



Format Description MT940

Rabo Cash Management

COLOFON

Title	Format Description MT940
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1 General information

The SWIFT MT940 format is used to export bank account information for processing in financial software applications. With Rabo Cash Management you can export account information (balances, transactions and specifications) in the SWIFT MT940 format. In RCM you may choose between three types of SWIFT MT940 formats:

- SWIFT MT940 Unstructured (SWIFT-standard)
- SWIFT MT940 Structured (SWIFT-standard with SEPA structure if relevant)
- SWIFT MT940 Extended (RABO-standard with several extra configuration options)

This version of the SWIFT MT940 format description concerns only RCM (Rabo Cash Management) and no other applications of Rabobank.

1.1 Format structure

SWIFT MT940 contains an opening and closing balance and all transactions that took place in between. Both balances are mandatory to create an MT940 (therefore, only complete statements can be exported).

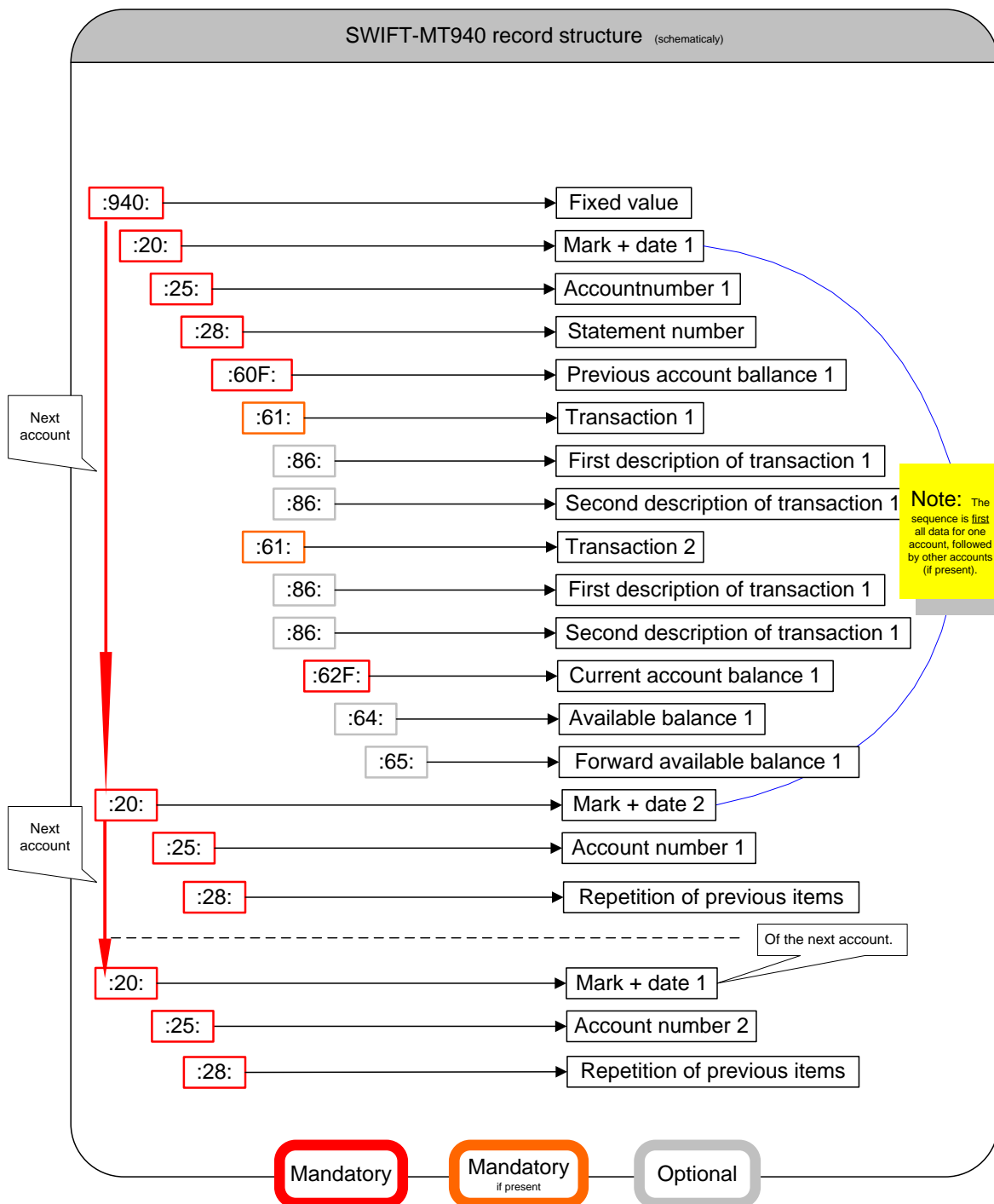
1.2 Record structure

- Each SWIFT-MT940 starts with a header record 940, followed by record 20, 25, 28(C), 60F, 61 and 0 to 6 records 86; 62F and (optional) record 64 and 65.
- If more than one day is exported, the information will be shown in the same order as on the RCM screen.
- If more accounts are exported, the information will be shown in the same order as on the RCM screen.
- The layout of the default filename of SWIFT MT940 Unstructured is:
<account number><currency><"MT940file"><YYYYMMDD><".txt">
- The layout of the default filename of SWIFT MT940 Structured is:
<account number><currency><"MST940file"><YYYYMMDD><".txt">
- The layout of the default filename of MT940 Extended is:
<account number><currency><"ME940file"><YYYYMMDD><".txt">

If more than one account is selected, then <account number><currency> is replaced by the user number used to export the statements.

1.3 Schematic representation

The figure below shows the record structure of the MT940:



Note: The sequence is first all data for one account, followed by other accounts (if present).

2 SWIFT MT940 Unstructured export format

2.1 General information

The official name of this reporting format is "MT 940 Customer Statement Message". An international format which is used as the digital equivalent of the paper account statements. For each entry date, an account statement is available when the administrative processing of that day is completed. The account statement contains the opening and closing balances and detailed payment information on all transactions that have been booked to the account on the date of the account statement. The SWIFT MT940 which is delivered by RCM is not fully compliant with SWIFT. The allowed maximum length is more than 2000 characters. The statements are empty if no entries are available for the specified entry date (record 61 and 86 are not available).

2.2 Format structure

Each information block in an MT940 is preceded by a field (label, tag). The content of the field may consist of different elements. The file begins with a fixed value ":940:". Each statement in the file begins with record 20 and ends with the next record 20 or when the end of the file is reached. The order of the fields within an MT940 is described below. Within one statement the group consisting of record 61 and record 86 may occur several times. Field 65 may also occur more than once.

The table contains an overview of the fields, section 2.3 contains details per field.

Record	Subfield	Mandatory / Optional	Field name	Format, Content, Options []=optional !=Fixed length a=text x=alphanumeric d=numeric with decimal separator c=value code list n=numeric
:940:		M	Not applicable	5!x Not SWIFT-compliant
:20:		M	Transaction reference number	16x, for Rabo accounts <940A> followed by the book date (YYMMDD), for example "940A121224. For non-Rabo accounts, the field 20 reference from the original SWIFT message is presented.
: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] For Rabo accounts, a sequence number will always be absent. For a non-Rabo account, the sequence number is always 1, for example "253/1".

Record	Subfield	Mandatory / Optional	Field name	Format, Content, Options []=optional !=Fixed length a=text x=alphanumeric d=numeric with decimal separator c=value code list n=numeric
: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 For a Rabo account, always filled with "NMSC". For a non-Rabo account, filled with the value from the original SWIFT message.
	7	M	Reference for the Account Owner	16x For a Rabo account filled with the counteraccount, for a non-Rabo account filled with the value from the original SWIFT message.
	8	O	Account Servicing Institution's Reference	[//16x] This field is filled only for non-Rabo accounts with, if present, the value from the original SWIFT message.
	9	O	Supplementary Details	[34x]
:86:		O [0-n]	Information to Account Owner	6*65x
:62F:		M	Closing Balance (Booked funds)	1!a6!n3!a15d
:64:		O	Closing available balance	1!a6!n3!a15d
:65:		O [0-n]	Forward value balance	1!a6!n3!a15d RCM will provide a maximum of four forward value balances
:86:		O	Information to account owner	6*65x Not used by RCM

2.3 Content description

2.3.1 File header

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

2.3.2 Record :20: Transaction Reference Number

For Rabo accounts:

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
Entry Date	Numeric	6		Format: YYMMDD

For non-Rabo accounts, record 20 contains the value from the original SWIFT message.

2.3.3 Record :25: Account Number

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	4	:25:	
Account identification	Alphanumeric	35		RCM convention for Rabobank accounts: 0999999999AAA, otherwise 35x. For non-Rabobank accounts the account is presented as received from the account servicing bank.

2.3.4 Record :28C: Statement Number/Sequence Number

Separator and Sequence number are only present for non-Rabo accounts. In those cases, Sequence number is always 1.

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.

2.3.5 Record :60F: Opening Balance

This field must always be the same as field 62F (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.

2.3.6 Record :61: Statement Line

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	4	:61:	
Value date	Numeric	6		Format: YYMMDD
Entry date	Numeric	4		RCM will not provide this subfield
Debit / Credit	Text	1-2		Value: "D", "C", "RD" of "RC". R=Reversed
Amount	Numeric	15		
Transaction type	Alphanumeric	4	NMSC	
Reference for the Account Owner	Alphanumeric	16		If present, otherwise "NONREF"
Account Servicing Institution's Reference	Alphanumeric	16	If present preceded by "//".	Only filled for non-Rabo accounts with, if present, the value from the original SWIFT message.
Supplementary Details	Alphanumeric	34		Only filled for non-Rabo accounts with, if present, the value from the original SWIFT message.

2.3.7 Record :86: Description

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	4	:86:	
Description	Alphanumeric	6*65		Remittance information. All available transaction descriptions

2.3.8 Record :62F: Closing Balance

Description	Type	Length	Contents	Comment
Record 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		Includes all forward dated entries

2.3.9 Record :64: Closing Available Balance

This record indicates either 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 dated entries.

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

2.3.10 Record :65: Forward Value Balance

If transactions have been booked to the account with a future value date (during this or during previous statement periods), this record will reflect the balance which will be available to the account owner on the date(s) indicated.

By default, RCM will provide future value balances for the next four business days.

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

3 SWIFT MT940 Structured export format

3.1 General information

The official name of this reporting format is "MT 940 Customer Statement Message". An international format which is used as the digital equivalent of the official paper account statements. On the statement the opening and closing balance are stated on the book date, as well as specific information for all entries to the account. The SWIFT MT940 Structured which is delivered by RCM is not fully compliant with SWIFT. The allowed maximum length is more than 2000 characters. The statements are empty if no entries are available for the specified entry date. The structured export format is adapted to provide additional information for SEPA orders.

3.2 Format structure

Each information block in an MT940 is preceded by a field (label, tag). The content of the field may consist of different elements. The file begins with a fixed value ":940:". Each statement in the file begins with record 20 and ends with the next record 20 or when the end of the file is reached. The order of the fields within an MT940 is described below. Within one statement the group consisting of record 61 and record 86 may occur several times. Record 65 may also occur more than once. Codes in record 86 are separated by a forward slash. These codes are used to provide structure in record 86 and to separate the various data elements.

The table contains an overview of the fields, section 2.3 contains details per field.

Record	Subfield	Mandatory / Optional	Field name	Format, Content, Options []=optional !=Fixed length a=text x=alphanumeric d=numeric with decimal separator n=numeric
:940:		M	Not applicable	5!x Not SWIFT-compliant
:20:		M	Transaction Reference Number	16x for Rabo accounts <940A> followed by the bookdate (YMMDD), for example "940A121224. For non-Rabo accounts, the field 20 reference from the original SWIFT message is presented.
:21:		O	Related Reference	16x Not used by RCM
:25:		M	Account Identification	35x. Starting in the second quarter of 2013, for this export format, the account number in record 25 will be presented in IBAN format if available.

:28C:	M	Statement Number / Sequence Number	5n[/5n] For a Rabo account, the sequence number will always be absent, 28C will for example contain "253". For a non-Rabo account, the sequence number is always 1, for example "253/1".
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: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
	2	O	Entry Date
	3	M	Debit/Credit reference
	4	O	Capital code
	5	M	Amount
	6	M	Identification code Transaction Type
	7	M	Reference for the Account Owner
	8	O	Account Servicing Institution's Reference
	9	O	Supplementary Details
:86:	O [0-n]	Information to Account Owner	6*65x
:62F:	M	Closing balance (Booked Funds)	1!a6!n3!a15d
:64:	O	Closing available balance	1!a6!n3!a15d
:65:	O [0-n]	Forward value balance	1!a6!n3!a15d
			RCM will provide a maximum of four Forward Value balances
:86:	O	Information to Account Owner	6*65x. Not used by RCM.

3.3 Content description

3.3.1 File header

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

3.3.2 Record :20: Transaction Reference Number

For Rabo accounts:

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
Entry date	Numeric	6		Format: YYMMDD

For non-Rabo accounts, record 20 will contain the value from the original SWIFT message.

3.3.3 Record :25: Account Number

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	4	:25:	
Account identification	Alphanumeric	35		RCM convention for Rabobank-accounts: 0999999999AAA, otherwise 35x. Starting in quarter 2 of 2013, Rabo accounts will be presented in IBAN format. N-Rabo accounts are presented as received from the account servicing bank.

3.3.4 Record :28C: Statement Number/Sequence Number

Separator and Sequence number are only present for non-Rabo accounts, sequence number will then always be 1.

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

3.3.5 Record :60F: Opening Balance

For Rabo accounts, this field is always equal to 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" of "C"
Entry date	Numeric	6		Format: YYMMDD
				For Rabo accounts, the book date is equal to the book date of the previous statement
Currency code	Alphanumeric	3		Format: ISO currency code
Opening balance	Alphanumeric	15		Numeric with decimal separator
				Balance will be equal to the closing balance of the previous statement

3.3.6 Record :61: Statement Line

Subfield	Description	Type	Length	Contents	Comment
	Record code	Alphanum	4	:61:	
1	Value date	Numeric	6		Format: YYMMDD
2	Entry date	Numeric	4		Format: MMDD
3	Debit / Credit	Alphanumeric	1-2		Value: "D", "C", "RD" of "RC". R=Reversed
4	Amount	Numeric	15		Numeric with decimal separator
5/6	Transaction type	Alphanumeric	4		For debits filled with "NDDT", for credits filled with "NTRF"

Subfield	Description	Type	Length	Contents	Comment
7	Reference for the Account Owner	Alphanumeric	16		Can contain MARF (mandate reference) or EREF (End-to-end reference). The complete reference will be available in record 86. For non-Rabo accounts, a value from the original SWIFT message will not be exported.
8	Account Servicing Institution's Reference	Alphanumeric	16	If present preceded by "/"	Not used by RCM
9	Supplementary details	Alphanumeric	34		Contains, for Rabo accounts and if available, the IBAN of the counterparty. For non-Rabo accounts, filled with, if present, the value from the original SWIFT message.

3.3.7 Record :86: Description

In this export format, record 86 may contain more information than just remittance information. The table below contains the additional structured information available in record 86. See appendix 1 for more information on the structure in record 86.

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	4	:86:	
Reference	Alphanumeric	35	/EREF/ or /MARF/	An End to End reference is preceded by /EREF/, a mandate reference by /MARF/
Counterparty	Alphanumeric	70	/BENM/ or /ORDP/	

Description	Type	Length	Contents	Comment
Name		70	/NAME/	Name of the counterparty
ID			/ID/	ID of the counterparty
Remittance information	Alphanumeric	140	/REMI/	Remittance information, if structured followed by one or more of the codewords below. Multiple description lines will be presented in one row without spacing.
Creditor reference type			/CDRTREFTP/	Not applicable for direct debits
Creditor reference type code		4	/CD/	If present, contains "SCOR". Not applicable for direct debits
Creditor reference type issuer		3	/ISSR/	If present, contains "CUR". Not applicable for direct debits
Payment reference		35	/CDTREF/	Not applicable for direct debits
Creditor ID	Alphanumeric	70	/CSID/	Creditor identifier, only applicable for direct debits
Settlement date	Alphanumeric	10	/ISDT/	Incorrect value means no settlement date available. E.g.: 0004-11-30
Return code	Alphanumeric	4	/RTRN/	Please refer to appendix 2 for an overview of the return codes.

3.3.8 Record :62F: Closing Balance

Description	Type	Length	Contents	Comment
Record 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		Includes all forward dated entries

3.3.9 Record :64: Closing Available Balance

This record indicates either the funds which are available to the account owner (if credit balance) or the balance which is subjected to interest charges (if debit balance). The closing value balance excludes all forward dated entries.

Description	Type	Length	Contents	Comment
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Record 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		Numeric with decimal separator

3.3.10 Record :65: Forward Value Balance

If transactions have been booked to the account with a future value date (during this or during previous statement periods), this record will reflect the balance which will be available to the account owner on the date(s) indicated.

By default, RCM will provide forward value balances for the next four business days.

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

4 SWIFT MT940 Extended export format

4.1 Content

Tag	Name (of the tag)	Status	Length (of the record)
:940:	Header	Mandatory (1-1)	5
:20:	Reference number	Mandatory (1-1)	14
:25:	Account number	Mandatory (1-1)	39
:28:	Statement number / Sequence Number	Mandatory (1-1)	12
:60F:	Opening balance	Mandatory (1-1)	30
:61:	Transaction	Optional (0-n)	80
:86:	Description	Optional (0-6)	69
:62F:	Closing balance	Mandatory (1-1)	30
:64:	Closing available balance	Optional (0-1)	29
:65:	Forward value balance	Optional (0-4)	29

4.2 Content description

4.2.1 File header

Description	Type	Length	Contents	Comment
File header	Alphanumeric	5	:940:	Fixed value, will occur only once in the export file

4.2.2 Record :20: Reference Number Transaction

For Rabo accounts:

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
Entry date	Numeric	6		Format: YYYYMMDD

For non-Rabo accounts, record 20 contains the value from the original SWIFT message.

4.2.3 Record :25: Account Number

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	4	:25:	
Account number	Alphanumeric	35		Extended option "Format account" available

4.2.4 Record :28: Statement Number/Sequence Number

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	4	:28:	
Statement number	Numeric	5	00000	Extended option "Add statement number" available
Separator	Alphabetic	1	"/"	
Sequence number	Numeric	2	00	Fixed value

4.2.5 Record :60F: Opening Balance

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

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	5	:60F:	
Debit / Credit	Text	1		Value: "D" of "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	Text	3		Format: ISO currency code
Previous accounting balance	Alphanumeric	15		Extended options "Amount with leading zeros" and "Dot (.) as decimal separator" available

4.2.6 Record :61: Statement Line

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	4	:61:	Specifications
Value date	Numeric	6		Format: YYMMDD
Entry date	Numeric	4		Format: MMDD
Debit / Credit	Alphanumeric	1-2		Value: "D", "C", "RD" of "RC". R=Reversed
Amount	Numeric	15		Extended options "Amount with leading zeros" and "Dot (.) as decimal separator" available
Transaction type	Alphanumeric	4		Transaction code "NMSC" by default. Extended option "Add transaction type code" available

Description	Type	Length	Contents	Comment
Counter account number	Alphanumeric	16		If present, if not "NONREF". If account number is longer than 16 positions, then the last 16 positions are shown. If the account number is shorter than 16 positions, then the field is filled up with spaces up to 16 positions
Name counterparty	Alphanumeric	16		Only filled for non-Rabo accounts with, if available, the value from the original SWIFT message
Supplementary Details	Alphanumeric	34		For Rabo accounts name of the counterparty if available. For non-Rabo accounts, filled with, if available, the value from the original SWIFT message Extended option "Insert counterparty IBAN" available

4.2.7 Record :86: Description

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	4	:86:	
Description	Alphanumeric	6*65		Extended options "Include address information", "Include specifications", "Include transaction reference", "Repeat TAG86 for description lines" and "Include payment reference" available

4.2.8 Record :62F: Closing Balance

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	5	:62F:	Extended
Debit / Credit	Text	1		Value: "D" of "C"
Entry date	Numeric	6		Format: YYMMDD
Currency code	Text	3		Format: ISO currency code
Closing balance	Numeric	15		Extended options "Amount with leading zeros" and "Dot (.) as decimal separator" available

4.2.9 Record :64: Closing Available Balance

This record indicates either the funds which are available to the account owner (if credit balance) or the balance which is subjected to interest charges (if debit balance). The closing value balance excludes all forward dated entries.

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	4	:64:	
Debit / Credit	Text	1		Value: "D" of "C"
Entry date	Numeric	6		Format: YYMMDD
Currency code	Text	3		Format: ISO currency code
Closing Available balance	Numeric	15		Extended options "Amount with leading zeros" and "Dot (.) as decimal separator" available

4.2.10 Record :65: Forward Value Balance

If transactions have been booked to the account with a future value date (during this or during previous statement periods), this record will reflect the balance which will be available to the account owner on the date(s) indicated.

By default, RCM will provide forward value balances for the next four business days.

Description	Type	Length	Contents	Comment
Record code	Alphanumeric	4	:65:	
Debit / Credit	Text	1		Value: "D" of "C"
Entry date	Numeric	6		Format: YYMMDD
Currency code	Text	3		Format: ISO currency code
Forward value balance	Numeric	15		Extended options "Amount with leading zeros" and "Dot (.) as decimal separator" available

4.3 Extended options

4.3.1 General information

When exporting SWIFT MT940 Extended from RCM, you will find a screen with several options which you can change with checkboxes. These options indicate what information should or should not be included. Underneath you will find the explanations of these options.

Specifics:

To prevent empty lines in the export file, requested information which is not available will not be filled with blank data

4.3.2 Insert counterparty IBAN

Record	:61:subfield 9
Inactive	Subfield 9 contains the name of the counterparty, if available
Active	Subfield 9 contains the counterparty IBAN, if available

4.3.3 Include address information

Record	:86:
Inactive	The address information or counterparty account and name will not be shown

Record	:86:
Active	The address information or counterparty account and name will be displayed in the first record 86 of the transaction
Options	<ul style="list-style-type: none"> • Address<space>Postal code<space>City • Address (30 characters, fixed length) Postal code (6 characters, fixed length) City (29 characters, fixed length) • Counter account <space> Counterparty name

4.3.4 Include specifications

Record	:61: en :86:
Inactive	All transactions are included in the file including composite bookings without specifications.
Active	If specifications of the composite booking are available these will be displayed instead of the composite booking.

4.3.5 Include transaction type code

Record	:61:
Inactive	All transactions and specifications will get the transaction type code NMSC
Active	<p>For Rabo accounts: When available, transactions and specifications will be provided with a numeric transaction type code (N999 where 999 will be the code). If this code is not found or not available/provided, the type code NMSC will be displayed.</p> <p>Specifications of a composite booking will get the same transaction type code of that composite booking.</p> <p>For non-Rabo accounts, the transaction type code of the original SWIFT message is presented.</p>

4.3.6 Include statement number

Record	:28:
Inactive	All instances of record 28 contain the value 00000/00
Active	The statement number is filled with the sequence number of the statement. This is the same value which is shown as statement number in RCM. The sequence number after the slash is not used in RCM. This part will always be filled with value: 00

4.3.7 Include transaction reference

Record	:86:
Inactive	The transaction reference number will not be displayed in the description
Active	When available, the next available description line needs to contain the PA, RE, LD, FX, BI or AC transaction reference number information if this is available in the transaction in RCM

4.3.8 Format account

Record	:25:
Inactive	No formatting of the account number (default 0999999999 account number only)
Active	The account number in this field will be formatted
Options	<ul style="list-style-type: none"> • 9999.99.999AAA Rabo default mask for 9 digit current account numbers and currency code • 999999999AAA Alternative mask for 9 digit account numbers without separating dots in the number and currency code • 099999999XXX Mask for 9 or 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 • 99.99.99.999 AAA Alternative mask for 9 digit account numbers

4.3.9 Repeat TAG86 for description lines

Record	:86:
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)
Active	Each description line of the transaction must start with :86: followed by the description

4.3.10 Include payment reference

Record	:86:
Inactive	There is no payment reference
Active	When available, the next available description line must contain the payment reference information
Options	<ul style="list-style-type: none"> • BETALINGSKENM.: <payment reference> • BETALINGSKENM. <payment reference> • Betalingskenmerk: <payment reference> • BETKENM.: <payment reference> • <payment reference> (this option has no identifying text)

4.3.11 Amount with leading zeros

Record	:60F;, :61;, :62F;, :64;, :65:
Inactive	The amount field is not filled with leading zeros. This is conform the SWIFT standard. The next fields in record 61 may get a variable position in the record.
Active	The amount will be padded with leading zeros.

4.3.12 Dot (.) as decimal separator

Record	:60F;, :61;, :62F;, :64;, :65:
Inactive	Decimal separator for the amount field is a comma ","
Active	Decimal separator for the amount field is a dot "."

4.3.13 Extra

- Regarding lay-out of non-Rabobank account numbers; RCM will always use the lay-out provided by the other bank(s).
- 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. See examples underneath.

EUR 123.456,78	-	000000123456,78
USD 0,12	-	000000000000,12
TND 123,456	-	00000000123,456
YPN 123.456.789	-	00000123456789,

Appendix 1: SWIFT MT940 Structured, SEPA structure within record 86

The table below lists, depending on the scenario, which codewords may be available in record 86 in the SWIFT MT940 Structured export format.

Scenario		Reference codeword	Counterparty			Remittance information Unstructured	Remittance information Structured					Creditor scheme identifier	Interbank settlement date	Return code
1	Reporting of a SEPA debit, account was debited because:		/BENM/	/NAME/	/ID/	/REMI/	/REMI/	/CDTRREFTP/	/CD/	/ISSR/	/CDTRREF/		/ISDT/	
2		/EREF/	/ORDP/	/NAME/	/ID/	/REMI/						/CSID/	/ISDT/	
3		/MARE/	/ORDP/	/NAME/	/ID/	/REMI/							/ISDT/	/RTRN/
4		/MARE/	/BENM/	/NAME/	/ID/	/REMI/						/CSID/	/ISDT/	/RTRN/
5	Reporting of a SEPA credit, account was credited because:		/BENM/	/NAME/	/ID/	/REMI/	/REMI/	/CDTRREFTP/	/CD/	/ISSR/	/CDTRREF/		/ISDT/	
6		/EREF/	/ORDP/	/NAME/	/ID/	/REMI/						/CSID/	/ISDT/	
7		/MARE/	/ORDP/	/NAME/	/ID/	/REMI/							/ISDT/	/RTRN/
8		/MARE/	/BENM/	/NAME/	/ID/	/REMI/						/CSID/	/ISDT/	/RTRN/
9	Reporting of a non-SEPA debit		/BENM/	/NAME/	/ID/	/REMI/							/ISDT/	
10	Reporting of a non-SEPA credit		/ORDP/	/NAME/	/ID/	/REMI/							/ISDT/	

Example: in scenario 1 you have paid beneficiary "XYZ Corporation" via a Euro Payment. You have entered End to End ID "1234567890ABCD" and you've chosen remittance information type "Unstructured" with remittance information "Purchase of goods". This will be reported as follows in record 86:

```
:86:/EREF/1234567890ABCD/BENM//NAME/XYZ Corporation/REMI/PURCHASE OF
GOODS/ISDT/2012-12-30
```

Should this payment be returned by the bank of the beneficiary (scenario 7), for example because the bank of the beneficiary has closed the account of the beneficiary, this will be reported as follows:

:86:/EREF/1234567890ABCD/BENM//NAME/XYZ Corporation/REMI/PURCHASE OF
GOODS/ISDT/2012-12-30/RTRN/AC04

The return code has been added to the original description lines. An explanation of the return codes is available in appendix 2.

Appendix 2: SEPA Return Codes

If a SEPA payment or direct debit is returned, a return code is provided. The table below lists the return codes with their meaning.

Return code	Description
AC01	Account number incorrect
AC04	Account number closed
AC06	Euro Direct Debit blocked
AC13	Debtor account is a consumer account
AG01	Administrative reason
AG02	Invalid file format
AGNT	Incorrect BIC bank beneficiary
AM04	Administrative reason
AM05	Duplicate order
BE04	Address beneficiary missing
BE05	Remitter unknown
CURR	Incorrect currency
CUST	Debtor cancellation
CUTA	Rejected
DUPL	Duplicate order
FF01	Invalid file format
FF05	Direct debit type is not correct
FOCR	Cancellation request
MD01	No mandate
MD02	Incorrect mandate
MD06	Return of funds requested by end customer
MD07	Administrative reason
MS02	Refused by debtor
MS03	Refused by bank
PC01	Technical reason
PC02	Technical reason
PC03	Technical reason
RC01	BIC incorrect
RR01	Administrative reason
RR02	No name and address debtor
RR03	No name and address creditor
RR04	Administrative reason
RO01	Order not allowed
RO02	Order too late or too early
RO03	Account not found
RO04	Not allowed on G-account
SL01	Administrative reason
TECH	Technical reason

Return code	Description
TM01	Received after cut-off time
UPAY	Order not allowed

Appendix 3: Change Log

Title : Format Description MT940
Version : Version 2.4
Date : 01-01-2012
On behalf of : FL-Services
Contact : Rabobank International,
 Graadt van Roggenweg 400
 Postbus 18002
 3501 CA Utrecht

Change Log

Date	Version	Type of change	Reason change
01-09-2012	Version 1.0	Split bundled Format Descriptions into separate. This document "Format Description MT940"	Usability
01-09-2012	Version 1.0	Change version 1.0 to version 2.0	Technical
01-09-2012	Version 1.9	SWIFT MT940 Structured added to format description	Content
01-01-2013	Version 2.4	Textual enhancements	
01-01-2013	Version 2.4	Clarified situation for non-Rabo accounts	Clarification
01-01-2013	Version 2.4	Record 64, replaced "Value balance by "available balance"	Clarification
01-01-2013	Version 2.4	Added extended option "Insert counterparty IBAN"	New functionality
01-01-2013	Version 2.4	Enhanced description of SWIFT MT940 Structured	Enhancement
01-01-2013	Version 2.4	Added appendices 1 and 2 for SWIFT MT940 Structured	Enhancement
01-01-2013	Version 2.4	Improved references to extended options in SWIFT MT940 Extended description	Enhancement