



Commercial Bank of Dubai

MT940/942 Format Specifications



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1. Introduction

The MT940 Customer Statement Message and MT942 Interim Customer Statement Message contain account transaction information conforming to the standard SWIFT format. Whereas the MT940 is an end-of-day statement, the MT942 is an interim statement containing incremental transaction details from the last interim statement generated.

1.1. MT940 and MT942 Format

CBD's MT940 and MT942 conform with SWIFT standards using the Unstructured Format. At the Client's request, the Bank can provide some level of customization to the narratives and transaction codes used in the MT940 or MT942.

1.2. Channels

CBD's MT940 Customer Statement Messages are available through its online corporate banking channel, iBusiness and host-to-host solution, iConnect. The MT940 can also be transmitted directly via SWIFT to an authorized BIC. CBD's MT942 Interim Customer Statement Messages are currently available through iConnect and SWIFT. MT942s will be made available via iBusiness in the near future.

Symbol	iBusiness	iConnect	SWIFT
MT940	Available	Available	Available
MT942	Not Yet Available	Not Yet Available	Available

1.3. Generation and Frequency

The MT940 and MT942 are generated at the following frequencies. For MT942s, the messages may be generated at scheduled intervals as requested.

Message	iBusiness	iConnect	SWIFT	Remarks
MT940	On-demand for selected date	Scheduled at Beginning of the Day for previous day's statement	Scheduled at Beginning of the Day for previous day's statement	One MT940 generated per account per day. In iBusiness, client may download a consolidated file showing all MT940s for multiple accounts.
MT942	Not yet available	Not yet available	As per requested frequency e.g. hourly	Multiple MT92s may be generated per account per day.

1.4. Legends Used in this Document

The following legends are used in the tag and sub-field specifications sections.

Symbol	Meaning
!	Fixed length
[]	Denotes optional sub-field
a	Alphabetic



n	Numeric with decimal separator
x	Alphanumeric
M	Mandatory
O	Optional

1.5. Contacts

For more information, please contact your Relationship Manager or the Payments & Cash Management team at PCMSales@cbd.ae or PCMImplementation@cbd.ae.



2. SWIFT MT940 Customer Statement Message

2.1. SWIFT MT940 Customer Statement Message Generation

The MT940 messages are generated at end of the day typically prior to the change of business date in the Bank's core systems. The MT940 message will contain maximum 10 transactions per page.

2.2. SWIFT MT940 Customer Statement Message Tag and Sub-Field Specifications

Tag	Sub-Field	Field Name	Length	Value Format	Presence	Remarks
:20:		Transaction Reference Number	16x	940/MMDDYY/nnnnn Ex: 940/022817/00001	M	Unique message reference
:21:		Related Reference	16x		O	Not used.
:25:		Account Identification	35x	9999999999	M	Default: The 10-digit CBD bank account number. Can be provided in IBAN format.
:28C:		Statement Sequence Number /	5n[/5n]	99/9	M	
:60x:		Opening Balance	1!a6!n3!a15d	Ex: C161205AED999,99	M	This field specifies the opening balance, whether it is a debit or credit balance, the date, the currency and the amount of the balance. Option 60F: First opening balance. Option 60M: Intermediate opening balance applicable in case multiple statement messages
	1	Debit / Credit Mark	1!a	C: Credit, D: Debit	M	
	2	Statement Date	6!n	YYMMDD	M	
	3	Currency	3!a	Ex. AED, GBP, USD	M	ISO-currency code
	4	Amount	15d	999.99	M	Dynamic length up to 15 digits
:61:		Statement Line	66x + 34x	Ex. 161215C999.99,NCHK //12345	O	Transaction level details. Message may contain multiple instances.



	1	Value Date	6!n	YYMMDD	M	
	2	Entry Date	[4!n]		O	Not used
	3	Debit / Credit Mark	2a	C: Credit D: Debit	M	
	4	Funds Code	1!a		O	Not used
	5	Amount	15d	Ex. 999.99	M	
	6	Transaction Type ID Code	1!a3!C	N/S/F + Transaction Code Ex. NCHK for cheques	M	S: For Swift Related Payments N: All Customer Initiated Transactions F: All Bank induced transactions Please refer to code list.
	7	Customer Reference	16x		O	Customer reference details are mapped as follows: Outward Swift: Customer-provided reference where captured. Inward Swift: Tag 20 of MT103. Book Transfers: Customer or remitter provided reference where captured.
	8	Bank Reference	[//16x]	//ABCDE99999	M	Bank generated transaction reference number. Cheques: Six-digit cheque number.
	9	Supplementary Reference	Crlf[34x]		O	Will appear as a new line. The transaction channel name will be indicated as follows: <ul style="list-style-type: none"> • 518 – SWIFT • 542 – Cheque clearing • 534 – Cash • 522 – UAE Funds Transfer System • 517 – Book



						transfer
:86:		Information to Account Owner	6 * 65x		O	Provided in Unstructured format. Contains additional information about the preceding transaction details. Message may contain multiple instances.
:62x:		Closing Balance (Booked Funds)	1!a6!n3!a15d	Ex: C161205AED999,99	M	This field specifies the final closing balance, whether it is a debit or credit balance, the date, the currency and the amount of the balance. Option 62F: Final closing balance. Option 62M: Intermediate closing balance applicable in case multiple statement messages.
	1	Debit / Credit Mark	1!a	C: Credit, D: Debit	M	
	2	Current Statement Date	6!n	YYMMDD	M	
	3	Currency	3!a	Ex. AED, GBP, USD	M	ISO-currency code
	4	Amount	15d	999.99	M	Dynamic length up to 15 digits
:64:		Closing Available Balance	1!a6!n3!a15d		O	Not used
:65:		Forward Available Balance	1!a6!n3!a15d		O	Not used



2.3. Sample MT940 Message

```
{1:F01CBDUAEADAXX0000000000}{2:I940BMUSOMRXXXXXN}{4:
:20: 940/022117/12345
:25:9999999999
:28C:52/1
:60F:C161203AED1000
:61:161203D100,NTRF//045411633308-BMU
:86:045411633308-BMUS AAAAAAAAAAAAAAAAAA-99CBP03124997880
:61:161203D100,50NTRF//EXL31011600185 B
:86:EXL31011600185 B O BMUSOMRX-99CBP03125000351
:61:161203D50,NCHK//12345
:86:99INQ30111630007
:61:161203D300,NTRF//042311994659-BMU
:86:042311994659-BMUS AAAAAAAAAAAAAAAAAA -99CBP03125000277
:61:161203D125,50,NTRF//IB16335986006388
:86:IB16335986006388-BMUS AAAAAAAAAAAAAAAAAA-99CBP03125000285
:62M:C161203AED350,93
-}$ {1:F01CBDUAEADAXX0000000000}{2:I940BMUSOMRXXXXXN}{4:
:20: 940/022117/12345
:25:9999999999
:28C:52/2
:60M:D161203AED26.93
:61:161203D18,NTRF//044010848258-BMU
:86:044010848258-BMUS AAAAAAAAAAAAAAAAAA-99CBP03125000290
:61:161203D174,NTRF//072012024809-BMU
:86:072012024809-BMUS AAAAAAAAAAAAAAAAAA-99CBP03125000291
:62F:D161203AED218.93
-}
```



3. SWIFT MT942 Interim Customer Statement Message

3.1. SWIFT MT942 Interim Customer Statement Message Generation

The MT942 message can be generated as per required schedule e.g. hourly.

3.2. SWIFT MT942 Interim Customer Statement Message Tag and Sub-Field Specifications

Tag	Sub-Field	Field Name	Length	Value Format	Presence	Remarks
:20:		Transaction Reference Number	16x	9XX/MMDDYY/nnnnn Ex: 942/022817/00001	M	Unique message reference
:21:		Related Reference	16x		O	Not used.
:25:		Account Identification	35x	9999999999	M	Default: The 10-digit CBD bank account number Can be provided in IBAN format.
:28C:		Statement / Sequence Number	5n/[5n]	99/9	M	
:34F:		Floor Limit Indicator	3!a1!a15d		M	First occurrence: Floor Limit Indicator. Specifies the minimum value an order must have to be included in message.
	1	Currency	3!a		M	ISO-currency code
	2	Debit / Credit Mark	[1!a]		O	
	3	Amount	15d		M	Default at 0.
:34F:		Floor Limit Indicator	3!a1!a15d		M	Second occurrence: Floor Limit Indicator. Specifies the minimum value a transaction must have to be included in the message specifically for credit transactions.
	1	Currency	3!a		M	ISO-currency code
	2	Debit / Credit Mark	1!a		O	
	3	Amount	15d		M	Default at 0.
:13D:		Date / Time Indication	6!n4!n1!x4!n	YYMMDDHHMM+HHMM Ex: 1310291300+0400	M	Date and time of message creation.



	1	Date	6!n	YYMMDD Ex: 170222	M	
	2	Time	4!n	HHMM Ex: 1300	M	
	3	Timezone indication	1!x	+ or –	M	UAE time is GMT+4.
	4	Timezone correction	4!n	Timezone Ex: 0400	M	UAE time is GMT+4.
:61:		Statement Line	66x + 34x	Ex. 161215C999.99,NCHK //12345	O	Transaction level details. Message may contain multiple instances.
	1	Value Date	6!n	YYMMDD	M	
	2	Entry Date	[4!n]		O	Not used
	3	Debit / Credit Mark	2a	C: Credit D: Debit RC: Reversal of Credit RD: Reversal of Debit	M	
	4	Funds Code	1!a		O	Not used
	5	Amount	15d	Ex. 999.99	M	
	6	Transaction Type ID Code	1!a3!C	N/S/F + Transaction Code Ex. NCHK for cheques	M	S: For Swift Related Payments N: All Customer Initiated Transactions F: All Bank induced transactions Please refer to code list. .
	7	Customer Reference	16x		O	Customer reference details are mapped as follows: Outward Swift and UAEFTS Payments: Customer-provided reference where captured. Inward Swift: Tag 20 of MT103. Book Transfers: Customer or remitter



						provided reference where captured.
	8	Bank Reference	[/16x]	//ABCDE99999	M	Bank generated transaction reference number. Cheques: Six-digit cheque number.
	9	Supplementary Reference	CrIf[34x]		O	Will appear as a new line. The transaction channel name will be indicated as follows: <ul style="list-style-type: none"> • 518 – SWIFT • 542 – Cheque clearing • 534 – Cash • 522 – UAE Funds Transfer System • 517 – Book transfer
:86:		Information to Account Owner	6 * 65x		O	Contains additional information about the preceding transaction details. Message may contain multiple instances.
:90D:		Number and Sum of Entries	5n3!a15d		O	Number of debit entries. Repeated in case of multiple pages.
	1	Number of Entries	5!n			
	2	Currency	3!a	Ex. AED, GBP, USD		ISO-currency code
	3	Amount	15d			
:90C:		Number and Sum of Entries	5n3!a15d		O	Number of credit entries. Repeated in case of multiple pages.
	1	Number of Entries	5!n			
	2	Currency	3!a	Ex. AED, GBP, USD		ISO-currency code
	3	Amount	15d			





3.3. Sample MT942 Message

```
{1:F01CBDUAEADAXX0000000000}{2:I942BMUSOMRXXXXXN}{4:  
:25:9999999999  
:28C:942/170227/00001  
:34F:AED0,  
:13D:1310291300+0400  
:61:1310291029C15000,NCHK//12345  
:86:ABCDD128231  
:61:1310291029D7000,NTRF MT101 260310//0326132225123478  
:86:AIJSIDJ  
:90D:1AED7000,  
:90C:1AED15000,  
-}
```



4. List of Transaction Codes

Prefix	Code	Description	Debit / Credit
N	TRF	Domestic payments (FTS), Book Transfer, Payroll Transfers, WPS transactions	Debit & Credit
N	CHK	For cheque transactions	Debit & Credit
N	RTI	Cheque return item for a presented cheque	Debit & Credit
F	CHG	Charges related transactions	Debit
N	CMS	Sweeping Transactions	Debit & Credit
N	DDT	Direct Debit Item	Debit & Credit
N	DIV	Dividend Warrant	Debit & Credit
F	INT	Interest paid in the account (FD or Call Account) or the interest debit in the account for loans	Debit & Credit
N	STO	Standing order transaction	Debit
N	MSC	All the other transactions not specified above	Debit & Credit
N	CMI	Escrow Payments	Debit
S	103	Foreign Currency Domestic or International Payments via SWIFT	Debit & Credit