



Standards

Category 9 - Cash Management and Customer Status

For Standards MT November 2019

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.

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Introduction

Summary of Changes

Added Message Types

None

Removed Message Types

None

Modified Message Types

None

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 2019.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > Knowledge Centre (User Handbook).

MT 910 Confirmation of Credit

This message type does not change in the Standards MT Release 2019.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > Knowledge Centre (User Handbook).

MT 920 Request Message

This message type does not change in the Standards MT Release 2019.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > Knowledge Centre (User Handbook).

MT 935 Rate Change Advice

This message type does not change in the Standards MT Release 2019.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > Knowledge Centre (User Handbook).

MT 940 Customer Statement Message

This message type does not change in the Standards MT Release 2019.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > Knowledge Centre (User Handbook).

MT 941 Balance Report

This message type does not change in the Standards MT Release 2019.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > Knowledge Centre (User Handbook).

MT 942 Interim Transaction Report

This message type does not change in the Standards MT Release 2019.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > Knowledge Centre (User Handbook).

MT 950 Statement Message

This message type does not change in the Standards MT Release 2019.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > Knowledge Centre (User Handbook).

MT 970 Netting Statement

This message type does not change in the Standards MT Release 2019.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > Knowledge Centre (User Handbook).

MT 971 Netting Balance Report

This message type does not change in the Standards MT Release 2019.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > Knowledge Centre (User Handbook).

MT 972 Netting Interim Statement

This message type does not change in the Standards MT Release 2019.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > Knowledge Centre (User Handbook).

MT 973 Netting Request Message

This message type does not change in the Standards MT Release 2019.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > Knowledge Centre (User Handbook).

MT 985 Status Enquiry

This message type does not change in the Standards MT Release 2019.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > Knowledge Centre (User Handbook).

MT 986 Status Report

This message type does not change in the Standards MT Release 2019.

Details of this message are still available in the current version of the Standards MT documentation on www.swift.com > Ordering & Support > Knowledge Centre (User Handbook).

MT 990 Advice of Charges, Interest and Other Adjustments

See Category n - Common Group Messages, Chapter n90 Advice of Charges, Interest and Other Adjustments for details concerning this message type.

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

See Category n - Common Group Messages, Chapter n91 Request for Payment of Charges, Interest and Other Expenses for details concerning this message type.

MT 992 Request for Cancellation

See *Category n - Common Group Messages, Chapter n92 Request for Cancellation* for details concerning this message type.

MT 995 Queries

See *Category n - Common Group Messages, Chapter n95 Queries* for details concerning this message type.

MT 996 Answers

See *Category n - Common Group Messages, Chapter n96 Answers* for details concerning this message type.

MT 998 Proprietary Message

See *Category n - Common Group Messages, Chapter n98 Proprietary Message* for details concerning this message type.

MT 999 Free Format Message

See *Category n - Common Group Messages, Chapter n99 Free Format Message* for details concerning this message type.

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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