ING IBP
Structured and Unstructured MT940 and MT942 Format Description

The Netherlands

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InsideBusiness Payments 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.

This document provides guidelines for the mapping of the MT940 and MT942 statement information into accounting systems.

This format description is applicable for Dutch accounts held at ING in the Netherlands, available from InsideBusiness Payments.

The present layout is based on SWIFT Standards FIN, Category 9, Cash Management and Customer Status.

Contents

Introduction

This document 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)

The bank delivers electronic transaction information in standard formats. The MT940 End of Day report and the MT942 Intraday report format are SWIFT compliant. Both formats have the possibility to 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 information provided in this format can be easily processed and reconciled in accounting systems.

Usage rules

- 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 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.

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	
	M		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	
	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 zero balances, 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	
	M		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	
			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 contains for MT940/2 ING 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

3.2 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	BBAN*
		For Dutch accounts the account number is complemented up to 10 digits with preceding zero's
CS2 (cr,lf)	2!x	hex0D0A

At customer request IBAN is available. 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	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
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
Debit/ Credit Mark	3	1!x	C (= Credit) or D (= Debit)
Amount	5	15n	Transaction amount
Transaction Type Identification code	6	4!x	Transaction Type Identification 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	Optional subfield
CS2 (cr,lf)		2!n	hex0D0A

Note:
Specifications of the transaction types ING uses for Dutch accounts are indicated in appendix 'Transaction codes'. The additional letter " N" is ING specific.
An optional subfield is not reported if not filled.
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.

Customers can choose between a structured and an unstructured Tag86.

(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 always the same for all movement types reported.
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 <remittance info> of code word REMI may contain slashes.
7) Additional code words may be added in future.

For examples of messages see appendix 'SEPA transaction examples'.

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

Codeword	Description	Subfields
/RTRN/	Return reason	<ReasonCode><R-type>/ 1)
/BUSP/	Business Purpose	<Id code of the Scheme>/ <Transaction Type>/
/BENM/	Beneficiary Party	<Account number >/ 2) <Bic>/ <Name>/ <City>/
/ORDP/	Ordering Party	<Account number>/ 2) <Bic>/ <Name>/ <City>/
/CSID/	Identifier of the Creditor	<Creditor ID>/
/MARF/	Mandate Reference	<Mandate reference>/
/EREF/	End to End Reference	<End to End Reference>/
/PREF/	Payment Information ID	<Batch ID>/
/REMI/	Remittance Information	<Code>/ <Issuer>/ <Remittance info>/ 3)
/ID/	Counterparty Identification	<ID code>/
/PURP/	Purpose code	<Purpose of Collection>/
/ULTB/	Ultimate Beneficiary	<Name>/
/ULTD/	Ultimate Debtor	<Name>/

Remarks
1). Details of ISO Reason Code and R-Type see appendix 'ISO Return Reason codes'
2). IBAN or domestic account number
3). Remittance, structured or unstructured:
- Dutch structured remittance: /REMI/SCOR/CUR/<betalingskenmerk>/
- ISO structured remittance: /REMI/SCOR/ISO/<reference>/
- Unstructured remittance: /REMI///<remittance info>/

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	5!x	:64F:
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	5!x	:65F:
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
Debit/ Credit Mark	3	1!x	C (= Credit) or D (= Debit)
Amount	5	15n	The sum of the amounts in the consolidated transaction
Transaction Type Identifier	6	4!x	Transaction Type Identification 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'
CS2 (cr,lf)		2!n	hex0D0A

Note: Specifications of the transaction types ING uses for Dutch accounts are indicated in appendix 'Transaction codes'. The additional letter " N" is for ING specific.
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.

Consolidated download

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

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 Dutch '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

Version History

Version	Date	Changes
1.0	20-09-2013	First version
2.0	14-11-2013	Update on IBAN in Tag 25

Appendix Transaction codes

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

Business Account

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)

9-digit non-migrated Business Account

Debit

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)
051	automatic transfer (quarterly closure)
054	movements without turnover commission

Credit

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

Appendix ISO Return Reason codes

MT940 ISO-Return reason codes

Code	Description	ECT	EDD
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	X
BE04	Creditor address missing or incorrect	X	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	X
TM01	File received after Cut-off Time	X	X

Type of R-message

The type of R-message 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 (retourbetaling)
3	Refund (terugbetaling)
4	Reversal (herroeping)
5	Cancellation (annulering)

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

Appendix SEPA transaction examples

Incoming SEPA Credit Transfer

Structure:

Tag	Transaction details
:61:	<ValueDate><Amount><TransactionCode><Reference>
:86:	/ORDP/<IBAN counterparty>/<BIC counterparty>/<Name Counterparty>///EREF/< End-To-End-ID>//REMI/<type>/<issuer>/<Remittance info>/

7 digit and 9 digit migrated accounts:

Tag	Transaction details
:61:	120119C1,56NNOVEREF
:86:	/ORDP/NL69INGB0123456789/INGBNL2A/J. Janssen///EREF/20120123456789//REMI///Factuurnr 123456 Klantnr 00123/

9 digit accounts not migrated

Tag	Transaction details
:61:	120119C1,56N078EREF
:86:	/ORDP/NL69INGB0123456789/INGBNL2A/J. Janssen///EREF/20120123456789//REMI///Factuurnr 123456 Klantnr 00123/

Multiple SEPA Credit Transfer

structure

Tag	Transaction details
:61:	<ValueDate><Amount><TransactionCode><Reference>
:86:	/BUSP/<BUSINESS PRODUCT TYPE>///PREF/BATCH ID//REMI///TOTAAL AANTAL POSTEN/

7 digit and 9 digit migrated accounts:

Tag	Transaction details
:61:	120119D1,56NNOVPREF
:86:	/BUSP/VERZAMEL EUROBETALING///PREF/M000000001111111//REMI///TOTAAL 1 POSTEN/

9 digit accounts not migrated

Tag	Transaction details
:61:	120119D1,56N036PREF
:86:	/BUSP/VERZAMEL EUROBETALING///PREF/M000000001111111//REMI///TOTAAL 1 POSTEN/

structure

Tag	Transaction details
:61:	<ValueDate><Amount><TransactionCode><Reference>
:86:	/RTRN/<RETURN REASON CODE>//ORDP//<IBAN counterparty>/<BIC counterparty>/<Name Counterparty>///EREF/< End-To-End-ID>//REMI/<type>/<issuer>/<Remittance info>/

7 digit and 9 digit migrated accounts:

Tag	Transaction details
:61:	120119C1,56NNOVEREF
:86:	/RTRN/MS03//ORDP/NL69INGB0123456789/INGBNL2A/J.Janssen///EREF/20120123456789//REMI///Factuurnr 123456 Klantnr 00123/

9 digit accounts not migrated

Tag	Transaction details
:61:	120119C1,56N078EREF
:86:	/RTRN/MS03//ORDP/NL69INGB0123456789/INGBNL2A/J.Janssen///EREF/20120123456789//REMI///Factuurnr 123456 Klantnr 00123/

Structure

Tag	Transaction details
:61:	<ValueDate><Amount><TransactionCode><Reference>
:86:	/BUSP/<BUSINESS PRODUCT TYPE>///PREF/<BATCH_ID>//REMI///TOTAAL <AANTAL> POSTEN/

7 digit and 9 digit migrated accounts:

Tag	Transaction details
:61:	120119C1,56NNICPREF
:86:	/BUSP/Europees Incasso///PREF/M000000001111111//REMI///TOTAAL 1 POSTEN/

9 digit accounts not migrated

Tag	Transaction details
:61:	120119C1,56N063PREF
:86:	/BUSP/Europees Incasso///PREF/M000000001111111//REMI///TOTAAL 1 POSTEN/

SEPA Direct Debit: debit-to-debtor account

Structure

Tag	Transaction details
:61:	<ValueDate><Amount><TransactionCode><Reference>
:86:	/BUSP/<BUSINESS PRODUCT TYPE>/<TYPE>//BENM/<IBAN>/<BIC>/<NAME>///CSID/<CREDITOR ID>//MARF/<MANDATE REFERENCE>//EREF/<E2E-ID>//REMI///<REMITTANCE>/

7 digit and 9 digit migrated accounts:

Tag	Transaction details
:61:	120504D12,75NNICMARF
:86:	/BUSP/Europees Incasso/doorlopend//BENM/NL69INGB01234 56789/INGBNL2A/J.Jansen///CSID/NL32ZZZ999999991234//MARF/MND-120123//EREF/20120501P01234785//REMI///CONTRIBUTIE MEI 2012/

9 digit accounts not migrated

Tag	Transaction details
:61:	120504D12,75N038MARF
:86:	/BUSP/Europees Incasso/doorlopend//BENM/NL69INGB01234 56789/INGBNL2A/J.Jansen///CSID/NL32ZZZ999999991234//MARF/MND-120123//EREF/20120501P01234785//REMI///CONTRIBUTIE MEI 2012/

Structure

Tag	Transaction details
:61:	<ValueDate><Amount><TransactionCode><Reference>
:86:	/RTRN/<RETURN REASON CODE><R-TYPE>//BUSP/<BUSINESS PRODUCT TYPE>/<TYPE>//BENM/<IBAN>/<BIC>/<NAME>////MARF/<MANDATE REFERENCE>//EREF/<E2E-ID>//REMI///<REMITTANCE>

7 digit and 9 digit migrated accounts:

Tag	Transaction details
:61:	120504D12,75NNDVMARF
:86:	/RTRN/MS031//BUSP/Europees Incasso/doorlopend//ORDP/NL69INGB01234 56789/INGBNL2A/J.Jansen////MARF/MND-120123//EREF/20120501P01234785//REMI///CONTRIBUTIE MEI 2012/

9 digit accounts not migrated

Tag	Transaction details
:61:	120504D12,75N038MARF
:86:	/RTRN/MS031//BUSP/Europees Incasso/doorlopend//ORDP/NL69INGB01234 56789/INGBNL2A/J.Jansen////MARF/MND-120123//EREF/20120501P01234785//REMI///CONTRIBUTIE MEI 2012/

Incoming SEPA Credit Transfer

Structure:

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

7 digit and 9 digit migrated accounts:

Tag	Transaction details
:61:	120119C1,56NNOVEREF
:86:	NL69INGB0123456789 INGBNL2A J. Janssen 20120123456789 Factuurnr 123456 Klantnr 00123

9 digit accounts not migrated

Tag	Transaction details
:61:	120119C1,56N078EREF
	1234567890123456789012345678901234567890123456789012345 6789012345678
:86:	NL69INGB0123456789 INGBNL2A J. Janssen 20120123456789 Factuurnr 123456 Klantnr 00123

Multiple SEPA Credit Transfer

structure

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

7 digit and 9 digit migrated accounts:

Tag	Transaction details
:61:	120119D1,56NNOVPREF
:86:	VERZAMEL EUROBETALING M000000001111111 TOTAAL 1 POSTEN

9 digit accounts not migrated

Tag	Transaction details
:61:	120119D1,56N036PREF
:86:	VERZAMEL EUROBETALING M000000001111111 TOTAAL 1 POSTEN

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

structure

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

7 digit and 9 digit migrated accounts:

Tag	Transaction details
:61:	120119C1,56NNOVEREF
:86:	MS03 NL69INGB0123456789 INGBNL2A J.Janssen 20120123456789 Factuurnr 123456 Klantnr 00123

9 digit accounts not migrated

Tag	Transaction details
:61:	120119C1,56N078EREF
: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><Amount><TransactionCode><Reference>
:86:	<BUSINESS PRODUCT TYPE> <BATCH_ID> TOTAAL <AANTAL> POSTEN

7 digit and 9 digit migrated accounts:

Tag	Transaction details
:61:	120119C1,56NNICPREF
:86:	Europees Incasso M000000001111111 TOTAAL 1 POSTEN

9 digit accounts not migrated

Tag	Transaction details
:61:	120119C1,56N063PREF
:86:	Europees Incasso M000000001111111 TOTAAL 1 POSTEN

SEPA Direct Debit: Debit to debtor account

Structure

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

7 digit and 9 digit migrated accounts:

Tag	Transaction details
:61:	120504D12,75NNICMARF
:86:	Europees Incasso doorlopend NL69INGB0123456789 INGBNL2A J.Jansen NL32ZZZ999999991234 MND-120123 20120501P01234785 CONTRIBUTIE MEI 2012

9 digit accounts not migrated

Tag	Transaction details
:61:	120504D12,75N038MARF
: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><Amount><TransactionCode><Reference>
:86:	<RETURN REASON CODE><R-TYPE> <BUSINESS PRODUCT TYPE>/<TYPE> <IBAN> <BIC> <NAME> <MANDATE REFERENCE> <E2E-ID><REMITTANCE>

7 digit and 9 digit migrated accounts:

Tag	Transaction details
:61:	120504D12,75NNDVMARF
:86:	MS031 Europees Incasso doorlopend NL69INGB0123456789 INGBNL2A J.Jansen MND-120123 20120501P01234785 CONTRIBUTIE MEI 2012

9 digit accounts not migrated

Tag	Transaction details
:61:	120504D12,75N038MARF
:86:	MS031 Europees Incasso doorlopend NL69INGB0123456789 INGBNL2A J.Jansen MND-120123 20120501P01234785 CONTRIBUTIE MEI 2012

More information

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