Format description
MT940 Structured
version 1.5.3

Rabo Direct Connect, SWIFT FileAct and Rabo Internetbanking (Professional)

Contents

1. MT940 Customer Statement Message

1.1 General information

The official name for this export format is "MT940 Customer Statement Message", an international format that is used as the digital equivalent of the official paper statements. On the statement the opening balance and closing balance listed on the entry date as well as specific data of all bookings on the account.

The MT940 Structured as supplied by Rabobank is not fully compliant with SWIFT. For example, the message starts with the tag :940: and the message size is not limited to the prescribed 2.000 characters of the SWIFT MT940 base message.

The statement does not contain transaction lines (field 61 and 86) if there are no transactions for the specific entry date. The message supplied by Rabobank is always closed with field 62F, 64 or 65.

The following table describes the characteristics of the MT940S per channel:

	RIB (Pro)	RDC/SWIFT FileAct
Layout file name	- *Actual dowload:* MT940S_O_download date_ time.swi - *Selection/calender:* MT940S_A_download date_ time.swi	<MT940S_Date_Time_ContractId_ StatementTransportAgreement.zip>
Number of accounts in 1 file.	1 or more accounts	- 1 or more Rabobank accounts (customer's choice). - only 1 Multibank or 1 RNB account per file (.zip).
Sequence accounts in 1 file.	In accordance to the sequence in RIB (Pro)	In accordance to the sequence of IBAN
Number of statements in 1 file	1 or more statements	1 or more statements
Selection period statements in 1 file	1 or more bookdates	1 bookdate
Selection period transactions in 1 statement	1 bookdate	1 bookdate

If applicable transactions are shown not-cumulated in the MT940 Structured. This applies to accounts held at local branches of Rabobank and to Corporate accounts which are held at WRR (former Rabobank International).

The MT940 Structured is available for Rabobank 's current accounts, savings accounts, Multibank accounts (non-Rabobank accounts) and Rabo Network Banking (RNB) accounts (accounts held at our Rabobank branches in Germany, Belgium and the United Kingdom).
Rabobank's current accounts are accounts held at local branches of Rabobank or Corporate accounts held at WRR former Rabobank International.
For Multibank and RNB accounts, no statement is provided by Rabobank when the Rabobank has not received an incoming SWIFT MT940 for that particular date.

This format description of MT940 Structured only applies to exports of Rabo Internetbanking (Professional), Rabo Direct Connect and SWIFT FileAct.

This document is not applicable for the MT940 Structured of RIB Online accounting.
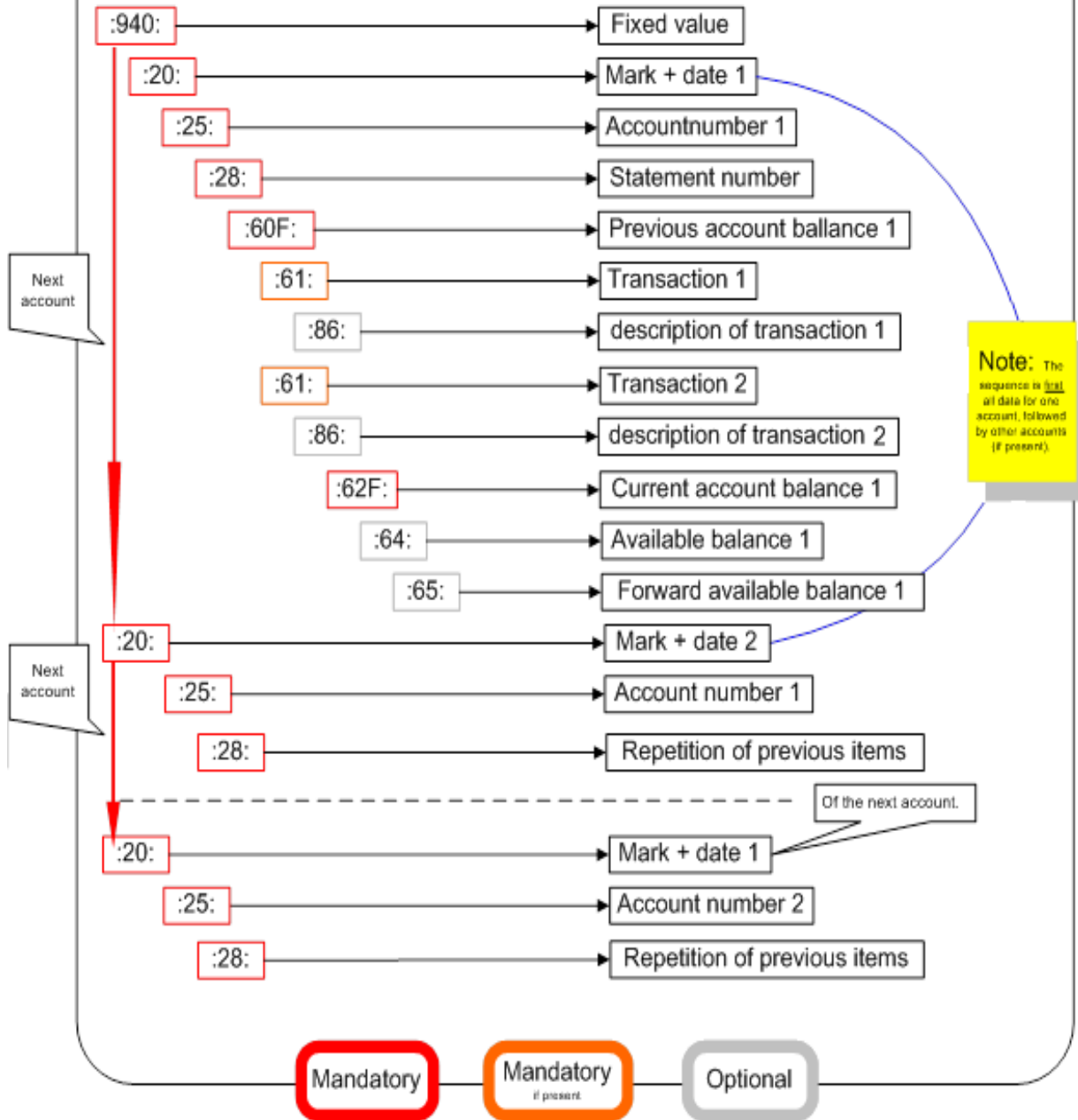
1.2 Format structure

Each SWIFT MT940-message starts with a fixed header-record (:940:) followed by record 20, 25, 28C, 60F, 61 (0-n). Each record 61 contains record 86 (0-6), 62F and (optional) record 64 and 65.

MT940 Structured provides an opening and closing balance and the associated intermediate bookings. For this format exporting book balances is required which means that only complete book days can be exported. Each block of information in a customer statement message is preceded by a field (label, tag). The contents of the field may consist of different elements. The file begins with a fixed value of "940". Each statement in the file begins with field-20 and ends with the following field-20 or when the end of file is reached. The sequence of fields within a single message is described in Chapter 2. Within one statement a group consisting of field-61 and field-86 can occur multiple times. Code words within field-86 are separated by a slash (/). These codes are used to create structure in field 86 to separate the different information.

1.3   Schematic representation

The image in this paragraph shows the file structure of the MT940:

SWIFT-MT940 record structure (schematically)

Field	Description
:940:	Fixed value
:20:	Mark + date 1
:25:	Accountnumber 1
:28:	Statement number
:60F:	Previous account ballance 1
:61:	Transaction 1
:86:	description of transaction 1
:61:	Transaction 2
:86:	description of transaction 2
:62F:	Current account balance 1
:64:	Available balance 1
:65:	Forward available balance 1
:20:	Mark + date 2
:25:	Account number 1
:28:	Repetition of previous items
:20:	Mark + date 1
:25:	Account number 2
:28:	Repetition of previous items

Next account

Note: The sequence is first all data for one account, followed by other accounts (if present).

Of the next account.

Mandatory — Mandatory if present — Optional

2. Technical description

Field/ Subfield	Mandatory / Optional	Description / Fieldname	Length [] = optional d = numeric with decimals n = numeric x = alphanumeric ! = fixed length a = text c = values code list	Content	Rabobank account: description	Multibank/RNB account: description
940	M	File header	5!x	:940:	Not SWIFT-compliant.	Not SWIFT-compliant.
20	M	Transaction reference number				
		Recordcode	4!x	:20:	Is used.	Is used.
		Reference	16x		Is filled with value <940><S> followed by the bookdate of the statement in notation <YYMMDD>. Example "940S190624".	Is filled with the content of field-20 from the incoming SWIFT MT940.
21	O	Related reference			Is not used.	Is not used.
25	M	Identification of account				
		Record code	4!x	:25:	Is used.	Is used.
		Account number	35x		<IBAN><space><Currency> If available account number is shown in IBAN including the currency of the account.	This field is filled with the account number (IBAN / BBAN) as registered at Rabobank and will be enriched with the currency code from mid October 2019. The notation of this field will be: <IBAN/BBAN><space><currency code> For example: DE89370400440532013000 EUR FR1420041010050500013M02606 GBP

Field/ Subfield	Mandatory / Optional	Description / Fieldname	Length [ ] = optional d = numeric with decimals n = numeric x = alphanumeric ! = fixed length a = text c = values code list	Content	Rabobank account: description	Multibank/RNB account: description
						021000021 USD **Note:** when the accountnumber has a length of 35 positions, only the first 34 positions of the accountnumber are reported.
28C	M	Statement / Sequence number				
		Record code	5!x	:28C:	Is used.	Is used.
		Statement number	5n		The statement number is filled with <year year><bookdate number> <year year> wil be changed annually with "+1"and the <bookdate number> is resetted every year and starts with '001'. For example: 1 January 2019: '19001' 1 January 2020: '20001'	The statement number is filled with the content from field-28C of the incoming SWIFT MT940.
		Separation	[/]		Is not used.	Is not used.
		Sequence number	[2!n]		Is not used.	Is not used.
60F	M	Opening balance				
		Record code	5!x	:60F:	Is used.	Is used.
		Debit / Credit	1!a	Value D and C	Is used.	This is filled with the debet/credit indicator from field-60F of the incoming SWIFT MT940.

Field/ Subfield	Mandatory / Optional	Description / Fieldname	Length [ ] = optional d = numeric with decimals n = numeric x = alphanumeric ! = fixed length a = text c = values code list	Content	Rabobank account: description	Multibank/RNB account: description
		Date	6!n	<YYMMDD>	The date is equal to the bookdate of the closing balance of the previous statement.	This is filled with the date from field- 60F of the incoming SWIFT MT940.
		Currency code	3!x	ISO currency code	Currency of the account.	This is filled with the currency code from field- 60F of the incoming SWIFT MT940.
		Amount	15!d	The number of decimals is in accordance to ISO4217. The decimal separator, a comma, is included in the **fixed** length of 15. The amount will be filled with leading zeros. For example: (EUR) 000000000032,00 (KWD) 00000000001,000 (JPY) 00000123456789,	Is used.	Is used.
61	O [0-n]	Statement line				
		Record code	4!x	:61:	Is used.	Is used.
Sub 1	M	Value date	6!n	<YYMMDD>	Value date of the transaction.	This subfield is filled with the value date from field-61 sub-1 of the incoming SWIFT MT940.
Sub 2	O	Entry date	[4!n]	<MMDD>	Is **not** used.	The entry date is filled with the date from field-61 sub-2 of the incoming SWIFT MT940. When the entry date is not available, the

Field/ Subfield	Mandatory / Optional	Description / Fieldname	Length [ ] = optional d = numeric with decimals n = numeric x = alphanumeric ! = fixed length a = text c = values code list	Content	Rabobank account: description	Multibank/RNB account: description
						entry date is filled with the date from field-62F.
Sub 3	M	Debit / Credit	2a	Value D, C, RD and RC	Value D and C.	Value D, C, RD and RC. This subfield is filled with the content from field-61 sub-3 of the incoming SWIFT MT940.
Sub 4	O	Funds code	[1!a]		Is not used.	The funds code is filled if available in field-61 sub-4 of the incoming SWIFT MT940.
Sub 5	M	Amount	15!d	The number of decimals is in accordance to ISO4217. The decimal separator, a comma, is included in the **fixed** length of 15. The amount will be filled with leading zeros. For example: (EUR) 000000000032,00 (KWD) 00000000001,000 (JPY) 00000123456789,	Is used.	Is used.
Sub 6	M	Transaction type Identification code	1!a3!c		This subfield is filled with <N><transaction type code>. The code may be incomplete. For the correct code, refer to codeword 'TRCD' in field 86. More information about transaction type codes of Rabobank, see Appendix 1.	This subfield is filled with the content from field-61 sub-6 of the incoming SWIFT MT940.

Field/ Subfield	Mandatory / Optional	Description / Fieldname	Length [ ] = optional d = numeric with deci-mals n = numeric x = alphanumeric ! = fixed length a = text c = values code list	Content	Rabobank account: description	Multibank/RNB account: description
Sub 7	M	Reference for the account owner	16x		In case of non-SEPA transactions this subfield is filled with the transaction reference. In case of a SEPA transaction, fhis field specifies the reference which is available in field 86 on the first position. Used values: 'EREF': end-to-end reference 'MARF': mandate reference 'PREF': batch reference 'NONREF': non-SEPA transaction Note: When <MARF> is present, EREF may also be available in field 86.	This subfield is filled with the content from field-61 sub-7 of the in-coming SWIFT MT940.
Sub 8	O	Reference of the account servicing institution	[//16x]		This subfield is filled with a unique Rabobank reference number.	This subfield is filled if available with the content from field-61 sub-8 of the in-coming SWIFT MT940.
Sub 9	O	Additional information	[34x]		This subfield contains the counterparty account number. This can also be a savings account. It is filled in the following order: • IBAN or • NON-IBAN or • If there is no counterparty • account number available then it is filled with 10 zeros.	This subfield is filled if available with the content from field-61 sub-9 of the in-coming SWIFT MT940.

Field/ Subfield	Mandatory / Optional	Description / Fieldname	Length [ ] = optional d = numeric with deci-mals n = numeric x = alphanumeric ! = fixed length a = text c = values code list	Content	Rabobank account: description	Multibank/RNB account: description
					Sub 9 starts on a new line according to SWIFT.	
86	O [0-6]	Information to account owner	6*65x		Rabobank uses code words to structure the provided information to the account owner. Remittance information provided by the customer will not be supplemented by Rabobank with (SEPA) information. (SEPA) information can be derived from the code words in field 86	This field is filled with the content from field-86 of the incoming SWIFT MT940. Code words used by Rabobank do not apply for Multibank accounts. Usage and meaning of code words used by non-Rabobank are unknown for Rabobank.
		Recordcode	4!x	:86:	Is used.	Is used.
		Mandate reference	35x	/MARF/	The mandate reference is preceded by /MARF/.	-
		End-to-End reference	35x	/EREF/	The End-to-End Id is preceded by /EREF/.	-
		Batch reference	35x	/PREF/	The batch reference of a SEPA batch is preceded by /PREF/.	
		Return reason	4!c	/RTRN/	Return reason code, please refer to Appendix 2 for the most relevant codes and their description.	-
		Counterparty		/BENM/ or /ORDP/	Code preceding counterparty data.	-

Field/ Subfield	Mandatory / Optional	Description / Fieldname	Length [ ] = optional d = numeric with deci-mals n = numeric x = alphanumeric ! = fixed length a = text c = values code list	Content	Rabobank account: description	Multibank/RNB account: description
		Name	70x	/NAME/[1]	Counterparty name.	-
		Id	35x	/ID/	Counterparty Id, unless the Id is the Creditor Id. Creditor Id may be available after code /CSID/.	-
		Remittance information	390x	/REMI/[1]	Remittance information can be present in a structured and/or unstructured form. If unstructured the value is be placed after /REMI/. If structured, it is followed by the four codes below. Remittance information provided by the customer will not be supplemented by Rabobank with (SEPA) information. (SEPA) information can be derived from the code words in field 86	-
		Structured remittance information		CDTRREFTP//*CD*/SCOR/ *ISSR*/CUR/CDTRREF/<payment reference> CDTRREFTP//*CD*/SCOR/ *CDTRREF*/<payment reference> CDTRREFTP//*ISSR*/CUR/	Structured payment reference (=betalingskenmerk). *CD* = if present, this is filled with 'SCOR'. *ISSR* = if present, it can be filled with: - 'CUR' = issuer NL- payment reference; - 'ISO' = issuer international payment reference; - 'BBA' = issuer Belgian payment refer-ence;	-

[1] Only applicable for MT940S of savings accounts: in case of a non-SEPA savings transaction, the name of the counterparty is not preceded with /ORDP//NAME/ or /BENM//NAME/ but with code word /REMI/. For example: /REMI/ Bouwbedrijf H. JanssenAanvullen saldo spaarrekening

Field/ Subfield	Mandatory / Optional	Description / Fieldname	Length [ ] = optional d = numeric with deci-mals n = numeric x = alphanumeric ! = fixed length a = text c = values code list	Content	Rabobank account: description	Multibank/RNB account: description
				CDTRREF/<payment ref-erence>	- <own> = issuer of own payment ref-erence.	
				CDTRREFTP//*CDTRREF*/ <payment reference>		
		Creditor ID	35x	/CSID/	Creditor Identifier.	-
		Ultimate counterparty		/ULTD/ of /ULTB/		-
		Name	70x	/NAME/	Name of the ultimate counterparty.	-
		Id	35x	/ID/	ID of the ultimate counterparty.	-
		Purpose		/PURP/	Purpose of the transaction.	-
		Purpose code	4!c	/CD/	Purpose code. The purpose code is incorrectly filled with the category purpose code. Unknown when this will be filled with the purpose code.	-
		Transaction type code	4c	/TRCD/	The 3- and 4- numerical transaction type code will be shown. More infor-mation about transaction type codes of Rabobank, see Appendix 1.	-
		Interbank settlement date	10	/ISDT/	Notation: CCYY-MM-DD. For example: '2018-04-09'	-
		Instructed amount	3!a15d	/OCMT/	The instructed amount and currency will be shown if the booked amount differs from the instructed amount. For example: 'USD100,00'	-

Field/ Subfield	Mandatory / Optional	Description / Fieldname	Length [ ] = optional d = numeric with deci-mals n = numeric x = alphanumeric ! = fixed length a = text c = values code list	Content	Rabobank account: description	Multibank/RNB account: description
		Echange rate	12d	/EXCH/	The exchange rate of the incoming and outgoing transaction will be shown. The rate is displayed as "1 currency unit of the account currency in relation to the currency of the instructed amount.	-
		Charges	[3!a]15d	/CHGS1/ /CHGS2/ /CHGS3/ /CHGS4/ /CHGS5/	The deducted charges which are charged by the (foreign) banks. The order in which codewords are shown is the same as the processing of the transaction by the banks. For example: USD5,00	-
		Initiating party		/INIT/		-
		Name	70x	/NAME/	The name of the initiating part y who has initiated the payment.	-
62F	M	Closing Balance				
		Field code	5!x	:62F:	Is used.	Is used.
		Debit / Credit	1!a	Value D and C	Is used.	This is filled with the debet/credit-indicator from field-62F of the incoming SWIFT MT940.
		Date	6!n	<YYMMDD>	Is used.	This is filled with the date from field-62F of the incoming SWIFT MT940.
		Currency code	3!a	ISO currency code	Currency of the account.	Currency of the account.
		Amount	15!d	The number of decimals is in accordance to ISO4217. The decimal separator, a	Is used.	Is used.

Field/ Subfield	Mandatory / Optional	Description / Fieldname	Length [ ] = optional d = numeric with decimals n = numeric x = alphanumeric ! = fixed length a = text c = values code list	Content	Rabobank account: description	Multibank/RNB account: description
				comma, is included in the **fixed** length of 15. The amount will be filled with leading zeros. For example: (EUR) 000000000032,00 (KWD) 00000000001,000 (JPY) 00000123456789,		
64	O	Closing (available) value balance			Is used.	Is used.
		Field code	4!x	:64:	Is used.	Is used.
		Debit / Credit	1!a	Value D and C	Is used.	This is filled with the debet/credit-indicator from field-64 of the incoming SWIFT MT940.
		Date	6!n	<YYMMDD>	Is equal to the bookdate of the statement.	This is filled with the date from field-64 of the incoming SWIFT MT940.
		Currency code	3!a	ISO currency code	Currency of the account.	Currency of the account.
		Amount	15!d	The number of decimals is in accordance to ISO4217. The decimal separator, a comma, is included in the **fixed** length of 15. The amount will be filled with leading zeros. For example: (EUR) 000000000032,00	Is used.	Is used.

Field/ Subfield	Mandatory / Optional	Description / Fieldname	Length [ ] = optional d = numeric with deci-mals n = numeric x = alphanumeric ! = fixed length a = text c = values code list	Content	Rabobank account: description	Multibank/RNB account: description
				(KWD) 00000000001,000 (JPY) 00000123456789,		
65	O [0-4]	Forward (available) value balance (total 4 days in the future)			Is used.	Is used.
		Field code	4!x	:65:	Is used.	Is used.
		Debit / Credit	1!a	Value D and C	Is used.	This is filled with the debet/credit-indicator from field-65 of the incoming SWIFT MT940.
		Date	6!n	<YYMMDD>	Is used.	This is filled with the date from field-65 of the incoming SWIFT MT940.
		Currency code	3!a	ISO currency code	Currency of the account.	Currency of the account.
		Amount	15!d	The number of decimals is in accordance to ISO4217. The decimal separator, a comma, is included in the **fixed** length of 15. The amount will be filled with leading zeros. For example: (EUR) 000000000032,00 (KWD) 00000000001,000 (JPY) 00000123456789,	Is used.	Is used.
86	O	Information to Account Owner	6*65		Is not used.	Is not used.

3. Field 86: Description

Information described in this chapter is only applicable for Rabobank (savings) accounts.

3.1 Considerations

- Codes and descriptions are only reported if the information is present in the transaction.
- Descriptions and code words are separated with slashes.
  For example: /MARF/12345678/EREF/2456425/...
- Information in field 86 is filled continuously in 6 strings of 65 positions.
  For example:
  /MARF/ABCDEFGHIJKLMNOPQRSTUVWXYZABCDEFGHI/EREF/ABCDEFGHIJK
  LMNOPQ RSTUVWXYABCDEFGHI/BENM//NAME/ABCDEFGHIJKLMNOPQRSTUVWXY
  ZABCDEFGHGHI/REMI/ABCDEFGHIJKLMNOPQRSTUVWXYZABCDEFGHIABCDEFGH
  IJKLMNOPQRSTU VWXYZABCDEFGHIABCDEFGHIJKLMNOPQRSTUVWXYZABCDEFG
  HIABCDEFGHIJKLMNOP QRSTUVWXYZABCDEFG/CSID/ABCDEFGHIJKLMNOPQRS
  TUVWXYZABCDEFGHI
- Field 86 is built up to 6 x 65 positions. In case there is more information available than field's maximum, the order of feedback is according to the order in which they are listed in the tables, see chapter 3.2 and 3.3.
- Unstructured Remittance Information (=URI) and Structured Remittance Information (=SRI) can occur both in field 86.
  For example:
  /REMI/<Unstructured Remittance Information>/CDTRREFTP//CD/SCOR/ISSR^2/C
  UR/CDTRREF/<Structured Remittance Information>
- In case of structured remittance information the following presentation are possible, dependent on the provided information at initiation:
  /REMI//CDTRREFTP//CD/SCOR/ISSR^2/CUR/CDTRREF/<payment reference>
  /REMI//CDTRREFTP//CD/SCOR/CDTRREF/<payment reference>
  /REMI//CDTRREFTP//ISSR^2/CUR/CDTRREF/<payment reference>
  /REMI//CDTRREFTP//CDTRREF/<payment reference>
- Spaces at the end of each description line (provided by the customer) may be omitted.
- SDD-initiation: Only value batch booking TRUE is permitted at Rabobank. Rabobank follows gross booking method.
- SCT-initiation: single OR batch transactions. If batch booking TRUE Rabobank follows gross booking method.
- Batch booking FALSE ensures individual transaction processing.
- In case field 86 starts with ':' (= colon) or '–' (=hyphen) on the first position of a new line (except for line-1), this will be replaced by one space.

Regarding MT940S of savings accounts:
- For SEPA savings transactions the name of the counterparty is preceded with the code words /BENM //NAME/ or /ORDP//NAME/.
- For other savings transactions the name of the counterparty can be found in remittance information (/ REMI/). For example "/REMI/VOF RavesteinOpbouw reservering".
- SEPA information of savings transactions is not available.

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^{2} In the example ISSR is filled with CUR. Other values, BBA, ISO and <own> are also allowed.

The structure of field-86 is dependant on the transaction type and it's reporting information. In the table below the possible scenarios are listed and are only applicable for Rabobank current accounts.

		Scenario
1a	Reporting of a SEPA debit, account was debited because:	you have made a SEPA payment from your account.
1b		you have made a SEPA batch payment from your account (batch booking TRUE).
2		a counterparty has debited your account via a SEPA direct debit.
3		a previous SEPA credit has been returned.
4		a previous SEPA direct debit has been returned.
5	Reporting of a SEPA credit, account was credited because:	a counterparty has made a SEPA payment to your account.
6		you have debited a counteroarty's account via a SEPA direct debit.
7		a previous outgoing SEPA credit transfer has been returned to your account.
8		you have been debited via a SEPA direct debit previously, this direct debit is returned.
9a	Reporting of a non-SEPA debit	you have made a non-SEPA payment from your account.
9b		a counterparty has debited your account via a non-SEPA direct debit.
10a	Reporting of a non-SEPA credit	a counterparty has made a non-SEPA payment to your account.
10b		you have debited a counterparty's account via a non-SEPA direct debit.

3.2   Field 86: SEPA Credit Transfer and non-SEPA transfer scenarios

This table shows for each scenario which code words may be present for SEPA, returned SEPA en non-SEPA transactions.

Description	Content	1a SCT debit	1b SCT debit	3 Reversal SCT debit	5 SCT credit	7 Reversal SCT credit	9 CT (non-SEPA) debit	11 CT (non-SEPA) credit
		Single	Batch	Single	Single	Single	Single	Single
Field code	:86:	✓	✓	✓	✓	✓	✓	✓
End-to-end ID	/EREF/	✓	✗	✓	✓	✓	✓	✓
Payment Info ID	/PREF/	✓	✓	✓	✓	✓	✗	✗
Transaction type code	/TRCD/	✓	✓	✓	✓	✓	✓	✓
Return code	/RTRN/	✗	✗	✓	✗	✓	✗	✓
Name of the counterparty	/BENM//NAME/[1] /ORDP//NAME/[1]	BENM	✗	ORDP	ORDP	BENM	BENM	ORDP
Identification of the counterparty	/ID/[1]	✓	✗	✓	✓	✓	✗	✗
Remittance information	/REMI/	✓	✓	✓	✓	✓	✓	✓
Structured remittance information	/REMI//CDTRREFTP/ /CD/ /ISSR/ /CDTRREF/	✓	✗	✓	✓	✓	✗	✗
Instructed amount	/OCMT/	✗	✗	✗	✗	✗	✓	✓
Exchange rate	/EXCH/	✗	✗	✗	✗	✗	✓	✓
Charges	/CHGS1/ /CHGS2/ /CHGS3/ /CHGS4/ /CHGS5/	✓	✓	✓	✓	✓	✓	✓
Name of the ultimate counterparty	/ULTD//NAME/[1] /ULTB//NAME/[1]	✓	✓	✓	✓	✓	✗	✗
Identification of the ultimate counterparty	/ID/[1]	✓	✓	✓	✓	✓	✗	✗
Purpose code	/PURP//CD/	✓	✓	✓	✓	✓	✗	✗
Initiating party name	/INIT//NAME/	✓	✓	✓	✓	✓	✓	✗
Vereveningsdatum	/ISDT/	✓	✓	✓	✓	✓	✗	✗

[1]If information of the (ultimate) counterparty (name and/or identification) is available, it is preceded by BENM, ORDP, ULTD or ULTB.
E.g. name and identification is available: /BENM//NAME/Janssen/ID/123456
E.g. only identification is available: /BENM//ID/123456

3.3 Field 86: SEPA Direct Debit and non-SEPA collection scenarios

This table shows for each scenario which code words may be present for SEPA Direct Debit, returned SEPA Direct Debit en non-SEPA direct debit transactions.

Description	Content	2 SDD debit	4 Reversal SDD debit	6 SDD credit	8 Reversal SDD credit	10 DD (non-SEPA) debit	12 DD (non-SEPA) credit
		Single	Single	Batch	Single	Single	Single
Field code	:86:	✓	✓	✓	✓	✓	✓
Mandate reference	/MARF/	✓	✓	✗	✓	✗	✗
End-to-end ID	/EREF/	✓	✓	✗	✓	✗	✗
Payment Info ID	/PREF/	✓	✓	✓	✓	✗	✗
Transaction type code	/TRCD/	✓	✓	✓	✓	✓	✓
Return code	/RTRN/	✗	✓	✗	✓	✗	✗
Name of the counterparty	/BENM//NAME/[1] /ORDP//NAME/[1]	ORDP	BENM	✗	ORDP	ORDP	BENM
Identification of the counterparty	/ID/[1]	✗	✓	✗	✗	✗	✗
Remittance information	/REMI/	✓	✓	✓	✓	✓	✓
Structured remittance information	/REMI//CDTRREFTP/ /CD/ /ISSR/ /CDTRREF/	✓	✓	✗	✓	✓	✗
Creditor ID	/CSID/	✓	✗	✗	✓	✗	✗
Name of the ultimate counterparty	/ULTD//NAME/[1] /ULTB//NAME/[1]	✓	✓	✓	✓	✗	✗
Identification of the ultimate counterparty	/ID/[1]	✓	✓	✓	✓	✗	✗
Purpose Code	/PURP//CD/	✓	✓	✓	✓	✗	✗

[1]If information of the (ultimate) counterparty (name and/or identification) is available, it is preceded by BENM, ORDP, ULTD or ULTB.
E.g. name and identification is available: /BENM//NAME/Janssen/ID/123456
E.g. only identification is available: /BENM//ID/123456

Appendix 1: Transaction type codes

Information described in this appendix is only applicable for Rabobank accounts.

The transaction type code is filled in field 61 sub-6. For Rabobank accounts, this is filled with a 3-numerict code that precedes with the letter N (= non-SWIFT transfer).

By extending the transaction type coding with 4-numerical codes, the coding does not always fit in subfield 6. For example, transaction type code 2065 does not fit in this subfield. The first position has been left out which now shows code N065. The transaction type is therefore no longer unequivocal because the original code 065 has a different meaning than code 2065.

Code word TRCD will show the 3- and 4-numerical transaction type code. Field 61 sub-6 remains filled but the code may be incomplete due to the maximum format length of 3.

An overview of the transaction type codes, extended with the 4-numerical codes, can be found on the download page of:

- Rabo Internetbanking (Professional): www.rabobank.nl/seb-en under section 'Transaction reporting'.
- Rabo Direct Connect: https://www.rabobank.com/rdc see section "Export formats'.
- SWIFT FileAct: https://www.rabobank.com/swift see section "Export formats'.

Please note: the transaction type codes are the Rabobank's own codes. Rabobank is entitled to adjust these transaction codes and descriptions at any time without prior notice.

Appendix 2: Reason return codes

If a SEPA Credit Transfer, Direct Debit or non-SEPA payment is rejected or returned, a reason/return code is provided. This table contains frequent reason codes with description.

Return reason code	Description
AC01	Account number incorrect.
AC04	Account number closed.
AC06	Euro Direct Debit blocked.
AC13	Debtor account is a consumer account.
AG01	Administrative reason.
AG02	Invalid file format.
AGNT	Incorrect BIC bank beneficiary.
AM04	Administrative reason.
AM05	Duplicate order.
BE04	Address beneficiary missing.
BE05	Remitter unknown.
CURR	Incorrect currency.
CUST	Debtor cancellation.
CUTA	Rejected.
DUPL	Duplicate order.
FF01	Invalid file format.
FF05	Direct debit type is not correct.
FOCR	Cancellation request.
MD01	No mandate.
MD02	Incorrect mandate.
MD06	Return of funds requested by end customer.
MD07	Administrative reason.
MS02	Refused by debtor.
MS03	Refused by bank.
PC01	Technical reason.
PC02	Technical reason.
PC03	Technical reason.
RC01	BIC incorrect.
R001	Order not allowed.
R002	Order too late or too early.
R003	Account not found.

Return reason code	Description
R004	Not allowed on G-account.
RR01	Administrative reason.
RR02	No name and address debtor.
RR03	No name and address creditor.
RR04	Administrative reason.
SL01	Administrative reason.
TECH	Technical reason.
TM01	Received after cut-off time.
UPAY	Order not allowed.

Appendix 3: Expected changes

The table below contains the expected changes of the MT940 Structured which is available via Rabo Internetbanking (Professional), Rabo Direct Connect and SWIFT FileAct.

Field	Name	Description of change	Expected implementation
61-7	Reference for the account owner	For non-SEPA transactions this subfield will be filled with the transaction reference.	Implemented in January 2019
61-8	Reference of the account servicing institution	This subfield will be filled with an unique Rabobank reference number.	Implemented in January 2019
86	Information to account owner	New code word 'TRCD' to show the 3- and 4-numerical transaction type code.	Implemented in January 2019
86	Information to account owner	New code word 'OCMT' to show the instruct-ed amount.	Implemented in January 2019
86	Information to account owner	New code word 'EXCH' to show the exchange rate.	Implemented in January 2019
86	Information to account owner	New code word 'CHGS1', 'CHGS2', 'CHGS3', 'CHGS4' en 'CHGS5' to show the deducted charges.	Implemented in January 2019
86	Information to account owner	New code word 'ISDT' to show the interbank settlement date.	Implemented in January 2019
86	Information to account owner	New code word 'INIT//NAME' to show the name of the initiating party.	Implemented in January 2019
86	Information to account owner	Extension of the described scenarios in paragraph 3.2 and 3.3. Changes are marked in yellow.	Implemented in January 2019
86	Information to account owner	Cancelled: effective from 01-01-2019 codeword ADDR will no longer be used.	Removed on 01-01-2019
86	Information to account owner	Change in structured remittance information. - Code (CD) and Issuer (ISSR) are absent in case they are not provided at initiation. - Issuer (ISSR), issuer of payment reference is extended with value CUR, ISO, BBA and 'own' name.	Implemented in January 2019
--	Filename MT940S	Change in filename for MT940S downloaded via RIB (Pro) only for format versions imple-mented from January 2019.	Implemented in January 2019
20	Transaction reference number	For Multibank and RNB accounts, this field will be filled with the content of field 20 from the incoming SWIFT MT940.	Implemented in January 2019
25	Identification of account	For Multibank and RNB accounts: account number will be enriched with currency code preceded with one space.	Mid October 2019

4. Change log

Title: Format description MT940 Structured
        Rabo Direct Connect, Swift FileAct and Rabo Internetbanking (Professional)
Version: 1.5.2
Date: 06-08-2019
On behalf of: Rabo Direct Connect, Swift FileAct and Rabo Internetbanking (Professional)

Date	Version	Change	Change reason
08-11-2018	1.1.1	Chapter 1: layout file name RIB changed.	Implemented in January 2019.
08-11-2018	1.1.1	Changed field 86 structured remittance information: - Code and issuer are filled if they are provided at initiation. - Issuer (of the payment reference) values are extended. Possible values are CUR, ISO, BBA and an own name.	Implemented in January 2019.
08-11-2018	1.1.1	Chapter 3.3 table changed. Structured remittance information added for Direct Debit.	Adjustment
08-11-2018	1.1.1	Appendix 3 Expected changes: - Change of filename for MT942S downloaded via RIB . - Change of structured remittance information. - Field 20 for Multibank/RNB	Change
27-06-2019	1.5.2	Version numbering synchronized with Dutch version.	Notification
27-06-2019	1.5.2	Format description updated with realized implementation.	Notification
27-06-2019	1.5.2	Field 25 Identification of account changed: For Multibank accounts this field is filled with the account number as registered by Rabobank and does not contain the currency code.	Correction
27-06-2019	1.5.2	Chapter 3.1 Expected changes changed: In case field 86 starts with ':' (= colon) or '–' (=hyphen) on the first position of a new line (except line 1), this will be replaced by one space.	Change
06-08-2019	1.5.3	Field 25 Identification of account changed: For Multibank and RNB accounts the account number will be enriched with the currency code preceded with one space.	Expected mid October 2019.