

MT940 Customer Statement Message Service Description

Version	Date	Change
1.0	2019-02-28	Product information

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MT940 Customer statement message

This document describes the data record of MT940 messages sent by Aktia Bank Plc. MT940 statements are sent via the Swift Network. The statement message is created and sent to another financial institution defined by the account owner. A prerequisite for sending MT940 statements is that the account owner must know the recipient's BIC/Swift code. Because the length of the MT940 message type is limited to 2000 characters, the complete statement may be sent in several sequences.

The data record uses the following abbreviations:

- x = alphanumeric data
- !n = numeric data
- a = letter data
- d = decimals
- M = mandatory field
- O = optional field

Where the maximum number of digits precedes digit type.

Statement frequency

The statements are produced according to the customer's frequency request. The options for statement intervals are:

- Daily
- Weekly, Biweekly
- Monthly, Quarterly
- Annually, Biannually

Sending of MT940 statements

Statements are sent during the following banking day of the chosen statement date. The statement is sent on predefined interval periods given that booking entries have been done during the period. The customer can select several recipients for the statement and choose to send statements of several accounts. Please note that if statements are sent to one recipient, and the customer desires to add an additional recipient, the same account statements will be sent to the second recipient.

MT940 Data record

Field name	Swift Tag	Example / explanation	Maximum length and Format	Mandatory / Optional
Sender	HEADER	HELSEFIHXXX		
Message Type	HEADER	940		
Receiver	HEADER	XXXXCCXXXX (Receiver's BIC code)		
Transaction Reference Number	:20:	1812311234567890	16x	M
Account Identification	:25:	FIxxxxxxxxxxxxxxxx IBAN-formatted Aktia account number	18x	M
Statement Number / Sequence number	:28C:	12345/1	5x/5x	M
Opening Balance	:60F: / :60M:	C181231EUR1,00 (D/C Mark; Date; Currency; Balance)	1!a6!n3!a15d F or M*	M
Statement Line	:61:	1812311231C10,00NTRFNONREF//FT18365AB135 Account Transfer (Value date; Entry date; D/C Mark; Amount; Transaction Type; Identification Code; Reference for the Account Owner; Reference of the Account Servicing Institution; Supplementary Details)	6!n[4!n]2a[1!a]15d1!a 3!c16x[//16x][34x]	1 st line M
Information to Account Owner	:86:	Free Text	6*65x	O
Closing Balance (Booked Funds)	:62F: / :62M:	C181231EUR11,00 (D/C Mark; Date; Currency; Amount)	1!a6!n3!a15d F or M*	M
Closing Available Balance (Available Funds)	:64:	C181231EUR11,00 (D/C Mark; Date; Currency; Amount)	1!a6!n3!a15d	M

* F = First/Final / M = Intermediate balance