

# MT100/940/942 electronic banking format specifications



Abbreviations list

Abbreviations	
M	mandatory field
O	optional field
d	numerical character
a	text
x	alphanumeric character (including blanks)
{N}	fixed length of N characters
{N1,N2}	variable length between N1 and N2 characters
	logical "OR" operator
ROI	local currency payments (RON) in MT100 format
ROA	foreign currency payments in MT100 format
SWIFT MT940	customer statement message in MT940 format
SWIFT MT942	interim transaction report in MT942 format

ROI (MT100) format

File structure:

File structure:
<Header>
<Instruction 1>
<Instruction 2>
...
<Instruction n>

Local currency payments in RON - ROI format (MT100)						
Header						
TAG	FORMAT		TYPE	DESCRIPTION	TRANSFER EXAMPLE	BUDGET EXAMPLE
:01:	d{8}		M	File reference in YYMMDDXX format (current date + 2 trailing numeric characters)	16033001	16033001
:02:	d{1,22},d{2}		M	Total amount of file	100,00	100,00
:03:	d{1,5}		M	Number of payment orders in file	1	1
:04:	RNCB		M	Ordering party bank code (fixed value "RNCB")	RNCB	RNCB
:05:	Line 1	x{1,35}	M	Ordering party name	ORDERING PARTY LTD	ORDERING PARTY LTD
	Line 2	d{1,13}	M	Ordering party fiscal code	123453	123453
	Line 3	x{0,35}	O	Ordering party address	Street Nr 3	Street Nr 3
	Line 4	x{0,35}	O	Ordering party town	Payer Town	Payer Town
:06:	d{8}		M	Internal user ID (may be blank)	55005512	55005512
:07:	d{1,35}		M	File name on hard disk	03010001.ROI	03010001.ROI
Instruction						
TAG	FORMAT		TYPE	DESCRIPTION	TRANSFER EXAMPLE	BUDGET EXAMPLE
:20:	d{1,16}		M	Customer reference (payment order number)	24	24
:32A:	d{6}RONd{1,22},d{2}		M	Execution date (YYMMDD format), currency ("RON") and amount	160330RON100,00	160330RON100,00
:50:	Line 1	x{1,35}	M	Ordering party name	ORDERING PARTY LTD	ORDERING PARTY LTD
	Line 2	d{1,13}	M	Ordering party fiscal code	123453	123453
	Line 3	x{0,35}	O	Ordering party address	Street Nr 3	Street Nr 3
	Line 4	x{0,35}	O	Ordering party town	Payer Town	Payer Town
:52A:	Line 1	/D/x{24}	M	Ordering party IBAN account preceded by "/"	/D/R013RNCB0000000000000001	/D/R013RNCB0000000000000001
	Line 2	RNCB	M	Ordering party bank code (fixed value "RNCB")	RNCB	RNCB
:57A:	x{4}		M	Beneficiary bank code (characters 5-8 from the beneficiary IBAN account)	RNCB	TREZ
:57D:	Line 1	x{0,35}	M	Beneficiary bank name	Banca Comerciala Romana	State Treasury
	Line 2	x{0,35}	O	Beneficiary bank branch	Romania	Romania
:59:	Line 1	/x{24}	M	Beneficiary IBAN account preceded by "/"	/R051RNCB1111111111111111	/R080TREZ3333333333333333
	Line 2	x{1,35}	M	Beneficiary name	BENEFICIARY INC.	STATE TREASURY
	Line 3	x{0,35}	O	Beneficiary e-mail address		
	Line 4	d{1,13}	M/O	Beneficiary fiscal code (mandatory only for BUDGET payments)		123453
:70:	Line 1	x{0,35}	M/O	Payment details (mandatory only for BUDGET payments)	JULY INVOICE	TAXES
	Line 2	x{0,35}	O	Additional payment details	PROFORMA 34 356 854	
	Line 3	x{0,35}	O	Additional payment details		
	Line 4	x{0,35}	O	Additional payment details		
:72:	BUDGET   URGENT   URGENTBUDGET		M/O	Payment type (optional only for regular transfers)		BUDGET

#### Other information:

All local currency payments to the State Treasury (characters 5-8 in the beneficiary IBAN are "TREZ") are considered budget payments and must include the relevant information mentioned for tags :59: and :72:.

For budget payments Line 2 from tag :70: (additional details) will contain, only if necessary, ANAF code (strictly numeric). When the ANAF code is not checked in, Line 2 from tag :70: (additional details) will contain only alphanumeric characters or left blank.

În afara caracterelor acceptate în pentru fiecare câmp, informațiile din câmpurile asiguate detaliilor pot include de asemenea: + (plus), - (minus), . (punct), \ / (bare), \* (asterisc), # (diez), \_ (talpa), & (și), ^ (caret).

## ROA (MT100) format

#### File structure:

##### File structure:

<Header>  
<Instruction header 1>  
<Instruction 1>  
<Instruction header continuation 1>  
<Instruction header 2>  
<Instruction 2>  
<Instruction header continuation 2>  
...  
<Instruction header n>  
<Instruction n>  
<Instruction header continuation n>

## Foreign currency payments - ROA format (MT100)

File header					
TAG		FORMAT	TYPE	DESCRIPTION	TRANSFER EXAMPLE
:01:		x{1,16}	M	File reference in YYMMDDXX... format (current date + maximum 8 alphanumeric characters)	16033001
:02:		d{1,12},d{2}	M	Total amount of file (no matter the currencies)	100,00
:03:		d{1,5}	M	Number of payment orders in file	1
:04:		RNCBROBU	M	Ordering party bank code (fixed value "RNCBROBU")	RNCBROBU
:05:	Line 1	x{1,35}	M	Ordering party name	ORDERING PARTY LTD
	Line 2	d{1,13}	M	Ordering party fiscal code	123453
	Line 3	x{0,35}	O	Ordering party address	Street Nr 3
	Line 4	x{0,35}	O	Ordering party town	Payer Town
:06:		x{1,8}	O	Internal user ID	55010044
:07:		x{1,12}	M	File name on hard disk	03010001.ROA
Instruction header					
FORMAT			TYPE	DESCRIPTION	TRANSFER EXAMPLE
{F01:RNCB d{1,3}d{1,6}} {2:I100x{8,11} XN1}{4:			M	{constant F01:RNCB, 8 whitespaces, file number and transaction number} {constant 2:I100, beneficiary SWIFT code, whitespace, constant XN1}{4:	{1:F01RNCB 000100000} {2:I100XXXXXXXXX XN1}{4:
Instruction					
TAG		FORMAT	TYPE	DESCRIPTION	TRANSFER EXAMPLE
:20:		x{1,16}	M	Customer reference (payment order number)	24
:32A:		d{6}a{3}d{1,12},d{2}	M	Execution date (YYMMDD format), currency and amount	160330EUR100,00
:50:	Line 1	x{1,35}	M	Ordering party name	ORDERING PARTY LTD
	Line 2	d{1,13}	M	Ordering party fiscal code	123453
	Line 3	x{0,35}	O	Ordering party address	Street Nr 3
	Line 4	x{0,35}	O	Ordering party town	Payer Town
:52D:	Line 1	x{24}	M	Ordering party IBAN account	R013RNCB0000000000000001
	Line 2	x{16}	M	Charges account number (last 16 characters from the IBAN)	000000000000000001
	Line 3	RONd{1,22},d{2}	M	Domestic currency (fixed value "RON"), amount equivalent in RON	RON43543543,00
	Line 4	x{2} x{2}	O	Beneficiary country code (ISO), beneficiary bank country code (ISO)	DE LU
:57A:		x{8,11}	M/O	Beneficiary bank SWIFT code	XXXXXXXX
:57D:	Line 1	x{0,35}	M/O	Beneficiary bank name (mandatory if beneficiary bank SWIFT code is not in payment)	Luxemburg Bank
	Line 2	x{0,35}	O	Beneficiary bank branch name or the continuation of the beneficiary bank name	Standard Gare
	Line 3	x{0,35}	O	Beneficiary bank street name	La Gauche Nr 3
	Line 4	x{0,35}	O	Beneficiary bank town name	Luxemburg
:59:	Line 1	/x{35}	M	Beneficiary IBAN account or account number preceded by "/"	/LU280019400644750000
	Line 2	x{1,35}	M	Beneficiary name	BENEFICIARY WITH
	Line 3	x{0,35}	O	Beneficiary name continuation	LONG NAME
	Line 4	x{0,35}	O	Beneficiary street	La Droite Nr 3
	Line 5	x{0,35}	O	Beneficiary town	Luxemburg
:70:	Line 1	x{0,35}	M	Payment details	INVOICES
	Line 2	x{0,35}	O	Additional payment details	
	Line 3	x{0,35}	O	Additional payment details	
	Line 4	x{0,35}	O	Additional payment details	
:71A:		BN1   OUR	M	Fee type	BN1
:72:		URGENT	O	Only for urgent payments	URGENT
:73:	Line 1	d{20},d{2};d{8};7{d};d{6}	M/O	Amount with two decimals, delivery date, number of external debt registry, statistical code	100,00;20160430;;101060
	Line 2	d{20},d{2};d{8};7{d};d{6}	O	Additional line for statistical information	
	Line 3	d{20},d{2};d{8};7{d};d{6}	O	Additional line for statistical information	
	Line 4	d{20},d{2};d{8};7{d};d{6}	O	Additional line for statistical information	
	Line 5	d{20},d{2};d{8};7{d};d{6}	O	Additional line for statistical information	
Instruction header continuation					
FORMAT			TYPE	DESCRIPTION	TRANSFER EXAMPLE
-}			M	Constant that specifies the end of the payment instruction	-}
\$			M/O	Symbol that delimitates the payments within the file. Mandatory only for payment files with mulTYPEle instructions	\$

#### Other information:

The available charging options are:

- BNI - fees split between payer and beneficiary;
- OUR - all fees charged from payer.

Aside from the regular characters accepted in each field, the payment detail tags may also include the following: + (plus), - (minus), . (dot), / (slash), \* (asterisk), # (hash), \_ (underline), & (and).

The statistical code and the additional statistical informations are mandatory only for payment instructions with values equal or higher than 50.000 EUR.

## SWIFT (MT940) format

#### File structure:

##### File structure:

<Reference number>  
<IBAN>  
<Statement number/Sequence number>  
<Opening balance>  
<Instruction 1>  
<Instruction 2>  
...  
<Instruction n>  
<Closing balance>  
<Closing available balance>  
<Forward available balance>

SWIFT (MT940) format				
Info				
TAG	FORMAT	TYPE	DESCRIPTION	EXAMPLE
:20:	x{16}	M	Reference number in YYMMDDXX.. format (date + max. 8 alphanumeric char.)	1604150007
:25:	x{35}	M	Account identification (IBAN)	R099RNCB0000000000000000
:28C:	d{1,5}/d{1,5}	M	Statement number/Sequence number	70007/00001
:60F:	a{1}d{6}a{3}d{1,15},d{2}	M	Debit/credit code, date in YYMMDD format, currency, amount (Opening balance)	C160415RON173,81
Instructions				
:61:	d{10}a{1}d{1,15},d{2}a{4} x{16}//x{16}x{34}	O	Date in YYMMDDMM format, debit/credit code, amount, instruction type, client reference, // (constant), bank reference, additional information	16041504D1500,00NT RF2007051801289496//2007051800132186 NUME COMPANIE
	x{65}	O	Relevant informations for account owner, regarding the instruction	Local payment -Payer MY COMPANY R013R- NCB0000000000000001 FISCCO
	x{65}	O	Additional information	D 123456-Beneficiary YOUR COMPANY R051R- NCB1111111111111111 F
:86:	x{65}	O	Additional information	ISCCOD 123456-Details TEST AUSTRIA
	x{65}	O	Additional information	
	x{65}	O	Additional information	
	x{65}	O	Additional information	
:61:			Similar to tag :61: shown above	
:86:			Similar to tag :86: shown above	
:61:			...	
:86:			....	
:61:			....	
:86:			....	
Info				
:62F:	a{1}d{6}a{3}d{1,15},d{2}	M	Debit/credit code, date, currency, amount (Closing balance - booked funds)	C160415RON1673,81
:64:	a{1}d{6}a{3}d{1,15},d{2}	M	Debit/credit code, date, currency, amount (Closing Available balance)	C160415RON00,00
:65:	a{1}d{6}a{3}d{1,15},d{2}	M	Debit/credit code, date, currency, amount (Forward available balance)	C160415RON1673,81

#### Other information:

The amount is always expressed with two decimals, separated through a comma ","

The Debit/credit code may take the following values:

C = Credit

D = Debit

RC = Reversal credit (operation performed by the Bank)

RD = Reversal debit (operation performed by the Bank)

Transaction type may take the following values:

NTRF = Transfer

NCOM = Fee

NINT = Interest

## SWIFT (MT942) format

#### File structure:

##### File structure:

<Reference number>

<IBAN>

<Statement number/Sequence number>

<Account balance>

<File creation time>

<Instruction 1>

<Instruction 2>

...

<Instruction n>

<Total debit amount>

<Total credit amount>



SWIFT (MT942) format				
Info				
TAG	FORMAT	TYPE	DESCRIPTION	EXEMPLU
:20:	x{16}	M	Reference number in YYMMDDXX.. format (date + max. 8 alphanumerical char.)	1604150007
:25:	x{35}	M	Account identification (IBAN)	RO99RNCB0000000000000000
:28C:	d{1,5}/d{1,5}	M	Statement number/Sequence number	90080/0001
:34F:	a{3}a{1}d{1},d{2}	M	Currency, C/D code, amount (account balance)	RONCO,00
:13D:	d{6}d{4}	M	Creation date in YYMMDD format and creation time in HHMM format	1604151635
Instrucțiuni				
:61:	d{10}a{1}d{1,15},d{2}a{4} x{16}//x{16}x{34}	O	Date in YYMMDDMM format, C/D code, amount, client reference, // (constant), bank reference, additional information	16041504D1500,00NT RF2007051801289496//2007051800132186 COMPANY NAME
		O	Relevant informations for account owner, regarding the instruction	
	x{65}	O	Additional information	Local payment -Payer MY COMPANY RO13R- NCB0000000000000001 FISCCO
:86:	x{65}	O	Additional information	D 123456-Beneficiary YOUR COMPANY RO51R- NCB1111111111111111 F
	x{65}	O	Additional information	ISCCOD 123456-Details TEST AUSTRIA
	x{65}	O	Additional information	
:61:			Similar to tag :61: shown above	
:86:			Similar to tag :86: shown above	
:61:			...	
:86:			....	
:61:			....	
:86:			....	
Info				
:90D:	d{5}a{3}d{1,15},d{2}	M	Total debit amount	18RON224922
:90C:	d{5}a{3}d{1,15},d{2}	M	Total credit amount	7RON244525,62

**Other information:**

The amount is always expressed with two decimals, separated through a comma “,”

The Debit/credit code may take the following values:

C = Credit

D = Debit

RC = Reversal credit (operation performed by the Bank)

RD = Reversal debit (operation performed by the Bank)

Transaction type may take the following values:

NTRF = Transfer

NCOM = Fee


NINT = Interest

The instructions in the MT942 file are not delivered in an incremental manner, thus the last generated file of the day will contain all the instructions registered previously that day.

## CLIENT SUPPORT


For additional information, please contact our support team and we will gladly answer all your questions:

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