3456756EUR

Field 21: Related Reference

Presence: optional
Format: max. 16 alphanumeric characters

Example

:21:Rel.RefNr.123

Field 25: Account Identification

Presence: mandatory
Format: max. 40 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

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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 28: Statement Number/Sequence Number

Presence: mandatory
 Format: 9 alphanumeric characters

Subfields: Statement Number
 Format: 5 numeric characters

Separator Format: “/” (slash)

Sequence number
 Format: 3 numeric characters

Example

:28:00189/001

Field 60x: Opening Balance (F for first opening balance and M for intermediate opening balance)

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Presence: mandatory
 Format: max. 25 alphanumeric characters
 Subfields: D/C Mark
 Format: C for credit
 D for debit

Date: Not used.
 Format: YYMMDD
 6 numeric characters

Currency
 Format: Valid ISO 4217 code
 3 alphanumeric characters

Amount
 Format: max. 15 numeric characters, if amount is positive
 max. 14 numeric characters if amount is negative
 Decimal format is comma

Example

:60F:C970110ESP45

Field 61: Statement Line

Presence: Optional
 Format: max. 65 alphanumeric characters
 Subfields:
 Value date
 Format: YYMMDD
 6 numeric characters

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

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Funds Code

Format: Third character of currency code

Amount

Format: max. 15 numeric characters, if amount is positive
max. 14 numeric characters, if amount is negative
Decimal format is comma

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

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| | |
|------|---------------------|
| 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 |

Reference for the Account Owner

Format: max. 16 alphanumeric characters

Separator Format: “//” (double slash)

Account Servicing Institution’s Reference

Format: 16 alphanumeric characters

Supplementary Details

Format max. 34 alphanumeric characters

Example

:61:9809240923CP301,NMSCNNOREF//8380050000088146 GRIFFITH
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Field 62: **Closing Balance** (F for first opening balance and M for intermediate opening balance)

Field 86: **Information to Account Owner**

Presence: Optional
 Format: max. 14 x 27 alphanumeric characters
 Subfields:
 Business Transaction Code
 Format: For unknown transaction codes, use 999
 3 alphanumeric characters

 Separator Format: “?” (question mark)

Identification of Information Type

Format: 20 and 21 = information line 1
 22 and 23 = information line 2
 24 and 25 = information line 3
 26 and 27 = information line 4
 28 and 29 = information line 5
 60 and 61 = information line 6
 62 and 63 = information line 7

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

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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

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:MSC?20200907020301340xxxx?21 xxxxxxx796, Region
?22Nordjylland?231.156,88 xxxxxxx797, Region
?24Nordjylland?25714,38 xxxxxxx810, Region
?26Nordjylland?276.884,06 xxxxxxx799, Region
?28Nordjylland?295.035,00 xxxxxxx798, Region
?60Nordjylland
```

Example 2

```
:86:DDT?20/IREF/090E000041317494/SVCL?21/CORE/ORDT/2010-10-04/EREF/
?22SEPADD?23Vers I 2010-09-29 17.37.01
```

Example 3

```
:86:MSC?20/RCTS/15.09.2015 06:12?21/RCMT/DKK 3,00
?22/BENM/NAME/Test name?23/MCID/APPDK1234567890
?24/ORID/672487074,8096584?25/TRID/1158230914
```