



## Usage Guideline

# **ING Format Description MT.940 Customer Statement Message**

## Account, Balance and Transaction Reporting (MT)

This document describes a usage guideline restricting the base message MT940 (SR 2017). You can also consult this [information online](#).

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# Message Functionality

## Collection Description

Account, Balance and Transaction Reporting (MT) ([link](#))

## Usage Guideline Description

ING Format Description MT.940 Customer Statement Message ([link](#))

Structured MT940 (version 4)

The MT940 End of Day statement is a standard SWIFT (Society for Worldwide Interbank Financial Telecommunication) message for electronic banking statements. Many software packages are able to process information stated in this international standard format. It is often called the electronic banking statement. This document provides guidelines that enable companies to implement the MT940 statement into their systems and processes.

The structure of an MT940 message is based on SWIFT code words and code words from other relevant sources (/xxxx/) and subfields within a code word (/xxxx/subfield 1/subfield 2/). This format can be easily processed and reconciled by an automated function. The present layout is based on SWIFT Standards FIN, Category 9, Cash Management and Customer Status.

Usage rules for Structured MT940

- \* Statements in case of no movement (zero statement) is default.
- \* Statements in case of no movement (zero statement) can be switched off
- \* Standard SWIFT headers will be used

ING Transaction Codification

The various transaction codification supported by ING in the End of Day statement can be found in Codification Annex to Structured MT940 & MT942 Strategic (See also appendix).

Message Separator

In case of multiple statements delivered in one file, the messages are separated by the sign "\$". This is applicable to the following Channels: InsideBusiness Connect, SwiftNet FileAct and EBICS.

Country coverage

This CAMT.053 applies to all ING countries incl. Multibank. For Multibank the CAMT.053 is based on an incoming SWIFT MT940. Therefore the CAMT.053 will contain limited information.

## Outline

The ING Format Description MT.940 Customer Statement Message message is composed of 10 building blocks

**a - 20 Transaction Reference Number**

<div><p>This field specifies the reference assigned by the Sender to unambiguously identify the message.</p></div>

**b - 25**

**c - 28C Statement Number/Sequence Number**

<div><p>This field contains the sequential number of the statement, optionally followed by the sequence number of the message within that statement when more than one message is sent for one statement.</p></div>

**d - 60F**

**e - Sequence**

**f - 62F**

**g - 64 Closing Available Balance (Available Funds)**

<div><p>This field indicates the funds which are available to the account owner (if credit balance) or the balance which is subject to interest charges (if debit balance).</p></div>

**h - 65 Forward Available Balance**

<div><p>This field indicates the funds which are available to the account owner (if a credit or debit balance) for the specified forward value date.</p></div>

**i - 86 Information to Account Owner**

<div><p>This field contains additional information about the statement as a whole. It is to be passed on to the account owner.</p></div>

**j - Network Validated Rules**

## About this document

### Legend

Abbreviation	Term	Description
X	Excluded	An optional field or element must not be populated.
I	Ignored	A field or element could be populated but is ignored by the receiver.
[x..y]	Multiplicity	A field or element multiplicity has changed.
FV	Fixed Value	A field or element must contain a given value.
T/C	Type / Code Change	A user-defined datatype replaces an existing simple datatype.
A	Element Added	A field or element has been added.

Header	Description
LvL	Element nesting in tree hierarchy
Name	Element name
Mult	Element multiplicity
Type / Code	Element formatting
Rest	Restriction type
Additional details	Other restriction specifics

Type/Code Notation	Describes the Element	Examples
text{m,M}	minimum (m) and maximum (M) length	text{1,35}
text{L}	maximum (L) length, minimum length is 0	test{10}
m <= decimal <= M	minimum (m) and maximum (M) values	0.01 <= decimal <= 9999.99
fd = F, td = T	maximum fractional (F) and total (T) number of digits	fd = 2, td = 11
<<regular expression>>	regular expression pattern	[A-Z]{6,6}([A-Z0-9]{3,3}){0,1}

Lvl	Name	Mult	Type / Code	Restr	Additional details
0	940 Customer Statement Message (SR2017)				
1	20 Transaction Reference Number	[1..1]	16x		Comment: Unique reference of the message
2	20		16x		
3	20null	[1..1]			
1	21 Related Reference	[0..1]	16x	X	
1	25a Account Identification	[1..1]			
2	25		35x		
3	Account	[1..1]			Comment: IBAN or IBAN+ISO Currency  Reporting of IBAN or IBAN+Currency in Tag 25 depends on implementation and channel.
2	25P		35x 4!a2!a2!c[3!c]	X	
1	28C Statement Number/Sequence Number	[1..1]	5n[/5n]		
2	28C		5n[/5n]		
3	Statement Number	[1..1]	5n		Comment: Restart at 1 at 1st target date of the year * Statement number increases by "1" for every reported cycle * Statement number must be unique for an account per reported cycle within a year * Max. of 1 statement per reported cycle
3	Sequence Number	[0..1]	5n		Comment: Unique sequence number per message within a statement, starting at 1
1	60a Opening Balance	[1..1]			
2	60F		1!aYYMMDD3!a15d		
2	D/C Mark	[1..1]	1!a		
3	Credit		C		
3	Debit		D		
3	Date	[1..1]	YYMMDD		
2	Currency	[1..1]	3!a		
3	Amount	[1..1]	15d		Comment: Opening book balance If amount equals 0, then indicator is C * Number of decimals are determined by currency * All amounts are formatted with a decimal comma

Lvl	Name	Mult	Type / Code	Restr	Additional details
2	60M		1!aYYMMDD3!a15d	X	
1	Sequence	[0..*]			
2	61 Statement Line	[0..1]	YYMMDD[MMDD]2a[1!a]15d1!a3!c16x[//16x][34x]		
3	61		YYMMDD[MMDD]2a[1!a]15d1!a3!c16x[//16x][34x]		
4	Value Date	[1..1]	YYMMDD		Comment: Multibank: = Value Date (Tag 61 Sub 1) of incoming MT940
4	Entry Date	[0..1]	MMDD	[1..1]	Comment: Multibank: = Entry Date (Tag 61 Sub 2) of incoming MT940
3	Debit/Credit Mark	[1..1]	2a		Comment: Multibank: = Debit/Credit Mark (Tag 61 Sub 3) of incoming MT940
4	C		C		
4	D		D		
4	RC		RC	X	
4	RD		RD	X	
4	Funds Code	[0..1]	1!a	X	
4	Amount	[1..1]	15d		Comment: Transaction amount. If amount equals 0, then indicator is C * Number of decimals are determined by currency * All amounts are formatted with a decimal comma  Multibank: = Transaction Amount (Tag 61 Sub 5) of incoming MT940
3	Transaction Type	[1..1]	1!a		
4	First advice		F	X	
4	Non-SWIFT transfer		N		
4	SWIFT transfer		S	X	

Lvl	Name	Mult	Type / Code	Restr	Additional details
4	Identification Code	[1..1]	3!c		Comment: Multibank: = Transaction Type / SWIFT code (Tag 61 Sub 6) of incoming MT940
5	The following types must be used				
6	OptionalCode_3!c_9				
7	BNK		BNK		Comment: Securities Related Item - Bank Fees
7	BOE		BOE		Comment: Bill of Exchange
7	BRF		BRF		Comment: Brokerage fee
7	CAR		CAR		Comment: Securities Related Item - Corporate Actions Related
7	CAS		CAS		Comment: Securities Related Item - Cash in Lieu
7	CHG		CHG		Comment: Charges and other expenses
7	CHK		CHK		Comment: Cheques
7	CLR		CLR		Comment: Cash letters/Cheques remittance
7	CMI		CMI		Comment: Cash management item - No detail
7	CMN		CMN		Comment: Cash management item - Notional pooling
7	CMP		CMP		Comment: Compensation claims
7	CMS		CMS		Comment: Cash management item - Sweeping
7	CMT		CMT		Comment: Cash management item - Topping
7	CMZ		CMZ		Comment: Cash management item - Zero balancing
7	COL		COL		Comment: Collections (used when entering a principal amount)
7	COM		COM		Comment: Commission
7	CPN		CPN		Comment: Securities Related Item - Coupon payments



Lvl	Name	Mult	Type / Code	Restr	Additional details
7	DCR		DCR		Comment: Documentary credit (used when entering a principal amount)
7	DDT		DDT		Comment: Direct Debit Item
7	DIS		DIS		Comment: Securities Related Item - Gains disbursement
7	DIV		DIV		Comment: Securities Related Item - Dividends
7	EQA		EQA		Comment: Equivalent amount
7	EXT		EXT		Comment: Securities Related Item - External transfer for own account
7	FEX		FEX		Comment: Foreign exchange
7	INT		INT		Comment: Interest
7	LBX		LBX		Comment: Lock box
7	LDP		LDP		Comment: Loan deposit
7	MAR		MAR		Comment: Securities Related Item - Margin payments/Receipts
7	MAT		MAT		Comment: Securities Related Item - Maturity
7	MGT		MGT		Comment: Securities Related Item - Management fees
7	MSC		MSC		Comment: Miscellaneous
7	NWI		NWI		Comment: Securities Related Item - New issues distribution
7	ODC		ODC		Comment: Overdraft charge
7	OPT		OPT		Comment: Securities Related Item - Options
7	PCH		PCH		Comment: Securities Related Item - Purchase
7	POP		POP		Comment: Securities Related Item - Pair-off proceeds
7	PRN		PRN		Comment: Securities Related Item - Principal pay-down/pay-up

Lvl	Name	Mult	Type / Code	Restr	Additional details
7	REC		REC		Comment: Securities Related Item - Tax reclaim
7	RED		RED		Comment: Securities Related Item - Redemption/Withdrawal
7	RIG		RIG		Comment: Securities Related Item - Rights
7	RTI		RTI		Comment: Returned item
7	SAL		SAL		Comment: Securities Related Item - Sale
7	SEC		SEC		Comment: Securities (used when entering a principal amount)
7	SLE		SLE		Comment: Securities Related Item - Securities lending related
7	STO		STO		Comment: Standing order
7	STP		STP		Comment: Securities Related Item - Stamp duty
7	SUB		SUB		Comment: Securities Related Item - Subscription
7	SWP		SWP		Comment: Securities
7	TAX		TAX		Comment: Securities Related Item - Withholding tax payment
7	TCK		TCK		Comment: Traveller's cheques
7	TCM		TCM		Comment: Securities Related Item - Tripartite collateral management
7	TRA		TRA		Comment: Securities Related Item - Internal transfer for own account
7	TRF		TRF		Comment: Transfer
7	TRN		TRN		Comment: Securities Related Item - Transaction fee
7	UWC		UWC		Comment: Securities Related Item - Underwriting commission
7	VDA		VDA		Comment: Value date adjustment
7	WAR		WAR		Comment: Securities Related Item - Warrant

Lvl	Name	Mult	Type / Code	Restr	Additional details
6	Text_3!n				
4	Reference for the Account Owner	[1..1]	16x		<p>Comment: Taken from the received entries when available or reference to a value in a code word in Tag86. When not available, the text 'NONREF' is used.</p> <p>Multibank: = Reference (Tag 61 Sub 7) of incoming MT940</p>
4	Reference of the Account Servicing Institution	[0..1]	16x		<p>Comment: Starts with "/" filled with 14 positions of unique ING reference</p> <p>Multibank: = Reference of the Account Servicing Institution (Tag 61 Sub 8) of incoming MT940</p>
4	Supplementary Details	[0..1]	34x		<p>Comment: /TRCD/&lt;ING transaction codification&gt; /OCMT/&lt;ISO CCY+original amount of transaction&gt;/ (only reported if original amount deviates from reported amount in Tag 61.5)</p> <p>Multibank: =Supplementary Details (Tag 61 Sub 9) of incoming MT940</p>
2	86 Information to Account Owner	[0..1]	6*65x		

Lvl	Name	Mult	Type / Code	Restr	Additional details
3	86		6*65x		<p>Comment: General remarks (:86:)</p> <ol style="list-style-type: none"> <li>1. The order of code words (RTRN, CREF, etc..) is always the same for all movement types reported.</li> <li>2. Code words can be followed by one or more (sub)fields. (Sub)fields are separated by a slash, the last subfield is closed by a slash.</li> <li>3. Code words are only reported if information is available in one or more (sub)fields.</li> <li>4. Empty subfields will be left empty, resulting in a slash.</li> <li>5. Subfields can have variable lengths and positions.</li> <li>6. Subfields may contain slashes, except for CNTP and for subfield &lt;Name&gt; of ULTC and ULTD.</li> <li>7. No additional blanks (all fields will be trimmed).</li> <li>8. For the lines two till six the first character is replaced by a space if the character is a colon (":") or a hyphen ("-").</li> <li>9. If the to be reported information exceeds the 390 characters, the info will be truncated from the end. If a (sub)field contains an Amount or References and does not completely fit, the (sub)field will be left out.</li> <li>10. Additional code words may be added in future</li> </ol> <p>Multibank: = Information to Account Owner (Tag 86 Copy) of incoming MT940</p>
4	Narrative	[1..1]			
5	Line	[1..6]	65x	T/C	<p>Type Changed: [ 6n[ 4x]][ 6n[ 3 5x]][ 6n[ 3 5x]][ 6n[ 3 5x]][ 6n[ 4x]][ 6n[ 3 5x]][ 6n[ 3 5x]][ 6n[ 3 5x]][ 1 1x][ 5 0x][ 3 5x]][ 6n[ 6 5x]][ 6 5x][ 6 5x]][ 6n[ 4x]][ 6n[ 7 0x]][ 3 5x]][ 6n[ 7 0x]][ 3 5x]][ 6n[ 1 2x]][ 6n[ 1 5x]]</p>
6	Return_Reason	[0..1]	6n[4x]		
7	RTRN	[1..1]	6n		
7	ReasonCode	[0..1]	4x		
6	Client_Reference	[0..1]	6n[35x]		
7	CREF	[1..1]	6n		
7	ClientReference	[0..1]	35x		
6	End_to_End_Reference	[0..1]	6n[35x]		
7	EREF	[1..1]	6n		
7	End_to_End_Reference	[0..1]	35x		
6	Payment_Information_ID	[0..1]	6n[35x]		
7	PREF	[1..1]	6n		
7	Batch_ID	[0..1]	35x		

Lvl	Name	Mult	Type / Code	Restr	Additional details
6	Instruction_ID	[0..1]	6n[4x]		
7	IREF	[1..1]	6n		
7	Subfield1	[0..1]	4x		
6	Mandate_Reference	[0..1]	6n[35x]		
7	MARF	[1..1]	6n		
7	Mandate_Reference	[0..1]	35x		
6	Creditor_ID	[0..1]	6n[35x]		
7	CSID	[1..1]	6n		
7	Creditor_ID	[0..1]	35x		
6	Counterparty_ID	[0..1]	6n[35x][11x][50x][35x]		
7	CNTP	[1..1]	6n		
7	AccountNumber	[0..1]	35x		
7	BIC	[0..1]	11x		
7	Name	[0..1]	50x		
7	City	[0..1]	35x		
6	Remittance_Information	[0..1]	6n[65x][65x][65x]		
7	REMI	[1..1]	6n		
7	Code	[0..1]	65x		Comment: STRD or USTD
7	Issuer	[0..1]	65x		Comment: ISO or CUR (only applicable for STRD)
7	Remittance_info	[0..1]	65x		
6	Purpose_Code	[0..1]	6n[4x]		
7	PURP	[1..1]	6n		
7	Purpose_of_Collection	[0..1]	4x		
6	Ultimate_Creditor	[0..1]	6n[70x][35x]		
7	ULTC	[1..1]	6n		
7	Name	[0..1]	70x		
7	ID	[0..1]	35x		
6	Ultimate_Debtor	[0..1]	6n[70x][35x]		
7	ULTD	[1..1]	6n		
7	Name	[0..1]	70x		
7	ID	[0..1]	35x		
6	Exchange_Rate	[0..1]	6n[12x]		

Lvl	Name	Mult	Type / Code	Restr	Additional details
7	EXCH	[1..1]	6n		
7	Exchange_Rate	[0..1]	12x		
6	Charges	[0..1]	6n[15x]		
7	CHGS	[1..1]	6n		
7	Charges	[0..1]	15x		
1	62a Closing Balance (Booked Funds)	[1..1]			
2	62F		1!aYYMMDD3!a15d		
2	D/C Mark	[1..1]	1!a		
3	Credit		C		
3	Debit		D		
3	Date	[1..1]	YYMMDD		Comment: YYMMDD of reported entry date
2	Currency	[1..1]	3!a		
3	Amount	[1..1]	15d		Comment: Closing book balance Format Amount see Tag 60F
2	62M		1!aYYMMDD3!a15d	X	
1	64 Closing Available Balance (Available Funds)	[0..1]	1!aYYMMDD3!a15d		
2	64		1!aYYMMDD3!a15d		
2	D/C Mark	[1..1]	1!a		
3	Credit		C		
3	Debit		D		
3	Date	[1..1]	YYMMDD		Comment: YYMMDD of reported value date
2	Currency	[1..1]	3!a		
3	Amount	[1..1]	15d		Comment: Format Amount see Tag 60F
1	65 Forward Available Balance	[0..*]	1!aYYMMDD3!a15d		
2	65		1!aYYMMDD3!a15d		
2	D/C Mark	[1..1]	1!a		
3	Credit		C		

Lvl	Name	Mult	Type / Code	Restr	Additional details
3	Debit		D		
3	Date	[1..1]	YYMMDD		Comment: YYMMDD of reported value date
2	Currency	[1..1]	3!a		
3	Amount	[1..1]	15d		Comment: Format Amount see Tag 60F
1	86 Information to Account Owner	[0..1]	6*65x		Comment: Structured with code words.
2	86		6*65x		
3	Narrative	[1..1]		T/C	<p>Comment: The general remarks for the structure of code words in Tag 86 are also applicable. The following code words are relevant in case of a structured MT940 for Tag 86 Information to account owner.</p> <p>Note: No debit or credit sign is mentioned in this Tag ----- Type Changed: [ 6n[ 6 5x]][ 6n[ 6 5x]][ 6n[ 6 5x]][ 6 5x][ 6 5x][ 6 5x]]</p>
4	Account_Holder_Name	[0..1]	6n[65x]		
5	NAME	[1..1]	6n	FV	FixedValue:/NAME/
5	Account_Holder_Name	[0..1]	65x		
4	BIC_Address_Account_Holding_Bank	[0..1]	6n[65x]		
5	BIC	[1..1]	6n	FV	FixedValue:/BIC/
5	BIC_Address	[0..1]	65x		
4	HashTotal	[0..1]	6n[65x][65x][65x][65x]		
5	SUM	[1..1]	6n	FV	FixedValue:/SUM/
5	Total_nr_of_debit_posts	[0..1]	65x		
5	Total_nr_of_credit_posts	[0..1]	65x		
5	Total_amount_of_debit_post	[0..1]	65x		
5	Total_amount_of_credit_post	[0..1]	65x		

# Codification Annex

## ING Format Descriptions Structured MT940 & MT942 Camt.052 & Camt.053 & Camt.054

*Strategic*



# Introduction

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This annex contains various transaction codifications supported by ING in the End of Day & Intra Day Reporting.

It complements the ING Format Description Structured MT940 & MT942 (Version 4) *Strategic* and the ING Format Description Camt.052.001.02, Camt.053.001.02 and Camt.054.001.02 *Strategic*.

# Contents

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**Appendix A**    **ING Transaction Codification**

**Appendix B**    **ISO Return Reason codes (SCT/SDD)\***

**Appendix C**    **Appendix ISO Return Reason codes (Other)\***

**Document owner:**    Commercial Product Management Account Reporting

**Effective date:**    July 2018

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## Appendix A ING Transaction Codification

The ING Transaction Codification list contains the current list of possible codes. A number of codes are country specific or for future reference.

Code	Description	NL	IE	BG	FR	AT	CH	DE	ES	GB	IT	PT	CZ	HU	SK	RO	PL	TR	RU	UA	LU
00000	Miscellaneous (in case product is not mapped)	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
00100	SEPA Credit Transfer	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X					
00101	SEPA Credit Transfer (paper)	X			X																
00102	SEPA Credit Transfer Intra-company	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X					
00104	SEPA Standing order					X	X	X	X	X	X	X									
00105	SEPA Credit Transfer ING In-house		X	X																	
00106	SEPA iDeal payment	X																			
00108	IBAN Acceptgiro	X																			
00110	ING employee initiated SEPA Credit Transfer (no cost)	X																			
00111	ING employee initiated SEPA Credit Transfer Urgent (no cost)	X																			
00150	SEPA Credit Transfer Same Day	X			X	X	X	X	X	X	X	X	X	X	X	X					
00112	SEPA Credit Transfer Instant [5]	X																			
00113	SEPA Credit Transfer Instant Intra-Company [5]	X																			
00151	ING employee initiated SEPA Credit Transfer	X																			
00152	ING employee initiated SEPA Credit Transfer Urgent	X																			
00160	Euro Credit Transfer Real Time		X	X									X	X	X	X					
00170	SEPA Credit Transfer (loan pay -off)	X																			
00190	Return SEPA Credit Transfer	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X					
00192	Return SEPA Credit Transfer Intra-Company	X																			
00193	Return SEPA Credit Transfer Same Day	X																			
00196	Return iDeal	X																			
00200	SEPA Credit Transfer Batch	X	X	X	X	X	X	X	X	X	X	X									
00201	<a href="#">SEPA Credit Transfer transaction in Batch[1]</a>	X																			
00202	SEPA Credit Transfer Batch Salary	X	X	X	X	X	X	X	X	X	X	X									

Code	Description	NL	IE	BG	FR	AT	CH	DE	ES	GB	IT	PT	CZ	HU	SK	RO	PL	TR	RU	UA	LU
00203	<a href="#">SEPA Credit Transfer transaction (in Batch) Salary[2]</a>	X			X	X	X	X	X	X	X	X					X	X	X	X	X
00250	Reject Domestic Multiple Credit Transfer	X																			
00291	Reject Credit Transfer Salary	X	X	X																	
00300	Domestic Credit Transfer	X		X		X	X	X	X	X	X	X	X	X	X	X					
00301	Domestic Credit Transfer (paper)	X																			
00308	Domestic Credit Transfer ING In-house [3]			X									X	X	X	X					
00309	Domestic Credit Transfer Tax Real Time			X																	
00310	Domestic Credit Transfer Tax			X																	
00312	Domestic Credit Transfer Instant [5]														X						
00313	Domestic Credit Transfer Instant Intra-Company [5]														X						
00350	Domestic Credit Transfer Same day	X		X		X	X	X	X	X	X	X									
00355	Domestic Credit Transfer Real Time			X																	
00370	Savings or Securities Payout / Drawdown	X																			
00371	Lending Repayment / Drawdown	X																			
00375	Principal Payout Term Deposit Account			X																	
00376	Premature breakup Term Deposit Account			X																	
00385	Principal pay-out Notice Savings Account			X																	
00386	Premature breakup Notice Savings Account			X																	
00400	Domestic Credit Transfer Batch	X											X	X		X					
00500	International Credit Transfer	X			X	X	X	X	X	X	X	X	X	X	X	X					
00551	International Credit Transfer ING In-house SHA		X	X																	
00552	International Credit Transfer ING In-house OUR		X	X																	
00553	International Credit Transfer ING In-house BEN		X	X																	
00554	International Credit Transfer Intra-company SHA		X	X																	
00555	International Credit Transfer Intra-company OUR		X	X																	
00556	International Credit Transfer Intra-company BEN		X	X																	
00561	International Credit Transfer SHA		X	X																	
00563	International Credit Transfer Urgent SHA		X	X																	
00564	International Credit Transfer OUR		X	X																	

Code	Description	NL	IE	BG	FR	AT	CH	DE	ES	GB	IT	PT	CZ	HU	SK	RO	PL	TR	RU	UA	LU
00566	International Credit Transfer Urgent OUR		X	X																	
00567	International Credit Transfer BEN		X	X																	
00569	International Credit Transfer Urgent BEN		X	X																	
00570	International Credit Transfer ING book transfer OUR																				
00571	International Credit Transfer ING book transfer BEN																				
00572	International Credit Transfer ING book transfer SHA			X																	
00590	Return International Credit Transfer												X	X	X	X					
00616	Domestic Direct Debit transaction (as debtor)			X									X	X	X	X					
01000	SEPA Direct Debit Batch	X											X	X	X	X					
01001	SEPA Direct Debit	X				X	X	X	X		X	X									
01010	SEPA Direct Debit Core Batch	X			X	X	X	X	X		X	X									
01015	SEPA Direct Debit Core	X			X	X	X	X	X		X	X	X	X	X						
01016	SEPA Direct Debit Core transaction One Off (as debtor)	X	X	X									X	X	X						
01017	SEPA Direct Debit Core transaction First (as debtor)	X	X	X																	
01018	SEPA Direct Debit Core transaction Recurrent (as debtor)	X	X	X																	
01019	SEPA Direct Debit Core transaction Last (as debtor)	X	X	X																	
01020	SEPA Direct Debit B2B Batch	X			X	X	X	X	X		X	X									
01025	SEPA Direct Debit B2B transaction	X			X	X	X	X	X		X	X	X	X	X						
01026	SEPA Direct Debit B2B transaction One Off (as debtor)	X	X	X									X	X	X						
01027	SEPA Direct Debit B2B transaction First (as debtor)	X	X	X																	
01028	SEPA Direct Debit B2B transaction Recurrent (as debtor)	X	X	X																	
01029	SEPA Direct Debit B2B transaction Last (as debtor)	X	X	X																	
01050	Domestic Direct Debit Batch	X			X																
01051	Domestic Direct Debit transaction (as debtor)	X		X	X								X	X		X					
01052	Refund Domestic Direct Debit (as debtor)			X									X	X		X					
01061	Domestic Direct Debit Batch (Government)				X																
01101	Reject SEPA Direct Debit					X	X	X	X		X	X									
01159	Refund Domestic Direct Debit			X																	
01160	Reversal Domestic Direct Debit			X																	

Code	Description	NL	IE	BG	FR	AT	CH	DE	ES	GB	IT	PT	CZ	HU	SK	RO	PL	TR	RU	UA	LU
01061	Domestic Direct Debit batch (Government)	X																			
01062	Domestic Direct Debit (Government)	X																			
01090	Reject Domestic Direct Debit Batch	X																			
01115	Reject SEPA Direct Debit Core	X			X																
01125	Reject SEPA Direct Debit B2B	X			X								X	X	X						
01150	Reject Domestic Direct Debit	X			X								X	X	X						
01201	Return SEPA Direct Debit	X				X	X	X	X		X	X	X	X			X				
01215	Return SEPA Direct Debit Core	X			X																
01225	Return SEPA Direct Debit B2B	X			X																
01301	Refund SEPA Direct Debit					X	X	X	X		X	X									
01315	Refund Authorised SEPA Direct Debit Core	X	X	X	X																
01401	Reversal SEPA Direct Debit	X				X	X	X	X		X	X	X	X	X						
01402	Reversal SEPA Direct Debit Batch [5]	X			X	X	X	X	X		X	X									
01403	Reversal Correction SEPA Direct Debit [5]	X			X	X	X	X	X		X	X									
01415	Reversal SEPA Direct Debit Core	X	X	X	X																
01416	Reversal SEPA Direct Debit Core Batch [5]	X			X	X	X	X	X		X	X									
01417	Reversal Correction SEPA Direct Debit Core [5]	X			X	X	X	X	X		X	X									
01420	Refund Unauthorized SEPA Direct Debit Core (as debtor)		X	X																	
01425	Reversal SEPA Direct Debit B2B	X	X	X	X																
01426	Reversal SEPA Direct Debit B2B Batch [5]	X			X	X	X	X	X		X	X									
01427	Reversal Correction SEPA Direct Debit B2B [5]	X			X	X	X	X	X		X	X									
01501	Revocation SEPA Direct Debit	X				X	X	X	X		X	X									
01515	Revocation SEPA Direct Debit Core	X			X																
01525	Revocation SEPA Direct Debit B2B	X																			
01526	Revocation SEPA Direct Debit B2B One Off																				
01527	Revocation SEPA Direct Debit B2B First																				
01530	Refund Unauthorised SEPA Direct Debit B2B	X	X	X																	
02000	Point of Sale	X			X								X	X	X						
02001	Point of Sale Mobile	X																			

Code	Description	NL	IE	BG	FR	AT	CH	DE	ES	GB	IT	PT	CZ	HU	SK	RO	PL	TR	RU	UA	LU
02002	Point of Sale Contactless	X																			
02010	Cross Border Point of Sale	X																			
02011	Cross Border Point of Sale Mobile	X																			
02012	Cross Border Point of Sale Contactless	X																			
02100	Point of Sale Merchant	X			X																
02130	Returned POS Debit Card	X																			
03000	ATM Withdrawal	X			X																
03010	ATM Withdrawal Abroad	X																			
03090	Correction DOM Cash Withdrawal ATM	X																			
03091	ATM Refund	X																			
03200	Cash Withdrawal	X																			
03500	Deposit on own account	X																			
03501	Deposit on third party account				X																
03700	Cash Deposit	X																			
03710	Settlement cash withdrawal			X																	
03804	Sealbag Deposit	X											X	X	X	X					
03805	Sealbag Deposit pre-credit	X																			
03806	Sealbag Deposit correction	X																			
03807	Sealbag Deposit actual amount	X																			
03910	Settlement cash deposit			X																	
04000	Cheque	X				X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
04001	Traveler's Cheque					X	X	X	X	X	X	X	X	X	X	X					
04002	Bank Cheque				X	X	X	X	X	X	X	X									
04003	Domestic Cheque		X																		
04090	Domestic Cheque Unpaid Transaction		X		X	X	X	X	X	X	X	X									
05001	Cash Balancing transaction [4]	X	X	X	X	X	X	X	X	X	X	X									
05006	Virtual Bank Account Sweeping transaction [5]	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X					
05007	Virtual Bank Account Funding transaction [5]	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X					
05100	Nordic Re-account Service transaction [5]																				

Code	Description	NL	IE	BG	FR	AT	CH	DE	ES	GB	IT	PT	CZ	HU	SK	RO	PL	TR	RU	UA	LU
06001	Direct Debit																X	X	X	X	X
06002	Interest																X	X	X	X	X
06003	Returned Item																X	X	X	X	X
06004	Standing Order																X	X	X	X	X
06005	Transfer																X	X	X	X	X
08101	Fixed term Loans					X															
08500	Documentary Collection Import					X															
09000	Miscellaneous (ING internal clients only)	X			X	X	X	X	X	X	X	X									
09001	Settlement instruction total invoice amount	X	X	X	X	X	X	X	X	X	X	X									
09002	Cost / Charges Other	X															X	X	X	X	X
09003	Cost/Charges International Credit Transfer	X											X	X	X	X					
09004	Charges and Fees					X	X	X	X	X	X	X	X	X	X	X					
09101	Debit interest	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
09102	Credit interest	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X					
09103	Interest payout Term deposit Account			X									X	X	X	X					
09104	Interest payout Notice Savings account			X									X	X	X	X					
09200	Derivatives					X	X	X	X	X	X	X									
09201	Derivatives SWAP OTC					X	X	X	X	X	X	X									
09240	Loans & Deposits					X	X	X	X	X	X	X					X	X	X	X	X
09242	Consumer Loan Drawdown					X	X	X	X	X	X	X	X	X	X	X					
09243	Consumer Loan Payment					X	X	X	X	X	X	X	X	X	X	X					
09244	Consumer Loan Reimbursement					X	X	X	X	X	X	X									
09245	Consumer Loan Adjustment					X	X	X	X	X	X	X									
09246	Consumer Loan Interest					X	X	X	X	X	X	X									
09255	Fixed Term Deposit Adjustment					X	X	X	X	X	X	X									
09256	Fixed Term Deposit Interest					X	X	X	X	X	X	X									
09257	Fixed Term Deposit Deposit					X	X	X	X	X	X	X									
09258	Fixed Term Deposit Repayment					X	X	X	X	X	X	X									
09259	Fixed Term Deposit Taxes					X	X	X	X	X	X	X									



Code	Description	NL	IE	BG	FR	AT	CH	DE	ES	GB	IT	PT	CZ	HU	SK	RO	PL	TR	RU	UA	LU
09260	Loans & Deposits Syndication					X	X	X	X	X	X	X									
09262	L&D Syndication Drawdown					X	X	X	X	X	X	X									
09263	L&D Syndication Payment					X	X	X	X	X	X	X									
09264	L&D Syndication Reimbursement					X	X	X	X	X	X	X									
09265	L&D Syndication Adjustment					X	X	X	X	X	X	X									
09266	L&D Syndication Interest					X	X	X	X	X	X	X									
09270	Securities					X	X	X	X	X	X	X					X	X	X	X	X
09271	Securities Collateral Mgmt					X	X	X	X	X	X	X									
09281	Trade Guarantees Commissions					X	X	X	X	X	X	X									
09800	Interest Set –off transaction (Netting)	X																			
09900	Rectification	X																			
09901	Rectification Value Date	X											X	X	X	X					
09902	Rectification Cost/Charges	X																			
09905	Recall SEPA Credit Transfer on behalf of client [5]																				
09906	Recall SEPA Credit Transfer by ING				X																
09907	Recall SEPA Credit Transfer by 3rd bank	X		X																	
09908	Recall domestic Credit Transfer on behalf of client [5]																				
09909	Recall domestic Credit Transfer by ING [5]																				
09910	Recall domestic Credit Transfer by 3rd bank [5]																				
12345	Settlement Wholesale Banking		X	X																	

[1] Only in combination with Camt Format and Global Entry Enrichment

[2] Either Single SEPA SCT Salary or In Batch; In Batch only in combination with Camt Format and Global Entry Enrichment;

[3] Used to report an All-in-country transfer within the branch

[4] As of mid 2018 the Codes 05002, 05003, 05004, 05005, 05007, 5010 and 05011 will all be reported as 05001

[5] depending on commercial availability of the product

**The following set of codes are applicable for Aggregated Transaction groups**

<b>Code</b>	<b>Description</b>
09500	Aggregated Incoming Payments
09501	Aggregated Accept giro
09502	Aggregated International Credit Transfer
09503	Aggregated Salary payment
09504	Aggregated Cheque
09505	Aggregated Cash Balancing Transaction
09506	Aggregated Cash Deposit
09507	Aggregated Cash Withdrawal
09508	Aggregated Card payment
09509	Aggregated Card withdrawal
09510	Aggregated SEPA Direct Debit Core
09511	Aggregated SEPA Direct Debit B2B
09512	Aggregated SEPA Direct Debit Core R-message
09513	Aggregated SEPA Direct Debit B2B R-message
09514	Aggregated SEPA Credit Transfer
09515	Aggregated SEPA Credit Transfer Urgent
09516	Aggregated SEPA Credit Transfer Multiple
09517	Aggregated SEPA Credit Transfer R-message
09518	Aggregated Domestic Credit Transfer Single
09519	Aggregated Domestic Credit Transfer Multiple

Code	Description
09520	Aggregated Domestic Credit Transfer Return
09521	Aggregated Domestic Direct Debit
09522	Aggregated Domestic Direct Debit Return
09523	Aggregated Charges
09524	Aggregated Interest
09525	Aggregated Miscellaneous
09526	Aggregated Virtual Bank Account Sweeps
09527	Aggregated iDeal
09999	Aggregated All

A group will only contain transactions if the transaction type occurs in the specific country for the specific account.

## Appendix B ISO Return Reason codes (SCT/SDD)\*

The ISO return reason codes in the table below are applicable to:

- SEPA Credit Transfer (SCT) and/or
- SEPA Direct Debit (SDD)

### MT940 and MT942 ISO-Return reason Codes (SCT/SDD)

Code	Description	SCT	SDD
AC01	Incorrect account number	X	X
AC04	Account closed	X	X
AC06	Blocked account	X	X
AC13	Debtor account type is missing or invalid	X	X
AG01	Transaction forbidden	X	X
AG02	Invalid bank operation code	X	X
AM04	Insufficient funds (only reported to debtor)		X
AM05	Duplication	X	X
BE01	Debtor's name does not match account holder name		X
BE04	Creditor address missing or incorrect	X	
BE05	Creditor identification incorrect		X
CNOR	Creditor bank is not registered under this BIC in CSM	X	
DNOR	Debtor bank is not registered under this BIC in CSM		X
FF01	Operations/transaction code incorrect, invalid file format	X	X
FF05	Direct Debit Type Incorrect		X
FOCR	Return following a cancellation request	X	

Code	Description	SCT	SDD
MD01	No mandate		X
MD02	Missing or Incorrect Mandatory Mandate Information		X
MD06	Return of funds requested by end customer		X
MD07	End customer deceased	X	X
MS02	Reason has not been specified by end customer	X	X
MS03	Reason has not been specified by Agent	X	X
RC01	Bank identifier incorrect	X	X
RR01	Regulatory reason	X	X
RR02	Specification of debtor's name and/or address needed for reasons of regulatory requirements is insufficient or missing	X	X
RR03	Missing creditor name or address	X	X
RR04	Regulatory reason	X	X
SL01	Due to specific services offered by debtor agent		X
TM01	File received after Cut-off Time	X	

\* Ensure the above listed ISO Return Reason codes can be handled by your IT system.  
For the most recent list of reason codes see [www.ISO20022.org](http://www.ISO20022.org)

## Appendix C Appendix ISO Return Reason codes (Other)\*

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The ISO return reason codes in the table below are generic codes that can occur in payment processing, including SEPA transactions.

### ISO-Return reason Codes (Other)

Code	Description
AC03	InvalidCreditorAccountNumber
AGNT	Incorrect agent
AM01	ZeroAmount
AM02	NotAllowedAmount
AM06	TooLowAmount
AM07	BlockedAmount
AM09	WrongAmount
AM10	InvalidControlSum
ARDT	AlreadyReturnedTransaction
BE06	UnknownEndCustomer
CURR	IncorrectCurrency
CUST	RequestedByCustomer
CUTA	Cancellation requested because an investigation has been requested and no remediation is possible
DT01	InvalidDate
ED01	CorrespondentBankNotPossible
ED03	BalanceInfoRequest
ED05	SettlementFailed

Code	Description
EMVL	EMV Liability Shift
MD04	Invalid Fileformat
MD05	Creditor/creditor's agent should not have collected the DD
NARR	Narrative
NOAS	NoAnswerFromCustomer
NOOR	NoOriginalTransactionReceived
PINL	PIN Liability Shift
PY01	Correspondent bank not possible
RC07	InvalidCreditorBICIdentifier
RF01	NotUniqueTransactionReference
SL02	Specific Service offered by Creditor Agent
SVNR	ServiceNotRendered
TECH	Technical problems resulting in erroneous SDD's
XT78	Check on compensation amount in refunds failed
XT79	Debtor agent not allowed to receive DD
XT80	Credit agent not allowed to send DD
XT87	R-Message not following same DP route / sending DP not identical to instructing / instructed agent of the original transaction

- \* Ensure the above listed ISO Return Reason codes can be handled by your IT system.  
For the most recent list of reason codes see [www.ISO20022.org](http://www.ISO20022.org)

## More information

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For more information about the  
ING Format Description Structured MT940 & MT942 and/or  
Camt.052 & Camt.053 please contact your ING account manager



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