



Unitel EDI

MT940

October 2018

Based on:

SWIFT Standards - Category 9

MT940 Customer Statement Message (January 2004)

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1. Introduction

This manual describes the structure as designed by Nordea of MT940 messages via Unitel EDI. Nordea's structure is based on *SWIFT Standards - Category 9, MT940 Customer Statement Message* (January 2004) issued by SWIFT.

This description is aimed at software suppliers and customers wishing to develop an integrated solution between Unitel EDI and an ERP system.

Questions relating to the description may be directed to and further information on integration with Unitel EDI may be obtained from:

Cash Management Products & Channels
Netbanking & Integration Services DK
e-mail: integration@nordea.dk

2. General

By way of the MT940 message it is possible to receive all bookkeeping entries from accounts with

- Nordea Bank Danmark
- Nordea's international units
- Other banks in Denmark and abroad

Nordea's MT940 message is based on *SWIFT Standards - Category 9, MT940 Customer Statement Message* from January 2004. This means that any subsequent changes to SWIFT's MT940 message are not automatically implemented into Nordea's MT940 message.

3. Description of the MT940 message

3.1. General description

An MT940 message consists of a number of fields that are described in the overview under section 3.2.

Some fields always use the maximum field length whereas others depend on the relevant amount of data.

Each field in the record always starts with ":" (colon), "field number" and ":" (colon), e.g. ":20:", and ends with a line break. Therefore the next field always starts on a new line.

3.2. Overview

In the below overview the following characters have been used:

Contents

- M = Mandatory (the field is always filled in)
- O = Optional (the field is not always filled in)

Format:

- A = Alphabetic: Text only.
- AN= Alphanumeric: Text and figures.
May contain the character "," (comma)
- DN = Decimal number: Numbers with decimals (amounts). Separator = "," (comma).
Only significant digits are delivered so an amount with the decimals "00" (e.g. 500,00) ends with "," (comma) (e.g. 500,). Amounts with the decimals "10" (e.g. 100,10) end with ",1" (e.g. 100,1). Thousand separator (comma) is not used (e.g. 1000 **not 1,000**).
- N= Numeric: Integer.
Date: Indicated by either 4 or 6 digits: "MMDD" or "YYMMDD".

Overview

Content	Field number	Field name	Format	Fixed/variable length	Description
M	20	Transaction reference number	N20	Fixed	Unique reference number from Nordea (The field is not used by SAP)
O	21	Related reference	N16	-	Not used
M	25	Account number/IBAN	N35	Variable	Account number/IBAN up to 35 digits
M	28C	Consignment number/Message number	N5[/N5]	Fixed	Consecutive consignment number of up to five digits and message number of up to five digits (consecutive within the reference). The consignment and message numbers are separated by "/". (Message number is not used by SAP)
M	60	Opening balance	A1/N6/A3/DN15 (see section 3.3.1)	Variable	Opening balance may appear more than once in the message - see section 3.3.2 for more information.
O	61	Transaction information			The content of field 61 is described below (fields 1-9).
	61 - field 1	Value date	N6	Fixed	Date for starting interest calculation - YYMMDD.
	61 - field 2	Accounting date	N4	Fixed	Date for accounting - MMDD. (The field is not used by SAP)
	61 - field 3	Debit/Credit	A2	Variable	"D" Debit accounting (withdrawn) "C" Credit accounting (deposited) "RD" Reversed debit entry "RC" Reversed credit entry
	61 - field	3rd character of currency	A1	Fixed	3rd character of currency code.

Content	Field number	Field name	Format	Fixed/variable length	Description
	4	code			(The field is not used by SAP)
	61 - field 5	Amount	DN15	Variable	Carrying amount.
	61 - field 6	SWIFT - text code	A1/N3 or A1/A3	Fixed	Text code for identification of transaction type.
	61 - field 7	Technical reference	AN16	Variable	Technical reference on the transaction.
	61 - field 8	Brief information	[//AN16]	Variable	Contains brief information to accountholder on the transaction. The field contains 18 characters of which the first two characters are always "//".
	61 - field 9	Internal reference	AN34	Variable	Used by Nordea for internal transaction references. (The field is not used by SAP)
O	86	Information to accountholder	6*N65	Variable	Used for payments from both domestic and foreign countries.
M	62a	Recorded closing balance	A1/N6/A3/DN15 (see section 3.3.1)	Variable	Recorded closing balance on the given date. May appear more than once in the message - see section 3.3.3 for more information.
O	64	Available closing balance	A1/N6/A3/DN15 (see section 3.3.1)	Variable	Available closing balance is only included in the message if the specific account is an overdraft facility. (The field is not used by SAP)
O	65	Future available balance	A1/N6/A3/DN15 (see section 3.3.1)	Variable	Future available balance is only included in the message if there is a future available balance. May include up to three future balances.

3.3. More information about selected fields

The contents of selected fields in detail.

3.3.1. Formatting of the balance fields 60, 62, 64 and 65

Character no 1: "D/C marking"

"D": Debit balance (loans/borrowings)

"C": Credit balance (deposits)

Characters no 2 up to and including 7: "Date"

YYMMDD.

Characters no 8 up to and including 10: "Currency code"

Currency code of three characters, see ISO 4217.

Characters no 11 up to and including 25: "Amount"

Amount, see formatting of decimal digits. The field length is variable.

3.3.2. Opening balance - field 60

Field no 60F is used for the opening balance on the first message for any given period.

Field no 60M is used for the opening balance on any subsequent messages for the same period.

3.3.3. Recorded closing balance - field 62

Field no 62F is used for the closing balance on the last message for any given period.

Field no 62M is used for the closing balance on any subsequent messages for the same period.

If there is only one message for any given period, only field number 62F is used.

4. Packing of MT940 messages from Unitel EDI

When Unitel EDI delivers an MT940 message, control records have been added as described in section 3 of the guidelines *Unitel EDI, EDI/4 format, status and error advices, packing of transmissions from Unitel EDI*.

NB

Contrary to other deliveries from Unitel EDI, 00-record (zero-record) and line numbers are **not** added to MT940 messages.

5. Example

Example of an MT940 message from Unitel EDI

```
HDXLQZ2900 9000000113      1100000184      KONTO      0676402
:20:15437310280002900001
:25:1543731028
:28C:00029/00001
:60F:C040916DKK348029453,9
:61:0409170917CK9,NTRF04000000104260//Tekstkod linie
0667250170003927E
:86:/ORDP/ AFSENDERNAVN GADE OG NR POSTNR OG BY
/REMI/ Tekstkod linie Modtagers identifikation Reference til pri
mært dokument Meddelelse til modtager linie 1 Meddelelse til modt
ager linie 2 Meddelelse til modtager linie 3 Meddelelse til modta
ger linie 4 Meddelelse til modtager linie 5 Meddelelse til modtag
er linie 6 Meddelelse til modtager linie 7 Meddelelse til modtage
:61:0409170917CK9,NTRF04000000204260//Tekstkod linie
0667250170003927F
:86:/ORDP/ AFSENDERNAVN GADE OG NR POSTNR OG BY
/REMI/ Tekstkod linie Modtagers identifikation Reference til pri
mært dokument Meddelelse til modtager linie 1 Meddelelse til modt
ager linie 2 Meddelelse til modtager linie 3 Meddelelse til modta
ger linie 4 Meddelelse til modtager linie 5 Meddelelse til modtag
er linie 6 Meddelelse til modtager linie 7 Meddelelse til modtage
:61:0409170917CK15,01NTRF04000000304260//Tekstkod linie
0667250170003930A
:86:/ORDP/ AFSENDERNAVN GADE OG NR POSTNR OG BY
/REMI/ Tekstkod linie Modtagers identifikation Reference til pri
mært dokument Meddelelse til modtager linie 1 Meddelelse til modt
ager linie 2 Meddelelse til modtager linie 3 Meddelelse til modta
ger linie 4 Meddelelse til modtager linie 5 Meddelelse til modtag
er linie 6 Meddelelse til modtager linie 7 Meddelelse til modtage
:61:0409170917CK15,01NTRF04000000404260//Tekstkod linie
0667250170003930B
:86:/ORDP/ AFSENDERNAVN GADE OG NR POSTNR OG BY
/REMI/ Tekstkod linie Modtagers identifikation Reference til pri
mært dokument Meddelelse til modtager linie 1 Meddelelse til modt
ager linie 2 Meddelelse til modtager linie 3 Meddelelse til modta
ger linie 4 Meddelelse til modtager linie 5 Meddelelse til modtag
er linie 6 Meddelelse til modtager linie 7 Meddelelse til modtage
:61:0409170917CK15,01NTRF04000000504260//Tekstkod linie
0667250170003930C
:86:/ORDP/ AFSENDERNAVN GADE OG NR POSTNR OG BY
/REMI/ Tekstkod linie Modtagers identifikation Reference til pri
mært dokument Meddelelse til modtager linie 1 Meddelelse til modt
ager linie 2 Meddelelse til modtager linie 3 Meddelelse til modta
ger linie 4 Meddelelse til modtager linie 5 Meddelelse til modtag
er linie 6 Meddelelse til modtager linie 7 Meddelelse til modtage
:61:0409170917CK15,01NTRF04000000604260//Tekstkod linie
0667250170003930D
:86:/ORDP/ AFSENDERNAVN GADE OG NR POSTNR OG BY
/REMI/ Tekstkod linie Modtagers identifikation Reference til pri
mært dokument Meddelelse til modtager linie 1 Meddelelse til modt
ager linie 2 Meddelelse til modtager linie 3 Meddelelse til modta
ger linie 4 Meddelelse til modtager linie 5 Meddelelse til modtag
er linie 6 Meddelelse til modtager linie 7 Meddelelse til modtage
:61:0409200919DK10,NSTFNONREF
:62F:C040917DKK348029521,94
TLXLQZ2900 9000000113      1100000184      KONTO      000000054
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