SAP940 Format

1. Field 20: Transaction Reference Number

Field Length	Field Name / Value	Remarks
12	Account Number	Formatted Current Account Number : BBB-SSSSSS-C
2	Delimiter	Hardcode as X'0D25'

2. Field 25: Account Identification

Field Length	Field Name / Value	Remarks
8	Bank Id	Value 'DBSSSGSG'
1	Hardcode as '/'	
12	Account Number	Formatted Current Account Number : BBB-SSSSSS-C
2	Delimiter	Hardcode as X'0D25'

3. Field 28: Statement number/ Sequence number

Field Length	Field Name / Value	Remarks
5	Statement Number	Statement Number (Incremented by 1 for every new statement, reset at beginning of year to 1)
1	Hardcode as '/'	
3	Sequence number	Starts with '001' for the day and incremented by 1 after every new page (message)
2	Delimiter	Hardcode as X'0D25'

4. Field 60F / 60M (60F for the first message of the run and 60M for subsequent ones):

Field Length	Field Name / Value	Remarks
1	Opening balance sign	'C' for positive balance 'D' for negative balance
6	Opening balance date	Statement from date - YYMMDD
3	Opening balance currency	Account currency code (ISO) – value should be SGD for S$CA
max 15	Opening balance	
2	Delimiter	Hardcode as X'0D25'

5. Field 61: Statement Line

Field Length	Field Name / Value	Remarks
6	Value date	YYMMDD
max 4	Entry Date	MMDD Trans date (if not = value date)
max 2	Amount Sign	'C ' - Credit Transaction 'D ' - Debit Transaction 'RC' - EC of Credit Transaction 'RD' - EC of Debit Transaction
max 15	Transaction Amount	
4	Transaction Code	Transaction Type Formatted by Merva system as follows : - 1st character is either `N` or `S` or `F` - Next 3 characters are translated based on the statement code / transaction reference. This mapping of stmt/ref code is obtained from a table maintained in the Merva system. - First character of the transaction code is either 'S', 'N' or 'F'. - 'S' : for entries related to SWIFT transfer instructions and subsequent charge messages. Last 3 characters indicate the SWIFT message type. - 'N' : for entries related to payment and transfer instructions, including charges messages, not sent through SWIFT or where an alpha description is preferred. - 'F' : for entries being first advised by the statement (items originated by the account servicing institution).
2	Hardcode as '//'	Present only if the next field (Statement Code / Transaction Reference) is present
Max 7	Statement Code /Transaction Reference	Field contains the Statement Code if the value is not 'ADV' and 'ATP', else field contains Transaction Reference. (Please note 'ADV' with cheque number in transaction reference is considered as not an 'ADV' transaction)
2	Delimiter	Hardcode as X'0D25'

6. Field 86: Information to Account Holder

Field Length	Field Name / Value	Remarks
3		The 3 characters that were translated based on the statement code / transaction reference. This value is the same as the last 3 characters of the 'Transaction Code' in Field 61.
1	Hardcode as '?'	
max 65	Line 1	Begins with value 20 Transaction Reference, if present Else Client Reference, if present Else Additional Reference, if present Else this field (including the value 20) will not be output
1	Hardcode as '?'	Output only if Line 2 is output
max 65	Line 2	Begins with value 21 Client Reference, if present Else Additional Reference, if present Else this field (including the value 21) will not be output
1	Hardcode as '?'	Output only if Line 3 is output
max 65	Line 3	Begins with 22 Additional Reference, if present Else this field (including the value 22) will not be output
2	Delimiter	Hardcode as X'0D25'

7. Field 62F / 62M (62F for the final message of the run and 62M for other messages) :

Field Length	Field Name / Value	Remarks
1	Close Balance Sign	'C ' - Credit Amount 'D ' - Debit Amount
6	Close Balance Date	YYMMDD (Will be the intermediate date if not last message)
3	Close Balance Currency	Account currency code (ISO) – value should be SGD for S$CA
max 15	Close Balance	(Will be the intermediate balance if not last message)
2	Delimiter	Hardcode as X'0D25'

8. Field 64: Available balance (For IDEAL only)

Field Length	Field Name / Value	Remarks
1	Available Balance Sign	'C ' - Credit Amount 'D ' - Debit Amount
6	Available Balance Date	YYMMDD
3	Available Balance Currency	Account currency code (ISO) – value should be SGD for S$CA
max 15	Available Balance	Available Balance
2	Delimiter	Hardcode as X'0D25'
1	Hardcode as '-'	

Sample SAP940 messages

:20:XXX-XXXXXX-X
:25:DBSSSGSG/XXX-XXXXXX-X
:28C:00185/001
:60F:C100806SGDXX.XX
:62F:C100806SGDXX.XX
:64:C100806SGDXX.XX
-

:20:XXX-XXXXXX-X
:25:DBSSSGSG/XXX-XXXXXX-X
:28C:00186/001
:60F:C100807SGDXX.XX
:61:1008070807C0,10NA20//TRF
:86:A20?20TRF?21Derek Leong?22I-BANK
:61:1008070807C0,10NA20//TRF
:86:A20?20TRF?21Derek Leong?22I-BANK
:62F:C100807SGDXX.XX
:64:C100807SGDXX.XX
-

:20:XXX-XXXXXX-X
:25:DBSSSGSG/XXX-XXXXXX-X
:28C:00187/001
:60F:C100810SGDXX.XX
:61:1008100810D0,10NR13//RTF
:86:R13?20RTF?210016RF0364948?22108732886
:61:1008100810D0,10NP02//GR
:86:P02?2002910
:62F:C100810SGDXX.XX
:64:C100810SGDXX.XX
-

:20:XXX-XXXXXX-X
:25:DBSSSGSG/XXX-XXXXXX-X
:28C:00188/001
:60F:C100811SGDXX.XX
:61:1008110811D0,10NP02//GR
:86:P02?2002910?21PAY
:62F:C100811SGDXX.XX
:64:C100811SGDXX.XX

Current Account Mapping rules for SAP 940 messages

Outward Telegraphic Transfers With Ordering Party Reference

:20:XXX-XXXXXX-X
:25:DBSSSGSG/XXX-XXXXXX-X
:28:00047/001
:60F:C090306SGDXXXXXXX,XX
:61:1010011001D1524608,71NR11//OTT
:86:R11?20OTT?210016OT0457882?22**2000013178**
:61:1010011001D66,02NR26//OTT CHG
:86:R26?20OTT?210016OT0457882?22**2000013178**
:62F:C090306SGDXXXXXXXX,XX
:64:C090306SGDXXXXXXXX,XX

Outward Telegraphic Transfers Without Ordering Party Reference

:20:XXX-XXXXXX-X
:25:DBSSSGSG/XXX-XXXXXX-X
:28:00047/001
:60F:C090306SGDXXXXXXX,XX
:61:1010011001D1524608,71NR11//OTT
:86:R11?20OTT?210016OT0457882
:61:1010011001D66,02NR26//OTT CHG
:86:R26?20OTT?210016OT0457882
:62F:C090306SGDXXXXXXXX,XX
:64:C090306SGDXXXXXXXX,XX

Incoming Telegraphic Transfers With Ordering Party Reference

:20:XXX-XXXXXX-X
:25:DBSSSGSG/XXX-XXXXXX-X
:28:00047/001
:60F:C090306SGDXXXXXXX,XX
:61:1010081008C82252,00NR07//ITT
:86:R07?20ITT?210016IT0579375?22**FDF1010071089300**
:61:0903060306D10,00NR21//ITT CHG
:86:R21?20ITT CHG?210016IT0579375?22**FDF1010071089300**
:62F:C090306SGDXXXXXXXX,XX
:64:C090306SGDXXXXXXXX,XX

Incoming Telegraphic Transfers Without Ordering Party Reference

:20:XXX-XXXXXX-X
:25:DBSSSGSG/XXX-XXXXXX-X
:28:00047/001
:60F:C090306SGDXXXXXXX,XX
:61:1010081008C82252,00NR07//ITT
:86:R07?20ITT?210016IT9120491
:61:1010081008D10,00NR21//ITT CHG

:86:R21?20ITT CHG?210016IT9120491
:62F:C090306SGDXXXXXXXX,XX
:64:C090306SGDXXXXXXXX,XX

Outgoing MEPS With Ordering Party Reference
:20:XXX-XXXXXX-X
:25:DBSSSGSG/XXX-XXXXXX-X
:28C:00000/001
:60F:C101013SGDXXXXXX,XX
:61:1010041004D1300000,00NR08//MEP
:86:R08?20MEP?210016OI0273936?22**3410277034**
:62F:C101013SGDXXXXXXX,XX
:64:C101013SGDXXXXXXX,XX

Outgoing MEPS Without Ordering Party Reference
:20:XXX-XXXXXX-X
:25:DBSSSGSG/XXX-XXXXXX-X
:28C:00000/001
:60F:C101013SGDXXXXXX,XX
:61:1010041004D1300000,00NR08//MEP
:86:R08?20MEP?210016OI0273936
:62F:C101013SGDXXXXXXX,XX
:64:C101013SGDXXXXXXX,XX

Incoming MEPS With Ordering Party Reference
:20:XXX-XXXXXX-X
:25:DBSSSGSG/XXX-XXXXXX-X
:28C:00000/001
:60F:C101013SGDXXXXXX,XX
:61:1010131013C162511,20NR09//MER
:86:R09?20MER?210016II0761876?22**T47CCLC220109**
:62F:C101013SGDXXXXXXX,XX
:64:C101013SGDXXXXXXX,XX

Incoming MEPS Without Ordering Party Reference
:20:XXX-XXXXXX-X
:25:DBSSSGSG/XXX-XXXXXX-X
:28C:00000/001
:60F:C101013SGDXXXXXX,XX
:61:1010131013C162511,20NR09//MER
:86:R09?20MER?210016II0761876
:62F:C101013SGDXXXXXXX,XX
:64:C101013SGDXXXXXXX,XX

Outward Account Transfers With Ordering Party Reference
:20:XXX-XXXXXX-X
:25:DBSSSGSG/XXX-XXXXXX-X
:28C:00000/001
:60F:C101013SGDXXXXXX,XX
:61:1010291029D6735,69NR13//RTF
:86:R13?20RTF?210016RF0505259?22**0039103662**
:62F:C101013SGDXXXXXXX,XX
:64:C101013SGDXXXXXXX,XX

Outward Account Transfers Without Ordering Party Reference
:20:XXX-XXXXXX-X
:25:DBSSSGSG/XXX-XXXXXX-X
:28C:00000/001
:60F:C101013SGDXXXXXX,XX
:61:1010291029D6735,69NR13//RTF
:86:R13?20RTF?210016RF0505259
:62F:C101013SGDXXXXXXX,XX
:64:C101013SGDXXXXXXX,XX

Inward Account Transfers With Ordering Party Reference
:20:XXX-XXXXXX-X
:25:DBSSSGSG/XXX-XXXXXX-X
:28C:00000/001
:60F:C101013SGDXXXXXX,XX
:61:1010111011C545,70NR13//RTF
:86:R13?20RTF?210016RF0473617?22TAKEDA SINGAPORE PRI
:62F:C101013SGDXXXXXXX,XX
:64:C101013SGDXXXXXXX,XX

Inward Account Transfers Without Ordering Party Reference
:20:XXX-XXXXXX-X
:25:DBSSSGSG/XXX-XXXXXX-X
:28C:00000/001
:60F:C101013SGDXXXXXX,XX
:61:1010281028C523708,00NR13//RTF
:86:R13?20RTF?210016RF0502853
:62F:C101013SGDXXXXXXX,XX
:64:C101013SGDXXXXXXX,XX

GIRO Payment
:20:XXX-XXXXXX-X
:25:DBSSSGSG/XXX-XXXXXX-X
:28C:00000/001
:60F:C101013SGDXXXXXX,XX
:61:1010151015D361401,76NP02//GR
:86:P02?2050446?21MISC
:62F:C101013SGDXXXXXXX,XX
:64:C101013SGDXXXXXXX,XX

GIRO Payment Return
:20:XXX-XXXXXX-X
:25:DBSSSGSG/XXX-XXXXXX-X
:28C:00000/001
:60F:C101013SGDXXXXXX,XX
:61:1010181018C30852,33NP07//R-GR
:86:P07?2050446
:62F:C101013SGDXXXXXXX,XX
:64:C101013SGDXXXXXXX,XX

GIRO Payroll
:20:XXX-XXXXXX-X
:25:DBSSSGSG/XXX-XXXXXX-X
:28C:00000/001
:60F:C101013SGDXXXXXX,XX
:61:1010041004D551942,48NP02//GR
:86:P02?2000008?21PAY
:62F:C101013SGDXXXXXXX,XX
:64:C101013SGDXXXXXXX,XX

GIRO Payroll Return
:20:XXX-XXXXXX-X
:25:DBSSSGSG/XXX-XXXXXX-X
:28C:00000/001
:60F:C101013SGDXXXXXX,XX
:61:1010051005C507,82NP07//R-GR
:86:P07?2000008
:62F:C101013SGDXXXXXXX,XX
:64:C101013SGDXXXXXXX,XX

GIRO Collection

:20:XXX-XXXXXX-X
:25:DBSSSGSG/XXX-XXXXXX-X
:28C:00000/001
:60F:C101013SGDXXXXXX,XX
:61:1010211021C10300249,01NP02//GR
:86:P02?2070120
:62F:C101013SGDXXXXXXX,XX
:64:C101013SGDXXXXXXX,XX

GIRO Collection Return

:20:XXX-XXXXXX-X
:25:DBSSSGSG/XXX-XXXXXX-X
:28C:00000/001
:60F:C101013SGDXXXXXX,XX
:61:1010221022D1931,63NP07//R-GR
:86:P07?2070120?2164067
:61:1010221022D1798,45NP07//R-GR
:86:P07?2070120?2164131
:62F:C101013SGDXXXXXXX,XX
:64:C101013SGDXXXXXXX,XX

Inward GIRO

:20:XXX-XXXXXX-X
:25:DBSSSGSG/XXX-XXXXXX-X
:28C:00000/001
:60F:C101013SGDXXXXXX,XX
:61:1010221022C4246,92NP02//GR
:86:P02?20102840184007 1010/010?21NOKE ASIA COMPANY PTE
:61:1010221022C59342,22NP02//GR
:86:P02?20NOKE ASIA COMPANY PTE
:62F:C101013SGDXXXXXXX,XX
:64:C101013SGDXXXXXXX,XX

Outward GIRO

:20:XXX-XXXXXX-X
:25:DBSSSGSG/XXX-XXXXXX-X
:28C:00000/001
:60F:C101013SGDXXXXXX,XX
:61:1010211021D9988,66NP02//GR
:86:P02?20410000891 2?21JURONG TOWN CORP
:61:1010011001D26,08NP02//GR
:86:P02?207270349645 6760920061?21SP SERVICES LIMITED
:62F:C101013SGDXXXXXXX,XX
:64:C101013SGDXXXXXXX,XX

Cleared Cheque
:20:XXX-XXXXXX-X
:25:DBSSSGSG/XXX-XXXXXX-X
:28C:00000/001
:60F:C101013SGDXXXXXX,XX
:61:1010011001D24,50NC01//CHQ
:86:C01?200003535
:61:1010011001D600,00NC01//CHQ
:86:C01?200003583
:62F:C101013SGDXXXXXXX,XX
:64:C101013SGDXXXXXXX,XX

Quick Cheque Deposit With Reference
:20:XXX-XXXXXX-X
:25:DBSSSGSG/XXX-XXXXXX-X
:28C:00000/001
:60F:C101013SGDXXXXXX,XX
:61:1010071007C213551,66NC01//CHQ
:86:C01?20QCDM?21PPUS20101001
:62F:C101013SGDXXXXXXX,XX
:64:C101013SGDXXXXXXX,XX

Quick Cheque Deposit Without Reference
:20:XXX-XXXXXX-X
:25:DBSSSGSG/XXX-XXXXXX-X
:28C:00000/001
:60F:C101013SGDXXXXXX,XX
:61:1010221022C100,00NC01//CHQ
:86:C01?20QCDM?21NO REF
:62F:C101013SGDXXXXXXX,XX
:64:C101013SGDXXXXXXX,XX

Cash Deposit
:20:XXX-XXXXXX-X
:25:DBSSSGSG/XXX-XXXXXX-X
:28C:00000/001
:60F:C101013SGDXXXXXX,XX
:61:1010041004C18327,33NA08//CSH
:86:A08
:61:1010041004C406,60NA08//CSH
:86:A08
:62F:C101013SGDXXXXXXX,XX
:64:C101013SGDXXXXXXX,XX

Cash Withdrawals

:20:XXX-XXXXXX-X
:25:DBSSSGSG/XXX-XXXXXX-X
:28C:00000/001
:60F:C101013SGDXXXXXX,XX
:61:1010041004D42,78NA08//CSH
:86:A08?200003577
:61:1010041004D42,78NA08//CSH
:86:A08?200003576
:62F:C101013SGDXXXXXXX,XX
:64:C101013SGDXXXXXXX,XX

List of transactions codes

Txn Code	SWIFT Code	Description
01AMD	M04	IMPORT LC AMENDMENT
01APA	M04	IMPORT LC ACTUAL PAYMENT
01BKF	M04	IMPORT LC BOOK OFF
01MSC	M04	IMPORT LC MISCELLANEOUS
01PAY	M04	IMPORT LC PAYMENT
01POA	M04	IMPORT LC PAYMENT OF ACCEPTANCE
02AMD	M04	IMPORT GUARANTEES AMENDMENT
02BKF	M04	IMPORT GUARANTEES BOOK OFF
02ISS	M04	IMPORT GUARANTEES ISSUANCE
02MSC	M04	IMPORT GUARANTEES MISCELLANEOUS
02PAY	M04	IMPORT GUARANTEES PAYMENT
03MSC	M04	IMPORT DOC COLLECTION MISCELLANEOUS
03PAY	M04	IMPORT DOC COLLECTION PAYMENT
03POA	M04	IMPORT DOC COLLECTION PAYMENT OF ACCEPTANCE
06ISS	M04	IMPORT CLEAN PAYMENT ISSUANCE
06MSC	M04	IMPORT CLEAN PAYMENT MISCELLANEOUS
11AMD	M04	EXPORT LC AMENDMENT
11BKF	M04	EXPORT LC BOOK OFF
11ISS	M04	EXPORT LC ISSUANCE
11MSC	M04	EXPORT LC MISCELLANEOUS
12AMD	M04	EXPORT GUARANTEES AMENDMENT
12ISS	M04	EXPORT GUARANTEES ISSUANCE
12MSC	M04	EXPORT GUARANTEES MISCELLANEOUS
13AMD	M04	EXPORT DOC COLLECTION AMENDMENT
13ISS	M04	EXPORT DOC COLLECTION ISSUANCE
13MSC	M04	EXPORT DOC COLLECTION MISCELLANEOUS
13PAY	M04	EXPORT DOC COLLECTION PAYMENT
13POA	M04	EXPORT DOC COLLECTION PAYMENT OF ACCEPTANCE
15AMD	M04	EXPORT CREDIT BILLS AMENDMENT
15ISS	M04	EXPORT CREDIT BILLS ISSUANCE
15MSC	M04	EXPORT CREDIT BILLS MISCELLANEOUS
15PAY	M04	EXPORT CREDIT BILLS PAYMENT
15POA	M04	EXPORT CREDIT BILLS PAYMENT OF ACCEPTANCE
20PAY	M04	REIMBURSEMENT PAYMENT
33ISS	M04	SAF LOAN TO CUST ISSUANCE
33MSC	M04	SAF LOAN TO CUST MISCELLANEOUS
34ISS	M04	SAF LOAN TO BANK ISSUANCE
34MSC	M04	SAF LOAN TO BANK MISCELLANEOUS
ADJ	M01	ADJUSTMENT
ADJ-INT	M04	MISCELLANEOUS
ADV	M02	ADVICE
AGD-TRF	A24	AGD TRANSFER IN / AGD TRANSFER OUT
ATFEE	B02	AUTOSAVE TRANSFER FEE
ATINT	I02	INTEREST ON SAVINGS ACCOUNT BALANCES
ATM	A01	ATM TRANSACTION
ATP	A02	AUTOPHONE TRANSACTION
AVIVA-G	M04	AVIVA GENERAL INSURANCE

AVIVA-L	M04	AVIVA LIFE INSURANCE
BAA	M04	BUSINESS ADVANCE CARD ANNUAL FEE
BAST	M04	BUSINESS ADVANCE SETTLEMENT AMOUNT
BAT	M04	BUSINESS ADVANCE CARD TRANSACTION
BB	M04	BABY BONUS SCHEME
BD	L01	BILLS RECEIVABLE DISCOUNTED/TRADE BILLS DISCOUNTED
BG	M04	BILLS RECEIVABLE DISCOUNTED/TRADE BILLS DISCOUNTED
BILL	M04	BILL PAYMENT
CAM	M04	CASH DEPOSIT MACHINE
CB	B03	CHEQUE BOOK POSTAGE
CBC	R02	FOREIGN CHEQUES FOR COLLECTION
CBC AGT	R17	FOREIGN CHEQUES FOR COLLECTION AGENT CHARGES
CBC CHG	R18	FOREIGN CHEQUES FOR COLLECTION COMM & CHARGES
CBP	R06	FOREIGN CHEQUES PURCHASED
CBP AGT	R19	FOREIGN CHEQUES PURCHASED AGENT CHARGES
CBP CHG	R20	FOREIGN CHEQUES PURCHASED COMM & CHARGES
CCC	M04	CREDIT CARD COMPANIES
CCR	A03	CASHCARD REFUND
CCT	A04	CASHCARD TOP-UP
CDP	S05	DIVIDENDS/CASH DISTRIBUTION
CFC	B04	CASHCARD FEE
CHQ	C01	CHEQUE
CHQBK	M04	CHEQUE BOOK FEE
CHQFEE	M04	CHEQUE FEE
CHQL	C03	LATE CHEQUE
CHQ-L	C03	LATE CHEQUE
CHQ-O	C02	CHEQUE - OTHER CURRENCY HOLD
CO	R01	CASHIER'S ORDER
CO CHG	R16	CASHIER'S ORDER COMM & CHARGES
CSH	A08	CASH
D	S01	DIVIDEND PAYMENT
DCRT	M04	INSTANT DIRECT CREDIT
DEFI	M04	INTEREST
DEFP	M04	INTEREST
DELAPMT	M04	DELIVERY AGAINST PAYMENT
DEP	A09	DEPOSIT
DEP CCR	M04	CASHCARD REFUND
DEP CCT	M04	CASHCARD TOP-UP (REVERSAL)
DEP IPS	M04	INTERLINK TRANSACTION (REVERSAL)
DIV	M04	DIVIDENDS PAYMENT
E	M03	ERROR CORRECTION
EZT	M04	EZ-LINK CARD TOP-UP
FAFY	M04	FIXED ADVANCE FACILITY
FCCA	M04	FOREIGN CURRENCY CURRENT ACCOUNT
FCFD	A10	FC FIXED DEPOSIT
FCFDI	I04	FC FIXED DEPOSIT INTEREST
FD	A11	FIXED DEPOSIT
FD WDL	M04	S$ FIXED DEPOSIT WITHDRAWAL
FDD	A26	S$ FIXED DEPOSIT/STRUCTURED DEPOSIT PLACEMENT
FDI	M04	S$ FIXED DEPOSIT INTEREST/STRUCTURED DEPOSIT PAYOUT

FDP	M04	S$ FIXED DEPOSIT/STRUCTURED DEPOSIT PRINCIPAL AMOUNT
FDW	M04	S$ FIXED DEPOSIT/STRUCTURED DEPOSIT PRINCIPAL AMOUNT
GC	M04	GST CREDITS
GD	M04	GD
GR	P02	GIRO/INTERBANK GIRO ITEM
GST	M04	INLAND REVENUE AUTHORITY OF SINGAPORE (GST)
HL	L17	HOUSING LOAN
I-BANK	A13	DBS INTERNET BANKING TRANSACTION
IBAS	S11	NOMINEE SERVICES TRANSACTION
ICS	M04	PREMIUM FOR FIRE INSURANCE POLICY
ILFN	M04	TERM LOAN
ILPA	M04	TERM LOAN
ILPN	M04	TERM LOAN
ILVA	M04	TERM LOAN
ILXA	M04	TERM LOAN
ILXN	M04	TERM LOAN
IN	T09	IMPORT BILLS UNDER LETTER OF CREDIT (NON-ADVANCED)
INT	I06	INTEREST
IP	R06	FOREIGN CHEQUES PURCHASED
IRA	M04	TAX DUE TO IRAS
IRCHQ	C05	INWARD RETURN CHEQUE
ISTFEE	M04	INTEREST STATEMENT FEE
ITT	R07	INWARD TELEGRAPHIC TRANSFER
ITT CHG	R21	INWARD TELEGRAPHIC TRANSFER COMM & CHARGES
ITX	M04	INCOME TAX
MCHQ	C06	MARKED CHEQUE
MCO	M04	MONTHLY SAVINGS AMOUNT FOR MYSAVINGS ACCOUNT
MEP	R08	MAS PAYMENT
MEP CHG	R22	MAS PAYMENT COMM & CHARGES
MER	R09	MAS RECEIPT
MER CHG	R23	MAS RECEIPT COMM & CHARGES
MOE	M04	MINISTRY OF EDUCATION
MSC	M04	MISCELLANEOUS
NCHG	M04	CUSTODY RELATED CHARGES
NDIV	M04	DIVIDEND PAYMENT (BY SFS OPS)
NETS	M04	POINT OF SALE TRANSACTION (NETS)
NINT	M04	INTEREST PAYMENT (BY SFS OPS)
NSEC	M04	CORPORATE ACTIONS RELATED PAYMENT (BY SFS OPS)
ODD	R10	OUTWARD DEMAND DRAFT
ODD CHG	R24	OUTWARD DEMAND DRAFT COMM & CHARGES
ODINT	I07	OVERDRAFT INTEREST
ORCHQ	C08	OUTWARD RETURN CHEQUE
OTRF	A16	TRANSFER TO OTHER DBS A/CS, AT DBS ATM
OTT	R11	OUTWARD TELEGRAPHIC TRANSFER
OTT AGT	R25	OUTWARD TELEGRAPHIC TRANSFER AGENT CHARGES
OTT CHG	R26	OUTWARD TELEGRAPHIC TRANSFER COMM & CHARGES
PAY	P06	SALARY, PAY
PL	L22	PERSONAL LOAN
POS	A17	POINT OF SALE TRANSACTION (NETS)
PS	M04	POWER SUPPLY

PSC	M04	PUBLIC SERVICE COMMISSION
P-TRF	M04	SWEEP TRANSACTION
PTX	M04	PROPERTY TAX
QCD	C10	QUICK CHEQUE DEPOSIT
QCDM	M04	QUICK CHEQUE DEPOSIT
QW	A23	CARD EXPRESS TRANSACTION
RC	R12	REMITTANCE INWARD COLLECTION
RCFN	M04	REVOLVING CREDIT FACILITY
RCHQ	M04	RETURN CHEQUE
R-CHQ	C09	RETURNED CHEQUE
RCPN	M04	REVOLVING CREDIT FACILITY
R-CSH	M04	R-CSH
RECAPMT	M04	RECEIPT AGAINST PAYMENT
REM	M04	REMITTANCE PAYMENT
REV	M05	REVERSAL
REV SC	M04	REVERSAL OF SERVICE CHARGE
REV-SC	M04	MISC
RF	R13	REMITTANCE TRANSFER OF FUNDS
R-GR	P07	RETURNED INTERBANK GIRO ITEM
RIC	M04	REMITTANCE INWARD COLLECTION
RP	L36	RISK PARTICIPATION
RTCQ	M04	MISCELLANEOUS
RTF	R13	REMITTANCE TRANSFER OF FUNDS
RTF CHG	R27	REMITTANCE TRANSFER OF FUNDS COMM & CHARGES
R-TRF	M04	RETURNED INTERBANK TRANSFER
SAL	M04	SALARY
SALES-A	M04	SALES AT ATM
SC	B13	SERVICE CHARGE
SC SCHQ	M04	SERVICE CHARGE-STOPPED CHEQ
SCB	M04	BOARD OF COMMISSIONERS OF CURRENCY,SINGAPORE
SC-CPS	B15	SERVICE CHARGE FOR COLLECTION & PAYMENT SERVICES
SC-DISK	M04	SERVICE CHARGE FOR PROCESSING OF DISKETTE/LISTINGS TRANS
SC-DOC	B16	RETRIEVAL OF DOCUMENTS SERVICE CHARGE
SC-EDI	M04	SERVICE CHARGE FOR PROCESSING OF SNS-EDI TRANSACTIONS
SC-FS	M04	SERVICE CHARGE - STATEMENT OF FINANCIAL STANDING
SC-I2	M04	SERVICE CHARGE FOR PROCESSING OF I2 TRANSACTION
SC-MCHQ	B17	MARKED CHEQUE SERVICE CHARGE
SC-PRM	M04	SERVICE CHARGE FOR PROCESSING OF PRIME TRANSACTION
SC-RCHQ	B19	RETURNED CHEQUE SERVICE CHARGE
SC-S2S	M04	SERVICE CHARGE FOR PROCESSING OF S2S TRANSACTION
SC-SCHQ	B21	STOPPED CHEQUE SERVICE CHARGE
SC-SW	M04	MISCELLANEOUS
SDR	M04	SAFE DEPOSIT BOX
SGSI	S19	SINGAPORE GOVERNMENT SECURITIES INTEREST
SGSP	S20	SINGAPORE GOVERNMENT SECURITIES PRINCIPAL
SHHL	M04	STAFF HDB HOUSING LOAN
SI	P09	STANDING ORDER
SL	L27	STUDENT LOAN
SMC	M04	SINGAPORE MEDICAL COUNCIL

SMST	M04	MONEYSMART SETTLEMENT AMOUNT
ST	L28	SHORT TERM LOAN
STC	M04	SINGAPORE TURF CLUB
STLN	M04	SHORT TERM LOAN
STMT SC	M04	CHARGE FOR SWIFT STATEMENTS OF ACCOUNT
STPN	M04	SHORT TERM LOAN
SW	M04	SWITCHING FUNDS
TC	R14	TRAVELLER'S CHEQUES
TFL	L30	TUITION FEE LOAN
TLFN	M04	TERM LOAN
TLPA	M04	TERM LOAN
TLPN	M04	TERM LOAN
TLVA	M04	TERM LOAN
TLVN	M04	TERM LOAN
TLXA	M04	TERM LOAN
TLXN	M04	TERM LOAN
TRF	A20	TRANSFER OF FUND
UTCA	M04	UNIT TRUST APPLICATION
UTR	M04	REDEMPTION OF UNITS
WDL	A22	WITHDRAWAL
WDL CCT	M04	CASHCARD TOP-UP
WDL IPS	M04	INTERLINK TRANSACTION
WIS	M04	WORKFARE INCOME SUPPLEMENT SCHEME
WTAX	M04	WITHHOLDING TAX