



## LloydsLink Online - SWIFT MT940 (Enhanced) - File Format

(May 2014)

We are making changes to some of the statement narratives (transaction descriptions) on LloydsLink Online. As a result, some of the transaction types and transaction codes on the reports you download from LloydsLink Online may change. This means you may need to make changes to your reconciliation arrangements or back office systems to accommodate this.

This document updates the information on the file formats that is currently available from the LloydsLink Online website. The tables illustrate the “As is” and “To be” narratives and explain what is changing.

### SWIFT MT940 (Enhanced)

The SWIFT export file allows the user to export the “End of day” statement into an MT940 message. LloydsLink Online provides three SWIFT MT940 Enhanced formats:

1. SWIFT MT940 – displays the sort code/account number as nnnnnnnn/nnnnnnnn
2. SWIFT MT940 (SAP) – displays only the account number as nnnnnnnn
3. SWIFT MT940 V2 – displays the sort code/account number as nnnnnn/nnnnnnnn

The table below shows the format of the SWIFT MT940 file – the fields that are changing are **marked in red**.

Mandatory /optional	Field number	Tag	Field name	Content/Options
M	1	20	Transaction reference number	16x
O	2	21	Related reference	16x
M	3	25	Account identification	35x
M	4	28C	Statement number/sequence number	5n[/5n]
M	5	60a	Opening balance	F or M
-----à				
O	<b>6</b>	<b>61</b>	<b>Statement line</b>	*
O	<b>7</b>	<b>86</b>	<b>Information to account owner</b>	6*65x
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M	8	62a	Closing balance (booked funds)	F or M
O	9	64	Closing available balance (available funds)	1!a6!n3!a15d
-----à				
O	10	65	Forward available balance	1!a6!n3!a15d
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O	11	86	Information to account owner	6*65x

The table below shows the format of field 6 – Statement line – the elements that are changing are **marked in red**.

Sub field name	Content/Options
6 int	Value date (YYMMDD)
4 int	Entry date (MMDD) (optional)
2 alpha	Debit/Credit mark
1 alpha	Funds code (optional)
15 dec	Amount (including comma decimal separator)
1 alpha 3 char	<b>Transaction type ID code</b>
16 chars	<b>Reference for account owner</b>
// 16 chars	Account servicing institution's reference (optional)
34 chars	<b>Supplementary details (optional)</b>

**SWIFT Enhanced Export File - sterling account transactions – examples of changes to “As is” and “To be” statement narratives**

Transaction description	As is/ To be	Transaction Code	Changes to field 6 (Statement line) & field 7 (Information to account owner)	Detail of change
BACS Credit	As Is	NMSC	:61:1309260926C1,11NMSCNONREF LTCPTTAM1CBK137 BGC :86:999FREETEXTREF	<ul style="list-style-type: none"> <li>Transaction code changes from ‘NMSC’ to ‘NBGC’</li> <li>Transaction type changes from position 20 - 22 to 23 - 25</li> </ul>
	To Be	NBGC	:61:1309260926C1,91NBGCNONREF LTCPTTAM1CBK138 BGC :86:999FREETEXTREF	
BACS Debit	As Is	NMSC	:61:1309260926D1,11NMSCNONREF FREETEXTREF D/D :86:999FREETEXTREF	<ul style="list-style-type: none"> <li>Transaction code changes from ‘NMSC’ to ‘NDDR’</li> <li>Transaction type changes from ‘D/D’ to ‘DD’</li> <li>Transaction type changes from position 20 - 22 to 24 - 25</li> </ul>
	To Be	NDDR	:61:1403110311D6,00NDDRONREF BEN TESTER DD :86:999CTBACSIMMDAY2	
Charges – Bank	As Is	NCHG	:61:1309261926D6861,59NCHGNONREF SERVICE CHARGES :86:999REF : 124851112	<ul style="list-style-type: none"> <li>Transaction code changes from ‘NCHG’ to ‘NMSC’</li> </ul>
	To Be	NMSC	:61:1308231823D379,70NMSCNONREF SERVICE CHARGES :86:999REF : 124851112	
Debit Interest	As Is	NINT	:61:1403110311D1,00NINTNONREF O/DRAFT INTEREST	<ul style="list-style-type: none"> <li>No Change</li> </ul>
	To Be	NINT	:61:1403110311D1,00NINTNONREF O/DRAFT INTEREST	

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Transaction description	As is/ To be	Transaction Code	Changes to field 6 (Statement line) & field 7 (Information to account owner)	Detail of change
Debit Card Payment	As Is	NADV	:61:1312031203D5,99NADVNONREF WH SMITH TRAVEL :86:999LONDON 8619DC	<ul style="list-style-type: none"> <li>• Payment reference changes from 'nnnnDC' to 'CD nnnn' (where 'n' is a number)</li> <li>• Payment reference moves from position 20 to 1</li> </ul>
	To Be	NADV	:61:1312031203D9,50NADVNONREF OLIVER BONAS BANKS :86:999CD 4113	
Debit Card Refund	As Is	NADV	:61:1312041204C5,99NADVNONREF WH SMITH TRAVEL :86:999LONDON 8619DC	<ul style="list-style-type: none"> <li>• Payment reference changes from 'nnnnDC' to 'CD nnnn' (where 'n' is a number)</li> <li>• Payment reference moves from position 20 to 1</li> </ul>
	To Be	NADV	:61:1312041204C9,50NADVNONREF OLIVER BONAS BANKS :86:999CD 4113	
Euro Moneymover Debit	As Is	NADV	:61:1311271127D1,20NADVNONREF FOREIGN FT145397781341 :86:999EUR 1.40 1.1648	<ul style="list-style-type: none"> <li>• Narrative changes from 'FOREIGN FT' to 'FT'</li> <li>• Narrative changes from 'currency conversion rate' to 'FOREIGN EUR'</li> </ul>
	To Be	NADV	:61:1311271127D2,57NADVNONREF FT145356236341 :86:999FOREIGN EUR	
Euro Basic Moneymover Debit	As Is	NADV	:61:1311271127D1,37NADVNONREF FOREIGN FT145356239341 :86:999EUR 1.60 1.1686	<ul style="list-style-type: none"> <li>• Narrative changes from 'FOREIGN FT' to 'FT'</li> <li>• Narrative changes from 'currency conversion rate' to 'FOREIGN EUR'</li> </ul>
	To Be	NADV	:61:1311271127D2,32NADVNONREF FT145397779341 :86:999FOREIGN EUR	
Inbound International Payment	As Is	NTFR	:61:1312051205C1,00NTFRNONREF REMITTER NAME F/FLOW	<ul style="list-style-type: none"> <li>• Transaction code changes from 'NTFR' to 'NADV'</li> <li>• 'REMITTER NAME' narrative moves from position 1 to 8 and reduces to 11 characters</li> <li>• 'F/FLOW' narrative moves from position 21 to 1</li> <li>• 'TFR' added to the narrative</li> </ul>
	To Be	NADV	:61:1403110311C8,00NADVNONREF F/FLOW REMITTERNAM TFR	
International Moneymover Debit	As Is	NADV	:61:1311271127D1,10NADVNONREF FOREIGN FT145373271341 :86:999BENEFICIARY NAME	<ul style="list-style-type: none"> <li>• Narrative changes from 'FOREIGN FT' to 'FT'</li> <li>• Beneficiary name in tag 86 removed</li> <li>• Narrative 'FOREIGN' and currency provided in tag 86</li> </ul>
	To Be	NADV	:61:1403110311D7,00NADVNONREF FT145397779341 :86:999FOREIGN EUR	
Internal Transfer Credit	As Is	NADV	:61:1309190919C1,23NADVNONREF PAYMENT REF :86:999FREE TEXT FIELD	<ul style="list-style-type: none"> <li>• Narrative changes from 'PAYMENT REFERENCE' to 'AC' and 'Sort Code and account number debited'</li> </ul>
	To Be	NADV	:61:1311271127C3,40NADVNONREF AC 30177500059707	
Internal Transfer Debit	As Is	NADV	:61:1309190919D1,25NADVNONREF PAYMENT REF :86:999FREE TEXT FIELD	<ul style="list-style-type: none"> <li>• Narrative changes from 'PAYMENT REFERENCE' to 'TO' and 'Sort Code and account number credited'</li> </ul>
	To Be	NADV	:61:1311271127D3,40NADVNONREF TO 30177500059618	

**SWIFT Enhanced Export File - sterling account transactions – examples of changes to “As is” and “To be” statement narratives**

Transaction description	As is/ To be	Transaction Code	Changes to field 6 (Statement line) & field 7 (Information to account owner)	Detail of change
Banker's Draft - Debit	As Is	NADV	:61:1311251125D1,55NADVNONREF DRAFT 590004	<ul style="list-style-type: none"> <li>No change</li> </ul>
	To Be	NADV	:61:1311251125D3,20NADVNONREF DRAFT 590001	
Cash/cheque credit (Account holding branch)	As Is	NADV	:61:1311251125C15,00NADVNONREF <b>SUNDRY CREDIT 500033</b>	<ul style="list-style-type: none"> <li>Narrative 'SUNDRY CREDIT' removed</li> <li>Credit reference number moves to position 1</li> <li>Credit reference moves from position 20 - 25 to 1 - 6</li> </ul>
	To Be	NADV	:61:1311251125C20,00NADVNONREF <b>500020</b>	
Cash/cheque credit (Non-account holding branch)	As Is	<b>NBGC</b>	:61:1311251125C14,00 <b>NBGC</b> NONREF <b>BANK GIRO CREDIT 500031</b>	<ul style="list-style-type: none"> <li>Transaction code changes from 'NBGC' to 'NADV'</li> <li>Narrative 'BANK GIRO CREDIT' is removed</li> <li>Credit reference moves to position 1</li> </ul>
	To Be	<b>NADV</b>	:61:1311251125C19,00 <b>NADV</b> NONREF <b>500019</b>	
Cheque Debit	As Is	NCHK	:61:1311271127D14,00NCHK000026	<ul style="list-style-type: none"> <li>No change</li> </ul>
	To Be	NCHK	:61:1311271127D19,00NCHK000005	

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Transaction description	As is/ To be	Transaction Code	Changes to field 6 (Statement line) & field 7 (Information to account owner)	Detail of change
Branch deposit	As Is	NBGC	:61:1311251125C14,00NBGCNONREF BANK GIRO CREDIT 500031 :86:999CORN ST BRISTOL	<ul style="list-style-type: none"> <li>Transaction code changes from ‘NBGC’ to ‘NADV’</li> <li>Narrative ‘BANK GIRO CREDIT’ removed</li> <li>Credit reference moves from position 20 to 1</li> <li>Field 86 no longer contains the branch address</li> </ul>
	To Be	NADV	:61:1403110311C3,00NADVNONREF 500001	
CHAPS credit	As Is	NTFR	:61:1403210321C2,02NTFRNONREF REMITTER NAME F/FLOW :86:999PAYMENT REF	<ul style="list-style-type: none"> <li>‘F/FLOW’ narrative moves from position 21 to 1</li> <li>‘Remitter name’ reduces from 18 to 11 characters and moves from position 1 to 8</li> <li>Narrative ‘TFR’ provided from position 23</li> <li>Additional payment reference provided at position 66 in field 86</li> </ul>
	To Be	NTFR	:61:1403240324C3,00NTFRNONREF F/FLOW REMITTERNAM TFR :86:999PAYMENT REFERENCE1 PAYMENT REFERENCE2	
CHAPS debit	As Is	NTFR	:61:1403210321D2,01NTFRNONREF BENEFICIARY NAME F/FLOW :86:999PAYMENT REF	<ul style="list-style-type: none"> <li>Beneficiary name reduced from 18 to 11 characters</li> <li>Narrative ‘F/FLOW’ moves from position 20 to 13</li> <li>Narrative ‘TFR’ provided from position 23</li> <li>Additional payment reference provided in field 86</li> </ul>
	To Be	NTFR	:61:1403110311D2,00NTFRNONREF BENEFICIARY F/FLOW TFR :86:999PAYMENTREFERENCE	
Charges - bank refund	As Is	NCHG	:61:1402280228C23,49NCHGNONREF REFUNDED CHARGES :86:999REF : 139905774	<ul style="list-style-type: none"> <li>No change</li> </ul>
	To Be	NCHG	:61:1403240324C5,00NCHGNONREF REFUNDED CHARGES :86:999REF : 139904474	
Debit Interest	As Is	NINT	:61:1403240324D8,00NINTNONREF O/DRAFT INTEREST	<ul style="list-style-type: none"> <li>No change</li> </ul>
	To Be	NINT	:61:1403240324D7,00NINTNONREF O/DRAFT INTEREST	
Faster Payments - credit	As Is	NADV	:61:1310111011C1,02NADVNONREF FPC/10000000092293854 :86:999301775 10 REMITTER NAME REFERENCE	<ul style="list-style-type: none"> <li>Narrative ‘FPC/’ changes to ‘FPI’ and moves to position 23</li> <li>Unique Faster Payments transaction ID changes from tag 61 to 86.</li> <li>Remitter name moved from tag 86 to 61</li> <li>Remitter Sort Code and date and time of transaction are provided</li> <li>Remitter reference moves to first line in tag 86</li> </ul>
	To Be	NADV	:61:1403240323C2,00NADVNONREF REMITTER NAME FPI :86:999REMITTER REFERENCE 100000000000000315 309901 10 13MAR14 07:24	
Faster Payments - debit	As Is	NADV	:61:1310111011D1,03NADVNONREF FPD/30000000092101522 :86:999301775 10 FREETEXTREF2 FREETEXTREF1	<ul style="list-style-type: none"> <li>Narrative ‘FPD/’ changes to ‘FPO’ and starts from position 23</li> <li>Unique Faster Payments transaction ID changes from tag 61 to 86</li> <li>Beneficiary name moves from tag 86 to 61</li> <li>Beneficiary Sort Code and date and time of transaction are provided</li> </ul>
	To Be	NADV	:61:1403240323D6,00NADVNONREF BENEFICIARY NAME FPO :86:999200000000000000309 REMITTER REF 309901 10 13MAR14 14:26	

Standing Order Credit	As Is	NSTO	:61:1309090909C1,02NSTONONREF REMITTER NAME SO :86:999REFERENCE	<ul style="list-style-type: none"> <li>• Transaction code changes from 'NSTO' to 'NADV'</li> <li>• Narrative 'SO' changes to 'FPI' and moves to position 23</li> <li>• Unique Faster Payments transaction ID provided in tag 86 at position 67</li> <li>• Remitter Sort Code and date and time of transaction are provided</li> </ul>
	To Be	NADV	:61:1403240324C1,00NADVNONREF REMITTER NAME FPI :86:REFERENCE FTRT00000000057450 301775 30 24MAR14 14:01	
Standing Order Debit	As Is	NSTO	:61:1309040904D3,00NSTONONREF BENEFICIARY SO	<ul style="list-style-type: none"> <li>• No change</li> </ul>
	To Be	NSTO	:61:1403110311D1,00NSTONONREF TO BENEFICIARY SO	

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