ING Group
Structured and Unstructured MT940 & MT942 (V.4) Format Description

InsideBusiness Payments

The Netherlands

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ING

Version History

Version	Date	Changes
1.0	20-09-2013	First version
2.0	14-11-2013	Update on IBAN in Tag 25
3.0	14-02-2014	Update on reason codes (Generic)
3.1	20-02-2014	For code word ULTB and ULTD '<ID>/' added
3.2	10-03-2014	Introduction of new details for MT940/MT942 structured format. Detailed changes in Tag61.9 (change in ING codifications) and Tag86 (Extra code words)
4.0	10-06-2014	Textual improvements. Description of Tag Identifier for Tag 64 and Tag 65 corrected. Ireland added to country scope. ING Transaction Codes extended for Ireland. The ING Transaction code for Corrections (0990x) are renamed to Rectification. For the Netherlands added ING Transaction Codification number 01062 for SEPA Direct Debit (Government).
5.0	27-05-2015	- ING Transaction codes updated - Remarks on current and new version updated - Ireland deleted from country scope (NL only version)[1] - Version valid as of August 2015

1) _For coverage of other countries please contact ING_

InsideBusiness Payments MT940 and MT942

ING is moving towards one Structured Reporting format across Europe. We will offer a structured reporting format which will be equal in experience across Europe and predictable and easy to maintain.

The improvements will greatly contribute to improved reconciliation, leading to higher efficiency and lower handling costs. To fully benefit from and improve your reconciliation rate you may need to adapt your ERP system(s) based on the description in this document.

MT940 and MT942
The MT940 and MT942, respectively the End of Day statement and the Intra Day statement, are standard SWIFT (Society for Worldwide Interbank Financial Telecommunication) messages 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 and MT942 statement into their systems.

This format description is applicable to the euro current accounts held at ING The Netherlands, reported through InsideBusiness Payments.
The present layout is based on SWIFT Standards FIN, Category 9, Cash Management and Customer Status.

Reading Guidance
In this document the instructions for the previous MT940 and MT942 format setup and the setup for the MT940 and MT942 valid as of autumn 2014 are present.

The reason to include instructions for both setups is to ensure all relevant coding and specifics are provided to prevent incomplete programming in your ERP system. The most relevant setup changes are marked red.
For NL foreign currency accounts the previous setup applies.

Please note that the updates are especially relevant for Tag 61 and Tag 86:
- Transaction code tables relevant for Tag 61 sub6 and Tag 61 sub9.
- Additional code words and changed setup of the remittance information relevant for Tag 86.

Contents

Introduction

This format description focuses on the implementation of MT940 and MT942 electronic banking statements and contains the Framework defined by ING for InsideBusiness Payments.

This format description is intended for IT departments of companies and for their software suppliers.

Structured and Unstructured reporting format (MT940/MT942)

ING delivers electronic transaction information in standard formats. The MT940 End of Day report and the MT942 Intraday report format are SWIFT compliant. Both formats deliver the information in an unstructured and a structured way to the customer.

The structure of an MT940 and MT942 message is based on SWIFT code words and code words from other relevant sources (/xxxx/) and subfields within a code word (/xxxx/subfield 1/subfield 2/). This format can be easily processed and reconciled by an automated function.

Usage rules

- For maximum 7 digit NL accounts (IBAN NL69INGB0001234567) 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 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 no transactions, this entry section is empty.

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

MT940	Status	Tag	Name	Repeat
			Message heading Section	1
	M		Header 1 Export information	
	M		Header 2 Import information	
	O		Header 3 Message information	
			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	
	M		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 a 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
	M		Header 1 Export information	
	M		Header 2 Import information	
	O		Header 3 Message information	
			Customer Statement Message Section	1
	M	20	Transaction Reference Number	
	O	21	Related Reference	
	M	25	Account Identification	
	M	28C	Statement Number/Sequence Number	
			Entries Section	0-n
	O	61	Statement Line	
	O	86	Information to Account Owner	
	O	86	Information to Account Owner	
			Message Trailer Section	
	M		Trailer	

Message header MT940 and MT942 ING

The message header consists of 3 elements:
  - Export information
  - Import information
  - Message information

Export information (MT940/2 ING)

Description	Pict	Content
Export time	4!x	0000
CS1 (space)	1!x	hex20
Export day	2!n	01
Export address	12!x	INGBNL2AXXXX
Export number	5!n	Starts at 00001, increment of 1 per message
CS2 (cr,lf)	2!x	Hex0D0A

Import information (MT940/2 ING)

Description	Pict	Content
Import time	4!x	0000
CS1 (space)	1!x	hex20
Import day	2!n	01
Import address	12!x	INGBNL2AXXXX
Import number	5!n	Starts at 00001, increment of 1 per message
CS2 (cr,lf)	2!x	Hex0D0A

Message information (MT940/2 ING)

Description	Pict	Content
Message type	3!n	940 (or 942)
CS1 (space)	1!x	hex20
Message priority	2!n	00
CS2 (cr,lf)	2!x	Hex0D0A

Message trailer

Description	Pict	Content
Start	1!x	-
End indicator	3!x	XXX
CS2 (cr,lf)	2!x	hex0D0A

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	Fixed content: ING
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+ ISO Currency Code* (=default)
CS2 (cr,lf)	2!x	hex0D0A

IBAN format: IBAN+CUR (e.g. For NL: NL42INGB0751121885EUR).

Tag 28C

Statement Number

This tag contains the sequential number of the statement.

Description	Pict	Content
Tag	5!x	:28C:
Statement number	5n	Statement number, no leading zeros
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 currency code
Amount	15n	Opening book balance 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
Credit/ Debit Mark	3	1!x	C (= Credit) or D (= Debit)
Amount	5	15n	Transaction amount
Transaction Code	6	4!x	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	Optional subfield
Supplementary Details	9	34x	/TRCD/<ING transaction code>/ (see appendix Transaction Code ING specific) /OCMT/<original amount of transaction>/ (only reported if original amount deviates from reported amount in tag 61.5) (e.g. /TRCD/00100//OCMT/USD1234,50/)
CS2 (cr,lf)		2!n	hex0D0A

Note:
- Specifications of the transaction codes ING uses for NL accounts are indicated in appendix 'Transaction codes'. These codes will become applicable for IE accounts.
- An optional subfield is not reported if not filled.

Tag 86

Information to account owner

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

Customers can choose, in a setting, between a structured and an unstructured MT940 MT942.

(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	
CS2 (cr,lf)	2!n	hex0D0A

Structured 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	Structured with code words
CS2 (cr,lf)	2!n	hex0D0A

Structure of code words in Tag (:86:)

General remarks (:86:)

1) The order of code words (RTRN, BUSP, etc.) is not fixed
2) Code words can be followed by one or more (sub)fields. (Sub)fields are separated by a slash, the last subfield is closed by a slash.
3) Code words are only reported if information is available in one or more (sub)fields.
4) Empty subfields will be left empty, resulting in a slash.
5) Subfields can have variable lengths and positions.
6) Subfield may contain slashes, except for BENM, ORDP, CNTP and for subfield <Name> of: ULTB, ULTC and ULTD.
7) Additional code words may be added in future.

The following code words are relevant in case of a structured MT940 and MT942 for Tag 86:

Codeword	Description	Subfields
/RTRN/	Return reason (5x)	<ReasonCode><R-type>/ [1]
/BUSP/ [5]	Business Purpose (35x)	<Id code of the Scheme>/ <SEPA TransactionType>/
/CREF/	Client Reference (35x)	<ClientReference>/
/EREF/	End to End Reference (35x)	<End to End Reference>/
/PREF/	Payment Information ID (35x)	<Batch ID>/
/IREF/	Instruction ID (35x)	<InstructionId>/
/MARF/	Mandate Reference (35x)	<Mandate reference>/
/CSID/	Creditor ID (35x)	<Creditor ID>/
/CNTP/	Counterparty ID	<AccountNumber (35x)>/<BIC(11x)>/<Name (50x)>/<City (35x)>/
/BENM/ [5]	Beneficiary Party	<Account number>/ [2] <BIC>/ <Name>/ <City>/
/ORDP/ [5]	Ordering Party	<Account number>/ [2] <BIC>/ <Name>/ <City>/
/REMI/	Remittance Information (255x)	<Code>/ <Issuer>/ <Remittance info>/ [3]
/ID/ [5]	Counterparty Identification	<ID code>/
/PURP/	Purpose code (e.g. SALA) (4x)	<Purpose of Collection>/
/ULTB/ [5]	Ultimate Beneficiary	<Name>/
/ULTC/	Ultimate Creditor	<Name (70x)>/<ID (35x)>/
/ULTD/ [6]	Ultimate Debtor	<Name (70x)>/<ID (35x)>/
/EXCH/	Exchange rate (12x)	<Exchange Rate>/ [4]
/CHGS/	Charges (15x)	<Charges>/

Remarks
1) R-Type is optional (only reported in previous setting and will no longer be reported in the current setting in this position). For details of ISO Reason Code and R-Type see appendix 'ISO Return Reason codes'
2) IBAN or domestic account number
3) Remittance information, structured or unstructured:

> <u>NL structured remittance (for structured MT940/2):</u>
> Previous setting: /REMI/SCOR/CUR/<payment reference>/
> Current setting: /REMI/STRD/CUR/<payment reference>/
>
> <u>ISO structured remittance (for structured MT940/2):</u>
> Previous setting: /REMI/SCOR/ISO/<ISO reference>/
> Current setting: /REMI/STRD/ISO/<ISO reference>/
>
> <u>Unstructured remittance (for structured MT940/2):</u>
> Previous setting: /REMI///<remittance info>/
> Current setting: /REMI/USTD//<remittance info>/

4) Exchange rate in case of currency conversion of the order.
5) Code words are not used anymore as of autumn 2014.
6) In the previous setting the ULTD has 140 positions and only the <Name> is present. In the current setting the ID is also present. The new setting will then become: <Name (70)>/<ID (35)>/

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
Currency	3!x	ISO 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	4!x	:64:
Credit/debit	1!x	C (= Credit) or D (= Debit)
Date	6!n	YYMMDD
Currency	3!x	ISO 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	4!x	:65:
Credit/debit	1!x	C (= Credit) or D (= Debit)
Date	6!n	YYMMDD
Currency	3!x	ISO currency code
Amount	15n	Forward available balance
CS2 (cr,lf)	2!n	hex0D0A

Tag 86   **Information to Account Owner**

This tag contains additional information on the statement as a whole and consists of one line. (Summarising the transactions).

Description	Pict	Content
Tag	4!x	:86:
Debit	1!x	D
Number	6!n	Number of debit entries
Credit	1!x	C
Number	6!n	Number of credit entries
Debit	1!x	D
Amount	15n	Amount of debit entries
Credit	1!x	C
Amount	15n	Amount of credit entries
CS2 (cr,lf)	2!n	hex0D0A

Layout Consolidated Statement

Next to a regular MT940/2 electronic statement, it is also possible to download a consolidated statement. Only the total batch amount is reported in the MT940/2, instead of the detailed transactions of the batch.
This consolidated statement is based on the same technical format as the MT940/2. This paragraph describes the content and possibilities of consolidated statements.

Only the differences with the regular statement are described in this paragraph.

Tag 61   **Statement Line**
This tag contains for a consolidated statement the totals of the consolidated movements.
This Tag contains the consolidated movements for the consolidated statement.

Consolidated statement
If the download is consolidated the statement line is filled as follows.

Description	Subfield	Pict	Content
Tag		4!x	:61:
Value Date	1	6!n	YYMMDD
Credit/ Debit Mark	3	1!x	C (= Credit) or D (= Debit)
Amount	5	15n	The sum of the amounts in the consolidated transaction
Transaction Code	6	4!x	Transaction code is specified by the letter "N" followed by an indicator of the type of the entry (see note). Other compression methods contain: 'NMSC'
Reference for the Account Owner	7	16x	'NONREF'
Supplementary Details	9	34x	/TRCD/<ING transaction code>/ (see appendix Transaction Code ING specific)
CS2 (cr,lf)		2!n	hex0D0A

Note: Specifications of the transaction codes ING uses for NL accounts are indicated in appendix 'Transaction codes'.

Consolidated download

Information to account owner (:86:) associated with tag (:61:)

Customers can choose between a structured and an unstructured
Tag86. For structured only code word REMI is used.

The consolidated download will contain a Tag86 filled as follows.

Description	Pict	Content
Tag	4!x	:86: (only the first line starts with a tag. Subsequent lines don't start with a tag)
Description	65x	In English 'Transaction consolidated on X; number of original transactions:Y' In NL 'Mutatie verdicht op X; aantal originele mutaties:Y' X: dependent on the chosen transaction compression (see below) Y: the number of original transactions consolidated; format 9999999; 7 digits, zero's in front (eg. 2131 transactions is 0002131)
CS2 (cr,lf)	2!n	hex0D0A

Type Compression	ENG	NL
Lower Limits	Lower limit Z	Grensbedrag Z
Total Amount 1	Total amount debit/ credit	Bedrag debit/ credit
Tx type 2	Transaction type XXXX	Transactie type XXX

1. Only use Debit or Credit dependent on the consolidated transactions
2. XXX = the transaction codes of the consolidated transactions (with trailing spaces)

Tag 86

Information to Account Owner
This tag contains additional information on the statement as a whole
and consists of one line. (Summarising the transactions).

Description	Pict	Content
Tag	4!x	:86:
Debit	1!x	D
Number	6!n	Number of debit entries In the consolidated statement this tag contains the number of debit entries in the unconsolidated statement
Credit	1!x	C
Number	6!n	Number of credit entries In the consolidated statement this tag contains the number of credit entries in the unconsolidated statement
Debit	1!x	D
Amount	15n	Amount of debit entries
Credit	1!x	C
Amount	15n	Amount of credit entries
CS2 (cr,lf)	2!n	hex0D0A

Appendix Transaction codes

The following transaction codes are used by ING for NL accounts.

- SWIFT Transaction Codification
- ING Transaction Codification
- Legacy
  - Legacy codes are codes that are currently used for Foreing Currency accounts and were used for Current accounts till Autumn 2014.
  - After Autumn 2014 legacy codes should only be used for current accounts in case historic data is requested.

Appendix Transaction Codes – SWIFT (tag61 sub 6)

For complete SWIFT table and detailed description of the codes
see www.swift.com. SWIFT codes changes will be taken into account, if
formally communicated by SWIFT.
SWIFT codes are specified by the letter "N" followed by the ISO code

Code	Description
BNK	Securities Related Item - Bank fees
BOE	Bill of exchange
BRF	Brokerage fee
CAR	Securities Related Item - Corporate Actions Related
CAS	Securities Related Item - Cash in Lieu
CHG	Charges and other expenses
CHK	Cheques
CLR	Cash letters/Cheques remittance
CMI	Cash management item - No detail
CMN	Cash management item - Notional pooling
CMP	Compensation claims
CMS	Cash management item - Sweeping
CMT	Cash management item -Topping
CMZ	Cash management item - Zero balancing
COL	Collections (used when entering a principal amount)
COM	Commission
CPN	Securities Related Item - Coupon payments
DCR	Documentary credit (used when entering a principal amount)
DDT	Direct Debit Item
DIS	Securities Related Item - Gains disbursement
DIV	Securities Related Item - Dividends
EQA	Equivalent amount
EXT	Securities Related Item - External transfer for own account
FEX	Foreign exchange
INT	Interest
LBX	Lock box
LDP	Loan deposit
MAR	Securities Related Item - Margin payments/Receipts
MAT	Securities Related Item – Maturity
MGT	Securities Related Item - Management fees
MSC	Miscellaneous
NWI	Securities Related Item - New issues distribution
ODC	Overdraft charge
OPT	Securities Related Item - Options
PCH	Securities Related Item – Purchase
POP	Securities Related Item - Pair-off proceeds
PRN	Securities Related Item - Principal pay-down/pay-up
REC	Securities Related Item - Tax reclaim
RED	Securities Related Item - Redemption/Withdrawal
RIG	Securities Related Item - Rights
RTI	Returned item
SAL	Securities Related Item - Sale

Code	Description
SEC	Securities (used when entering a principal amount)
SLE	Securities Related Item - Securities lending related
STO	Standing order
STP	Securities Related Item - Stamp duty
SUB	Securities Related Item - Subscription
SWP	Securities
TAX	Securities Related Item - Withholding tax payment
TCK	Travelers cheques
TCM	Securities Related Item - Tripartite collateral management
TRA	Securities Related Item - Internal transfer for own account
TRF	Transfer
TRN	Securities Related Item - Transaction fee
UWC	Securities Related Item - Underwriting commission
VDA	Value date adjustment
WAR	Securities Related Item – Warrant

Appendix ING Transaction Codification (tag 61 – sub 9)

The ING Transaction Codification list contains the current list of possible codes. A number of codes are country specific or for future reference. The ING Transaction codes are subject to change.

Code	Description	NL
00000	Miscellaneous	X
00100	SEPA Credit Transfer	X
00101	SEPA Credit Transfer (paper)	X
00102	SEPA Credit Transfer Intra-company	X
00103	European Credit Transfer	X
00104	SEPA Standing Order	X
00105	SEPA Credit Transfer ING In-house	
00106	SEPA iDEAL payment	X
00107	SEPA E-invoice payment (FINBOX)	X
00108	IBAN Acceptgiro	X
00110	ING employee initiated SEPA Credit Transfer no cost	X
00111	ING employee initiated SEPA Credit Transfer Urgent no cost	X
00150	SEPA Credit Transfer Same day	X
00151	ING employee initiated SEPA Credit Transfer	X
00152	ING employee initiated SEPA Credit Transfer Urgent	X
00160	Euro Credit Transfer Real Time	
00170	SEPA Credit Transfer (loan pay-off)	X
00190	Return or Reject SEPA Credit Transfer	X
00192	Return SEPA Credit Transfer Intra-company	X
00193	Return SEPA Credit Transfer Same day	X
00196	Return iDEAL	X
00200	SEPA Credit Transfer Batch	X
00201	SEPA Credit Transfer in Batch	
00202	SEPA Credit Transfer Batch Salary	X
00203	SEPA Credit Transfer in Batch Salary	X
00206	iDEAL Merchant payment	X
00207	iDEAL payment	X
00250	Reject Domestic Multiple Credit Transfer	X
00291	Return SEPA Credit Transfer Salary transaction	X
00300	Domestic Credit Transfer	X
00301	Domestic Credit Transfer (paper)	X
00302	Domestic Credit Transfer (phone)	X
00303	Domestic Credit Transfer (counter)	X
00304	Domestic Standing Order	X
00305	Domestic iDEAL payment	X
00306	Domestic E-invoice payment (FINBOX)	X
00308	Domestic Credit Transfer ING In-house	
00309	Domestic Credit Transfer Tax	
00312	Domestic Credit Transfer Intra-company	
00350	Domestic Credit Transfer Same day	X
00351	Domestic Credit Transfer Urgent (fax)	X
00353	Domestic Credit Urgent (counter)	X
00355	Domestic Credit Transfer Real Time	
00360	Acceptgiro	X
00361	Acceptgiro Storting	X
00370	Domestic Credit Transfer from/to Savings Account	X
00371	Lending Repayment / Drawdown	X
00374	Funding Term Deposit Account	
00375	Principal Payout Term Deposit Account	
00380	Funding Notice Account	
00385	Principal Payout Notice Account	

Code	Description	NL
00390	Return Domestic Credit Transfer	X
00393	Return Domestic Standing Order	X
00395	iDEAL (return)	X
00396	Acceptgiro (return)	X
00400	Domestic Credit Transfer Batch	X
00401	Domestic Credit Transfer in Batch	
00404	Domestic Credit Transfer in Batch Same day	
00405	Domestic Credit Transfer in Batch Salary	
00410	Domestic Credit Transfer Batch Salary	
00500	International Credit Transfer	X
00501	International Credit Transfer SHA	
00502	International Credit Transfer OUR	
00503	International Credit Transfer BEN	
00510	International Credit Transfer (counter)	X
00511	International Credit Transfer SHA (paper)	X
00512	International Credit Transfer OUR (paper)	X
00513	International Credit Transfer BEN (paper)	X
00550	International Credit Transfer Same day	X
00551	International Credit Transfer ING In-house SHA	
00552	International Credit Transfer ING In-house OUR	
00553	International Credit Transfer ING In-house BEN	
00554	International Credit Transfer Intra-company SHA	
00555	International Credit Transfer Intra-company OUR	
00556	International Credit Transfer Intra-company BEN	
00561	International Credit Transfer SHA	
00562	International Credit Transfer Next day SHA	
00563	International Credit Transfer Same day SHA	
00564	International Credit Transfer OUR	
00565	International Credit Transfer Next day OUR	
00566	International Credit Transfer Same day OUR	
00567	International Credit Transfer BEN	
00568	International Credit Transfer Next day BEN	
00569	International Credit Transfer Same day BEN	
00590	Correction International Credit Transfer	
00616	Domestic Direct Debit transaction	
00649	Reject Domestic Direct Debit	
01000	SEPA Direct Debit Batch	X
01001	SEPA Direct Debit	X
01010	SEPA Direct Debit Core Batch	X
01011	SEPA Core Direct Debit transaction One Off	
01012	SEPA Core Direct Debit transaction First	
01013	SEPA Core Direct Debit transaction Recurrent	
01014	SEPA Core Direct Debit transaction Last	
01015	SEPA Direct Debit Core	X
01016	SEPA Direct Debit Core One Off	X
01017	SEPA Direct Debit Core First	X
01018	SEPA Direct Debit Core Recurrent	X
01019	SEPA Direct Debit Core Last	X
01020	SEPA Direct Debit B2B Batch	X
01021	SEPA Direct Debit B2B transaction One Off	
01022	SEPA Direct Debit B2B transaction First	
01023	SEPA Direct Debit B2B transaction Recurrent	
01024	SEPA Direct Debit B2B transaction Last	
01025	SEPA Direct Debit B2B transaction	X
01026	SEPA Direct Debit B2B transaction One Off	X
01027	SEPA Direct Debit B2B transaction First	X
01028	SEPA Direct Debit B2B transaction Recurrent	X

Code	Description	NL
01029	SEPA Direct Debit B2B transaction Last	X
01036	SEPA Direct Debit One Off	X
01037	SEPA Direct Debit First	X
01038	SEPA Direct Debit Recurrent	X
01039	SEPA Direct Debit Last	X
01040	SEPA Direct Debit Cor1 Batch	X
01045	SEPA Direct Debit Cor1 transaction	X
01046	SEPA Direct Debit Cor1 transaction One Off	X
01047	SEPA Direct Debit Cor1 transaction First	X
01048	SEPA Direct Debit Cor1 transaction Recurrent	X
01049	SEPA Direct Debit Cor1 transaction Last	X
01050	Domestic Direct Debit batch	X
01051	Domestic Direct Debit transaction	X
01052	Refund Domestic Direct Debit	
01061	Domestic Direct Debit batch (Government)	X
01062	Domestic Direct Debit (Government)	X
01090	Reject Domestic Direct Debit Batch	X
01100	Reject SEPA Direct Debit Batch	X
01101	Reject SEPA Direct Debit	X
01102	Reject SEPA Direct Debit One Off	X
01103	Reject SEPA Direct Debit First	X
01104	Reject SEPA Direct Debit Recurrent	X
01105	Reject SEPA Direct Debit Last	X
01111	Reject SEPA Direct Debit Core One Off	X
01112	Reject SEPA Direct Debit Core First	X
01113	Reject SEPA Direct Debit Core Recurrent	X
01114	Reject SEPA Direct Debit Core Last	X
01115	Reject SEPA Direct Debit Core	X
01125	Reject SEPA Direct Debit B2B	X
01126	Reject SEPA Direct Debit B2B One Off	X
01127	Reject SEPA Direct Debit B2B First	X
01128	Reject SEPA Direct Debit B2B Recurrent	X
01129	Reject SEPA Direct Debit B2B Last	X
01150	Reject Domestic Direct Debit	X
01201	Return SEPA Direct Debit	X
01202	Return SEPA Direct Debit One Off	X
01203	Return SEPA Direct Debit First	X
01204	Return SEPA Direct Debit Recurrent	X
01205	Return SEPA Direct Debit Last	X
01215	Return SEPA Direct Debit Core	X
01216	Return SEPA Direct Debit Core One Off	X
01217	Return SEPA Direct Debit Core First	X
01218	Return SEPA Direct Debit Core Recurrent	X
01219	Return SEPA Direct Debit Core Last	X
01225	Return SEPA Direct Debit B2B	X
01226	Return SEPA Direct Debit B2B One Off	X
01227	Return SEPA Direct Debit B2B First	X
01228	Return SEPA Direct Debit B2B Recurrent	X
01229	Return SEPA Direct Debit B2B Last	X
01301	Refund SEPA Direct Debit	X
01302	Refund SEPA Direct Debit One Off	X
01303	Refund SEPA Direct Debit First	X
01304	Refund SEPA Direct Debit Recurrent	X
01305	Refund SEPA Direct Debit Last	NL
01315	Refund SEPA Direct Debit Core	X
01316	Refund SEPA Direct Debit Core One Off	X
01317	Refund SEPA Direct Debit Core First	X

Code	Description	NL
01318	Refund SEPA Direct Debit Core Recurrent	X
01319	Refund SEPA Direct Debit Core Last	X
01401	Reversal SEPA Direct Debit	X
01402	Reversal SEPA Direct Debit One Off	X
01403	Reversal SEPA Direct Debit First	X
01404	Reversal SEPA Direct Debit Recurrent	X
01405	Reversal SEPA Direct Debit Last	X
01415	Reversal SEPA Direct Debit Core	X
01416	Reversal SEPA Direct Debit Core One Off	X
01417	Reversal SEPA Direct Debit Core First	X
01418	Reversal SEPA Direct Debit Core Recurrent	X
01419	Reversal SEPA Direct Debit Core Last	X
01420	Refund Unauthorised SEPA Direct Debit Core	
01425	Reversal SEPA Direct Debit B2B	X
01426	Reversal SEPA Direct Debit B2B One Off	X
01427	Reversal SEPA Direct Debit B2B First	X
01428	Reversal SEPA Direct Debit B2B Recurrent	X
01429	Reversal SEPA Direct Debit B2B Last	X
01501	Revocation SEPA Direct Debit	X
01502	Revocation SEPA Direct Debit One Off	X
01503	Revocation SEPA Direct Debit First	X
01504	Revocation SEPA Direct Debit Recurrent	X
01505	Revocation SEPA Direct Debit Last	X
01515	Revocation SEPA Direct Debit Core	X
01516	Revocation SEPA Direct Debit Core One Off	X
01517	Revocation SEPA Direct Debit Core First	X
01518	Revocation SEPA Direct Debit Core Recurrent	X
01519	Revocation SEPA Direct Debit Core Last	X
01525	Revocation SEPA Direct Debit B2B	X
01526	Revocation SEPA Direct Debit B2B One Off	X
01527	Revocation SEPA Direct Debit B2B First	X
01528	Revocation SEPA Direct Debit B2B Recurrent	X
01529	Revocation SEPA Direct Debit B2B Last	X
01530	Refund Unauthorised SEPA Direct Debit B2B	X
02000	Point of Sale	X
02001	Point of Sale Mobile	X
02002	Point of Sale Contactless	X
02010	Cross Border Point of Sale	X
02100	Point of Sale Merchant	X
02011	Cross Border Point of Sale Mobile	X
02012	Cross Border Point of Sale Contactless	X
02110	Foreign Currency Coins Withdrawal (counter)	X
02120	Sealbag Deposit Foreign Currency (bank notes)	X
02130	Returned POS Debit Card	X
02500	Point of Sale Abroad	X
02510	FCY Mixed Withdrawal (counter)	X
03000	ATM Withdrawal	X
03010	ATM Withdrawal Abroad	X
03090	Correction Dom Cash Withdrawal ATM	X
03091	ATM Refund	X
03100	Generic Cash Withdrawal ATM CreditCard	X
03200	Cash Withdrawal	X
03201	Withdrawal via Counter LCY	
03202	Withdrawal via Counter FCY	
03211	Withdrawal via CIT LCY	
03212	Withdrawal via CIT FCY	
03310	Deposit via CIT LCY	

Code	Description	NL
03325	Deposit via CIT FCY	
03500	Deposit on own Account	X
03501	Deposit on Third Party Account	
03601	Deposit via Counter LCY	
03611	Deposit via Counter FCY	
03700	Cash Deposit	X
03710	Settlement Cash Withdrawal Services	
03804	Sealbag	X
03805	Sealbag deposit precredit	X
03806	Sealbag deposit correction	X
03807	Sealbag deposit actual amount	X
03910	Settlement Cash Deposit Services	
04000	Cheques	X
04001	Traveler's Cheque	X
04002	Bank Cheque	
04003	Domestic Commercial Cheque	
04005	International Commercial Cheque	
04090	Unpaid Cheque	
04095	Unpaid International Cheque	
04200	Domestic Commercial Cheque	
05000	Cash Balancing	X
05001	Cash Balancing XB transaction	X
05002	International Cash Sweeping transaction	
05003	Multibank Funding & Sweeping transaction	
05004	Alliance Bank CC transaction	
05005	Cash Balancing transaction	
05007	Balance regulation	X
05010	Domestic Cash Balancing transaction	X
05011	BMG Cash Balancing transaction	
08030	Settlements Other business lines	
08100	Lending Drawdown	
08101	Lending Repayment	
08500	Documentary Collection Import	
08501	Documentary Collection Export	
08510	Letter of Credit Import	
08511	Letter of Credit Export	
08520	Bank Guarantee Issued	
08521	Bank Guarantee Received	
08530	Standby Letter of Credit Issued	
08531	Standby Letter of Credit Received	
08701	Foreign Exchange Transaction	
09000	Miscellaneous (ING)	X
09001	Cost/Charges	X
09002	Cost/Charges	X
09003	Cost/Charges International Credit Transfer	X
09004	Fee	X
09005	Credit/Debit Adjustment (general)	
09101	Debit Interest	X
09102	Credit Interest	X
09103	Interest Term Deposit Account	
09104	Interest Notice Account	
09800	Netting	X
09801	Netting Settlement Reversal	
09900	Rectification	X
09901	Rectification Value Date	X
09902	Rectification Cost/Charges	X
09904	Recall Domestic Credit Transfer by ING	

Code	Description	NL
09905	Recall Domestic Credit Transfer by 3rd bank	
09906	Recall SEPA Credit Transfer by ING	
09907	Recall SEPA Credit Transfer by 3rd bank	X

Legacy codes (tag61 sub 9)

Code	Description
SALA	Salary Payments
INTC	Intracompany Payments
TREA	Treasury Payments

Appendix Transaction Codes – Legacy (tag61 sub6)

Code*	Explanation
NAC	Acceptgiro
NBA	Cash dispenser transaction
NCH	Cheque
NDV	Sundry charges / miscellaneous
NFL	Branch entry, intercompany entry
NGF	Telephone transfer
NGM	ATM
NGT	Electronic transfer
NIC	Credit of the total amount or debit of e.g. reversals
NOV	Manual transfer
NPK	Withdrawal
NPO	Standing order
NST	Deposit (own account or third-party)
NVZ	Multi-transfer order (debit of the total amount or credit of the combined entries)

* Example codes in transactions: NNOV (Incl. extra 'N')

Code*	Explanation
001	transfer to current account
002	transfer to private account
003	transfer to deposit account
004	transfer
005	transfer to bank savings account
024	interest on overdue payments
026	electronic transfer
027	transfer to foreign abroad
028	closing entry to a suspense account
029	Direct Debit or Multi-transfer order
030	all cash payments charged to own customers
031	settled receipts charged to own customers
032	other branch payment, cheque received for collection
033	purchase of securities
034	coupons made payable
035	transfer abroad
036	transfer
037	standing order
038	collections
039	one-off closure (interest)
040	one-off closure (commission)
041	one-off closure (charges)
042	automatically entered (interest)
043	automatically entered (commission)
044	automatically entered (charges)
045	urgent payment
046	insurance premium invoices, etc.
047	central payment scheme
048	transfer (other)
049	guaranteed cheque
050	travel money provided (traveller's cheques, foreign) currency)
051	automatic transfer (quarterly closure)
054	movements without turnover commission

Code	Explanation
055	cash deposit
056	sale of securities
057	sales of coupons
058	transfer abroad
059	transfer bank
060	salary credits
061	transfer
062	transfer
063	settlement of collections
064	one-off closure (interest)
065	one-off closure (commission)
066	one-off closure (charges)
067	automatic interest entry
068	insurance claims payments
069	central processing
070	transfer (others)
071	settlement of guaranteed cheque
072	crediting of foreign currency purchased, traveller's cheques
073	automatic transfer (quarterly closure)
075	settlement of point of pay terminal
076	settlement of chipknip (merchants)
077	telephone transfer
078	transfer
079	transfer abroad
080	one-off movements without turnover commission
081	transfer from current account
082	transfer from personal account
083	transfer from deposit account
084	transfer
085	transfer from bank savings
086	payments into night safe and credited to third parties
087	electronic transfer

Foreign Currency Account

Code	Explanation
CHK	Cheques
TRF	Transfer

* Example codes in transactions: NCHK (Incl. extra 'N')

Appendix ISO Return Reason codes (SCT/SDD)*

The ISO return reason codes in the table below are applicable to:
- SEPA Credit Transfer (SCT) and/ or
- SEPA Direct Debit (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

- In case of legacy transaction codes (tag61 sub 6) the type of R-type (Reject, Return or Refund) for SEPA Direct Debit will be reported directly after the return reason code. (Current setting)
- In case of SWIFT and ING specific codification, the R-type is reflected in the ING specific transaction code and not in tag86 (code word RTRN) (New setting)

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 (retourbetaling)
3	Refund (terugbetaling)
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.

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	Cancelation 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
SWIFT uses the ISO level B character set with certain restrictions. 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
- / - ? ( ) . , +'{} : Space

More information

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