MT 940 is a SWIFT message from foreign banks. A FINSTA document may contain several MT 940/MT950 messages. Thus the FINSTA document is information for an account holder on movements in one or more accounts within a given period.

**Segment description:**

**UNH**

To identify and specify the relevant message type. The segment states which catalogue supports the message type.

**0062**

The message reference number.

**S009**

This concatenated data element is important in order to identify the message type precisely.

**0065**

There is a code list with 6-character values

FINSTA = Electronic statement of account

**0052**

States the version number.

D = Verified version for implementation

**0054**

States message catalogue.

96A = Verified first-half 1996 directory.

**0051**

States organisation responsible for specification, maintenance and publication of EDIFACT messages.

UN = UN

The rest of the segment is not used.

**BGM**

This segment provides a unique identification of the entire electronic account statement Additionally, the message type and its function is specified.

**C002**

1001 Three-digit code specifying the FINSTA type.
MT 940 Customer Statement Message (FINSTA format)

SWI = MT940 by order of time of receipt

1004 The unique identification of the message.

1225 9 = Original

4343 Not used at present.

DTM Specifies the time when the message was created.

C507
2005 Qualifier for the type of date/time.
137 = Date/time of the message

2380 Specifies date/time.

2379 Format used for date/time.
102 = CCYYMMDD

Segment group 1:
This segment group is used to refer to an earlier sent FINSTA.
Not used at present.

Segment group 2:
The segment group is used to identify the receiver of the MT 940 FINSTA.

FII Identification of receiver.

3035 Specifies at whom the MT 940 FINSTA is aimed.
MR = Receiving bank (DB)
MT 940 Customer Statement Message
(FINSTA format)

C078 Not used at present.

C088

3433 SWIFT address of receiver’s bank (MT 940 - Receiver).

1131 25 = BIC. International bank identification in SWIFT.

3055 17 = SWIFT

3432 Name of bank in clear text

3436 Address of bank in clear text

3207 Country code according to ISO 3169

The rest of the segment is not used.

CTA Not used at present.

COM Not used at present.

Segment group 3:

Not used at present.

Segment group 4:

This segment group contains information at account level. The group can be repeated 999 times as a maximum

LIN Unique identification of the account contained in the account statement,
MT 940 Customer Statement Message (FINSTA format)

1082 Consecutive line number in the message, starting with number 1.

The rest of the segment is not used.

FII Identifies the bank and the account ordered by the customer statement message for.

3035 Specifies the account holder type. AS = The account holder’s bank.

C078
3194 The account number is stated here. (MT 940 - 25)
6345 Currency, coded according to ISO 4217. (From MT 940 - 60A)

C088
3433 SWIFT address of sender’s bank (MT 940 - Sender).
1131 25 = BIC. International bank identification in SWIFT.
3055 17 = SWIFT
3432 Name of branch in clear text
3436 Address of branch in clear text

3207 Country code according to ISO 3169

The rest of the segment is not used.

RFF The account statement number is stated here.
MT 940 Customer Statement Message
(FINSTA format)

C506

1153 Numbering of account statement.
NPS = Numbering according to FINSTA.

1154 Transaction reference number (MT 940 – 20).

The rest of the segment is not used.

FTX

MT 940 references at account level are stated here.

4451 Text-subject qualifier.
AAI = General information.

C107 Not used.

C108

4440-1 Statement number/Sequence number (MT 940 - 28C)

4440-2 Related reference (MT 940 -21).

Segment group 5:
The segment group specifies balances of the accounts specified in the statement of account.

MOA The various balances of the account are specified here.

C516

5025 Specifies the amount type of the segment.
357 = Initial balance, preliminary (MT 940 - 60A, ‘M’) 
315 = Initial balance, final (MT 940 - 60A, ‘F’) 
358 = Closing balance booked entries, preliminary (MT 940 - 62A ‘M’) 
343 = Closing balance booked entries, final (MT 940 - 62A ‘F’) 
DD1 = Closing balance available (MT 940 - 64) 
DD2 = Future balance available (MT 940 -65)
MT 940 Customer Statement Message (FINSTA format)

5004 Specification of the amount with decimal point.

6345 ISO 4217 currency code

The rest of the segment is not used.

**DTM**

The date of the relevant balance is specified here.
The segment is mandatory in Danske Bank

**C507**

2005 Qualifier specifying the date/time/period in question.
171 Date/time of the amount specified.

2380 Specifies date/time.

2379 Date/time format.
102 = CCYYMMDD

**Segment group 6:**

This segment group specifies the entries in the account statement.

**SEQ**

This segment is used for a unique identification of each transaction in the relevant account statement.

**1245**

Specifies status of the transaction.

12 Advice included (in the following FTX or RFF).
13 Extended advice follows.

They are included in the subsequent FTX segment. This requires that the first SEQ segment specifies code 13 and the remaining SEQ segments specify code XAD.
MT 940 Customer Statement Message
(FINSTA format)

XAD = Specifies extended advice. This is used in subsequent SEQ segments and can ONLY be used if code 13 or KON is specified in the first SEQ segment.

KON = Advice at account level, may be followed by an XAD.

C286

1050 Consecutive numbering of the transaction in the message, starting with 1.

The rest of the segment is not used at present.

RFF Line reference in the account statement.

C506

1153 The following references may appear in the account statement;
ACK = The bank’s own reference number (MT 940 - 61-8)
CR = Reference to account holder (MT 940 - 61-7)
SUP = Supplementary information (MT 940 - 61-9)
XXX = No reference. SEQ-1245=KON(/XAD)

1154 The reference itself is stated here.

The rest of the segment is not used.

DTM The dates related to the amount in the account statement are stated here.
This segment may appear twice.

C507

2005 Qualifier specifying the date/time/period in question.
202 = Booking date (MT940 - 61-1)
209 = Value date (MT940 - 61-2)
XXX = No date. SEQ-1245=KON(/XAD)

2380 Specifies date/time.

2379 Time indication format.
102 = CCYYMMDD

BUS

Information about type of transfer is stated here. The segment contains nothing for SEQ-1245=KON(/XAD)

C521

Not used.

3279

Securities code (MT 940 - 61-4), consists, if filled in, of the third character of the currency code. Filled in with XXX if there is an advice at account level.

4487

Transaction type identification code. First character (MT940 - 61-6). Filled in with XXX if there is an advice at account level.

C551

4383 Transaction type identification code. Last three characters (MT940 - 61-6).

The rest of the segment is not used at present.

MOA

The individual amount in the account statement is specified here.

C516

5025 Debit/Credit marking (MT 940 - 61-3).
  D = Debit
  C = Credit
  RC = Reversal(?) of credit
  RD = Reversal(?) of debit
  XXX = No amount. SEQ-1245=KON(/XAD)

5004 Amount, may be specified with decimal point. (MT940 - 61-5)

The rest of the segment is not used.
MT 940 Customer Statement Message (FINSTA format)

FTX  
Text information in the MT 940 is specified here.

4451  
Specifies the type of text in the segment.  
ADV = Advice (MT 940 - 86)

C108  
4440  
The text is specified here.  
The element can be repeated up to 5 times

The rest of the segment is not used.

MOA  
The individual amount in the account statement is specified here.

C516  
5025  
Debit/Credit marking (MT 940 - 61-3).  
D = Debit  
C = Credit  
RC = Reversal(?) of credit  
RD = Reversal(?) of debit  
XXX = No amount. SEQ-1245=KON(/XAD)

5004  
Amount, may be specified with decimal point. (MT940 - 61-5)

The rest of the segment is not used.

FTX  
Text information in the MT 940 is specified here.

4451  
Specifies the type of text in the segment.  
ADV = Advice (MT 940 - 86)

C108  
4440  
The text is specified here.  
The element can be repeated up to 5 times
The rest of the segment is not used.

**MOA**  The individual amount in the account statement is specified here.

**C516**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>5025</td>
<td>Debit/Credit marking (MT 940 - 61-3).</td>
</tr>
<tr>
<td>D</td>
<td>= Debit</td>
</tr>
<tr>
<td>C</td>
<td>= Credit</td>
</tr>
<tr>
<td>RC</td>
<td>= Reversal(?) of credit</td>
</tr>
<tr>
<td>RD</td>
<td>= Reversal(?) of debit</td>
</tr>
<tr>
<td>XXX</td>
<td>= No amount. SEQ-1245=KON(/XAD)</td>
</tr>
</tbody>
</table>

5004  Amount, may be specified with decimal point. (MT940 - 61-5)

The rest of the segment is not used.

**FTX**  Text information in the MT 940 is specified here.

**4451**  Specifies the type of text in the segment.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ADV</td>
<td>= Advice (MT 940 - 86)</td>
</tr>
</tbody>
</table>

**C108**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>4440</td>
<td>The text is specified here.</td>
</tr>
<tr>
<td></td>
<td>The element can be repeated up to 5 times</td>
</tr>
</tbody>
</table>

The rest of the segment is not used.

The rest of the segment is not used.

**CNT**  A proof total at account level is stated here.

**C270**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>6069</td>
<td>This data-element specifies the type of control</td>
</tr>
</tbody>
</table>
MT 940 Customer Statement Message
(FINSTA format)

LIN = Total number of LIN segments
SEQ = Total number of SEQ segments

6066 Unique check number.

UNT Closes and checks that the message is correct.

0074 Number of segments inclusive of UNH and UNT, but excluding UNA, UNB and UNZ.

0062 Unique reference number as check. This is identical to the reference number in UNH.