

Extended Account statement

SWIFT MT940E format

Version 1.2.1

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1 Introduction

This document contains information about the service Extended Account statement in MT940 format. Extended Account statement manages balances and detailed payment information for incoming and outgoing commercial payments for Finland, Great Britain, Norway, Sweden, and The Netherlands.

The format are based on SWIFT MT940 which is a standard defined by the SWIFT organisation. The difference from an ordinary (Nordic) SWIFT MT940 is that transactions included in any batch bookings/lump sums are reported as separate items in the extended account statement and are presented as individual transactions with detailed payment information.

The information can be delivered to the company on file or via the SWIFT network, for further processing in the company's business system.

1.1 Definitions

| Term | Description |
|-------|--|
| IBAN | IBAN stands for International Bank Account Number and consists of a country code, a control digit, a bank identifier and a national account number. A Swedish IBAN is made up of 24 characters in total and a foreign IBAN can be up to 34 characters. |
| SWIFT | SWIFT is the abbreviation of Society for Worldwide Interbank Financial Telecommunication and is a communications network used by most of the banks in the world for sending each other payment instructions and messages. |
| BIC | Business Identifier Code, 8 or 11 characters. A unique address linked to SWIFT. |

1.2 History

New releases of the Implementation Guides are published on a regular basis, based on new versions of the underlying standards or to provide clarification or changes. At Handelsbanken, changes to version numbers are made according to the following guidelines. The original version is 1.0.0.

- The last digit is changed when the format descriptions are changed, for example text clarifications and examples.
- The second digit is changed if minor changes are made to the format such as new countries or changes in the payment type.
- The first digit is changed (thus becoming a completely new version) if the format changes mean that the customer will have to make adaptations in order to continue using the service. In this case, all customers affected are informed of the new version and what the changes involve.

| Version | Date | Description |
|---------|------------|---|
| 1.2.1 | 2023-11-13 | <ul style="list-style-type: none"> • Following country has been removed: DK |
| 1.2.0 | 2022-09-06 | <ul style="list-style-type: none"> • Following countries has been removed: DE and FR |
| 1.1.9 | 2021-06-09 | <ul style="list-style-type: none"> • Following countries has been removed: EE, LV and LT • SE: New code for Swish in field 61/6 |
| 1.1.8 | 2019-03-20 | New payment type for Finland: SEPA Instant |
| 1.1.7 | 2017-02-07 | <ul style="list-style-type: none"> • New improved delivery times • Finland – new examples |
| 1.1.6 | 2015-11-02 | <ul style="list-style-type: none"> • SE: Including transactions made via Swish, all details are shown. New codes for Swish in field 61/6 • SE: Bankgiro receivables, receiving Bankgiro number is stated in field 86 after the code word /BENM/ • SE: Charges transaction regarding Bankgiro is coded CHG in field 61/6 • SE: Charges transaction regarding outgoing cross border payments is coded CHG in field 61/6 |
| 1.1.5 | 2015-04-30 | <p>New countries with extended debit information: FR, EE, LV and LT</p> <p>New code words in field 86 for incoming payments in NL and GB, most of them already used for outgoing payments:</p> <p>The Netherlands: New code words in field 86: REMI, REMI/SCOR, ORDP, BENM, ORDB, BENB, IBAN, EREF, TRTP, RTRN</p> <p>Great Britain: New code words in field 86: REMI, REMI, ORDP, BENM, ORDB, BENB, OCMT, CHGS, EXCH</p> <p>Great Britain: A question mark (?) is used to replace a line break in a text or reference from the original information in field 86.</p> <p>Great Britain: Outgoing cross border payments and local CHAPS payments made via File are extended i.e. own reference is included in the transaction.</p> <p>Great Britain: New codes in field 61/6: NCRO, NITX and NCOX.</p> |
| 1.0.5 | 2013-12-18 | <p>New version management according to above guidelines– starting at 1.0.0 and latest version 1.0.5.</p> <p>All countries: New code in field 86: EREF</p> <p>Finland: New code in field 61/6: DDT</p> |

| | | |
|-------------------|------------|---|
| 1.0.4 (old 0.2.4) | 2013-01-14 | Norway: New code in field 61/6 |
| 1.0.3 (old 0.1.4) | 2012-05-03 | New country specific information for Sweden |
| 1.0.2 (old 0.1.3) | 2011-05-25 | Denmark: New codes in field 61/6 Finland: New codes in field 61/6 Germany: New codes in field 61/6 Great Britain: New codes in field 61/6 The Netherlands: New code in field 61/6 Norway: New codes in field 61/6 Sweden: New codes in field 61/6 |
| 1.0.1 (old 0.1.2) | 2008-12-12 | Finland: New code in field 61/6 for local Sweeping, CMS |
| 1.0.0 (old 0.1.1) | 2008-10-28 | Extended Account statement SWIFT MT940E format |
| | May 2007 | Extended Account statement SWIFT MT940E and MT940X-format |

2 Information about the service

The extended account statement contains the opening and closing balances and detailed payment information concerning payments received and sent that have been booked on the company's account on the date of the account statement.

The Extended Account statement enables automatic reconciliation of Accounts receivable and Accounts payable in any ERP system.

The bookings on the account are matched and exchanged with relevant detailed transaction information (for example incoming payments from the Bankgiro, incoming payments from SWIFT and from payment instruction sent by file transfer) to accomplish an account statement containing as much detailed information as possible regarding the transactions on the account.

The account statement can be downloaded in most ERP systems which are capable of processing information in the main ledger, accounts receivable and payable ledgers from the same report.

2.1 Availability

- Account statements are sent on a daily basis, Monday to Friday, on banking days in the country where the account is operated. The frequency of delivery cannot be changed.
- In the event of technical problems causing a delay on some of the account statements (i.e. only in some country/some countries), there might be several reports sent from the bank. The delayed file(s) are sent to the customer as possible/as soon as the error(s) have been corrected. See delivery times below.
- In the event of technical problems causing a delay on all account statements, the file is sent to the customer as soon as the error has been corrected. See delivery times below.
- In the event of technical problems causing an incorrect account statement, the ambition is always to send a new correct account statement for the affected account to the customer as soon as the error has been corrected.

2.1.1 DELIVERY TIMES

- 06.00 (CET) – first delivery
- 06:45 (CET) – second delivery
- 07:30 (CET) – third delivery
- 08.15 (CET) – last automatic delivery
- Additional delivery due to delays or technical issues

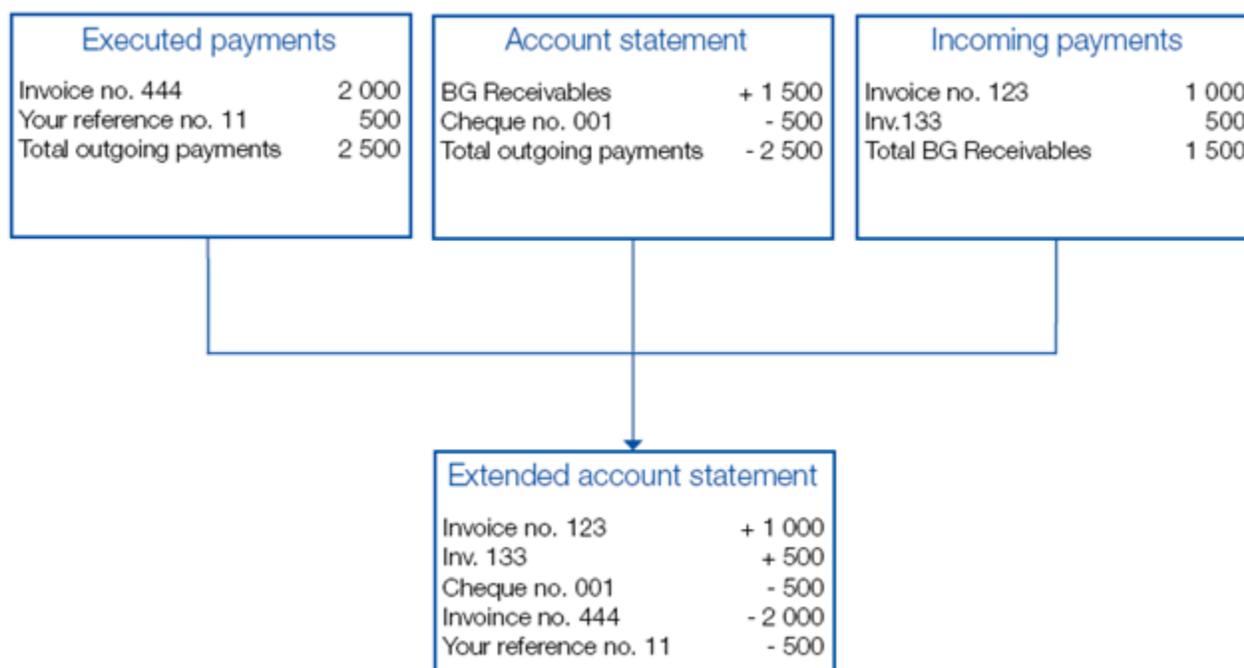
2.2 General delivery information

The information can be delivered in various ways, directly via the SWIFT network or by file transfer. Handelsbanken can accommodate most of the communication methods used in the market.

2.2.1 EXAMPLES

All bookings on the account are combined and matched with different sources of payment information as for example incoming Bankgiro payments, incoming payments via SWIFT and the company's file with outgoing payments.

Transactions included in lump sums booked on the account are separated in the extended account statement and presented as individual items with detailed payment information.



This is described in the examples below.

2.2.1.1 Example bookings on the account statement

| Booking date | Value date | Text | Amount (SEK) | Balance (SEK) |
|--------------|------------|-------------------|--------------|---------------|
| 131112 | 131112 | Opening balance | | 100000,00 |
| 131112 | 131112 | 56789876 BGINB | 36198,70 | |
| 131112 | 131112 | 292822779876 ABOL | 70884,00 | |
| 131112 | 131112 | Fil bet Fil-E | -7100,00 | |
| 131112 | 131112 | Closing balance | | 199982,70 |

2.2.1.2 Example MT940 compared to Extended MT940

Example of standard MT940 and the extended MT940, account with Handelsbanken SE. The two versions show the same transactions, the standard MT940 with lump sums and no detailed payment information. The extended MT940 with each transaction specified with detailed payment information.

| Field | Standard MT940 | Extended MT940 (MT940E format) |
|-------|---|--|
| 20 | 556677889960008 | 556677889960008 |
| 25 | 987654321 | 987654321 |
| 28C | 2/1 | 2/1 |
| 60F | C1311121112SEK100000, | C131112SEK100000,00 |
| 61 | 1311121112C36198,7NTRF00000056789876//6091 BGINB | 1311121112C3500,NLOC015543005551//6091 BGINB |
| 86 | | /REMI/807656677?+3500,00 |
| 61 | 1311121112C70884,NTRF292822779876//60001ABOL | 1311121112C1115,NLOC065531002226//6091 BGINB |
| 86 | | /REMI/8001536529?+1115,00 /ORDP/COMPANY AB TEST?STOCKHOLM |
| 61 | 1311121112D7100,NMSCFil Bet//6000 FIL-E | 1311121112C31583,7NLOC495540105541//6091 BGINB |
| 86 | | /REMI/8000172780?+31583,70 /ORDP/BOLAGET NORR AB?UMEA |
| 61 | | 1311121112C70884,NCRO20482176//60001ABOL |
| 86 | | /REMI/Faktura 800678633428?Kundenr. 56990368 /ORDP/Testing Communication A/S /BENM/BOLAGET AB /CHG1/SEK20, /OCMT/SEK70904, /ORDB/JYBADKKK |
| 61 | | 1311121112D7000,NLOC100045620077//6000 FIL-E BG22227777 |
| 86 | | /REMI/160555/ BENM/BILBOLAGET BODEN AB |
| 61 | | 1311121112D100,NLOC100045620078//6000 FIL-E BG22227777 |
| 86 | | /REMI/4567899944/ BENM/GÖTEBORGS BOLAGET AB |
| 62F | C131112SEK199982, | C131112SEK199982,7 |
| 64 | C131112SEK199982, | C131112SEK199982,7 |

2.2.1.3 File example MT940

MT 940 shows booked transactions for example lump sums. Extended information/detailed information are not shown for all transactions.

```
:20:556677889960008
:25:987654321
:28C:2/1
:60F:C131112SEK100000,
:61:1311121112C36198,7NTRF00000056789876//6091 BGINB
:61: 1311121112C70884,NTRF292822779876//60001ABOL
:61: 1311121112D7100,NMSCFil Bet//6000 FIL-E
:62F:C131112SEK199982,
:64:C131112SEK199982,
```

2.2.1.4 File example MT940E

Transactions included in lump sums, for example for bankgiro payments and other local payments, are shown as separate items and presented in the account statement as individual transactions with detailed payment information. Other transactions (for example cross border payments) are presented with extended/detailed payment information.

```
:20:556677889960008
:25:987654321
:28C:2/1
:60F:C131112SEK100000,00
:61:1311121112C3500,NLOC015543005551//6091 BGINB
:86:/REMI/807656677?+3500,00
:61: 1311121112C1115,NLOC065531002226//6091 BGINB
:86:/REMI/8001536529?+1115,00/ORDP/COMPANY AB
TEST?STOCKHOLM
:61: 1311121112C31583,7NLOC495540105541//6091 BGINB
:86:/REMI/8000172780?+31583,70/ORDP/BOLAGET NORR AB
?UMEA
:61: 1311121112C70884,NCRO20482176//64501ABOL
:86:/REMI/Faktura 800678633428?Kundenr. 56990368/ORDP/Testing Communi
cation A/S/BENM/BOLAGET AB/CHG1/SEK20,/OCMT/SEK70904/
/ORDB/JYBADKKK
:61: 1311121112D7000,NLOC100045620077//6000 FIL-E
BG22227777
:86:/REMI/160555/BENM/BILBOLAGET BODEN AB
:61: 1311121112D100,NLOC100045620078//6000 FIL-E
BG22227777
:86:/REMI/4567899944/BENM/GOTEBORGS BOLAGET AB
:62F:C131112SEK199982,
:64:C131112SEK199982,
```

2.3 Restrictions to the service

2.3.1 CONDITIONS

- In order to report extended information for outgoing payments, all outgoing payments must be sent to Handelsbanken by **file transfer**. Manual payments initiated on the Internet or a branch cannot be reported with extended/detailed payment information.
- The bank recommends that a unique own reference is provided for each payment in the file. The unique reference is returned in field 61, sub-field 7 in the extended account statement. If the reference contains more than 16 characters the reference is stated in field 61, sub-field 9 instead, in these cases NONREF is stated in sub-field 7.

2.3.2 GENERAL RESTRICTIONS

- Batch bookings (several payments booked as a lump sum) are replaced with the individual payments in the batch. Each payment is instead shown as one item in the statement.
- In those cases where the bank cannot, for some reason, extend a transaction with more transaction details, the transaction is reported in the same way as in the original account statement. This applies to both debits and credits.
- SEPA Direct Debit transactions are not show with extended/detailed information. I.e. only the batch booking will be shown.
- Field 86, where the extended information is shown, has a limit of 6x65 characters in this file format (SWIFT standard via SWIFT network). Therefore Handelsbanken packs the maximum amount of information (65 characters) into each line in field 86 to be able to present as much information as possible for each transaction. Therefore each line is filled with 65 characters before a line break is made. **Please note that no account is taken of the type of information or text where the line break is made.**
- The following characters **cannot** appear in this file format:
å ä Å Ä, ö, Ö, ø, Ø, æ, Æ, ü, Û, é, &, *, %, :

2.3.3 COUNTRY SPECIFIC SWEDEN

- Cross border payments sent as a joint payment to a beneficiary will be reported as individual transactions in the account statement. Each transaction will be coded 'CRO' in field 61/6 and the customers own reference, if there is one, will be stated in field 61/7 (or 61/9). Invoices are reported as debit transactions and credit notes as credit transactions. The payment details are specified in field 86.
- Batch bookings regarding local payments will be reported as individual transactions. Each transaction will be coded 'LOC' in field 61/6 and the customers own reference, if there is one, will be stated in field 61/7 (or 61/9). Invoices are reported as debit transactions and credit notes as credit transactions. The payment details are specified in field 86.
- Extended information cannot be shown for cross border payments booked in a batch. The payments must be booked as individual transactions on the account to be specified in the account statement.
- Extended information for outgoing Swedish Bankgiro payments cannot be reported if they are booked as individual transactions on the account.
- Transaction details are always shown for mobile transactions (Swish).

2.3.4 COUNTRY SPECIFIC NORWAY

- Extended information for Norwegian Direct debit transactions (Autogiro – AU) cannot be reported. The lump sum with direct debits is shown on the account.

2.3.5 COUNTRY SPECIFIC THE NETHERLANDS

- To include details about incoming payments in the Netherlands a separate agreement must be made with the branch for individual payments to be booked on the account.
- To include details about outgoing local payments in the Netherlands a separate agreement must be made with the respective country for individual payments to be booked on the account.
- Incoming payments are coded with standard SWIFT transaction type codes in field 61/6.

2.4 Agreement

2.4.1 EXTENDED INFORMATION

It is possible to include extended information/details about incoming payments, outgoing payments or both in the account statement. **Note** that all transactions, i.e. both credits and debits, always are presented in the statement irrespective of what is agreed about the details.

2.4.2 ACCOUNT NUMBER

The account number in field 25 can be presented either as a national bank account number or as IBAN, this is agreed upon in the agreement.

2.4.3 LOCAL AGREEMENTS NEEDED FOR THE SERVICE:

Sweden:

To include details about incoming payments in Sweden a file with Incoming Bankgiro payments (Bg Inbetalningar) in BgMax file format must be sent to Handelsbanken Sweden. This is agreed with the local branch in Sweden.

To include outgoing cross-border payments, sent in by file, in the account statement, the company can't have batched booking of outgoing cross-border payments on the account. They must be booked individually.

Norway:

To include details about incoming payments in Norway an EDIFACT CREMUL file must be sent to Handelsbanken Sweden. This is agreed with the local branch in Norway.

The Netherlands:

To include details about incoming payments in the Netherlands a separate agreement must be made with the branch for individual payments to be booked on the account.

To include details about outgoing local payments in the Netherlands a separate agreement must be made with the local branch for individual payments to be booked on the account.

2.5 Technical requirements

Requirements to the ERP system when implementing Extended MT940:

- The ERP-system must support the Standard MT940 as per the SWIFT standard.
- A zero payment might occur.
- Field 86, where the extended information is shown, has a limit of 6x65 characters in this file format (SWIFT standard via SWIFT network). Therefore Handelsbanken packs the maximum amount of information (65 characters) into each line in field 86 to be able to present as much information as possible for each transaction. Therefore each line is filled with 65 characters before a line break is made. **Please note that no account is taken of the type of information or text where the line break is made.** This

means that there can be a line break inside an invoice number or a customer number for example. However a line cannot start with a minus sign (-).

- **Field 86:** The information in this field is separated with a question mark (?), for example between ordering part and ordering part address (after code word /ORDP/ and /BENM/) and invoice number and invoice amount (after code word /REMI/).
A question mark (?) is also used to replace a line break in a text or reference from the original information in file format MT940E.
Please see the format specifications for the field for more details.
- **Start and ending of each account in the file:**
If the MT940 message is sent via file transfer, every account in the file is separated as shown below, if nothing else is agreed with the bank. {4: is translated to ä4: in the file. -} is translated to -å in the file. I.e. the receiving system must be able to handle the file with start 'ä4:' and ending '-å'.

Example:

```

ä4 :
:20:5566778899100112
:25:123456789
:28C:188/1
:60F:C130928SEK0,
:62F:C130930SEK0,
:64:C130930SEK0,
-å
ä4 :
:20:5566778899100169
:25:337788999
:28C:188/1
:60F:C130928SEK0,
:62F:C130930SEK0,
:64:C130930SEK0,
-å

```

3 Implementation guidelines

3.1 MT940E Format Specification

| Status | Tag | Field Name | Content |
|----------|-----|---|--------------|
| M | 20 | Transaction Reference Number | 16x |
| Not used | 21 | Related Reference | |
| M | 25 | Account Identification | 35x |
| M | 28C | Statement Number/Sequence Number | 5n[/5n] |
| M | 60a | Opening Balance (Booked funds) | F or M |
| O | 61 | Statement Line | * |
| O | 86 | Information to Account Owner | 6*65x |
| M | 62a | Closing Balance (Booked Funds) | F or M |
| O | 64 | Closing Available Balance (Available Funds) | 1!a6!n3!a15d |

* See Field specifications below for the details of each subfield.

Status:

M = Mandatory

O = Optional

Explanations:

- a = alphabetic letters
- c = alphabetic letters and digits
- d = amount, must contain one digit and comma (,), ex 15d = maximum 15 digits including the decimal comma
- x = character
- n = digits, ex. 2n = up to 2 digits
- ! = always, ex 1!a =always 1 alphabetic letter
- / = slash
- [] = subfield

3.2 MT940E Field Specifications

3.2.1 FIELD 20: TRANSACTION REFERENCE NUMBER (TRN)

Format

16x

Presence

Mandatory

Definition

This field specifies the reference assigned by the Sender to unambiguously identify the message.

3.2.2 FIELD 21: RELATED REFERENCE

Format

16x

Presence

Not in use for Handelsbanken.

3.2.3 FIELD 25: ACCOUNT IDENTIFICATION

Format

35x (Account)

Presence

Mandatory

Definition

This field identifies the account for which the statement is sent.

The account can be presented either as a national bank account number or with IBAN. This is decided when setting up the agreement.

3.2.4 FIELD 28C: STATEMENT NUMBER/SEQUENCE NUMBER

Format

5n[/5n] (Statement Number) (Sequence Number)

Presence

Mandatory

Definition

This field contains the sequential number of the statement, optionally followed by the sequence number of the message within that statement when more than one message is sent for one statement.

The statement number will be reset to 1 on 1 January of each year.

Both the statement number and the sequence number enable the Receiver to put the different messages into sequence and thus form the complete statement.

Example:

The first message of a statement is :28C:235/1

The second message is :28C:235/2 and so on.

3.2.5 FIELD 60A: OPENING BALANCE (BOOKED FUNDS)

Format

Option F 1!a6!n3!a15d (D/C Mark) (Date) (Currency) (Amount)

Option M 1!a6!n3!a15d (D/C Mark) (Date) (Currency) (Amount)

Presence

Mandatory

Definition

This field specifies, for the (intermediate) opening balance, whether it is a debit or credit balance, the date, the currency and the amount of the balance.

Codes

D/C Mark must contain one of the following codes:

- C The (intermediate) opening balance is a credit balance.
- D The (intermediate) opening balance is a debit balance.

Usage rules

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

The first customer statement message for a specified period must contain field 60F (first opening balance); additional statement messages for the same statement period must contain field 60M (intermediate opening balance).

The date is expressed as YYMMDD.

The integer part of Amount must contain at least one digit. The decimal comma ‘,’ is mandatory and is included in the maximum length.

3.2.6 FIELD 61: STATEMENT LINE

Format

6!n[4!n]2a[1!a]15d1!a3!c16x[//16x]

[34x]

where:

| Subfield | Format | Name |
|----------|--------|---------------------|
| 1 | 6!n | Value Date (YYMMDD) |
| 2 | [4!n] | Entry Date (MMDD) |
| 3 | 2a | Debit/Credit Mark |

| Subfield | Format | Name |
|----------|---------|---|
| 4 | [1!a] | Funds Code (3rd character of the currency code, if needed). Not used by Handelsbanken. |
| 5 | 15d | Amount |
| 6 | 1!a3!c | Transaction Type Identification Code |
| 7 | 16x | Reference for the Account Owner (e.g. reference from incoming MT101 tag 21) |
| 8 | [//16x] | Account Servicing Institution's Reference |
| 9 | [34x] | Supplementary Details |

Presence

Optional

Definition

This field contains the details of each transaction.

CodesSubfield 3, **Debit/Credit Mark**, must contain one of the following codes (Error code(s): T51):

- D Debit
- C Credit
- RC Reversal of credit (debit entry)
- RD Reversal of debit (credit entry)

CodesSubfield 6, **Transaction Type Identification Code**, may be completed in one of three ways (Error code(s): T53):

1. For entries related to SWIFT transfer instructions and subsequent charge messages:
Format: S3!n
The last three characters will indicate the message type of the SWIFT message causing the entry (for debit entries) or the message type of the SWIFT message used to advise the account owner (for credit entries)
2. For entries related to payment and transfer instructions, including related charges messages, not sent through SWIFT or where an alpha description is preferred:
Format: N3!c
3. For entries being first advised by the statement (items originated by the account servicing institution):
Format: F3!c

Codes used

The list consists of both SWIFT standard codes and Handelsbanken codes. Please note that when formats (2) or (3) are used, the last three characters of the field (1!a3!c) can be preceded either by N or F for SWIFT standard codes.

| Code | Explanation | Used in country |
|------|---|---|
| BOE | Bill of exchange | Not used |
| BRF | Courtage | SE |
| CHG | Charges and other expenses | DK, FI, GB, NL, NO, SE |
| CHK | Cheques | DK*, FI |
| CHQ | Cheques | GB |
| CLR | Cash letters/Cheques remittance | SE |
| CMI | Cash management item – e.g. Target balancing/Target interval balancing/Customer internal interest | DK, FI, GB, NL, NO, SE (Customer internal interest not used in NL) |
| CMN | Cash management item - Notional pooling | NL |
| CMS | Cash management item - Sweeping | DK, FI, GB, NL, NO, SE |
| CMT | Cash management item -Topping | DK, FI, GB, NL, NO, SE |
| CMZ | Cash management item - Zero balancing | DK, FI, GB, NL, NO, SE Local zero balancing: DK, GB, NL, SE <i>Comment local zero balancing transactions:</i> NO - coded TRF |
| COL | Collections (used when entering a principal amount) | SE |
| COM | Commission | FI, SE |
| DCR | Documentary credit (used when entering a principal amount) | SE |
| DDT | Direct Debit | NO, FI SE - debits and lump sums with credits |
| DIV | Dividends-Warrants | FI, SE |
| EQA | Equivalent amount | Not used |
| FEX | Foreign exchange | NO, SE |
| INT | Interest | DK, FI, GB, NL, NO, SE CashPool internal interest are also coded INT. CashPool internal interest transactions always shows a target account/source account as a reference. |
| LBX | Lock box | Not used |
| LDP | Loan deposit | NL, SE |

| Code | Explanation | Used in country |
|------|--|--|
| LOR | Instant payment (Incoming, Reversals, Returns) | FI |
| MSC | Miscellaneous | DK, FI, GB, NL, NO, SE |
| RTI | Returned item | NL, SE |
| SEC | Securities (used when entering a principal amount) | FI, SE |
| STO | Standing order | FI, NL, SE |
| TRF | Transfer, payment | DK, FI, GB, NL, NO, SE |
| VDA | Value date adjustment (used with an entry made to withdraw an incorrectly dated entry – it will be followed by the correct entry with the relevant code) | SE |
| S103 | Transaction initiated via SWIFT MT103 | DK |
| S700 | Transaction initiated via SWIFT MT700 Issue of a documentary credit (documentary credits & guarantees) | DK |
| NCRO | Cross-border (outgoing and incoming payments) | Outgoing payments (made by file): DK, FI, GB, NL, NO, SE Incoming payments: DK, FI, NO, SE <i>Comment incoming c-b payments:</i> NL – coded FMSC GB – coded FTRF |
| NCRU | Cross-border – urgent payment (outgoing) | Outgoing payments (made by file): DK, FI, GB, NL, NO, SE |
| NITX | Cross-border intra group payment (outgoing) | Outgoing payments (made by file): DK, FI, GB, NL, NO, SE |
| NCOX | Financial cross-border payment (outgoing) | Outgoing payments (made by file): DK, FI, GB, NL, NO, SE |
| NITC | Local intra group payment (outgoing) | Outgoing payments (made by file): DK, FI, GB, NL, NO, SE |
| NCOR | Financial local payment (outgoing) | Outgoing payments (made by file): DK, FI, GB, NL, NO, SE |

| Code | Explanation | Used in country |
|------|---|---|
| NLOC | Local payment (outgoing and incoming) | Outgoing payments (made by file): DK, FI, GB, NL, NO, SE Incoming payments: FI, NO, SE <i>Comment local incoming payments:</i> NL – coded FMSC GB – coded FTRF DK – see below |
| NLOU | Local payment – urgent (outgoing) | Outgoing payments (made by file): DK, FI, GB, NL, NO, SE |
| NOCR | OCR payment (incoming local payment) | FI – Reference giro payment NO – KID payment |
| NK71 | Joint payment forms 71 (incoming local payment) | DK – Payment form FI, code 71 |
| NK73 | Joint payment forms 73 (incoming local payment) | DK – Payment form FI, code 73 |
| NK75 | Joint payment forms 75 (incoming local payment) | DK – Payment form FI, code 75 |
| NGIR | GIRO (incoming local payment) | DK – Payment form Giro, codes 04, 15, 41 NO – Giro payment |
| NTRF | Transfer (incoming and outgoing local payments) | Incoming payments: DK – Bank transfer, incoming local payment NO – Other local incoming payments NL – all incoming payments Manual outgoing payments (i.e. not sent by file) DK, FI, NL, NO, SE, |
| FTRF | Transfer | GB – Incoming cross-border payment GB – Incoming local payment GB – Manual outgoing payment (i.e not sent by file) |
| NMSC | Miscellaneous | Outgoing local payments (made on the Internet) SE |
| NTAX | Tax payment (outgoing) | FI |
| NSWH | Swish Incoming payment | SE |
| NSWR | Swish refund (debit) | SE |
| NSWT | Swish return of a refund | SE |
| NSWU | Swish payout | SE |

| Code | Explanation | Used in country |
|------|--------------------------|-----------------|
| NSWZ | Swish return of a payout | SE |

* Incoming cheques in Denmark can be coded either CHK or TRF.

Please note:

Transactions and payments made on the Internet are always coded with SWIFT standard codes.

3.2.7 FIELD 86: INFORMATION TO ACCOUNT OWNER

Format

6*65x

Presence

Optional

Definition

This field contains additional information on the transaction detailed in the preceding statement line and which is to be passed on to the account owner.

Usage rules

Handelsbanken packs the maximum amount of information (65 characters) into each line in field 86 to be able to present as much information as possible for each transaction. Therefore each line is filled with 65 characters before a line break is made. **Please note that no account is taken of the type of information or text where the line break is made.** This means that there can be a line break inside an invoice number or a customer number for example. However, a line cannot start with a minus sign (-).

Codes used

Below Handelsbanken codes can be used in field 86. The codes are presented in priority order.

| Code | Explanation | Direction |
|---------------|---|---|
| REMI* | Remittance information | Outgoing/Incoming payment |
| REMI/ SCOR | Remittance information, structured reference | Incoming payments NL Outgoing payments if not made via GOL (NL) |
| REMI/ MSG | Remittance information, unstructured Message | Incoming payments (NL) Outgoing payments if not made via GOL (NL) |
| ORDP* | Ordering Part | Outgoing/Incoming payment For incoming payments, debit account is displayed when present. |
| BENM* | Beneficiary | Outgoing/Incoming payment Displayed if different from account owner. For outgoing payments, credit account is displayed when present. |
| CHGS | Charges | Outgoing/Incoming payment For outgoing cross-border payments, the allocation of charges is displayed |
| CHG1 | Charges - commission | Outgoing/incoming payment |
| CHG2 | Charges – commission periodic debit (debited separately for example on a monthly basis) | Outgoing/Incoming payment |
| CHG3 | Charges – correspondent bank | Outgoing payment |
| CHG4 | Charges – during processing (sending bank) | Incoming payment |
| CHG5 | Charges – intermediary bank | Outgoing/Incoming payment |
| OCMT | Original amount | Outgoing/Incoming payment |
| EXCH | Exchange rate | Outgoing/Incoming payment |
| EREF | End-to-End reference | Outgoing/Incoming payment |

| Code | Explanation | Direction |
|------|---|--|
| ORDB | Ordering bank – BIC Code | Incoming payment |
| BENB | Beneficiary bank – BIC Code or Party Identifier (BLZ, FW) | Outgoing payment |
| CORR | Correspondent bank – BIC Code | Outgoing payment |
| IBAN | IBAN of Ordering Party / Beneficiary | Incoming payments (NL) Outgoing payments if not made via GOL (NL) |
| RTRN | Return Reason | Incoming/Outgoing payments (NL) |
| TRTP | Transaction Type as free text | Incoming/Outgoing payments (NL) |

*** Please note:**

The information in this field is separated with a question mark (?), for example between ordering part and ordering part address (after code word /ORDP/ and /BENM/) and invoice number and invoice amount (after code word /REMI/).

A question mark (?) is also used to replace a line break in a text or reference from the original information in file format MT940E.

Example:

/REMI/Invoice number? +Invoice amount?Invoice number? +Invoice amount?

/ORDP/Ordering part name?Ordering part address.

3.2.8 FIELD 62A: CLOSING BALANCE (BOOKED FUNDS)

Format

Option F 1!a6!n3!a15d (D/C Mark) (Date) (Currency) (Amount)

Option M 1!a6!n3!a15d (D/C Mark) (Date) (Currency) (Amount)

Presence

Mandatory

Definition

This field specifies, for the (intermediate) closing balance, whether it is a debit or credit balance, the date, the currency and the amount of the balance.

Codes

D/C Mark must contain one of the following codes:

C The (intermediate) closing balance is a credit balance.

D The (intermediate) closing balance is a debit balance.

Usage rules:

The content of this field will be repeated in field 60a of the subsequent customer statement message for this account.

If there is only one customer statement message transmitted for the period, this field must use tag option F, i.e., 62F (final closing balance). When several messages are transmitted for the same statement period, all messages except the last message must contain field 62M (intermediate closing balance); the last message of the statement must contain field 62F.

The date is expressed as YYMMDD.

The integer part of Amount must contain at least one digit. The decimal comma ‘,’ is mandatory and is included in the maximum length.

3.2.9 FIELD 64: CLOSING AVAILABLE BALANCE (AVAILABLE FUNDS)

Format

1!a6!n3!a15d (D/C Mark) (Date) (Currency) (Amount)

Presence

Optional

Definition

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

Codes

D/C Mark must contain one of the following codes:

- C The closing available balance is a credit balance.
- D The closing available balance is a debit balance.

Usage rules:

The date is expressed as YYMMDD.

The integer part of Amount must contain at least one digit. The decimal comma ‘,’ is mandatory and is included in the maximum length.

4 Examples Extended Account statement MT940E-format

Below you will find examples showing how the information is structured for different payment types in each country.

4.1 Finland

Description - Incoming local payment with structured reference

| Tag | Field name | Content |
|------|---|------------------------------------|
| 20 | Transaction Reference Number | 5566778899042235 |
| 25 | Account Identification | 31313001122334 |
| 28C | Statement Number/Sequence Number | 123/1 |
| 60F | Opening Balance | C140326EUR4524492, |
| 61/1 | Value Date (YYMMDD) | 140326 |
| 61/2 | Entry Date (MMDD) | 0326 |
| 61/3 | Debit/Credit Mark | C |
| 61/4 | Funds Code | |
| 61/5 | Amount | 110,54 |
| 61/6 | Transaction Type Identification Code | NOCR |
| 61/7 | Reference for the Account Owner | 0000044000950055 |
| 61/8 | Account Servicing Institution's Reference | //03105 LM 245887 |
| 61/9 | Supplementary Details | |
| 86 | Information to Account Owner | /REMI/44000950055/ORDP/PETRI FINSK |
| 62F | Closing Balance (Booked Funds) | C140326EUR4524602,54 |
| 64 | Closing Available Balance | C140326EUR4524602,54 |

File example

```
:20:5566778899042235
:25:31313001122334
:28C:123/1
:60F:C140326EUR4524492,
:61:1403260326C110,54NOCR0000044000950055//03105 LM 245887
:86:/REMI/44000950055/ORDP/PETRI FINSK
:62F:C140326EUR4524602,54
:64:C140326EUR4524602,54
```

Description - Incoming local payment with unstructured message

| Tag | Field name | Content |
|------|---|---|
| 20 | Transaction Reference Number | 5566778899042235 |
| 25 | Account Identification | 31313001122334 |
| 28C | Statement Number/Sequence Number | 123/1 |
| 60F | Opening Balance | C140326EUR4524492, |
| 61/1 | Value Date (YYMMDD) | 140326 |
| 61/2 | Entry Date (MMDD) | 0326 |
| 61/3 | Debit/Credit Mark | C |
| 61/4 | Funds Code | |
| 61/5 | Amount | 437,25 |
| 61/6 | Transaction Type Identification Code | NLOC |
| 61/7 | Reference for the Account Owner | NONREF |
| 61/8 | Account Servicing Institution's Reference | //09025E0265485699 |
| 61/9 | Supplementary Details | |
| 86 | Information to Account Owner | /REMI/LASKU 125456 437,25 /ORDP/HELSINKI COMPANY OY /EREF/123456789 |
| 62F | Closing Balance (Booked Funds) | C140326EUR4524929,2 |
| 64 | Closing Available Balance | C140326EUR4524929,2 |

File example

```

:20:5566778899042235
:25:31313001122334
:28C:123/1
:60F:C140326EUR4524492,
:61:1403260326C437,25NLOCNONREF//09025E0265485699
:86:/REMI/LASKU 125456 437,25/ORDP/HELSINKI COMPANY OY/EREF/123456789
:62F:C140326EUR4524929,2
:64:C140326EUR4524929,2

```

Description - Incoming cross-border payment

| Tag | Field name | Content |
|------|---|--|
| 20 | Transaction Reference Number | 5566778899042235 |
| 25 | Account Identification | 31313001122334 |
| 28C | Statement Number/Sequence Number | 123/1 |
| 60F | Opening Balance | C080326EUR4524492, |
| 61/1 | Value Date (YYMMDD) | 140326 |
| 61/2 | Entry Date (MMDD) | 0326 |
| 61/3 | Debit/Credit Mark | C |
| 61/4 | Funds Code | |
| 61/5 | Amount | 2551,50 |
| 61/6 | Transaction Type Identification Code | NCRO |
| 61/7 | Reference for the Account Owner | NONREF |
| 61/8 | Account Servicing Institution's Reference | //0212313190U45774 |
| 61/9 | Supplementary Details | |
| 86 | Information to Account Owner | /REMI/313190U45774? PANO/INSATTN EUR 2551,50? MAKSU/UPPDR. EUR 2551,50? ULK.AROPV/UTL.VALUT.DAG 25.03.2014? 45688+45698+45706 /ORDP/DEUTSCHE GMBH /OCMT/2551,5 |
| 62F | Closing Balance (Booked Funds) | C140326EUR4527043,5 |
| 64 | Closing Available Balance | C140326EUR4527043,5 |

File example

```
:20:5566778899042235
:25:31313001122334
:28C:123/1
:60F:C140326EUR4524492,
:61:1403260326C2551,5NCRONONREF//0212313190U45774
:86:/REMI/313190U45774?PANO/INSATTN EUR 2551,50?MAKSU/UPPDR
. EUR 2551,50?ULK.AROPV/UTL.VALUT.DAG 25.03.2014?45688+
45698+45706/ORDP/DEUTSCHE GMBH/OCMT/2551,5
:62F:C140326EUR4527043,5
:64:C140326EUR4527043,5
```

Description - Outgoing local payment

| Tag | Field name | Content |
|------|---|---|
| 20 | Transaction Reference Number | 5566778899042235 |
| 25 | Account Identification | 31313001122334 |
| 28C | Statement Number/Sequence Number | 123/1 |
| 60F | Opening Balance | C140326EUR4524492, |
| 61/1 | Value Date (YYMMDD) | 140326 |
| 61/2 | Entry Date (MMDD) | 0326 |
| 61/3 | Debit/Credit Mark | D |
| 61/4 | Funds Code | |
| 61/5 | Amount | 160, |
| 61/6 | Transaction Type Identification Code | NLOC |
| 61/7 | Reference for the Account Owner | OWN REF 201 |
| 61/8 | Account Servicing Institution's Reference | //02013131LM912345 |
| 61/9 | Supplementary Details | |
| 86 | Information to Account Owner | /REMI/2233344?+100,00?2233358?+60,00 /BENM/COMPANY FINNSKA OY?12885000245880 |
| 62F | Closing Balance (Booked Funds) | C140326EUR4524332, |
| 64 | Closing Available Balance | C140326EUR4524332, |

File example

```
:20:5566778899042235
:25:31313001122334
:28C:123/1
:60F:C140326EUR4524492,
:61:1403260326D160,NLOCOWN REF 201//02013131LM912345
:86:/REMI/2233344?+100,00?2233358?+60,00/BENM/COMPANY FINNSKA OY?12885000245880
:62F:C140326EUR4524332,
:64:C140326EUR4524332,
```

Description - Outgoing cross-border payment

| Tag | Field name | Content |
|------|---|--|
| 20 | Transaction Reference Number | 5566778899042235 |
| 25 | Account Identification | 31313001122334 |
| 28C | Statement Number/Sequence Number | 123/1 |
| 60F | Opening Balance | C140326EUR4524492, |
| 61/1 | Value Date (YYMMDD) | 140326 |
| 61/2 | Entry Date (MMDD) | 0326 |
| 61/3 | Debit/Credit Mark | D |
| 61/4 | Funds Code | |
| 61/5 | Amount | 980, |
| 61/6 | Transaction Type Identification Code | NCRO |
| 61/7 | Reference for the Account Owner | OWN REF 301 |
| 61/8 | Account Servicing Institution's Reference | //02013131190U29085 |
| 61/9 | Supplementary Details | |
| 86 | Information to Account Owner | /REMI/458578?+980,00 /BENM/FACTORY GMBH?AT072400055942234880 /CHGS/SHA /OCMT/EUR980, /BENB/BKAUATWWXXX |
| 62F | Closing Balance (Booked Funds) | C140326EUR45235512, |
| 64 | Closing Available Balance | C140326EUR4523512, |

File example

```
:20:5566778899042235
:25:31313001122334
:28C:123/1
:60F:C140326EUR4524492,
:61:1403260326D980,NCROOWN REF 301//02013131190U29085
:86:/REMI/458578?+980,00/BENM/FACTORY GMBH?AT072400055942234880/CHGS/
SHA/OCMT/EUR980,/BENB/BKAUATWWXXX
:62F:C140326EUR45235512,
:64:C140326EUR45235512,
```

4.2 Great Britain

Description - Incoming local payment (Faster payment)

| Tag | Field name | Content |
|------|---|---|
| 20 | Transaction Reference Number | 5566778899042235 |
| 25 | Account Identification | 12345678 |
| 28C | Statement Number/Sequence Number | 123/1 |
| 60F | Opening Balance | C140326GBP600000, |
| 61/1 | Value Date (YYMMDD) | 140326 |
| 61/2 | Entry Date (MMDD) | 0326 |
| 61/3 | Debit/Credit Mark | C |
| 61/4 | Funds Code | |
| 61/5 | Amount | 78,5 |
| 61/6 | Transaction Type Identification Code | FTRF |
| 61/7 | Reference for the Account Owner | NONREF |
| 61/8 | Account Servicing Institution's Reference | |
| 61/9 | Supplementary Details | B/O TESTING COMPANY |
| 86 | Information to Account Owner | /REMI/INVOICE 123456 /ORDP/62012345?TESTING COMPANY /ORDB/SC404123/CHGS/SHA |
| 62F | Closing Balance (Booked Funds) | C140326GBP600078,5 |
| 64 | Closing Available Balance | C140326GBP600078,5 |

File example

```

:20:5566778899042235
:25:12345678
:28C:123/1
:60F:C140326GBP600000,
:61:1403260326C78,5FTRFNONREF
B/O TESTING COMPANY
:86:/REMI/INVOICE 123456
/ORDP/62012345?TESTING COMPANY
/ORDB/SC404123/CHGS/SHA
:62F:C140326GBP600078,5
:64:C140326GBP600078,5

```

Description - Incoming local payment (BACS)

| Tag | Field name | Content |
|------|---|------------------------------------|
| 20 | Transaction Reference Number | 5566778899042235 |
| 25 | Account Identification | 12345678 |
| 28C | Statement Number/Sequence Number | 123/1 |
| 60F | Opening Balance | C140326GBP600000, |
| 61/1 | Value Date (YYMMDD) | 140326 |
| 61/2 | Entry Date (MMDD) | 0326 |
| 61/3 | Debit/Credit Mark | C |
| 61/4 | Funds Code | |
| 61/5 | Amount | 50, |
| 61/6 | Transaction Type Identification Code | FTRF |
| 61/7 | Reference for the Account Owner | B/O TEST COMPANY |
| 61/8 | Account Servicing Institution's Reference | |
| 61/9 | Supplementary Details | |
| 86 | Information to Account Owner | /REMI/123456 /ORDP/TEST COMPANY |
| 62F | Closing Balance (Booked Funds) | C140326GBP600050, |
| 64 | Closing Available Balance | C140326GBP600050, |

File example

```
:20:5566778899042235
:25:12345678
:28C:123/1
:60F:C140326GBP600000,
:61:1403260326C50,FTRFB/O TEST COMPANY
:86:/REMI/123456
/ORDP/TEST COMPANY
:62F:C140326GBP600050,
:64:C140326GBP600050,
```

Description - Incoming cross-border payment

| Tag | Field name | Content |
|------|---|---|
| 20 | Transaction Reference Number | 5566778899042235 |
| 25 | Account Identification | 12345678 |
| 28C | Statement Number/Sequence Number | 123/1 |
| 60F | Opening Balance | C140326GBP600000, |
| 61/1 | Value Date (YYMMDD) | 140326 |
| 61/2 | Entry Date (MMDD) | 0326 |
| 61/3 | Debit/Credit Mark | C |
| 61/4 | Funds Code | |
| 61/5 | Amount | 7103,28 |
| 61/6 | Transaction Type Identification Code | FTRF |
| 61/7 | Reference for the Account Owner | NONREF |
| 61/8 | Account Servicing Institution's Reference | |
| 61/9 | Supplementary Details | B/O SENDER OF PAYMENT USA |
| 86 | Information to Account Owner | /REMI/123456789 /ORDP/SENDER OF PAYMENT USA /ORDB/HANDUS33 /OCMT/USD4,383.12//EXCH/1.6206/CHGS/SHR |
| 62F | Closing Balance (Booked Funds) | C140326GBP607103,28 |
| 64 | Closing Available Balance | C140326GBP607103,28 |

File example

```

:20:5566778899042235
:25:12345678
:28C:123/1
:60F:C140326GBP600000,
:61:1403260326C11845,35FTRFNONREF
B/O SENDER OF PAYMENT USA
:86:/REMI/123456789
/ORDP/SENDER OF PAYMENT USA
/ORDB/HANDUS33
/OCMT/USD4,383.12//EXCH/1.6206/CHGS/SHR
:62F:C140326GBP607103,28
:64:C140326GBP607103,28

```

Description - Outgoing local payment

| Tag | Field name | Content |
|------|---|--|
| 20 | Transaction Reference Number | 5566778899042235 |
| 25 | Account Identification | 12345678 |
| 28C | Statement Number/Sequence Number | 123/1 |
| 60F | Opening Balance | C140326GBP600000, |
| 61/1 | Value Date (YYMMDD) | 140326 |
| 61/2 | Entry Date (MMDD) | 0326 |
| 61/3 | Debit/Credit Mark | D |
| 61/4 | Funds Code | |
| 61/5 | Amount | 606,88 |
| 61/6 | Transaction Type Identification Code | NLOC |
| 61/7 | Reference for the Account Owner | OWN REF 523 |
| 61/8 | Account Servicing Institution's Reference | //0628414311845100 |
| 61/9 | Supplementary Details | |
| 86 | Information to Account Owner | /REMI/16211,16210 /BENM/TESTCOMPANY 1 UK LTD?11464930 /ORDP/SENDER OF PAYMENT NAME |
| 62F | Closing Balance (Booked Funds) | C140326GBP599399,12 |
| 64 | Closing Available Balance | C140326GBP599393,12 |

File example

```

:20:5566778899042235
:25:12345678
:28C:123/1
:60F:C140326GBP600000,
:61:1403260326D606,88NLOCOWN REF 523//0628414311845100
:86:/REMI/16211,16210/BENM/TESTCOMPANY 1 UK LTD?11464930
/ORDP/SENDER OF PAYMENT NAME
:62F:C140326GBP599399,12
:64:C140326GBP599393,12

```

Description - Outgoing cross-border payment

| Tag | Field name | Content |
|------|---|--|
| 20 | Transaction Reference Number | 5566778899042235 |
| 25 | Account Identification | 12345678 |
| 28C | Statement Number/Sequence Number | 123/1 |
| 60F | Opening Balance | C140326GBP600000, |
| 61/1 | Value Date (YYMMDD) | 140326 |
| 61/2 | Entry Date (MMDD) | 0326 |
| 61/3 | Debit/Credit Mark | D |
| 61/4 | Funds Code | |
| 61/5 | Amount | 131,54 |
| 61/6 | Transaction Type Identification Code | FCRO |
| 61/7 | Reference for the Account Owner | OWN REF 45 |
| 61/8 | Account Servicing Institution's Reference | |
| 61/9 | Supplementary Details | |
| 86 | Information to Account Owner | / REMI/INSURANCE FEE /BENM/ LUXCOMP LU220090000012345678? /ORDP/SENDERS NAME |
| 62F | Closing Balance (Booked Funds) | C140326GBP599868,46 |
| 64 | Closing Available Balance | C140326GBP599868,46 |

File example

```

:20:5566778899042235
:25:12345678
:28C:123/1
:60F:C140326GBP600000,
:61:1403260326D303,74FTROWN REF 45
:86:/REMI/INSURANCE FEE
/BENM/LUXCOMP 58 LU220090000012345678
/ORDP/SENDERS NAME
:62F:C140326GBP599868,46
:64:C140326GBP599868,46

```

4.3 Norway

Description - Incoming local payment, GIRO payment

| Tag | Field name | Content |
|------|---|---|
| 20 | Transaction Reference Number | 5566778899042235 |
| 25 | Account Identification | 90462312323 |
| 28C | Statement Number/Sequence Number | 123/1 |
| 60F | Opening Balance | C140326NOK8513000, |
| 61/1 | Value Date (YYMMDD) | 140326 |
| 61/2 | Entry Date (MMDD) | 0326 |
| 61/3 | Debit/Credit Mark | C |
| 61/4 | Funds Code | |
| 61/5 | Amount | 10000, |
| 61/6 | Transaction Type Identification Code | NGIR |
| 61/7 | Reference for the Account Owner | NONREF |
| 61/8 | Account Servicing Institution's Reference | //9999999994 |
| 61/9 | Supplementary Details | |
| 86 | Information to Account Owner | /REMI/INV4509 /ORDP/COMPANY A AS?OSLO?3201000000 |
| 62F | Closing Balance (Booked Funds) | C140326NOK8523000, |
| 64 | Closing Available Balance | C140326NOK8523000, |

File example

```
:20:5566778899042235
:25:90462312323
:28C:123/1
:60F:C140326NOK8513000,
:61:1403260326C10000,NGIRNONREF//9999999994
:86:/REMI/INV4509/ORDP/COMPANY A AS?OSLO?3201000000
:62F:C140326NOK8523000,
:64:C140326NOK8523000,
```

Description - Incoming local payment, electronic payment

| Tag | Field name | Content |
|------|---|--|
| 20 | Transaction Reference Number | 5566778899042235 |
| 25 | Account Identification | 90462312323 |
| 28C | Statement Number/Sequence Number | 123/1 |
| 60F | Opening Balance | C140326NOK8513000, |
| 61/1 | Value Date (YYMMDD) | 140326 |
| 61/2 | Entry Date (MMDD) | 0326 |
| 61/3 | Debit/Credit Mark | C |
| 61/4 | Funds Code | |
| 61/5 | Amount | 20000, |
| 61/6 | Transaction Type Identification Code | NLOC |
| 61/7 | Reference for the Account Owner | NONREF |
| 61/8 | Account Servicing Institution's Reference | /797999998 |
| 61/9 | Supplementary Details | 52247360000 |
| 86 | Information to Account Owner | /REMI/31208588?+7000,00?31208596?+8000,00? 31208632?+3000,00?31208621?+2000,00 /ORDP/COMPANY B AS?OSLO?18500500000 |
| 62F | Closing Balance (Booked Funds) | C140326NOK8533000, |
| 64 | Closing Available Balance | C140326NOK8533000, |

File example

```
:20:5566778899042235
:25:90462312323
:28C:123/1
:60F:C140326NOK8513000,
:61:1403260326C20000,NLOCNONREF//797999998
52247360000
:86:/REMI/31208588?+7000,00?31208596?+8000,00?31208632?+3000,00?31208
621?+2000,00/ORDP/COMPANY B AS?OSLO?18500500000
:62F: C140326NOK8533000,
:64:C140326NOK8533000,
```

Description – Incoming OCR payment (KID)

| Tag | Field name | Content |
|------|---|-------------------------|
| 20 | Transaction Reference Number | 5566778899042235 |
| 25 | Account Identification | 90462312323 |
| 28C | Statement Number/Sequence Number | 123/1 |
| 60F | Opening Balance | C140326NOK8513000, |
| 61/1 | Value Date (YYMMDD) | 140326 |
| 61/2 | Entry Date (MMDD) | 0326 |
| 61/3 | Debit/Credit Mark | C |
| 61/4 | Funds Code | |
| 61/5 | Amount | 1000, |
| 61/6 | Transaction Type Identification Code | NOCR |
| 61/7 | Reference for the Account Owner | NONREF |
| 61/8 | Account Servicing Institution's Reference | //090000000 |
| 61/9 | Supplementary Details | 01220106633 |
| 86 | Information to Account Owner | /REMI/05215332?+1000,00 |
| 62F | Closing Balance (Booked Funds) | C140326NOK8514000, |
| 64 | Closing Available Balance | C140326NOK8514000, |

File example

```

:20:5566778899042235
:25:90462312323
:28C:123/1
:60F:C140326NOK8513000,
:61:1403260326C1000,NOCRNONREF//090000000
01220106633
:86:/REMI/05215332?+1000,00
:62F:C140326NOK8514000,
:64:C140326NOK8514000,

```

Description – Incoming cross-border payment

| Tag | Field name | Content |
|------|---|--|
| 20 | Transaction Reference Number | 5566778899042235 |
| 25 | Account Identification | 90462312323 |
| 28C | Statement Number/Sequence Number | 123/1 |
| 60F | Opening Balance | C140326NOK8513000, |
| 61/1 | Value Date (YYMMDD) | 140326 |
| 61/2 | Entry Date (MMDD) | 0326 |
| 61/3 | Debit/Credit Mark | C |
| 61/4 | Funds Code | |
| 61/5 | Amount | 300000, |
| 61/6 | Transaction Type Identification Code | NCRO |
| 61/7 | Reference for the Account Owner | NONREF |
| 61/8 | Account Servicing Institution's Reference | //999999995 |
| 61/9 | Supplementary Details | 09050100453 |
| 86 | Information to Account Owner | /REMI/INVOICE NO 1478-99 /ORDP/ R & SONS?NEW YORK?84460331047 |
| 62F | Closing Balance (Booked Funds) | C140326NOK8813000, |
| 64 | Closing Available Balance | C140326NOK8813000, |

File example

```

:20:5566778899042235
:25:90462312323
:28C:123/1
:60F:C140326NOK8513000,
:61:1403260326C300000,NCRONONREF//999999995
09050100453
:86:/REMI/INVOICE NO 1478-99/ORDP/R & SONS?NEW YORK?84460331047
:62F:C140326NOK8813000,
:64:C140326NOK8813000,

```

Description - Outgoing local payment

| Tag | Field name | Content |
|------|---|---|
| 20 | Transaction Reference Number | 5566778899042235 |
| 25 | Account Identification | 90462312323 |
| 28C | Statement Number/Sequence Number | 123/ 1 |
| 60F | Opening Balance | C140326NOK8513000, |
| 61/1 | Value Date (YYMMDD) | 140326 |
| 61/2 | Entry Date (MMDD) | 0326 |
| 61/3 | Debit/Credit Mark | D |
| 61/4 | Funds Code | |
| 61/5 | Amount | 100000, |
| 61/6 | Transaction Type Identification Code | NLOC |
| 61/7 | Reference for the Account Owner | OWN REF 101 |
| 61/8 | Account Servicing Institution's Reference | //999999991 |
| 61/9 | Supplementary Details | 87912220000 |
| 86 | Information to Account Owner | /REMI/4563?+100000,00 /BENM/COMPANY Z AS?23123123000 |
| 62F | Closing Balance (Booked Funds) | C140326NOK8613000, |
| 64 | Closing Available Balance | C140326NOK8613000, |

File example

```
:20:5566778899042235
:25:90462312323
:28C:123/1
:60F:C140326NOK8513000,
:61:1403260326D100000,NLOCOWN REF 101//999999991
87917890000
:86:/REMI/4563?+1000000,00/BENM/COMPANY Z AS?23123123000
:62F:C140326NOK8613000,
:64:C140326NOK8613000,
```

Description - Outgoing cross-border payment

| Tag | Field name | Content |
|------|---|---|
| 20 | Transaction Reference Number | 5566778899042235 |
| 25 | Account Identification | 90462312323 |
| 28C | Statement Number/Sequence Number | 123/1 |
| 60F | Opening Balance | C140326NOK8513000, |
| 61/1 | Value Date (YYMMDD) | 140326 |
| 61/2 | Entry Date (MMDD) | 0326 |
| 61/3 | Debit/Credit Mark | D |
| 61/4 | Funds Code | |
| 61/5 | Amount | 8241,16 |
| 61/6 | Transaction Type Identification Code | NCRO |
| 61/7 | Reference for the Account Owner | OWN REF 104 |
| 61/8 | Account Servicing Institution's Reference | //088010399993 |
| 61/9 | Supplementary Details | 07050813000 |
| 86 | Information to Account Owner | /REMI/985474?+9200,00 /BENM/COMPANY TEST SWEDEN AB? SE6650000000052275033340 /CHGS/SHANOK40,00 /OCMT/SEK9200, /EXCH/89,143 /BENB/ESSESESS |
| 62F | Closing Balance (Booked Funds) | C140326NOK8504758,84 |
| 64 | Closing Available Balance | C140326NOK8504758,84 |

File example

```

:20:5566778899042235
:25:90462312323
:28C:123/1
:60F:C140326NOK8513000,
:61:1403260326D8241,16NCROOWN REF 104//088010399993
07050813000
:86:/REMI/985474?+9200,00/BENM/COMPANY TEST SWEDEN AB?SE6650000000052
275033340/CHGS/SHANOK40,00/OCMT/SEK9200,/EXCH/89,143/BENB/ESSESES
S
:62F:C140326NOK8504758,84
:64:C140326NOK8504758,84

```

4.4 Sweden

Description – Incoming local payment, bankgiro payment with invoice information

| Tag | Field name | Content |
|------|---|---|
| 20 | Transaction Reference Number | 5566778899042235 |
| 25 | Account Identification | 123123123 |
| 28C | Statement Number/Sequence Number | 123/1 |
| 60F | Opening Balance | C140326SEK500000, |
| 61/1 | Value Date (YYMMDD) | 140326 |
| 61/2 | Entry Date (MMDD) | 0326 |
| 61/3 | Debit/Credit Mark | C |
| 61/4 | Funds Code | |
| 61/5 | Amount | 5587,50 |
| 61/6 | Transaction Type Identification Code | NLOC |
| 61/7 | Reference for the Account Owner | 584108870001 |
| 61/8 | Account Servicing Institution's Reference | //6091 BGINB |
| 61/9 | Supplementary Details | |
| 86 | Information to Account Owner | /REMI/161326?+587,50?161306?+1500,00?161326?+1100,00? 161284?+750,50?161244?+749,50?161401?+900,00 /ORDP/MEKANISKA VERKSTADEN?STOCKHOLM /BENM/12345677 |
| 62F | Closing Balance (Booked Funds) | C140326SEK505587,5 |
| 64 | Closing Available Balance | C140326SEK505587,5 |

File example

```

:20:5566778899042235
:25:123123123
:28C:123/1
:60F:C140326SEK500000,
:61:1403260326C5587,5NLOC584108870001//6091 BGINB
:86:/REMI/161326?+587,50?161306?+1500,00?161326?+1100,00?161284?+750,
50?161244?+749,50?161401?+900,00/ORDP/MEKANISKA VERKSTADEN?STOCKH
OLM/BENM/12345677
:62F:C140326SEK505587,5
:64:C140326SEK505587,5

```

Description – Incoming local payment, bankgiro payment with OCR number

| Tag | Field name | Content |
|------|---|---|
| 20 | Transaction Reference Number | 5566778899042235 |
| 25 | Account Identification | 123123123 |
| 28C | Statement Number/Sequence Number | 123/1 |
| 60F | Opening Balance | C140326SEK500000, |
| 61/1 | Value Date (YYMMDD) | 140326 |
| 61/2 | Entry Date (MMDD) | 0326 |
| 61/3 | Debit/Credit Mark | C |
| 61/4 | Funds Code | |
| 61/5 | Amount | 10000, |
| 61/6 | Transaction Type Identification Code | NLOC |
| 61/7 | Reference for the Account Owner | 584108870002 |
| 61/8 | Account Servicing Institution's Reference | //6091 BGINB |
| 61/9 | Supplementary Details | |
| 86 | Information to Account Owner | /REMI/100586875 /ORDP/FORETAGET AB?STOCKHOLM /BENM/12345677 |
| 62F | Closing Balance (Booked Funds) | C140326SEK510000, |
| 64 | Closing Available Balance | C140326SEK510000, |

File example

```

:20:5566778899042235
:25:123123123
:28C:123/1
:60F:C140326SEK500000,
:61:1403260326C10000,NLOC584108870002//6091 BGINB
:86:/REMI/100586875/ORDP/FORETAGET AB?STOCKHOLM/BENM/12345677
:62F:C140326SEK510000,
:64:C140326SEK510000,

```

Description – Incoming cross-border payment

| Tag | Field name | Content |
|------|---|--|
| 20 | Transaction Reference Number | 5566778899042235 |
| 25 | Account Identification | 123123123 |
| 28C | Statement Number/Sequence Number | 123/1 |
| 60F | Opening Balance | C140326SEK500000, |
| 61/1 | Value Date (YYMMDD) | 140326 |
| 61/2 | Entry Date (MMDD) | 0326 |
| 61/3 | Debit/Credit Mark | C |
| 61/4 | Funds Code | |
| 61/5 | Amount | 19940, |
| 61/6 | Transaction Type Identification Code | NCRO |
| 61/7 | Reference for the Account Owner | 12345678 |
| 61/8 | Account Servicing Institution's Reference | //60687ABOL |
| 61/9 | Supplementary Details | |
| 86 | Information to Account Owner | /REMI/1122334 /ORDP/COMPANY UK LTD /BENM/TESTCOMPANY SWEDEN AB /CHGS/SEK60 /OCMT/GBP2000, /EXCH/10, /ORDB/HANDGB22 |
| 62F | Closing Balance (Booked Funds) | C140326SEK519940, |
| 64 | Closing Available Balance | C140326SEK519940, |

File example

```
:20:5566778899042235
:25:123123123
:28C:123/1
:60F:C140326SEK500000,
:61:1403260326C19940,NCRO12345678//60687ABOL
:86:/REMI/1122334/ORDP/COMPANY UK LTD/BENM/TESTCOMPANY SWEDEN AB
/CHGS/SEK60/OCMT/GBP2000/EXCH/10,/ORDB/HANDGB22
:62F:C140326SEK519940,
:64:C140326SEK519940,
```

Description - Outgoing local payment

| Tag | Field name | Content |
|------|---|---|
| 20 | Transaction Reference Number | 5566778899042235 |
| 25 | Account Identification | 123123123 |
| 28C | Statement Number/Sequence Number | 123/1 |
| 60F | Opening Balance | C140326SEK500000, |
| 61/1 | Value Date (YYMMDD) | 140326 |
| 61/2 | Entry Date (MMDD) | 0326 |
| 61/3 | Debit/Credit Mark | D |
| 61/4 | Funds Code | |
| 61/5 | Amount | 10000, |
| 61/6 | Transaction Type Identification Code | NLOC |
| 61/7 | Reference for the Account Owner | OWN REF 211 |
| 61/8 | Account Servicing Institution's Reference | //6001 FIL-E1 |
| 61/9 | Supplementary Details | BG22227777 |
| 86 | Information to Account Owner | /REMI/3314155 3314156?3314177 3314182 /BENM TESTCOMPANY SWEDEN AB?12345678 |
| 62F | Closing Balance (Booked Funds) | C140326SEK490000, |
| 64 | Closing Available Balance | C140326SEK490000, |

File example

```
:20:5566778899042235
:25:123123123
:28C:123/1
:60F:C140326SEK500000,
:61:1403260326D10000,NLOCOWN REF 211//6001 FIL-E1
:86:/REMI/3314155 3314156?3314177 3314182/BENM/TESTCOMPANY SWEDEN AB?
12345678
:62F:C140326SEK490000,
:64:C140326SEK490000,
```

Description - Outgoing cross-border payment

| Tag | Field name | Content |
|------|---|---|
| 20 | Transaction Reference Number | 5566778899042235 |
| 25 | Account Identification | 123123123 |
| 28C | Statement Number/Sequence Number | 123/1 |
| 60F | Opening Balance | C140326SEK500000, |
| 61/1 | Value Date (YYMMDD) | 140326 |
| 61/2 | Entry Date (MMDD) | 0326 |
| 61/3 | Debit/Credit Mark | D |
| 61/4 | Funds Code | |
| 61/5 | Amount | 19900, |
| 61/6 | Transaction Type Identification Code | NCRO |
| 61/7 | Reference for the Account Owner | OWN REF 401 |
| 61/8 | Account Servicing Institution's Reference | //60010UTLB |
| 61/9 | Supplementary Details | |
| 86 | Information to Account Owner | /REMI/1234567 /BENM/FACTORY A/S NORGE?NO61976002112345 /ORDP/ TESTCOMPANY SWEDEN AB /CHGS/SHASEK100 /OCMT/SEK19800, /BENB/DABANO22 |
| 62F | Closing Balance (Booked Funds) | C140326SEK480100, |
| 64 | Closing Available Balance | C140326SEK480100, |

File example

```

:20:5566778899042235
:25:123123123
:28C:123/1
:60F:C140326SEK500000,
:61:1403260326D19900,NCROOWN REF 401//60010UTLB
:86:/REMI/1234567/BENM/FACTORY A/S NORGE?NO61976002112345/ORDP/TESTCOMPANY
SWEDEN AB/CHGS/SHASEK100/OCMT/SEK19800,/BENB/DABANO22
:62F:C140326SEK480100,
:64:C140326SEK480100,

```

Description – Incoming Swish payment

| Tag | Field name | Content |
|------|---|--|
| 20 | Transaction Reference Number | 5566778899042235 |
| 25 | Account Identification | 123123123 |
| 28C | Statement Number/Sequence Number | 123/1 |
| 60F | Opening Balance | C151006SEK500000, |
| 61/1 | Value Date (YYMMDD) | 151006 |
| 61/2 | Entry Date (MMDD) | 1006 |
| 61/3 | Debit/Credit Mark | C |
| 61/4 | Funds Code | |
| 61/5 | Amount | 100, |
| 61/6 | Transaction Type Identification Code | NSWH |
| 61/7 | Reference for the Account Owner | SENDERS NAME |
| 61/8 | Account Servicing Institution's Reference | //BGC1234567890001 |
| 61/9 | Supplementary Details | ORDER ID IF PRESENT |
| 86 | Information to Account Owner | /REMI/Order ID max 35 characters?Message which can be up to 50 characters /ORDP/+46709876543 SENDERS NAME /BENM/1234567899 |
| 62F | Closing Balance (Booked Funds) | C151006SEK500100, |
| 64 | Closing Available Balance | C151006SEK500100, |

File example

```

ä4 :
:20:5566778899042235
:25:123123123
:28C:123/1
:60F:C151006SEK500000,
:61:1510061006C100,NSWHSENDERS NAME//BGC1234567890001
ORDER ID IF PRESENT
:86:/REMI/Order ID MAX 35 CHARACTERS?MESSAGE WHICH CAN BE UP TO 50CHA
RACTERS/ORDP/+46709876543 SENDERS NAME/BENM/1234567899
:62F:C151006SEK500100,
:64:C151006SEK500100,
-ä

```

4.5 The Netherlands

Description - Incoming local payment with structured reference

| Tag | Field name | Content |
|------|---|---|
| 20 | Transaction Reference Number | 5566778899042235 |
| 25 | Account Identification | 0718776777 |
| 28C | Statement Number/Sequence Number | 123/1 |
| 60F | Opening Balance | C140326EUR400000, |
| 61/1 | Value Date (YYMMDD) | 140326 |
| 61/2 | Entry Date (MMDD) | 0326 |
| 61/3 | Debit/Credit Mark | C |
| 61/4 | Funds Code | |
| 61/5 | Amount | 112,5 |
| 61/6 | Transaction Type Identification Code | NTRF |
| 61/7 | Reference for the Account Owner | 005009 |
| 61/8 | Account Servicing Institution's Reference | //G007090 |
| 61/9 | Supplementary Details | 000493350000 |
| 86 | Information to Account Owner | /ORDP/NL COMPANY /IBAN/NL123456789 /REMI/SCOR/ISO/987654321 /EREF/ABC123 /TRTP/Incoming SEPA structured |
| 62F | Closing Balance (Booked Funds) | C140326EUR400112,5 |
| 64 | Closing Available Balance | C140326EUR400112,5 |

File example

```

:20:5566778899042235
:25:0718776777
:28C:123/1
:60F:C140326EUR400000,
:61:1403260326C112,5NTRF005009//G007090
:86:/ORDP/NL COMPANY/IBAN/NL123456789
/REMI/SCOR/ISO/987654321
/EREF/ABC123
/TRTP/Incoming SEPA Structured
:62F:C140326SEK400112,5
:64:C140326SEK400112,5

```

Description – Incoming cross-border payment

| Tag | Field name | Content |
|------|---|---|
| 20 | Transaction Reference Number | 5566778899042235 |
| 25 | Account Identification | 0718776777 |
| 28C | Statement Number/Sequence Number | 123/1 |
| 60F | Opening Balance | C140326EUR400000, |
| 61/1 | Value Date (YYMMDD) | 140327 |
| 61/2 | Entry Date (MMDD) | 0326 |
| 61/3 | Debit/Credit Mark | C |
| 61/4 | Funds Code | |
| 61/5 | Amount | 3847,67 |
| 61/6 | Transaction Type Identification Code | NTRF |
| 61/7 | Reference for the Account Owner | 009005 |
| 61/8 | Account Servicing Institution's Reference | //G007003 |
| 61/9 | Supplementary Details | 070116655544000A |
| 86 | Information to Account Owner | /ORDP/ GB COMPANY LTD 1234 GW LONDON/IBAN/1000001098/ORDB/HANDGB2L /REMI/ INVOICES 789508, 789523 /TRTP/Cross border Incoming Transfer /CHGS/EUR29,37//OCMT/GBP30107,38//EXCH/0,912345/ |
| 62F | Closing Balance (Booked Funds) | C140326EUR403847,67 |
| 64 | Closing Available Balance | C140326EUR400000, |

File example

```

:20:5566778899042235
:25:0718776777
:28C:123/1
:60F:C140326EUR400000,
:61:1403270326C3847,67NTRF009005//G007003
:86:/ORDP/GB COMPANY LTD 1234 GW LONDON/IBAN/1000001098/ORDB/HANDGB2L
/REMI/INVOICES 789508, 789523
/TRTP/Cross border Incoming Transfer
/CHGS/EUR29,37//OCMT/GBP30107,38//EXCH/0,912345/
:62F:C140326SEK403847,67
:64:C140326SEK400000,

```

Description - Outgoing local payment

| Tag | Field name | Content |
|------|---|--|
| 20 | Transaction Reference Number | 5566778899042235 |
| 25 | Account Identification | 0718776777 |
| 28C | Statement Number/Sequence Number | 123/1 |
| 60F | Opening Balance | C140326EUR400000, |
| 61/1 | Value Date (YYMMDD) | 140326 |
| 61/2 | Entry Date (MMDD) | 0326 |
| 61/3 | Debit/Credit Mark | D |
| 61/4 | Funds Code | |
| 61/5 | Amount | 30476,82 |
| 61/6 | Transaction Type Identification Code | NLOC |
| 61/7 | Reference for the Account Owner | OWN REF 547 |
| 61/8 | Account Servicing Institution's Reference | //G007077 |
| 61/9 | Supplementary Details | IZ/MCI-G/0153079999 |
| 86 | Information to Account Owner | /REMI/410655555 /BENM/TESTCUSTOMER ROTTERDAM BV?353062222 /EREF/E2E 123456 |
| 62F | Closing Balance (Booked Funds) | C140326EUR369523,18 |
| 64 | Closing Available Balance | C140326EUR369523,18 |

File example

```

:20:5566778899042235
:25:0718776777
:28C:123/1
:60F:C140326EUR400000,
:61:1403270326D30476,82NLOCOWN REF 547//G007077
IZ/MCI-G/0153079999
:86:/REMI/410655555/BENM/TESTCUSTOMER ROTTERDAM BV?353062222
/EREF/E2E 123456
:62F:C140326SEK369523,18
:64:C140326SEK369523,18

```

Description - Outgoing cross-border payment

| Tag | Field name | Content |
|------|---|--|
| 20 | Transaction Reference Number | 5566778899042235 |
| 25 | Account Identification | 0718776777 |
| 28C | Statement Number/Sequence Number | 123/1 |
| 60F | Opening Balance | C140326EUR400000, |
| 61/1 | Value Date (YYMMDD) | 140326 |
| 61/2 | Entry Date (MMDD) | 0326 |
| 61/3 | Debit/Credit Mark | D |
| 61/4 | Funds Code | |
| 61/5 | Amount | 9480,24 |
| 61/6 | Transaction Type Identification Code | NCRO |
| 61/7 | Reference for the Account Owner | OWN REF 566 |
| 61/8 | Account Servicing Institution's Reference | //G007080 |
| 61/9 | Supplementary Details | BUTI110000008307 |
| 86 | Information to Account Owner | /REMI/410655560/BENM/TESTCUSTOMER GMBH HAMBURG? DE65020000000169333333 /CHGS/SHA /OCMT/EUR9480,24 /BENB/DEUTDEHH |
| 62F | Closing Balance (Booked Funds) | C140326EUR390519,76 |
| 64 | Closing Available Balance | C140326EUR390519,76 |

File example

```
:20:5566778899042235
:25:0718776777
:28C:123/1
:60F:C140326EUR400000,
:61:1403270326D9480,24NCROOWN REF 566//G007080
BUTI110000008307
:86:/REMI/410655560/BENM/TESTCUSTOMER GMBH HAMBURG?DE650200000001693
333333/CHGS/SHA/OCMT/EUR9480,24/BENB/DEUTDEHH
:62F:C140326SEK390519,76
:64:C140326SEK390519,76
```