

Interim Transaction Report

SWIFT MT942 format

Version 1.2.4

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1 Introduction

This document contains information about the service Interim Transaction Report in MT942 format. The statement contains all types of transactions booked on accounts in Norway, Sweden and Great Britain.

Information can be delivered to the customer on file or via the SWIFT network.

1.1 Definitions

Term	Description
BBAN	BBAN stands for Basic Bank Account Number and identifies a unique national bank account number. A BBAN can comprise up to 30 characters and can be alphanumeric. An international IBAN is created based on a BBAN.
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
1.2.4	2025-07-01	• Following country has been removed: FI
1.2.3	2023-11-13	• Following country has been removed: DK
1.2.2	2022-10-11	• Following countries has been removed: EE, LV and LT
1.2.1	2015-06-10	• SE: New code, DDT, for Autogiro (direct debit)
1.2.0	2015-04-27	• New country Great Britain
1.1.0	2014-02-07	• New countries Estonia, Latvia, Lithuania • New (standard) code words in field 86: EREF, DEBT,

		CRED, ORDB, BENB
1.0.0	2011-03-11	Published

1.3 General delivery information

- Intraday account statements are sent Monday - Friday. Please note that the first intraday statement for the day are sent only when there are any transactions to report. I.e. if there are no transactions made on the account one day the intraday statments are not sent at all that day.
- Intraday account statements always contain all transactions from the beginning of the day until the time of the sending. For accounts with Handelsbanken Sweden it can be agreed that the intraday account statement should contain only new/not earlier reported transactions.

2 Implementation guidelines

2.1 MT942 Format Specification

Status	Tag	Field Name	Content
M	20	Transaction Reference Number	16x
N	21	Related Reference	16x
M	25	Account Identification	35x
M	28C	Statement Number/Sequence Number	5n[/5n]
M	34F	Floor Limit Indicator	3!a[1!a]15d
N	34F	Floor Limit Indicator	3!a[1!a]15d
M	13D	Date/Time Indication	6!n4!n!x4!n
O	61	Statement Line	*6!n[4!n]2a15d1!a3!c16x [/16x]
O	86	Information to Account Owner	6*65x
O	90D	Number and sum of Entries	5n3!a15d
O	90C	Number and sum of Entries	5n3!a15d
N	86	Information to Account Owner	6*65x

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

Status:

M = Mandatory

O = Optional

N = Not used

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
- [] = optional

2.2 MT942 Field Specifications

2.2.1 FIELD 20: TRANSACTION REFERENCE NUMBER (TRN)

Format

16x

Presence

Mandatory

Definition

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

2.2.2 FIELD 25: ACCOUNT IDENTIFICATION

Format

35x (Account number)

Presence

Mandatory

Definition

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

Accounts with Svenska Handelsbanken can be stated as either BBAN or IBAN in this field. This is decided when setting up the agreement with the bank.

2.2.3 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.

2.2.4 FIELD 34F: FLOOR LIMIT INDICATOR

Format

3!a[1!a]15d (Currency)(D/C Mark)(Amount)

Presence

Mandatory

Definition

This field specifies the minimum value (transaction amount) reported in the message.

Always = 0.

Example

DKK,0

2.2.5 FIELD 13D: DATE/TIME INDICATION

Format

6!n4!n!x4!n (Date)(Time)(Sign)(Offset)

Presence

Mandatory

Definition

This field indicates the date, time and time zone (always CET) at which the report was created.

Date is expressed as YYMMDD

Time is expressed as HHMM

Time offset is expressed as 'HHMM', against the UTC (Coordinated Universal Time – ISO8601). Always +0100.

Example

1102081300+0100

2.2.6 FIELD 61: STATEMENT LINE

Format

6!n[4!n]2a15d1!a3!c16x [//16x]

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.	Not used
5	15d	Amount	
6	1!a3!c	Transaction Type Identification Code	
7	16x	Reference for the Account Owner	
8	[//16x]	Account Servicing Institution's Reference	
9	[34x]	Supplementary Details	

Presence

Optional

Definition

This field contains the details of each transaction.

CodesSubfield 3, **Debit/Credit Mark**, must contain one of the following codes:

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

CodesSubfield 6, **Transaction Type Identification Code**, may be completed in one of three ways:

- S S3!n For entries related to SWIFT transfer instructions and subsequent charge messages:
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).
- N N3!c For entries related to payment and transfer instructions, including related charges messages, not sent through SWIFT or where an alpha description is preferred:. The last three characters, that is, 3!C, may contain a code (see below).
- F F3!c For entries being first advised by the statement (items originated by the account servicing institution): The last three characters, that is, 3!C, may contain a code (see below).

Codes

When the first character of subfield 6 Transaction Type Identification Code is 'N' or 'F', the remaining characters may contain the following codes:

Code	Explanation
BOE	Bill of exchange

Code	Explanation
BRF	Courtage, brokerage fee
CHG	Charges and other expenses
CHK	Cheques
CLR	Cash letters/Cheques remittance
CMI	Cash management item - No detail
CMN	Cash management item – Notional pooling
CMS	Cash management item – Sweeping
CMT	Cash management item –Topping
CMZ	Cash management item - Zero balancing
COL	Collections (used when entering a principal amount)
COM	Commission
DCR	Documentary credit (used when entering a principal amount)
DDT	Direct Debit Item
DIV	Dividends-Warrants
EQA	Equivalent amount
ECK	Eurocheques
FEX	Foreign exchange
INT	Interest
LBX	Lock box
LDP	Loan deposit
MSC	Miscellaneous
RTI	Returned item
SEC	Securities (used when entering a principal amount)
STO	Standing order
TCK	Travellers cheques
TRF	Transfer
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)

Please see country specific information, for codes used in each country.

2.2.7 FIELD 86: INFORMATION TO ACCOUNT HOLDER

Format

6*65x

Presence

Optional

Definition

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

Please note that this field is not used in all countries, see examples and example files for more information.

Codes used in field 86

Please note that codes are not used in all countries, see examples for more information.

Code	Explanation
REMI	Remittance information
ORDP	Ordering Party
BENM	Beneficiary
ORDB	Ordering Bank
BENB	Beneficiary Bank
CHGS	Charges
OCMT	Original amount
EXCH	Exchange rate
EREF	End-To-End reference If not provided either NOTPROVIDED is shown after the code word or the code word is not shown at all.

2.2.8 FIELD 90D: NUMBER OF SUM AND ENTRIES

Format

5n3!a15d (Number)(Currency)(Amount)

Presence

Optional

Definition

This field indicates the total number and amounts of debit entries.

2.2.9 FIELD 90C: NUMBER OF SUM AND ENTRIES

Format

5n3!a15d (Number)(Currency)(Amount)

Presence

Optional

Definition

This field indicates the total number and amounts of credit entries.

3 Country specific information

3.1 Great Britain

3.1.1 CODES FOR FIELD 61 SUBFIELD 6

Code	Explanation	Comment
CHG	Charges and other expenses	
CHK	Cheques	CHQ
CMZ	Cash management item – Zero balancing	
INT	Interest	
MSC	Miscellaneous	
TRF	Transfer	

3.2 Norway

3.2.1 FIELD 61

Please note that the information in field 61 in MT942 can differ from the information in field 61 in MT940.

3.2.2 CODES FOR FIELD 61 SUBFIELD 6

Code	Explanation	Comment
CHG	Charges and other expenses	
CHK	Cheques	
COL	Collection – Used when entered a principal amount	
COM	Commission	
DDT	Direct debit item	
FEX	Foreign exchange	
INT	Interest	
MSC	Miscellaneous	
TRF	Transfer	

3.3 Sweden

3.3.1 CODES FOR FIELD 61 SUBFIELD 6

Code	Explanation	Comment
BRF	Courtage, brokerage fee	
CHG	Charges and other expenses	
CLR	Cash letters/Cheques remittance	
CMI	Cash management item – No detail	
CMS	Cash management item – Sweeping	
CMT	Cash management item – Topping	
CMZ	Cash management item – Zero balancing	
COL	Collection – Used when entered a principal amount	
COM	Commission	
DCR	Documentary Credit – Used when entering a principal amount	
DDT	Direct Debit	
DIV	Dividends - Warrants	
FEX	Foreign exchange	
INT	Interest	
LDP	Loan deposit	
MSC	Miscellaneous	
RTI	Returned item	
SEC	Securities – used when entering a principal amount	
STO	Standing order	
TRF	Transfer	
VDA	Value date adjustment (used when an entry made to withdraw an incorrectly dated entry – it will be followed by the correct entry with the relevant code)	

4 Examples Account statements MT942

Below you will find some examples showing how the information is structured in the MT942 message for some 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.

Incoming local payment Faster payment and BACS

Tag	Field name	Content
20	Transaction Reference Number	1310291037738
25	Account Identification	24878221
28C	Statement Number/Sequence Number	00018/00001
34F	Floor limit Indicator	GBP0,
13D	Date/Time/Indicator	1310291300+0100
61	Statement Line	
61/1	Value Date (YYMMDD)	130820
61/2	Entry Date (MMDD)	0820
61/3	Debit/Credit Mark	C
61/5	Amount	10000,
61/6	Transaction Type Identification Code	FTRF
61/7	Reference for the Account Owner	GP46799613980022
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
61/1	Value Date (YYMMDD)	130820
61/2	Entry Date (MMDD)	0820
61/3	Debit/Credit Mark	C
61/5	Amount	5000,
61/6	Transaction Type Identification Code	FTRF
61/7	Reference for the Account Owner	B/O TEST COMPANY

Tag	Field name	Content
61/8	Account Servicing Institution's Reference	
61/9	Supplementary details	
86	Information to Account Owner	/REMI/123456 /ORDP/TEST COMPANY
90D	Number and Sum of Entries	
90C	Number and Sum of Entries	2GBP15000

File example:

```

ä4:
:20:1310291037738
:25:24878221
:28C:00018/00001
:34F:GBP0,
:13D:1310291300+0100
:61:1308200820C10000,FTRF GP46799613980022
B/O TESTING COMPANY
:86:/REMI/INVOICE 123456
/ORDP/62012345?TESTING COMPANY
/ORDB/SC404123/CHGS/SHA
:61:1308200820C5000,FTRF B/O TEST COMPANY
BACS TEST COMPANY SERVICE
:86:/REMI/123456
/ORDP/TEST COMPANY
:90C:2GBP15000,
-ä

```

This example contains Incoming local CHAPS payment.

Tag	Field name	Content
20	Transaction Reference Number	1310291037738
25	Account Identification	24878221
28C	Statement Number/Sequence Number	00018/00001
34F	Floor limit Indicator	GBP0,
13D	Date/Time/Indicator	1310291300+0100
61	Statement Line	
Sub 1	Value Date (YYMMDD)	131029
Sub 2	Entry Date (MMDD)	1029
Sub 3	Debit/Credit Mark	C
Sub 5	Amount	500,
Sub 6	Transaction Type Identification Code	FTRF

Tag	Field name	Content
Sub 7	Reference for the Account Owner	NONREF
Sub 8	Account Servicing Institution's Reference	
Sub 9	Supplementary details	B/O SENDER OF SWIFT PAYMENT LTD
86	Information to Account Owner	/REMI/410001585,410001586?410001587,410001588 /ORDP/SENDER OF SWIFT PAYMENT LTD?TEST STREET? LONDON E12 34F /ORDB/CITIGBXX/CHGS/OUR
90D	Number and Sum of Entries	
90C	Number and Sum of Entries	1GBP500,

File example:

```

ä4:
:20:1310291037738
:25:24878221
:28C:00018/00001
:34F:GBP0,
:13D:1310291300+0100
:61:1310291029C1220,FTRFNONREF
B/O SENDER OF PAYMENT LTD
:86: /REMI/410001585,410001586?410001587,410001588
/ORDP/SENDER OF SWIFT PAYMENT LTD?TEST STREET?
LONDON E12 34F
/ORDB/CITIGBXX/CHGS/OUR
:90C:1GBP500,
-ä

```

4.2 Norway

This example shows two incoming local payments and one outgoing local payment.

Tag	Field name	Content
20	Transaction Reference Number	1310290975111990
25	Account Identification	89223123230
28C	Statement Number/Sequence Number	0101/01
34F	Floor limit Indicator	NOK0,
13D	Date/Time/Indicator	1310291300+0100
61	Statement Line	
Sub 1	Value Date (YYMMDD)	131029
Sub 2	Entry Date (MMDD)	1029
Sub 3	Debit/Credit Mark	C
Sub 5	Amount	33000,
Sub 6	Transaction Type Identification Code	NTRF
Sub 7	Reference for the Account Owner	NONREF
Sub 8	Account Servicing Institution's Reference	//860189366
86	Information to Account Owner	
61	Statement Line	
Sub 1	Value Date (YYMMDD)	131029
Sub 2	Entry Date (MMDD)	1029
Sub 3	Debit/Credit Mark	C
Sub 5	Amount	2000,
Sub 6	Transaction Type Identification Code	TRF
Sub 7	Reference for the Account Owner	NONREF
Sub 8	Account Servicing Institution's Reference	//667999991
86	Information to Account Owner	Sumpost OCR m/underspes.
61	Statement Line	
Sub 1	Value Date (YYMMDD)	131029
Sub 2	Entry Date (MMDD)	1029

Tag	Field name	Content
Sub 3	Debit/Credit Mark	D
Sub 5	Amount	2250,
Sub 6	Transaction Type Identification Code	NTRF
Sub 7	Reference for the Account Owner	NONREF
Sub 8	Account Servicing Institution's Reference	//655699900
86	Information to Account Owner	Bedriftsterminal oppgave
90D	Number and Sum of Entries	1NOK2250,
90C	Number and Sum of Entries	2NOK35000,

File example:

```

ä4:
:20:1310290975111990
:25:89223123230
:28C: 0101/01
:34F:NOK0,
:13D:1310291300+0100
:61:1310291029C33000,NTRFNONREF//860189366
:61:1310291029C2000,TRFNONREF//667999991
:86:Sumpost OCR m/underspes.
:61:1310291029D2250,NTRFNONREF//655699900
:86:Bedriftsterminal oppgave
:90D:1NOK2250,
:90C:2NOK35000,
-ä

```

4.3 Sweden

This example shows two incoming payments (cross border and local).

Tag	Field name	Content
20	Transaction Reference Number	1310293535352323
25	Account Identification	123123123
28C	Statement Number/Sequence Number	26/1
34F	Floor limit Indicator	SEK0,
13D	Date/Time/Indicator	1310291300+0100
61	Statement Line	
Sub 1	Value Date (YYMMDD)	131029
Sub 2	Entry Date (MMDD)	1029
Sub 3	Debit/Credit Mark	C
Sub 5	Amount	10000,
Sub 6	Transaction Type Identification Code	NTRF
Sub 7	Reference for the Account Owner	292252569909
Sub 8	Account Servicing Institution's Reference	//64501ABOL
61	Statement Line	
Sub 1	Value Date (YYMMDD)	131029
Sub 2	Entry Date (MMDD)	1029
Sub 3	Debit/Credit Mark	C
Sub 5	Amount	100000,
Sub 6	Transaction Type Identification Code	NTRF
Sub 7	Reference for the Account Owner	987654321
Sub 8	Account Servicing Institution's Reference	//6091 BGINB
Sub 9	Supplementary Details	BGINB
86	Information to Account Owner	
90D	Number and Sum of Entries	
90C	Number and Sum of Entries	2SEK110000,

File example:

```

ä4:
:20:1310293535352323
:25:123123123
:28C:26/1
:34F:SEK0,
:13D:1310291300+0100
:61:13102910296C10000,NTRF292252569909//64501ABOL
:61:1310291029C100000,NTRF987654321//6091BGINB
BGINB
:90C:2SEK110000,
-ä

```

This example shows outgoing payments (cross border and local).

Tag	Field name	Content
20	Transaction Reference Number	1310293535352323
25	Account Identification	123123123
28C	Statement Number/Sequence Number	26/1
34F	Floor limit Indicator	SEK0,
13D	Date/Time/Indicator	1310291300+0100
61	Statement Line	
Sub 1	Value Date (YYMMDD)	131029
Sub 2	Entry Date (MMDD)	1029
Sub 3	Debit/Credit Mark	D
Sub 5	Amount	10000,
Sub 6	Transaction Type Identification Code	NTRF
Sub 7	Reference for the Account Owner	D 14300924348
Sub 8	Account Servicing Institution's Reference	//64500UTLB
Sub 9	Supplementary Details	UTLB
86	Information to Account Owner	
61	Statement Line	
Sub 1	Value Date (YYMMDD)	131029
Sub 2	Entry Date (MMDD)	1029
Sub 3	Debit/Credit Mark	D
Sub 5	Amount	19940,

Tag	Field name	Content
Sub 6	Transaction Type Identification Code	NMSC
Sub 7	Reference for the Account Owner	INTERNET BET
Sub 8	Account Servicing Institution's Reference	//6000 IT-E
86	Information to Account Owner	
90D	Number and Sum of Entries	2SEK29940,
90C	Number and Sum of Entries	

File example:

```
ä4:  
:20:1310293535352323  
:25:123123123  
:28C:26/1  
:34F:SEK0,  
:13D:1310291300+0100  
:61:1310291029D10000,NRTFD 14300924348//64500UTLB  
UTLB  
:61:1310291029D19940,NMSCINTERNET BET//6000 IT-E  
:90D:2SEK29940,  
-ä
```

This example shows an outgoing zero balancing transaction.

Tag	Field name	Content
20	Transaction Reference Number	1310293535352323
25	Account Identification	123123123
28C	Statement Number/Sequence Number	26/1
34F	Floor limit Indicator	SEK0,
13D	Date/Time/Indicator	1310291300+0100
61	Statement Line	
Sub 1	Value Date (YYMMDD)	131029
Sub 2	Entry Date (MMDD)	1029
Sub 3	Debit/Credit Mark	D
Sub 5	Amount	520000,
Sub 6	Transaction Type Identification Code	NCMZ
Sub 7	Reference for the Account Owner	341888666
Sub 8	Account Servicing Institution's Reference	//6000 ZERO
86	Information to Account Owner	
90D	Number and Sum of Entries	1SEK520000,
90C	Number and Sum of Entries	

File example:

```

ä4:
:20:1310293535352323
:25:123123123
:28C:26/1
:34F:SEK0,
:13D:1310291300+0100
:61:1310291029D520000,NCMZ341888666//6000 ZERO
:90D:1SEK520000,
-ä

```