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# Swift MT940 & MT942

REPORTING FORMATS INSIDEBUSINESS PAYMENTS

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# 1 Introduction

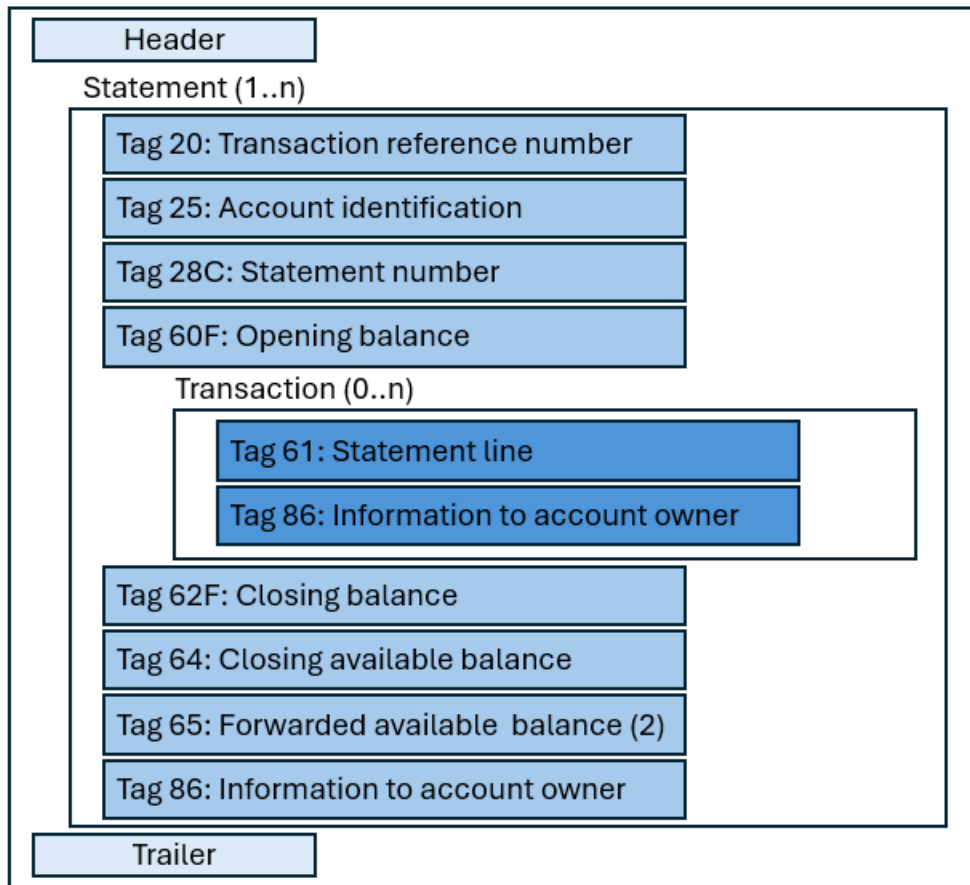
This usage guideline describes the reporting formats Swift MT940 (end of day) and Swift MT942 (intraday) that can be downloaded from InsideBusiness payments.

## 1.1 General info about the MT940 and MT942 formats

- Swift MT940 and Swift MT942 are standard Swift (Society for Worldwide Interbank Financial Telecommunication) messages for electronic banking statements.
- Supported character set is Swift level B.  
a b c d e f g h i j k l m n o p q r s t u v w x y z  
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z  
0 1 2 3 4 5 6 7 8 9  
/ - ? ( ) . , + ' : CR (Carriage Return) LF (Line Feed) and a Space
- The various transaction codifications supported by ING in the End of Day and Intra Day statement can be found in a separate document: Codification Annex ING Format Descriptions Structured MT940 & MT942, Camt.052 & Camt.053 & Camt.054. This document can be found on the “Getting started with InsideBusiness payments” internet page that can be reached by clicking the question mark button in InsideBusiness payments.
- In case a download contains multiple statements, these are divided by a Dollar sign (\$).
- Swift MT940 and Swift MT942 are structured formats, meaning the data in tag 86 is presented in a structured form if possible.

## 2 Format Layout MT940

Structure of a Swift MT940 file:



### Header

The header consists of two blocks of information enclosed by {}:  
 {1: <Export info>}{2: <Import info>}  
 The optional block 3 is not supported by InsideBusiness payments.

### Statement [1..n]

Statement data is contained in block 4 of the file {4: <statement data> -}

### Opening tags

Tag	Description	Rules
:20:	Transaction reference number	M 16 a  Example: :20:P10345244441
:25:	Identification of account in reporting	M 35 a  Example: :25:NL41INGB0751121886EUR
:28C:	Statement number	M 5 n  Example: :28C:28
:60F:	Opening balance	Example: :60F:C250210EUR1799,55
	Subfield 1 Credit (C)/Debit(D) mark	M 1 a  Example: C

Tag	Description	Rules
Subfield 2	Balance date (YYMMDD)	M 6 n  Example: 250210
Subfield 3	Currency	M 3 a  ISO Currency code  Example: EUR
Subfield 4	Amount	M 15 d  With comma as decimal separator.  Example: 1799,55
Transaction(s) [0..n]		
Tag	Description	Rules
:61:	Statement line	Tag61 consists of maximum 9 different subfields. Subfield 4, Funds code, is not supported by ING. So after Subfield 3 comes Subfield 5.  Example: :61:2502100210C1799,55NTRFEREF//A BCDE99999 /TRCD/00100/
Subfield 1	Value date (YYMMDD)	M 6 n  Example: 250210
Subfield 2	Entry date	O 4 n  Example 0210
Subfield 3	Credit (C)/Reversal Credit (RC)/ Debit(D)/Reversal debit (RD) mark	M 2 a  Example: C
Subfield 5	Amount	M 15 d  With comma as decimal separator in case currency supports decimals. Example: 1799,55 for amount in EURO
Subfield 6	Transaction code	M 4 a  N, followed by code  Example NTRF

Tag	Description	Rules
Subfield 7	Reference for account owner	<p>M 16 a</p> <p>Indicates the type of reference provided in tag 86:</p> <p>CREF Client reference            EREF End to End ID            PREF Payment Information ID            IREF Instruction ID            NONREF No reference provided</p> <p>Example:            EREF</p>
Subfield 8	Bank reference	<p>M 16 a</p> <p>Reference provided by the bank, preceded by “//”</p> <p>Example: //ABCDE99999</p>
Subfield 9	Supplementary details	<p>O 34 a</p> <p>Can contain            /TRCD/&lt;Transaction codification&gt;/            /OCMT/&lt;ISO currency code + original amount of transaction&gt;/</p> <p>The last one is only reported in case the reported amount in Tag61, subfield 5 deviates from the original amount.</p> <p>If reported this subfield always starts on a new line.</p> <p>Example:            /TRCD/00100/</p>
:86:	Information to account owner	<p>O 65 a (max 6 lines)</p> <p>The content of TAG 86 is structured with code words: /&lt;code word&gt;/&lt;value&gt;/</p> <p>Example:            :86:/IREF/MAIN100//CNTP/NL41INGB0751121812/INGBNL2AXXX/BIERVERBOND N.V.//REMI/USTD//2510000/</p>
/RTRN/	Return reason	<p>O 4 a</p> <p>See ISO return reason codes for possible values</p>
/CREF/	Client reference	O 35 a
/EREF/	End to End ID	O 35 a
/PREF/	Payment information ID	O 35 a
		Contains the batch ID

/IREF/	Instruction ID	O 35 a
/MARF/	Mandate reference	O 35 a  Mandate reference in case of SEPA direct debit
/CSID/	Creditor reference	O 35 a  Creditor ID in case of SEPA direct debit
/CNTP/	Counterparty ID	O 131 a  Value contains: <Account number 35 a>/<BIC 11 a>/<Name 50 a>/<City 35 a>
/REMI/	Remittance information	O 255 a  Value contains: <Code>/<Issuer/Remittance info>  Example Dutch structured: /REMI/STRD/CUR/<payment reference>/  Example ISO structured: /REMI/STRD/ISO/<reference>/  Example unstructured: /REMI/USTD//<Remittance info>/
/PURP/	Purpose code	O 4 a  Example: /PURP/PENS/
/ULTC/	Ultimate creditor	O 105 a  Value contains: <name 70 a>/<ID 35 a>  Example: /ULTC/Jansen/10454/
/ULTD/	Ultimate debtor	O 105 a  Value contains: <name 70 a>/<ID 35 a>  Example: /ULTD/Johnson/18888/
/EXCH/	Exchange rate	O 12 d  Example: /EXCH/391,14/
/CHGS/	Charges	O 15 d  Value contains: <ISO Currency code><Charges amount>  Example: /CHGS/USD10,38/

Closing tags		
Tag	Description	Rules
:62F:	Closing balance	Book balance on book date.  Example: :62F:C250210EUR1799,55
	Subfield 1 Credit (C)/Debit(D) mark	M 1 a  Example: C
	Subfield 2 Book date (YYMMDD)	M 6 n  Example: 250210
	Subfield 3 Currency	M 3 a  ISO Currency code  Example: EUR
	Subfield 4 Amount	M 15 d  With comma as decimal separator.  Example: 1799,55
:64:	Closing available balance	Value balance on value date  Example: :64:C250210EUR1799,55
	Subfield 1 Credit (C)/Debit(D) mark	M 1 a  Example: C
	Subfield 2 Value date (YYMMDD)	M 6 n  Example: 250210
	Subfield 3 Currency	M 3 a  ISO Currency code  Example: EUR
	Subfield 4 Amount	M 15 d  With comma as decimal separator.  Example: 1799,55



Tag	Description	Rules
:65:	Forwarded available balance	Future value balance on date  Example: :65:C250211EUR1899,55 C250212EUR1999,23
Subfield 1	Credit (C)/Debit(D) mark	M 1 a  Example: C
Subfield 2	Value date (YMMDD)	M 6 n  Example: 250210
Subfield 3	Currency	M 3 a  ISO Currency code  Example: EUR
Subfield 4	Amount	M 15 d  With comma as decimal separator.  Example: 1799,55
:86:	Closing tag 86, information to account owner	M 65 a  The content of TAG 86 is structured with code words: /NAME/<account owner>//BIC/<account BIC>//SUM/<Number of debit transactions>/<Number of credit transaction>/<Total of debit amounts>/<Total of credit amounts>/  Example: :86:/NAME/Verriet//BIC/INGBNL2AXX X//SUM/0/1/1977,55/0/

### Abbreviations in the table

M = Mandatory

O = Optional

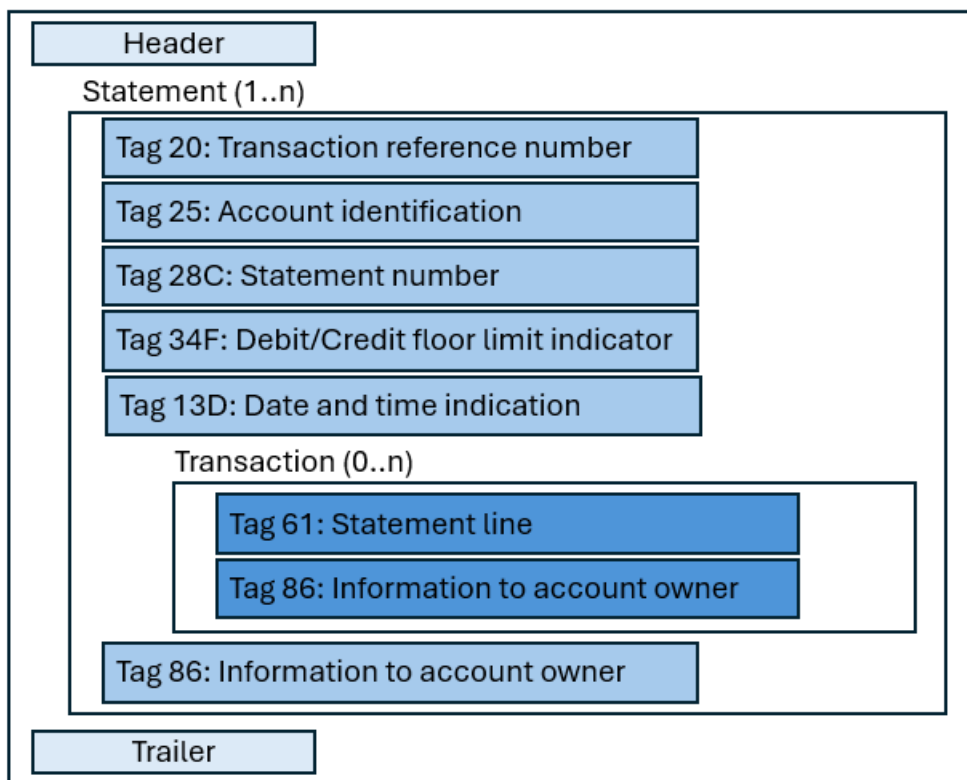
a = Alphanumeric (a-z, A-Z, 0-9, /-+)

n = Numerical 0-9

d = Numerical with comma decimal separator

## 2 Format Layout MT942

Structure of a Swift MT942 file:



### Header

The header consists of two blocks of information enclosed by {}:  
 {1: <Export info>}{2: <Import info>  
 The optional block 3 is not supported by InsideBusiness payments.

### Statement [1..n]

Statement data is contained in block 4 of the file {4: <statement data>}

### Opening tags

Tag	Description	Rules
:20:	Transaction reference number	M 16 a  Example: :20:P10345244441
:25:	Identification of account in reporting	M 35 a  Example: :25:NL41INGB0751121886EUR
:28C:	Statement number, Sequence number	M 11 n  Always filled with 1/1
:34F:	Debit/Credit floor limit indicator	M 18 a  Shows the currency code plus the minimum reported amount  Example: :34F:EUR0,00

Tag	Description	Rules
:13D:	Date and time indication	Shows the date and time the report was created. InsideBusiness Payments always reports time as 1200+0100  Example: :13D:2502101200+0100
	Date	M 6 a  YYMMDD  Example: 250210
	Time	M 4 n  HHMM  Example: 1200
	Offset against UTC	M 1 a  Plus or Minus symbol  Example: +
	Offset	M 4 n  HHMM  Offset against UTC.  Example: 0100
Transaction(s) [0..n]		
Tag	Description	Rules
:61:	Statement line	Tag61 consists of maximum 9 different subfields. Subfield 4, Funds code, is not supported by ING. So after Subfield 3 comes Subfield 5.  Example: :61:2502100210C1799,55NTRFEREF//A BCDE99999 /TRCD/00100/
	Subfield 1 Value date (YYMMDD)	M 6 n  Example: 250210
	Subfield 2 Entry date	O 4 n  Example 0210
	Subfield 3 Credit (C)/Reversal Credit (RC)/ Debit(D)/Reversal debit (RD) mark	M 2 a  Example: C
	Subfield 5 Amount	M 15 d  With comma as decimal separator in case currency supports decimals. Example: 1799,55

Tag	Description	Rules
Subfield 6	Transaction code	<p>M 4 a</p> <p>N, followed by code</p> <p>Example NTRF</p>
Subfield 7	Reference for account owner	<p>M 16 a</p> <p>Indicates the type of reference provided in tag 86:</p> <p>CREF Client reference  EREF End to End ID  PREF Payment Information ID  IREF Instruction ID  NONREF No reference provided</p> <p>Example:  EREF</p>
Subfield 8	Bank reference	<p>M 16 a</p> <p>Reference provided by the bank, preceded by “//”</p> <p>Example: //ABCDE99999</p>
Subfield 9	Supplementary details	<p>O 34 a</p> <p>Can contain  /TRCD/&lt;Transaction codification&gt;/  /OCMT/&lt;ISO currency code + original amount of transaction&gt;/</p> <p>The last one is only reported in case the reported amount in Tag61, subfield 5 deviates from the original amount.</p> <p>If reported this subfield always starts on a new line.</p> <p>Example:  /TRCD/00100/</p>

Tag	Description	Rules
:86:	Information to account owner	O 65 a (max 6 lines)  The content of TAG 86 is structured with code words: /<code word>/<value>/  Example: :86:/IREF/MAIN100//CNTP/NL41INGB0751121812/INGBNL2AXXX/BIERVERBOND N.V.//REMI/USTD//2510000/
/RTRN/	Return reason	O 4 a  See ISO return reason codes for possible values
/CREF/	Client reference	O 35 a
/EREF/	End to End ID	O 35 a
/PREF/	Payment information ID	O 35 a  Contains the batch ID
/IREF/	Instruction ID	O 35 a
/MARF/	Mandate reference	O 35 a  Mandate reference in case of SEPA direct debit
/CSID/	Creditor reference	O 35 a  Creditor ID in case of SEPA direct debit
/CNTP/	Counterparty ID	O 131 a  Value contains: <Account number 35 a>/<BIC 11 a>/<Name 50 a>/<City 35 a>
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/EXCH/	Exchange rate	O 12 d  Example: /EXCH/391,14/
/CHGS/	Charges	O 15 d  Value contains: <ISO Currency code><Charges amount>  Example: /CHGS/USD10,38/
Closing tags		
Tag	Description	Rules
:86:	Closing tag 86, information to account owner	M 65 a  The content of TAG 86 is structured with code words: /NAME/<account owner>//BIC/<account BIC>//SUM/<Number of debit transactions>/<Number of credit transaction>/<Total of debit amounts>/Total of credit amounts>/  Example: :86:/NAME/Verriet//BIC/INGBNL2AXX X//SUM/0/1/1977,55/0/

### Abbreviations in the table

M = Mandatory

O = Optional

a = Alphanumeric (a-z, A-Z, 0-9, /-+)

n = Numerical 0-9

d = Numerical with comma as decimal separator

## 4 Examples

### MT940

```
{1:F01INGBROBUBXXX0000000000}{2:I940INGBNL2AXXXN}{4:
:20:P250204007932348
:25:RO21INGB0001254875148910RON
:28C:28
:60F:C250203RON1823342,87
:61:2502040204D100,00NCHGEREF//02044378643702
/TRCD/09004/
:86:/EREF/WBC1815000//IREF/999900253219795//REMI/USTD//Demo credit rating/
:61:2502040204D11776,00NTRFIREF//02044379506441
/TRCD/00300/
:86:/IREF/846299123//CNTP/RO64RZBR0000075214917550//BUPA SORTREP ICONIC///REMI/USTD//2025 February
Payment/
:61:2502040204D473,79NTRFIREF//02044379506442
/TRCD/00300/
:86:/IREF/846299125//CNTP/RO34BTRLRONCRT0000052301//FEEL FREE DOT COM///REMI/USTD//INVOICE nr. 15833/
01.02.2025/
:61:2502040204D12565,00NTRFIREF//02044379506468
/TRCD/00308/
:86:/IREF/846299129//CNTP/RO08INGB000000008062728//VEROLME FRANTICS//
/REMI/USTD//2025 February Payment/
:61:2502040204D5794,00NTRFIREF//02044379506469
/TRCD/00308/
:86:/IREF/846299138//CNTP/RO41INGB000000008626480//HERTOGH B.V.///R
EMI/USTD//2025 February Payment/
:61:2502040204D11791,00NTRFIREF//02044379506470
/TRCD/00300/
:86:/IREF/846299135//CNTP/RO34RNCB0300000005910001//MOHERTA X///
REMI/USTD//2025 February Payment/
:61:2502040204D947,00NTRFIREF//02044379506471
/TRCD/00300/
:86:/IREF/846299131//CNTP/RO59RNCB072000008720001//SARA LEEDS THE WAY///REMI/USTD//2025 February
Payment/
:61:2502040204D4984,65NTRFIREF//02044379506472
/TRCD/00308/
:86:/IREF/846299133//CNTP/RO24INGB000000000288910//LINGUISTIC EXECUTIVES SRL///REMI/USTD//CVF
5144706/29.01.2025/
:61:2502040204D5786,00NTRFIREF//02044379506473
/TRCD/00300/
:86:/IREF/846299139//CNTP/RO90BTRLRONCRT00000000601//WJ MILLER/
//REMI/USTD//2025 February Payment/
:61:2502040204D5600,00NTRFIREF//02044379506474
/TRCD/00300/
:62F:C250204RON1265643,63
:64:C250204RON1265643,63
:65:C250205RON1265643,63
:65:C250206RON1265643,63
:86:/NAME/BLUE BAY ENTERPRISES//BIC/INGBROBU//SUM/113/0/557
699,24/0,00/
-}
```

## MT942

```
{1:F01INGBNL2AAXXX0000000000}{2:I942INGBNL2AXXXN}{4:  
:20:ING  
:25:NL41INGB0751121886EUR  
:28C:1/1  
:34F:EURO,00  
:13D:  
:61:2502100210D96760,11NTRFPREF//50410100036537  
/TRCD/00200/  
:86:/PREF/2502065NL41INGB08186677744022025//REMI/USTD//TOTAAL 21 VZ/  
:61:2502100210C1761,76NTRFEREF//50410800117403  
/TRCD/00100/  
:86:/EREF/250210160028180//CNTP/NL04BNGH0256432194/BNGHNL2G/GEMEENTE  
MAASEIK///REMI/USTD//2000012612-84413/  
:86:/NAME/Demo customer//BIC/INGBNL2A//SUM/1  
/1/96760,11/1761,76/  
-}
```



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