



SWIFT MT940 Statement Reporting Service (Standard) - File Format

We are making changes to some of the statement narratives (transaction descriptions and codes). As a result, some of the transaction descriptions and transaction codes on the MT940 Statement Reporting Service will change. You may need to make changes to your own or third party reconciliation arrangements or back office systems to accommodate these changes. If you view your MT940 through a 3rd party's online banking system then no further action is required.

This document explains what is changing and illustrates the "As is" and "To be".

The table below shows the format of the SWIFT MT940 file – the fields that are changing are **marked in red**.

Mandatory /optional	Field number	Tag	Field name	Content/Options
M	1	20	Transaction reference number	16x
O	2	21	Related reference	16x
M	3	25	Account identification	35x
M	4	28C	Statement number/sequence number	5n[/5n]
M	5	60a	Opening balance	F or M
-----à				
O	6	61	Statement line	*
O	7	86	Information to account owner	6*65x

M	8	62a	Closing balance (booked funds)	F or M
O	9	64	Closing available balance (available funds)	1!a6!n3!a15d
-----à				
O	10	65	Forward available balance	1!a6!n3!a15d

O	11	86	Information to account owner	6*65x

The table below shows the format of field 6 – Statement line.

Sub field name	Content/Options
6 int	Value date (YYMMDD)
4 int	Entry date (MMDD) (optional)
2 alpha	Debit/Credit mark
1 alpha	Funds code (optional)
15 dec	Amount (including comma decimal separator)
1 alpha 3 char	Transaction type ID code
16 chars	Reference for account owner
// 16 chars	Account servicing institution's reference (optional)
34 chars	Supplementary details (optional)

SWIFT Direct Export File - sterling account transactions – examples of changes to “As is” and “To be” statement narratives

Transaction description	As is/ To be	Transaction Code	Narrative changes to tag 61 and 86	Change
CHAPS Debit	As Is	NMSC	:61:1403210321D2,01NMSCNONREF BENEFICIARY NAME F/FLOWC4HAPS CAP :86:CAP MT	<ul style="list-style-type: none"> Narrative change Beneficiary name reduced from 18 to 12 characters ‘TFR’ narrative provided
	To Be	NMSC	:61:1404010401D1,NMSCNONREF PHOENIX DIS F/FLOW TFRPAYROLL85 :86:412368943	
CHAPS Credit	As Is	NMSC	:61:1403120312C1,07NMSCNONREF ACCOUNTNAME F/FLOWCHAPS MT9 :86:40E	<ul style="list-style-type: none"> Narrative changes
	To Be	NMSC	:61:1404010401C1,NMSCNONREF F/FLOW ACCOUNTNAME TFRPAYMENTRE :86:REFERENCE12	
Debit Interest	As Is	NINT	:61:1404010401D1,NINTNONREF INTEREST 10SEP TO 09DEC AUTHORISE	<ul style="list-style-type: none"> Narrative changes
	To Be	NINT	:61:1404010401D1,NINTNONREF O/DRAFT INTEREST	
Refund of charges	To Be	NCHG	:61:1404070407C1,NCHGNONREF REFUNDED CHARGES REF : 493 :86:4547	<ul style="list-style-type: none"> Narrative changes
BACS Credit	As Is	NMSC	:61:1403040304C1,01NMSCNONREF LTCPTTAM1CBK137 BGC BACS CAP :86:TO CAP	<ul style="list-style-type: none"> Narrative ‘BGC’ moves position
	To Be	NMSC	:61:1404010401C1,NMSCNONREF LTCPTTAM1CBK137 BGCPAYMENTRE :86:REFERENCE34	
BACS Debit	As Is	NMSC	:61:1403040304D1,01NMSCNONREF TEST BENEFICIARY D/D BACS CAP :86:TO CAP	<ul style="list-style-type: none"> Narrative ‘D/D’ changes to ‘DD’ and moves position
	To Be	NMSC	:61:1404010401D1,NMSCNONREF TEST BENEFICIARY DDPAYMENTRE :86:REFERENCE34	
Standing Order Credit	As Is	NMSC	:61:1403040304C1,02NMSCNONREF LTCPTTAM1CBK275 BGC DEVON1	<ul style="list-style-type: none"> Narrative ‘BGC’ changes to ‘FPI’ Unique Faster Payments transaction ID provided Date and time of payment provided
	To Be	NMSC	:61:1404010401C1,NMSCNONREF ACCOUNTNAME FPISTANDINGO :86:RDER12345 FTRT00000000057955 301775 30 01APR14 08:08	

Faster Payment credit	As Is	NMSC	:61:1403040304C1,17NMSCNONREF FPC/500000000112921452 301775 :86: 10 LTCPTTAM1CBK274 FPS MT940E	<ul style="list-style-type: none"> Narrative 'FPC' changes to 'FPI' Date and time of payment provided
	To Be	NMSC	:61:1404010401C1,NMSCNONREF ACCOUNTNAME1234567 FPIFPS CREDI :86:T 01 100000000000000228 301775 10 01APR14 10:10	
Faster Payment Debit	As Is	NMSC	:61:1404090409D0,60NMSCNONREF FPD/100000000116637516 301775 :86: 10 BENEFICIARY NAME REFERENCE	<ul style="list-style-type: none"> Narrative changes
	To Be	NMSC	:61:1404010401D1,NMSCNONREF ACCOUNTNAME FPO200000000 :86:000000312 301775 10 01APR14 09:09	
Standing Order Debit	As Is	NSTO	:61:1403040304D1,02NSTONONREF LTCPTTAM1CBK276 S/O	<ul style="list-style-type: none"> S/O changes to SO
	To Be	NSTO	:61:1404010401D1,NSTONONREF LTCPTTAM1CBK138 SO	
Euro Moneymover Debit	As Is	NMSC	:61:1403040304D1,69NMSCNONREF FOREIGN FT148090951341 EUR 2.00 :86:? 1.1816	<ul style="list-style-type: none"> Narrative changes
	To Be	NMSC	:61:1403040304D1,NMSCNONREF FT148090898341 FOREIGN E :86:UR	
International Moneymover debit	As Is	NMSC	:61:1403040304D1,22NMSCNONREF FOREIGN FT148090950341 USD 2.00 :86:? 1.6332	<ul style="list-style-type: none"> Narrative changes
	To Be	NMSC	:61:1403040304D1,NMSCNONREF FT148090949341 FOREIGN U :86:SD	
IAT Debit	As Is	NMSC	:61:1403040304D1,05NMSCNONREF CAP TESTER TRANSFER :86:00014	<ul style="list-style-type: none"> Narrative changes, beneficiary acc. details now shown.
	To Be	NMSC	:61:1404010401D1,NMSCNONREF TO A/C TFR00059707 :86:301775	
IAT Credit	As Is	NMSC	:61:1403040304C1,05NMSCNONREF CAP TESTER 1 TRANSFER :86:00014	<ul style="list-style-type: none"> Narrative changes, originating acc. details now shown.
	To Be	NMSC	:61:1404010401C1,NMSCNONREF FROM A/C TFR00059618 :86:301775	

Internal Transfer Debit	As Is	NMSC	:61:1403040304D1,06NMSCNONREF TEST BENEFICIARY	<ul style="list-style-type: none"> Narrative changes, beneficiary acc. details now shown.
	To Be	NMSC	:61:1404010401D1,NMSCNONREF TO A/C TFR00059707 :86:301775	
Internal Transfer Credit	As Is	NMSC	:61:1403040304C1,06NMSCNONREF LTCPTTAM1CBK137	<ul style="list-style-type: none"> Narrative changes
	To Be	NMSC	:61:1404010401C1,NMSCNONREF FROM A/C TFR00059618 :86:301775	
Cheque Debit	As Is	NCHK	:61:1403040304D1,07NCHKNONREF 000031	<ul style="list-style-type: none"> Transaction code changes from NCHK to NMSC
	To Be	NMSC	:61:1404010401D1,NMSCNONREF 000016	
Cheque Credit	As Is	NMSC	:61:1403040304C1,07NMSCNONREF SUNDRY CREDIT 500007	<ul style="list-style-type: none"> 'SUNDRY CREDIT' narrative removed
	To Be	NMSC	:61:1404010401C1,NMSCNONREF 500021	

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