

INSIDEBUSINESS PAYMENTS SLOVAK REPUBLIC ANNEX

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FILE FORMATS AND VALIDATIONS

[SLOVAK REPUBLIC]

Validation of fields

In the definition of format of each message, fields are used as described in the SWIFT User Handbook.

Field content may be composed of one or several subfields. Length and content is defined for each field. In order to specify length of different fields the following agenda is used:

Restrictions on Length		Types of Characters Allowed	
nn	Maximum length (minimum is 1)	n	Numeric digits [0..9] only
nn-nn	Minimum and maximum length	a	Alphabetic letters only [A-Z]
nn!	Fixed length	c	Alphabetic letters [A..Z] and digits [0..9]
nn*nn	Maximum number of lines times maximum line length	x	Any character of the following set of characters: [A..Z], [a..z],[A..я], [a..я], [0..9] space and special characters: ? : / () + - . ,
		d	Decimals

For example:

2n	= up to 2 digits
3!a	= always 3 letters
4*35x	= up to 4 lines of up to 35 characters each
2-4d	= at least 2 and up to 4 decimal digits

All fields in uploaded files are validated against their presence as well. The status of fields is shown below:

Status	Meaning
M	Mandatory
O	Optional

International Payments

MT100 File Format

File header

No	M/O	Field Code	Name of subfield	Format	Validation
1	O	:01:	Customer Reference	16x	Not Validated
2	M	:02:	Total Amount	18d	Validated the total amount of all payments, independently of kind and currency. If case of difference the file will be rejected.
3	M	:03:	Total Count	5n	Validated the total count. If case of difference - the file will be rejected
4	M	:04:	Ordering Party virtual SWIFT	11n	Constant value 73000000
5	M	:05:	Ordering Party Name	4*35x	
6	M	:06:	User number	8a	fixed content e.g. 00000001
7	M	:07:	File Name	35a	Not validated

Transaction

No	M/O	Field Code	Name of subfield	Format	Validation
1	M	:20:	Sender's reference	16x	Not validated
2	M	:32A:	Value Date/Currency/Amount	6!nCCY15d	Valid date in format - YYYYMMDD. Can be in range minus 30 plus 60 days. Valid currency ISO code. Amount - Digits and comma or dot after the whole part.
3	M	:50:	Ordering party	4*35x	Ordering party name, street and city.
3	M	:52A:	Ordering Institution		
			/D/Ordering Account	10n	Mandatory begin with «/D/». Valid ING Bank account 90000XXXXX
			Virtual ordering party SWIFT code	8!n	73000000
4	M	:57x:	When x=A or x=D Presence of one of the fields :57A: or :57D: is mandatory. Filled :57A: takes precedence in case both are present!		
		:57A:	Beneficiary Institution		
			SWIFT code of beneficiary bank	11x	Valid SWIFT code.

No	M/O	Field Code	Name of subfield	Format	Validation
		:57D:	Beneficiary`s Bank		
			<i>Bank name</i>	35x	Mandatory
			<i>Bank addresss</i>	35x	Mandatory
			<i>Bank city</i>	35x	Mandatory
			<i>Bank country ISO code</i>	2!a	Optional. If present, validated against ISO table of country codes
5	M	:59:	Beneficiary Customer		
			<i>Account of Beneficiary</i>	35x	Mandatory. Begins with «/». Valid account. If IBAN is present, validated against modulo 97 algorithym
			<i>Name of the Beneficiary</i>	35x	Mandatory
			<i>Address</i>	35x	Mandatory
			<i>City</i>	35x	Mandatory.
			<i>Beneficiary country ISO code</i>	2!a	Optional. If present, validated against ISO table of country codes
6	M	:70:	Remittance Information	Max 4*35x	In case of presence of flag URGENT/NOSTP/RTGS on the capture screen, codewords URGENT/NOSTP/RTGS will be filled at the beginning of this field!
7	M	:71A:	Details of Charges	3!a	Valid value : OUR, SHA, BEN
8	O	:72:	Payment title code	3!n	Validated against table of payment title codes.

Single credit transfer format MT103

Files for upload in MT103 file format are text files in Windows-1250 encoding.

Header

No	M/O	Code	Name of field	Format	Validation
1	O	:01:	Reference	-	Reference
2	M	:02:	Total Amount	Number{1,17}	Validated the total amount of all payments. Total amount is independent of type and currency. If case of difference - the file will be rejected
3	M	:03:	Number of Orders	Number{1,5}	Validated the total count If case of difference - the file will be rejected
4	O	:04:	Ordering Party SWIFT	-	Not used
5	O	:05:	Ordering Party Name	-	Not used
6	O	:06:	Ordering User	-	Not used
7	O	:07:	File Name	-	Not used

Transaction

No	M/O	Code	Name of field	Format	Validation
1	O	:20:	Sender's reference	16x	Optional
2	M	:23B:	Bank operation code	FCY	[FCY]
2	M	:32A:	DateCCYAmount {+60 -30days}	6!n3!a15d	Value Date in range [+60 days - 30 days] [Currency of the transfer] Amount [0-9.,]Comma or dot accepted as decimal point
3	O	:50K:	Ordering Customer		not used
4	M	:52A:	Ordering Bank		
			<i>/D/Ordering Account</i>	10n	Mandatory begin with «/D/» Valid account validated if an ING Bank account 90000XXXXX
			<i>Ordering bank SWIFT code</i>	8!n	73000000
5	M	:57A:	Beneficiary bank		
			<i>Beneficiary bank SWIFT code</i>	11x	Mandatory

No	M/O	Code	Name of field	Format	Validation
6	M	:57D:	Beneficiary Bank - If :57A: filled, then :57D: is optional		
			Beneficiary Bank Line 1	35x	Mandatory
			Beneficiary Bank Line 2	35x	Mandatory
			Beneficiary Bank Line 3	35x	Mandatory
			Beneficiary Bank Line 4	2!a	Optional. If present, validated against ISO table of country codes
6	M	:59:	Beneficiary Customer		
			/Beneficiary Account	34x	Mandatory begin with «/»
			Name of Beneficiary	35x	Mandatory
			Name of Beneficiary	35x	Mandatory
			Address of Beneficiary	35x	Mandatory
			ISO country code of beneficiary	2!a	Optional. If present, validated against ISO table of country codes
7	O	:70:	Remittance Information		
			Details of payment	35x	Optional. URGENT/RTGS/NOSTP codewords optional.
			Details of payment	35x	Optional
			Details of payment	35x	Optional
			Details of payment	35x	Optional
8	M	:71A:	Details of charges		
			<i>BEN or SHA or OUR</i>	3!a	Validated against BEN, SHA or OUR
9	O	:72:	Sender to receiver		
			Payment title	3!n	Payment title. Validated against payment title list.

One XML File Format

Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
Message Root	<CstmrCdtTrfInItN>		[1..1]	0	c	Component	
+Group Header	<GrpHdr>		[1..1]	1	c	Component	
++ MessageIdentification	<MsgId>	35	[1..1]	2	M	Message Identification - Not used in IBP	[?:(/)+-.,a-zA-Z0-9]{1,35}
++ CreationDateTime	<CreDtTm>	19	[1..1]	2	M	Creation Date Time - Not used in IBP	YYYY-MM-DDThh:mm:ss
++ NumberOfTransactions	<NbOfTxs>	15	[1..1]	2	M	Total number of CR transaction(s) in the file. Check if total number is correct If not correct - Error message; Reject the file	15n
++ ControlSum	<CtrlSum>	18	[0..1]	2	O	Total amount of CR transactions in the file. Format 15n.2n decimal separator is dot "." If present check if total amount is correct. If not correct - Error Message; Reject the file "	15n.2n decimal separator is dot "."
++ InitiatingParty	<InitgPty>		[1..1]	2	M	Initiating Party - Not used in IBP	[?:(/)+-.,a-zA-Z0-9]{1,35}
+Payment Information	<PmtInf>		[1..n]	1	c	Component	
++ Payment Information Identification	<PmtInfId>	35	[1..1]	2	M	Payment Information Identification. Not used in IBP.	[?:(/)+-.,a-zA-Z0-9]{1,35}
++ Payment Method	<PmtMtd>	3	[1..1]	2	M	Payment Method Value for credit transfers should be "TRF". If not correct - Error Message; Reject all payments the batch.	[A-Z]{3,3} Code Set : [TRF]
++ Number Of Transactions	<NbOfTxs>	15	[0..1]	2	O	Total number of CR transaction(s) in this batch. If present - check if total number is correct If not correct - Warning Message;	15n
++ Control Sum	<CtrlSum>	18	[0..1]	2	O	Total amount of CR transactions in this batch. If present - check if total amount is correct. If not correct - Warning Message;	15n.2n Decimal separator is dot "."
++ PaymentTypeInformation	<PmtTpInf>		[0..1]	2	c	Component	
+++ InstructionPriority	<InstrPrty>	4	[0..1]	3	O	Priority mapped to Due Date Possible values are NORM HIGH If value is HIGH - the Due Date is set to Urgent. If value is NORM - the Due Date is set to be empty. If not provided - default is NORM. If Priority is provided with non-valid value - all Payments in the batch are rejected.	[A-Z]{4,4} Code Set: [HIGH,NORM]
+++ ServiceLevel	<SvcLvl>		[0..1]	3	c	Component	

Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
++++ Proprietary	<Prtry>	35	[1..1]or}	4	M	Type of Payment This field defines the type of all payments in the batch. Valid value is "FCY" for International Payments. If the type is not valid - Error Message; Reject the file	[-A-Z]{3,3}
++ RequestedExecutionDate	<ReqdExctnDt>	10	[1..1]	2	M	Execution Date (YYYY-MM-DD) {-30+60day} If the date is not valid or out of range Error Message: Reject all Payments in the batch	{-30+60day}
++ Debtor	<Dbtr>		[1..1]	2	c	Component	
+++ Name	<Nm>	70	[1..1]	3	M	Debtor Name is taken from static data in IBP as loaded from Account Management System - GBS	
+++ Postal Address	<PstlAdr>		[0..1]	3	c	Component	
++++ Address Line	<AdrLine>	70	[0..1]	4	M	Debtor Address is taken from static data in IBP as loaded from Account Management System - GBS	
++ DebtorAccount	<DbtrAcct>		[1..1]	2	c	Component	
+++ Identification	<Id>		[1..1]	3	c	Component	
++++ IBAN	<IBAN>	34	[1..1]	4	O	Ordering Account - IBAN. IBAN or Short Account must be provided. Check access rights user to customer to be active. Store short account as Ordering Account. If access rights are not ok - Error Message; Reject the file	[A-Z0-9]{24,24}
++++ Other	<Othr>		[1..1]	4	c	Component	
+++++ Identification	<Id>	34	[1..1]	5	O	Ordering Account - short account number. IBAN or Short Account must be provided. Check access rights user to customer to be active. Store short account as Ordering Account. If access rights are not ok - Error Message; Reject the file.	[0-9]{6,10}
++ DebtorAgent	<DbtrAgt>		[1..1]	2	c	Component	
+++ Financial Institution Identification	<FinInstnId>		[1..1]	3	c	Component	
++++ BIC	<BIC>	11	[1..1]	4	M	Ordering Bank Code. Check if the value is INGBC-ZPP. If not - Error Message; Reject payments in the batch.	[A-Z0-9]{8,8}

Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
++ Charge Bearer	<ChrgBr>	4	[0..1]	2	O	Details for Charges. If CRED - will be set to BEN in IBP. If DEBT - will be set to OUR in IBP. If SHAR - will be set to SHA in IBP. If not provided or other value - will be set to SHA.	[A-Z]{4,4} Code Set: [CRED,DEBT,SHAR]
++ Credit Transfer Transaction Information	<CdtTrfTxInf>		[1..n]	2	c	Component	
+++ Payment Identification	<PmtId>		[1..1]	3	c	Component	
++++ EndToEndIdentification	<EndToEndId>	35	[1..1]	4	M	End to End Reference. Content of the End to End field is saved in database and exists in output file. Only first 16 characters are taken.	[?/()+-.,a-zA-Z0-9]{1,16}
+++ Amount	<Amt>		[1..1]	3	c	Component	
++++ InstructedAmount	<InstdAmt>	21	[1..1]{or}	4	M	Currency code within the tag name itself. Amount with decimal separator is dot - "." - example <InstdAmt Ccy="CCY">1234.56</InstdAmt> Currency Code CCY is checked against the currencies in the exchange rate table for last date. If not found - Error Message; Reject the Payment.	For CCY [A-Z] {3,3} For Amount 15n.2n
+++ Creditor Agent	<CdtrAgt>		[0..1]	3	c	Component	
++++ Financial Institution Identification	<FinInstnId>		[1..1]	4	c	Component	
+++++ BIC	<BIC>	11	[1..1]	5	O	Beneficiary Bank Code - BIC. BIC code is preferred identification of Beneficiary Bank. When the BIC code is provided - BIC code is validated against the SWIFT table in IBP. If the BIC code is valid - the Beneficiary Bank Name and Address and Country are taken from the SWIFT table. If the BIC is not valid - Error Message, Reject Payment. If BIC code is not provided - then the fields with Beneficiary Bank Name, Beneficiary Bank Address and Beneficiary Bank Country code must be provided.	[A-Z0-9] {8,11}

Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
+++++ Name	<Nm>	70	[1..1]	5	O	Beneficiary Bank Name. If the Beneficiary Bank Code - BIC is not provided then the Beneficiary Bank Name must be provided and it is stored as Beneficiary Bank Name. If the Beneficiary Bank Code - BIC is provided and is a valid BIC then the Beneficiary Bank Name is taken from SWIFT table. The value provided in this field is ignored. If the BIC code not provided and the Beneficiary Bank Name is not provided then Error Message; Reject the Payment	[?:(/)+-.,a-zA-Z0-9]{1,70}
+++++ Postal Address	<PstlAdr>		[0..1]	5	c	Component	
+++++ Country	<Ctry>	2	[1..1]	6	O	Beneficiary Bank Country Code. If the Beneficiary Bank Code - BIC is not provided then the Beneficiary Bank Country Code must be provided and it is stored as Beneficiary Bank Country Code. If the Beneficiary Bank Code - BIC is provided and is valid BIC then the Beneficiary Bank Country Code is taken from SWIFT table and the value provided in this field is ignored.	[A-Z]{2,2}
+++++ Address Line	<AdrLine>	70	[0..2]	6	O	Beneficiary Bank address and city. If the Beneficiary Bank Code is provided and if the Beneficiary Bank Code is valid then the Beneficiary Bank Address is taken from SWIFT table. The value provided in this field is ignored. If the BIC is not provided then should be provided 1 or 2 fields with tag <AdrLine>. First field is stored in Beneficiary Bank Address. Second field is stored in Beneficiary Bank City. If the BIC code is not provided and at least one address line is not provided then - Error Message; Reject the Payment	[?:(/)+-.,a-zA-Z0-9] 2 x {1,35}
+++ Creditor	<Cdtr>		[1..1]	3	c	Component	
++++ Name	<Nm>	70	[1..1]	4	M	Beneficiary Name. If Beneficiary Name is not provided -Err Msg; Reject Payment.	[?:(/)+-.,a-zA-Z0-9]{1,70}

Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
+++++ Country	<Ctry>	ISO	[0..1]	5	O	Beneficiary Country. If provided - check against Country table. If not found - Err Msg; Reject Payment	[A-Z]{2,2}
+++++ Address Line	<AdrLine>	70	[0..2]	5	M	Beneficiary Address, Beneficiary City Value is saved in Beneficiary Address (35 chars). Continuation in Beneficiary City	[?/()+-.,a-zA-Z0-9]{1,70}
+++ Creditor Account	<CdtrAcct>		[0..1]	3	c	Component	
++++ Identification	<Id>		[1..1]	4	c	Component	
+++++ IBAN	<IBAN>	34	[1..1]	5	O	Beneficiary Account IBAN. Beneficiary Account should be provided as IBAN or not. Check if IBAN is correct. If not correct - Err Msg; Reject Payment. IBAN or Other account should be provided If not provided - Error Message Reject the payment	[A-Z0-9]{1,34}
+++++ Other	<Othr>		[1..1]	5	c	Component	
+++++ Identification	<Id>	35	[1..1]	6	O	Beneficiary Account not IBAN. Beneficiary Account should be provided as IBAN or not. No other checks than formal data validations IBAN or Other Account should be provided If not provided - Error Message Reject the payment	[-.A-Z0-9]{1,34}
+++RegulatoryReporting	<RgltryRptg>		[0..1]	3	c	Component	
++++Regulatory Details	<Dtls>		[0..1]	4	c	Component	
+++++Code	<Cd>	10	[0..1]	5	O	Payment Title. If provided - Check the code in Payment Titles table. If valid the code is stored in Payment Title. If not valid - Error Message Reject the payment.	[0-9]{3,6}
+++Remittance Information	<RmtInf>		[0..1]	3	c	Component	
+++++Unstructured	<Ustrd>		[1..1]	4	O	Details1, Details2, Details3, Details4. Content of the field is split in lines of 35 characters and stored in 4 detail lines. If not provided - Err Msg; Reject Payment	[?/()+-.,a-zA-Z0-9]{1,140}

Note: PSD validation rules - If Beneficiary Bank Country Code is EU Country and Currency of Transfer is EU Currency then apply PSD rules as implemented in IBP. If the payment does not comply to PSD rules - Error Message; Reject the Payment.

SEPA Credit Transfer XML pain.001.001.03

IBP users have the possibility to upload SEPA transactions with files prepared in pain.001.001.03 - predefined XML format structure. Files for upload in this format are text files in Windows-1250 encoding.

Each Credit Transfer message is composed of three blocks:

- A. Group Header – it is mandatory and present once. It contains elements such as Message Identification, Creation Date and Time, Number of Transactions, Initiating Party name, etc.
- B. Payment Information – it is mandatory and repetitive. It contains information for the debit side of the transaction as well as one Transaction Information block.
- C. Transaction Information – it is mandatory and repetitive. Contains elements for the credit side of the transaction.

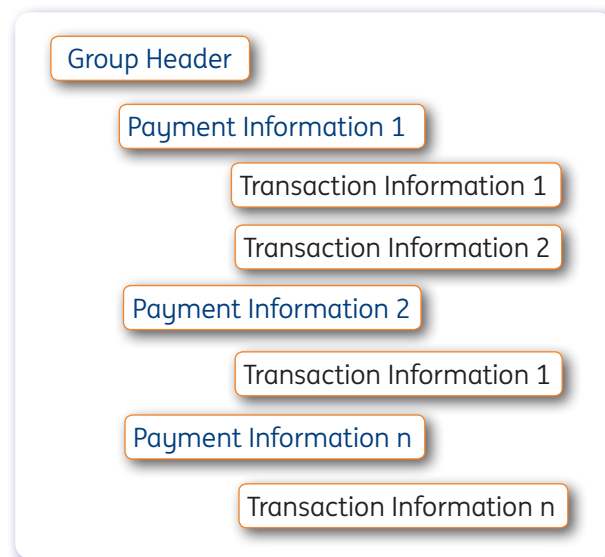
Structure of Single European Credit Transfer (SECT) files

Files containing SEPA Credit Transfers shall contain a number of Payment Information blocks equal to the number of single transactions. For each Payment Information block a Transaction information block has to be present as well.

The structure of one file containing a Single European Credit Transfer should be as follows:

- Group header block
- n Payment information block - For each Payment information block there can be many Transaction information blocks.
- n Transaction information block - This building block is mandatory and repetitive.

Note: n is number of transactions.



Group Header

Message element	Description	Tag	Type and length	Mandatory / Optional
Group Header		<GrpHdr>		
Message Identification	Point to point reference assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message.	<GrpHdr><MsgId>	text minLength: 1 max-length: 35	M
Creation Date Time	Date and time at which a (group of) payment instruction(s) was created by the instructing party.	<GrpHdr><CreDtTm>	"dateTime YYYY-MM-DDTHH:MM:SS"	M
Number of Transactions	Number of individual transactions contained in the message.	<GrpHdr><NbOfTxs>	text format: [0-9]{1,15}	M
Control Sum	Total of all individual amounts included in the message, irrespective of currencies.	<GrpHdr><CtrlSum>	decimal fractionDigits: 17 totalDigits: 18	O
Initiating Party Name	"Name of the party initiating the payment. In the payment context, this can either be the debtor (in a credit transfer), the creditor (in a direct debit), or the party that initiates the payment on behalf of the debtor or creditor. For the project SEPA SK, this field is the same as the Debtor Name. Not visible on IBP screen."	<GrpHdr><InitgPty><Nm>	text minLength: 1 max-length: 140	M

Payment Information

Message element	Description	Tag	Type and length	Mandatory / Optional
Payment Information		<PmtInf>		
Payment Information Identification	Reference assigned by a sending party to unambiguously identify the payment information block within the message.	<PmtInf><PmtInfId>	text minLength: 1 max-length: 35	M
Payment Method	Specifies the means of payment that will be used to move the amount of money.	<PmtInf><PmtMtd>	text code: TRF	M
Batch Booking	Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions in the message is requested.	<PmtInf><BtchBookg>	text code: false	O

Instruction Priority	Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.	<PmtInf><PmtTpInf><InstrPrty>	text code: HIGH NORM	O
Service Level Code	Identification of a pre-agreed level of service between the parties in a coded form	<PmtInf><PmtTpInf><SvcLvl><Cd>	text code: SEPA	M
Category Purpose code	Specifies the high level purpose of the instruction based on a set of pre-defined categories.	<PmtInf><PmtTpInf><CtgyPurp><Cd>	text minLength: 1 max-length: 35	
Requested Execution Date	Date at which the initiating party requests the clearing agent to process the payment. If payment by cheque, the date when the cheque must be generated by the bank.	<PmtInf><ReqdExctnDt>	"Date YYYY-MM-DD"	M
Debtor Name	Name of the party that owes an amount of money to the (ultimate) creditor.	<PmtInf><Dbtr><Nm>	text minLength: 1 max-length: 140	M
Debtor Postal Address	Postal address of the party that owes an amount of money to the (ultimate) creditor	<PmtInf><Dbtr><PstlAdr><AdrLine>	text minLength: 1 max-length: 70	O
Debtor Account IBAN	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.	<PmtInf><DbtrAcct><Id><IBAN>	"string pattern: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}"	M
Debtor Agent BIC	BIC of the financial institution servicing an account for the debtor.	<PmtInf><DbtrAgt><FinInstnId><BIC>	"string pattern: [A-Z]{6,6}[A-Z2-9][ANP-Z0-9]([A-Z0-9]{3,3}){0,1}"	O
Ultimate Debtor name	Name of the Ultimate party that owes an amount of money to the (ultimate) creditor.	<PmtInf><UltmtDbtr><Nm>	text minLength: 1 max-length: 140	O

Transaction Information

Message element	Description	Tag	Type and length	Mandatory / Optional
Transaction Information		<CdtTrfTxInf>		
End To End Identification	As this identification is a point to point reference between the Initiator and the Debtor Agent, it is not forwarded to the Creditor Agent.	<PmtInf><CdtTrfTxInf><PmtId><EndToEndId>	text minLength: 1 max-length: 35 Please see the note under the table for further clarification for this tag.	M
Instructed Amount	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party	<PmtInf><CdtTrfTxInf><Amt><InstAmt>	decimal minInclusive: 0 fractionDigits: 2 totalDigits: 18 Attribute Ccy: required Amount separator = "." or ","	M

Creditor Agent BIC	BIC of the financial institution servicing an account for the creditor.	<PmtInf><CdtTrfTxInf><CdtrAgt><FinInstnId><BIC>	string pattern: [A-Z]{6,6}[A-Z2-9][ANP-Z0-9]([A-Z0-9]{3,3}){0,1}	O
Creditor Name	Name of the party to which an amount of money is due.	<PmtInf><CdtTrfTxInf><Cdtr><Nm>	text minLength: 1 maxLength: 140	M
Creditor Account IBAN	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	<PmtInf><CdtTrfTxInf><CdtrAcct><Id><IBAN>	string pattern: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	M
Ultimate Creditor Name	Name of the ultimate party to which an amount of money is due	<PmtInf><CdtTrfTxInf><UltmtCdtr><Nm>	text minLength: 1 maxLength: 140	O
Regulatory Reporting code	Specifies the nature, purpose and reason for the transaction to be reported for regulatory and statutory requirements in a coded form.	<PmtInf><CdtTrfTxInf><RgltryRptg><Dtls><Cd>	text minLength: 1 maxLength: 10	O
Unstructured Remittance Information	Information that enables the matching, ie, reconciliation, of a payment with the items that the payment is intended to settle, eg, commercial invoices in an account receivable system.	<PmtInf><CdtTrfTxInf><RmtInf><Ustrd>	text minLength: 1 maxLength: 140	O
Structured Remittance Information	Information that enables the matching, ie, reconciliation, of a payment with the items that the payment is intended to settle, eg, commercial invoices in an account receivable system.	<PmtInf><CdtTrfTxInf><RmtInf><Strd>	"text minLength: 1 maxLength: 25 Total field is 140 positions, but XML tags are part of the field value. For the customer only 25 positions are left to enter a structured remittance value.	O

Note: In case of counter party account/bank held in Slovakia the following validation rules are used for the tag “End To End Identification”:

Syntax: /VS[N10]/SS[N10]/KS[N4]

where:

/VS[N10] – Variable Symbol, represents up to 10 digits number (e.g. invoice number)

/SS[N10] – Specific Symbol, represents up to 10 digits number

/KS[N4] – Constant Symbol, represents up to 4 digits number (valid constant symbol).

Examples:

SS not provided : <EndToEndId>/VS012345/SS/KS0308</EndToEndId>

All symbols provided : <EndToEndId>/VS012345/SS123/KS0308</EndToEndId>

SS and KS not provided : <EndToEndId>/VS012345/SS/KS</EndToEndId>

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Files for upload in this format are text files in UTF-8 encoding.

Group Header

Message element	Description	Tag	Type and length	Mandatory / Optional
Group Header		<GrpHdr>		
Message Identification	Only technical check - if empty / missing tag / out of range / only spaces, whole file is to be rejected.	<GrpHdr><MsgId>	text minLength: 1 max-Length: 35	M
Creation Date Time	"Creation date must be today or earlier (compared to the system date) - hours and minutes are excluded from comparison. If the date will be in the future or if the format will be wrong or if the tag will be missing, whole file is to be rejected."	<GrpHdr><CreDtTm>	"dateTime YYYY-MM-DDTHH:MM:SS"	M
Number Of Transactions	Number of transactions in the header must match with number of individual transactions (number of <DrctDbt-TxInf> elements) in the message. Else reject the whole file.	<GrpHdr><NbOfTx>	text format: [0-9]{1,15}	M
Control Sum	If filled in, Control sum must be equal to the total of all individual amounts (InstructedAmount fields / <Inst-dAmt>) included in the file. Else reject the whole file.	<GrpHdr><CtrlSum>	"decimal fractionDigits: 17 totalDigits: 18 Decimal separator = dot "."	O
Initiating Party Name	"If filled in - only technical check on content - if empty / out of range / only spaces, whole file is to be rejected. Although optional, at least one of this and following field / tag (Initiating party identification) has to be filled in. If none of them is filled in, rejecte the whole file."	<GrpHdr><InitgPty><Nm>	text minLength: 1 max-Length: 70	O
Initiating party identification	"If filled in, then: - syntax check is to be done - see ""Handling Id's"" sheet for details - if more of these tags are delivered by customer, consider only first of them and ignore the rest - do not reject the file if more of the tags will be delivered. - although optional, at least one of this and previous field / tag (Initiating party Name) has to be filled in. If none of them is filled in, reject the whole file."	<GrpHdr><InitgPty><Id>	see "Handling Id's" sheet for details	O

Payment Information

Message element	Description	Tag	Type and length	Mandatory / Optional
Payment Information		<PmtInf>		
Payment Information Identification	Reference assigned by a sending party to unambiguously identify the payment information block within the message.	<PmtInf><PmtInflId>	text minLength: 1 max-Length: 35	M
Payment Method	Specifies the means of payment that will be used to move the amount of money.	<PmtInf><PmtMtd>	text code: DD	M
Batch Booking	Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions in the message is requested.	<PmtInf><BtchBookg>	text code: true	O
Number Of Transactions	Number of individual transactions contained in the batch.	<PmtInf><NbOfTxs>	text format: [0-9]{1,15}	O
Control Sum	Total of all individual amounts included in the batch, irrespective of currencies.	<PmtInf><CtrlSum>	"decimal fractionDigits: 17 totalDigits: 18 Decimal separator = a dot = " . ""	O
Service Level Code	Identification of a pre-agreed level of service between the parties in a coded form.	<PmtInf><PmtTpInf><SvcLvl><Cd>	text code: SEPA	M
Identification code of the Scheme	Identification of a CORE or Business-to-Business Scheme Direct Debits. Values accepted are: "CORE" or "B2B".	<PmtInf><PmtTpInf><LclInstrm><Cd>	text minLength: 1 max-Length: 35	M
Sequence Type	Identifies the direct debit sequence: first, recurrent, final or one-off.	<PmtInf><PmtTpInf><SeqTp>	text code: FRST RCUR FNAL OOF	M
Category Purpose code	Specifies the high level purpose of the instruction based on a set of pre-defined categories.	<PmtInf><PmtTpInf><CtgyPurp><Cd>	text minLength: 1 max-Length: 35	O
Requested Collection Date	Date at which creditor requests the amount of money to be collected from the debtor.	<PmtInf><ReqdColltnDt>	"Date YYYY-MM-DD"	M
Creditor Name	Name of the party to which an amount of money is due	<PmtInf><Cdtr><Nm>	text minLength: 1 max-Length: 70	M
Creditor Postal Address Country	Country of the party to which an amount of money is due	<PmtInf><Cdtr><PstlAdr><Ctry>	text minLength: 2 max-Length: 2	O
Creditor Postal Address	Postal address of the party to which an amount of money is due.	<PmtInf><Cdtr><PstlAdr><AdrLine>	text minLength: 1 max-Length: 70 (Can contain 2 lines with total length of maximum 70 symbols)	O

Message element	Description	Tag	Type and length	Mandatory / Optional
Creditor Account IBAN	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	<PmtInf><CdtrAcct><Id><IBAN>	"string pattern: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}"	M
Creditor account currency	Currency of the account.	<PmtInf><CdtrAcct><Ccy>	string pattern: [A-Z]{3,3}	O
Creditor Agent BIC	BIC of the financial institution servicing an account for the creditor	<PmtInf><CdtrAgt><FinInstnId><BIC	"string pattern: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} "	M
Ultimate Creditor name	Name of the Ultimate party to which an amount of money is due.	<PmtInf><UltmtCdtr><Nm>	text minLength: 1 maxLength: 70	O
Charge Bearer	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	<PmtInf><ChrgBr>	text code: SLEV	O
Creditor Scheme Identification - Identification	Credit party that signs the direct debit mandate.	"<PmtInf><CdtrSchmeld><Id><PrvtId><Othr><Id>"	text minLength: 1 maxLength: 35 If filled in, then: - although optional, at least one of this tag and tag <PmtInf><DrctDbtTxInf><DrctDbtTx><CdtrSchmeld><Id><PrvtId><Othr><Id> - Creditor scheme Identification - Identification on Transaction level has to be filled in. If none of them is present the file is to be rejected. - if both tags (this and the one on Transaction level mentioned below) are present, then they can differ only in 3 letters on positions 5,6,7 (all other positions must be the same). If there is any other difference, reject the whole file.	O
Creditor Scheme Identification - Identification Scheme Name	Credit party that signs the direct debit mandate.	"<PmtInf><CdtrSchmeld><Id><PrvtId><Othr><SchmeNm><Prtry>"	text code: SEPA	O

Direct Debit Transaction Information

Message element	Description	Tag	Type and length	Mandatory / Optional
Direct Debit Transaction Information		<DrctDbtTxInf>		
End To End Identification	Unique identification assigned by the initiating party to unambiguously identify the transaction.	<PmtInf><DrctDbtTxInf><PmtId><EndToEndId>	text minLength: 1 maxLength: 35	O
Instructed Amount	Amount of the direct debit, always expressed in euro.	<PmtInf><DrctDbtTxInf><InstdAmt>	"decimal minInclusive: 0 fractionDigits: 2 totalDigits: 18 Attribute Ccy: required Decimal separator = a dot = "."	M
Mandate Identification	Reference of the direct debit mandate that has been signed between by the debtor and the creditor.	<PmtInf><DrctDbtTxInf><DrctDbtTx><MndtRltdInf><MndtId>	text minLength: 1 maxLength: 35	M
Date of Signature	Date on which the direct debit mandate has been signed by the debtor.	<PmtInf><DrctDbtTxInf><DrctDbtTx><MndtRltdInf><DtOfSgntr>	"Date YYYY-MM-DD"	M
Amendment Indicator	Indicator notifying whether the underlying mandate is amended or not.	<PmtInf><DrctDbtTxInf><DrctDbtTx><MndtRltdInf><AmdmntInd>	Boolean	O
Amendment Information Details	List of direct debit mandate elements that have been modified	"<PmtInf><DrctDbtTxInf><DrctDbtTx><MndtRltdInf><AmdmntInfDtls>"	"Amendment Information Details block is build up of fields until next gray stroke. All fields contain the previous or 'old' values of the previous mandate. "	O
Original Mandate Identification	Original mandate identification that has been modified.	<PmtInf><DrctDbtTxInf><DrctDbtTx><MndtRltdInf><AmdmntInfDtls><OrgnlMndtId>	text minLength: 1 maxLength: 35	O
Original Creditor – Name	Original creditor name that has been modified.	<PmtInf><DrctDbtTxInf><DrctDbtTx><MndtRltdInf><AmdmntInfDtls><OrgnlCdtrSchmeld><Nm>	text minLength: 1 maxLength: 70	O

Message element	Description	Tag	Type and length	Mandatory / Optional
Original Creditor Scheme Identification - Identification	Original creditor scheme identification that has been modified.	<PmtInf><DrctDbtTxInf><DrctDbtTx><MndtRltdInf><AmdmntInfDtls><OrgnlCdtrSchmeld><Id><PrvtId><Othr><Id>	text minLength: 1 maxLength: 35 If filled in, then: - although optional, at least one of this tag and tag <PmtInf><DrctDbtTxInf><CdtrSchmeld><Id><PrvtId><Othr><Id> - Creditor scheme Identification - Identification on Batch level has to be filled in. If none of them is present, the file is to be rejected. - if both tags (this and the one on Batch level are present, then they can differ only in 3 letters on positions 5,6,7 (all other positions must be the same). If there is any other difference, reject the file. - if the Batch level tag mentioned above is not present, then all Creditor Scheme Identification - Identification tags within the batch can differ on all the positions.	0
Original Creditor Scheme Identification - Identification Scheme Name	Original creditor scheme identification that has been modified.	<PmtInf><DrctDbtTxInf><DrctDbtTx><MndtRltdInf><AmdmntInfDtls><OrgnlCdtrSchmeld><Id><PrvtId><Othr><SchemeNm><Prtry>	text minLength: 1 maxLength: 4 Value is always "SEPA"	0
Original Debtor Account	IBAN of the original debtor account that has been modified.	<PmtInf><DrctDbtTxInf><DrctDbtTx><MndtRltdInf><AmdmntInfDtls><OrgnlDbtrAcct><Id><IBAN>	string pattern: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	0
Original Debtor Agent BIC	Original debtor's agent that has been modified.	<PmtInf><DrctDbtTxInf><DrctDbtTx><MndtRltdInf><AmdmntInfDtls><OrgnlDbtrAgt><FinInstnId><BIC>	string pattern: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	0
Original Debtor Agent	Original debtor's agent that has been modified.	<PmtInf><DrctDbtTxInf><DrctDbtTx><MndtRltdInf><AmdmntInfDtls><OrgnlDbtrAgt><FinInstnId><Othr><Id>	text minLength: 1 maxLength: 35	0

Message element	Description	Tag	Type and length	Mandatory / Optional
End of Amendment Information Details				
Electronic Signature Data	Placeholder for the Electronic Signature Data	<PmtInf><DrctDbtTxInf><DrctDbtTx><MndtRltd Inf><ElctrcnSgntr>	text minLength: 1 maxLength: 35	O
Creditor Scheme Identification - Identification	Credit party that signs the direct debit mandate	<PmtInf><DrctDbtTxInf><DrctDbtTx><CdtrSch meld><Id><PrvtId><Othr><Id>	text minLength: 18 maxLength: 35	O
Creditor Scheme Identification - Identification Scheme Name	Credit party that signs the direct debit mandate	<PmtInf><DrctDbtTxInf><DrctDbtTx><CdtrSch meld><Id><PrvtId><Othr><SchmeNm><Prtry>	text code: SEPA	M
Ultimate Creditor name	Name of the Ultimate party to which an amount of money is due.	<PmtInf><DrctDbtTxInf><UltmtCdtr><Nm>	text minLength: 1 maxLength: 70	O
Debtor agent BIC	BIC of the financial institution servicing an account for the debtor.	<PmtInf><DrctDbtTxInf><DbtrAgt><FinInstnld ><BIC>	string pattern: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	O
Debtor name	Name of the party that owes an amount of money to the (ultimate) creditor.	<PmtInf><DrctDbtTxInf><Dbtr><Nm>	text minLength: 1 maxLength: 70	M
Debtor Postal Address Country	Country of the Postal address of the party that owes an amount of money to the (ultimate) creditor	<PmtInf><DrctDbtTxInf><Dbtr><PstlAdr><Ctry>	text minLength: 2 maxLength: 2	O
Debtor Postal Address	Postal address of the party that owes an amount of money to the (ultimate) creditor.	<PmtInf><DrctDbtTxInf><Dbtr><PstlAdr><Adr Line>	text minLength: 1 maxLength: 70	O
Debtor account IBAN	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.	<PmtInf><DrctDbtTxInf><DbtrAcct><Id><IBAN>	string pattern: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	M
Ultimate Debtor name	Name of the Ultimate party that owes an amount of money to the (ultimate) creditor	<PmtInf><DrctDbtTxInf><UltmtDbtr><Nm>	text minLength: 1 maxLength: 70	O
Purpose of the Collection	Underlying reason for the transaction as given by the order initiator.	<PmtInf><DrctDbtTxInf><Purp><Cd>	text minLength: 1 maxLength: 35	O
Regulatory reporting code	Specifies the nature, purpose and reason for the transaction to be reported for regulatory and statutory requirements in a coded form.	<PmtInf><DrctDbtTxInf><RgltryRptg><RgltryDtls><Cd>	text minLength: 1 maxLength: 10	O
Unstructured Remittance Information	Information that enables the matching, ie, reconciliation, of a payment with the items that the payment is intended to settle, eg, commercial invoices in an account receivable system.	<PmtInf><DrctDbtTxInf><RmtInf><Ustrd>	text minLength: 1 maxLength: 140	O

Message element	Description	Tag	Type and length	Mandatory / Optional
Structured Remittance Information	Information that enables the matching, ie, reconciliation, of a payment with the items that the payment is intended to settle, eg, commercial invoices in an account receivable system.	<PmtInf><DrctDbtTxInf><RmtInf><Strd>	"text minLength: 1 maxLength: 25 Total field is 140 positions, but XML tags are part of the field value. For the customer only 25 positions are left to enter a structured remittance value."	0

Error handling

If there is an error detected in the file, the whole file will be rejected. If the file contains more than one EDD batch, all batches will be rejected.

Customer flag set on admin site "Allow Errors in TRX Files" shall not be taken into consideration. Any error raised will cause file rejection.

All validations implemented currently when users process an EDD file are also applied to the "Upload" process. In this way when there is an error in some field it will be detected earlier and the user will be informed, and the file rejected (not uploaded), so that users can find problematic transaction(s) in order to upload the file again. Thus EDD upload process will be aligned with other file type uploads.

Once the number of error messages exceeds 50 then no more errors will be displayed on the screen and no further transactions will be validated, file will be rejected.

Salary Payments

Salary payments SCT in CSV file format

Semi-colon (;) is used as a delimiter between fields:

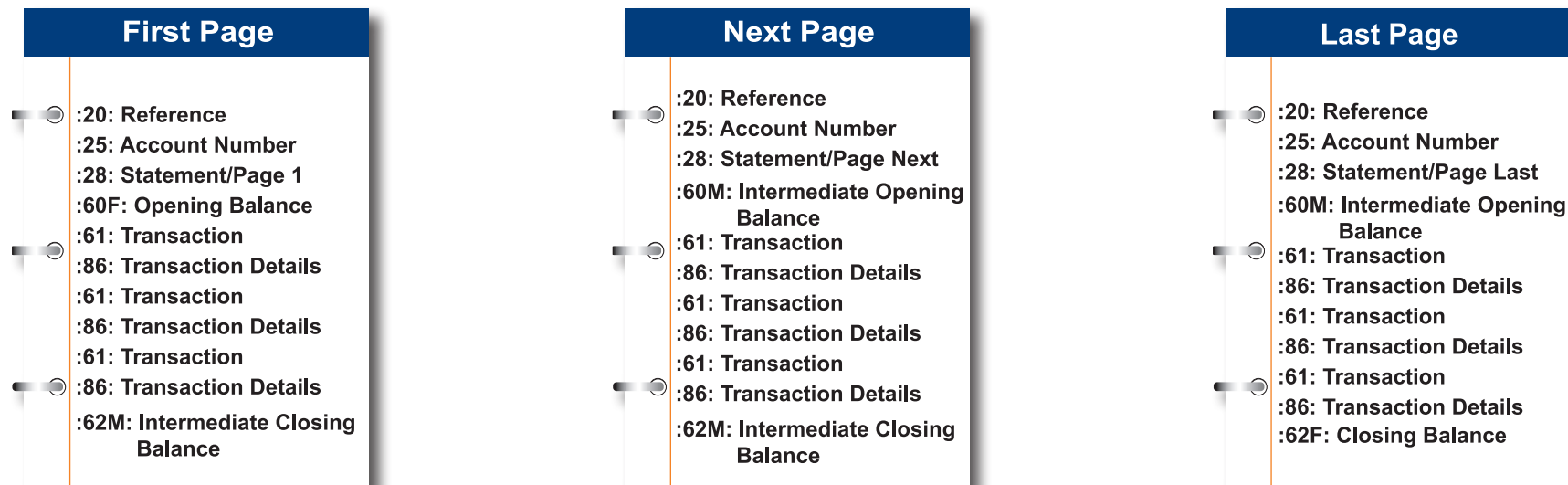
No	Name	M/O	Type	Length	Validation
1	Beneficiary Customer Name	M	70x	Variable	/-?:(),,+A-Za-z0-9
2	Amount	M	16n	Variable	“,” or “.” as decimal delimiter
3	Beneficiary Bank Code	O	11x	Variable	Valid bank code
4	Beneficiary Account	M	31x6n	Variable	Valid IBAN account
5	End to end identification	O	35x	Variable	/-?:(),,+A-Za-z0-9 (DEFAULT “NOT PROVIDED”)
9	Details	O	70x	Variable	A-Za-z0-9/-?:(),,+

Salary payments in Single European Credit Transfer file format

Salary payments can also be uploaded in Single European Credit Transfer file format with extra check - all debit accounts have to be the same. If not the file is rejected. Please see the specification for upload of SECT payment files for reference.

Statements - MT940 File Format

InsideBusiness Payments provides for the download of account statements in MT940 file format. This file format is used to transmit detailed information about all entries booked to an account on a daily basis. The application allows the users to download account statements for several accounts for one or more dates – for a period of time. All statements for all accounts for each working date for the requested period are downloaded in one file. The order of the statements in the files is first sorted by account numbers then sorted by dates. Account statement consists of records for account opening balance, for all transactions and for closing balance. The account statement is split in pages. Each page contains up to 3 transactions and intermediate opening and closing balances. The structure of a MT940 file is as follows:



The structure of a MT940 file is as follows:

No.	Tag	Status	Field Name	Content/Options
1	:20:	M	Transaction Reference Number	16x
2	:25:	M	Account Identification	35x
3	:28C:	M	Statement Number	11n
4	:60:	M	Opening Balance	F or M
---> Repeating group				
5	:61:	O	Statement Line	*
6	:86:	O	Information to Account Owner	6*65x

7	:62:	M	Closing Balance	F or M
8	:64:	O	Closing available balance	1!a6!n3!a15d
10	:86:	O	Information to Account Owner	6*65x

Detailed description of each field and subfield is given below. In the example, the different subfields of a field are with alternating colours:

Tag	Field Name	Subfields	Content	Description
:20:	Transaction reference number		16x	This field specifies the reference assigned by the Sender to unambiguously identify the message.

Example: :20:STMT20090326

Tag	Field Name	Subfields	Content	Description
:25:	Account identification		35x	This field identifies the account for which the statement is sent.

Example: :25:35000000/1330390907

Tag	Field Name	Subfields	Content	Description
:28C:	Statement number		11n	This field contains the sequential number of the statement. Split in 5n/5n, where the first «5n» is the statement number and the second «5n» is the page number.

Example: :28C:00001/00006

Tag	Field Name	Subfields	Content	Description
:60F:	Opening balance		1!a6!n3!a15d	This field specifies the opening balance, whether it is a debit or credit balance, the date, the currency and the amount of the balance. The format is (D/C Mark) (Date) (Currency)(Amount).
		<i>Debit/Credit Indicator</i>	1!a	The D/C mark specifies whether the opening balance is a debit balance or a credit balance.
		<i>Date</i>	6!n	The date is in format YYYYMMDD.
		<i>Currency</i>	3!a	Valid ISO 4217 currency code in letters
		<i>Amount</i>	15d	The integer part of Amount must contain at least one digit. The comma ',' is used as decimal separator and is included in the maximum length.

Example: :60F:D070202EUR6672139,76

Tag	Field Name	Subfields	Content	Description
:61:	Statement line		6!n(4a)2a1!a15d1!a3!c16x//16x	This field specifies main transactions parameters
		<i>Value date</i>	YYMMDD	Valid date expressed as YYMMDD
		<i>Entry date</i>	MMDD	Optional filed - if not present then value date = entry date
		<i>Debit/Credit indicator</i>	2a	D=Debit, C=Credit, RD= Reversal of debit, RC=Reversal of credit.
		<i>Funds code</i>	1!a	The third character of the currency code. (E.g. In case the account is denominated in USD a «D» is entered in this subfield.)
		<i>Amount</i>	15d	The integer part of Amount contains at least one digit. The decimal comma ',' is included in the maximum length.
		<i>Transaction Type Identification Code</i>	1!a3!c	Transaction Type code: NTRF – Fund Transfer; NLDP – Loan or Deposit; NFEX – Foreign Exchange; NMSC – Accounting; NSEC – Capital Market; NMSC – Miscellaneous; Others.
		<i>Reference for the Account Owner</i>	16x	This field contains customer transaction reference. Account owner reference; this field must be filled with the value of the old NS 14 field without the default 14SENDREF or BENEREF filler, in case no senders or beneficiary reference is available the default value NONREF must be used
		<i>Account Servicing Institution's Reference</i>	[//16x]	The content of this subfield is the bank transaction reference. Transaction ID starts with Transaction type codes as follows: PA = Fund Transfer – Payment initiated by the Bank; RE = Fund Transfer – Payment Received in the bank; LD = Loan or Deposits; FX = Foreign Exchange; AC = Accounting; AN = Other; CM = Capital Market.

Example: :61:070202DR2950,00NTRF0,198//PA070202-15335

Tag	Field Name	Subfields	Content	Description
:86:	Information to account owner		6*65	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. Data entries begin with the number of the subfield and end with ascitilde (~). E.g. 21/CHGS/EUR10,00/ ~ Details depend upon the transaction type; for complete overview see the separate tables for different types of transactions.

Tag	Field Name	Subfields	Content	Description
:62M:	Intermediate closing balance		1!a6!n3!a15d	This field specifies the intermediate closing balance. The format is (D/C Mark) (Date) (Currency)(Amount).
		<i>Debit/Credit Indicator</i>	1a	The D/C mark specifies whether the intermediate closing balance is a debit balance or a credit balance.
		<i>Date</i>	YYMMDD	The date is in format YYMMDD.
		<i>Currency</i>	3!a	Valid ISO 4217 currency code in letters.
		<i>Amount</i>	15d	The integer part of Amount contains at least one digit. The decimal comma ',' is included in the maximum length.

Example: :62M:D070202EUR6678583,81

Tag	Field Name	Subfields	Content	Description
:62F:	Closing balance		1!a6!n3!a15d	This field specifies the closing balance. The format is (D/C Mark) (Date) (Currency)(Amount).
		<i>Debit/Credit Indicator</i>	1a	The D/C mark specifies whether the closing balance is a debit balance or a credit balance.
		<i>Date</i>	6!n	The date is in format YYMMDD.
		<i>Currency</i>	3!a	Valid ISO 4217 currency code in letters.
		<i>Amount</i>	15d	The integer part of Amount contains at least one digit. The decimal comma ',' is included in the maximum length.

Example: :62F:D070202EUR6678583,81

Tag	Field Name	Subfields	Content	Description
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:64:	Available balance		1!a6!n3!a15d	This field is optional. However, if present, the rules for tag :62F: apply.
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Example: :64:D070202EUR6678583,81

Tag	Field Name	Subfields	Content	Description
:86:	Account details		3*65	Optional - This field contains additional information on the statement as a whole. It is to be passed on to the account owner. Line 1 - NAME ACCOUNT OWNER: 35x Line 2 - ACCOUNT DESCRIPTION: 35x

Example: :86:NAME ACCOUNT OWNER:DEMO COMPANY
ACCOUNT DESCRIPTION:CURRENT ACCOUNT

FIELD 86 - FORMAT FOR TRANSACTION TYPE «PA» - Payment received in the Bank

Subfield name	Subfield number
SEND/BENE/DOCREF*	Field 61 subfield 7
BANK REF	Field 61 subfield 8
ORIGINAL AMOUNT	subfield 20
CHARGES	subfield 21
EXCHANGE RATE	subfield 22
PAYMENT DETAILS	subfield 25-29 + 60
COUNTER PARTY	subfield 32-33
ACCOUNT WITH BANK	subfield 23
BENEF. ACC.NO	subfield 31

Syntax of field 86 - transaction type «PA»

Field ID	Line	Position	Content	Description
	1	1-4	3x	110~ - GVC code (has no further meaning)
20	1	5-34	27x	/OCMT/3!a15d/ or, in case of non ERI: AMT_SNT_3!a_15d (in case of debit entry) or AMT_RCD_3!a_15d (in case of credit entry)
21	1	35-64	27x	/CHGS/3!a15d/ or, in case of non ERI: CHARGES_3!a_15d
22	2	1-30	27x	EXCHANGE RATE:_12d
32	2	31-60	27x	Counter party line 01 (Beneficiary line 01 if debit, Originator line 01 if credit)
33	2	61-65	27x	Counter party line 02 (Beneficiary line 02 if debit, Originator line 02 if credit)
	3	1-25		
31	3	26-55	27x	Beneficiary account number
23	3	56-65	27x	Beneficiary bank name
	4	1-20		
25	4	21-50	27x	Payment details 01
26	4	51-65	27x	Payment details 02
	5	1-15		
27	5	16-45	27x	Payment details 03
28	5	46-65	27x	Payment details 04
	6	1-10		
29	6	11-40	27x	Payment details 05
60	6	41-48	6x	Payment details 06

Field ID	Line	Position	Content	Description
61	6	49-65	14x	<p>REVERSAL - hard coded, only used in case of a reversed entry</p> <p>In case the DT/CR indicator is C, this means that this PA is actually the credit side of a transfer, in which case the contents of some subfields differs from the normal PA type as follows :</p> <p>Subfield 20 will contain : AMT_RCD_3a!_15d</p> <p>Subfield 32 will contain : [Ordering customer line 01]</p> <p>Subfield 33 will contain : [Ordering customer line 02]</p> <p>In case the DT/CR indicator is RD or RC, this means the entry is a reversal.</p> <p>In this case the code word «REVERSAL» will be displayed in subfield 61 and the subfields 21 (Charges), 22 (Exchange rate) and subfields 32 and 33 (Counter party lines 01 and 02) will be empty.</p>

Example:

```

:86:110~20/OCMT/SEK200,00/ ~21/CHGS/EUR10,00/ ~
22EXCHANGE RATE: 0,500000 ~32RECEIVING CUSTOMER COMPANY ~33EIN
DHOVEN NEDERLAND ~31665544332211 ~23ING BANK
AMSTERDAM THE NETH~25PAYMENT DETAILS LINE 01 ~26PAYMENT DETAI
LS LINE 02 ~27PAYMENT DETAILS LINE 03 ~28PAYMENT DETAILS LI
NE 04 ~29PAYMENT DETAILS LINE 05 ~60LINE6~61 ~

```

FIELD 86 - FORMAT FOR TRANSACTION TYPE «RE» - Payment initiated by the Bank

Subfield name	Subfield number
SEND/BENE/DOCREF*	Field 61 subfield 7
BANK REF	Field 61 subfield 8
PAYMENT DETAILS	subfield 25-29 plus field 60
ORIGINAL AMOUNT	subfield 20
EXCHANGE RATE	subfield 22
CHARGES	subfield 21
COUNTER PARTY	subfield 32-33 and 23-24

Syntax of field 86 - transaction type «RE»

Field ID	Line	Position	Content	Description
	1	1-4	110	110~ - GVC code (has no further meaning)
20	1	5-34	27x	/OCMT/3!a15d/ or, in case of non ERI: AMT_SNT_3!a_15d (in case of debit entry) or AMT_RCD_3!a_15d (in case of credit entry)
21	1	35-64	27x	/CHGS/3!a15d/ or, in case of non ERI: CHARGES_3!a_15d
22	2	1-30	27x	EXCHANGE RATE: _12d
32	2	31-60	27x	Counter party line 01 (Beneficiary line 01 if debit, Originator line 01 if credit)
33	2	61-65	27x	Counter party line 02 (Beneficiary line 02 if debit, Originator line 02 if credit)
	3	1-25		
23	3	26-55	27x	Counter party line 03 (Beneficiary line 03 if debit, Originator line 03 if credit)
24	3	56-65	27x	Counter party line 04 (Beneficiary line 04 if debit, Originator line 04 if credit)
	4	1-20		
25	4	21-50	27x	Payment details 01
26	4	51-65	27x	Payment details 02
	5	1-15		
27	5	16-45	27x	Payment details 03
28	5	46-65	27x	Payment details 04
	6	1-10		
29	6	11-40	27x	Payment details 05
60	6	41-48	6x	Payment details 06

Field ID	Line	Position	Content	Description
61	6	49-65	14x	<p>REVERSAL - hard coded, only used in case of a reversed entry. In case the DT/CR indicator is C, this means that this PA is actually the credit side of a transfer, in which case the contents of some subfields differs from the normal PA type as follows :</p> <p>Subfield 20 will contain : AMT_RCD_3a!_15d Subfield 32 will contain : [Ordering customer line 01] Subfield 33 will contain : [Ordering customer line 02]</p> <p>In case the DT/CR indicator is RD or RC, this means the entry is a reversal. In this case the code word «REVERSAL» will be displayed in subfield 61 and the subfields 21 (Charges), 22 (Exchange rate) and subfields 32 and 33 (Counter party lines 01 and 02) will be empty.</p>

Example:

```

:86:110~20/OCMT/UAH600,00/ ~21/CHGS/EUR10,00/ ~
22EXCHANGE RATE: 6,000 ~32ORDERING CUSTOMER LINE 01 ~33ORD
ERING CUSTOMER LINE 02 ~23ORDERING CUSTOMER LINE 03 ~24ORDERING
CUSTOMER LINE 04 ~25PAYMENT DETAILS LINE 01 ~26PAYMENT DETAI
LS LINE 02 ~27PAYMENT DETAILS LINE 03 ~28PAYMENT DETAILS LI
NE 04 ~29PAYMENT DETAILS LINE 05 ~60LINE6~61 ~

```

FIELD 86 - FORMAT FOR TRANSACTION TYPE «LD» - Loans and deposits

Subfield name	Subfield number
START DATE	subfield 20
MATURITY DATE	subfield 21
PRINCIPAL AMOUNT	subfield 22-23
INTEREST	subfield 24-25
INTEREST RATE	subfield 26
BOOKING TEXT	subfield 27
COUNTER PARTY	subfield 32-33 and 23-24

Syntax of field 86 - transaction type «LD»

Field ID	Line	Position	Content	Description
	1	1-4	110	110~ - GVC code (has no further meaning)
20	1	5-34	27x	START_DATE:_dd_mmm_yy
21	1	35-64	27x	MATURITY_DATE:_dd_mmm_yy
22	2	1-30	27x	PRINCIPAL_AMOUNT:
23	2	31-60	27x	3!a_15d
24	3	1-30	27x	INTEREST_AMOUNT:
25	3	31-60	27x	3!a_15d
26	4	1-30	27x	INTEREST_RATE:_12d
27	4	31-60	27x	Booking text
28	5	1-30	27x	Counter party name line 01 (Beneficiary line 01 if credit, Originator line 01 if debit)
29	5	31-60	27x	Counter party name line 02 (Beneficiary line 02 if credit, Originator line 02 if debit)
60	6	1-30	27x	REVERSAL (ONLY in case the contract is reversed). In case the DT/CR indicator is RD or RC, this means the entry is a reversal. In this case the codeword «REVERSAL» will be displayed in subfield 60 and the subfields 28 and 29 (Counterparty name lines 01 and 02) will be empty.

Example:

```

:86:110~20START DATE: 14 SEP 07 ~21MATURITY DATE: 14 OCT 07 ~
22PRINCIPAL AMOUNT: ~23EUR 1000000,00 ~
24INTEREST AMOUNT ~25EUR 4166,67 ~
26INTEREST RATE: 5,000 ~27DEPOSIT GIVEN ~
28DEMO ACCOUNT OWNER ~29BRATISLAVA SK ~
60 ~

```

FIELD 86 - FORMAT FOR TRANSACTION TYPE «FX» - foreign exchange

Subfield name	Subfield number
DEAL DATE	subfield 20
VALUE DATE	subfield 21
AMOUNT BOUGHT	subfield 22-23
AMOUNT SOLD	subfield 24-25
EXCHANGE RATE	subfield 26
BOOKING TEXT	subfield 27
COUNTER PARTY	subfield 28-29

Syntax of field 86 - transaction type «FX»

Field ID	Line	Position	Content	Description
	1	1-4	110	110~ - GVC code (has no further meaning)
20	1	5-34	27x	DEAL_DATE: _dd_mmm_yy
21	1	35-64	27x	VALUE_DATE: _dd_mmm_yy
22	2	1-30	27x	AMOUNT_BOUGHT:
23	2	31-60	27x	3!a_15d
24	3	1-30	27x	AMOUNT_SOLD:
25	3	31-60	27x	3!a_15d
26	4	1-30	27x	EXCHANGE_RATE: _12d
27	4	31-60	27x	Booking text
28	5	1-30	27x	Counter party name line 01 (Beneficiary line 01 if credit, Originator line 01 if debit)
29	5	31-60	27x	Counter party name line 02 (Beneficiary line 02 if credit, Originator line 02 if debit)
60	6	1-30	27x	REVERSAL (ONLY in case the contract is reversed). In case the DT/CR indicator is RD or RC, this means the entry is a reversal. In this case the codeword «REVERSAL» will be displayed in subfield 60 and the subfields 28 and 29 (Counterparty name lines 01 and 02) will be empty.

Example:

```

:86:110~20DEAL DATE: 14 OCT 07 ~21VALUE DATE: 14 OCT 07 ~
22AMOUNT BOUGHT: ~23USD 2000000,00 ~
24AMOUNT SOLD: ~25EUR 2000000,00 ~
26EXCHANGE RATE: 1,0000 ~27FOREIGN EXCHANGE DEAL ~
28 DEMO ACCOUNT OWNER ~29BRATISLAVA SK ~
60 ~

```

FIELD 86 - FORMAT FOR TRANSACTION TYPE «AC» - Accounting

Subfield name	Subfield number
BOOKING TEXT	subfield 25
PAYMENT DETAIL	subfield 21-24

Syntax of field 86 - transaction type «AC»

Field ID	Line	Position	Content	Description
	1	1-4	110	110~ - GVC code (has no further meaning)
20	1	5-34	27x	/OCMT/3!a15d/
21	2	1-30	27x	Text line 01 position 1-27
22	2	31-60	27x	Text line 01 position 28-35
23	3	1-30	27x	Text line 02 position 1-27
24	3	31-60	27x	Text line 02 position 28-35
25	4	1-30	27x	Booking text

Example:

```

:86:110~20/OCMT/CHF20,00/      ~
21CHARGES IN RELATION TO OUR    ~22CREDIT T           ~
230 YOUR ACCOUNT DATED 14-10-  ~242007 FOR           ~
25SUNDRY DEBIT                 ~

```

FIELD 86 - FORMAT FOR TRANSACTION TYPE «CM» - capital market

Subfield name	Subfield number
PRODUCT ID	subfield 20
QUANTITY	subfield 21
PRICE	subfield 22
INTEREST AMOUNT	subfield 24-25
BOOKING TEXT	subfield 26
COUNTER PARTY	subfield 27-28
CHARGES	subfield 23

Syntax of field 86 - transaction type «CM»

Field ID	Line	Position	Content	Description
	1	1-4	110	110~ - GVC code (has no further meaning)
20	1	5-34	27x	BUY:_[Product ID] or SELL:_[Product ID] or MATR:_[Product ID] or DIVD:_[Product ID] or COUP:_[Product ID]
21	1	35-64	27x	QUANTITY:_15d
22	2	1-30	27x	PRICE:_15d
23	2	31-60	27x	CHARGES_3!a_15d
24	3	1-30	27x	INTEREST AMOUNT:
25	3	31-60	27x	3!a_15d
26	4	1-30	27x	Booking text
27	4	31-60	27x	Counter party name line 01 (Beneficiary line 01 if credit, Originator line 01 if debit)
28	5	1-30	27x	Counter party name line 02 (Beneficiary line 02 if credit, Originator line 02 if debit)
60	5	31-60	27x	REVERSAL (ONLY in case the contract is reversed). In case the DT/CR indicator is RD or RC, this means the entry is a reversal. In this case the code word «REVERSAL» will be displayed in subfield 60 and the subfields 27 and 28 (Counter party name lines 01 and 02) will be empty.

Example:

```
:86:110~20SELL: ALPHABETA ~21QUANTITY: 4000,00 ~
22PRICE: EUR 12,500 ~23CHARGES: EUR 10,00 ~
24INTEREST AMOUNT: ~25EUR 10,00 ~
26CAPITAL MARKETS - EQUITIES ~27COUNTERPARTY LINE 01 ~
28COUNTERPARTY LINE 02 ~60 ~
```

FIELD 86 - FORMAT FOR TRANSACTION TYPE «AN» - other

Subfield name	Subfield number
DEAL DATE	subfield 20
VALUE DATE	subfield 21
PRINCIPAL AMOUNT	subfield 22-23
INTEREST RATE	subfield 24
BOOKING TEXT	subfield 25
COUNTER PARTY	subfield 26-27

Syntax of field 86 - transaction type «An»

Field ID	Line	Position	Content	Description
	1	1-4	110	110~ - GVC code (has no further meaning)
20	1	5-34	27x	DEAL_DATE: dd_mmm_yy
21	1	35-64	27x	VALUE_DATE: dd_mmm_yy
22	2	1-30	27x	PRINCIPAL_AMOUNT:
23	2	31-60	27x	3!a_15d
24	3	1-30	27x	INTEREST_RATE: _12d
25	3	31-60	27x	Booking text
26	4	1-30	27x	Counter party name line 01
27	4	31-60	27x	Counter party name line 02
60	5	1-30	27x	REVERSAL (ONLY in case the contract is reversed). In case the DT/CR indicator is RD or RC, this means the entry is a reversal. In this case the code word «REVERSAL» will be displayed in subfield 60 and the Counter party name lines 01 and 02, in subfields 26 and 27, will be empty.

Example:

```
:86:110~20DEAL DATE: 14 OCT 07 ~21VALUE DATE: 14 OCT 07 ~
22PRINCIPAL AMOUNT: ~23EUR 100000,00 ~
24INTEREST RATE: 5,000 ~25LOAN ~
26COUNTERPARTY LINE 01 ~27COUNTERPARTY LINE 02 ~
60 ~
```

Statements - MT942 File Format

InsideBusiness Payments customers can also download statements in the SWIFT MT942 format. The following table describes the syntax of this format:

Field ID	Status	Content	Description
:20:	M	DDMMYYYY	Movement value date
:25:	M	35x	Account identification
:28C:	M	5n[/5n]	Statement number/Sequence number
:34F:	M	3!a[1!a]15d	(Currency) (C Mark) (0,00 Amount)
:13D:	M	6!n4!n1!x4!n	(Date) (Time - 24 hour format) (Sign «+» or «-») (GMT offset)
→ Statement line			
:61:	M	6!n	Value Date (YYMMDD)
	O	4!n	Entry Date (MMDD)
	M	2a	Debit/Credit mark
	O	1!a	Funds Code (3rd character of the currency code, if needed)
	M	15d	Amount
	M	1!a3!c	Transaction Type. The type of transaction will depend on the Atlas Transaction code: NTRF or NCHG when the transaction is PA - payment NTRF or NCHG when the transaction is RE - received payment NLDP when the transaction is LD - Loan or Deposit NFEX when the transaction is FX - Foreign Exchange NMSC when the transaction is AC or AN - Accounting NSEC when the transaction is CM - Capital Market NMSC for others
	M	16x	Reference for the Account Owner
	O	(//)16x	ING reference ; this field must be filled with the Atlas transaction ID, if available, otherwise not used
:86:	O	34x	Supplementary Details
	M	6*65	Information about accounting entry preceding this field 86. Details depend upon the Banking system transaction ID ; The format is the same as in field :86: in MT940.
:86:	M	6*65	Additional information belonging to the whole statement, can be used to display the information of the old fields NS 22 and NS 23 : Line 1 - NAME ACCOUNT OWNER : 35x Line 2 - ACCOUNT DESCRIPTION : 35x Line 3 - IBAN NO : 35X - where there is IBAN Lines 4 - 6 are not used

Field ID	Status	Content	Description
Example:			
:20:		230207	
:25:		35000000/1000390904	
:28C:		1/1	
:34F:		EURC0,00	
:13D:		0707251503+0000	
:61:		070725CN101,00NTRFNONREF//PA0070725-26609	
:86:		110~20AMT RCD CZK 1363280,05 ~21	~
22		~32NDFSUSP	~33
		~31	~23
		~25EUR 12 MIO FX582107 ~26	
		~27	~28
		~29	~60 ~61 ~
:86:		NAME ACCOUNT OWNER: DEMO ACCOUNT OWNER	
		ACCOUNT DESCRIPTION: CURRENT ACCOUNT	
		IBAN NO : CZ0535000000001260390900	