

Bankline

Export file layout guide – SWIFT format

This user guide covers the original pre-2012 SWIFT export formats (MT940 or MT942), if you are looking to adopt SWIFT formats we recommend you use the enhanced 2012 versions (MT940 – 2012 or MT942 – 2012) and refer to the updated 2012 version of this guide.

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1. Introduction to Bankline SWIFT export

Please note that this user guide covers our original pre-2012 versions of SWIFT export formats (MT940 or MT942), if you are looking to adopt SWIFT formats we recommend you use the enhanced 2012 versions (MT940 – 2012 or MT942 – 2012).

The guide for the 2012 formats can be obtained from:

<http://support.bankline.rbs.co.uk/account-information-user-guides>

1.1 What is Bankline SWIFT export?

Bankline allows your business to manage everyday banking over the internet, including the ability to view account information, payment details and user profiles. Bankline export enables you to export much of that information in SWIFT format that can then be accessed outside of Bankline.

Bankline SWIFT supports the export of:

- account information for account set
- payment advices

This guide details how each of the individual export files is structured.

1.2 How are Bankline SWIFT export files structured?

Bankline supports the following exports formats:

Account information for account set

- MT940 Customer Statement Message
- MT942 Interim Transaction Report

Payment advices

- MT900 Confirmation of Debit
- MT910 Confirmation of Credit

SWIFT format export files are in [.TXT] text file format.

Each export file is structured in line with the rules specified by SWIFT for the message type but Bankline provides greater flexibility in relation to user specified date ranges and multi-format extracts for MT900 & MT910 and for MT940s & MT942. The table below summarises the reporting for MT940 & MT942:

Date range	File format
Today - today	MT942
Date in the past - today	MT940 & MT942
Date in the past - date in the past	MT940

A single export file may contain multiple messages. In these circumstances Bankline separates each message with a hyphen (“-”).

2. Export files

2.1 SWIFT format debit advice – MT900

The default file name is Pay_adv_DD-MM-YY_HH-MM-SS.txt and the export file is structured like this:

Field reference	Field Tag and size	Field name / description	Comments
1	:20:16x	Transaction Reference Number	
2	:21:16x	Related Reference	
3	:25:35x	Account Identification	
4	:32A:6!n3!a15d	Value Date, Currency Code, Amount	Sub field Value Date reported as YYMMDD
5	:52a:[/1!a][/34x] 4*35x Party Identifier Name & Address	Ordering Institution	Ordering institution is reported in SWIFT format D.
6	:72:6 * 35x	Sender to Receiver Information	

Sample file: :20:1497
:21:SJ URG INT JPY
:25:123-00-12345678
:32A:100212JPY2106,

2.2 SWIFT format credit advice – MT910

The default file name is Pay_adv_DD-MM-YY_HH-MM-SS .txt and the export file is structured like this:

Field reference	Field type and size	Field name / description	Comments
1	:20:16x	Transaction Reference Number	
2	:21:16x	Related Reference	
3	:25:35x	Account Identification	
4	:32A:6!n3!a15d	Value Date, Currency Code, Amount	
5	:50a:[/34x] 4*35x Party Identifier Name & Address	Ordering Customer	Ordering customer is reported in SWIFT format K If field 5 is populated then field 6 will be blank. Field 6 will be populated only when field 5 is blank
6	:52a:[/1!a]/34x 4*35x Party Identifier Name & Address	Ordering Institution	Ordering institution is reported in SWIFT format D If field 5 is populated then field 6 will be blank. Field 6 will be populated only when field 5 is blank
7	:56a:[/1!a]/34x 4*35x Party Identifier Name & Address	Intermediary	Intermediary is reported in SWIFT format D only
8	:72:6 * 35x	Sender to Receiver Information	

Sample file:
 :20:1433
 :21:SJ 8
 :25:600001-12345678
 :32A:100203GBP0,01
 :50K:CLIENT LIMITED
 TEST LOCATION OFFICES,
 19 THE HILL,
 LONDON EC1 1AA-

2.3 SWIFT format customer statement – MT940

The default file name is Acc set name_file creation date & time_file format_file id .txt and the export file is structured like this:

Field reference	Field type and size	Field name / description	Comment
1	:20:16x	Transaction Reference Number	
2	:21:16x	Related Reference	Not used
3	:25:35x	Account Identification	
4	:28c:5n[5N]	Statement Number / Sequence Number	Always 1/1
5	:60a:1!a6!n3!a15d D/C Mark Date Currency Amount	Opening Balance	
6	:61:6!n[4!n]2a[1!a]15d1!a3!c16x[34x] Value Date Entry Date D/C Mark Funds Code Amount Transaction Type Identification Code Reference for the Account Owner Supplementary Details	Statement Line	Refer to section 3 - Bankline to SWIFT transaction code mapping for clarification of the underlying Bankline transaction type.
7	:86:6*65x	Information to Account Owner	
8	:62a:1!a6!n3!a15d D/C Mark Date Currency Amount	Closing Balance (Booked Funds)	
9	:64:1!a6!n3!a15d	Closing Available Balance (Available Funds)	Not used
10	:65:1!a6!n3!a15d	Forward Available Balance	Not used
11	:86:6*65x	Information to Account Owner	Not used

Sample file:

```
:20:2081
:25:9876543 600001
:28C:1/1
:60F:C100203GBP1162485,47
:61:1002050205C100,NTRFSJ CIAT CR ACC
XBANKGO12345678
:86:SJ CIAT CR ACC
XBANKGO12345678
LCO TRANSCO CLIEN
T MONIES BCA
CCY A/C TFR
:61:1002050205D5,67NMSCSJ LVP
XBANKGO12345678
:86:SJ LVP
XBANKGO12345678
SJ LVP BEN
RELAY TFR
:62F:C100205GBP1162579,8
```

2.4 SWIFT Format interim transaction report – MT942

The default file name is Acc set name_file creation date & time_file format_file id .txt and the export file is structured like this:

Field reference	Field type and size	Field name / description	Comments
1	:20:16x	Transaction Reference Number	
2	:21:16x	Related Reference	Not used
3	:25:35x	Account Identification	
4	:28C:5n[5n]	Statement Number / Sequence Number	Always 1/1
5	:34F:3!a[1!a]15d Currency D/C Mark Amount	Floor Limit Indicator	
6	:34F:3!a[1!a]15d Currency D/C Mark Amount	Floor Limit Indicator	Not used
7	:13D:6!n4!n1!x4!n Date Time Sign Offset	Date/Time Indication	
8	:61:6!n[4!n]2a[1!a]15d1!a3!c16x[34x] Value Date Entry Date D/C Mark Funds Code Amount Transaction Type Identification Code Reference for the Account Owner Supplementary Details	Statement Line	Refer to section 3 - Bankline to SWIFT transaction code mapping for clarification of the underlying Bankline transaction type.
9	:86:6*65x	Information to account owner	
10	:90D:5n3!a15d Number Currency Amount	Number and Sum of Entries	
11	:90C:5n3!a15d Number Currency Amount	Number and Sum of Entries	
12	:86:6*65x	Information to Account Owner	Not used

Sample file:
 :20:1848
 :25:BANKTSUK-EURC 16000
 :28C:1/1
 :34F:EUR0,
 :13D:1001191048+0000
 :61:1001190119D23,27NMSCINT TO FR SJ2
 XBANKO12345678
 :86:INT TO FR SJ2
 XBANKO12345678
 :90D:1EUR23,27
 :90C:0EUR0,

3. Bankline to SWIFT transaction type code mapping

This table describes the mapping between Bankline transactions codes and their descriptions to the SWIFT equivalent.

Bankline transaction code	Bankline transaction code description	SWIFT Transaction type identification code	SWIFT transaction type identification code description
<<BLANK >>	ANY TRANSACTION TYPE WHERE CODE IS BLANK	NMSC	MISCELLANEOUS
ACI	INTEREST ON ACCOUNT BALANCE	FINT	INTEREST
AIX	INTEREST ON ACCOUNT BALANCE	FINT	INTEREST
ATM	SERVICETILL OR AUTOMATED CASH MACHINE	NMSC	MISCELLANEOUS
BAC	BACS CREDIT	NTRF	TRANSFER
BCD	BROKERS FEE ON CERTIFICATE OF DEPOSIT	NBRF	BROKERAGE FEE
BCH	BATCH ITEM	FMSC	MISCELLANEOUS
BGC	BANK GIRO CREDIT	NTRF	TRANSFER
BOE	BILL OF EXCHANGE	NBOE	BILL OF EXCHANGE
BOT	BROKERS FEE (NOT CERTIFICATE OF DEPOSIT)	NBRF	BROKERAGE FEE
BRF	BROKERAGE FEE	NBRF	BROKERAGE FEE
C/L	CASHLINE	NMSC	MISCELLANEOUS
C/R	CREDIT	NMSC	MISCELLANEOUS
CGS	CHARGES	NCHG	CHARGES AND OTHER EXPENSES
CHC	CHEQUE COLLECTION LETTER	NCLR	CASH LETTERS/CHEQUES REMITTANCE
CHG	CHARGES/EXPENSES	NCHG	CHARGES AND OTHER EXPENSES
CHK	INSTRUCTION TO DEBIT ACCOUNT BY CHEQUE	NCHK	CHEQUES
CHN	CHEQUES PAID IN AND NEGOTIATED	NCHK	CHEQUES
CHP	CHAPS PAYMENT (VIA CHAPS-PP) N.B. Chaps have the code ITL when exported as a 'today' item via MT942	NMSC	MISCELLANEOUS
CHQ	CHEQUE	NCHK	CHEQUES

Bankline transaction code	Bankline transaction code description	SWIFT Transaction type identification code	SWIFT transaction type identification code description
CLR	CHQS PAID IN AND CREDITED TO A/C IN SAME CURRENCY	NCHK	CHEQUES
CML	COMMITMENT TO LEASING	NMSC	MISCELLANEOUS
CMO	OTHER COMMITMENTS	NMSC	MISCELLANEOUS
COL	PRINCIPAL AMOUNT OF COLLECTION	NCOL	COLLECTIONS
COM	COMMISSION	NCOM	COMMISSION
CST	CREST SECURITIES	NMSC	MISCELLANEOUS
CTB	COMMISSION FOR BUYING TREASURY BILLS(NON L ST CUST)	NCOM	COMMISSION
CTL	COMMISSION FOR BUYING TREASURY BILLS(LOM ST CUST)	NCOM	COMMISSION
D/D	DIRECT DEBIT	NDDT	DIRECT DEBIT ITEM
D/R	DEBIT	NMSC	MISCELLANEOUS
DCA	MISCELLANEOUS CALL DEPOSITS - INTEREST ANALYSIS	NMSC	MISCELLANEOUS
DCR	PRINCIPAL AMOUNT OF DOCUMENTART CREDIT	NDCR	DOCUMENTARY CREDIT
DEA	AMENDMENT TO A DEPOSIT CONTRACT	NLDP	LOAN DEPOSIT
DEI	INTEREST ON A DEPOSIT CONTRACT	NINT	INTEREST
DEM	ENTRY FOR A MATURING DEPOSIT CONTRACT	NLDP	LOAN DEPOSIT
DEN	INITIAL ENTRY FOR A DEPOSIT CONTRACT	NLDP	LOAN DEPOSIT
DER	RENEWAL OF A DEPOSIT	NLDP	LOAN DEPOSIT
DFT	PROPAY DRAFT	NMSC	MISCELLANEOUS
DFX	MISCELLANEOUS FIXED DEPOSIT	NMSC	MISCELLANEOUS
DIV	DIVIDENDS	NDIV	DIVIDENDS-WARRANTS
DNO	MISCELLANEOUS NOTICE DEPOSIT - INTEREST ANALYSIS	NMSC	MISCELLANEOUS
DOV	MISCELLANEOUS OVERNIGHT DEPOSIT-INTEREST ANALYSIS	NMSC	MISCELLANEOUS
DPC	DIGITAL BANKING	NMSC	MISCELLANEOUS
DRX	DRAFT	NMSC	MISCELLANEOUS

Bankline transaction code	Bankline transaction code description	SWIFT Transaction type identification code	SWIFT transaction type identification code description
EBE	EEC BANK EXCHANGE	NMSC	MISCELLANEOUS
EBI	EEC BANK INWARD PAYMENT	NMSC	MISCELLANEOUS
EBO	EEC BANK OUTWARD PAYMENT	NMSC	MISCELLANEOUS
EBP	ELECTRONIC BANKING PAYMENT	NMSC	MISCELLANEOUS
ECE	EEC CUSTOMER EXCHANGE	NFEX	FOREIGN EXCHANGE
ECI	EEC CUSTOMER INWARD PAYMENT	NTRF	TRANSFER
ECK	EUROCHEQUE	NECK	EUROCHEQUES
ECO	EEC CUSTOMER OUTWARD PAYMENT	NTRF	TRANSFER
EQA	EQUIVALENT AMOUNT WHEN CONVERTED TO CURRENCY OF A/C	NEQA	EQUIVALENT AMOUNT
FXD	NON OPTION FOREX DEAL	NFEX	FOREIGN EXCHANGE
FXO	OPTION FOREX DEAL	NFEX	FOREIGN EXCHANGE
IAT	INTER ACCOUNT TRANSFER (CCY TRANSFER)	NTRF	TRANSFER
IBO	BANCO SANTANDER VOSTRO TRANSACTION	NTRF	TRANSFER
IBP	INTER BRANCH PAYMENT	NMSC	MISCELLANEOUS
ICR	CREDIT INTEREST ADJUSTMENT	NINT	INTEREST
IDR	DEBIT INTEREST ADJUSTMENT	NINT	INTEREST
INT	INTEREST	NINT	INTEREST
IPB	INLAND PAYMENT	NMSC	MISCELLANEOUS
IPO	MISCELLANEOUS INWARD PAYMENT ORDER	NTRF	TRANSFER
ITL	INTERNATIONAL TRANSACTION N.B. Chaps also have the code ITL when exported as a 'today' item via MT942	NMSC	MISCELLANEOUS
LDS	LOAN AND DEPOSIT SWAP ITEM	NMSC	MISCELLANEOUS
LOA	AMENDMENT TO A LOAN CONTRACT	NLDP	LOAN DEPOSIT
LOI	INTEREST ON A LOAN CONTRACT	NINT	INTEREST

Bankline transaction code	Bankline transaction code description	SWIFT Transaction type identification code	SWIFT transaction type identification code description
LOM	MATURING LOAN CONTRACT	NLDP	LOAN DEPOSIT
LON	INITIAL ENTRY FOR A LOAN CONTRACT	NLDP	LOAN DEPOSIT
LOR	RENEWAL OF A LOAN CONTRACT	NLDP	LOAN DEPOSIT
LPC	LIPS PAYMENT	NMSC	MISCELLANEOUS
LST	SUPPLEMENTARY LIST SUMMARY ENTRY	NMSC	MISCELLANEOUS
LVP	LOW VALUE PAYMENT	NMSC	MISCELLANEOUS
MDX	MONDEX	NMSC	MISCELLANEOUS
MSC	MISCELLANEOUS ENTRY	NMSC	MISCELLANEOUS
NDC	NO DIVIDEND COUNTERFOIL	NDIV	DIVIDENDS-WARRANTS
OTR	NOT KNOWN	NMSC	MISCELLANEOUS
PAB	DEPOSIT FOR A LOCAL AUTHORITY	NMSC	MISCELLANEOUS
PAC	BANK CURRENCY PURCHASE	NFEX	FOREIGN EXCHANGE
PAY	MISCELLANEOUS PAYMENT ORDER	NTRF	TRANSFER
PCD	DEPOSIT FOR A CERTIFICATE OF DEPOSIT	NLDP	LOAN DEPOSIT
PMT	CHAPS PAYMENT	NTRF	TRANSFER
PNA	CHAPS PAYMENT SPECIAL SUSPENSE	NTRF	TRANSFER
PNP	DEPOSIT FOR NEGOTIABLE INSTRUMENT	NLDP	LOAN DEPOSIT
PNT	BANK NOTES PURCHASE	NMSC	MISCELLANEOUS
POS	POINT OF SALE	NTRF	TRANSFER
PRA	CHAPS PAYMENT (RESTRICTED ACCOUNT)	NTRF	TRANSFER
PRB	DEPOSIT FOR ROYAL BANK GROUP MEMBER	NLDP	LOAN DEPOSIT
PTB	DEPOSIT FOR TREASURY BILL	NLDP	LOAN DEPOSIT
PWG	DEPOSIT FOR WILLIAMS & GYNS GROUP MEMBER	NLDP	LOAN DEPOSIT
RBK	LOAN TO OTHER UK BANK	NLDP	LOAN DEPOSIT
RCD	LOAN FOR CERTIFICATE OF DEPOSIT	NLDP	LOAN DEPOSIT
RDH	LOAN TO DISCOUNT HOUSE	NLDP	LOAN DEPOSIT

Bankline transaction code	Bankline transaction code description	SWIFT Transaction type identification code	SWIFT transaction type identification code description
RFW	ROYLINE FOR WINDOWS PAYMENT	NMSC	MISCELLANEOUS
RIN	MISCELLANEOUS LOAN	NLDP	LOAN DEPOSIT
RRB	LOAN TO ROYAL BANK GROUP MEMBER - INTEREST ANALYSIS	NLDP	LOAN DEPOSIT
RTF	RELAY TRANSFER	NMSC	MISCELLANEOUS
RTI	ITEM HAS BEEN RETURNED	NRTI	RETURNED ITEM
RWG	LOAN TO WILLIAMS & GLYNS GROUP MEMBER	NLDP	LOAN DEPOSIT
RYD	ROYLINE DIRECT	NMSC	MISCELLANEOUS
S/O	STANDING ORDER	NSTO	STANDING ORDER
SAC	BANK CURRENCY SALE	NFEX	FOREIGN EXCHANGE
SAL	SALARY/WAGES	NMSC	MISCELLANEOUS
SBT	SCREEN BASED TRANSACTION	NMSC	MISCELLANEOUS
SCR	SUNDRY CREDIT ITEM	NMSC	MISCELLANEOUS
SDE	SAME DAY EURO PAYMENT	NMSC	MISCELLANEOUS
SDR	SUNDRY DEBIT ITEM	NMSC	MISCELLANEOUS
SEC	PRINCIPAL AMOUNT OF SECURITY	NSEC	SECURITIES
SNT	BANK NOTES SALE	NMSC	MISCELLANEOUS
STN	STANDARD TRANSFER	NMSC	MISCELLANEOUS
STO	STANDING ORDER	NSTO	STANDING ORDER
TCK	TRAVELLERS CHEQUES	NTCK	TRAVELLERS CHEQUES
TFR	CURRENCY ACCOUNT TRANSFER	NTRF	TRANSFER
TLR	TELLER TRANSACTION	NMSC	MISCELLANEOUS
TMS	TRAVEL MONEY	NMSC	MISCELLANEOUS
TRF	TRANSFER OF FUNDS	NTRF	TRANSFER
TSU	TELEPHONE SERVICES UNIT	NMSC	MISCELLANEOUS
U/D	UNPAID DIRECT DEBIT	NMSC	MISCELLANEOUS
UTF	URGENT TRANSFER	NMSC	MISCELLANEOUS
VBA	UK BANK/DISCOUNT HOUSE - INTEREST ANALYSIS	NMSC	MISCELLANEOUS

Bankline transaction code	Bankline transaction code description	SWIFT Transaction type identification code	SWIFT transaction type identification code description
VBE	EEC BANK - INTEREST ANALYSIS	NMSC	MISCELLANEOUS
VBZ	OTHER BANK - INTEREST ANALYSIS	NMSC	MISCELLANEOUS
VCA	UK CUSTOMER - INTEREST ANALYSIS	NMSC	MISCELLANEOUS
VCE	EEC CUSTOMER - INTEREST ANALYSIS	NMSC	MISCELLANEOUS
VCZ	OTHER CUSTOMER - INTEREST ANALYSIS	NMSC	MISCELLANEOUS
VDA	VALUE DATE ADJUSTMENT ITEM	NVDA	VALUE DATE ADJUSTMENT
VMM	MISCELLANEOUS CUSTOMER	NMSC	MISCELLANEOUS
WSF	FOREX DEAL	NFEX	FOREIGN EXCHANGE
WSM	MONEY MARKET DEAL	NFEX	FOREIGN EXCHANGE
ZBE	NON EEC BANK EXCHANGE	NFEX	FOREIGN EXCHANGE
ZBI	NON EEC BANK INWARD PAYMENT	NTRF	TRANSFER
ZBO	NON EEC BANK OUTWARD PAYMENT	NTRF	TRANSFER
ZCE	NON EEC CUSTOMER EXCHANGE	NFEX	FOREIGN EXCHANGE
ZCI	NON EEC CUSTOMER INWARD PAYMENT	NTRF	TRANSFER
ZCO	NON EEC CUSTOMER OUTWARD PAYMENT	NTRF	TRANSFER
100	CUSTOMER PAYMENT	S100	N/A
101	REQUEST FOR PAYMENT(DEBIT ENTRY)(NOT ON ORIGINAL LIST)	S101	N/A
103	SINGLE CREDIT TRANSFER ORIGINATED	S103	N/A
200	RESULT OF SWIFT MT200	S200	N/A
201	RESULT OF SWIFT MT201	S201	N/A
202	INTERBANK PAYMENT	S202	N/A
203	RESULT OF SWIFT MT203	S203	N/A
205	RESULT OF SWIFT MT205	S205	N/A

4. Bankline to SWIFT character mapping

This table describes the mapping between commonly used non-alphanumeric characters to those permitted in the SWIFT character set used in the fields - Statement Line and Information to Account Owner.

Description	Mapped from	Mapped to
Dollar	\$	S
Full stop	.	.
Less than	<	Space
Open bracket	((
Plus	+	+
Vertical bar		Space
Ampersand	&	+
Exclamation mark	!	Space
Pound	£	L
Asterisk	*	Space
Close bracket))
Semicolon	;	:
Corner bar	⌞	Space
Hyphen / minus	-	-
Slash	/	/
Broken Pipe		Space
Comma	,	,
Percentage	%	Space
Underscore	_	-
Greater than	>	Space
Question	?	?
Colon	:	:
Number sign	#	Space
@	@	Space
Apostrophe	'	'
Equals	=	Space
Quotation	"	'
Overscore	ˉ	Space
Open bracket	[(

Description	Mapped from	Mapped to
Close bracket])
Tilde	~	Space
Umlaut	¨	Space
Acute accent	´	Space
Multiply	×	Space
Open bracket	{	Space
Close bracket	}	Space
Backslash	\	Space
Divide	÷	Space
Caret	^	Space
Space	Space	Space
Grave accent	`	Space
Euro	€	E

5. Glossary of terms

We've used these terms and abbreviations throughout this document.

Term / Abbreviation	Definition
BIC	<p>Bank Identification code</p> <p>This is the structured code used by SWIFT to uniquely identify a financial institution, its country of operation, and its branches.</p>
Sort code	<p>The UK's national clearing code used to uniquely label a bank, branch or other financial institution. The sort code is registered in the industry database to show whether it is valid for use on standard domestic or urgent domestic (CHAPS) payments.</p>
SWIFT	<p>Society for Worldwide Interbank Financial Telecommunication</p> <p>SWIFT operate and regulate the secure network used to transmit many of the inter-bank electronic payment messages that will originate from Bankline.</p>
Signed num	<p>Numeric value preceded by (-) for debit values</p>

