

# **Extended Account statement**

## **SWIFT MT940XS-format**

Version 1.2.2

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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 payments for Great Britain, Norway, Sweden and The Netherlands.

The format is 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
1.2.2	2025-07-01	<ul style="list-style-type: none"> <li>NL: New code words in field 86: NAME, MARF, CSID</li> <li>Following country has been removed: FI</li> </ul>
1.2.1	2023-11-13	<ul style="list-style-type: none"> <li>Following country has been removed: DK</li> </ul>
1.2.0	2022-10-06	<ul style="list-style-type: none"> <li>Following countries has been removed: DE and FR</li> </ul>
1.1.9	2019-11-11	<ul style="list-style-type: none"> <li>Following countries has been removed: EE, LV and LT</li> <li>SE: New code for Swish in field 61/6</li> </ul>
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"> <li>New improved delivery times</li> <li>Finland – new examples</li> </ul>
1.1.6	2015-11-02	<ul style="list-style-type: none"> <li>SE: Including transactions made via Swish, all details are shown. New codes for Swish in field 61/6</li> <li>SE: Bankgiro receivables, receiving Bankgiro number is stated in field 86 after the code word /BENM/</li> <li>SE: Charges transaction regarding Bankgiro is coded CHG in field 61/6</li> <li>SE: Charges transaction regarding outgoing cross border payments is coded CHG in field 61/6</li> </ul>
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> <ul style="list-style-type: none"> <li>NL: New code words in field 86: REMI, REMI/SCOR, ORDP, BENM, ORDB, BENB, IBAN, EREF, TRTP, RTRN</li> <li>GB: New code words in field 86: REMI, ORDP, BENM, ORDB, BENB, OCMT, CHGS, EXCH</li> <li>Great Britain: A question mark (?) is used to replace a line break in a text or reference from the original information in field 86.</li> <li>Great Britain: Outgoing cross border payments and local CHAPS payments made via File are extended i.e. own reference is included in the transaction.</li> <li>Great Britain: New codes in field 61/6: NCRO, NITX and NCOX.</li> </ul>
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	<p>Denmark: New codes in field 61/6</p> <p>Finland: New codes in field 61/6</p> <p>Germany: New codes in field 61/6</p> <p>Great Britain: New codes in field 61/6</p> <p>The Netherlands: New code in field 61/6</p> <p>Norway: New codes in field 61/6</p> <p>Sweden: New codes in field 61/6</p>

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 MT940XS-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

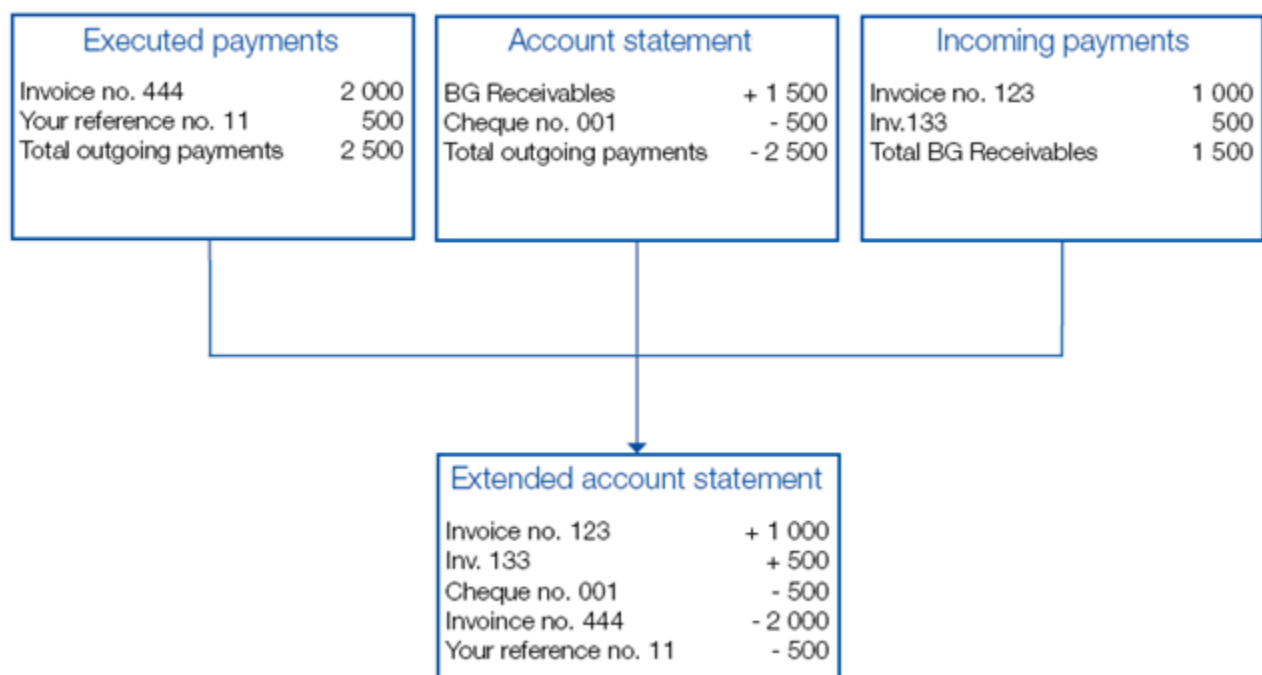
The information can be delivered in various ways, directly via the SWIFT network (MT940E) or by file transfer. Handelsbanken can accommodate most of the communication methods used in the market.

### 2.2.1 EXAMPLE

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 (MT940XS)
20	556677889960008	556677889960008
25	987654321	987654321
28C	2/1	2/1
60F	C131112SEK100000,	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 UMEÅ
61		1311121112C70884,NCRO20482176//60001ABOL
86		/REMI/Faktura 800678633428 Kundenr. 56990368 /ORDP/Testing Communication A/S /BENM/BOLAGET AB /CHG1/SEK20, /OCMT/SEK70904,/
61		/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 is not shown for all transactions.

```

ä4:
: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,
-ä

```

**2.2.1.4 File example MT940XS**

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.

```

ä4:
: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 UMEÅ
:61:1311121112C70884,NCRO20482176//64501ABOL
: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,
:64:C131112SEK199982,
-ä

```

## 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.

### 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 with the following exceptions/additions:
  - The following special characters can appear in the MT940XS file format (not allowed in the SWIFT system): å, Å, ä, Ä, ö, Ö, ø, Ø, æ, Æ, ü, Ü, é, &, \*, %, ::
  - There are not any hard limitations on the maximum amount of lines and characters that field 86 can consist of. This means that this field can consist of nearly an unlimited amount of lines and characters.
- A zero payment might occur.
- Start and ending of each account in the file:

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 header 'ä4:' and footer '-å'.

## Example:

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

### 3 Implementation guidelines

#### 3.1 MT940XS 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	Unlimited
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 MT940XS 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 in use for 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.

**Codes**

Subfield 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)

**Codes**

Subfield 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	GB, NL, NO, SE
CHK	Cheques	Not used
CHQ	Cheques	GB
CLR	Cash letters/Cheques remittance	SE
CMI	Cash management item – e.g. Target balancing/Target interval balancing/Customer internal interest	GB, NL, NO, SE (Customer internal interest not used in NL)
CMN	Cash management item - Notional pooling	NL
CMS	Cash management item - Sweeping	GB, NL, NO, SE
CMT	Cash management item -Topping	GB, NL, NO, SE
CMZ	Cash management item - Zero balancing	GB, NL, NO, SE Local zero balancing: GB, NL, SE  <i>Comment local zero balancing transactions:</i> NO - coded TRF
COL	Collections (used when entering a principal amount)	SE
COM	Commission	SE
DCR	Documentary credit (used when entering a principal amount)	SE
DDT	Direct Debit	NO, FI SE - debits and lump sums with credits NL
DIV	Dividends-Warrants	FI, SE
EQA	Equivalent amount	Not used
FEX	Foreign exchange	NO, SE
INT	Interest	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)	Not used
MSC	Miscellaneous	GB, NL, NO, SE
RTI	Returned item	NL, SE
SEC	Securities (used when entering a principal amount)	SE
STO	Standing order	NL, SE
TRF	Transfer, payment	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
NCRO	Cross-border (outgoing and incoming payments)	<b>Outgoing payments (made by file):</b> GB, NL, NO, SE  <b>Incoming payments:</b> NO, SE <i>Comment incoming c-b payments:</i> NL – coded FMSC GB – coded FTRF
NCRU	Cross-border – urgent payment (outgoing)	<b>Outgoing payments (made by file):</b> GB, NL, NO, SE
NITX	Cross-border intra group payment (outgoing)	<b>Outgoing payments (made by file):</b> GB, NL, NO, SE
NCOX	Financial cross-border payment (outgoing)	<b>Outgoing payments (made by file):</b> GB, NL, NO, SE
NITC	Local intra group payment (outgoing)	<b>Outgoing payments (made by file):</b> GB, NL, NO, SE
NCOR	Financial local payment (outgoing)	<b>Outgoing payments (made by file):</b> GB, NL, NO, SE
NLOC	Local payment (outgoing and incoming)	<b>Outgoing payments (made by file):</b> GB, NL, NO, SE  <b>Incoming payments:</b> NO, SE <i>Comment local incoming payments:</i> NL – coded FMSC GB – coded FTRF
NLOU	Local payment – urgent (outgoing)	<b>Outgoing payments (made by file):</b> GB, NL, NO, SE
NOCR	OCR payment (incoming local payment)	NO – KID payment
NGIR	GIRO (incoming local payment)	NO – Giro payment

Code	Explanation	Used in country
NTRF	Transfer (incoming and outgoing local payments)	<b>Incoming payments:</b> NO – Other local incoming payments NL – all incoming payments  <b>Manual outgoing payments (i.e. not sent by file)</b> 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)	Not used
NSWH	Swish Incoming payment	SE
NSWR	Swish refund (debit)	SE
NSWT	Swish return of a refund	SE
NSWU	Swish payout	SE
NSWZ	Swish return of a payout	SE

**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**

Maximum 65 characters per line. Unlimited amount of lines.

There are not any hard limitations on the maximum amount of lines and characters in this field. This means that Handelsbanken shows all details/all reference information that exists for the transaction, i.e. all information that is forwarded from the payment systems is stated in this field.

**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 presents one code word in each line, except for charges where several code words can appear on the same line.
- The information after the code word OCMT will be followed by a slash (/).

Example:

```
:86:/REMI/INVOICE NO. 177566 DATE 04.09.2008  
/ORDP/EXPORT INDUSTRIES  
/BENM/COMPANY SWEDEN AB  
/CHG2/SEK25,/CHG4/EUR10,  
/OCMT/SEK15717,5/  
/ORDB/CNRBINBB
```

**Codes used**

These Handelsbanken codes below 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 Beneficiary is displayed if different from account owner. For outgoing payments, credit account is displayed when present.

Code	Explanation	Direction
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
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)
NAME	Name of the counterparty in a SEPA Direct Debit (NL)	Incoming/Outgoing SEPA Direct Debit (NL)
MARF	Mandate reference SEPA Direct Debit (NL)	Incoming/Outgoing SEPA Direct Debit (NL)
CSID	Creditor ID SEPA Direct Debit (NL)	Incoming/Outgoing SEPA Direct Debit (NL)

### 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 MT940XS-format

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

### 4.1 Great Britain

Please note for Field 86:

A question mark (?) is used to replace a line break in a text or reference from the original information in field 86. For example between ordering part and ordering part address, or between invoice numbers. Please see examples below for more details.

#### 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**

```

ä4:
: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:C140326GBP599399,12
-ä

```

**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**

```

ä4:
:20:5566778899042235
:25:12345678
:28C:123/1
:60F:C140326GBP600000,
:61:1403260326D303,74FCROOWN REF 45
:86:/REMI/INSURANCE FEE
/BENM/LUXCOMP 58 LU220090000012345678
/ORDP/SENDERS NAME
:62F:C140326GBP599868,46
:64:C140326GBP599868,46
-ä

```

## 4.2 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

```

ä4 :
: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,
-ä

```

**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**

```

ä4:
: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
31208621 +2000,00
/ORDP/COMPANY B AS OSLO 18500500000
:62F:C140326NOK8533000,
:64:C140326NOK8533000,
-ä

```

**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**

```

ä4 :
:20:5566778899042235
:25:90462312323
:28C:123/1
:60F:C140326NOK8513000,
:61:1403260326C1000,NOCRNONREF//090000000
01220106633
:86:/REMI/05215332 +1000,00
:62F:C140326NOK8514000,
:64:C140326NOK8514000,
-ä

```

**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**

```

ä4 :
: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,
-ä

```

**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**

```

ä4:
: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,
-ä

```



**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**

```

ä4 :
: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
SE6650000000052275033340
/CHGS/SHANOK40,00
/OCMT/SEK9200,/
/EXCH/89,143
/BENB/ESSESESS
:62F:C140326NOK8504758,84
:64:C140326NOK8504758,84
-ä

```

### 4.3 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

```

ä4:
: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 STOCKHOLM
/BENM/12345677
:62F:C140326SEK505587,5
:64:C140326SEK505587,5
-ä

```

**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**

```

ä4 :
: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,
-ä

```

**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**

```

ä4 :
: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,
-ä

```

**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-E
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**

```

ä4:
:20:5566778899042235
:25:123123123
:28C:123/1
:60F:C140326SEK500000,
:61:1403260326D10000,NLOCOWN REF 211//6001 FIL-E
:86:/REMI/3314155 3314156 3314177 3314182
/BENM/TESTCOMPANY SWEDEN AB 12345678
:62F:C140326SEK490000,
:64:C140326SEK490000,
-å

```

**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**

```

ä4:
: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,
-ä

```

**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 TIMESTAMP 2015-10-06T13:32:22:683413
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 50
CHARACTERS
/ORDP/+46709876543 SENDERS NAME
/BENM/1234567899
2015-10-06T13:32:22:683413
:62F:C151006SEK500100,
:64:C151006SEK500100,
-ä

```

## 4.4 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

```

ä4:
: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
-ä

```



**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**

```

ä4:
: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,
-ä

```

**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**

```

ä4 :
:20:5566778899042235
:25:0718776777
:28C:123/1
:60F:C140326EUR400000,
:61:1403260326D30476,82NLOCOWN REF 547//G007077
IZ/MCI-G/0153079999
:86:/REMI/410655555
/BENM/TESTCUSTOMER ROTTERDAM BV 353062222
/EREF/E2E 123456
:62F:C140326SEK369523,18
:64:C140326SEK369523,18
-ä

```

**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 DE6502000000001693333333 /CHGS/SHA /OCMT/EUR9480,24/ /BENB/DEUTDEHH
62F	Closing Balance (Booked Funds)	C140326EUR390519,76
64	Closing Available Balance	C140326EUR390519,76

**File example**

```

ä4 :
:20:5566778899042235
:25:0718776777
:28C:123/1
:60F:C140326EUR400000,
:61:1403270326D9480,24NCROOWN REF 566//G007080
BUTI110000008307
:86:/REMI/410655560
/BENM/TESTCUSTOMER GMBH HAMBURG DE6502000000001693333333
/CHGS/SHA
/OCMT/EUR9480,24/
/BENB/DEUTDEHH
:62F:C140326SEK390519,76
:64:C140326SEK390519,76
-ä

```