Reporting Format:
SEPA in MT940

Contents

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1   Introduction

ABN AMRO customers can receive electronic statements to import in their administration. There are several formats available. This document describes the MT940 format. The content of electronic reporting regarding bank accounts of ABN AMRO Bank N.V. in Germany, Belgium and United Kingdom will change as of 7 October 2013.

The changes to electronic reporting may have implications for the automated entry of payment information in your accounting or ERP software (reconciliation). To name an example, commas will no longer be used to separate data.

This document describes how SEPA transactions are reported on the MT940, specific for the ABN AMRO accounts held outside of NL.

1.1   Legenda

Column	Value	Description	
Type	N	Numeral	Digits, 0-9.
	B	Amount	Atleast 1 digit before decimal
	A	Alphabetic	Letters, A-Z (capitals).
	X	Alfa Numeral	Combination of digits and letters
Length	(0-9)	Number fixed	Fixed number (underlined)
	(0-9)	Number variable	Variable number

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2   Consequences SEPA for MT940

Mainly TAG 61 and TAG 86 are impacted. The following paragraphs describe the changes in these TAGs.

2.1   Differences TAG 61

Only field 9 Mutation Information is impacted.

:61:			
Field	Form	Old	New
1 Value Date, JJMMDD	N6		Does not change
2 Book date, MMDD	N4	In use	Does not change
3 Debit Credit indication	A1	Form: A1: D (debit), C (credit)	Does not change
4 Fund Code	A1	Last letter of the currency code, e.g. P for GBP, R for EUR, D for USD.	Does not change
5 Amount	B15	Zeroes after the comma are deleted	Does not change
6 Transaction Type Code	A1X3	NTRF	Does not change
7 Reference Account holder	X16	Standard NONREF unless other values are available	Does not change
8 Reference Bank	//X16	//Month-Date i.e. //SEP-07-15-2013 //1FTTimestamp i.e. //1FT1319601359	Does not change
9 Mutation Information	X34	Desciption of transaction	Always filled with 'SEPA Transaction' for SEPA transactions
Current example		`:61:1012311231CR218,05NTRFNONREF//SEP-07-15-2013` `EC-COMPLIANT`	
Example SEPA		`:61:1307150715DR9,12NTRFNONREF//SEP-07-15-2013` `SEPA Transaction`	

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2.2   Differences TAG 86

In the following paragraphs the layout of TAG 86 is explained per transaction type.

:86:		
Field	Form	Current
1 Remittance	6X65	The content differences per transaction type.
Example Current		:86: 12.34.56.789 ENERGIE BEDRIJF BETALINGSKENM. 5002009999999999 KLANTNUMMER 9009999-9 KERKSTRAAT 999 RIDDERKERK PERIODE 2010-11

Example SEPA		`:86:NAME CREDITOR NAME OF THE ACCOUNTHOLDER REMITTANCE INFORMATION DE`
		`SCRIPTION LINES IDENTIFIER CREDITOR NL03ZZZ012345678912 MANDATE R`
		`EFERENCE MANDATE01 SEPA DIRECT DEBIT B2B RECURRENT REFERENCE E2E-`
		`ID-123 IBAN CREDITOR DE12345678901234567890`

2.2.1   SCT Debit (outgoing)

Label	Description
Name Beneficiary	The NAME of the creditor
IBAN Beneficiary	The IBAN of the creditor
	Transaction Type as in appendix A
Reference	The End-to-End ID of the transaction
Remittance Information	The Remittance Information of the transaction
Identification Originator (optional)	ID of the originator
Identification Beneficiary (optional)	ID of the beneficiary
Example	

`:86:NAME BENEFICIARY NAME OF THE ACCOUNTHOLDER IBAN BENEFICIARY DE12`
`345678901234567890 CREDIT TRANSFER REFERENCE E2E-ID-123 REMITTANCE INFO`
`RMATION DESCRIPTION LINES`	

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2.2.2 SCT Batch (outgoing)

Label	Description
	Transaction Type as in appendix A
Reference	The specific reference of the Debtor for the batch < Reference-id-external>
Number of transactions	<Total Items>
Example: :86: Batch REFERENCE E2E-ID-123 NUMBER OF TRANSACTIONS 000 014	

2.2.3 SCT Credit (incoming)

Label	Description
Name originator	The NAME of the originator
IBAN originator	The IBAN of the originator
	Transaction Type as in appendix A
Reference	The End-to-End ID of the transaction
Remittance Information	The Remittance Information of the transaction
Identification Originator (optional)	ID of the originator
Identification Beneficiary (optional)	ID of the beneficiary
Example: :86:NAME ORIGINATOR NAME OF THE ACCOUNTHOLDER IBAN BENEFICIARY DE12 345678901234567890 CREDIT TRANSFER REFERENCE E2E-ID-123 REMITTANCE INFOR MATION DESCRIPTION LINES	

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2.2.4   SCT R-transaction

Label	Description
Name originator	Original <CREDITOR-NAME>
IBAN Originator	IBAN number original <CREDITOR-ACCOUNT>
	Transaction Type as in appendix A
Reason	Return Reason
Reference	The End-to-End ID of the transaction
Remittance Information	The Remittance Information of the transaction
Identification Originator (optional)	ID of the originator
Identification Beneficiary (optional)	ID of the beneficiary
Example:	

```
:86:NAME BENEFICIARY NAME OF THE ACCOUNTHOLDER IBAN BENEFICIARY DE12
345678901234567890 REIMBURSEMENT REASON REASON NOT SPECIFIED REFERENC
E E2E-ID-123 REMITTANCE INFORMATION DESCRIPTION LINES
```

2.2.5   SDD Incoming

Label	Description
Name Creditor	Name originator <CREDITOR-NAME>
Remittance Information	The Remittance Information of the transaction
Idenitifier Creditor	<CREDITOR-ID>
Mandate Reference	<MANDATE-ID>
	Transaction Type as in appendix A
Reference	The End-to-End ID of the transaction
IBAN Creditor	IBAN number <CREDITOR-ACCOUNT
Name Ultimate Debtor (optional)	Ultimate debtor name

```
:86:NAME CREDITOR NAME OF THE ACCOUNTHOLDER REMITTANCE INFORMATION DE
SCRIPTION LINES IDENTIFIER CREDITOR NL03ZZZ012345678912 MANDATE R
EFERENCE MANDATE01 SEPA DIRECT DEBIT B2B RECURRENT REFERENCE E2E-
ID-123 IBAN CREDITOR DE12345678901234567890
```

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2.2.6 SDD R-transaction

Label	Description
Name Creditor	Name originator <CREDITOR-NAME>
Idenitifier Creditor	<CREDITOR-ID>
Mandate Reference	<MANDATE-ID>
	Transaction Type as in appendix A
Reference	The End-to-End ID of the transaction
Remittance Information	The Remittance Information of the transaction
IBAN Creditor	IBAN number <CREDITOR-ACCOUNT
Name Ultimate Debtor (optional)	Ultimate debtor name
:86:NAME CREDITOR NAME OF THE ACCOUNTHOLDER IDENTIFIER CREDITOR NL03Z ZZ012345678912 MANDATE REFERENCE MANDATE01 REFUND REFERENCE E2E-ID-123 REMITTANCE INFORMATION DESCRIPTION LI NES IBAN CREDITOR DE12345678901234567890	

# 3	Appendix A: Transaction Type

Product code meaning	Sequence type	Transaction Type Description
SCT single outgoing	N/A	Credit Transfer
SCT batch outgoing	N/A	Batch
SCT batch salary outgoing	N/A	Salary Batch
SCT return incoming	N/A	Reimbursement
SCT reject incoming	N/A	Reimbursement
SCT single incoming	N/A	Credit Transfer
SCT recall	N/A	Reimbursement
SDD Core incoming	OOFF	SEPA Direct Debit Core One Off
SDD Core incoming	FRST	SEPA Direct Debit Core Recurrent First
SDD Core incoming	RCUR	SEPA Direct Debit Core Recurrent
SDD Core incoming	FNAL	SEPA Direct Debit Core Recurrent Final
SDD B2B incoming	OOFF	SEPA Direct Debit B2B One Off
SDD B2B incoming	FRST	SEPA Direct Debit B2B Recurrent First
SDD B2B incoming	RCUR	SEPA Direct Debit B2B Recurrent
SDD B2B incoming	FNAL	SEPA Direct Debit B2B Recurrent Final
SDD outgoing refund	N/A	Refund
SDD incoming reversal	N/A	Reversal
Refusal on due date	N/A	Refusal
Correction SCT reject	N/A	Reimbursement
SDD incoming cancellation	N/A	Cancellation