



Format Description SWIFT MT940

Rabo Cash Management

Colophon

Title	Format Description SWIFT MT940
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1 General information

The SWIFT MT940 format is an international format which is used as sort of account statement. Rabo Cash Management provides an option to export account-information (balance, transaction and specifications) in SWIFT MT940 format. There are 2 kind of the SWIFT-MT940's in RCM possible:

- MT940 Unstructured (RABO-standard)
- MT940 Structured (RABO-standard)
- MT940 Extended (RABO-standard with several extra configuration-options)

This version of the SWIFT MT940 format description applies only to account statements exported thru RCM (Rabo Cash Management) and no other applications of Rabobank.

This document contains format descriptions for Unstructured and Extended. A separate format description is available for Structured ON www.rabobank.com/supportcorporateconnect.

1.1 Format structure

SWIFT MT940 contains a start- and closing balance with all payments within. Both balances are mandatory to create an MT940 (therefore only complete statements can be exported). The bullets below describe the generic structure, the table below describes the generic structure in more detail:

- Each SWIFT-MT940 starts with a header record 940, followed by record 20, 25, 28, 60F, 61 and 0 to 6 records 86; 62F en (optional) record 64 en 65.
- If more than one day is exported, then the information will be shown (in order of the date) per day.
- If more accounts are exported, then the information will be shown per account (in order of the date(s)).
- If a file is exported for a single account, the lay-out of the default file name of the SWIFT MT940 Unstructured is as follows:
<Account number><Currency>_MT940file<YYYYMMDD>.txt. For example, "0300012345EUR_MT940file20140804.txt"
- The lay-out of the default file name of the SWIFT MT940 Extended is the same as above, except 'MT940file' is replaced by 'ME940file'.
- If statements for more than one account are exported, the file name is the same as above, except <Account number><Currency> is replaced by the <User ID>, for instance "3002123456".

Tag	Name (of the tag)	Status	Length (of the field)
:940:	Header	Mandatory (1-1)	5
:20:	Transaction Reference Number	Mandatory (1-1)	14
:25:	Account Number	Mandatory (1-1)	39
:28:	Statement Number/Sequence Number	Mandatory (1-1)	12
:60F:	Previous Accounting Balance	Mandatory (1-1)	30
:61:	Statement Line	Optional (0-n)	80
:86:	Description	Optional (0-n)	69

Tag	Name (of the tag)	Status	Length (of the field)
:62F:	Current Accounting Balance	Mandatory (1-1)	30
:64:	Available Balance at Entry Date	Optional (0-1)	29
:65:	Forward Available Balance	Optional (0-4)	29

The table shows the tag of the record and the name of the tag. The column status shows whether the field is mandatory in the file and how often the record can appear in the file. The last column shows the total length of the record.

4.3 Field description

4.3.1 Header

Description	Type	Length	Contents	Comment
Header	Alphanumeric	5	:940:	

4.3.2 Record :20: Transaction Reference Number

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	4	:20:	
Format	Alphanumeric	3	940	
Usage rule code	Alphanumeric	1	A	
Entry date	Numeric	6		Format: YYYYMMDD

4.3.3 Record :25: Account Number

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	4	:25:	
Account number	Alphanumeric	35		

4.3.4 Record :28: Statement Number/Sequence Number

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	4	:28:	
Statement number	Numeric	5	00000	
Separator	Alphanumeric	1	/	
Sequence number	Numeric	2	00	

4.3.5 Record :60F: Previous Accounting Balance

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	5	:60F:	
Credit / Debit	Alphanumeric	1		Value: "C" or "D"
Entry date	Numeric	6		Format: YYYYMMDD
Currency code	Alphanumeric	3		Format: ISO-Currency code
Previous accounting	Alphanumeric	15		

4.3.6 Record :61: Statement Line

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	4	:61:	
Value date	Numeric	6		Format: YYMMDD
Credit / Debit	Alphanumeric	1		Value: "C" or "D"
Amount	Numeric	15		
Transaction type	Alphanumeric	4	NMS	
Counter account number	Alphanumeric	16		When counter account number is unknown, the field gets the value: "NONREF"
Name counter account number	Alphanumeric	34		If the information is not available, this field will be empty.

4.3.7 Record :86: Description

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	4	:86:	
Description	Alphanumeric	65		

4.3.8 Record :62F: Current Accounting Balance

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	5	:62F:	
Credit / Debit	Alphanumeric	1		Value: "C" of "D"
Entry date	Numeric	6		Format: YYMMDD
Currency code	Alphanumeric	3		Format: ISO currency code
Current accounting	Numeric	15		

4.3.9 Record :64: Available Balance at Entry Date

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	4	:64:	
Credit / Debit	Alphanumeric	1		Value: "C" of "D"
Entry date	Numeric	6		Format: YYMMDD
Currency code	Alphanumeric	3		Format: ISO currency code
Available balance	Numeric	15		

4.3.10 Record :65: Forward Available Balance

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	4	:65:	
Credit / Debit	Alphanumeric	1		Value: "C" of "D"
Entry date	Numeric	6		Format: YYMMDD
Currency code	Alphanumeric	3		Format: ISO currency code

Description	Type	Length	Contents	Comment
Available balance	Numeric	15		

2.3.1 Extended options

When exporting SWIFT MT940 within RCM, you will find a screen with several options which you can change with checkboxes: . Underneath you will find the explanation of these options.

Specifics:

- the "standard" options are similar with the settings of our MT940 from the RTE application.
- inserted information will precede on current information
- if a requested option is not available, then nothing will be filled in or inserted; this is to prevent "empty" lines.

2.3.2 Counterparty Information on transaction

Ref.:86:

Inactive: (default) No address, postal code and city

Active: first description line contains address, postal code and city. Options of display are:

1. Address (space) postal code (space) city [field length variable]
2. Address (fixed length 30 pos.) postal code (fixed length 6 pos.) city (fixed length 29 pos.) [fixed length, total 65 pos.]
3. Counterparty account number (space) Name counter party

2.3.3 Specifications

Ref.:61: & :86:

Inactive: (default) All transactions will be available in the MT940, including compressed transactions (without their specifications).

Active: When specifications are available for the compressed transactions, these specifications will replace the concerning compressed transactions.

2.3.4 Transaction Type Code

Ref.:61:

Active: (default) when available, transactions and specifications will be provided with a numeric transaction type code (N999 where 999 will contain the code). If this code is not found or available/provided, the type code NMSC will be written.

Inactive: All transactions and specifications will get the transaction type code NMSC (miscellaneous)

2.3.5 Account Statement Number

Ref.:28:

Inactive: (default) All instances of :28: should contain the value 00000/00 (default)

Active: Each instance of :28: will contain an account statement number

The account statement number consists of two parts; the number before the slash is the account statement number itself, the part after the slash is the page number of the account statement.

Since the information is provided (counted) electronically and because there is no link to the 'real' account statements, the default value for the part after the slash is 00

2.3.6 Transaction Reference Number

Ref.:86:

Active: When available, the next available description line needs to contain the PA, RE, LD, FX or AC transaction reference number information (default)

Inactive: No transaction reference information

2.3.7 Formatted Account Number (Y/N)

Ref.:25:

Active: (default) Account number in this field will be formatted;

1. 9999.99.999AAA Rabo default mask for 9 digit current account numbers + currency
2. 999999999AAA Alternative mask for 9 digit account numbers, i.e. without separating dots in the number + currency
3. 0999999999XXX Mask for 9 & 10 digit account numbers, where 9 digit account numbers are preceded by a 0 (zero), and where currency is only specified when the account is not a EUR account
4. 99.99.99.999 AAA Alternative mask for 9 digit account numbers

Inactive: No formatting of the account number (default 0999999999 acct. number only)

2.3.8 TAG86 – description line – repeat (Y/N)

Ref.:86:

Active: (default) each description line of the transaction must start with :86: followed by the description

Inactive: The first description line of the transaction must start with :86:; the next description lines of the transaction must not start with :86: (Swift standard)

2.3.9 Payment reference (payment identifier code) (Y/N)

Ref.:86:

Inactive: (default) No payment reference

Active: When available, the next available description line must contain the payment reference information;

1. BETALINGSKENM.: (space) payment reference < Please note the colon after the dot
2. BETALINGSKENM. (space) payment reference < This option doesn't have a colon after the dot
3. Betalingskenmerk: (space) payment reference
4. BETKENM.: (space) payment reference
5. Payment reference [only the reference, without identifying text]

2.3.10 Amount with or without leading zeros (Select)

Ref. :61:

Active: (default) the amount field must be padded with zeros

:61:060215C000000000050,00NMSC0231902018 SAMPLE COMPANY GMBH

Inactive: The amount field must not be padded with zeros (Swift standard)

:61:060215C50,00NMSC0231902018 SAMPLE COMPANY GMBH

:61:051230D0,15NMSC NONREF

Padded means that the numeric field is filled out with zeros from the left of the field, until the maximum length for the field is reached.

2.3.11 Decimal separator sign for amount (Select)

Ref. :61:

Active: (default) Decimal separator for the amount field is a comma "," (default)

:61:060215C000000000050,00NMSC0231902018 SAMPLE COMPANY GMBH

Inactive: Decimal separator for the amount field is a point "."

:61:060215C000000000050.00NMSC0231902018 SAMPLE COMPANY GMBH

Extra:

- Regarding lay-out of non-Rabobank accountnumbers; RCM will always use the lay-out provided by the other bank(s).
- Amount: all amounts are 15 positions long (comma included). The place of the comma depends on the currency code (ISO). The amount will always be preceded by zeros.

Examples:

EUR123.456,78	-	000000123456,78
USD 0,12	-	000000000000,12
TND 123,456	-	00000000123,456
YPN 123.456.789	-	00000123456789,

3 SWIFT MT940 Unstructured

3.1 General information.

The formal name for this report format is "MT 940 Customer Statement Message", an international format used as digital equivalent of the official paper account statement.

A statement will be available for each entry date. It becomes available after balancing (closed off, finalized) the account administration of the entry date. A statement includes the opening balance and the closing balance of the entry date and detailed information about all entries booked to the account.

The SWIFT MT940 delivered by RCM is not fully SWIFT compliant. The maximum length can be more than 2000 characters.

The statement will be empty when no booked entries are available for the reported entry date (no field-61 and -86 present and field-60F will be equal to field-62F).

3.2 Format structure

A field (label, tag) proceeds each information block in a customer statement message. The field content can be composed of various items.

The file starts with a fixed value “:940:”. Each message in the file starts with field-20 and ends at the next field-20 or when the end of the file is reached.

The fields within one message will appear in the sequence as stated below. Within a statement, the field-61 and field-86 as group can be present multiple times and field 65 can be present multiple times.

A customer statement can consist of multiple messages due to the SWIFTNET limitations of 2000 characters. When the maximum length will exceed 2000 characters, the first message for one statement will have field-60F and field-62M, the intermediate messages will have field-60M and field-62M and the last message will have field-60 M and field-62F. The opening and closing balances will connect the messages to a chain. In addition, the messages will have an ascending sequence-number within field-28C. This feature is NOT applicable when downloading SWIFT MT940 from RCM.

Field	Subfield	Mandatory/Optional	Field name	Format, Content, Options []=optional, !=fixed length, n=numeric, a=alphabetic, x=alphanumeric, d=numeric with decimal separator, c=code list values
:940:		M		5x Not SWIFT-compliant
:20:		M	Transaction Reference Number	16x
:21:		O	Transaction Reference Number Related Reference	16x Not used by RCM
:25:		M	Account Identification	35x
:28C:		M	Statement Number/Sequence Number	5n[/5n] As RCM does not make use of multiple messages for one statement the sequence number is not used.
:60F:		M	Opening Balance	1!a6!n3!a15d

:61:	O [0-n]	Statement Line	6!n[4!n]2a[1!a]15d1!a3!c16x[//16x] [34x]
1	M	Value Date	6!n
2	O	Entry date	[4!n]
3	M	(Reversed) Debit/ Credit Mark	2a
4	O	Funds Code	1!a!
5	M	Amount	15d
6	M	Transaction Type Identification Code	1!a3!c
7	M	Reference for the Account Owner	16x
8	O	Account Servicing Institution's Reference	[//16x]
9	O	Supplementary Details	[34x]
:86:	O [0-n]	Information to Account Owner	6*65x
:62F:	M	Closing Balance	1!a6!n3!a15d
:64:	O	Closing Available Balance (Available	1!a6!n3!a15d
:65:	O [0-n]	Forward Available Balance	1!a6!n3!a15d RCM will provide a maximum of four Forward Available Balance
:86:	O	Information to Account Owner	6*65x Not used by RCM.

- Each line ends with carriage-return/ line-feed (ASCII-hex 0D0A).
- If multiple dates are selected the statements will be downloaded in ascending date-order (oldest statements first).
- If multiple accounts and multiple dates are selected the statements will be downloaded in ascending account/date-order (lowest accountnumber, oldest statement first).

Header

Description	Type	Length	Contents	Comment
Fileheader	Alphanumeric	5	:940:	Fixed value, will occur only once in the file.

Field-20: Transaction Reference Number

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	4	:20:	Fixed value
Format	Alphanumeric	3	940	Fixed value
Usage rule code	Alphanumeric	1	A	Fixed value. Meaning?
Entry date	Numeric	6		Format: YYMMDD

Field-25: Account Number

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	4	:25:	
Account identification	Alphanumeric	35		RCM convention for Rabobank-accounts: 9999.99.999AAA otherwise 35x. For none Rabobank-accounts the account is presented as received from account servicing banks.

Field-28C: Statement Number/Sequence Number

Separator and Sequence number are only present when multiple messages for one statement is applicable.

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	5	:28C:	
Statement number	Numeric	5		No leading zeros.
Separator	Alphabetic	1	"/"	
Sequence number	Numeric	5		No leading zeros.

Field-60F: Opening Balance

This field must always be the same as field 62a (closing balance) of the previous customer statement message for this account.

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	5	:60F:	
Debit/ Credit	Alphanumeric	1		Value: "D" or "C"
Entry date	Numeric	6		Format: YYMMDD The date will be equal to the date of the previous statement. As only one statement is available per date the date will be before the present statement date,
Currency code	Alphanumeric	3		Format: ISO-Currency code
Opening balance	Alphanumeric	15		Balance will be equal to the closing balance of the previous statement

Field-61: Statement Line

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	4	:61:	
Value date	Numeric	6		Format: YYMMDD
Entry date	Numeric	4		Format: MMDD
Debit/ Credit	Alphanumeric	1-2		Value: "D", "C", "RD" or "RC". R=Reversed
Amount	Numeric	15		
Transaction type	Alphanumeric	4	NMSC	
Reference for the Account	Alphanumeric	16		If present otherwise "NONREF"
Account Servicing	Alphanumeric	16	If present	Not used by RCM
Supplementary Details	Alphanumeric	34		Not used by RCM

Field-86: Description.

Description	Type	Length	Contents	Comment
Field code	Alphanumeric	4	:86:	
Description	Alphanumeric	65		Remittance information. All available transaction descriptions

Field-62F: Closing Balance

Description	Type	Length	Contents	Comment
Field code	Alphanumeric	5	:62F:	
Debit/ Credit	Alphanumeric	1		Value: "D" of "C"
Entry date	Numeric	6		Format: YYMMDD
Currency code	Alphanumeric	3		Format: ISO currency code
Closing balance	Numeric	15		Including all forward dated entries.

Field-64: Closing Available Balance

This field indicates the funds which are available to the account owner (if credit balance) or the balance which is subject to interest charges (if debit balance).

The closing available balance excludes all forward valued entries.

Description	Type	Length	Contents	Comment
Field code	Alphanumeric	4	:64:	
Debit/ Credit	Alphanumeric	1		Value: "D" of "C"
Entry date	Numeric	6		Format: YYMMDD

Currency code	Alphanumeric	3		Format: ISO currency code
Closing available balance	Numeric	15		

Field-65: Forward Available Balance

When there is more than one value date for the items booked to the account (in this or previous statement periods), this field will indicate the balance which will be available to the account owner on the date(s) indicated.

This field can occur for as many balances that are available. RCM will standard provide either none (no forward balances supported for the account) or available balances of the next four business days.

Description	Type	Length	Contents	Comment
Field code	Alphanumeric	4	:65:	
Debit/ Credit	Alphanumeric	1		Value: "D" of "C"
Entry date	Numeric	6		Format: YYYYMMDD
Currency code	Alphanumeric	3		Format: ISO currency code
Forward Available balance	Numeric	15		

SWIFT MT940 Structured

3.1 General information.

The formal name for this report format is “MT 940 Customer Statement Message”, an international format used as digital equivalent of the official paper account statement.

A statement will be available for each entry date. It becomes available after balancing (closed off, finalized) the account administration of the entry date. A statement includes the opening balance and the closing balance of the entry date and detailed information about all entries booked to the account.

The SWIFT MT940 delivered by RCM is not fully SWIFT compliant. The maximum length can be more than 2000 characters.

The statement will be empty when no booked entries are available for the reported entry date (no field-61 and -86 present and field-60F will be equal to field-62F).

3.2 Format structure

A field (label, tag) proceeds each information block in a customer statement message. The field content can be composed of various items.

The file starts with a fixed value “:940:”. Each message in the file starts with field-20 and ends at the next field-20 or when the end of the file is reached.

The fields within one message will appear in the sequence as stated below. Within a statement, the field-61 and field-86 as group can be present multiple times and field 65 can be present multiple times.

During re-assembly of structured information for MT940/MT942 downloads, potentially contained unstructured information will be shifted to be trailing to the last unstructured information, e.g. Imported: <unstructured part 1> <structured part A> <unstructured part 2> <structured part B> <unstructured part 3>

Download will be: <structured part A> <structured part B> <unstructured part 1> <unstructured part 2> <unstructured part 3>

During re-assembly of structured information for MT940/MT942 downloads code words which do not have any content, will be omitted.

Imported: /Tag A/Content A1/Content A2//Tag B/////Tag C//

Download will be: /Tag A/Content A1/Content A2

A customer statement can consist of multiple messages due to the SWIFTNET limitations of 2000 characters. When the maximum length will exceed 2000 characters, the first message for one statement will have field-60F and field-62M, the intermediate messages will have field-60M and field-62M and the last message will have field-60 M and field-62F. The opening and closing balances will connect the messages to a chain. In addition, the messages will have an ascending sequence-number within field-28C. This feature is NOT applicable when downloading SWIFT MT940 from RCM.

Field	Subfield	Mandatory/Optional	Field name	Format, Content, Options []=optional, !=fixed length, n=numeric, a=alphabetic, x=alphanumeric, d=numeric with decimal separator, c=code list values
:940:		M		5x Not SWIFT-compliant
:20:		M	Transaction Reference Number	16x
:21:		O	Transaction Reference Number Related Reference	16x Not used by RCM

:25:		M	Account Identification	35x
:28C:		M	Statement Number/Sequence Number	5n[/5n] As RCM does not make use of multiple messages for one statement the sequence number is not used.
:60F:		M	Opening Balance	1!a6!n3!a15d
:61:		O [0-n]	Statement Line	6!n[4!n]2a[1!a]15d1!a3!c16x[/16x] [34x]
	1	M	Value Date	6!n
	2	O	Entry date	[4!n]
	3	M	(Reversed) Debit/ Credit Mark	2a
	4	O	Funds Code	[1!a]
	5	M	Amount	15d
	6	M	Transaction Type Identification Code	1!a3!c
	7	M	Reference for the Account Owner	16x
	8	O	Account Servicing Institution's Reference	[/16x]
	9	O	Supplementary Details	[34x]
:86:		O [0-n]	Information to Account Owner	6*65x
:62F:		M	Closing Balance	1!a6!n3!a15d
:64:		O	Closing Available Balance (Available	1!a6!n3!a15d
:65:		O [0-n]	Forward Available Balance	1!a6!n3!a15d RCM will provide a maximum of four Forward Available Balance
:86:		O	Information to Account Owner	6*65x Not used by RCM.

- Each line ends with carriage-return/ line-feed (ASCII-hex 0D0A).
- If multiple dates are selected the statements will be downloaded in ascending date-order (oldest statements first).
- If multiple accounts and multiple dates are selected the statements will be downloaded in ascending account/date-order (lowest accountnumber, oldest statement first).

Header

Description	Type	Length	Contents	Comment
Fileheader	Alphanumeric	5	:940:	Fixed value, will occur only once in the file.

Field-20: Transaction Reference Number

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	4	:20:	Fixed value
Format	Alphanumeric	3	940	Fixed value
Usage rule code	Alphanumeric	1	A	Fixed value. Meaning?
Entry date	Numeric	6		Format: YYMMDD

Field-25: Account Number

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	4	:25:	
Account identification	Alphanumeric	35		RCM convention for Rabobank-accounts: 9999.99.999AAA otherwise 35x. For none Rabobank-accounts the account is presented as received from account servicing banks.

Field-28C: Statement Number/Sequence Number

Separator and Sequence number are only present when multiple messages for one statement is applicable.

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	5	:28C:	
Statement number	Numeric	5		No leading zeros.
Separator	Alphabetic	1	"/"	
Sequence number	Numeric	5		No leading zeros.

Field-60F: Opening Balance

This field must always be the same as field 62a (closing balance) of the previous customer statement message for this account.

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	5	:60F:	
Debit/ Credit	Alphanumeric	1		Value: "D" or "C"

Entry date	Numeric	6		Format: YYYYMMDD The date will be equal to the date of the previous statement. As only one statement is available per date the date will be before the present statement date,
Currency code	Alphanumeric	3		Format: ISO-Currency code
Opening balance	Alphanumeric	15		Balance will be equal to the closing balance of the previous statement

Field-61: Statement Line

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	4	:61:	
Value date	Numeric	6		Format: YYYYMMDD
Entry date	Numeric	4		Format: MMDD
Debit/ Credit	Alphanumeric	1-2		Value: "D", "C", "RD" or "RC". R=Reversed
Amount	Numeric	15		
Transaction type	Alphanumeric	4	NMSC	
Reference for the Account Owner	Alphanumeric	16		Tag 61, Subfield 7 can hold a maximum of 16 chars, where the mandate reference can be 35 char. Tag 86 repeats the mandate always in the complete form
Account Servicing	Alphanumeric	16	If present	Not used by RCM
Supplementary Details	Alphanumeric	34		Not used by RCM

Field-86: Description.

Description	Type	Length	Contents	Comment
Field code	Alphanumeric	4	:86:	
Batch ID	Alphanumeric	35	/PREF/	
End-to-End reference	Alphanumeric	35	/EREF/	
Counterparty Name	Alphanumeric	70	/BENM//NAME/	
Creditor ID	Alphanumeric	70	/CSID/	
End-to-End reference	Alphanumeric	35	/EREF/	
Settlement Date	Alphanumeric	10	/ISDT/	
Mandate Reference	Alphanumeric	35	/MARF/	
Counterparty Name	Alphanumeric	70	/ORDP//NAME/	
Counterparty	Alphanumeric		/ORDP//ID/	

Remittance Information	Alphanumeric	140	/REMI/	In case of unstructured remittance information, which don't contain any subfields and in particular no slashes.
Creditor Reference Type Code	Alphanumeric	4	/REMI//CD/	

Field-62F: Closing Balance

Description	Type	Length	Contents	Comment
Field code	Alphanumeric	5	:62F:	
Debit/ Credit	Alphanumeric	1		Value: "D" of "C"
Entry date	Numeric	6		Format: YYMMDD
Currency code	Alphanumeric	3		Format: ISO currency code
Closing balance	Numeric	15		Including all forward dated entries.

Field-64: Closing Available Balance

This field indicates the funds which are available to the account owner (if credit balance) or the balance which is subject to interest charges (if debit balance).

The closing available balance excludes all forward valued entries.

Description	Type	Length	Contents	Comment
Field code	Alphanumeric	4	:64:	
Debit/ Credit	Alphanumeric	1		Value: "D" of "C"
Entry date	Numeric	6		Format: YYMMDD
Currency code	Alphanumeric	3		Format: ISO currency code
Closing available balance	Numeric	15		

Field-65: Forward Available Balance

When there is more than one value date for the items booked to the account (in this or previous statement periods), this field will indicate the balance which will be available to the account owner on the date(s) indicated.

This field can occur for as many balances that are available. RCM will standard provide either none (no forward balances supported for the account) or available balances of the next four business days.

Description	Type	Length	Contents	Comment
Field code	Alphanumeric	4	:65:	
Debit/ Credit	Alphanumeric	1		Value: "D" of "C"

Entry date	Numeric	6	Format: YYYYMMDD
Currency code	Alphanumeric	3	Format: ISO currency code
Forward Available balance	Numeric	15	

Change Log

Title : Format Description MT940
Version : 0.9
Date : 08-02-2015
On behalf of : Rabobank Financial Logistics Portal
Contact : Rabobank International,
 Graadt van Roggenweg 400
 Postbus 18002
 3501 CA Utrecht

Change Log

Date	Version	Type	Reason
01-09-2012	Version 0.9		
08-02-2015	Version 0.9	The name Rabo TransAct Portal changes in Rabo Corporate Connect	adjustment
08-02-2015	Version 0.9	www.rabotransact.com/transactsupport changes in www.rabobank.com/supportcorporateconnect	adjustment
08-02-2015	Version 0.9	mail TransAct@rabobank.com changes in corporatesupport@rabobank.com	adjustment