



LloydsLink Online - SWIFT MT940 (Standard) - 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 (Standard)

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

1. SWIFT MT940 – displays the sort code/account number as nnnnnnnn/nnnnnnnn
2. SWIFT MT940 (SAP compliant) – 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	6	61	Statement line	*
O	7	86	Information to account owner	6*65x

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

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	Transaction type ID code
16 chars	Reference for account owner
// 16 chars	Account servicing institution's reference (optional)
34 chars	Supplementary details (optional)

SWIFT Standard 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"> Transaction type changes from position 20 - 22 to 23 - 25
	To Be	NMSC	:61:1403110311C9,00NMSCNONREF LTCPTTAM1CBK138 BGC :86:999CTBACSIMMDAY2	
BACS Debit	As Is	NMSC	:61:1309260926D1,11NMSCNONREF FREETEXTREF D/D :86:999FREETEXTREF	<ul style="list-style-type: none"> Transaction type changes from 'D/D' to 'DD' Transaction type changes from position 20 - 22 to 24 - 25
	To Be	NMSC	:61:1403110311D12,00NMSCNONREF BENEFICIARY DD :86:999CTBACSIMMDAY2	
Charges – Bank	As Is	NCHG	:61:1309261926D6861,59 NCHG NONREF SERVICE CHARGES :86:999REF : 124851112	<ul style="list-style-type: none"> Transaction code changes from 'NCHG' to 'NMSC'
	To Be	NMSC	:61:1308231823D379,70 NMSC NONREF SERVICE CHARGES :86:999REF : 124851112	
Interest - Debit	As Is	NINT	:61:1403110311D2,00NINTNONREF O/DRAFT INTEREST	<ul style="list-style-type: none"> No Change
	To Be	NINT	:61:1403110311D2,00NINTNONREF O/DRAFT INTEREST	

SWIFT Standard 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
Debit Card Payment	As Is	NMSC	:61:1312031203D5,99NMSCNONREF WH SMITH TRAVEL :86:999LONDON 8619DC	<ul style="list-style-type: none"> • Payment reference changes from 'nnnnDC' to 'CD nnnn' (where 'n' is a number) • Payment reference moves from position 20 to 1
	To Be	NMSC	:61:1312031203D9,50NMSCNONREF OLIVER BONAS BANKS :86:999 CD 4113	
Debit Card Refund	As Is	NMSC	:61:1312041204C5,99NMSCNONREF WH SMITH TRAVEL :86:999LONDON 8619DC	<ul style="list-style-type: none"> • Payment reference changes from 'nnnnDC' to 'CD nnnn' (where 'n' is a number) • Payment reference moves from position 20 to 1
	To Be	NMSC	:61:1312041204C9,50NMSCNONREF OLIVER BONAS BANKS :86:999 CD 4113	
Euro Money mover Debit	As Is	NMSC	:61:1311271127D1,20NMSCNONREF FOREIGN FT 145397781341 :86:999 EUR 1.40 1.1648	<ul style="list-style-type: none"> • Narrative changes from 'FOREIGN FT' to 'FT' • Narrative changes from 'currency conversion rate' to 'FOREIGN EUR'
	To Be	NMSC	:61:1311271127D2,57NMSCNONREF FT 145356236341 :86:999 FOREIGN EUR	
Euro Basic Money mover Debit	As Is	NMSC	:61:1311271127D1,37NMSCNONREF FOREIGN FT 145356239341 :86:999 EUR 1.60 1.1686	<ul style="list-style-type: none"> • Narrative changes from 'FOREIGN FT' to 'FT' • Narrative changes from 'currency conversion rate' to 'FOREIGN EUR'
	To Be	NMSC	:61:1311271127D2,32NMSCNONREF FT 145397779341 :86:999 FOREIGN EUR	
Inbound International Payment	As Is	NMSC	:61:1312051205C1,07NMSCNONREF REMITTER NAME F/FLOW	<ul style="list-style-type: none"> • 'REMITTER NAME' narrative moves from position 1 to 8 and reduces to 11 characters • Narrative 'F/FLOW' moves from position 20 to 1 • Narrative 'TFR' provided at position 23
	To Be	NMSC	:61:1403110311C16,00NMSCNONREF F/FLOW REMITTERNAM TFR	
International Money mover Debit	As Is	NMSC	:61:1311271127D1,10NMSCNONREF FOREIGN FT 145373271341 :86:999 BENEFICIARY NAME	<ul style="list-style-type: none"> • Narrative changes from 'FOREIGN FT' to 'FT' • Narrative changes from 'BENEFICIARY NAME' to 'FOREIGN' and currency
	To Be	NMSC	:61:1403110311D13,00NMSCNONREF FT 145397779341 :86:999 FOREIGN EUR	
Internal Transfer Credit	As Is	NMSC	:61:1311131113C1,01NMSCNONREF LTCPTTAM1CBK137 :86:999 PAYMENT 1	<ul style="list-style-type: none"> • Payment reference in line 7 (tag 86) is removed • Narrative changes from 'ACCOUNT NAME' and 'PAYMENT REFERENCE' to 'SORT CODE & ACCOUNT NUMBER DEBITED'
	To Be	NMSC	:61:1311271127C3,50NMSCNONREF AC 30177500059618	
Internal Transfer Debit	As Is	NMSC	:61:1311131113D1,01NMSCNONREF LTCPTTAM1CBK276 :86:999 PAYMENT 1	<ul style="list-style-type: none"> • Payment reference in line 7 (tag 86) is removed • Narrative changes from 'ACCOUNT NAME' and 'PAYMENT REFERENCE' to 'SORT CODE & ACCOUNT NUMBER CREDITED'
	To Be	NMSC	:61:1311271127D3,40NMSCNONREF TO 30177500059618	

SWIFT Standard 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	NMSC	:61:1311251125D1,55NMSCNONREF DRAFT 590004	<ul style="list-style-type: none"> No change
	To Be	NMSC	:61:1311251125D3,20NMSCNONREF DRAFT 590001	
Cash/cheque credit (Account holding branch)	As Is	NMSC	:61:1311251125C15,00NMSCNONREF SUNDRY CREDIT 500033	<ul style="list-style-type: none"> Narrative changes from 'SUNDRY CREDIT' to credit reference number Credit reference moves from position 20 - 25 to 1 - 6
	To Be	NMSC	:61:1311251125C20,00NMSCNONREF 500020	
Cash/cheque credit (Non-account holding branch)	As Is	NMSC	:61:1311251125C14,00NMSCNONREF BANK GIRO CREDIT 500031	<ul style="list-style-type: none"> Narrative 'BANK GIRO CREDIT' is removed Credit reference moves from position 20 - 25 to 1 - 6
	To Be	NMSC	:61:1311251125C19,00NMSCNONREF 500019	
Cheque Debit (Non-account holding branch)	As Is	NCHK	:61:1311271127D14,00NCHK000026	<ul style="list-style-type: none"> No change
	To Be	NCHK	:61:1311271127D19,00NCHK000005	

SWIFT Standard 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
Branch deposit	As Is	NMSC	:61:1311251125C14,00NMSCNONREF BANK GIRO CREDIT 500031 :86:999 CORN ST BRISTOL	<ul style="list-style-type: none"> Narrative 'BANK GIRO CREDIT' is removed Credit reference number moves from position 20 to 1 Field 86 no longer contains the branch address
	To Be	NMSC	:61:1403110311C4,00NMSCNONREF 500001	
CHAPS credit	As Is	NMSC	:61:1312051205C1,07NMSCNONREF REMITTER NAME F/FLOW :86:999REFERENCE	<ul style="list-style-type: none"> Narrative 'F/FLOW' moves from position 20 to 1 'Remitter name' reduces from 18 to 11 characters and moves from position 1 to 8 Narrative 'TFR' provided from position 23 Additional payment reference provided in field 86
	To Be	NMSC	:61:1405060506C3,47NMSCNONREF F/FLOW REMITTERNAM TFR :86:999 PAYMENT REFERENCE1 PAYMENT REFERENCE2	
CHAPS debit	As Is	NMSC	:61:1403210321D2,01NMSCNONREF BENEFICIARY NAME F/FLOW :86:999PAYMENT REF	<ul style="list-style-type: none"> Beneficiary name reduces from 18 to 11 characters Narrative 'F/FLOW' moves from position 20 to 13 Narrative 'TFR' provided from position 23
	To Be	NMSC	:61:1404210421D1,47NMSCNONREF 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"> No change
	To Be	NCHG	:61:1403240324C5,00NCHGNONREF REFUNDED CHARGES :86:999REF : 139904474	
Debit Interest	As Is	NINT	:61:1403240324D2,00NINTNONREF O/DRAFT INTEREST	<ul style="list-style-type: none"> No change
	To Be	NINT	:61:1403240324D1,00NINTNONREF O/DRAFT INTEREST	
Faster Payments - credit	As Is	NMSC	:61:1310111011C1,02NMSCNONREF FPC/100000000092293854 :86:999301775 10 REMITTER NAME REMITTER REFERENCE	<ul style="list-style-type: none"> Narrative changes from 'FPC/' to 'FPI' Unique Faster Payments transaction ID changes from tag 61 to 86 and date and time of transaction are provided Remitter name moves from tag 86 to tag 61 Remitter reference moves to first line in tag 86 Remitter Sort Code and date and time of payment are provided
	To Be	NMSC	:61:1403240323C2,00NMSCNONREF REMITTER NAME FPI :86:999 REMITTER REFERENCE 100000000000000315 309901 10 13MAR14 07:24	
Faster Payments - debit	As Is	NMSC	:61:1310111011D1,03NMSCNONREF FPD/300000000092101522 :86:999301775 10 REMITTER REF FREETEXTREF1	<ul style="list-style-type: none"> Narrative changes from 'FPD/' to 'FPO' Unique Faster Payments transaction ID changes from tag 61 to 86 Beneficiary Sort Code and date and time of payment are provided
	To Be	NMSC	:61:1403240323D6,00NMSCNONREF BENEFICIARY NAME FPO :86:999 200000000000000309 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"> Transaction code changes from 'NSTO' to 'NMSC' Narrative 'SO' changes to 'FPI' and starts from position 25 Unique Faster Payments transaction ID provided in tag 86 Remitter Sort Code and date and time of payment are provided in tag 86
	To Be	NMSC	:61:1403110311C1,00NMSCNONREF REMITTER FPI :86:999SO INBOUND FTRT00000000057450 301775 30 11MAR14 14:01	
Standing Order Debit	As Is	NSTO	:61:1309260926D1,16NSTONONREF BENEFICIARY S/O	<ul style="list-style-type: none"> Narrative 'S/O' changes to 'SO' and starts from position 24
	To Be	NSTO	:61:1403110311D1,00NSTONONREF TO BENEFICIARY SO	

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