



INTERNATIONAL PAYMENTS OFFERING - NL **REPORTING COMMUNICATION**

Migration to IP4CIB V4

The aim of this document is to highlight the updates on the reporting MT94* included in the version 4 of IP4CIB.

The main improvement is regarding Banking fees transparency. In case of Senders charges received on an Incoming payment, on top of the charge reported in CHGS keyword (already provided), the original amount will also be reported in OCMT keyword.

All the updates regarding tag 61 and tag 86 are highlighted **in blue** below.

List of Reporting keywords used in the Tag 86 of your MT940 Statement

Below is an overview of the keywords that have been developed in the **MT940 Reporting** for International Payment transactions. A complete description of keywords, their conditions and their syntax is provided in appendix 1

Code word	Description	Movement		
		Debit	Credit	Specific for
/TYPE/	Description of the accounting entry/movement code	✓	✓	
/CODE/	Local operation code for the country if any	✓	✓	
/OCMT/	Original amount and currency instructed for payment Present if currency conversion was done For incoming, present if amount in field 32A ≠ field 33B due to sender charges	✓	✓	
/EQMT/	Equivalent amount and currency instructed for payment (if offer available for the country)	✓		
/EXCH/	Exchange rate applied It also reports the Date and Time of the FX rate applied to the transaction (Format : "YYYYMMDD hh:mm:ss")	✓	✓	
/CHGS/	Costs that intermediary banks have taken on the transaction		✓	
/NBTR/	Defines the number of transactions included in the globalised booking	✓		Bulk
/XREF/	Exchange Deal Reference. This element contains the FX Cash Bundle reference used for the currency conversion	✓	✓	
/REMI/	Remittance information of the instruction Outgoing Payment (Global Booking): "IN FAVOUR OF " + NBTR variable + " BENEFICIARIES"	✓	✓	
/VACC/	Virtual Account Reference: Beneficiary account used by the ordering party to execute a credit transfer		✓	
/EREF/	Content of EndToEndId	✓	✓	
/RTRN/	ISO Return Reason Code		✓	Re-credit
/TR/	Internal Transaction Reference attributed (Engine reference)	✓	✓	
/IREF/	Content of InstructionId	✓		
/PREF/	Content of PaymentInformationId	✓		
/BENM/NAME/	Content of the Beneficiary Name	✓		
/ULTD/NAME/	Content of Ultimate Debtor Name element if any	✓		
/ULTD/ID/	Contents of UltimateDebtor ID (OrgID) element if any	✓		
/ORDP/NAME/	Content of the Ordering Party Name		✓	

/PURP/CD/ or /PURP/	Content of the Category Purpose if used by the client If value is 4 character long (INTC, URGP, SALA, TAXS, SSBE, SUPP, and OTHR), value needs to be provided in sub-element /CD/	✓	✓	
/INFO/	Content of the Counterparty Account	✓	✓	
/BBK/	Beneficiary Bank BIC	✓		
/OBK/	Ordering Bank BIC		✓	
/OBAC/	Original bank account number, if account rerouting service is applied		✓	
/OREF/	If the incoming payment is the recredit of a rejected payment, OREF will be populated by the back-office with the Original Reference of the Outgoing Payment		✓	Re-credit
/URGP/	Payment initiated as Urgent	✓		

Appendix : Detailed Reporting Characteristics

This appendix highlights the reporting requirements and keywords to the attention of our clients. It describes the structure of the transaction-related elements from the MT940 Reporting (Tag 61 and Tag 86) to contain the attributes as defined in our International Payments Product Offering.

We strongly recommend clients review the tables below and, if necessary, modify their own payment platforms.

Legend:

All the models have a column "Key Word" indicating the key word and the format of the value provided after that key word. The value definition is explained here:

Structure	
nn	Maximum length (minimum is 1)
nn!	Fixed length
n*nn	Maximum number of lines times maximum line length

Types of characters allowed	
n	numeric digits (0 through 9) only
a	alphabetic letters (A through Z), upper case only
c	alphabetic letters (upper case) and digits only
h	hexadecimal letters A through F (upper case) and digits only
x	any character of the X permitted set (General FIN application set) upper and lower case allowed (SWIFT Character Set (X Character Set))
y	any character of the EDIFACT level A character set as defined in ISO 9735 upper case only (EDIFACT Level A Character Set (Y Character Set))
z	any character as defined by the Information Service (Information Service Character Set (Z Character Set))
d	Decimals

Examples	
2n	up to 2 digits
3!a	exactly 3 uppercase letters
4*35x	up to 4 lines of up to 35 characters each
15d	15 digits with a decimal separator: 100,01 50,

Reporting Characteristics

A. Outgoing International Payment (Unitary Booking)

A.1 Tag 61

The Tag 61 must be defined as described in the table below:

Field	Field	Long Max	Optional/Mandatory	Description
61-1	Value Date	6!n	M	
61-2	Entry Date	[4!n]	M	
61-3	Debit/Credit Mark	2a	M	MT940: "D"
61-4	Funds Code	[1!a]	M	Note: This is applicable only to intraday reporting (MT942)
61-5	Amount	15d	M	Booked Amount
61-6	Transaction Type/Identification Code	1!a3!c	M	"NTRF"
61-7	Reference for the Account Owner	16x	M	EndToEndId of the client transaction (Leading 16 Characters)
61-8	Reference of the Account Servicing Institution	[//16x]	M	Bank Reference: Booking Reference in the Account Management System (for internal reconciliation BNPP).
61-9	Supplementary Details	[34x]	M	Name of the Beneficiary Note: "CONFIDENTIAL" in case of SALA payment

A.2 Tag 86

The Tag 86 must be defined as described in the table below:

Field	Key Word	Long Max	Optional/Conditional/Mandatory	Description
86-1	/TYPE/3!n/10x/ or /EARM/3!n/10x/ for an earmark handling	21	M	Description of the accounting entry code an label 3!n: Accounting entry code (by ref on GESTAB A510 content) 10x : Short description of the accounting entry
86-2	/CODE/2a/3n/	13	M	Local operation code for the country if any

86-3	/OCMT/3!a15d/ /EQMT/3!a15d/	25	C	Original amount and currency requested for debit booking on the originator account. EQMT: Equivalent amount and currency instructed for payment Condition for both OCMT and EQMT: Only present if currency conversion was done
86-4	/EXCH/12d/17x	36	C	Exchange rate applied on the original amount to describe the amount debit on the originator account. It also report the Date and Time of the FX rate applied to the transaction (Format : "YYYYMMDD hh:mm:ss"). Condition: Only present if currency conversion was done.
86-6	/XREF/16n/	23	C	Exchange Deal Reference. This element contains the FX Cash Bundle reference used for the currency conversion. Condition: Only present if currency conversion was done.
86-7	/REMI/140x/	147	O	Remittance information of the instruction. If empty, key word is not reported.
86-8	/EREF/35x/	42	M	Represents the EndToEndId of the XML payment or the Tag 21 of the MT101.
86-9	/TR/17x/	39	O	Internal Transaction Reference attributed (Engine reference)
86-10	/IREF/35x/	42	O	Represents the InstructionId of the XML payment. If empty, key word is not reported.
86-11	/PREF/35x/	42	O	Represents the PaymentInformationId of the XML. If empty, key word is not reported.
86-12	/BENM/NAM E/70x/	82	M	Contents of the Beneficiary Name. If empty, key word is not reported. It is marked as "Confidential" in case of salary payment.
86-13	/ULTD/NAM E/	82	O	Contents of <i>UltimateDebtor Name</i> element if any, else keyword isn't reported
86-14	/ULTD/ID/35x	42	O	Contents of <i>UltimateDebtor ID (OrgID)</i> element if any, else keyword isn't reported
86-15	/PURP/CD/4a/ Or /PURP/35x/	42	O	Content of the Category Purpose if used by the client (XML) If initiation was done in MT101: the value of the first presence of Tag 23E is provided. If value is 4 character long, value needs to be provided in sub-element /CD/ If length of the value is different from 4, the value needs to be provided in element /PURP/
86-16	/INFO/34x/	41	O	Contents of the Beneficiary Account
86-17	/BBK/35x/	41	M	Beneficiary Bank Information as provided in the payment initiation. XML: CreditorAgent element. MT101: Tag 57A
86-18	/URGP/35X	42	C	Condition: Only present if service level Urgent/ Priority is High.

B. Outgoing International Payment (Global Booking)

B.1 Tag 61

The Tag 61 must be defined as described in the table below:

Field	Field	Long Max	Optional / Mandatory	Description
61-1	Value Date	6!n	M	
61-2	Entry Date	[4!n]	M	
61-3	Debit/Credit Mark	2a	M	MT940: "D"
61-4	Funds Code	[1!a]	M	Note: This is applicable only to intraday reporting (MT942)
61-5	Amount	15d	M	Booked Amount
61-6	Transaction Type/Identification Code	1!a3!c	M	"NTRF"
61-7	Reference for the Account Owner	16x	M	PaymentInformationId of the bulk debit (Leading 16 Characters)
61-8	Reference of the Account Servicing Institution	[//16x]	M	Bank Reference: Booking Reference in the Account Management System (for internal reconciliation BNP).
61-9	Supplementary Details	[34x]	M	Fixed value "BATCHBOOKING"

B.2 Tag 86

The Tag 86 must be defined as described in the table below:

Field	Key Word	Long Max	Optional/ Conditional/ Mandatory	Description
86-1	/TYPE/3!n/10x/ or /EARM/3!n/10x/ for an earmark handling	21	M	Description of the accounting entry code an label 3!n: Accounting entry code (by ref on GESTAB A510 content) 10x : Short description of the accounting entry

86-2	/CODE/2a/3n /	13	M	Local operation code for the country if any
86-3	/OCMT/3!a1 5d/	25	C	Original amount and currency requested for debit booking on the originator account. Condition: Only present if currency conversion was done
86-4	/EXCH/12d/	19	C	Exchange rate applied on the original amount to describe the amount debit on the originator account. It also report the Date and Time of the FX rate applied to the transaction (Format : "YYYYMMDD hh:mm:ss"). Condition: Only present if currency conversion was done. Not applicable pour uk in grey
86-5	/NBTR/10!n/	16	M	Defines the number of transactions included in the globalised booking.
86-6	/REMI/140x/	147	O	"IN FAVOUR OF " + NBTR variable + " BENEFICIARIES"
86-7	/PREF/35x/	42	O	Represents the PaymentInformationId of the XML bulk. If empty, key word is not reported.
86-8	/XREF/16n/	23	C	Exchange Deal Reference. This element contains the FX Cash Bundle reference used for the currency conversion. Condition: Only present if currency conversion was done.
86-9	/TR/17x/	39	O	Internal Transaction Reference attributed (Engine reference)
86-10	/ULTD/NAM E/	82	O	Contents of <i>UltimateDebtor Name</i> element if any, else keyword isn't reported
86-11	/ULTD/ID/35 x	42	O	Contents of <i>UltimateDebtor ID (OrgID)</i> element if any, else keyword isn't reported
86-12	/PURP/CD/4 a/ Or /PURP/35x/	47	O	Content of the Category Purpose if used by the client (XML) If initiation was done in MT101: the value of the first presence of Tag 23E is provided. If value is 4 character long, value needs to be provided in sub-element /CD/
86-13	/URGP/35X	42	C	Condition: Only present if service level Urgent/ Priority is High.

C. Incoming International Payment (Unitary Booking)

This model is applicable for Incoming SWIFT payments and for Credit of Book to Book

C.1 Tag 61

The Tag 61 must be defined as described in the table below:

Field	Field	Lo ng Ma x	Optio nal/ Mand atory	Description
61-1	Value Date	6!n	M	
61-2	Entry Date	[4! n]	M	
61-3	Debit/Credit Mark	2a	M	« C »
61-4	Funds Code	[1! a]	M	Note: This is applicable only to intraday reporting (MT942)
61-5	Amount	15d	M	Booked Amount
61-6	Transaction Type/Identifi cation Code	1!a 3!c	M	"NTRF"
61-7	Reference for the Account Owner	16x	M	Senders reference: Tag 20 of the MT103. EndToEndId of the client transaction for the credit of a Book to Book.
61-8	Reference of the Account Servicing Institution	[//1 6x]	M	Bank Reference: Booking Reference in the Account Management System. Used for internal reconciliation BNP.
61-9	Supplement ary Details	[34 x]	M	Name of the Originator

C.2 Tag 86

The Tag 86 must be defined as described in the table below:

Field	Key Word	Lo ng Ma x	Optio nal/ Condit ional/ Mand atory	Description
86-1	/TYPE/3!n/1 0x/ or /EARM/3!n/1 0x/ for an	21	M	Description of the accounting entry code an label 3!n: Accounting entry code (by ref on GESTAB A510 content) 10x : Short description of the accounting entry

	earmark handling			
86-2	/CODE/2a/3n /	13	M	Local operation code for the country if any
86-3	/OCMT/3!a15d/	25	C	Original amount and currency instructed for payment. Condition: Only present in case of currency conversion and / or amount in field 32A ≠ field 33B due to sender charges
86-4	/EXCH/12d/	19	C	Exchange rate applied on the original amount to describe the amount debit on the originator account. It also report the Date and Time of the FX rate applied to the transaction (Format : "YYYYMMDD hh:mm:ss"). Condition: Only present in case of currency conversion.
86-5	/CHGS/3!a15d/	25	C	Costs that intermediary banks have taken on the transaction The amount is the difference between the initiated payment and the received amount.
86-6	/XREF/16n/	23	C	Exchange Deal Reference. This element contains the FX Cash Bundle reference used for the currency conversion. Condition: Only present if FX Cash Bundle reference is present.
86-7	/REMI/140x/	147	O	Remittance information of the instruction. Tag 70 of the MT103 If empty, key word is not reported.
86-8	/VACC/34x/	41	C	Virtual Account Reference Beneficiary account used by the ordering party to execute a credit transfer. If empty, key word is not reported.
86-9	/ORDP/NAM E/70x/	83	M	Contents of the Ordering Party Name. Tag 50a of the MT103 If empty, key word is not reported.
86-10	/PURP/CD/4a/	14	O	Content of the Category Purpose/ Instruction code Value of the first presence of Tag 23E is provided. If value is 4 character long, value needs to be provided in sub-element /CD/ If empty, key word is not reported.
86-11	/INFO/35x/	42	O	Site legal Information Account number of the originator.
86-12	/OBK/35x/	41	M	Ordering Bank BIC as provided in the payment initiation. MT103: Tag 52A
86-13	/OBAC/ 34x	41	C	Original bank account number, if account rerouting service is applied If empty, key word is not reported.
86-14	/OREF/ 35x	42	O	If the incoming payment is the recredit of a rejected payment, OREF will be populated by the back-office with the Original Reference of the Outgoing Payment. If empty, key word is not reported.
86-15	/TR/35x/	39	O	Internal Transaction Reference attributed (Engine reference)

D. Re-credit of a rejected outgoing International Payment (Unitary Booking)

D.1 General

This model describes the Tag 61 and 86 for the re-credit of rejected outgoing International Payments. There is no link to the booking mode of the original outgoing transactions. The booking mode is a unitary booking mode.

D.2 Tag 61

The Tag 61 must be defined as described in the table below:

Field	Field	Long Max	Optional/Mandatory	Description
61-1	Value Date	6!n	M	
61-2	Entry Date	[4!n]	M	
61-3	Debit/Credit Mark	2a	M	« C »
61-4	Funds Code	[1!a]	M	Note: This is applicable only to intraday reporting (MT942)
61-5	Amount	15d	M	Booked Amount
61-6	Transaction Type/Identification Code	1!a3!c	M	"NTRF"
61-7	Reference for the Account Owner	16x	M	
61-8	Reference of the Account Servicing Institution	[//16x]	M	Bank Reference: Booking Reference in the Account Management System (for internal reconciliation BNP).
61-9	Supplementary Details	[34x]	M	

D.3 Tag 86

The Tag 86 must be defined as described in the table below:

Field	Key Word	Long Max	Optional/ Conditional/ Mandatory	Description
86-1	/TYPE/3!n/10x/ or /EARM/3!n/10x/ for an earmark handling	21	M	Description of the accounting entry code and label 3!n: Accounting entry code (by ref on GESTAB A510 content) 10x : Short description of the accounting entry
86-2	/CODE/2a/3n/	13	M	Local operation code for the country if any
86-3	/OCMT/3!a15d/	25	C	Original amount and currency requested for credit booking on the creditor account. Condition: Only present if currency conversion was done.
86-4	/EXCH/12d/	19	C	Exchange rate applied on the original amount to describe the amount credited on the creditor account. It also report the Date and Time of the FX rate applied to the transaction (Format : "YYYYMMDD hh:mm:ss"). Condition: Only present if currency conversion was done.
86-5	/REMI/140x/	147	O	Remittance information of the instruction. Created based on available information at back end side for the re-credit. If empty, key word is not reported.
86-6	/RTRN/4a/	11	M	ISO Return Reason Code
86-7	/TR/17x/	39	M	Internal Reference attributed to the transaction (Engine reference)
86-8	/OREF/ 35x	42	O	For the recredit of a rejected payment, OREF will be populated by the back-office with the Original Reference of the Outgoing Payment. If empty, key word is not reported.