Format Description SWIFT MT940 Structured

Rabo Cash Management

Colophon

Title	Format Description SWIFT MT940 Structured
Version, date	3.331, November 2014
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Contents

1 General information

The SWIFT MT940 format is used to export bank account information for processing in financial software applications. With Rabo Cash Management you can export account information (balances, transactions and specifications) in the SWIFT MT940 format. In RCM you may choose between three types of SWIFT MT940 formats:

- SWIFT MT940 Unstructured (SWIFT-standard)
- SWIFT MT940 Structured (SWIFT-standard with SEPA structure if relevant)
- SWIFT MT940 Extended (RABO-standard with several extra configuration options)

This version of the SWIFT MT940 format description concerns the SWIFT MT940 Structured format as available through only RCM (Rabo Cash Management) and no other formats or applications of Rabobank.

1.1 Format structure

SWIFT MT940 contains an opening and closing balance and all transactions that took place in between. Both balances are mandatory to create an MT940 (therefore, only complete statements can be exported).

1.2 File structure

- Each SWIFT-MT940 starts with a header field 940, followed by fields 20, 25, 28(C), 60F, (multiple) 61 and 0 to 6 fields 86; 62F and (optional) fields 64 and 65.
- If more than one account statement is exported, the information will be shown in the same order as on the RCM screen.
- If more accounts are exported, the information will be shown in the same order as on the RCM screen.
- The layout of the default filename of SWIFT MT940 Structured is:
  <account number><currency><"MST940file"><YYYYMMDD><".txt">

If more than one account is selected, then <account number><currency> is replaced by the user number used to export the statements.

1.3 Schematic representation

- The figure below shows the file structure of the MT940:

SWIFT-MT940 record structure (schematicaly)

:940:	Fixed value
:20:	Mark + date 1
:25:	Accountnumber 1
:28:	Statement number
:60F:	Previous account ballance 1
:61:	Transaction 1
:86:	description of transaction 1
:61:	Transaction 2
:86:	description of transaction 2
:62F:	Current account balance 1
:64:	Available balance 1
:65:	Forward available balance 1
:20:	Mark + date 2
:25:	Account number 1
:28:	Repetition of previous items
:20:	Mark + date 1
:25:	Account number 2
:28:	Repetition of previous items

Next account

Next account

Note: The sequence is first all data for one account, followed by other accounts (if present).

Of the next account.

Mandatory   Mandatory if present   Optional

2 SWIFT MT940 Structured export format

2.1 General information

The official name of this reporting format is "MT 940 Customer Statement Message". An international format which is used as the digital equivalent of the official paper account statements. On the statement the opening and closing balance are stated on the book date, as well as specific information for all entries to the account. The SWIFT MT940 Structured which is delivered by RCM is not fully compliant with SWIFT. I.e. the message starts with the Rabo specific value ':940:' and the allowed maximum length is more than the 2000 characters specified by SWIFT. The statements are empty if no entries are available for the specified entry date. The structured export format is adapted to provide additional information for SEPA orders. Rabobank will close any message with tag 62F, 64 or 65.

2.2 Format structure

Each information block in an MT940 is preceded by a field (label, tag). The content of the field may consist of different elements. The file begins with a fixed value ":940:". Each statement in the file begins with field-20 and ends with the next field-20 or when the end of the file is reached. The order of the fields within an MT940 is described below. Within one statement the group consisting of field-61 and field-86 may occur several times. Field-65 may also occur more than once. Codes in field-86 are separated by a forward slash. These codes are used to provide structure in field-86 and to separate the various data elements.

The table contains an overview of the fields, section 2.3 contains details per field.

Field	Subfield	Mandatory / Optional	Field name	Format, Content, Options []=optional !=Fixed length a=text x=alphanumeric d=numeric with decimal separator n=numeric
:940:		M	Not applicable	5!x Not SWIFT-compliant
:20:		M	Transaction Reference Number	16x for Rabo accounts <940S> followed by the bookdate (YYMMDD), for example "940S121224". For non-Rabo accounts, the field-20 reference from the original SWIFT message is presented.
:21:		O	Related Reference	16x Not used by RCM
:25:		M	Account Identification	35x. The account number in field-25 will be presented in IBAN format if available. Specifically: <IBAN><space><CURRENCY>
:28C:		M	Statement Number / Sequence Number	5n[/5n]
:60F:		M	Opening balance	1!a6!n3!a15d
:61:		O [0-n]	Statement line	6!n[4!n]2a[1!a]15d1!a3!c16x[//16x] [34x]
	1	M	Value date	6!n
	2	O	Entry Date	[4!n] Not provided by RCM.
	3	M	Debit/Credit indicator	2a
	4	O	Capital code	[1!a] Not provided by RCM.
	5	M	Amount	15d
	6	M	Identification code Transaction Type	1!a3!c
	7	M	Reference for the Account Owner	16x

Field	Subfield	Mandatory / Optional	Field name	Format, Content, Options []=optional !=Fixed length a=text x=alphanumeric d=numeric with decimal separator n=numeric
	8	O	Account Servicing Institution's Reference	[//16x]
	9	O	Supplementary Details	[34x]
:86:		O [0-n]	Information to Account Owner at transaction level	6*65x
:62F:		M	Closing balance (Booked Funds)	1!a6!n3!a15d
:64:		O	Closing available balance	1!a6!n3!a15d
:65:		O [0-n]	Forward value balance	1!a6!n3!a15d RCM will provide a maximum of four Forward Value balances
:86:		O	Information to Account Owner at message level	6*65x. Not used by RCM.

2.3   Content descryption

2.3.1   File header

Description	Type	Length	Contents	Comment
File header	Alphanumeric	5	:940:	Fixed value, will occur only once in the export file.

2.3.2   Field :20: Transaction Reference Number

For Rabo accounts:

Description	Type	Length	Contents	Comment
Field code	Alphanumeric	4	:20:	Fixed value.
Format	Alphanumeric	3	940	Fixed value.
Usage rule code	Alphanumeric	1	S	Fixed value.
Entry date	Numeric	6		Format: YYMMDD.

For non-Rabo accounts, field-20 will contain the value from the original SWIFT message.

2.3.3   Field :25: Account Number

Description	Type	Length	Contents	Comment
Field code	Alphanumeric	4	:25:	
Account identification	Alphanumeric	Max. 35		RCM convention for Rabo and non-Rabo accounts: will be presented in IBAN format, if available. Format is <IBAN><space><CURRENCY>, for example "NL89RABO0123456789 USD".

2.3.4 Field :28C: Statement Number/Sequence Number

Description	Type	Length	Contents	Comment
Field code	Alphanumeric	5	:28C:	
Statement number	Numeric	Max. 5		No leading zeros.
Separator	Alphanumeric	1	"/"	Only available for non-Rabo accounts.
Sequence number	Numeric	Max. 5		Only available for non-Rabo accounts.

2.3.5 Field :60F: Opening Balance

For Rabo accounts, this field is always equal to field 62a (closing balance) of the previous customer statement message for this account.

Description	Type	Length	Contents	Comment
Field code	Alphanumeric	5	:60F:	
Debit / Credit	Alphanumeric	1		Value: "D" of "C".
Entry date	Numeric	6		Format: YYMMDD. For Rabo accounts, the book date is equal to the book date of the previous statement.
Currency code	Alphanumeric	3		Format: ISO currency code.
Opening balance	Alphanumeric	Max. 15		Numeric with decimal separator. Balance will be equal to the closing balance of the previous statement. Options "Amount with leading zeros" and "Dot (.) as decimal separator" available.

2.3.6 Field :61: Statement Line

Subfield	Description	Type	Length	Contents	Comment
	Field code	Alphanumeric	4	:61:	
1	Value date	Numeric	6		Format: YYMMDD.
2	Entry date	Numeric	4		Not provided by RCM.
3	Debit / Credit	Alphanumeric	1-2		Value: "D", "C", "RD" of "RC". R=Reversed "RD" and "RC" are only available for non-Rabo accounts.
4	Capital code	Alphanumeric	1		Not provided by RCM.
5	Amount	Numeric	Max. 15		Numeric with decimal separator Options "Amount with leading zeros" and "Dot (.) as decimal separator" available.

Subfield	Description	Type	Length	Contents	Comment
6	Transaction type	Alphanumeric	4		The transaction type is composed of the letter "N", followed by a three-digit code. The Rabo-specific transaction type codes can be found on http://www.rabotransact.com/transactsupport in section "Demos & downloads". Document Name: Transaction_description_RCM. For non-Rabo accounts, the code from the original SWIFT message will be provided. If no code is available, NMSC will be provided.
7	Reference for the Account Owner	Alphanumeric	Max. 16	'MARF' or 'EREF' or 'PREF' or 'NONREF'	MARF: mandate reference, EREF: End-to-end reference, PREF: batch reference or NONREF: no reference, for non-SEPA transaction. This field will specify which reference is available in field-86. When 'MARF' is present, 'EREF' may also be available in field-86. For non-Rabo accounts, the value from the original SWIFT message will be provided.
8	Account Servicing Institution's Reference	Alphanumeric	Max. 16	If present preceded by "//"	Only available for non-Rabo accounts. The value from the original SWIFT message will be exported and filled out with spaces.
9	Supplementary details	Alphanumeric	Max. 34		Contains, for Rabo accounts and if available, the IBAN of the counterparty. Otherwise the non-IBAN format. For non-Rabo accounts, filled with, if available, the value from the original SWIFT message.

2.3.7   Field :86: Description

In this export format, for Rabo accounts, field-86 may contain more information than just remittance information. The table below contains the additional structured information available in field-86. See appendix 1 for more information on the different scenarios about the structured information of field-86. The table below specifies the sequence of the information. Field-86 can be 6x65 characters long. If necessary, the content will be truncated at the end.

For non-Rabo accounts the value from the original SWIFT message will be passed on as is.

Description	Type	Length	Contents	Comment
Field code	Alphanumeric	4	:86:	
End to End Reference	Alphanumeric	Max. 35	/EREF/	The End to End reference is preceded by /EREF/.

Description	Type	Length	Contents	Comment
Mandate Reference	Alphanumeric	Max. 35	/MARF/	The mandate reference is preceded by /MARF/.
Batch Reference	Alphanumeric	Max. 35	/PREF/	The batch reference is preceded by /PREF/.
Return code	Alphanumeric	4	/RTRN/	Please refer to appendix 2 for an overview of the return codes.
Account number	Alphanumeric	Max. 70	/ACCW/	Account number of the counterparty, BIC or local bank code. This field is optional in RCM. This is an option. See more in chapter 2.4 Options.
Counterparty	Alphanumeric		/BENM/ or /ORDP/	BENM is the beneficiary for Euro Payments (SCT) and the debtor for Euro Direct Debits (SDD). ORDP is the originator for SCT and creditor for SDD.
Name	Alphanumeric	Max. 70	/NAME/	Name of the counterparty.
ID	Alphanumeric	Max. 35	/ID/	ID of the counterparty.
Address	Alphanumeric	Max. 70	/ADDR/	Address of the counterparty. This is an option. See more in chapter 2.4 Options.
Remittance information	Alphanumeric	Max. 400	/REMI/	Remittance information can be present in a structured and/or unstructured form. If structured, it is followed by the four codes below. If unstructured the value is placed after /REMI/. In unstructured remittance information, a space is inserted after every 35 characters.[1]
Structured remittance information	Alphanumeric		/CDTRREFTP//CD/ SCOR/ISSR/CUR/ CDTRREF/ <payment reference>	Structured 16 digits remittance information according to the Currence standard.
Creditor ID	Alphanumeric	Max. 35	/CSID/	Creditor identifier.
Settlement date	Alphanumeric	10	/ISDT/	Interbank settlement date.
Ultimate counterparty			/ULTD/ or /ULTB/	Ultimate counterparty. If the payment is initiated by another party on behalf of the ultimate debtor, code ULTD is used. If the payment is made to another party on behalf of the ultimate beneficiary, code ULTB is used.
Name	Alphanumeric	Max. 70	/NAME/	Name of the ultimate

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[1] As of the 6th of December, no extra space is added anymore.

Description	Type	Length	Contents	Comment
counterparty				counterparty.
ID counterparty	Alphanumeric	Max. 35	/ID/	ID of the ultimate counterparty.
Purpose			/PURP/	Purpose of the payment or direct debit.
Purpose code	Alphanumeric	4	/CD/	Four character code.

2.3.8 Field :62F: Closing Balance

Description	Type	Length	Contents	Comment
Field code	Alphanumeric	5	:62F:	
Debit / Credit	Alphanumeric	1		Value: "D" of "C".
Entry date	Numeric	6		Format: YYMMDD.
Currency code	Alphanumeric	3		Format: ISO currency code.
Closing balance	Numeric	Max. 15		Includes all forward dated entries. Numeric with decimal separator. Options "Amount with leading zeros" and "Dot (.) as decimal separator" available.

2.3.9 Field :64: Closing Available Balance

This field indicates either the funds which are available to the account owner (if credit balance) or the balance which is subjected to interest charges (if debit balance). The closing value balance excludes all forward dated entries.

Description	Type	Length	Contents	Comment
Field code	Alphanumeric	4	:64:	
Debit / Credit	Alphanumeric	1		Value: "D" of "C".
Entry date	Numeric	6		Format: YYMMDD.
Currency code	Alphanumeric	3		Format: ISO currency code.
Closing available balance	Numeric	Max. 15		Numeric with decimal separator. Options "Amount with leading zeros" and "Dot (.) as decimal separator" available.

2.3.10 Field :65: Forward Value Balance

If transactions have been booked to the account with a future value date (during this or during previous statement periods), this field reflects the balance which will be available to the account owner on the date(s) indicated.

By default, RCM will provide forward value balances for the next four business days.

Description	Type	Length	Contents	Comment
Field code	Alphanumeric	4	:65:	
Debit / Credit	Alphanumeric	1		Value: "D" of "C".
Entry date	Numeric	6		Format: YYMMDD
Currency code	Alphanumeric	3		Format: ISO currency code.
Forward value balance	Numeric	Max. 15		Numeric with decimal separator. Options "Amount with leading zeros" and "Dot (.) as decimal separator" available.

2.4 Options

The following option are available:
- Amount with leading zeros, amounts in fields 60F, 61, 62F, 64 and 65 are padded with zeros to a fixed length of 15 positions.
- Dot (.) as decimal separator, the comma in amounts in fields 60F, 61, 62F, 64 and 65 is replaced by a dot.
- Include counterparty account, account number of counterparty is added including, if available, the BIC or bankcode behind code /ACCW/.
- Include address information, if available, address details of the counterparty are added if this option is ticked behind code /ADDR/.
- Include payment reference, if available, the payment reference is added, preceded by fixed text:
  - BETALINGSKENM.: <payment reference>
  - BETALINGSKENM. <payment reference>
  - Betalingskenmerk: <payment reference>
  - BETKENM.: <payment reference>
  - <payment reference> (with this option, no text precedes the payment reference)
- Include specifications, if the specifications of the compressed entries are available, these will be reported instead of compressed entries.

Appendix 1: SWIFT MT940 Structured, SEPA structure within field-86

Considerations:
* Codes and descriptions are only reported if the information is present in the transaction.
* Codes (/EREF/, /REMI/, etc.) are never broken up and thus appear intact on one line.
* The codes are in the order listed in field-86. In case of insufficient space, the information at the end is truncated.
* In case of structured remittance informarion this is as follows:
/REMI//CDTRREFTP//CD/SCOR/ISSR/CUR/CDTRREF/<Creditor Reference>
* Unstructured and structured remittance information can be present at the same time.
For example:
/REMI/Transactiereferentie: 292696510/CDTRREFTP//CD/SCOR/ISSR/CUR
/CDTRREF/5330002848914105
* SDD initiation: Only value batch booking TRUE is permitted at Rabobank. Rabobank follows the gross booking methodology.
* SCT initiation: single OR batch transactions. If batch booking TRUE Rabobank follows gross booking method, batch booking FALSE ensures individual transaction processing.
* In case of batch booking TRUE specific references associated with individual transactions are not reported.

The table below lists the possible scenario's.

Scenario		
1a	Reporting of a SEPA debit, account was debited because:	You have made a SEPA payment from your account.
1b		You have made a SEPA batch payment from your account (batch booking TRUE).
2		A counterparty has debited your account via a SEPA direct debit.
3		A previous SEPA credit has been returned.
4		A previous SEPA direct debit has been returned.
5	Reporting of a SEPA credit, account was credited because:	A counterparty has made a SEPA payment to your account.
6		You have debited a counteroarty's account via a SEPA direct debit.
7		A previous outgoing SEPA credit transfer has been returned to your account.
8		You have been debited via a SEPA direct debit previously, this direct debit is returned.
9a	Reporting of a non-SEPA debit	You have made a non-SEPA payment from your account.
9b		A counterparty has debited your account via a non-SEPA direct debit.
10a	Reporting of a non-SEPA credit	A counterparty has made a non-SEPA payment to your account.
10b		You have debited a counteroarty's account via a non-SEPA direct debit.

The table below indicates per scenario which codes may be present in field-86 for SEPA and non-SEPA credit transfers and for returned/rejected/recalled SEPA credit transfers.

Description	Content	1a SCT debit	1b SCT debit	3 Return SCT debit	5 SCT credit	7 Return SCT credit	9a CT (non-SEPA) debit	10a CT (non-SEPA) credit
		Single	Batch	Single	Single	Single	Single	Single
Field code	:86:	✔	✔	✔	✔	✔	✔	✔
End-to-end reference	/EREF/	✔	✗	✔	✔	✔	✗	✗
Batch reference	/PREF/	✗	✔	✗	✗	✗	✗	✗
Return code	/RTRN/	✗	✗	✔	✗	✔	✗	✗
Account number of the counterparty, BIC or local bank code	/ACCW/ Is offered as an option in RCM.	✔	✗	✔	✔	✔	✔	✔
Name of the counterparty	/BENM//NAME/ /ORDP//NAME/	BENM	✗	ORDP	ORDP	BENM	BENM	ORDP
ID of the counterparty	/ID/[2]	✔	✗	✔	✔	✔	✗	✗
Address of the counterparty	/ADDR/[3] Is offered as an option in RCM.	✗	✗	✔	✔	✗	✔	✔
Remittance Information	/REMI/	✔	✗	✔	✔	✔	✔	✔
Structured Remittance Information	/REMI//CDTRREFTP//CD/SCOR/ISSR/CUR/CDTRREF/	✔	✗	✔	✔	✔	✗	✗
Settlement date	/ISDT/	✔	✗	✔	✔	✔	✗	✗
Name of the ultimate counterparty	/ULTD//NAME/ /ULTB//NAME/	✔	✔	✔	✔	✔	✗	✗
Identification of the ultimate counterparty	/ID/	✔	✔	✔	✔	✔	✗	✗
Purpose	/PURP/	✔	✗	✗	✔	✗	✗	✗
Purpose code	/CD/	✔	✗	✗	✔	✗	✗	✗

[2] I f the name is not available and ID is, than ID is preceded by BENM or ORDP i.e. /BENM//ID/ of /ORDP//ID/

Example if name is available: /BENM//NAME/Janssen/ID/123456

Example if name is not available: BENM//ID/123456

[3] ADDR will always succeed NAME and/or ID. i.e.: BENM//NAME/Janssen/ID/123456/ADDR/Bosweg 1/

Example: in scenario 1 you have paid beneficiary "XYZ Corporation" via a Euro Payment. You have entered End to End ID "1234567890ABCD" and you've chosen remittance information type "Unstructured" with remittance information "Purchase of goods". This will be reported as follows in field-86:

:86:/EREF/1234567890ABCD/BENM//NAME/XYZ Corporation/REMI/PURCHASE OF
GOODS/ISDT/2012-12-30

Should this payment be returned by the bank of the beneficiary (scenario 7), for example because the bank of the beneficiary has closed the account of the beneficiary, this will be reported as follows:

:86:/EREF/1234567890ABCD/BENM//NAME/XYZ Corporation/REMI/PU
RCHASE OF GOODS/ISDT/2012-12-30/RTRN/AC04

The return code has been added to the original description lines. An explanation of the return codes is available in appendix 2.

The table below indicates per scenario which codes may be present in field-86 for SEPA and non-SEPA direct debits, and for returned/rejected/recalled SEPA direct debits[4].

Description	Content	2 SDD debit	4 Return SDD debit	6 SDD credit	8 Return SDD credit	9b DD (non-SEPA) debit	10b DD (non-SEPA) credit
		Single	Single	Batch	Single		
Field code	:86:	✓	✓	✓	✓	✓	✓
Mandate reference	/MARF/	✓	✓	✗	✓	✗	✗
End-to-end reference	/EREF/	✓	✓	✗	✓	✗	✗
Batch reference	/PREF/ (=Batch ID)	✗	✗	✓	✗	✗	✗
Return code	/RTRN/	✗	✓	✗	✓	✗	✗
Account number of the counterparty, BIC or local bank code	/ACCW/ Is offered as an option in RCM.	✓	✓	✗	✓	✓	✓
Name of the counterparty	/BENM//NAME/ /ORDP//NAME/	ORDP	BENM[5]	✗	ORDP	ORDP	BENM
ID of the counterparty	/ID/[6]	✗	✓	✗	✗	✗	✗
Remittance Information	/REMI/	✓	✓	✗	✓	✓	✓
Creditor ID	/CSID/	✓	✗	✗	✓	✗	✗
Name of the ultimate counterparty	/ULTD//NAME/ /ULTB//NAME/	✓	✓	✓	✓	✗	✗
Identification of the ultimate counterparty	/ID/	✓	✓	✓	✓	✗	✗
Purpose	/PURP/	✓	✗	✗	✗	✗	✗
Purpose code	/CD/	✓	✗	✗	✗	✗	✗

[4] For non-SEPA direct debits, the name and address of the counterparty are preceded by code ORDP for credits and by BENM for debits.

[5] BENM is the debtor.

[6] If the name is not available and ID is, then ID is preceded by BENM or ORDP i.e. /BENM//ID/ of /ORDP//ID/

Example if name is available: /BENM//NAME/Janssen/ID/123456

Example if name is not available: BENM//ID/123456

Appendix 2: SEPA Return Codes

If a SEPA payment or direct debit is returned, a return code is provided. The table below lists the most commonly used return codes with their description.

Return code	Description
AC01	Account number incorrect
AC04	Account number closed
AC06	Euro Direct Debit blocked
AC13	Debtor account is a consumer account
AG01	Administrative reason
AG02	Invalid file format
AGNT	Incorrect BIC bank beneficiary
AM04	Administrative reason
AM05	Duplicate order
BE04	Address beneficiary missing
BE05	Remitter unknown
CURR	Incorrect currency
CUST	Debtor cancellation
CUTA	Rejected
DUPL	Duplicate order
FF01	Invalid file format
FF05	Direct debit type is not correct
FOCR	Cancellation request
MD01	No mandate
MD02	Incorrect mandate
MD06	Return of funds requested by end customer
MD07	Administrative reason
MS02	Refused by debtor
MS03	Refused by bank
PC01	Technical reason
PC02	Technical reason
PC03	Technical reason
RC01	BIC incorrect
RR01	Administrative reason
RR02	No name and address debtor
RR03	No name and address creditor
RR04	Administrative reason
R001	Order not allowed
R002	Order too late or too early
R003	Account not found
R004	Not allowed on G-account
SL01	Administrative reason
TECH	Technical reason
TM01	Received after cut-off time
UPAY	Order not allowed

Appendix 3: Change Log

Title   :   Format Description SWIFT MT940 Structured
Version   :   Version 3.331
Date   :   05-11-2014
On behalf of   :   Zakelijke Klantkanalen
Contact   :   Rabobank Nederland
                                  Croeselaan 18,
                                  Postbus 17100,
                                  3500 HG Utrecht

Change Log, describes for this document, the history of changes. This document is available on www.rabotransact.com/transactsupport in section "Demos & downloads".

Date	Version	Type of change	Reason change
15-02-2013	3.0	Field-20 reference, for Rabo accounts, begins with "940S" instead of "940A".	To differentiate between export formats.
15-02-2013	3.0	Field-25 contains an IBAN and currency if available.	IBAN migration.
15-02-2013	3.0	Option "Amount with leading zeros" is available for fields 60F, 62, 62F, 65 and 65, field are padded with leading zeros to 15 positions.	Client request
15-02-2013	3.0	Book date in subfield 2 of field-61 is not provided.	Is always the same of book date in field-62F, therefore removed.
15-02-2013	3.0	Subfield 6 transaction type of field-61 contains the same transaction types as available in the SWIFT MT940 Extended format instead of only "DDT" and "TRF".	Client request.
15-02-2013	3.0	"EREF", "MARF" and "PREF" will only be present in subfield 7 of field-61 if a EREF, MARF or PREF reference is available in field-86. If no reference is available, filled with "NONREF".	Error.
15-02-2013	3.0	Subfield 9 of field-61 is put on the same line as all the other subfields.	
15-02-2013	3.0	Option "Repeat TAG86 in description lines" is introduced, the option to put ":86:" in front of every field-86 description line.	Client request.
15-02-2013	3.0	The sequence of codes in field-86 is modified.	Enhancement.
15-02-2013	3.0	The option to include the counterparty account and bank code preceded by code /ACCW/ is introduced.	Enhancement.
15-02-2013	3.0	Code ADDR is introduced as part of BENM or ORDP in field-86. This code precedes the address details of the counterparty, if available.	Enhancement.
15-02-2013	3.0	Tables in appendix 1 split up in credit transfers and direct debits, updated with added codes and new sequence.	Clarification.
01-03-2013	3.1	Subfield 9 will remain on a separate line below the line with all the other subfields of field-61.	Conform to SWIFT guidelines.
01-03-2013	3.1	Subfields 7 and 8 will not be filled out with spaces	Conform to SWIFT guidelines.

Date	Version	Type of change	Reason change
01-03-2013	3.1	Option "Dot (.) as decimal separator" is introduced, the comma in fields 34, 60F, 61, 62F, 64 and 65 can be replaced by a dot.	Client request.
27-05-2013	3.2	Adjusted reference to availability by end of May to available by early June 2013.	Slight postponement.
27-05-2013	3.2	It is not possible to precede every field-86 description line by value ":86:".	Correction.
27-05-2013	3.2	As of June 30, 2013, the batch reference of SEPA batches will be available behind code PREF. Before this date, the batch reference will not be available behind code PREF.	Correction.
27-05-2013	3.2	The tables in appendix 1 indicate when name and address of the counterparty are available behind code BENM and when available behind code ORDP. In contrast to the tables, until June 30, 2013, name and address of the counterparty will be preceded by BENM for debits and by ORDP for credits.	Correction.
27-05-2013	3.2	Description field-86 may also contain codes ULTD, ULTB and PURP.	Correction.
27-05-2013	3.2	Both structured and unstructured remittance information may be available in field-86 preceded by code REMI.	Correction.
11-08-2013	3.3	Adjusted tables in Appendix 1, /PURP//CD/ will not be reported in scenarios 3, 4, 7 and 8.	Correction.
11-08-2013	3.3	Adjusted tables in Appendix 1, /ULTD/ or /ULTB/ may also be reported in scenarios 1b and 6.	Correction.
11-08-2013	3.3	Adjusted codes in Appendix 2 starting with "RO" to "R0".	Correction.
11-11-2013	3.31	Adjusted maximum length of Creditor ID (CSID) in field-86 from 70 to 35.	Correction.
11-11-2013	3.31	Adjusted maximum length of Remittance information (REMI) from 140 to 400.	Correction.
11-11-2013	3.31	Indicated for Remittance information (REMI) that a space is inserted after every 35 characters of unstructured remittance information.	Correction.
04-08-2014	3.32	Corrected maximum length of Account number (/ACCW/) from 34 to 70 positions in 2.3.7 Field :86: Description.	Correction.
05-11-2014	3.33	Added chapter 2.4 Options to describe the option available for changing the make-up or the content of the export.	Enhancement.
05-11-2014	3.33	A note has been added in chapter 2.3.7 that the extra space supplied in the unstructured remittance information is no longer inserted as of 6th December 2014.	Amendment.
05-11-2014	3.33	Chapter 2: the word "Max." added in several "length" fields.	Enhancement.
05-11-2014	3.33	Appendix 1: addition that unstructured remittance information can be combined with structured. An example is included.	Enhancement.

Date	Version	Type of change	Reason change
05-11-2014	3.33	Appendix 1: codewords will always stay intact. For instance, /REMI/ always appears on one line in field-86, it is never broken up like this: ....../RE MI/description line.	Enhancement.
17-11-2014	3.331	In table in *2.3.6 Field :61: Statement line* for *Subfield 7 Reference for the Account Owner*, removed statement that this subfield is padded with zeros. The filling is either MARF, EREF, PREF or NONREF, no additional spaces.	Correction.