

ING FTP Unstructured MT940 and MT942 Format Description

The Netherlands

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ING FTP Unstructured MT940 and MT942

The MT940 and MT942 Customer Statement Message 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 Customer Statement Message into their systems.

This format description is applicable to the Dutch accounts held at ING in the Netherlands, reported through FTP and SwiftNet FileAct. The present layout is based on SWIFT Standards FIN, Category 9, Cash Management and Customer Status.

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Introduction

This format description for the ING FTP Unstructured MT940 and MT942 is intended for computer departments of companies wanting to implement this message and also for their software suppliers. The document focuses on the FTP MT940 / MT942 format description: This contains the basis and the framework. Within which a Customer Statement Message is defined by ING for the channel ING FTP. This format is available for NL current accounts via FTP.

Usage rules

- Statements are sent after closing of each Target day even in case no movements have occurred on the account. (zero statement)
- Usage of Standard SWIFT headers is default
- For 7 digit accounts up to a maximum of 2500 transactions (postings) can be reported in one message. When this number is exceeded all transactions are consolidated per type of transaction.

Layout ING FTP Unstructured MT940

To improve readability when printed all records are preceded by an identifier (tag) and closed with a CS2 (carriage return, line feed, hex 0D0A). Subfield information is only provided in case it is mentioned in this description.

In the format definition of each message, the message tags are used as described in the SWIFT User Handbook.

For the explanation of the used codes see appendix 'SWIFT format reference'.

An MT940 file can contain one or more messages.

- One message covers one originator account.
- One message covers one book day.
- One message contains one or more entries. Or in case of zero balances, this entry section is empty.

In principle the file size is not limited.

MT940

Status	Tag	Name	Repeat
		Message heading Section	1
O		Header 1	
O		Header 2	
O		Header 3	
		Customer Statement Message Section	1
M	20	Transaction Reference Number	
O	21	Related Reference	
M	25	Account Identification	
M	28C	Statement Number/Sequence Number	
M	60F	Opening Balance	
		Entries Section	0-n
O	61	Statement Line	
O	86	Information to Account Owner	
M	62F	Closing Balance (Booked Funds)	
O	64	Closing Available Balance (Value Balance)	
O	65	Forwarded Available Balance	0-n
O	86	Information to Account Owner	
		Message Trailer Section	
O		Trailer	

Layout MT942

To improve readability when printed all records are preceded by an identifier (tag) and closed with a CS2 (carriage return, line feed, hex 0D0A). Subfield information is only provided in case it is mentioned in this description.

In the format definition of each message, the message tags are used as described in the SWIFT User Handbook.

For the explanation of the used codes see appendix 'SWIFT format reference'.

An MT942 file can contain one or more messages.

- One message covers one originator account.
- One message covers part of one book day.
- One message contains one or more entries. Or in case of no transactions, this entry section is empty.

The user determines the file name. In principle the file size is not limited.

MT942

Status	Tag	Name	Repeat
		Message heading Section	1
O		Header 1	
O		Header 2	
O		Header 3	
		Customer Statement Message Section	1
M	20	Transaction Reference Number	
O	21	Related Reference	
M	25	Account Identification	
M	28C	Statement Number/Sequence Number	
M	13D	Date Time Indication	
		Entries Section	0-n
O	61	Statement Line	
O	86	Information to Account Owner	
O	86	Information to Account Owner	
		Message Trailer Section	
O		Trailer	

Message header MT940 and MT942 ING

The message header contains for MT940/2 ING of 3 elements:

- Export information
- Import information
- Message information

Format:

```
{1: <Export info> }  
{2: <Import info> }  
{3: <Optional Message info> }  
{4:  
<MT940 or MT942 Message>  
-}
```

Tag specifications

Tag 20

Transaction Reference Number (TRN)

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

Description	Pict	Content
Tag	4!x	:20:
Transaction Reference Number	16x	
CS2 (cr,lf)	2!x	hex0D0A

Tag 25

Account Identification

This tag identifies the account for which the statement is sent.

Description	Pict	Content
Tag	4!x	:25:
Account number	35x	IBAN+Current or BBAN*
CS2 (cr,lf)	2!x	hex0D0A

* IBAN format: IBAN+CUR (e.g. For NL: NL42INGB0751121885EUR).
Contact your ING Account Manager for more details.

Tag 28C

Statement Number

This tag contains the sequential number of the statement.

Description	Pict	Content
Tag	5!x	:28C:
Statement number	5n	<ul style="list-style-type: none">• Restart at 1 at 1st target date of the year• Statement number increases by "1" every reported cycle 1)• Statement number must be unique for an account per reported cycle within a year.• Max. of 1 statement per reported cycle
Sequence Number	5n	MT942 only; Sequence number of message
CS2 (cr,lf)	2!x	hex0D0A

1) In case of daily statements also statements with no movements will have a unique statement number

Tag 13D

Date Time Indication (MT942 only)

This tag contains the creation date and time of the message.

Description	Pict	Content
Tag	5!x	:13D:
Date	15x	Creation date and time
CS2 (cr,lf)	2!x	hex0D0A

Tag 60F**Opening Balance (MT940 only)**

This tag specifies, for the opening balance, whether it is a debit or credit balance, the date, the currency and the amount of the balance.

Description	Pict	Content
Tag	5!x	:60F:
Credit/debit	1!x	C (= Credit) or D (= Debit)
Date	6!n	YYMMDD
Currency	3!x	ISO 4217 currency code
Amount	15n	Opening book balance <ul style="list-style-type: none"> • If amount equals 0, then indicator is C • Number of decimals are determined by currency • All amounts are formatted with a decimal comma • Decimals are always reported
CS2 (cr,lf)	2!n	hex0D0A

Tag 61**Statement Line**

This tag contains the details of each transaction.

Description	Subfield	Pict	Content
Tag		4!x	:61:
Value Date	1	6!n	YYMMDD
Entry Date	2	4!n	MMDD and always present
Debit/ Credit Mark	3	1!x	C (= Credit) or D (= Debit)
Amount	5	15n	Transaction amount. Last decimal(s) are only reported if not equal to 0.
Transaction Type Identification code	6	4!x	SWIFT Transaction code is specified by the letter "N" followed by an indicator of the type of the entry. (see note)
Reference for the Account Owner	7	16x	Taken from the received entries when available. When not available, the text 'NONREF' is used.
Account Servicing Institution's Reference	8	16x	Bank Reference. Starts with '/'
Supplementary Details	9	34x	Free text
CS2 (cr,lf)		2!n	hex0D0A

Note:

Specifications of the transaction types ING uses for Dutch accounts are indicated in appendix 'Transaction codes'.

It is not recommended to use the transaction type for control purposes in reconciliation software. These codes may be subject to change and are mainly used for internal purposes.

Tag 86**Information to account owner**

This tag contains additional information on the transaction detailed in the preceding statement line. Tag86 contains unstructured Information

Note: This tag can be subject to further improvements and therefore may change.

Unstructured Tag86

Description	Pict	Content
Tag	4!x	:86: (only the first line starts with a tag. Subsequent lines don't start with a tag)
Information to account owner	6*65x	Free text
CS2 (cr,lf)	2!n	hex0D0A

Tag 62F**Closing Balance (MT940 only)**

This tag specifies for the closing balance, whether it is a debit or credit balance, the date, the currency and the amount of the balance.

Description	Pict	Content
Tag	5!x	:62F:
Credit/debit	1!x	C (= Credit) or D (= Debit)
Date	6!n	YYMMDD of reported entry date
Currency	3!x	ISO 4217 currency code
Amount	15n	Closing book balance
CS2 (cr,lf)	2!n	hex0D0A

Tag 64**Closing available balance (MT 940 only)**

This tag specifies for the closing available balance, whether it is a debit or credit balance, the date, the currency and the amount of the balance.

Description	Pict	Content
Tag	5!x	:64F:
Credit/debit	1!x	C (= Credit) or D (= Debit)
Date	6!n	YYMMDD of reported entry date
Currency	3!x	ISO 4217 currency code
Amount	15n	Closing available balance
CS2 (cr,lf)	2!n	hex0D0A

Tag 65**Forward available balance (MT940 only)**

This tag specifies for the closing forward available balance, whether it is a debit or credit balance, the date, the currency and the amount of the balance. A maximum of two days will be reported.

Description	Pict	Content
Tag	5!x	:65F:
Credit/debit	1!x	C (= Credit) or D (= Debit)
Date	6!n	YYMMDD of reported entry date
Currency	3!x	ISO 4217 currency code
Amount	15n	Forward available balance
CS2 (cr,lf)	2!n	hex0D0A

Version History

Version	Date	Changes
1.0	20-09-2013	First version
2.0	14-02-2014	Extended list of ISO Return Reason codes (Appendix ISO Return reason Codes)

Appendix SWIFT Transaction Codification

For complete SWIFT table and detailed description of the codes see www.swift.com

Code	Explanation
CHG	Charges and other expenses
CHK	Cheques
DDT	Direct Debit Item
MSC	Miscellaneous
STO	Standing order
TRF	Transfer

Appendix ISO Return Reason codes (SCT/SDD)*

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

- SEPA Credit Transfer and/ or
- SEPA Direct Debit

MT940 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	X
DNOR	Debtor bank is not registered under this BIC in CSM	X	X
FF01	Operations/transaction code incorrect, invalid file format	X	X
FF05	Direct Debit Type Incorrect		X
FOCR	Return following a cancellation request	X	
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 actual reason codes see www.ISO20022.org

Type of R-message

The type of R-message (Reject, Return or Refund) in the MT940 will be reported directly after the return reason code. The information can be used to determine if the next direct debit transaction should be instructed as first or recurrent.

The following codes will be relevant:

R-Type	Description
1	Reject (geweigerde)
2	Return (retourbetalng)
3	Refund (terugbetalng)
4	Reversal (herroeping)
5	Cancellation (annulering)

Appendix ISO Return Reason codes (Other)*

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

MT940 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
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-Msg 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 actual reason codes see www.ISO20022.org

Appendix SWIFT format reference

In the definition of format of each message, tags are used as described in the SWIFT User Handbook.

Tag content may be composed of one or several subfields. Length and content is defined for each tag. In order to specify length of different tags the following is used:

Restrictions on Length

nn	Maximum length
nn!	Fixed length
n*nn	Maximum number of lines times maximum line length

Types of Characters Allowed

n	Numeric digits [0..9] only
x	Any character of the SWIFT character set

For example:

2n	= up to 2 digits
6*65x	= up to 6 lines of up to 65 characters each

All tags shown in uploaded files are also validated against their presence. The status of tags is shown below:

Status Meaning

M	Mandatory
O	Optional

SWIFT character set

The admitted characters for the MT940 content are based upon the SWIFT character set "Z". The following characters are permitted:

- a b c d e f g h i j k l m n o p q r s t u v w x y z
- A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
- 0 1 2 3 4 5 6 7 8 9
- / - ? () . , + ' { } : = ! " % & * < > ; @ # CR (Carriage return) LF (line Feed) and a Space

Appendix MT940 Example

Example

```
{1:F01INGBNL2ABXXX00000000000}
{2:I940INGBNL2AXXXN}
{4:
:20: 19/02/12 ,00:41
:25:0123456789
:28C:35/1
:60F:C120217EUR76953,2
:61:1202180218C130,8NTRFNONREF//NONREF
:86:P000000000 Mw AB Defghijk Kerkstraat 1 c ASD
0490232001190001AC
TRANSACTIONEDATUM 18-02-2011
:61:1202180218C6667,NTRFNONREF//NONREF
:86:BGC. 12 ACCEPTGIRO S RUNNR 4522
:62F:C120218EUR83751,
-}
```


Appendix SEPA transaction examples

Incoming SEPA Credit Transfer

Structure

Tag	Transaction details
:61:	<ValueDate><EntryDate><Amount><TransactionCode><Reference><Bank Reference>
:86:	<IBAN counterparty> <BIC counterparty> <Name Counterparty> < End-To-End-ID> <SRI-type> <issuer> <Remittance info>

Example

Tag	Transaction details
:61:	1201190119C1,5NTRFNONREF//NONREF
:86:	NL69INGB0123456789 INGBNL2A J. Janssen 20120123456789 Factuurnr 123456 Klantnr 00123

Multiple SEPA Credit Transfer

Structure

Tag	Transaction details
:61:	<ValueDate><EntryDate><Amount><TransactionCode><Reference><Bank Reference>
:86:	<BUSINESS PRODUCT TYPE> <BATCH-ID> TOTAAL <AANTAL> POSTEN

Example

Tag	Transaction details
:61:	1201190119D100,NTRFNONREF//NONREF
:86:	VERZAMEL EUROBETALING M000000001111111 TOTAAL 10 POSTEN

SEPA Credit Transfer: credit to originator account due to failed transaction

Structure

Tag	Transaction details
:61:	<ValueDate><EntryDate><Amount><TransactionCode><Reference><Bank Reference>
:86:	<RETURN REASON CODE> <IBAN counterparty> <BIC counterparty> <Name Counterparty> < End-To-End-ID> <SRI-type> <issuer> <Remittance info>

Example

Tag	Transaction details
:61:	1201190119C1,56NTRFNONREF//NONREF
:86:	MS03 NL69INGB0123456789 INGBNL2A J.Janssen 20120123456789 Factuurnr 123456 Klantnr 00123

**SEPA Direct
Debit: gross
credit on
creditor
account**

Structure

Tag	Transaction details
-----	---------------------

:61:	<ValueDate><EntryDate><Amount><TransactionCode><Reference><Bank Reference>
:86:	<BUSINESS PRODUCT TYPE> <BATCH_ID> TOTAAL <AANTAL> POSTEN

Example

Tag	Transaction details
-----	---------------------

:61:	1201190119C1,56NDDTNONREF//NONREF
:86:	Europees Incasso M000000001111111 TOTAAL 1 POSTEN

**SEPA Direct
Debit: debit
to debtor
account**

Structure

Tag	Transaction details
-----	---------------------

:61:	<ValueDate><EntryDate><Amount><TransactionCode><Reference><Bank Reference>
:86:	<BUSINESS PRODUCT TYPE> <TYPE> <IBAN> <BIC> <NAME> <CREDITOR ID> <MANDATE REFERENCE> <EndToEnd-ID><REMITTANCE>

Example

Tag	Transaction details
-----	---------------------

:61:	1205040504D12,75NDDTNONREF//NONREF
:86:	Europees Incasso doorlopend NL69INGB0123456789 INGBNL2A J.Jansen NL32ZZZ999999991234 MND-120123 20120501P01234785 CONTRIBUTIE MEI 2012

**SEPA Direct
Debit: debit
to the creditor
account
due to failed
transaction**

Structure

Tag	Transaction details
-----	---------------------

:61:	<ValueDate><EntryDate><Amount><TransactionCode><Reference><Bank Reference>
:86:	<RETURN REASON CODE><R-TYPE> <BUSINESS PRODUCT TYPE> <TYPE> <IBAN> <BIC> <NAME> <MANDATE REFERENCE> <E2E-ID><REMITTANCE>

Example 7 digit & 9 digit migrated accounts ¹

Tag	Transaction details
-----	---------------------

:61:	1205040504D12,75NTRFNONREF//NONREF
:86:	MS031 Europees Incasso doorlopend NL69INGB0123456789 INGBNL2A J.Jansen MND- 120123 20120501P01234785 CONTRIBUTIE MEI 2012

Example 9 digit non migrated accounts ¹

Tag	Transaction details
-----	---------------------

:61:	1205040504D12,75NDDTNONREF//NONREF
:86:	MS031 Europees Incasso doorlopend NL69INGB0123456789 INGBNL2A J.Jansen 1234 MND-120123 20120501P01234785 CONTRIBUTIE MEI 2012

1) For 7 digit & 9 digit migrated accounts, transaction code 'NTRF' is reported in case of a failed SEPA Direct Debit Transaction.
For 9 digit non migrated accounts, the transaction code 'NDDT' is reported.

More information

For more information For more information
about the ING FTP Unstructured MT940
Format Description please contact your ING
account manager

PCMRP00214