

# Customer Statement

- MT940 with Structured Information To Account Owner

## General Information

The MT940 customer statement message is an electronic message containing financial statement information for customers concerning their accounts. Danske Bank can send a MT940 either produced by the bank itself or received from another bank. The format of the message is a SWIFT compliant standard format and is sent via the SWIFT network or through the Business Online file handling system as well as via direct communication channels. MT940 stands for "Message Type 940". The content can be adjusted according to the individual descriptions below.

## Block Information

A MT940 message is divided into three blocks of information each consisting of a number of fields. Some of these fields are mandatory while others are optional. Each field must abide by the rules specified in its format to ensure the standardisation of the message.

There is always one and only one Header and one End Block in a MT940 message, and there can be several Transaction Blocks or none.

Blocks	Fields
Header Block	20: Transaction reference number 25: Account Identification by IBAN or BBAN account number The account number will be preceded by BIC code if delivered in Business Online or via direct communication channels other than SWIFT NET FIN 28C: Sequential number of the statement and sequence 60F: Opening Balance 86: In case of cash pool account, a text regarding the cash pool will be written if delivered through Business Online or via direct communication channels other than SWIFT NET FIN
Transaction Blocks	61: Details of the transaction 86: Additional information
End Block	86: In case of cash pool account, a text regarding the cash pool will be written if delivered through the SWIFT NET FIN network 62M/62F: Intermediate closing balance / Final closing balance 64: Value balance

### Example of Blocks in a MT940 message:

Header	:20:3996-3001123456 :25:DABADKKK/1122334 :28C:00084/001 :60F:C230302DKK40435,15
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<b>Transaction</b>	:61:2303150315DK4000,15NMSCTransaction Details :86:Additional Information concerning the transaction is presented here. A maximum of 6 lines with 65 characters each may be used to present this information, each line consisting of a set number of characters.
<b>Transaction</b>	:61:2303190319DK300,15NTRFTransfer :86:/REMI/Loan payment
<b>Transaction</b>	:61:2302270227DK150,NTRFArbi/deposit//1323333800 :86:Arbi/deposit 1323333800
<b>End</b>	:62F:C230230020DKK44885,45 :64: C2302300230DKK44885,45

## Field Information

Fields may be mandatory or optional. Some fields are divided into subfields. Information in all fields must abide by the formatting rules described below. For example, a field may require that a date be specified in the format YYMMDD (e.g. 230126 = January 26<sup>th</sup> 2023). This field's format will be denoted as 6!N meaning "always 6 digits"

### Formatting detailed

Format	Description
<b>Occurrence (e.g. 8)</b>	The number of occurrences
<b>!</b>	Meaning "always" (if missing, read "Up to")
<b>[]</b>	The brackets contain optional logical expressions
<b>N</b>	Digits only
<b>D</b>	Numbers with comma (,) used to precede any decimals
<b>C</b>	Alphabetic letters (all cases) and digits only (alphanumeric)
<b>X</b>	Any character permitted within the EBCDIC code
<b>A</b>	Uppercase alphabet letters only
<b>Special characters e.g. //</b>	Characters which must be present

Examples:

1. **10n** = "Up to 10 digits"
2. **6!n[4!n]2a[1a]** = Always 6 digits (followed by an optional always 4 digits) followed by 2 uppercase alphabet letters (followed by an optional always 1 uppercase alphabet letter)
3. **15d1!a3!c16x[/]16x][34x]** = Up to 15 numbers which may include a comma followed by always 1 uppercase letter followed by always 3 alphanumeric characters, followed by up to 16 EBCDIC characters (followed by an optional two slashes [/]) and 16 EBCDIC characters (followed by an optional up to 34 EBCDIC characters)

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## Details of each Field

### Field 20: Transaction Reference Number

Presence: Mandatory  
 Field: Contains the transaction reference number  
 Format: 16x  
 Example: :20:3996-3258112345

### Field 25: Account Identification

Presence: Mandatory  
 Format: 35X

Examples with IBAN account numbers:

:25:DE03203205004989012345  
 :25:DK0230003617012345  
 :25:FI0281199710012345  
 :25:GB02DABA30128122012345  
 :25:IE02DABA95182390012345  
 :25:NO0281013312345  
 :25:PL02236000050000004550212345  
 :25:SE031200000001220012345  
 :25:FI0734499400012345

Examples with BBAN account numbers:

:25:4989012345 (DE)  
 :25:3617012345 (DK)  
 :25:81199710012345 (FI)  
 :25:22012345 (GB)  
 :25:90012345 (IE)  
 :25:8101.33.12345 (NO)  
 :25:4550212345 (PO)  
 :25:1220-01-12345 (SE)  
 :25:344994-00012345 (FI)

For unformatted the following BBAN account numbers are valid:

:25:30128122012345 (GB)  
 25:95182390012345 (IE)

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If the MT940 is received via other channels than SWIFT NET FIN, the Bank Identification Code and a slash will precede the actual account number. It's possible to choose IBAN in all countries regardless of channel. Please contact customer support if the Bank Identification Code should be removed or if you require IBAN instead of BBAN in field 25.

Examples:

```
:25: DABADKKK/DE03203205004989012345
:25: DABADKKK/DK0230003617012345
:25: DABADKKK/FI0281199710012345
:25: DABADKKK/GB02DABA30128122012345
:25: DABADKKK/IE02DABA95182390012345
:25: DABADKKK/N00281013312345
:25: DABADKKK/PL02236000050000004550212345
:25: DABADKKK/SE0312000000012200112345
```

If you have questions then please contact EDI Support- on [Integration Services Homepage](#):

## **Field 28C: Statement Number/Sequence Number**

Presence: Mandatory

Field: Contains the statement number followed by an optional sequence number

Format: 5n[/5n]

Example: **:28C:** 00532/001 (First message of statement 532)  
**:28C:** 00532/002 (Second message of statement 532)

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

Presence: Mandatory

Format: 1!a6!n3!a15d

**Subfield 1:** Debit/Credit mark

Format: 1!a  
 C for credit  
 D for debit

**Subfield 2:** Date

Format: 6!n  
 YYMMDD

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**Subfield 3:** Currency

Format: 3!a

Valid ISO 4217 code

**Subfield 4:** Amount

Format: 15d

maximum 15 numeric characters, decimal format is comma

Example :60F:C230306DKK985623,04

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**Field 61: Statement Line**

Presence: Optional

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

**Subfield 1:** Value date

Format: 6!n (YYMMDD)

**Subfield 2:** Entry date

Format: [4!n] (optional MMDD)

**Subfield 3:** Debit/Credit Mark

Format: 2a

C for Credit

D for Debit

RC for Reversal of credit (debit entry),

RD for Reversal of debit (credit entry)

**Subfield 4:** Funds Code (Third character of currency code)

Format: [1!a]

**Subfield 5:** Amount

Format: 15d

**Subfield 6:** Transaction Type Identification Code

Format: 1!a3!c (where 1!a is within the character set {"S","N","F"})

**Subfield 7:** Reference for the Account Owner

Format: 16x

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

**Subfield 8:** Account Servicing Institution's Reference

Format: [//16x]

**Subfield 9:** Supplementary Details

Format: [34X]

Example: /OCMT/FIM128945,05/

Example: :61:2303010228CK366336,2NTRFArbi/deposit//1323333800

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## Transaction Type Identification Code

Every transaction is identified by a transaction code. The code is a 4 letter code where the first letter is always determined by the following rule set:

- For entries related to SWIFT transfer instructions and subsequent charge messages, the format of the identification code is always: S3!n 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).  
Examples: S103, S202
- For entries related to payment and transfer instructions, including related charge messages not sent through SWIFT, format is N3!c.  
Examples: NMSC, NCHG
- For entries being first advised by the statement (items originated by the account servicing institution), format is always: F3!c  
Examples: FINT, FCHG

The last 3 letters of the transaction type identification code are determined by the transaction type. See the table below:

### List of transaction types and their transaction type codes:

Payment and transfer instructions including related charge messages not sent through SWIFT. N +	BOE (Bill of exchange)
	CLR (Cash letters / Cheques Remittance)
	CHG (Charges and other expenses)
	CMS (Cash Management Item - Sweeping)
	CMZ (Cash Management Item - Zero Balancing)
	CHK (Cheques)
	COL (Collections)
	COM (Commissions)
	DDT (Direct Debit Item)
	DIV (Dividends-Warrants)
	DCR (Documentary credit)
	ECK (Euro cheques)
	EOA (Equivalent amount)
	FEX (Foreign exchange)
	INT (Interest)
	LDP (Loan deposit)
	MSC (Miscellaneous)
	RTI (Returned item)
	SEC (Securities)
	STO (Standing order)
TCK (Travelers cheques)	
TRF (Transfer)	
CMT (Topping)	

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For entries being first advised by the statement (items originated by the account servicing institution) F +	CHG (Charges and other expenses)
	CMS (Cash Management Item - Sweeping)
	CMZ (Cash Management Item - Zero Balancing)
	CHK (Cheques)
	INT (Interest)
	RTI (Returned item)
For entries related to SWIFT transfer instructions and subsequent charge messages S +	101 (SWIFT message 101)
	103 (SWIFT message 103)
	190 (SWIFT message 190)
	191 (SWIFT message 191)
	200 (SWIFT message 200)
	201 (SWIFT message 201)
	202 (SWIFT message 202)
	203 (SWIFT message 203)
	205 (SWIFT message 205)
	300 (SWIFT message 300)
	320 (SWIFT message 320)
	400 (SWIFT message 400)
	554 (SWIFT message 554)
	556 (SWIFT message 556)

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## **Field 86: Information to Account Owner**

Presence: Optional

Format: maximum 6 x 65x (up to 6 lines consisting of up to 65 EBCDIC code characters)

Example: :86:/RREF/3825-0031367289 /EREF/1309101116-0000001 /ORDP//NAME/AB AG  
/REMI/Inv. 1000217666 - 22.724,00, Inv. 1000217693 - 68.130,00,in  
v. 1000217801 - 16.470,00 /RCMT/EUR 100.000,00 /CHRG/DKK 4,00

Note: As a starting point, field 86 is used to supply extra information related to the preceding statement line in file 61.

However, a separate field 86 can also be supplied.

If other channels than SWIFT NET FIN are used as receiving channel - the first instance of field 86 may contain general information about the account being part of a Group Cash Pool arrangement. This instance is not related to a statement line.

If SWIFT NET FIN is used as receiving channel, the same information may be given as a last instance of field 86, which is not related to a statement line.

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

### **The information will be structured with some of the following labels dependant of transaction types:**

Tag	Description
/IREF/	Instruction ID / Transaction ID
/SVCL/	Identification code of the Scheme
/ORDT/	Original due date of the collection
/RREF/	Danske Bank reference of the transfer from abroad
/EREF/	Creditors End to end reference from the original payment. If not present, the value will be 'Not Provided'
/FREF/	Filing Code (accounts in Finland only)
/ORDP//NAME/	Organization name of payment initiator from the original payment
/ID/	Organization ID of payment initiator from the original payment. If no name exists, the ID will have SWIFT code /ORDP//ID/
/REMI/	The remittance information from the original payment
/CDTRREFTP//CD/	Remittance information, Structured part, Reference Type e.g. 'SCOR'. Only present if payment initiator have used the Structured advice part of the ISO 20022 XML customer credit transfer message
/ISSR/	Remittance information, Structured part, Issuer. Only present if payment initiator have used the Structured advice part of the ISO 20022 XML customer credit transfer message
/CDTRREF/	Remittance information, Structured part, Reference. Only present if payment initiator have used the Structured advice part of the ISO 20022 XML customer credit transfer message
/ULTD//NAME/	Name of Ultimate Debtor from the original payment
/ID/	Organization ID of Ultimate Debtor from the original payment If no name exists, the Org ID will have SWIFT code /ULTD//ID/
/ULTB//NAME/	Name of Ultimate creditor from the original payment
/RTRN/	Return reason code if the payment is returned /RCMT/ = Received Amount - preceded by currency code
/CHRG/	Danske Bank total charges amount related to the specific transaction -

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	preceded by currency code
/XCRT/	Exchange rate preceded by currency codes involved in the exchange. The codes are separated by a dash between "From currency" and "To currency" e.g. DKK-EUR 7.451286
/BENM/	Beneficiary - In connection with this the following codes can appear: <ul style="list-style-type: none"> <li>• /NAME/ = Name of beneficiary</li> <li>• /ADDR/ = Address of beneficiary</li> <li>• /IBAN/ = International bank account number</li> <li>• /BBAN/ = Base bank account number</li> <li>• /BIC/ = Bank identifier code</li> </ul>
/CHGS/	Charges
/MCID/	Merchant Id
/ORDP/	Ordering party - In connection with this the following codes can appear: <ul style="list-style-type: none"> <li>• /NAME/ = Name of beneficiary</li> <li>• /ADDR/ = Address of beneficiary</li> <li>• /IBAN/ = International bank account number</li> <li>• /BBAN/ = Base bank account number</li> <li>• /ID/ = Organization Id (Business number)</li> </ul>
/ORID/	Ordering Id
/RCMT/	Received amount
/RCTS/	Received timestamp
/REMI/	Remittance information - In connection with this the following codes can appear: <ul style="list-style-type: none"> <li>• /CDTRREFTP//CD/ = Creditor reference type</li> <li>• /ISSR/ = Issuer</li> <li>• /CDTRREF/ = Creditor reference</li> </ul>
/ULTB/	Ultimate creditor - In connection with this the following codes can appear: <ul style="list-style-type: none"> <li>• /NAME/ = Name</li> <li>• /ID/ = Id</li> </ul>
/ULTD/	Ultimate debtor - In connection with this the following codes can appear: <ul style="list-style-type: none"> <li>• NAME/ = Name</li> <li>• /ID/ = Id</li> </ul>

## SEPA Direct Debit Transactions

Information for account owner on SEPA related transactions item may contain the following labels per transaction type:

### Incoming SEPA Direct Debit:

Tag	Description
/IREF/	Instruction ID

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/ID/	Transaction ID
/SVCL/	Identification code of the Scheme
/ORDT/	Original due date of the collection
/REMI/	The remittance information
/EREF/	Creditor's reference

## Outgoing SEPA Direct Debit Initiation:

Tag	Description
/EREF/	Creditor's reference
/IREF/	Instruction ID / Transaction ID
/PREF/	Payment Information ID
/SVCL/	Identification code of the Scheme
/MARF/	Mandate reference
/CSID/	Identifier of the creditor
/ORDP//NAME/	The name of the debtor

## Incoming SEPA Direct Debit Return (after settlement date):

Tag	Description
/EREF/	Creditor's reference
/IREF/	Instruction ID / Transaction 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)
/MISC/	Original amount
/OTHR/	Interest Compensation to Debtor Bank
/ORDP//NAME/	The name of the debtor

## Field 62F/M: 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)

**Subfield 1:** D/C Mark  
 Format: 1!a  
 C for credit  
 D for debit

**Subfield 2:** Date  
 Format: 6!n  
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**Subfield 3:** Currency  
 Format: 3!a  
 Valid ISO 4217 code

**Subfield 4:** Amount  
 Format: 15d

Example: :62F:C230228DKK12724930,14  
 Example: :62M:C230228DKK12724930,14

### Field 64: Closing Available Balance (always Value date balance)

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

**Subfield 1:** D/C Mark  
 Format: 1!a  
 C for credit  
 D for debit

**Subfield 2:** Date  
 Format: 6!n  
 YYMMDD

**Subfield 2:** Currency  
 Format: 3!a  
 Valid ISO 4217 code

**Subfield 3:** Amount  
 Format: 15d

Example: :64:C230228DKK6698733,27

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## Change log

Version	Date	Change
1.0	2014-12-09	Document created
1.01	2023-03-23	Reviewed