

Format differences: SEPA consequences for MT940/942

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Applicable to Access Direct, Access Online, Internet Banking and Swift

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1 Introduction

Customers of ABN AMRO Bank are able to export MT940/942 messages to their administrative system from the channels Access Direct, Access Online, Internet Banking and/or a Swift connection. With the transition of payments to SEPA, the content of these messages will change. The differences can affect processing of the messages in the administrative system of customers.

This document describes the differences between MT940/942 messages before and after the transition of payments to SEPA. Only the content of MT940/942 messages changes. The structure specified by Swift remains unchanged. This document is a supplement to existing format descriptions and will be updated as new information becomes available. Visit our site at abnamro.nl/sepa regularly for the latest updates.

This document applies to the channels Access Direct, Access Online, Internet Banking and Swift and is intended for administrative and IT departments of customers who export MT940/942 messages to their administrative system from these channels for Dutch ABN AMRO bank accounts. This document is also intended for auditors and software vendors who support these clients.

1.1 Table legend

The legend for the tables displayed in the following sections is given below.

Column	Value	Description	Explanation
Status	M	Mandatory	Item must be used.
	O	Optional	Item may be used.
	C	Conditional	Item may and/or must be used depending on the presence or value of other items.
Type	N	Numeric	Figures, 0-9.
	A	Amount	This type is used for amounts. There must be at least one position before the decimal. The decimal indicator '.' is mandatory and counts as part of the total length.
	A	Alphabetic	Letters, A-Z (capital letters).
	X	Alphanumeric	Combination of figures, capital letters and characters from a specific set.
	x	Alphanumeric	Combination of figures, capital letters and characters from a specific set.
Length	Number	Fixed number	Fixed number of x positions of item (underscored).
	Number	Variable number	Item may contain a maximum of x positions. If this applies to a mandatory item, at least 1 number must appear.
Rep.	Number		Count indicating how frequently an item, record, tag or field may occur.

2 SEPA consequences for MT940

The transition to SEPA will only affect TAG 61 and TAG 86 of the MT940 message. The differences are described per TAG below.

2.1 Differences in TAG 61 Mutation Account Statement

In TAG 61, the transition to SEPA affects only field 6 Transaction Type Code and field 8 Reference Bank.

: 61: Mutation Account Statement		O	This tag contains the details of a transaction.	
Field		Form	Current	Field
1	Value date, YYMMDD	N6		No change
2	Book Date, MMDD	[N4]	In use	No change
3	Debit / Credit Indicator	A2	Form: A2: D (debit), C (credit), RD (Reverse Debit) or RC (Reverse Credit) An Amount of zero is reported as C.	No change
4	Fund Code	[X1]	N/A	No change
5	Amount	B15	Notation code A0/B1. Entire amount is reported without decimals. The trailing zeros in amounts with decimals are not displayed.	No change
6	Transaction Type Code	A1X3	FormA: A1A3 N supplemented with TTIC Code	No change
			FormB: A1N3 N supplemented with Mutation Code	The Mutation Code will change due to the transition to SEPA. ABN AMRO reports a specific Mutation Code for each transaction type. See Appendix A. SEPA Mutation Codes for the SEPA mutation codes.
7	Account Holder Reference	X16	Standard value = NONREF, unless another value is available.	No change
8	Bank Reference	[//X16]	FormC: [//N3] // supplemented with Mutation Code	The Mutation Code will change due to the transition to SEPA. ABN AMRO reports a specific Mutation Code for each transaction type. See Appendix A. SEPA Mutation Codes for the SEPA mutation codes.
9	Mutation Information	[X34]	Can be used for: - additional mutation classification - original mutation amount	No change

Note	The information displayed in field 6 and 8 (form A, B or C) depends on the preferences of the client. Using the mutation code for reconciliation purposes is not recommended.
Example of current situation	A : 61:1012011231C150,NTRFNONREF B : 61:1012311231D1359,93N192NONREF C : 61:1012311231C218,05NTRFNONREF//192 /EC-COMPLIANT/ C : 61:1012311231D1099,93NTRFNONREF//192
Example of SEPA	A : 61:1012011231C150,NTRFNONREF B : 61:1012311231D1359,93N <u>654</u> NONREF C : 61:1012311231C218,05NTRFNONREF// <u>654</u> /EC-COMPLIANT/ C : 61:1012311231D1099,93NTRFNONREF// <u>654</u> The underlined characters change.

2.2 Differences in TAG 86 Mutation Information

In TAG 86, the transition to SEPA affects the Description field. Description is the only field in TAG 86.

:86: Mutation Information		O	Additional information on the previous mutation for the account holder.	
Field		Form	Current	SEPA
1	Description	6X65	<p>The content varies by transaction type.</p> <p>A maximum of $9 \times 32 = 288$ positions are available for the content.</p> <p>If the number of lines in the description is less than or equal to 6, each line of 32 positions is placed in a separate mutation line.</p> <p>If the number of lines in the description is greater than 6, two</p>	<p>A SEPA Direct Debit (SDD) (collection) or Credit Transfer (SCT) (creditor or salary) batch is reported in compressed form with the following mandatory items:</p> <p>/TRTP/ /PREF/ /NRTX/</p> <p>An SDD r-transaction (cancellation, reversal, refund, refusal) is reported with the following mandatory items:</p> <p>/RTYP/</p>

		<p>lines of 32 positions are placed in a single line, separated by a space. This line has a length of 65 positions.</p> <p>Contra account</p> <p>When mutations are delivered, TAG 86 specifies the contra account for a transaction if applicable.</p> <p>Bank account numbers are reported with delineators, e.g. "12.34.56.789" or "111.11.11.111", and are always preceded by a space.</p> <p>Postbank account numbers are reported with the word "GIRO", e.g. ":86:GIRO 1234567", without a preceding space. The number of spaces between "GIRO" and the Postbank account number (max. 7 digits) is variable and depends on the number of digits in the Postbank account number. This number is right-aligned with the last digit at position 17 or position 19.</p> <p>Compression</p> <p>Text used in the case of compression:</p> <p>TOTAAL INCASSO</p> <p>VOOR COMPRIMEREN 10 POSTEN</p> <p>LAATSTE 5 POS SOM</p> <p>REKNRS 59.419</p> <p>or</p> <p>TOTAAL BETALINGEN</p> <p>VOOR COMPRIMEREN 63 POSTEN</p>	<p>/MARF/ /RTRN/ /BIC/ /IBAN/ /NAME/ /EREF/</p> <p>An SDD is reported (to the debtor) with the following mandatory items:</p> <p>/TRTP/ /CSID/ /NAME/ /MARF/ /IBAN/ /BIC/ /EREF/ /RTRN/ if applicable /SWOD/ if applicable</p> <p>An SCT (also reject and return) is reported with the following mandatory items:</p> <p>/TRTP/ /IBAN/ /BIC/ /NAME/ /RTRN/ applicable only to reject and return /EREF/ /RTRN/ if applicable /SWOC/ if applicable</p> <p>A maximum number of positions applies to each item. 6x65 = 390 positions are available for the total content.</p>
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		<p>LAATSTE 5 POS SOM REKNRS 40.273</p> <p>If no description is delivered, the text "DIVERSEN" is placed in TAG 86. In other cases, TAG 86 is filled with "MISC".</p>	<p>See Appendix D. Swift Codes for definitions of the items above, for optional items and the maximum number of positions per item.</p> <p>For the /TRTP/ descriptions, see Appendix B. /TRTP/ Descriptions.</p> <p>For the /RTYP/ descriptions, see Appendix C. /RTYP/ Descriptions.</p> <p>The IBAN is reported without delineators.</p>
Note		The Swift codes are not always in the same position.	
Example of current situation		<p>:86: 12.34.56.789 ENERGIE BEDRIJF BETALINGSKENM. 5002009999999999 KLANTNUMMER 9009999-9 KERKSTRAAT 999 RIDDERKERK PERIODE 2010-11</p>	
Example of SEPA		<p>SEPA OVERBOEKING :86:/TRTP/SEPA OVERBOEKING/IBAN/FR001234567890/BIC/GEF RADAM/NAME/ENERGIE BEDRIJF/EREF/NOTPROVIDED SEPA BATCH :86:/TRTP/SEPA BATCH/PREF/109180/NRTX/162</p>	

3 **SEPA consequences for MT942**

Currently being studied.

Appendix A. SEPA Mutation Codes

One-to-one mapping of current mutation codes to SEPA mutation codes is not possible, so only the SEPA mutation codes are shown below. Salary payments, for instance, may be offered as a salary payment or as creditor payment. A salary payment has a different mutation code than a creditor payment.

Mutation code	External description
240	SDD-OTHER
241	SDD-EXCEPTIONS
242	SDD-REFERSAL
245	SDD-RETURNS
246	SDD-REJECTS
247	SDD-CREDITOR
248	SDD-DEBTOR
249	SDD-B2B-INCASSO
301	SCT TOTAAL INK.
302	SCT TOTAAL UITG.
651	SCT R OUTGOING
652	SCT BATCHES SAL HEADER
653	SCT BATCHES SAL INDIVIDUALS
654	SCT INCOMING
655	SCT BATCHES CRED HEADER
656	SCT BATCHES CRED INDIVIDUALS
657	SCT R INCOMING
658	SCT SINGLE OUTG
961	SCT R-BATCH-IND
976	SCT-PERIOD.-OVB
977	SCT-INTOETS-APPL

Mutation codes will be defined for the following transaction types:

SEPA IDEAL
SEPA FINBOX
IBAN ACCEPTGIRO

Appendix B. /TRTP/ Descriptions

SEPA Overboeking
SEPA Overboeking Individueel
SEPA Overboeking Salaris
SEPA Batch
SEPA Batch Salaris
SEPA Terugvordering
SEPA Terugboeking

SEPA Incasso algemeen eenmalig
SEPA Incasso algemeen doorlopend
SEPA Incasso batch
SEPA Incasso

Appendix C. /RTYP/ Descriptions

SEPA Incasso correctieboeking
SEPA Incasso geweigerd
SEPA Incasso niet uitgevoerd
SEPA Incasso geannuleerd
SEPA Incasso herstelboeking
SEPA Incasso terugboeking
SEPA Incasso terugboeking bank deb
SEPA Incasso terugboeking debiteur

Appendix D. Swift Codes

/ADDR/	The address of the Originator (Optional)
/BIC/	The BIC code
/BIC/	The BIC code of the Originator Bank
/BENM//ID/	The Beneficiary identification code (Optional)
/CPRP/	The category purpose (Optional)
/CREF/	Reference to the refund of the refund offset
/CSID/	The identifier of the Creditor
/EREF/	The Originator's reference of the Transaction
/IBAN/	The IBAN of the account of the Originator
/ISDT/	The Settlement Date
/MARF/	The unique Mandate reference
/NAME/	The name of the Originator
/NRTX/	Number of transactions in the batch
/NRTXR/	Number of transactions in the batch-R
/ORDP//ID/	The Originator identification code (Optional)
/ORDP//RID/	The identification of the type of party initiating the "R" message
/ORIG//CSID/	The identifier of the original Creditor who issued the Mandate
/ORIG//MARF/	The unique Mandate reference as given by the original Creditor who issued the Mandate
/PREF/	The specific reference of the Debtor for the batch
/PREF/	The specific reference of the Creditor for the batch
/PURP/	The purpose code
/REFOB/	Reference of batch of original
/REMI/	The Remittance Information (Optional)
/RREF/	The specific reference of the Creditor Bank (Payment engine reference) for the R-batch The specific reference of the Creditor Bank (Payment engine reference) for the transaction
/RTRN/	The reason code for non-acceptance
/RTRN/	The Reversal reason code
/RTYP/	The type of "R" message
/RTYP/	Type of "R" message
/SVCL/	The identification code of the Scheme
/SWOC/	Switch over service creditor info
/SWOD/	Switch over service debtor info
/TRTP/	Local instrument transaction type, product or local instrument type
/ULTD//NAME/	The name of the Originator Reference Party (Optional)
/ULTD//ID/	The identification code of the Originator Reference Party (Optional)
/ULTB//NAME/	The name of the Beneficiary Reference Party (Optional)
/ULTB//ID/	The identification code of the Beneficiary Reference Party (Optional)