

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
2.2	2022-02-07	Support for German accounts is removed
2.3	2023-03-23	Reviewed

MT 940 Customer Statement Message

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/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

MT 940 Customer Statement Message

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: !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:C230306DKK985623,04

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.

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

MT 940 Customer Statement Message

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

MT 940 Customer Statement Message

NBOE = Bill of exchange
 NCHG = Charges and other expenses
 NCHK = Cheques
 NCOL = Collections
 NCOM = Commissions
 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 = Travelers 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

MT 940 Customer Statement Message

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

:61:2303010228CK366336,2NMSCTESTERGARD//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

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

- /RCTS/ = Received timestamp

MT 940 Customer Statement Message

/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

MT 940 Customer Statement Message

Decimal Format is comma

Example

:62F:C230228DKK12724930,14

Field 64: Closing Available Balance

Presence: mandatory

Format: !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:C230228DKK6698733,27

N.B. Field 64 will always be last in the file.