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# **SWIFT MT940 – MT942 formats for exporting data from OfficeNet Direct**

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## **Getting started with OfficeNet Direct formats**

This document is written for those who define specifications for exporting data from the ABN AMRO OfficeNet Direct electronic banking product.

Although OfficeNet Direct can be used as a stand-alone product, it can also be used as a communication module for other ABN AMRO electronic banking products. OfficeNet Direct is supplied as a module with OfficeNet Extra (for Windows), for instance. It can also be used as a communication module with a financial package, allowing you to send Payments to ABN AMRO Bank and retrieve reporting information from ABN AMRO Bank.

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## **1. A brief review**

OfficeNet Direct supports the ClieOp03, ABN AMRO BTL91, SWIFT MT940 and SWIFT MT942 formats.

The formats were developed to facilitate electronic data processing (payments or account statements). ClieOp03 is an Equens (formerly Interpay) format for submitting domestic payment orders and direct debits. The BTL91 format is an ABN AMRO format that supports the electronic delivery of foreign payment orders.

The SWIFT (Society for Worldwide Interbank Financial Telecommunication) formats MT940 and MT942 enables the export of account data.

The BTL91- and ClieOp-formats are described in the separate document "OfficeNet Direct data import formats"

In this document the file layout for the SWIFT MT940 and MT942 are described as used for exporting balance- and account information from OfficeNet Direct.

## 2. SWIFT MT940

OfficeNet Direct uses the SWIFT MT940 format (abbreviated as MT940) to export account information to other packages. In the previous chapters (ClieOp03 and ABN AMRO BTL91), we limited ourselves to the differences compared with the official format descriptions. This chapter offers a total overview of the SWIFT MT940 format as used by OfficeNet Direct to report account data.

### 2.1 General

The structure of the information in MT940 files is based on the SWIFT format. SWIFT (Society for Worldwide Interbank Financial Telecommunication) is an international, electronic communication network used by banks throughout the world for data exchange. The SWIFT format is the universal standardised format that has been developed for this purpose.

An MT940 Customer Statement Message, which can be compared to a statement of account, has the following structure:

#### Message header

---

Transaction identification	
Account number	
Sequence number	
Opening balance	
Transactions (0 - n)	Transaction data Transaction description
Closing balance (if available)	
Message description	

---

#### Message trailer

The file consists of one or more messages. Each message consists of a Message Header, followed by a Customer Statement Message (MT940), which in turn is followed by a Message Trailer.

The format description uses specific abbreviations. The definitions for these abbreviations are shown in the following table.

*Table 1. Definition of abbreviations used in MT940*

Abbreviation	Definition
V	Compulsory
O	Optional, tag level
[ ]	Optional, field level
X	Alphanumerical
N	Numerical
A	Alphabetical
15 NUM	Amount consisting of no more than 15 characters, including a decimal point
Figure	maximum number of positions; variable length
Underlined figure	fixed number of positions; fixed length

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Each record is identified by a 'tag' and consists of a 'tag', a message and a carriage return/line feed. The records can vary in length. The layout of records of the same tag may vary. A record can be sub-divided into fields. A field may never begin with CRLF or ':'. A line in the file may never begin with '-'.

### Account statement numbering

The account statement numbering in OfficeNet Direct differs from the numbering on printed account statements. Appendix B describes the numbering system used in MT940.

### Transaction codes

We recommend that you use the transaction code field included in tag 61 ('Type of transaction' sub-field 6, see table 10) as a check in your financial software. When exporting with MT940, a three-digit transaction code is included in tag 61. This transaction code is used internally by ABN AMRO Bank. In older export formats, this was a three-letter combination. Some accounting packages used the letter combination to check for messages regarding sent payment payments. This is not possible in MT940. We recommend not using the three-digit transaction codes as a reference because they can change.

## **2.2 OfficeNet Direct MT940 export file**

The directory in which OfficeNet Direct Export places the account statements is specified under 'Settings/Conversions'. The default directory is '..\Exports\MT940' under the OfficeNet Extra installation directory. The standard name for the file is also specified here, i.e. 'MT940.STA'.

When creating MT940 files, you can indicate whether the new files should be appended or the existing files be overwritten. The default setting is 'Append'. This setting appends the information obtained during communication with the bank computer to the existing files, thus increasing their size.

If 'Overwrite' is activated, the files are replaced with newly obtained information after each communication session. The old file is overwritten, making it unavailable for future use. It is very important that the new information is integrated after each communication session in this case.

NOTE: If a date is entered in the 'Resend date' field under 'Manual communication', information from this date forward can be retrieved again from the bank. Information is available up to 45 days into the past, allowing retrieval of lost information for integration in the package.

NOTE:

- The files always contain all account numbers for which reports are received in OfficeNet Direct under the conditions of the electronic banking contract.
- If the financial package can only integrate one day of reports, the 'Overwrite' option must be activated. A communication session must be established with OfficeNet Direct each day to retrieve reports (otherwise, a file containing multi-day reports might be created).
- OfficeNet Direct cannot be used to create an export file specifically for a given period or account.

### 2.3 Format description

The format description for MT940 Customer Statement Message is given below. Table 8 shows the layout of the MT940 message, which starts with a SWIFT Message Header and ends with a SWIFT Message Trailer. The specifications are given in table 9. Table 10 gives a specification of the Customer Statement Message Text per 'tag'. An explanation of tag use is given in Appendix B.

Table 2. Layout of MT940 Customer Statement Message

V/O	Tag	Field Name	Picture
<b>Once per message:</b>			
V	:20:	Transaction Reference Number (TRN)	16X
O	:21:	Reference to related message/transaction	16X
V	:25:	Account identification	35X
V	:28: or :28C:	Statement number/sequence number	5N[/2N] 5N/(/3N)
V	:60m:	Opening balance (:60F: or :60M:)	A6N3A 15 NUM
<b>Transaction group, can be repeated as long as max. length of the message allows:</b>			
O	:61:	Statement Line	6N1A 15 NUM 4X6X
O	:86:	Description of transaction	6 * 65X
<b>Once per message:</b>			
V	:62m:	Closing balance (:62F: or :62M:)	A6N3A 15 NUM
O	:64:	Closing available balance	1A6N3A 15 NUM
<b>Balance group, can be repeated as long as max. length of the message allows:</b>			
O	:65:	Forward available balance	1A6N3A 15 NUM
<b>Once per message:</b>			
O	:86:	Description of message	6 * 65X

NOTE: If there is too much information to store (send) in a single SWIFT message, one or more additional sub-messages are created and an interim balance is used for consolidation (:60M: and :62M:).

ABN AMRO Bank uses the SWIFT format for reporting data only. When exporting account data from OfficeNet Direct, a SWIFT message header and a SWIFT Message trailer are added.



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The values of these items are:

- SWIFT Message Headers  
ABNANL2A  
940  
ABNANL2A
- SWIFT Message Trailer  
-

The SWIFT addresses in the header can come from another bank. We recommend not using the information in the Message Header as a reference/identification for reconciliation purposes.

Table 3. Layout of MT940 Message Header/Trailer

V/O	Description	Picture	Value
V	Header part 1 (Swift address of sender) CS2 (end of line)	12X 2X	ABNANL2A or other CRLF = X'0D25' or '0D0A'
V	Header part 2 Message type CS2 (end of line)	3N 2X	940 CRLF = X'0D25' or '0D0A'
V	Header part 3 (Swift address of receiver) CS2 (end of line)	12X 2X	ABNANL2A CRLF = X'0D25' or '0D0A'
MT940 Customer statement Message			
V	Trailer CS2 (end of line)	1X 2X	- CRLF = X'0D25' or '0D0A'

Table 4. Layout of MT940 Customer Statement Message per Tag

V/O	Tag	Description	Picture	Value
V	20	Tag 20	4X	:20:
V	1	Transaction Reference Number (TRN) CS2 (end of line)	16X 2X	CRLF = X'0D25' or '0D0A'
O	21	Tag 21	4X	:21:
V	1	Ref to related mess/trans CS2 (end of line)	16X 2X	CRLF = X'0D25' or '0D0A'
V	25	Tag 25	4X	:25:
V	1	Account number CS2 (end of line)	35X 2X	CRLF = X'0D25' or '0D0A'
V	28 or 28C	Tag 28 or Tag 28C	4X or 5X	:28: or :28C:
V	1	Statement Number	5N	
O	2	Sequence number (Page number)	[/2N]	With Tag 28
O	2	Sequence number (Page number) CS2 (end of line)	[/3N] 2X	With Tag 28C CRLF = X'0D25' or '0D0A'
V	60m	Tag 60m Opening balance	5X	:60m : m = F or M
V	1	Debit-credit indication	1A	C or D
V	2	Date (last entry data)	6N	Format YYMMDD
V	3	Currency code (ISO currency code)	3A	
V	4	Opening balance or interim balance CS2 (end of line)	15 NUM 2X	CRLF = X'0D25' or '0D0A'

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*Continuation of Table 4. Layout of MT940 Customer Statement Message per Tag*

V/O	Tag	Description	Picture	Value
NO	61	Tag 61 Statement line	<u>4</u> X	:61: transaction line
V	1	Value date	<u>6</u> N	Format YYYYMMDD
O	2	Entry date (book date)	[ <u>4</u> N]	Format MMDD
V	3	Debit-credit indication	2A	'C', 'D', 'C', 'D', 'RC' or 'RD'
O	4	Funds code	<u>1</u> A	3rd pos. currency code
V	5	Transaction amount	15 NUM	
V	6	Type of transaction	<u>4</u> X	
O	7	Reference for 'account owner'	16X	
O	8	Account Servicing bank ref	[/ <u>16</u> X]	
O	9	Further reference/info	[ <u>34</u> X]	
		CS2 (end of line)	2X	CRLF = X'0D25' or '0D0A'
		CS2 (end of line)	[ <u>2</u> X]	CRLF = X'0D25' or '0D0A'
NO	86	Tag 86	<u>4</u> X	:86:
O		Description at transaction level	6 * 65X	Max. 6 lines, each followed by
		CS2 (end of line)	2X	CRLF = X'0D25' or '0D0A'
V	62m	Tag 62m (booked funds)	<u>5</u> X	:62m: m = F or M
V	1	Debit-credit indication	<u>1</u> A	C or D
V	2	Closing balance entry date	<u>6</u> N	format YYYYMMDD
V	3	ISO currency code	<u>3</u> A	
V	4	Closing balance / interim balance	15 NUM	
		CS2 (end of line)	2X	CRLF = X'0D25' or '0D0A'
O	64	Tag 64 (Available funds)	<u>4</u> X	:64:
V	1	Debit-credit indication	<u>1</u> A	C or D
V	2	Closing balance date	<u>6</u> N	Same as date in 62m
V	3	ISO currency code	<u>3</u> A	
V	4	Available closing balance	15 NUM	
		CS2 (end of line)	2X	CRLF = X'0D25' or '0D0A'
NO	65	Tag 65 Forward Available Balance	<u>4</u> X	:65:
V	1	Debit-credit indication	<u>1</u> A	C or D
V	2	Date	<u>6</u> N	
V	3	ISO currency code	<u>3</u> A	
V	4	Available forward balance	15 NUM	
		CS2 (end of line)	2X	CRLF = X'0D25' or '0D0A'
O	86	Tag 86	<u>4</u> X	:86:
O		Description at message level	6*65X	Max. 6 lines each followed by
		CS2 (end of line)	2X	CRLF = X'0D25' or '0D0A'

## **2.4 Supported characters**

The following characters are supported:

- capital letters;
- digits;
- the characters: space ( ), period (.), open parenthesis ( and close parenthesis ), hyphen (-), slash (/), less than (<), plus (+), ampersand (&), dollar sign (\$), asterisk (\*), semi-colon (;), percent sign (%), at sign (@), equal sign (=), double quote (“), and back-slash (\).

### 3. SWIFT MT942

OfficeNet Direct uses the SWIFT MT942 format (abbreviated as MT942) to export intraday information to other packages. The sections on ClieOp03 and ABN AMRO BTL91 focused on deviations from the official format descriptions. Here, as in the previous section, however, a complete overview is given of how the SWIFT MT942 format is used by OfficeNet Direct for intraday message reporting.

#### 3.1 General

The structure of the information in MT942 files is based on the SWIFT format. SWIFT (Society for Worldwide Interbank Financial Telecommunication) is an international, electronic communication network used by banks throughout the world for data exchange. The SWIFT format is the universal standardised format that has been developed for this purpose.

An MT942 Interim Transaction Report, which can be compared to a statement of account, has the following structure:

##### Message header

---

Transaction identification	
Account number	
Sequence number	
Floor limit indicator debit/credit	
Transactions	Transaction data
(0 – n)	Transaction description
Number and sum of debit/credit transactions	
Message description	

---

##### Message trailer

The file consists of one or more messages. Each message consists of a Message Header, followed by an Interim Transaction Report (MT942), which in turn is followed by a message trailer.

The format description uses specific abbreviations. The definitions for these abbreviations are shown in the following table.

*Table 5. Definition of abbreviations used in MT942*

Abbreviation	Definition
V	Compulsory
O	Optional, tag level
[ ]	Optional, field level
X	Alphanumeric
N	Numerical
A	Alphabetical
15 NUM	Amount consisting of no more than 15 characters, including a decimal point
Figure	maximum number of positions; variable length
Underlined figure	fixed number of positions; fixed length

Each record is identified by a 'tag' and consists of a 'tag', a message and a carriage return/line feed. The records can vary in length. The layout of records of the same tag may vary. A record can be sub-divided into fields. A field may never begin with CRLF or ':'. A line in the file may never begin with '-'.

### **3.2 OfficeNet Direct MT942 export file**

The directory in which OfficeNet Direct Export places intraday reports is specified under 'Settings/Conversions'. The default directory is '...\Exports\MT942' under the OfficeNet Extra installation directory. The standard name for the file is also specified here, i.e. 'MT942.STA'.

When creating MT942 files, you can indicate whether the new files should be appended or the existing files be overwritten. The default setting is 'Append'. This setting appends the information obtained during communication with the bank computer to the existing files, thus increasing their size.

If 'Overwrite' is activated, the files are replaced with newly obtained information after each communication session. The old file is overwritten, making it unavailable for future use. It is very important that the new information is integrated after each communication session in this case.

NOTE: OfficeNet Direct cannot be used to create an export file specifically for a given period or account.

### **3.3 Format description**

The format description for MT942 Interim Transaction Report is given below. Table 14 shows the layout of the MT942 message, which starts with a SWIFT Message Header and ends with a SWIFT Message Trailer. The specifications are given in table 15. Table 16 gives a specification of the Customer Statement Message per Tag. An explanation of tag use is given Appendix C.

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*Table 6. Layout of MT942 Interim Transaction Report*

V/O	Tag	Field Name	Picture
<b>Once per message:</b>			
V	:20:	Transaction Reference Number (TRN)	16X
O	:21:	Reference to related message/transaction	16X
V	:25:	Account identification	35X
V	:28C:	Statement Number/Sequence Number	5N[/3N]
V	:34F:	Floor limit indicator debit/credit	3A [1A] 15 NUM
O	:34F:	Floor limit indicator credit	3A 1A 15 NUM
V	:13:	Date/time indicator	10N
<b>Transaction group, can be repeated as long as max. length of the message allows:</b>			
O	:61:	Statement line	6N1A 15 NUM 4X6X
O	:86:	Description of transaction	6 * 65X
<b>Once per message:</b>			
O	:90D:	Numbers and sum of debit entries	5N3A 15 NUM
O	:90C:	Numbers and sum of credit entries	5N3A 15 NUM
O	:86:	Description of message	6 * 65X

ABN AMRO Bank uses the SWIFT format for reporting data only. When exporting account data from OfficeNet Direct, a SWIFT message header and a SWIFT Message trailer are added.

The values of these items are:

- SWIFT Message Headers  
ABNANL2A  
942  
ABNANL2A
- SWIFT Message Trailer  
-

The SWIFT addresses in the header can come from another bank. We recommend not using the information in the Message Header as a reference/identification for reconciliation purposes.

*Table 7. Layout of MT942 Message Header/Trailer*

V/O	Description	Picture	Value
V	Header part 1 (Swift address of sender) CS2 (end of line)	12X 2X	ABNANL2A or other CRLF = X'0D25' or '0D0A'
V	Header part 2 Message type CS2 (end of line)	3N 2X	942 CRLF = X'0D25' or '0D0A'
V	Header part 3 (Swift address of receiver) CS2 (end of line)	12X 2X	ABNANL2A CRLF = X'0D25' or '0D0A'
MT942 Interim Transaction Report			
V	Trailer CS2 (end of line)	1X 2X	- CRLF = X'0D25' or '0D0A'

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*Table 8. Layout of MT942 Interim Transaction Report per Tag*

V/O	Tag	Description	Picture	Value
V	20	Tag 20	<u>4</u> X	:20:
V	1	Transaction Reference Number (TRN) CS2 (end of line)	16X <u>2</u> X	CRLF = X'0D25' or '0D0A'
O	21	Tag 21	<u>4</u> X	:21:
V	1	Related Reference CS2 (end of line)	16X <u>2</u> X	CRLF = X'0D25' or '0D0A'
V	25	Tag 25	<u>4</u> X	:25:
V	1	Account Identification (CS2 (end of line))	35X <u>2</u> X	CRLF = X'0D25' or '0D0A'
V	28C	Tag 28C	<u>5</u> X	:28C:
V	1	Statement Number	5N	
O	2	Sequence Number (CS2 (end of line))	[/3N] <u>2</u> X	CRLF = X'0D25' or '0D0A'
V	34F	Tag 34F	<u>5</u> X	:34F:
		Floor limit indicator (first occurrence)		
V	1	Currency code	<u>3</u> A	
O	2	Debit-credit indicator	[1A]	D
V	3	Amount (CS2 (end of line))	15 NUM <u>2</u> X	CRLF = X'0D25' or '0D0A'
O	34F	Tag 34F	<u>5</u> X	:34F:
		Floor limit indicator (sec occurrence)		
V	1	Currency code	<u>3</u> A	
V	2	Debit-credit indicator	<u>1</u> A	C
V	3	Amount (CS2 (end of line))	15 NUM <u>2</u> X	CRLF = X'0D25' or '0D0A'
V	13	Tag 13	<u>4</u> X	:13:
V	1	Date/Time indicator (CS2 (end of line))	10N <u>2</u> X	Format YYMMDDHHMM CRLF = X'0D25' or '0D0A'
NO	61	Tag 61 Statement line	<u>4</u> X	:61:
V	1	Value date	<u>6</u> N	Format YYMMDD
O	2	Entry date	<u>4</u> N	Format MMDD
V	3	Debit-credit indicator	2A	C , D , RC of RD
O	4	Funds code	<u>1</u> A	3rd char. of Currency code
V	5	Amount	15 NUM	
V	6	Transaction Type	<u>4</u> X	
O	7	Reference for 'account owner'	16X	
O	8	Account Servicing bank ref (CS2 (end of line))	[/16X] <u>2</u> X	CRLF = X'0D25' or '0D0A'
O	9	Further reference/info (CS2 (end of line))	[34X] <u>2</u> X	CRLF = X'0D25' or '0D0A'
NO	86	Tag 86	<u>4</u> X	:86:
	1	Description of transaction (CS2 (end of line))	6 * 65X <u>2</u> X	Max. 6 lines, each foll. by: CRLF = X'0D25' or '0D0A'
O	90D	Tag 90D	<u>5</u> X	:90D:
V	1	Number of debit entries	<u>5</u> N	
V	2	Currency code	<u>3</u> A	
V	3	Total amount of debit entries (CS2 (end of line))	15 NUM <u>2</u> X	CRLF = X'0D25' or '0D0A'
O	90C	Tag 90C	<u>5</u> X	:90C:
V	1	Number of credit entries	<u>5</u> N	
V	2	Currency code	<u>3</u> A	
V	3	Total amount of credit entries (CS2 (end of line))	15 NUM <u>2</u> X	CRLF = X'0D25' or '0D0A'
O	86	Tag 86	<u>4</u> X	:86:
O		Description of message (CS2 (end of line))	6 * 65X <u>2</u> X	Max. 6 lines, each foll. by: CRLF = X'0D25' or '0D0A'

### **3.4 Supported characters**

The following characters are supported:

- capital letters;
- digits;
- the characters: space ( ), period (.), open parenthesis ( and close parenthesis ), hyphen (-), slash (/), less than (<), plus (+), ampersand (&), dollar sign (\$), asterisk (\*), semi-colon (;), percent sign (%), at sign (@), equal sign (=), double quote (“), and back-slash (\).



## Appendix A Overview of tables

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## Appendix B Explanation of tag usage in MT940

- TAG 20 Bank identification for a message, which must be identical in the subsequent message. This tag is intended for use to retrieve the transaction later (reference to origin). In the MT940 message created in OfficeNet Direct, this field is filled with the logical file sequence number, which includes a sequence number (7 positions) that increases with each statement, separated by a slash and followed by 1 space: 9999999/9999999[ ].
- TAG 21 Contains the TRN of another message, if applicable. This tag is included in SWIFT files. The field is optional because there are no relationships with other messages at this point. The field may therefore be empty. Later, however, this field may be filled for incoming SWIFT messages (currently unavailable).
- TAG 25 Contains the account number to which the account statement applies. For Dutch accounts, this tag consists of 10 positions, except if the first position is '0', in which case it consists of 9 positions, e.g. 412345578. If the SWIFT message is received from SWIFT, all 35 positions are used.
- TAG 28 Contains the statement number/sequence number of the account statement. The tag is used as specified in the SWIFT delivery. When created by ABN AMRO systems, the layout of the tag is as follows: maximum of 5 digits before the slash and 2 digits after the slash. The digits before the slash consist of the day code (1 through 366) and the run number. The run number is currently always 01, but this number will increase automatically in the future to reflect multiple runs on a single day (e.g. 02). The digits after the slash represent the sub-message number. Tag 28 can have a maximum of 99 sub-messages. In cases involving sub-message numbers less than 10, preceding zeros are not used. Tag 28 can have any value between 101/1 and 36601/99.
- TAG 28C The format of the positions before the slash in this tag is the same as the format for the positions before the slash in Tag 28. This tag is used in cases involving 100 or more sub-messages. Tag 28C can have any value between 101/1 and 36601/999. Tag 28 and Tag 28C can both appear in the same message. If required, a check can be performed on the PC for sequence, connection and double delivery based on Tag 28 and Tag 28C. Connection checks based on the account balance can also be performed on the PC. This method is recommended. For checking purposes, ABN AMRO Bank also creates account statements for accounts with no transaction activity, even if the account balance is zero. The sequence number (page number) indicates the sequence of subsequent messages for the same account number within a single transmission file.
- TAG 60m Content of the previous MT940 message for this account:  
60F = First (previous delivery), 60M = Intermediate (subsequent message)  
♦ D/C - NOTE = C for balance = zero

- ◆ Date  
This is the date of the last account statement on which transactions occurred. For a new account, this date will be 0 until the first account statement is printed. If an account statement is not issued daily, this date remains unchanged until the next printed account statement is issued. For subsequent messages, 60M must contain all of the data from 62M of the previous MT940. This means that the date becomes the current book date.  
NOTE: If reports are generated more than once a day, the date of the last account statement is no longer given. Instead, the book date for the last transaction reported is given.
- ◆ Balance  
Number of decimals of the opening balance derived from the ISO currency code (generally 2).  
For example: 60F:C921231EUR100, then the opening balance is 100.00.  
The decimal point is always included in our deliveries.  
For example: 60F:C921231USD100.

- TAG 61      Content of the transaction:
- ◆ Value date  
If the value date is zero, the book date is always given as the value date.
  - ◆ Entry date (book date)  
If the book date is zero, the ABN AMRO book date (from the header record) is used.
  - ◆ D/C  
Debit/Credit. If the amount is zero, we report this as C.
  - ◆ Funds code  
OfficeNet Direct ignores this; this is possible because all transactions within a single SWIFT message have the same currency code; see tags 60m and 62m.
  - ◆ Amount  
The amount received from SWIFT is used. If the amount is created by a bank application, the number of decimal places is changed if necessary (currently unnecessary). Two decimal places are always used for reports and messages from the bank systems, whatever the ISO currency code (e.g. 100.00). The decimal calculation performed on the PC automatically retrieves the appropriate currency code based on the account number and uses it to determine the appropriate number of decimal places.
  - ◆ Type  
The format is Nxxx, where xxx is the transaction code.  
NOTE: This transaction code is primarily intended for internal use by ABN AMRO Bank. We do not recommend use of this code for reconciliation purposes.
  - ◆ Reference for account owner  
When reporting in OfficeNet Direct, this record is filled with NONREF.
  - ◆ Account servicing bank  
Not filled in.
  - ◆ Further reference/info  
To be used for the original transaction amount (see section 5.5).
- TAG 86      This tag contains a maximum of  $9 \times 32 = 288$  positions at transaction level. The value of the tag is used as received, i.e. not condensed.

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**ABN AMRO Bank N.V.**

Each line of 32 positions is converted into a single SWIFT line of 65 positions if the number of description lines within the transactions processed by ABN AMRO Bank is not greater than 6.

If the number of description lines exceeds six, two description lines are placed one below the other in a single SWIFT line:

Line 1	Pos. 1-32 Pos. 33-64	1 <sup>st</sup> 'ABN AMRO' description line 2 <sup>nd</sup> 'ABN AMRO' description line
Line 2	Pos. 1-32 Pos. 33-64	3 <sup>rd</sup> 'ABN AMRO' description line 4 <sup>th</sup> 'ABN AMRO' description line
Line 3	Pos. 1-32 Pos. 33-64	5 <sup>th</sup> 'ABN AMRO' description line 6 <sup>th</sup> 'ABN AMRO' description line
Line 4	Pos. 1-32 Pos. 33-64	7 <sup>th</sup> 'ABN AMRO' description line 8 <sup>th</sup> 'ABN AMRO' description line
Line 5	Pos. 1-32	9 <sup>th</sup> 'ABN AMRO' description line

Contra-account number

When submitting transactions, tag 86 indicates, where applicable, the contra-account number for a transaction. Bank account numbers are specified using full stops, e.g. "43.01.63.622" of "111.11.11.111", and are always preceded by a space. Postbank account numbers use the word "GIRO", e.g. ":86:GIRO 4090309", without a preceding space. The total number of positions for Postbank account numbers is always 9. If the account number consists of less than 9 positions, spaces follow the word GIRO.

Compression

The text as compressed:

line 1            pos. 1-32 'CUMULATION OF ZZZZZZ9 BOOKINGS'

The text as compressed according to output contract:

line 1            pos. 1-32 'ZZZZZZ9 BOOKINGS ACCORDING TO SUPPLEMENTS'

No description

If there is no description, then positions 5-6 in the bank identification = 'NL' and the text in tag 86 is set to 'VARIOUS' and otherwise 'MISC'.

- TAG 62m    Analogous to tag 60m (62F - final and 62M – subsequent message). For a subsequent message, the total of the transactions is the interim balance. In OfficeNet Direct, the date is the book date.
- TAG 64m    Is not provided in OfficeNet Direct.
- TAG 65m    Is not provided in OfficeNet Direct.
- TAG 86     This tag at message level gives the EUR conversion rate of the currency of the account to which the report applies. This tag applies to the EMU currencies and a (limited) number of non-EMU currencies.

## Appendix C Explanation of tag usage in MT942

- TAG 20 Bank identification for a message, which must be identical in the subsequent message. This tag is intended for use to retrieve the transaction later (reference to origin). In the MT940 message created in OfficeNet Direct, this field is filled with the logical file sequence number, which includes a sequence number (7 positions) that increases with each statement, separated by a slash and followed by 1 space: 9999999/9999999[ ].
- TAG 21 Contains the TRN of another message, if applicable. This tag is included in SWIFT files. The field is optional because there are no relationships with other messages at this point. The field may therefore be empty. Later, however, this field may be filled for incoming SWIFT messages (currently unavailable).
- TAG 25 Contains the account number to which the account statement applies. For Dutch accounts, this tag consists of 10 positions, except if the first position is '0'; in which case it consists of 9 positions, e.g. 412345578. If the SWIFT message is received from SWIFT, all 35 positions are used.
- TAG 28C Contains the statement number/sequence number of the account statement. The tag is used as specified in the SWIFT delivery. If the tag is filled by ABN AMRO systems, the statement number is filled with the day code for the day on which the intraday transaction was created.
- TAG 34F First occurrence: Floor Limit indicator specifies the minimum value an order must have to be individually delivered. In cases involving messages received from SWIFT, the information is used as it is received from SWIFT. The limit is zero for messages from the ABN AMRO systems. The currency code for an account may be unknown for certain reports and messages generated by ABN AMRO systems. In such cases, EUR is used as the default or TAG 34F is not included in the file at all. In principle, the account number from TAG 25 is used to retrieve the currency code from the local table.
- TAG 34F Second occurrence: Same as above, but specifically for credit messages. This tag is only used if the limit for credit transactions differs from the limit for debit transactions. The field is not used in messages generated by ABN AMRO systems.
- TAG 13 Date/time indicator  
Date and time at which a message arrives or is created at the bank (yymmddhhmm). In cases involving SWIFT deliveries, this tag is used as it is delivered by SWIFT. In cases involving the ABN AMRO systems, the actual date and time at which the message is created is used.

- TAG 61      Content of the transaction:
- ◆ Value date as received in the SWIFT delivery.  
Sub-messages: filled with the value from CRC (yymmdd).  
Messages: filled with zeros because the definitive value date is unknown at the moment the message is created (may change in the future).
  - ◆ Entry date (book date) as received in the SWIFT delivery.  
Sub-messages: filled with the value from CRC (yymmdd).  
Messages: filled with zeros because the definitive book date is unknown at the moment the message is created (may change in the future).
  - ◆ D/C  
Debit/Credit. If the amount is zero, we report this as C.
  - ◆ Funds code  
OfficeNet Direct ignores this; this is possible because all transactions within a single SWIFT message have the same currency code; see tags 60m and 62m.
  - ◆ Amount  
The amount received from SWIFT is used. If the amount is created by a bank application, the number of decimal places is changed if necessary (currently unnecessary). Two decimal places are always used for reports and messages from the bank systems, whatever the ISO currency code (e.g. 100.00). The decimal calculation performed on the PC automatically retrieves the appropriate currency code based on the account number and uses it to determine the appropriate number of decimal places.
  - ◆ Type  
The format is Nxxx, where xxx is the transaction code.  
NOTE: This transaction code is primarily intended for internal ABN AMRO Bank use. We do not recommend use of this code for reconciliation purposes.
  - ◆ Reference for account owner  
When reporting in OfficeNet Direct, this record is filled with NONREF.
  - ◆ Account servicing bank  
Not filled in.
  - ◆ Further reference/info  
To be used for the original transaction amount (see section 6.5).

- TAG 86      This tag is used as received in the SWIFT delivery.  
In cases involving the ABN AMRO systems, the tag is checked to determine whether it begins on a line with ":" or """; in which case these characters are replaced by spaces.  
Lines containing (X65) spaces are skipped.  
In cases involving interim messages from Telegiro, only 3\*30 positions are currently filled.  
In cases involving interim messages from Bankgiro, only 3\*32 positions are currently filled.  
In cases involving interim messages Batchgiro, 3\*32 positions are currently filled..  
In cases involving interim messages Foreigngiro, 4 lines of 32 positions are currently filled:
- |        |  |
|--------|--|
| Line 1 | Name of principal.                                 |
| Line 2 | Reason for payment.                                |
| Line 3 | 'TEXT SEE NOTAREF: xxxxxxxxxxxxxxxx'(SBI ref no.). |
| Line 4 | Corrected report text if applicable                |

The manner in which the SWIFT line is filled for sub-messages differs. Each line of 32 positions is converted into a single SWIFT line of 65 positions if the number of description lines within the transactions processed by ABN AMRO Bank is not greater than 6.

If the number of description lines exceeds six, two description lines are placed one below the other in a single SWIFT line:

Line 1	Pos. 1-32 Pos. 33-64	1 <sup>st</sup> 'ABN AMRO' description line 2 <sup>nd</sup> 'ABN AMRO' description line
Line 2	Pos. 1-32 Pos. 33-64	3 <sup>rd</sup> 'ABN AMRO' description line 4 <sup>th</sup> 'ABN AMRO' description line
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Line 4	Pos. 1-32 Pos. 33-64	7 <sup>th</sup> 'ABN AMRO' description line 8 <sup>th</sup> 'ABN AMRO' description line
Line 5	Pos. 1-32	9 <sup>th</sup> 'ABN AMRO' description line

**TAG 90D** Number of debit transactions in message.  
In cases involving SWIFT deliveries, this tag is used as it is received from SWIFT.

In cases involving ABN AMRO systems, two situations apply:

- ◆ If the MT942 message contains only one TAG 61, it is left unfilled.  
This situation resembles the old situation and occurs in urgent messages and foreign messages.
- ◆ If the MT942 message contains more than one TAG 61, it is filled if possible (optional).  
This situation did not occur in the past, but occurs now because messages are now also sent to the principal in cases involving bankgiro and batches.

*NOTE: In cases involving messages with different currencies, separate MT942 messages are created for each ISO currency code. In cases involving just 1 credit message, TAG 90C is not used (even if there are debit messages).*

**TAG 90C** Number of credit messages in the message. See TAG 90D.  
*In cases involving just 1 debit message, TAG 90C is not used (even if there are credit messages).*

**TAG 86** Is used in cases involving SWIFT deliveries. There is no reason to fill this tag in cases involving ABN AMRO systems because there is no variable information at message level.