SWIFT

Standards

Category 9 - Cash Management and Customer Status

For Standards MT November 2018

Message Reference Guide

Standards Release Guide

This reference guide contains the category 9 message text standards, including a detailed description of the scope, the format specifications, the rules, the guidelines, and the field specifications of each message type.

22 December 2017

Table of Contents

Introduction

Summary of Changes

Added Message Types

None

Removed Message Types

None

Modified Message Types

MT 910 on page 9

Category 9 Message Types

The following table lists all message types defined in category 9.

For each message type, there is a short description, an indicator whether the message type is signed (Y or N), the maximum message length on input (2,000 or 10,000 characters), whether the use of the message requires registration with SWIFT for use in a message user group (Y or N), and whether value date ordering (VDO) can be requested for the message (Y/N). Value date ordering criteria are described in the *Standards MT General Information*.

MT	MT Name	Purpose	Signed [1]	Max. Length	MUG	VDO
900	Confirmation of Debit	Advises an account owner of a debit to its account	N	2,000	N	N
910	Confirmation of Credit	Advises an account owner of a credit to its account	N	2,000	N	Y
920	Request Message	Requests the account servicing institution to send an MT 940, 941, 942 or 950	N	2,000	N	N
935	Rate Change Advice	Advises the Receiver of general rate change(s) and/ or rate change(s) which applies to a specific account other than a call/ notice loan/deposit account	N	2,000	N	N
940	Customer Statement Message	Provides balance and transaction details of an account to a financial institution on behalf of the account owner	N	2,000	N	N
941	Balance Report	Provides balance information of an account to a financial institution on behalf of the account owner	N	2,000	N	N
942	Interim Transaction Report	Provides balance and transaction details of an account, for a specified period of time, to a financial institution on behalf of the account owner	N	2,000	N	N
950	Statement Message	Provides balance and transaction details of an account to the account owner	N	2,000	N	N
970	Netting Statement	Provides balance and transaction details of a netting position as recorded by a netting system	N	2,000	N	N

MT	MT Name	Purpose	Signed [1]	Max. Length	MUG	VDO
971	Netting Balance Report	Provides balance information for specified netting position(s)	N	2,000	N	N
972	Netting Interim Statement	Advises interim balance and transaction details of a netting position as recorded by a netting system	N	2,000	N	N
973	Netting Request Message	Requests an MT 971 or 972 containing the latest available information	N	2,000	N	N
985	Status Enquiry	Requests an MT 986	N	2,000	N	N
986	Status Report	Provides business related information about a customer or institution	N	2,000	N	N
990	Advice of Charges, Interest and Other Adjustments	Advises an account owner of charges, interest or other adjustments to its account	N	2,000	N	N
991	Request for Payment of Charges, Interest and Other Expenses	Requests payment of charges, interest or other expenses	N	2,000	N	N
992	Request for Cancellation	Requests the Receiver to consider cancellation of the message identified in the request	N	2,000	N	N
995	Queries	Requests information relating to a previous message or amendment to a previous message	N	2,000	N	N
996	Answers	Responds to an MT 995 Queries or MT 992 Request for Cancellation or other messages where no specific message type has been provided for the response	N	2,000	N	N
998	Proprietary Message	Contains formats defined and agreed to between users and for those messages not yet live	N	10,000	N	N
999	Free Format Message	Contains information for which no other message type has been defined	N	2,000	N	N

(1)   A Relationship Management Application (RMA) authorisation is required in order to sign a message.

Note: A Message User Group (MUG), for the purposes of this book, is a group of users who have voluntarily agreed to support the specified message type and have registered with SWIFT to send or receive the specified message type. These messages are indicated in the preceding table in the column MUG.

Registration is free of charge. To register to use one or more message types, submit a registration request (**Order Message User Group**) through the forms available on **www.swift.com** > Ordering & Support > Ordering > Order Products and Services > Message User Group (MUG).

To withdraw from a MUG, use the **Terminate your MUG subscription** request. These forms are available at **www.swift.com** > Ordering & Support > Ordering > Terminate and deactivate > Message User Group (MUG).

To get the list of other members of a particular MUG, send an MT 999 to the Customer Implementation team (SWHQBEBBCOS).

Euro - Impact on Category Message Standards

See the *Standards MT General Information* for full details of the Euro-Related Information (ERI) and the impact on Standards MT message types.

MT 900 Confirmation of Debit

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

MT 910 Confirmation of Credit

MT 910 Scope

This message is:

- sent by an account servicing institution to an account owner.

- sent by an account servicing institution to a party authorised by the account owner to receive the information.

- sent by a concentrating financial institution to an account owner or a party authorised by the account owner to receive the information.

It is used to notify the account owner of an entry which has been credited to its account. The entry will be further confirmed by statement.

For use of messages in the corporate to bank environment, see the MT message implementation guide for corporate customers available on **www.swift.com**.

MT 910 Format Specifications

MT 910 Confirmation of Credit

Status	Tag	Field Name	Content/Options	No.
M	20	Transaction Reference Number	16x	1
M	21	Related Reference	16x	2
M	25a	Account Identification	No letter option or P	3
O	13D	Date/Time Indication	6!n4!n1!x4!n	4
M	32A	Value Date, Currency Code, Amount	6!n3!a15d	5
O	50a	Ordering Customer	A, F, or K	6
O	52a	Ordering Institution	A or D	7
O	56a	Intermediary	A or D	8
O	72	Sender to Receiver Information	6*35x	9
M = Mandatory, O = Optional - Network Validated Rules may apply				

MT 910 Network Validated Rules

C1   Either field 50a or field 52a must be present (Error code(s): C06).

MT 910 Usage Rules

- This message type is not normally sent if statements for the account are frequently transmitted.

- This message type does not normally result in any bookings. It is a confirmation to the Receiver (account owner) of a credit to its account.

- Where a correspondent bank has received a cover payment and sends a confirmation of credit (MT 910) to the Beneficiary Bank, the reference from field 21 of the inward payment message must be passed on unchanged in field 21 of the MT 910 message.

MT 910 Field Specifications

1. Field 20: Transaction Reference Number

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

This field specifies the reference assigned by the Sender to unambiguously identify the message.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//' (Error code(s): T26).

2. Field 21: Related Reference

FORMAT

16x

PRESENCE

Mandatory

DEFINITION

This field contains the reference for the account owner (Receiver), for example, field 21, from the SWIFT message which resulted in this credit.

NETWORK VALIDATED RULES

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//' (Error code(s): T26).

USAGE RULES

This reference must be copied unchanged from the inward message that caused the credit on the account, for example, field 20 of a received MT 103, or field 21 of the MT 202 (or MT 205) or MT

202 COV (or MT 205 COV) must be copied unchanged to this field.

3. Field 25a: Account Identification

FORMAT

No letter option	35x	(Account)
Option P	35x	(Account)
	4!a2!a2!c[3!c]	(Identifier Code)

PRESENCE

Mandatory

DEFINITION

This field identifies the account which has been credited and optionally the identifier code of the account owner.

NETWORK VALIDATED RULES

Identifier Code must be a registered BIC (Error code(s): T27,T28,T29,T45).

USAGE RULES

Option P must only be used if the Receiver of the message is not the account owner.

4. Field 13D: Date/Time Indication

FORMAT

Option D	6!n4!n1!x4!n	(Date)(Time)(Sign)(Offset)

PRESENCE

Optional

DEFINITION

This field indicates the date, time and time zone when the entry is posted to the account, in the books of the account servicing institution.

CODES

One of the following codes must be used in Sign (Error code(s): T15):

+	Plus	The + sign.
-	Minus	The - sign.

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Time must be a valid time expressed as HHMM (Error code(s): T38).

Time offset is expressed as 'HHMM', where the hour component, that is, 'HH', must be in the range of 00 through 13, and the minute component, that is, 'MM' must be in the range of 00 through 59. Any 'HH' or 'MM' component outside of these range checks will be disallowed (Error code(s): T16).

USAGE RULES

The time zone in which Time is expressed is to be identified by means of the offset against the UTC (Coordinated Universal Time - ISO 8601).

5. Field 32A: Value Date, Currency Code, Amount

FORMAT

Option A	6!n3!a15d	(Date)(Currency)(Amount)

PRESENCE

Mandatory

DEFINITION

This field specifies the value date, currency code and amount of the credit.

NETWORK VALIDATED RULES

Date must be a valid date expressed as YYMMDD (Error code(s): T50).

Currency must be a valid ISO 4217 currency code (Error code(s): T52).

The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for that specific currency as specified in ISO 4217 (Error code(s): C03,T40,T43).

6. Field 50a: Ordering Customer

FORMAT

Option A	[/34x]	(Account)
	4!a2!a2!c[3!c]	(Identifier Code)
Option F	35x	(Party Identifier)
	4*35x	(Name and Address)
Option K	[/34x]	(Account)
	4*35x	(Name and Address)

In option F, the following line formats must be used (Error code(s): T54):

Line 1 (subfield Party Identifier)	/34x	(Account)

| Lines 2-5 (subfield Name and Address) | 1!n/33x | (Number)(Details) |

Or

| Line 1 (subfield Party Identifier) | 4!a/2!a/27x | (Code)(Country Code)(Identifier) |
| Lines 2-5 (subfield Name and Address) | 1!n/33x | (Number)(Details) |

PRESENCE

Conditional (see rule C1)

DEFINITION

This field identifies the customer or financial institution (from a Category 1 Payment), which originated the transaction resulting in this credit.

CODES

In option F, when Party Identifier is used with the (Code)(Country Code)(Identifier) format, one of the following codes must be used in Code (Error code(s): T55):

ARNU	Alien Registration Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Alien Registration Number.
CCPT	Passport Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Passport Number.
CUST	Customer Identification Number	The code followed by a slash, '/' must be followed by the ISO country code of the issuer of the number, a slash, '/', the issuer of the number, a slash, '/' and the Customer Identification Number.
DRLC	Driver's Licence Number	The code followed by a slash, '/' must be followed by the ISO country code of the issuing authority, a slash, '/', the issuing authority, a slash, '/' and the Driver's Licence Number.
EMPL	Employer Number	The code followed by a slash, '/' must be followed by the ISO country code of the registration authority, a slash, '/', the registration authority, a slash, '/' and the Employer Number.
NIDN	National Identity Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the National Identity Number.
SOSE	Social Security Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Social Security Number.
TXID	Tax Identification Number	The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Tax Identification Number.

CODES

In option F, Number must contain one of the following values (Error code(s): T56):

| 1 | Name of Ordering Customer | The number followed by a slash, '/' must be followed by the name of the ordering customer. |

2	Address Line	The number followed by a slash, '/' must be followed by an address line (Address Line can be used to provide, for example, street name and number, or building name).
3	Country and Town	The first occurrence of number 3 must be followed by a slash, '/', the ISO country code and, optionally, additional details that are preceded by a slash '/'. Other occurrences of number 3 must be followed by a slash '/' and the continuation of additional details. Additional details can contain town, which can be complemented by postal code (for example zip) and country subdivision (for example state, province, or county). The country code and town should, preferably, indicate the country and town of residence.
4	Date of Birth	The number followed by a slash, '/' must be followed by the date of birth in the YYYYMMDD format.
5	Place of Birth	The number followed by a slash, '/' must be followed by the ISO country code, a slash '/' and the place of birth.
6	Customer Identification Number	The number followed by a slash, '/' must be followed by the ISO country code of the issuer of the number, a slash, '/', the issuer of the number, a slash, '/' and the customer identification number.
7	National Identity Number	The number followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the national identity number.
8	Additional Information	The number followed by a slash, '/' is followed by information that completes one of the following:

- the identifier provided in subfield 1 (Party Identifier) used with the (Code)(Country Code)(Identifier) format.

- the customer identification number provided in subfield 2 (Name and Address) with number 6.

- the national identity number provided in subfield 2 (Name and Address) with number 7.

NETWORK VALIDATED RULES

Identifier Code must be a registered BIC (Error code(s): T27,T28,T29,T45).

In option F, subfield 1 (Party Identifier) used with the (Code)(Country Code)(Identifier) format: Country Code must be a valid ISO country code (Error code(s): T73).

In option F, subfield 2 (Name and Address):

- The first line must start with number 1 (Error code(s): T56).

- Numbers must appear in numerical order (Error code(s): T56).

- Number 2 must not be used without number 3 (Error code(s): T56).

- The first occurrence of number 3 must be followed by a valid ISO country code (Error code(s): T73).

- Number 4 must not be used without number 5 and vice versa (Error code(s): T56).

- Number 4 must be followed by a valid date in the format YYYYMMDD and this date, local to the sender, must not be later than the date on which the message is successfully sent to SWIFT (Error code(s): T50).

- Numbers 5, 6 and 7 must be followed by a valid ISO country code (Error code(s): T73), a slash '/' and additional Details (Error code(s): T56).

- Numbers 4, 5, 6, 7 and 8 must not be repeated (Error code(s): T56).

- The use of number 8 is only allowed in the following instances (Error code(s): T56):

    ◦ to continue information on the Identifier of the ordering customer provided in subfield 1 (Party Identifier) used with the (Code)(Country Code)(Identifier) format.

    ◦ to continue information on the Customer Identification Number provided in subfield 2 (Name and Address) following number 6.

    ◦ to continue information on the National Identity Number provided in subfield 2 (Name and Address) following number 7.

USAGE RULES

If the account number is known, it must be stated in Account.

When option A is used, this field can only contain a financial institution BIC if the message that caused the credit is a Category 1 message and a financial institution BIC was present in 50A Ordering Customer.

In option F, subfield 2 (Name and Address): Numbers 1, 2 and 3 may be repeated.

In option F, subfield 2 (Name and Address): if number 2 is present, the first occurrence of number 3 must include the town in additional details.

In option F, subfield 1 (Party Identifier) used with the (Code)(Country Code)(Identifier) format: if additional space is required for providing the Identifier of the ordering customer, one of the following options must be used:

1. First option (preferred): Identify the ordering customer with a different identifier where the length is not an issue.

2. Second option: Continue the information in subfield 2 (Name and Address) using number 8.

In option F, subfield 2 (Name and Address): if additional space is required for providing the Customer Identification Number (number 6) or the National Identity Number (number 7) of the ordering customer, one of the following options must be used:

1. First option (preferred): Identify the ordering customer with a different identifier where the length is not an issue.

2. Second option: Continue the information in subfield 2 (Name and Address) using number 8.

When Chinese characters are necessary and when use is bilaterally agreed, the Chinese Commercial Code e-table and guidelines must be followed as published in www.swift.com > Standards > Document centre > Market Practice > Chinese Commercial Code eTable Information.

7. Field 52a: Ordering Institution

FORMAT

Option A	[/1!a][/34x]	(Party Identifier)
	4!a2!a2!c[3!c]	(Identifier Code)
Option D	[/1!a][/34x]	(Party Identifier)
	4*35x	(Name and Address)

PRESENCE

Conditional (see rule C1)

DEFINITION

This field identifies the financial institution which originated the transaction resulting in this credit. If field 50a is present, then this field identifies the financial institution of the ordering customer present in the original transaction that resulted in this credit.

CODES

In option A, Party Identifier may be used to indicate a national clearing system code.

The following codes may be used, preceded by a double slash '//':

AT	5!n	Austrian Bankleitzahl
AU	6!n	Australian Bank State Branch (BSB) Code
BL	8!n	German Bankleitzahl
CC	9!n	Canadian Payments Association Payment Routing Number
CN	12..14n	China National Advanced Payment System (CNAPS) Code
ES	8..9n	Spanish Domestic Interbanking Code
FW	without 9 digit code	Pay by Fedwire
GR	7!n	HEBIC (Hellenic Bank Identification Code)
HK	3!n	Bank Code of Hong Kong
IE	6!n	Irish National Clearing Code (NSC)
IN	11!c	Indian Financial System Code (IFSC)
IT	10!n	Italian Domestic Identification Code
PL	8!n	Polish National Clearing Code (KNR)
PT	8!n	Portuguese National Clearing Code
SC	6!n	UK Domestic Sort Code

CODES

In option D, Party Identifier may be used to indicate a national clearing system code.

The following codes may be used, preceded by a double slash '//':

AT	5!n	Austrian Bankleitzahl
AU	6!n	Australian Bank State Branch (BSB) Code
BL	8!n	German Bankleitzahl
CC	9!n	Canadian Payments Association Payment Routing Number
CH	6!n	CHIPS Universal Identifier
CN	12..14n	China National Advanced Payment System (CNAPS) Code
CP	4!n	CHIPS Participant Identifier
ES	8..9n	Spanish Domestic Interbanking Code
FW	9!n	Fedwire Routing Number
GR	7!n	HEBIC (Hellenic Bank Identification Code)
HK	3!n	Bank Code of Hong Kong
IE	6!n	Irish National Clearing Code (NSC)
IN	11!c	Indian Financial System Code (IFSC)
IT	10!n	Italian Domestic Identification Code
PL	8!n	Polish National Clearing Code (KNR)
PT	8!n	Portuguese National Clearing Code
RU	9!n	Russian Central Bank Identification Code
SC	6!n	UK Domestic Sort Code
SW	3..5n	Swiss Clearing Code (BC code)
SW	6!n	Swiss Clearing Code (SIC code)

NETWORK VALIDATED RULES

Identifier Code must be a registered financial institution BIC (Error code(s): T27,T28,T29,T45).

Identifier Code must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including connected BICs, non-connected BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

USAGE RULES

The coded information contained in field 52a must be meaningful to the Receiver of the message.

Option A is the preferred option.

Option D should only be used when the ordering financial institution has no BIC.

8. Field 56a: Intermediary

FORMAT

Option A	[/1!a][/34x]	(Party Identifier)
	4!a2!a2!c[3!c]	(Identifier Code)

Option D	[/1!a][/34x]	(Party Identifier)
	4*35x	(Name and Address)

PRESENCE

Optional

DEFINITION

This field identifies the financial institution from which the Sender received the funds, when other than the ordering institution.

NETWORK VALIDATED RULES

Identifier Code must be a registered financial institution BIC (Error code(s): T27,T28,T29,T45).

Identifier Code must be a financial institution BIC. This error code applies to all types of BICs referenced in a FIN message including connected BICs, non-connected BICs, Masters, Synonyms, Live destinations and Test & Training destinations (Error code(s): C05).

9. Field 72: Sender to Receiver Information

FORMAT

6*35x   (Narrative)

In addition to narrative text, structured text with the following line formats may be used:

Line 1	/8c/[additional information]	(Code)(Narrative)
Lines 2-6	[//continuation of additional information]	(Narrative)
	or	or
	[/8c/[additional information]]	(Code)(Narrative)

PRESENCE

Optional

DEFINITION

This field contains additional information for the Receiver.

USAGE RULES

This field may contain information only, that is, no instructions may be included.

The structured format may be used for bilaterally agreed codes.

Additional explanatory information, which may be continued on the next lines, is preceded by a double slash '//'.

This field may contain ERI to transport dual currencies, as explained in the chapter "Euro-Related Information (ERI)" in the *Standards MT General Information*.

In order to comply with the EC-directive on cross border credit transfers, the optional code word EXCH may be used to transport an exchange rate. In line with ERI, the code word EXCH is placed between slashes, followed by the exchange rate, format 12d, and terminated with another slash.

MT 920 Request Message

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

MT 935 Rate Change Advice

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

MT 940 Customer Statement Message

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

MT 941 Balance Report

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

MT 942 Interim Transaction Report

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

MT 950 Statement Message

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

MT 970 Netting Statement

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

MT 971 Netting Balance Report

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

MT 972 Netting Interim Statement

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

MT 973 Netting Request Message

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

MT 985 Status Enquiry

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

MT 986 Status Report

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

MT 990 Advice of Charges, Interest and Other Adjustments

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

MT 991 Request for Payment of Charges, Interest and Other Expenses

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

MT 992 Request for Cancellation

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

MT 995 Queries

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

MT 996 Answers

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

MT 998 Proprietary Message

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

MT 999 Free Format Message

This message type does not change in the Standards MT Release 2018.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > User Handbook Home > A-Z.

Glossary of Terms

In addition to the definitions which appear in the *Standards MT General Information*, Glossary of Terms, the following terms apply to Category 9 message types:

Account Servicing Institution	A financial institution which is a depository for an account.
Account Servicing Institution's Reference	A reference assigned by the account servicing institution to identify the transaction. (This is the reference to which the account owner refers in cases of inquiry to that financial institution.)
Available Balance	The balance at the disposal of the account owner on the date specified. The specific formula for the calculation of the balance is dependent upon national, local, legal or bilateral agreement/conventions/requirements.
Available Funds	Funds available for transfer or withdrawal in cash.
Bulking	The practice of totalling the amounts of a number of transactions to provide a single accounting entry.
Closing Available Balance	Amount at the disposal of the account owner at the close of the statement period.
Closing Balance	Balance of entries posted to the account at the close of the statement period.
Concentrating Institution	A financial institution authorised by the account owner to receive, collate and report status and movement information on behalf of the account owner.
Credit Advice	An advice by the account servicing institution of a credit to the account of the Receiver (Account Owner). This advice must not be used to transmit payment instructions.
Debit Advice	An advice by the account servicing institution of a debit to the account of the Receiver (Account Owner).
Due From Account	See 'Nostro Account'.
Due To Account	See 'Vostro Account'.
ECU Netting System	A multi-lateral payment netting service operated by SWIFT/SSP on behalf of the ECU Banking Association, with settlement through the Bank for International Settlement.
Enquired Party	The individual or institution about which information is requested or provided.
Entry	Any debit or credit item posted to an account.
Entry Date	Date on which entries are made in the records of an account.
Forward Available Balance	The balance of the booked items that will be available to the account owner on a specified future date.
Immediate Funds	Same day funds in which the settlement is simultaneous with execution of the transaction.

Intermediary	The financial institution from which an account servicing institution receives funds for an Account Owner.
Intermediate Closing Balance	Balance of entries posted to the account as reflected in the statement 'page' (message) of a statement consisting of multiple 'page' (messages).
Intermediate Opening Balance	Intermediate closing balance as reflected in the previous statement 'page' (message) of a statement consisting of multiple 'pages' (messages).
Lockbox	A financial service provided for the rapid collection of a customer's receivables and rapid credit to the customer's account.
Loro Account	See 'Vostro Account'
Netting Balance	The balance of entries posted to a netting position by a netting system.
Netting Position	The record of entries processed by a netting system on behalf of a financial institution.
Nostro Account	A record kept by an account owner of an account serviced on its behalf by an Account Servicing Institution. It is also known as a Due From account.
Opening Balance	Closing balance of the previous statement.
Reference for the account owner	The reference which identifies the transaction to the Account Owner.
Reference for the Beneficiary	See 'Reference for the Account Owner'.
Reporting Bank	The bank transmitting the information about accounts serviced by them.
Statement Line	Information related to one entry in a statement message.
Statement Number	A number for the sequential identification of statements. It may have a subfield indicating the 'page' number.
Vostro Account	An account serviced by a bank on behalf of an account owner Bank. It is also known as a Loro Account or Due To Account.

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