

Extended MT940 Customer Statement Message

LIST OF CONTENTS

<u>1. INTRODUCTION</u>	<u>3</u>
<u>2. HOW TO READ THIS DOCUMENT</u>	<u>3</u>
<u>3. WHAT IS AN EXTENDED MT940?</u>	<u>4</u>
3.1 WHAT WILL COMPANIES GET?	4
3.2 HOW DOES IT LOOK?.....	4
<u>4. WHICH LIMITATIONS DO YOU MEET?</u>	<u>7</u>
4.1 THE KIND OF ENTRIES THAT DANSKE BANK SUPPORT.....	7
4.2 THE SCOPE OF THE MT940-FORMAT	7
4.3 DO ALTERNATIVES TO THE EXTENDED MT940 EXIST?	7
<u>5. REQUIREMENTS TO THE ERP-SYSTEM IMPORTING THE EXTENDED MT940</u>	<u>9</u>
<u>6. IF YOUR COMPANY HAS DECIDED TO USE THE EXTENDED MT940</u>	<u>10</u>
<u>7. USE OF THE EXAMPLES</u>	<u>11</u>
<u>8. SWEDISH ACCOUNT</u>	<u>12</u>
8.1 AUTOGIRO (DIRECT DEBIT)	14
8.1.1 EXAMPLE AUTOGIRO PAYMENTS	14
8.1.2 FORMAT DESCRIPTION FOR AUTOGIRO PAYMENTS	15
8.2 BANKGIRO INBETALNINGAR (BANKGIRO RECEIVABLES)	17
8.2.1 EXAMPLE BANKGIRO RECEIVABLES PAYMENTS	17
8.2.2 FORMAT DESCRIPTION FOR BANKGIRO RECEIVABLES.....	18
<u>9. NORWEGIAN ACCOUNT</u>	<u>20</u>
9.1 KID PAYMENTS	25
9.1.1 EXAMPLE KID PAYMENTS	25
9.1.2 FORMAT DESCRIPTION FOR KID PAYMENTS.....	26
9.2 KID PAYMENTS WITH ERRORS	27
9.2.1 EXAMPLE KID PAYMENT WITH ERRORS	27
9.2.2 FORMAT DESCRIPTION FOR KID PAYMENTS WITH ERRORS.....	28
9.3 AUTOGIRO	29

Extended MT940 Customer Statement Message

- 9.3.1 EXAMPLE AUTOGIRO PAYMENTS29
- 9.3.2 FORMAT DESCRIPTION FOR AUTOGIRO PAYMENTS30
- 9.4 ELECTRONIC PAYMENTS32**
- 9.4.1 EXAMPLE ELECTRONIC PAYMENTS.....32
- 9.4.2 FORMAT DESCRIPTION FOR ELECTRONIC PAYMENTS33
- 9.5 GIRO PAYMENTS.....35**
- 9.5.1 EXAMPLE GIRO PAYMENTS.....35
- 9.5.2 FORMAT DESCRIPTION FOR GIRO PAYMENTS.....36
- 9.6 STRUCTURED PAYMENTS37**
- 9.6.1 EXAMPLE STRUCTURED PAYMENTS37
- 9.6.2 FORMAT DESCRIPTION FOR STRUCTURED PAYMENTS.....38

Change log

Version	Date	Change
2.4.1	2013-10-07	Change log added
2.4.2	2015-08-20	Name changes to NETS and BankGiro
2.4.3	2023-03-23	Reviewed

Extended MT940 Customer Statement Message

1. Introduction

The ERP-systems that most companies use have built-in functions to automatically accomplish reconciliation of financial transactions. However, the quality of the reconciliation is no better than the quality of the input information. To help companies improve the rate of automatically matched transactions, Danske Bank has developed the Extended MT940. Within the scope of the Standard MT940, the Extended MT940 should always provide as much relevant information to the receiver, as Danske Bank could possibly procure.

If the company has disposal of Swedish and/or Norwegian accounts in Danske Bank, use of this first version of the Extended MT940 should be considered. In the following sections the highlights and limitations of the Extended MT940 will be treated.

2. How to read this document

This document is addressed to decision makers and end users of companies using the MT940 sent from Danske Bank on Swedish and Norwegian accounts. The purpose is to describe the Extended MT940 delivered by Danske Bank. The description serves several purposes. Consult the following table in order to select those parts of the description relevant to you.

If you need to ...	Read section(s)
Know what facilities the Extended MT940 offers	3
Know about the limitations of the Extended MT940	4
Know about the requirements for use of the Extended MT940	5
Know what to do if your company wants to use the Extended MT940	6
Know the format of a Swedish, Extended MT940	8
Know the format of a Norwegian, Extended MT940	9
See some examples of a Swedish, Extended MT940	7, 8
See some examples of a Norwegian, Extended MT940	7, 9

If you find something unclear or erroneous, we would be very grateful to hear about it. In that case, send an email with your suggestions to integration-services@danskebank.com.

Extended MT940 Customer Statement Message

3. What is an Extended MT940?

3.1 What will companies get?

The MT940 is a standard defined by the S.W.I.F.T organization. The standard defines an electronic account statement. Danske Bank provides MT940s on a daily basis sent via either the SWIFT network or a direct connection to the companies owning the accounts.

The Extended MT940 differs from the Standard MT940 in the way, that Swedish and Norwegian global transactions on accounts in Danske Bank can be replaced by the single credit entries from the respective clearinghouses, which are Bankgirot (Bankgirocentralen BGC AB) in Sweden and Nets in Norway.

The specifications in the Swedish, Extended MT940 correspond to sum bookings on the account. The specifications in the Norwegian, Extended MT940 correspond to those given in the paper/E-Mail/Fax statement called "Melding om innbetaling" or "Melding om kreditering" from Nets.

3.2 How does it look?

The format of the Extended MT940 is similar to the format of the Standard MT940. Therefore, a detailed format description will not be shown in this document. Following the Internet-link <http://www.danskebank.com/IntegrationServices> and navigating to 'Formats by standard' -> 'SWIFT MT' will bring the reader to a detailed description of the Standard format as provided by Danske Bank.

In table 3-1 below, the fields of the Extended MT940 are summed up with comments and examples of use. The mapping shown for the fields 61 and 86 apply to Nets/Bankgirot specification entries only. The mapping for any other type of entries is unaffected compared to the Standard format. Thus, primarily we have described the former.

A more detailed description of fields 61 and 86 can be found in sections 8 and 9.

Extended MT940 Customer Statement Message

Table 3.1 Extended MT940 fields with examples of contents including an OCR entry from Bankgirot in Sweden.

MT940 field	Contents of field	Example data	Remarks
20	Transaction Reference Number	3996- 4993172529	
25	Account number	9180 4993172529	
28C	Statement/Sequence Number	473/1	
60M	Intermediate Opening Balance		If current MT940 sequence is not the first in the statement.
60F	Final Opening Balance	C230308SEK3682746,67	
61,1	Value Date	230312 0809CK75,00NMSC05136551	
61,2	Booking Date	230312 0809 CK75,00NMSC05136551	The booking date is only available when using the MT940SW format, the special SAP MT940 does not display this date.
61,3	<u>D</u> ebit / <u>C</u> redit mark	2303120809 C K75,00NMSC05136551	'C' or 'D'
61,4	Funds Code	2303120809 C K75,00NMSC05136551	3 rd character of ISO Currency Code
61,5	Amount	2303120809CK 75,00 NMSC05136551	
61,6	Transaction Type Identification Code	1203120809CK75,00 NMSC 05136551	'NRTI' for a credit note 'NMSC' otherwise
61,7	Reference for the Account Owner	2303120809CK75,00NMSC 05136551	See following sections for further examples
61,8	Account Servicing Institution's Reference ¹		Used for continuation of sub field 61,7, if contents of that field are more than 16 characters.
61,9	Supplementary Details		Used for Nets transactions only
86	Information to Account Owner	05136551 OCOC200208120016300001	See following sections for further examples
62M	Intermediate Closing Balance		If current MT940 sequence is followed by another sequence in the same statement.
62F	Final Closing Balance	C230309SEK3235097,62	

¹ Note that Danske Bank's standard use of fields 61,8 and 61,9 are quite the opposite of, what the SWIFT standard prescribes.

Extended MT940 Customer Statement Message

MT940 field	Contents of field	Example data	Remarks
64	Closing Available Balance	C230309SEK3243830,65	
86	Information to Account Owner	This account is part of a Group CashPool ...	Global for the statement

Extended MT940 Customer Statement Message

4. Which limitations do you meet?

4.1 The kind of entries that Danske Bank support

In sections 8 and 9 we have outlined the different kinds of entries/transactions that the Extended MT940 supports.

Regarding the Swedish Extended MT940 some facilities are not supported:

- The Extended MT940 does not support domestic Euro-specifications on Swedish accounts.
- If a company makes transfers via Bankgirot, which are internal to that company, specifications from Bankgirot do not match our bookings correctly. In short term, avoiding such internal transfers via Bankgirot would of course solve the problem.

4.2 The scope of the MT940-format

Danske Bank provides as much information from Nets and Bankgirot as possible in the Extended MT940. However, for each entry the space to hold the information is limited by the MT940 Standard. Most information, like name and address of payer, will be put into the field 'Information to Account Owner' with the field number 86. Field 86 is capable of containing 6 by 65 characters of information. In most situations this is sufficient, but sometimes it is not, and then information will be lost to the receiver.

Because of the limited capacity of field 86, we will pack the information, and separate some items by the character sequence " / " (blank, slash, blank). The packing includes replacing multiple, consecutive blank characters with a single blank.

In spite of the data packing, loss of information will happen now and then. To reduce the informational consequences of this loss, we have found the following priority of information in field 86 appropriate:

1. Payment references.
2. Message lines from payer.
3. Identification of debit account.
4. Name and address of payer.

4.3 Do alternatives to the Extended MT940 exist?

As an electronic statement the SWIFT MT940 is less flexible than the corresponding EDIFACT statement called a FINSTA (FINancial STatement). For example textual messages in a FINSTA could be much larger. Furthermore a FINSTA allows a more firm structure of the information associated to a given entry. Danske Bank offers FINSTAs as an alternative to MT940s. However, currently detailed specifications of Swedish and Norwegian global amounts are only available in the Extended MT940.

Details in payment information might also be obtained from the EDIFACT/ CREMUL format, that Danske Bank offers. But essentially a CREMUL is just a list of in payments without balance information and without

Extended MT940 Customer Statement Message

payment entries (debits). For Swedish accounts, a CREMUL could be produced in a HTML readable format in case a company is not able to interpret the CREMUL-format. In fact, the HTML-CREMUL is what we might propose in emergency situations, where the in payment specifications are temporarily unavailable via the Extended MT940.

Extended MT940 Customer Statement Message

5. Requirements to the ERP-system importing the Extended MT940

Use of the Extended MT940 requires features of the MT940-importing ERP-system to handle the following aspects of the Extended MT940:

- The ERP-system must support the Standard MT940 as per the SWIFT Standard.
- Though the global entries of Danske Bank will always be credit amounts (positive numbers), the specification amounts could very well be negative. For example, this is the case when the account owner grants a credit note to some creditor. Credit notes are recognized by the Transaction Type Identification Code of field 61 containing the value 'RTI'.
- Now and then specification amounts will be zero.
- Some specification amounts associated to the same global amount might be equal. In that case the contents of the message field can usually be used to distinguish between the equal amounts.
- In one MT940 the amounts are sorted, starting with the lowest, very often negative amounts. This implies that specification entries belonging to the same global amount might be 'mixed' with entries not associated to that global amount.
- In principle the number of entries into which a global transaction can be broken, is from one to any number.
- An aspect of using field 86 to hold information concerning a given entry is, that especially the specification file from Nets contains optional fields. This means that the format of the MT940 field 61 and 86 is not well defined. Moreover, as field 86 is a free format text field, it might occasionally be hard to identify the exact meaning of the information in that field. In the process of automatically matching data from the company's own ERP-system with data in the MT940, it is essential that key data can be identified in the MT940. Therefore, the information of the more firmly structured field 61 sometimes provides the best matching key.

Extended MT940 Customer Statement Message

6. If your company has decided to use the Extended MT940

If your company wants to use the Extended MT940, you should address your usual contact in Danske Bank. We will need the company to sign an agreement form. From the time Danske Bank receives the signed form, we will normally need 2 weeks until your company will receive the first Extended MT940.

There are a few things to be aware of about the first MT940:

If the company already receives MT940s from Danske Bank	The statement number of the first Extended MT940 will be one higher than the last in the Standard format.
If the type of MT940 that the company already receives, includes specifications for a cash pool account	The Extended MT940 will sum the cash pool sweeping transactions for a given account by <ul style="list-style-type: none"> - Account number of related account - Value date - Booking date
If the company wants a Swedish, Extended MT940	From the first day the company receives the Extended MT940, Bankgirot will no longer be able to send a file containing the same specifications directly to the company.
If the company wants a Norwegian, Extended MT940	From the first day the company receives the Extended MT940 Nets will no longer be able to send a file containing the same specifications directly to the company. Nor will Nets be able to deliver a paper statement containing those specifications.
If the company wants to test the Extended MT940	Danske Bank does not provide a special test MT940. This is because Nets and Bankgirot cannot provide test specifications in a form suitable to Danske Banks MT940 environment. Instead we have enclosed some examples with comments given below.

Extended MT940 Customer Statement Message

7. Use of the examples

In section 8 and 9 we will turn to some examples starting with the Swedish transaction types. For each example we will show a full MT940 illustrating a particular transaction type. We have enclosed the corresponding MT940 files for the reader to enter into a test ERP-system.

Data from Bankgirot and Nets are similar but not identical in structure. Therefore we have separated the descriptions accordingly. Complete but fictive MT940s are shown, and after each MT940 we comment on that particular message. We have tried to catch and show as many aspects of the Extended MT940 as possible and simultaneously to limit the volume of the examples. The Extended MT940 will always be compared to the Standard MT940, as the reader is supposed to be more familiar with the latter. Tables describing the full set of data that we receive from Bankgirot and Nets follow the examples.

The structure of the descriptions differs slightly between the Swedish and Norwegian examples. The Swedish examples are divided into separate examples for each transaction type. To each example an MT940-file is attached. The Norwegian examples are built upon one, large example file including all transaction types. However, the formats of entries of a given transaction type are described in turn.

The reader is encouraged to examine all examples for the country in interest in order to get the full benefit from the examples. It would even be useful to examine the full set of examples, because the examples illustrate general, country independent points in somewhat different manners.

Extended MT940 Customer Statement Message

8. Swedish account

Specifications for Swedish accounts are delivered to Danske Bank from Bankgirot in Sweden. A transaction specification from Bankgirot can be of two different types. Both are supported in the Extended MT940, and they are shown in table 8-1. A given global transaction is categorised into one of these two types.

Table 8-1 The two different, fundamental transaction types from BGC.

Transaction type
Autogiro (Direct Debit)
Bankgirot Inbetalningar (Receivables)

The contents of the MT940 fields 61 and 86 slightly depend on the transaction type, so let's investigate the transaction types in turn. Only the contents of those sub fields of field 61 that differ from the description in table 3-1 have been included.

Extended MT940 Customer Statement Message

8.1 Autogiro (Direct debit)

Autogiro is Swedish direct debit product in SEK. There are two different formats (an old and a new) –. Both formats are supported by Danske Bank. With Autogiro you have different formats for notification of mandates and. Regarding the Extended MT940, only the in payments can be broken up and that is the layout ”Payment specifications”.

Examples of Autogiro are shown below. The comments will guide you through the example. In section **Error! Reference source not found.** we have given a more formal description of the format. The raw MT940 is available in a separate document called “Extended MT940 – examples and txt documents”. Follow the link in that document called “Autogiro example.txt.

8.1.1 Example Autogiro payments

The following example reflects the bookings on a fictive account 1241-55-09356 in Danske Bank shown in table 8.4-1. The emphasised line is the global amount to be broken into detailed entries. In table 8.4-2 we have shown an example of the standard MT940 compared to the Extended MT940. The notes of that table refer to explanations beneath the table.

Table 8.4-1 Bookings including global Autogiro payment.

Booking date	Value date	Text	Amount (SEK)	Balance (SEK)
13.04	13.04	Opening balance		2.540,22
13.04	14.04	AUTOGIRO 51770825	40,01	2.580,23
13.04	14.04	Transf. 12307114578	10.000,00	12.580,23

Extended MT940 Customer Statement Message

Table 8.4-2 Example of MT940 in standard and extended version. The two versions show the same transactions, but the latter contains specifications instead of global amounts and vice versa. For an explanation of field numbers, refer to table 3-1. The entries shown correspond to the bookings of table 8.1-1.

Standard MT940			Extended MT940		
Note	Field	Text	Note	Field	Text
	20	3996-41-01-07656		20	3996-41-01-07656
	25	DABADKKK-1241-55-09356		25	DABADKKK-1241-55-09356
	28C	00112/006		28C	00112/006
	60F	D230312SEK2540,22		60F	D230312SEK2540,22
	61	2303130312CK40,01NMSC7899973276	2.1	61	2303130312CK30,01NMSC7899973276
	86	7899973276 / 51770825	2.2	86	7899973276 / 51770825
	86	DABADKKK		86	DABADKKK
	86	1241-55-09356		86	1241-55-09356
	86	DANSKE BANK HOLMENS KANAL 2-12		86	DANSKE BANK HOLMENS KANAL 2-12
	61	2303130312CK10000,00NMSC7899973276	3.1	61	2303130312CK10,00NMSC7898873209
	86	7899973276 / 51770825	3.2	86	7898873209 / 51770825
	86	DABADKKK		86	DABADKKK
	86	1241-55-09356		86	1241-55-09356
	86	DANSKE BANK HOLMENS KANAL 2-12		86	DANSKE BANK HOLMENS KANAL 2-12
1.1	62M	D230312SEK12580,23		61	2303130312CK10000,00NMSC7899973276
1.2	64	C230312SEK0,		86	7899973276 / 51770825
				86	DABADKKK
				86	1241-55-09356
				86	DANSKE BANK HOLMENS KANAL 2-12
				62F	D230312SEK12580,23
				64	C230312SEK0,

Note	Explanation
------	-------------

1.1 – 1.2 Global amount. The amount will always be a positive number.

2.1,3.1 These emphasized lines contain the specifications of the global amount (note 1.1 – 1.2). The global amount is not included in the extended MT940.

2.2,3.2 In this line, information has been packed. The single items have been separated by slashes.

8.1.2 Format description for Autogiro payments

In table 8.4-3 we have shown the data items that Danske Bank receives from Bankgirot for each specification entry. Note that some items might be empty depending of what was provided by the sender. Finally, the

Extended MT940 Customer Statement Message

format of the MT940 fields related to each specification entry is described in table 8.4-4.

Table 8.4-3 Data items for each specification entry as received from Bankgirot. The example data is copied from the entry in table 8.4-2 labelled 3.1 – 3.2.

Item number	Description of item	Example data
1.	Credit Account	12415509356
2.	BGC Number of beneficiary	51770825
3.	Invoice/Payment Reference	7899973276
4.	Currency Code	SEK
5.	Amount	30,01
6.	Booking Date	230313

Table 8.4-4 Mapping of the data items of table 8.4-3 to the MT940, field 61 and 86. Some items are not used for this transaction type. MT940 sub fields not shown are formatted like the standard MT940, and thus not described here.

MT940 Field	Field name	Item number from specification file	Remarks
61,1	Value Date	Not available	Value Date of global amount is used.
61,7	Reference to Account Owner	3	If item is empty then 'NONREF'.
86,1-6	Information to Account Owner, Line 1 – 6	2, 3	

Extended MT940 Customer Statement Message

8.2 Bankgiro Inbetalningar (Bankgiro Receivables)

Bankgiro Inbetalningar (Bankgiro Receivables) is the product for advising inpayments via Bankgirot. Bankgiro Receivables is a complete deposit service which advice all payments paid via Bankgirot, despite Autogiro (Direct debit).

Examples of Bankgiro Receivables are shown below. The comments will guide you through the examples. The raw MT940 is available in a separate document called “Extended MT940 – examples and txt documents”. Follow the link in that document called “Bankgiro Receivables example.txt”.

8.2.1 Example Bankgiro Receivables payments

The following example reflects the bookings on a fictive account 1202-25-71170 in Danske Bank shown in table 8.5-1. The emphasized line is the global amount to be broken into detailed entries. In table 8.5-2 we have shown an example of the standard MT940 compared to the Extended MT940. The notes of that table refer to explanations under the table.

Table 8.5-1 Bookings including global Bankgiro Deposits payment.

Booking date	Value date	Text	Amount (SEK)	Balance (SEK)
13.04	13.04	Opening balance		3.000,00
13.04	14.04	BI 51660885 00001	20,10	3.020,10
13.04	14.04	Transf. 12410011452	10.000,00	13.020,10

Extended MT940 Customer Statement Message

Table 8.5-2 Example of MT940 in standard and extended version. The two versions show the same transactions, but the latter contains specifications instead of global amounts and vice versa. For an explanation of field numbers, refer to table 3.1. The entries shown correspond to the bookings of table 8.5-1.

Standard MT940			Extended MT940		
Note	Field	Text	Note	Field	Text
	20	3996-02-25-71170		20	3996-02-25-71170DABADKKK/
	25	DABADKKK/1202-25-71170		25	DABADKKK/1202-25-71170
	28C	00001/002		28C	00001/002
	60M	C230304SEK3000,00		60M	C230304SEK3000,00
1.1	61	230304CK 20,10NMSC BI 51660885 00001	2.1	61	230304CK 10,00NMSC1012345607
1.2	86	MSC?20 BI 51660885 00001	2.2	86	MSC?20REF NR 1012345607 / RAD 1 MED REF 1098765405 / 01020888
	61	230304CK 10000,00NMSC Transf. 12410011452	3.1	61	230304CK 10,10NMSC1012345607
	86	MSC?20 Transf. 12410011452	3.2	86	MSC?201012345607 / 00000000?30DABADKKK?311201-15-72770?32DANSKE BANK
	62F	C230305SEK13020,10		61	230304CK 10000,00NMS1012345607
				86	MSC?20REF NR 1012345607 / RAD 1 MED REF 1012345607
				62F	C230305SEK13020,10

Note	Explanation
------	-------------

1.1 – 1.2 Global amount. The amount will always be a positive number.

2.1,3.1 These emphasized lines contain the specifications of the global amount (note 1.1 – 1.2).
The global amount is not included in the extended MT940.

2.2,3.2 In this line, information has been packed. The single items have been separated by slashes.

8.2.2 Format description for Bankgiro Receivables

In table 8.5-3 we have shown the data items that Danske Bank receives from Bankgirot for each specification entry. Note that some items might be empty depending of what was provided by the sender. Finally, the format of the MT940 fields related to each specification entry is described in table 8.5-4.

Extended MT940 Customer Statement Message

Table 8.5-3 Data items for each specification entry as received from Bankgirot. The example data is copied from the entry in table 8.5-2 labelled 2.1 – 2.2.

Item number	Description of item	Example data
1.	Credit Account	12022571170
2.	BGC Number of beneficiary	01020888
3.	Invoice/Payment Reference	Reference per payment type: 20: 1012345607 21: 22: REF NR 1012345607 23:
4.	Currency Code	SEK
5.	Amount	10,00 (The payment can be negative if the payment type is 21 or 23)
6.	Booking Date	230304
7.	Name and address of payer	

Table 8.5-4 Mapping of the data items of table 8.4-3 to the MT940, field 61 and 86. Some items are not used for this transaction type. MT940 sub fields not shown are formatted like the standard MT940, and thus not described here.

MT940 Field	Field name	Item number from specification file	Remarks
61,1	Value Date	Not available	Value Date of global amount is used.
61,7	Reference to Account Owner	3	If item is empty then 'NONREF'.
86,1-6	Information to Account Owner, Line 1 – 6	2, 3,7	

Extended MT940 Customer Statement Message

9. Norwegian account

Specifications for Norwegian accounts are delivered to Danske Bank from Nets in Norway. As a basis for the Extended MT940, Danske Bank uses Nets' service called "eGiro innbetaling" via the file format EDIFACT/CREMUL.

A transaction specification from Nets can be of six different, fundamental types, all of which are supported in the Extended MT940, and they are shown in table 9-1. A given global transaction is categorized into one of these six types depending on its text reference.

If a company receives a standard MT940 on a Norwegian account, there will in general be no global transactions. Instead, every single transaction will be present in the MT940. But in contrast to the Extended MT940, the amount of information for each single transaction will be rather poor compared to the corresponding information on paper received from Nets. In particular this is true for accounts in Danske Bank, Norway.

While examining the transaction types in turn, the reader may wonder, why the features of those types seem to overlap. Strictly speaking, the reason for having six transaction types is more historical than based on systematic arguments. So, don't get confused, just accept realities.

In the following sections we have briefly defined the transaction types in turn. For further information on the various transaction types, contact Nets (www.nets.eu).

Table 9-1 The six different, fundamental transaction types from Nets.

Transaction type ²
Valid KID payment (type code 230)
Payment with invalid KID (type code 231)
AutoGiro payment (type code 232)
Electronic payment (type code 233)
Giro payment (type code 234)
Structured payment (type code 240)

The contents of the MT940 fields 61 and 86 slightly depend on the transaction type, so let's investigate the six transaction types in turn. Only the contents of those sub fields of field 61 that differ from the description in table 3-1 have been included.

All payment types are represented in the following example, which covers one day's bookings on the fictive account 81791005000. Of course, not all types need be present on a given booking day. On the other hand, a given type can occur with more than one entry. The bookings are shown in table 9-2.

² In the CREMUL format, transaction types are identified by so called BOLS codes, which are essentially the text codes giving the texts shown in the table column "Text reference of global transaction". The BOLS codes are shown in (...) like "(type code 231)".

Extended MT940 Customer Statement Message

Table 9-2 Bookings on account 81791005000 with booking date June 27th 2022.

Booking Date	Value date	Text	Amount (NOK)	Balance (NOK)
27.06		Opening balance		91.308.888,88-
27.06	27.06	CREMUL Elektr.indb.Total	6.000.000,00	85.308.888,88-
27.06	27.06	CREMUL m/KID Total 01927	46.319,65	85.262.569,23-
27.06	27.06	CREMUL m/fejl KID Total	49.635,00	85.212.934,23-
27.06	27.06	Corr., prev. exec. Trans	5.000.000,00-	90.212.934,23-
27.06	27.06	Overførsel	50.033,66	90.162.900,57-
27.06	27.06	CREMUL Elektr.indb.Total	3.646.583,83	86.516.316,74-
27.06	27.06	CREMUL AutoGiro Total 00	2.911.264,27	83.605.052,47-
27.06	27.06	CREMUL Giro indb. Total	151.723,00	83.453.329,47-
27.06	27.06	CREMUL m/strukt Total	0,00	83.453.329,47-

The specifications of these bookings were reported in an Extended MT940. The raw MT940 is available in a separate document called “Extended MT940 – examples and txt documents”. Follow the link in that document called “Norwegian example.txt”.

In table 9-3 the contents of the file is shown compared to the corresponding MT940 in standard format. The emphasized lines of the standard MT940 part of the table are the global amounts to be broken into detailed entries. Comments to table 9-3 can be found in the following sections.

Extended MT940 Customer Statement Message

Table 9-3 Example of MT940 in standard and extended version. The two versions show the same transactions, but the latter contains specifications instead of global amounts and vice versa. For an explanation of field numbers, refer to table 3-1. The entries shown correspond to the bookings of table 9-2. Note that some MT940 lines of the standard format are divided into two rows in the table, because the Text column is not wide enough.

Standard MT940			Extended MT940		
Note	Field	Text	Note	Field	Text
	20	3996-79.10.05000		20	3996-79.10.05000
	25	8179.10.05000		25	8179.10.05000
	28C	00258/00001		28C	00258/00001
	60F	D220626NOK91308888,88		60F	D220626NOK91308888,88
	61	2206270627DK5000000,NMSCBBSREF 878160498		61	2206270627DK5000000,NMSCBBSREF 878160498
	86	Corr., prev. exec. Trans / BBSREF 878160498		86	Corr., prev. exec. Trans / BBSREF 878160498
		49293391160			0000049293391160
		Danske Bank			Danske Bank
0a	61	2206270627CK46319,65NMSCBBSREF 90000000// 09216711201	2.3a	61	2206270627DK10000,NRTI890033765
0b	86	CREMUL w/KID 09216711201 / BBSREF 90000000	2.3b		*98200005
1a	61	2206270627CK49635,NMSCBBSREF 90000000// 01202917191	2.3c	86	890033765 / 198 AG / 33175270570 / 9112083 / 3160024
1b	86	CREMUL w/err 01202917191 / BBSREF 90000000	2.3d		052260303067
	61	2206270627CK50033,66NMSCBBSREF 741690594//Transfer	3A.2a	61	2206270627CK0,NMSC3020575564
	86	BBSREF 741690594	3A.2b		757499575
		FANA SPAREINSTITUT, HER + NA, FELLESDATA	3A.2c	86	3020575564 / GALLE ANDELSFARM BA / FAKTURA 3111044
4a	61	2206270627CK151723,NMSCBBSREF 90000000// 09278011951	3A.2d		16.222,08 NOK 16222,08 BILAGSN R HOS OSS T 155.129,59 /
4b	86	CREMUL Giro 09278011951 / BBSREF 90000000	3A.2e		45315020278
2a	61	2206270627CK2911264,27NMSCBBSREF 90000000// 07919852011	3A.2f		GALLE ANDELSFARM BA
2b	86	CREMUL AGiro 07919852011 / BBSREF 90000000	3A.2g		POSTBOKS 2487 / POSTTERMINALEN / 3103 TØNSBERG
3Aa	61	2206270627CK3646583,83NMSCBBSREF 90000000// 08012791947	1.1a	61	2206270627CK4184,5NMSC1682159
3Ab	86	CREMUL Elec. 08012791947 / BBSREF 90000000	1.1b		*90000000
3Ba	61	2206270627CK6000000,NMSCBBSREF 90000000// 08719194720	1.1c	86	1682159 / 1100020010683436703 / 81056401148
3Bb	86	CREMUL Elec. 08719194720 / BBSREF 90000000	1.1d		HOVEDGÅRD PRODUKT
5a	61	2206270627CK0,NMSCBBSREF 90000000// 09942797011	2.2a	61	2206270627CK10000,NMSC890033765
5b	86	CREMUL Struc 09942797011 / BBSREF 90000000	2.2b		*98200005

Extended MT940 Customer Statement Message

Standard MT940			Extended MT940		
Note	Field	Text	Note	Field	Text
	62F	D220627NOK83453329,47	2.2c	86	890033765 / 198 AG / 33175270570 / 9112083 / 3160024
	64	D220627NOK83453329,47	2.2d		052260303067
	86	For your inform. IBAN no. NO5181791005000	1.2a	61	2206270627CK45450,5NMSC1682159
			1.2b		*90000000
			1.2c	86	1682159 / 1100020010683432354 / 81056401148
			1.2d		HOVEDGÅRD PRODUKT
			0.1a	61	2206270627CK46319,65NMSC95114510
			0.1b		419056171
			0.1c	86	95114510 / 07096018 / 46250720807
			0.1d		HILTMANN OLLE
				61	2206270627CK50033,66NMSCBBSREF 741690594//Transfer
				86	BBSREF 741690594
					FANA SPAREINSTITUT, HER + NA, FELLESDATA
			4.1a	61	2206270627CK151723,NMSC5506160863
			4.1b		*66789396
			4.1c	86	5506160863 / 30132476119
			3B.1a	61	2206270627CK2514756,49NMSC20690167911
			3B.1b		204519074
			3B.1c	86	20690167911 / Roma 47 Norge AS BETALT 27.06.22 / 73042470905
			3B.1d		Roma 47 Norge AS
			3B.1e		Postboks 9248 Etterstad
			3B.1f		0605 OSLO
			2.1a	61	2206270627CK2911264,27NMSC711122973
			2.1b		*98200004
			2.1c	86	711122973 / 198 AG / 17775002115 / 9112083 / 3160024
			2.1d		052260303067
			3B.2a	61	2206270627CK3484243,51NMSC2038900369
			3B.2b		747700795
			3B.2c	86	2038900369 / CARL VEIMANN AS / fakt kr 3712981,35
			3B.2d		3.484.243,51 minus tilgode 228737,84 forfall 27,06,2022 /
			3B.2e		70010634928
			3B.2f		CARL VEIMANN AS
			3B.2g		BAKKEVEI 11 C
			3B.2h		POSTBOKS 101 ALNABRU / 0614 OSLO
			3A.1a	61	2206270627CK3646583,83NMSC2370302588
			3A.1b		472090541
			3A.1c	86	2270302588 / KONCERT KROEN AS / FAKT.NR.3110152
			3A.1d		508.713,53 FAKT.DATO.28.05.2022 FAKT.NR .3112410

Extended MT940 Customer Statement Message

Standard MT940			Extended MT940		
Note	Field	Text	Note	Field	Text
			3A.1e		3.000.000,00 FAK T.DATO.28.05.2022 FAKT.NR.3111392
			3A.1f		137.870,30 FAKT.DATO.28.05.2022 / 82094670492
			3A.1g		KONCERT KROEN AS / ÅRØSETERBAKKEN 1 / 6422 MOLDE
			5.1a	61	2206270627CK100,00NMSC0175430
			5.1b	86	0175430 / 5415671236892343 / 20030627 / 4824155
			5.1c		Elektroniske AS
			5.2a	61	2206270627CK200,00NMSC0143570
			5.2b	86	0143570 / 3434136856751292 / 20030627 / 4824155
			5.2c		Elektroniske AS
			5.3a	61	2206270627DK300,00NMSC5804301
			5.3b	86	5804301 / 2574736956733201 / 20030627 / 4824155
			5.3c		Elektroniske AS
			62F		D220627NOK83453329,47
			64		D220627NOK83453329,47
			86		For your inform. IBAN no. NO5181791005000

Extended MT940 Customer Statement Message

9.1 KID payments

A “KID” is short for “KundeIDentifikation” or customer identification. This Nets term is widely used in Norway, and it is more general than just to identify a customer. It’s use depends very much of the user, who made a payment service agreement with Nets. But it is common that the KID identifies both the payment and the payer to the beneficiary. Examples of KID payments are shown in table 9-3 and commented in section 9.1.1 . The comments will guide you through the example. In section 9.1.2 we have given a more formal description of the format.

9.1.1 Example KID payments

The following notes refer to table 9-3.

Note	Explanation
0a – b	Global transaction for KID payment in standard MT940 format.
0.1a – d	Specification entry to global transaction. In this – quite unusual – case there’s only one specifying entry. So, of course the amounts of the entry must be equal to the corresponding global amount. For a detailed description of the single items that make up the entire entry, see table 9.1-2 and 9.1-3.

Extended MT940 Customer Statement Message

9.1.2 Format description for KID payments

In table 9.1-2 we have shown the data items that Danske Bank receive from Nets for each specification entry. Note that some items might be empty depending of what was provided by the sender. Finally, in table 9.1-3 the format of the MT940 fields related to each specification entry is described.

Table 9.1-2 Data items for each specification entry as received from Nets. The example data is copied from the entry in table 9-3 labelled 0.1a – 0.1d. Apart from a few unimportant items, the example represents the total information of one specifying transaction.

Item number	Description of item	Example data
1	Value Date	20220627
2	Nets Reference Date	20220627
3	Nets reference number	01202917191
4	Date of reception at Nets	20220626
5	Credit Account number	81791005000
6	Debit Account number	46250720807
7	Archive Reference	419056171
8	KID Reference	95114510
9	Amount	46319,65
10	Name and address of beneficiary	(Empty)
11	Name and address of payer	(Empty)
12	Payer ID	07096018
13	Sender's name and address	HILTMANN OLLE
14	Receiver's name and address	(Empty)
15	Document number	2022062715150015
16	Text reference on Credit Account	FRA: HILTMANN OLLE BETALT: 26.06.22

Table 9.1-3 Mapping of the data items of table 9.1-2 to the MT940, field 61 and 86. Some items are not used for this transaction type. MT940 sub fields not shown are formatted like the standard MT940, and thus not described here.

MT940 field	Field name	Item number from specification file	Remarks
61,2	Booking Date	Not available	Booking Date of global amount!
61,7	Reference to Account Owner	8	
61,9	Account Servicing Institution's Reference	7	
86,1-6	Information to Account Owner, Line 1 – 6	8, 12, 6, 13	If item 13 is empty, then 11 is used.

Extended MT940 Customer Statement Message

9.2 KID payments with errors

This transaction type is identical to the KID payments type. The global transactions of KID payments and KID payments with errors differ in their booking texts, whereas the individual, detailed entries are usually indistinguishable. So, whether a KID payment has a wrong KID or not is only possible to determine from the contents of the specifications, if a KID reference is simply not present. In that case, the text ‘No KID’ will appear instead of a KID reference. Otherwise, the ERP-system will fail to match the entry to any of its own invoice registrations, unless it uses other data items for the match, such as amount combined with payer ID.

Examples of KID payments with error are shown in table 9-3 and commented in section 9.2.1 . The comments will guide you through the example. In section 9.2.2 we have given a more formal description of the format.

9.2.1 Example KID payment with errors

The following notes refer to table 9-3.

Note	Explanation
1a-b	Global transaction for KID payment with error in standard MT940 format.
1.1a-d	Specification entry to global transaction. In this – quite <i>usual</i> – case there’s only one specifying entry. For a detailed description of the single items that make up the entire entry, see table 9.2-2 and 9.2-3.

Extended MT940 Customer Statement Message

9.2.2 Format description for KID payments with errors

In table 9.2-1 we have shown the data items that Danske Bank receive from Nets for each specification entry. Note that some items might be empty depending of what was provided by the sender. Finally, in table 9.2-2 the format of the MT940 fields related to each specification entry is described.

Table 9.2-1 Data items for each specification entry as received from Nets. The example data is copied from the entry in table 9-3 labelled 1.1a – 1.1d. Apart from a few unimportant items, the example represents the total information of one specifying transaction.

Item number	Description of item	Example data
1	Value Date	20220627
2	Nets Reference Date	20220627
3	Nets reference number	07110929300
4	Date of reception at Nets	20220627
5	Credit Account number	81791005000
6	Debit Account number	81056401148
7	Archive Reference	*90000000
8	KID Reference	1682159
9	Amount	4184,5
10	Name and address of beneficiary	(Empty)
11	Name and address of payer	HOVEDGÅRD PRODUKT
12	Payer ID	1100020010683436703
13	Sender's name and address	(Empty)
14	Receiver's name and address	(Empty)
15	Document number	2022062715150015
16	Text reference on Credit Account	TANJA NORSK / HOVEDGÅRD PRODUKT

Table 9.2-2 Mapping of the data items of table 9.2-1 to the MT940, field 61 and 86. Some items are not used for this transaction type. MT940 sub fields not shown are formatted like the standard MT940, and thus not described here.

MT940 field	Field name	Item number from specification file	Remarks
61,2	Booking Date	Not available	Booking Date of global amount!
61,7	Reference to Account Owner	8	
61,9	Account Servicing Institution's Reference	7	
86,1-6	Information to Account Owner, Line 1 – 6	8, 12, 6, 13	If item 13 is empty, then 11 is used.

Extended MT940 Customer Statement Message

9.3 Autogiro

Another expression for Autogiro is Direct Debit. The payer allows the beneficiary to draw the amount due to the beneficiary on the payer's account through Nets. Nets administrates the agreement. Once the agreement has been settled, the beneficiary can draw the outstanding debts without any interference by the payer. One very common use of Autogiro transactions is subscriptions: Magazine fees, rent, insurance premium etc.

Examples of Autogiro payments are shown in table 9-3 and commented in section 9.3.1 . The comments will guide you through the example. In section 9.3.2 we have given a more formal description of the format.

9.3.1 Example Autogiro payments

The following notes refer to table 9-3.

Note	Explanation
2a-b	Global Autogiro transaction.
2.1 a-d, 2.2 a-d, & 2.3a-d	Two specification entries. The entries do not appear right after each other. As the entries have been sorted in the MT940 with the lowest amounts first, entries of any kind can follow any other kind.
2.1 a-d	A detailed description of this entry is given in table 9.3-1. It is worth noting, that information in Autogiro transactions has the form of numerical references, not names and addresses or text references.
2.2c-d	In this case, the last item of field 86 in the MT940 actually consists of two separate numbers.
2.3a-d	This entry has a negative amount and balances entry 2.2a-d. It is supposed to illustrate a situation, where a customer (payer) has cancelled an agreement, but the invoice was already sent, so the beneficiary made a credit note.

Extended MT940 Customer Statement Message

9.3.2 Format description for Autogiro payments

In table 9.3-1 we have shown the data items that Danske Bank receive from Nets for each specification entry. Note that some items might be empty depending of what was provided by the sender. Finally, in table 9.3-2 the format of the MT940 fields related to each specification entry is described.

Table 9.3-1 Data items for each specification entry as received from Nets. The example data is copied from the entry in table 9-3 labelled 2.1a – 2.1d. Apart from a few unimportant items, the example represents the total information of one specifying transaction.

Item number	Description of item	Example data
1	Value Date	20220627
2	Nets Reference Date	20220627
3	Nets reference number	00971034969
4	Date of reception at Nets	20220627
5	Credit Account number	81791005000
6	Debit Account number	Not available
7	Archive Reference	*98200004
8	Payment Order Reference	711122973
9	Amount	2911264,27
10	Name and address of beneficiary	Not available
11	Name and address of payer	Not available
12	Payer ID	3160024 052260303067
13	Sender's name and address	Not available
14	Receiver's name and address	Not available
15	Document number	2022062715150015
16	Text reference on Credit Account	Not available
17	Sender's Reference	Not available
18	Autogiro Creditor Reference	198 AG
19	Autogiro Debtor Reference	17775002115
20	Autogiro Agreement Number	9112083

Extended MT940 Customer Statement Message

Table 9.3-2 Mapping of the data items of table 9.3-1 to the MT940, field 61 and 86. Some items are not used for this transaction type. MT940 sub fields not shown are formatted like the standard MT940, and thus not described here.

MT940 field	Field name	Item number from specification file	Remarks
61,2	Booking Date	Not available	Booking Date of global amount!
61,7	Reference to Account Owner	8	If empty, item 18 is used If item 18 is empty, item 19 is used If item 19 is empty, item 20 is used
61,9	Account Servicing Institution's Reference	7	
86,1-6	Information to Account Owner, Line 1 – 6	8, 18, 19, 20, 12	

Extended MT940 Customer Statement Message

9.4 Electronic payments

This is a very general kind of payments. Except for Autogiro, it more or less covers the features of all other payment types. It seems to be designed to meet the requirements of pure electronic transfers as for example initiated by office banking systems. Therefore, the possible amount of information is larger than for any other payment type.

Examples of Electronic payments are shown in table 9-3 and commented in section 9.4.1 . The comments will guide you through the example. In section 9.4.2 we have given a more formal description of the format.

9.4.1 Example Electronic payments

The following notes refer to table 9-3.

Note	Explanation
3Aa-b & 3Ba-b	Global Electronic Payment transactions. Up to four transactions of the same type are possible for Norwegian Nets transactions. Early morning, morning, afternoon and final settlement.
3A.1a-g & 3A.2a-g	Two entries corresponding to global 3Aa-b.
3B.1a-f & 3B.2a-h	Two entries corresponding to global 3Ba-b.
3A.1c-h	For this transaction type, field 86 of the MT940 is very likely sooner or later to get too small. All six lines have been used in this case. This is due to the long message from the sender. See table 9.4-1 for further details on this specific entry. The message lines are concatenated, and therefore the message doesn't appear as pretty as the sender probably meant it to be. Anything else would use further space, which we cannot afford to waste.
3A.2a	A zero amount just to show, that zero payments are possible too.

Extended MT940 Customer Statement Message

9.4.2 Format description for Electronic payments

In table 9.4-1 we have shown the data items that Danske Bank receive from Nets for each specification entry. Note that some items might be empty depending of what was provided by the sender. Finally, in table 9.4-2 the format of the MT940 fields related to each specification entry is described.

Table 9.4-1 Data items for each specification entry as received from Nets. The example data is copied from the entry in table 9-3 labelled 3A.1a – 3A.1h. Apart from a few unimportant items, the example represents the total information of one specifying transaction.

Item number	Description of item	Example data
1	Value Date	20220627
2	Nets Reference Date	20220627
3	Nets reference number	02919017158
4	Date of reception at Nets	20220627
5	Credit Account number	81791005000
6	Debit Account number	82094670492
7	Archive Reference	472090541
8	Payment Order Reference	2370302588
9	Amount	3646583,83
10	Name and address of beneficiary	(Empty)
11	Name and address of payer	(Empty)
12	Payer ID	(Empty)
13	Sender's name and address	KONCERT KROEN AS ÅRØSETERBAKKEN 1 6422 MOLDE
14	Receiver's name and address	TANJA OB POSTBOKS 54 ØKERN 0508 OSLO
15	Document number	2022062715150015
16	Text reference on Credit Account	KONCERT KROEN AS
17	Sender's Reference	FAKT.NR.3110152 508.713,53 FAKT.DATO.28.05.2022 FAKT.NR.3112410 3.000.000,00 FAKT.DATO.28.05.2022 FAKT.NR.3111392 137.870,30 FAKT.DATO.28.05.2022

Extended MT940 Customer Statement Message

Table 9.4-2 Mapping of the data items of table 9.4-1 to the MT940, field 61 and 86. Some items are not used for this transaction type. MT940 sub fields not shown are formatted like the standard MT940, and thus not described here.

MT940 field	Field name	Item number from specification file	Remarks
61,2	Booking Date	Not available	Booking Date of global amount!
61,7	Reference to Account Owner	8	
61,9	Account Servicing Institution's Reference	7	
86,1-6	Information to Account Owner, Line 1 – 6	8, 16, 17, 6, 13	If item 13 is empty, then 11 is used.

Extended MT940 Customer Statement Message

9.5 Giro payments

This transaction type involves some kind of payment form, which the beneficiary sends to the payer with some payment references pre printed. These references appear in the information from Nets for this type.

Examples of Giro payments are shown in table 9-3 and commented in section 9.5.1 . The comments will guide you through the example. In section 9.5.2 we have given a more formal description of the format.

9.5.1 Example Giro payments

The following notes refer to table 9-3.

Note	Explanation
4a-b	Global Giro transaction.
4.1a-c	A single specification entry. Usually more than one is seen. The amount of information is rather poor. Essentially, the payment order reference is all we have together with the amount.

Extended MT940 Customer Statement Message

9.5.2 Format description for Giro payments

In table 9.5-1 we have shown the data items that Danske Bank receive from Nets for each specification entry. Note that some items might be empty depending of what was provided by the sender. Finally, in table 9.5-2 the format of the MT940 fields related to each specification entry is described.

Table 9.5-1 Data items for each specification entry as received from Nets. The example data is copied from the entry in table 9-3 labelled 4.1a – 4.1c. Apart from a few unimportant items, the example represents the total information of one specifying transaction.

Item number	Description of item	Example data
1	Value Date	20220627
2	Nets Reference Date	20220627
3	Nets reference number	01927901605
4	Date of reception at Nets	20220627
5	Credit Account number	81791005000
6	Debit Account number	30132476119
7	Archive Reference	*66789396
8	Payment Order Reference	5506160863
9	Amount	151723,00
10	Name and address of beneficiary	(Empty)
11	Name and address of payer	(Empty)
12	Payer ID	Not available
13	Sender's name and address	(Empty)
14	Receiver's name and address	(Empty)
15	Document number	2022062715150015
16	Text reference on Credit Account	Not available
17	Sender's Reference	Not available

Table 9.5-2 Mapping of the data items of table 9.5-1 to the MT940, field 61 and 86. Some items are not used for this transaction type. MT940 sub fields not shown are formatted like the standard MT940, and thus not described here.

MT940 field	Field name	Item number from specification file	Remarks
61,2	Booking Date	Not available	Booking Date of global amount!
61,7	Reference to Account Owner	8	
61,9	Account Servicing Institution's Reference	7	
86,1-6	Information to Account Owner, Line 1 – 6	8, 6, 13	If item 13 is empty, then 11 is used.

Extended MT940 Customer Statement Message

9.6 Structured payments

A structured payment is nearly the same as "KID payments". The difference between "structured payments" and "KID payments" is that a global entry for a structured payment can be detailed much more than is the case for global entries of "KID payments". As a consequence credit notes (negative amounts) might occur in specification entries. The use of structured payments depends very much of the user, who made a payment service agreement with Nets. But it is common that the KID identifies both the payment and the payer to the beneficiary. Examples of structured payments are shown in table 9-6.2 and commented in section 9.6.1 . The comments will guide you through the example. In section 9.6.2 we have given a more formal description of the format.

9.6.1 Example structured payments

The following notes refer to table 9-3.

Note	Explanation
5a-b	Global transaction for structured payment in standard MT940 format.
5.1a – 5.3c	Specification entries to global transaction. In this case there are three specifying entries, containing "KID payments". So, the sum of amounts on "KID payments" must be equal to the corresponding global amount.
5.1a – c	For a detailed description of the single items that make up the entire entry, see table 9.6-2 and 9.6-3.
5.3a – c	This entry has a negative amount and balances entries 5.1a – 5.2c. It is supposed to illustrate a situation, where a customer (payer) has cancelled an agreement, but the invoices were already sent, so the beneficiary made a credit note.

Extended MT940 Customer Statement Message

9.6.2 Format description for structured payments

In table 9.6-2 we have shown the data items that Danske Bank receive from Nets for each specification entry. Note that some items might be empty depending of what was provided by the sender. Finally, in table 9.6-3 the format of the MT940 fields related to each specification entry is described.

Table 9.6-2 Data items for each specification entry as received from Nets. The example data is copied from the entry in table 9-3 labelled 5.1a – 5.1c. Apart from a few unimportant items, the example represents the total information of one specifying transaction.

Item number	Description of item	Example data
1	Value Date	20220627
2	Credit account number	81051234567
3	Amount (debit/credit)	100,00
4	Reference to Account Owner	0175430
5	Archive Reference	(Empty)
6	KID Reference	5415671236892343
7	Document date	20220627
8	Beneficiary number	4824155
9	Name and address of payer	Elektroniske AS

Table 9.6-3 Mapping of the data items of table 9.6-2 to the MT940, field 61 and 86. Some items are not used for this transaction type. MT940 sub fields not shown are formatted like the standard MT940, and thus not described here.

MT940 field	Field name	Item number from specification file	Remarks
61,2	Booking Date	Not available	Booking Date of global amount!
61,5	Amount	3	Amount of specification payment. Credit (if credit note) or debit.
61,7, 61,8	account owners reference	4	For example invoice number
86,1-6	Information to Account Owner, Line 1 – 6	4, 5, 6, 7, 8, 9	