

INSIDEBUSINESS

PAYMENTS BULGARIA

ANNEX

Contents

Validation of fields	2
MT100 File Format	3
Single credit transfer format MT103	8
Salary Payments	14
One XML Format	15
Single European Credit Transfer	29
Statements - MT940 File Format	33
Statements - MT942 File Format	48
CAMT52 Advices and CAMT53 Statements	50
Structured MT940 and MT942	64

FILE FORMATS AND VALIDATIONS

BULGARIA

Validation of fields

In the definition of format of each message, fields are used as described in the SWIFT User Handbook.

Field content may be composed of one or several subfields. Length and content is defined for each field. In order to specify length of different fields the following agenda is used:

Restrictions on Length		Types of Characters Allowed	
nn	Maximum length (minimum is 1)	n	Numeric digits [0..9]only
nn-nn	Minimum and maximum length	a	Alphabetic letters only [A-Z]
nn!	Fixed length	c	Alphabetic letters [A..Z] and digits [0..9]
nn*nn	Maximum number of lines times maximum line length	x	Any character of the following set of characters: [A..Z], [a..z],[A..я], [a..я], [0..9] space and special characters: ? : / () + - . ,
		d	Decimals

For example:

2n	= up to 2 digits
3!a	= always 3 letters
4*35x	= up to 4 lines of up to 35 characters each
2-4d	= at least 2 and up to 4 decimal digits

All fields in uploaded files are validated against their presence as well. The status of fields is shown below:

Status	Meaning
M	Mandatory
O	Optional

MT100 File Format

File header

No	M/O	Field Code	Name of subfield	Format	Validation
1	O	:01:	Customer Reference	16x	Not Validated
2	M	:02:	Total Amount	17d	Validated the total amount of all payments, independently of kind and currency. If case of difference the file will be rejected.
3	M	:03:	Total Count	5n	Validated the total count. If case of difference – the file will be rejected
4	O	:04:	Ordering Party SWIFT	11x	Not Validated
5	O	:05:	Ordering Party Name	4*35x	Not Validated
6	O	:07:	File Name	35x	Not validated

Domestic payment

No	M/O	Field Code	Name of subfield	Format	Validation
1	M	:20:	Sender's reference	16x	Not validated
2	M	:23B:	Bank operation code	4!a	CRED is validated. In case something else is present file will be rejected.
3	M	:32A:	Value Date/Currency/Amount	6!nEUR15d	Valid date in format - YYMMDD. Can be with present date or future plus 60 days. EUR - One and only valid value. Amount - Digits and comma or dot after the whole part.
4	M	:50K:	Ordering Customer		
			/IBAN of customer	/2!a2!n4!c4!n2!n8!c	Mandatory begin with «/» Valid IBAN. Can not accept accounts of NRA (position 13 of IBAN digit 8)
			Name of payer	35x	Mandatory
			Address	35x	Optional
			City	35x	Optional
5	O	:52D:	Ordering Institution		
			Empty		Not Validated
			BAE of payer	4!c4!n	Validated the coincidence with payer's IBAN
			Name of BAE payer	35x	Not Validated
6	O	:57D:	Account with Institution		
			Empty	empty	Not Validated
			BAE of Beneficiary	4!c4!n	Validated the coincidence with IBAN of Beneficiary
			Name of BAE of Beneficiary	35x	Not Validated
7	M	:59:	Beneficiary Customer		
			/IBAN of Beneficiary	/2!a2!n4!c4!n2!n8!c	Mandatory begin with «/» Valid IBAN. Does not accept accounts of NAP (position 13 of IBAN digit 8). If it is VAT account (has «9» on 13th position) possibilities for ordering account are to be current account of the same customer or VAT account of other customer.
			Name of Beneficiary	35x	Mandatory
			Address	35x	Optional
			City	35x	Optional
8	M	:70:	Remittance Information		
			Remittance Information	35x	Mandatory
			More Information	35x	Optional

No	M/O	Field Code	Name of subfield	Format	Validation
9	M	:71A:	Details of Charges	3!a	Valid value. SHA default value. The options OUR or BEN are possible only in case of preliminary agreement with the bank.
10	M	:72:	Sender to Receiver		
			<i>/DTYPE/</i> &Document type <i>/RINGS/</i>	DTYPE/&4!a[/RINGS/]	Key word for kind of document. Mandatory = PORD – Customer credit transfer. If code word <i>/RINGS/</i> is supplied, the payment is a SEPA TREA payment Note: Users have the possibility to route payments via RINGS independent of the amount of the transaction and based only on their instruction.

Budgetary Payment

No	M/O	Field Code	Name of subfield	Format	Validation
1	M	:20:	Sender's reference	16x	Not validated
2	M	:23B:	Bank operation code	4!a	CRED is validated. In case something else is present file will be rejected.
3	M	:32A:	Value Date/Currency/Amount	6!nEUR15d	Valid date in format - YYYYMMDD (system date + 60 days). EUR - One and only valid value. Amount - Digits and comma or dot after the whole part.
4	M	:50K:	Ordering Customer		
			/IBAN of customer & PAY & Code for kind of payment	/2!a2!n4!c4!n2!n8!c&PAY&6!n	Mandatory begin with «/» Valid IBAN. The code for kind of payment is optional to be filled in. If the code is to be filled in it should contain exactly 6 digits.
			Name of customer payer	35x	Mandatory
			Address	35x	Optional
			City	35x	Optional
5	O	:52D:	Ordering Institution		
			Empty		Not Validated
			BAE of payer	4!c4!n	Validated the coincidence with payer's IBAN
			Name of BAE payer	35x	Not Validated
6	O	:57D:	Account with Institution		
			Empty	empty	Not Validated
			BAE of Beneficiary	4!c4!n	Validated the coincidence with IBAN of Beneficiary
			Name of BAE of Beneficiary	35x	Not Validated
7	M	:59:	Beneficiary Customer		
			/IBAN of Beneficiary & PAY & Code for kind of payment	/2!a2!n4!c4!n2!n8!c&PAY&6!n	A valid IBAN is to be filled in. It is Mandatory and begins with «/». The code for kind of payment is optional to be filled in. If the code is to be filled in it should contain exactly 6 digits.
			Name of Beneficiary	35x	Mandatory
			Address	35x	Optional
			City	35x	Optional
8	M	:70:	Remittance Information		
			Remittance Information	35x	Mandatory
			More Information - 3 rows 35x	35x 35x 35x	Optional

No	M/O	Field Code	Name of subfield	Format	Validation
9	M	:72:	Sender to Receiver		
			<i>/DTYPE/</i> Kind of Document <i>[/RINGS/]</i>	DTYPE/4!a	Key words for kind of document. BUDJ – budget payment./ If code word <i>/RINGS/</i> is supplied, the payment is a budgetary TREA payment.
			<i>/BAEREF/</i> Reference of BAE	/BAEREF/6!n	Not validated
			<i>/DOC/</i> NUM&Kind and Number of document to pay & <i>DAT</i> & Date of document	/DOC/NUM18xDAT6!n	Document is optional to be filled in. Kind of payment – The first digit Valid types are: 1 Declaration; 2 Tax assessment decision; 3 Penal decision; 4 advance deposit; 5 Property batch number; 6 Order for enforced collection; 9 Other. Date in format yymmdd. Date and Number of document are optional to be filled in in case Type of document is specified. Special case: <i>/DOC/NUMDAT</i> will be accepted with NULL values for Type of document, Number of document and Date of document.
			<i>/PERIOD/</i> BEG& Date for beginning of period to pay & <i>END</i> & Date for end of period	/PERIOD/ BEG6!nEND6!n	Period is optional to be filled in and will not be validated Date in format yymmdd Begin date < End date.
			<i>/BUL/</i> & <i>BULSTAT</i> or <i>/EIK/</i> & <i>EIK</i> or <i>/EGN/</i> & <i>EGN</i> or <i>/LNC/</i> & <i>LNC</i> of obligated person	/BUL/13!n or /EIK/ 13!n or /EGN/10!n or /LNC/10!n	If Beneficiary account does not contains “8” in position 13 of the IBAN then the obligated person/ organization identifier is optional; Validated for valid BULSTAT by control digit EGN and LNC are not validated by control digit. Note: <i>/BUL/</i> is replaced by <i>/EIK/</i> , but <i>/BUL/</i> is still allowed in file import.
			<i>/IZL/</i> & Name of obligated person	/IZL/30x	Optional. Name of the obliged person. The length of the field is 30 not 35 like the name or ordering party

Single credit transfer format MT103

Header

No	M/O	Code	Name of field	Format	Validation
1	O	:01:	Reference	-	Reference
2	M	:02:	Total Amount	17d	Validated the total amount of all payments. Total amount is independent of type and currency. In case of difference the file will be rejected
3	M	:03:	Number of Orders	5n	Validated the total count. In case of difference the file will be rejected
4	O	:04:	Ordering Party SWIFT	-	Not used
5	O	:05:	Ordering Party Name	-	Not used
6	O	:06:	Ordering User	-	Not used
7	O	:07:	File Name	-	Not used

Domestic payment

No	M/O	Code	Name of field	Format	Validation
1	O	:20:	Sender's reference	16x	Optional
2	M	:23B:	Bank operation code	LCY	[LCY]
3	M	:32A:	DateEURAmount {+14 -14days}	6!n3a15d	Value Date in range [system date + 60 days] [EUR] Amount [0-9.,]Comma or dot accepted as decimal point
4	M	:52D:	Ordering Customer		
			/D/Ordering Account	2!a2!n4!c4!n2!n8!c	Mandatory begin with «/D/» Valid IBAN Validated if it is from ING Bank
			Ordering bank local code	8n	Optional
5	M	:57A:	Beneficiary bank		
			Beneficiary bank local code	8n	Optional
6	M	:59:	Beneficiary Customer		
			/Beneficiary Account	2!a2!n4!c4!n2!n8!c	Mandatory begin with «/» Valid IBAN
			Name of Beneficiary	35x	Mandatory
			Name of Beneficiary	35x	Optional
			Address of Beneficiary	35x	Optional
City of Beneficiary	35x	Optional			
7	M	:70:	Remittance Information		
			Details of payment	35x	Mandatory
			Details of payment	35x	Optional
8	O	:72:	Sender to receiver		
			[RINGS]	35x	Optional to be filled in. If the code word /RINGS/ is supplied, the payment is a SEPA TREA payment

International Payment

No	M/O	Code	Name of field	Format	Validation
1	O	:20:	Sender's reference	16x	Optional
2	M	:23B:	Bank operation code	FCY	[FCY]
3	M	:32A:	DateCCYAmount {+14 -14days}	6!n3a15d	Value Date in range [system date + 60 days] [Currency of the transfer] Amount [0-9.,]. Comma or dot accepted as decimal point.
4	M	:52A:	Ordering Bank		
			/D/Ordering Account	/D/2!a2!n4!c4!n2!n8!c	Mandatory begin with «/D/» Valid IBAN Validated, if it is from ING Bank
			Ordering bank local code	8n	Optional
5	M	:57A:	Beneficiary bank		
			Beneficiary bank SWIFT code	11x	Mandatory
6	M	:57x:	Where x=A or x=D - Presence of one of the fields 57A or 57D is mandatory. Filed 57A takes precedence in case both are present		
		:57A:	Beneficiary Bank SWIFT code	11x	Mandatory
		:57D:	Beneficiary Bank		
			Beneficiary Bank Line 1	35x	Mandatory
			Beneficiary Bank Line 2	35x	Mandatory
			Beneficiary Bank Line 3	35x	Mandatory
			Beneficiary Bank Line 4	35x	Optional
7	M	:59:	Beneficiary Customer		
			/Beneficiary Account	34x	Mandatory begin with «/»
			Name of Beneficiary	35x	Mandatory
			Name of Beneficiary	35x	Optional
			Address of Beneficiary	35x	Mandatory
			City of Beneficiary	35x	Optional
8	M	:70:	Remittance Information		
			Details of payment	35x	Mandatory
			Details of payment	35x	Optional
			Details of payment	35x	Optional
			Details of payment	35x	Optional

No	M/O	Code	Name of field	Format	Validation
9	M	:71A:	Details of charges		
			<i>BEN or SHA or OUR</i>	3!a	Validated against BEN, SHA or OUR

Budgetary payment

No	M/O	Field Code	Name of subfield	Format	Validation
1	M	:20:	Sender's reference	16X	Not validated
2	M	:23B:	Bank operation code	BDG	BDG is validated
3	M	:32A:	Value Date/EUR/Amount	6!nBGN15d	Valid date in format - YYYYMMDD (system date + 60 days). EUR - One and only valid value. Amount - Digits and comma or dot after the whole part.
4	M	:52A:	Ordering Institution		
			/IBAN of customer &PAY& Code for kind of payment	/2!a2!n4!c4!n2!n8!c&PAY&6!n	Mandatory begin with «/» Valid IBAN. Code for kind of payment – 6 digits. The code is optional to be filled in.
			Ordering bank local code	8x	Optional
5	O	:57A:	Beneficiary Bank local code	8x	Optional
6	M	:59:	Beneficiary Customer		
			/IBAN of Beneficiary&PAY& Code for kind of payment	/2!a2!n4!c4!n2!n8!c&PAY&6!n	Mandatory begin with «/» Valid IBAN. Code for kind of payment – 6 digits. The code is Optional to be filled in.
			Name of Beneficiary	35x	Mandatory
			Address	35x	Optional
			City	35x	Optional
7	M	:70:	Remittance Information		
			Details 1	35x	Mandatory
			Details 2	35x	Optional
			Details 3	35x	
			Details 4	35x	

No	M/O	Field Code	Name of subfield	Format	Validation
8	M	: 72 :	Sender to Receiver		
			<i>/RINGS/</i>	35x	Optional to be filled in. If the code word <i>/RINGS/</i> is supplied, the payment is a SEPA TREA payment
			<i>/BAEREF/</i> Reference of BAE	<i>/BAEREF/6!n</i>	Not validated
			<i>/DOC/&NUM&</i> Kind and Number of document to pay <i>&DAT&</i> Date of document	16x 6n	Document is optional to be filled in. Kind of payment – The first digit Valid types are: 1 Declaration; 2 Tax assessment decision; 3 Penal decision; 4 advance deposit; 5 Property batch number; 6 Order for enforced collection; 9 Other. Date in format yymmdd. Date and Number of document are optional to be filled in in case Type of document is specified. Special case: <i>/DOC/NUMDAT</i> will be accepted with NULL values for Type of document, Number of document and Date of document.
			<i>/PERIOD/&BEG&</i> Date for beginning of period to pay <i>&END&</i> Date for end of period	<i>/PERIOD/</i> <i>BEG6!nEND6!n</i>	Date in format yymmdd Begin date < End date. Optional to be filled in.
			<i>/BUL/ &BULSTAT</i> or <i>/EIK/ &EIK</i> or <i>/EGN/ &EGN</i> or <i>/LNC/ &LNC</i> of obligated person	<i>/BUL/13!n</i> or <i>/EIK/ 13!n</i> or <i>/EGN/10!n</i> or <i>/LNC/10!n</i>	If Beneficiary account does not contains “8” in position 13 of the IBAN then the obligated person/ organization identifier is optional; Validated for valid BULSTAT by control digit. EGN and LNC are not validated by control digit. Note: <i>/BUL/</i> is replaced by <i>/EIK/</i> , but <i>/BUL/</i> is still allowed in file import.
			<i>/IZL/&</i> Name of obligated person	<i>/IZL/30x</i>	Optional. Name of obliged person. Length of the field is 30 not 35 like the name or ordering party

Salary Payments

Tab delimited format

No	Name	M/O	Type	Length	Validation
1	Execution Date	M	8!x	Variable	Date in format DDMMYYYY
2	Beneficiary Customer Name	M	35x	Variable	?:/()+-.,LOCAL_ALPHABETa-zA-Z0-9
3	Amount	M	16d	Variable	“,” OR “.” as delimiter
4	Beneficiary account	M	2!a2!n4!c4!n2!n8!c	Fixed	A-Z0-9 Valid IBAN account number
5	Purpose of Payment	O	70x	Variable	?:/()+-.,LOCAL_ALPHABETa-zA-Z0-9
6	Beneficiary's country	M	2!x	Fixed	Beneficiary's country Alpha 2 ISO code

One XML Format

Domestic Payments

Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
Message Root Customer Credit Transfer Initiation	<CstmrCdtTrflnitn>		[1..1]	0	c	Component	
+Group Header	<GrpHdr>		[1..1]	1	c	Component	
++ Message Identification	<Msgld>	35	[1..1]	2	M	Message Identification Not used in IOL	[?/()+-.,a-zA-Z0-9]{1,35}
++ Creation Date Time	<CreDtTm>	19	[1..1]	2	M	Creation Date Time Not used in IOL	YYYY-MM-DDThh:mm:ss
++ Number Of Transactions	<NbOfTxs>	15	[1..1]	2	M	Total number of CR transactions in file Check if total number is correct If not correct - Error message; Reject the file	15n
++ Control Sum	<CtrlSum>	18	[0..1]	2	O	Total amount of CR transactions in file If present check if total amount is correct If not correct - Error Message; Reject the file	15n.2n decimal separator is dot "."
++ InitiatingParty	<InitgPty>		[1..1]	2	M	Initiating Party - Not used in IOL	[?/()+-.,a-zA-Z0-9]{1,35}
+Payment Information	<PmtInf>		[1..n]	1	c	Component	
++ Payment Information Identification	<PmtInflId>	35	[1..1]	2	M	Payment Information Identification Not used in IOL	
++ Payment Method	<PmtMtd>	3	[1..1]	2	M	Payment Method Value for credit transfers should be "TRF" If not correct - Error Message; Reject all payments the batch.	[A-Z]{3,3} Code Set: [TRF]
++ Number Of Transactions	<NbOfTxs>	15	[0..1]	2	O	Total number of CR transactions in batch If present - check if total number is correct If not correct - Warning Message;	15n
++ Control Sum	<CtrlSum>	18	[0..1]	2	O	Total amount of CR transactions in batch Format 15n.2n decimal separator is dot "." If present - check if total amount is correct If not correct - Warning Message;	15n.2n decimal separator is dot "."
++ Payment Type Information	<PmtTpInf>		[0..1]	2	c	Component	
+++ Instruction Priority	<InstrPrty>	4	[0..1]	3	O	Priority - mapped to TREA flag HIGH - TREA flag set on NORM - TREA flag set off When not provided the default is NORM If Priority is provided with non-valid value - all Payments in the batch are rejected	[A-Z] {1,4} Code Set: [HIGH,NORM]

Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
+++ Service Level	<SvcLvl>		[0..1]	3	c	Component	
++++ Proprietary	<Prtry>	35	[1..1]	4	M	Type of Payment. This field defines the type of all payments in the batch - "LCY" for Domestic Payments. If the type is not valid - Error Message; Reject the file	[-A-Z]{6,6}
++ Requested Execution Date	<ReqdExctnDt>	10	[1..1]	2	M	Execution Date (YYYY-MM-DD) {-0+60day}. If the date is not valid or out of range - Error Message: Reject all Payments in the batch	{-0+60day}
+++ Name	<Nm>	70	[1..1]	3	M	Debtor Name is taken from static data in IOL, as loaded from Account Management System	
++++ Address Line	<AdrLine>	70	[0..1]	4	M	Debtor Address is taken from static data in IOL as loaded from Account Management System	
++ Debtor Account	<DbtrAcct>		[1..1]	2	c	Component	
+++ Identification	<Id>		[1..1]	3	c	Component	
++++ IBAN	<IBAN>	34	[1..1]	4	M	Ordering Account - IBAN. If IBAN not found - Error Message and Reject the file. If access rights are not ok - Error Message; Reject the file	[A-Z0-9]{22,22}
++ Debtor Agent	<DbtrAgt>		[1..1]	2	c	Component	
+++ Financial Institution Identification	<FinInstnld>		[1..1]	3	c	Component	
++++ BIC	<BIC>	11	[1..1]	4	M	Ordering Bank Code Check if the value is INGBBGSF. If not - Error Message; Reject payments in the batch	[A-Z0-9]{8,8}
++ Credit Transfer Transaction Information	<CdtTrfTxInf>		[1..n]	2	c	Component	
+++ Payment Identification	<PmtId>		[1..1]	3	c	Component	
+++ Amount	<Amt>		[1..1]	3	c	Component	
++++ Instructed Amount	<InstdAmt>	21	[1..1]	4	M	Currency code within the tag name itself. Amount with decimal separator is dot - "." - example <InstdAmt Ccy="CCY">1234.56</InstdAmt> For BG-LCY currency code is = EUR. If not EUR - Error Message; Reject the Payment	CCY [A-Z] {3,3} Amount 15n.2n
+++ Creditor Agent	<CdtrAgt>		[0..1]	3	c	Component	
++++ Financial Institution Identification	<FinInstnld>		[1..1]	4	c	Component	

Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
+++++ BIC	<BIC>	11	[1..1]	5	O	Beneficiary Bank. Code Value is taken from beneficiary IBAN. Content of this field is ignored.	[A-Z0-9] {8,11}
+++++ Name	<Nm>	70	[1..1]	5	O	Beneficiary Bank Name. Beneficiary Bank Name is taken from the table for Local Bank Codes, based on BIC code taken form Beneficiary IBAN. Content of this field is ignored	[?/()+-.,a-zA-Z0-9]{1,35}
+++ Creditor	<Cdtr>		[1..1]	3	c	Component	
++++ Name	<Nm>	70	[1..1]	4	M	Beneficiary Name If Beneficiary Name is not provided -Error Msg; Reject Payment	[?/()+-.,a-zA-Z0-9, LOCAL_ ALPHABET] {1,35}
++++ Postal Address	<PstlAdr>		[0..1]	4	c	Component	
+++++ Address Line	<AdrLine>	70	[0..2]	5	O	Beneficiary Address, Beneficiary City.	[?/()+-.,a-zA-Z0-9, LOCAL_ ALPHABET] {1,70}
+++ Creditor Account	<CdtrAcct>		[0..1]	3	c	Component	
++++ Identification	<Id>		[1..1]	4	c	Component	
+++++ IBAN	<IBAN>	34	[1..1]	5	M	Beneficiary Account IBAN. Check if IBAN is correct BG IBAN. If not correct - Err Msg; Reject Payment	[A-Z0-9]{22}
+++Remittance information	<RmtInf>		[0..1]	3	c	Component	
++++Unstructured	<Ustrd>		[1..1]	4	M	Details1, Details2. If not provided - Err Msg; Reject Payment	[?/()+-.,a-zA-Z0-9, LOCAL_ ALPHABET] {1,70}

Budgetary Payments

Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
Message Root Customer Credit Transfer Initiation	<CstmrCdtTrflnitn>		[1..1]	0	c	Component	
+Group Header	<GrpHdr>		[1..1]	1	c	Component	
++ Message Identification	<MsgId>	35	[1..1]	2	M	Message Identification Not used in IOL	[?/()+-.,a-zA-Z0-9]{1,35}
++ Creation Date Time	<CreDtTm>	19	[1..1]	2	M	Creation Date Time Not used in IOL	YYYY-MM-DDThh:mm:ss
++ Number Of Transactions	<NbOfTxs>	15	[1..1]	2	M	Total number of CR transactions in file. Check if total number is correct. If not correct - Error message; Reject the file	15n
++ Control Sum	<CtrlSum>	18	[0..1]	2	O	Total amount of CR transactions in file. If present check if total amount is correct. If not correct - Error Message; Reject the file	15n.2n decimal separator is dot "."
++ InitiatingParty	<InitgPty>		[1..1]	2	M	Initiating Party - Not used in IOL.	[?/()+-.,a-zA-Z0-9]{1,35}
+Payment Information	<PmtInf>		[1..n]	1	c	Component	
++ Payment Information Identification	<PmtInfId>	35	[1..1]	2	M	Payment Information Identification. Not used in IOL	[?/()+-.,a-zA-Z0-9]{1,35}
++ Payment Method	<PmtMtd>	3	[1..1]	2	M	Payment Method Value for credit transfers should be "TRF". If not correct - Error Message; Reject all payments in the batch.	[A-Z]{3,3} Code Set: [TRF]
++ Number Of Transactions	<NbOfTxs>	15	[0..1]	2	O	Total number of CR transactions in batch. If present - check if total number is correct. If not correct - Warning Message.	15n
++ Control Sum	<CtrlSum>	18	[0..1]	2	O	Total amount of CR transactions in batch. If present - check if total amount is correct If not correct - Warning Message;	15n.2n Decimal separator is dot "."
++ Payment Type Information	<PmtTpInf>		[0..1]	2	c	Component	
+++ Instruction Priority	<InstrPrty>	4	[0..1]	3	O	Priority - mapped to budgetary TREA flag HIGH - TREA flag set on. NORM - TREA flag set off. When not provided the default is NORM. If Priority is provided with non-valid value - all Payments in the batch are rejected	[A-Z] {1,4} Code Set: [HIGH,NORM]
+++ Service Level	<SvcLvl>		[0..1]	3	c	Component	

Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
++++ Proprietary	<Prtry>	35	[1..1]or	4	M	Type of Payment This field defines the type of all payments in the batch "LCY" for Budgetary Payments. If the type is not valid - Error Message; Reject the file	[-A-Z]{6,6}
+++ CategoryPurpose	<CtgyPurp>	4	[0..1]	3	c	Component	
++++ Code	<Cd>	4	[1..1]	4	M	Indicator for Payment to Budget With value of "TAXS" is indicated that the payments in this batch are Payments to Budget The field is taken in consideration only for LCY payments.	
++ Requested Execution Date	<ReqdExctnDt>	10	[1..1]	2	M	Execution Date (YYYY-MM-DD) {-0;+60day}. If the date is not valid or out of range - Error Message: Reject all Payments in the batch.	{-0+60day}
+++ Name	<Nm>	70	[1..1]	3	M	Debtor Name is taken from static data in IOL, as loaded from Account Management System	
++++ Address Line	<AdrLine>	70	[0..1]	4	M	Debtor Address is taken from static data in IOL, as loaded from Account Management System	
++ Debtor Account	<DbtrAcct>		[1..1]	2	c	Component	
+++ Identification	<Id>		[1..1]	3	c	Component	
++++ IBAN	<IBAN>	34	[1..1]	4	M	Ordering Account - IBAN Check access rights user to customer for upload. For file processing check access rights of the user to account for this type of payment. If IBAN not found - Error Message; Reject the file. If access rights are not ok - Error Message; Reject the file.	[A-Z0-9]{22,22}
++ Debtor Agent	<DbtrAgt>		[1..1]	2	c	Component	
+++ Financial Institution Identification	<FinInstnld>		[1..1]	3	c	Component	
++++ BIC	<BIC>	11	[1..1]	4	M	Ordering Bank Code. Check if the value is INGBBGSF. If not - Error Message - Reject payments in the batch.	[A-Z0-9]{8,8}
++ Credit Transfer Transaction Information	<CdtTrfTxInf>		[1..n]	2	c	Component	
+++ Payment Identification	<PmtId>		[1..1]	3	c	Component	

Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
+++ Amount	<Amt>		[1..1]	3	c	Component	
++++ Instructed Amount	<InstdAmt>	21	[1..1]{or}	4	M	Currency code within the tag name itself. Amount with decimal separator is dot - ".". Example: <InstdAmt Ccy="CCY">1234.56</InstdAmt> For BG-BDG currency code is = EUR If not EUR - Error Message; Reject the Payment.	CCY [A-Z] {3,3} Amount:15n.2n
+++ Creditor Agent	<CdtrAgt>		[0..1]	3	c	Component	
++++ Financial Institution Identification	<FinInstnld>		[1..1]	4	c	Component	
+++++ BIC	<BIC>	11	[1..1]{or}	5	O	Beneficiary Bank code. Value is taken from beneficiary IBAN. Content of this field is ignored.	[A-Z0-9] {8,11}
+++++ Name	<Nm>	70	[1..1]	5	O	Beneficiary Bank Name. Beneficiary Bank Name is taken from the table for Local Bank Codes, based on BIC code taken form Beneficiary IBAN.Content of this field is ignored	[?/()+-.,a-zA-Z0-9]{1,35}
+++ Creditor	<Cdtr>		[1..1]	3	c	Component	
++++ Name	<Nm>	70	[1..1]	4	M	Beneficiary Name. If Beneficiary Name is not provided -Err Msg; Reject Payment	[?/()+-.,a-zA-Z0-9, LOCAL_ ALPHABET] {1,35}
++++ Postal Address	<PstlAdr>		[0..1]	4	c	Component	
+++++ Address Line	<AdrLine>	70	[0..2]	5	O	Beneficiary Address, Beneficiary City. Value is saved in Beneficiary Address continuation in Beneficiary City.	[?/()+-.,a-zA-Z0-9,LOCAL_ ALPHABET]{1,70}
+++ Creditor Account	<CdtrAcct>		[0..1]	3	c	Component	
++++ Identification	<Id>		[1..1]	4	c	Component	
+++++ IBAN	<IBAN>	34	[1..1]{or}	5	M	Beneficiary Account IBAN. Check if IBAN is correct BG IBAN. If not correct - Err Msg; Reject Payment	[A-Z0-9]{22}
+++Tax	<Tax>		[0..1]	3	c	Component	
++++Creditor	<Cdtr>		[0..1]	4	c	Component	
+++++Tax Type	<TaxTp>		[0..1]	5	O	Beneficiary Payment Code.	[0-9] {6}
++++Debtor	<Dbtr>		[0..1]	4	c	Component	

Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
++++Registration Identification	<RegnId>		[0..1]	5	0	<p>Payer's BULSTAT/EGN/LNC. The field should contain type and registration ID of the obliged company or person for whom is paid to budget.</p> <p>/BUL/&Bulstat number - must be a valid Bulstat number</p> <p>/EIK/&EIK-number - must be a valid EIK number</p> <p>/EGN/&Identification number - for local citizen</p> <p>/LNC/&Identificationnumber - for foreign citizen.</p> <p>If CdtrAcct does not contains "8" in position 13 of the IBAN then the liable person/ organization identifier is optional;</p> <p>Note: /BUL/ is replaced by /EIK/, but /BUL/ is still allowed in file import.</p>	<p>[0-9/A-Z]{9,17}</p> <p>reg id length depends on type</p> <p>for /BUL/ reg id is {9 or 10 or 13}</p> <p>for /EIK/</p> <p>for /EGN/ reg-id {10}</p> <p>for /LNC/ reg id {10}</p>
++++Tax Type	<TaxTp>		[0..1]	5	0	<p>Payer's Payment Code. Optional. Payment code can be either absent or 6 digits without validation of the exact value.</p>	[0-9] {6}
++++Name	<Nm>		[0..1]	5	0	<p>Payer's Name - name of obliged company/person. The party for which is paid the tax or other budgetary payment might be different from the ordering party. If this field is not supplied in the file - then it is assumed that this is for the Ordering Party - the Payer's Name is filled with Ordering Party Name</p>	[?/()+-.,a-zA-Z0-9, LOCAL_ ALPHABET] {1,30}
++++Record	<Rcrd>		[0..*]	4	c	Component	

Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
+++++Category Details	<CtgyDtls>		[0..1]	5	O	Document - Optional to be filled in. Reason for payment to budget. If the kind of document is specified its number and date are optional to be filled in. When applicable number of document and date of document are filled in they are structured in the same way as in current file format: /DOC/<value>/. Valid types for Kind of document are: 1-Declaration; 2-Tax assessment decision; 3-Penal decision; 4-Advance deposit; 5-Property batch number; 6-Order for enforced collection; 9-Other. Special case: /DOC/NUMDAT is accepted with NULL values for Type of document, Number of document, Date of document	Document Kind and Number: [0-9 A-Za-z]{1,17} Date in format: YYMMDD
+++++Period	<Prd>		[0..1]	5	c	Component	
++++++From To Date	<FrToDt>		[0..1]	6	c	Component	
+++++++From Date	<FrDt>		[0..1]	7	O	Period Begin Date. Optional	Date in format: YYYY-MM-DD
+++++++To Date	<ToDt>		[0..1]	7	O	Period End Date. Optional	Date in format: YYYY-MM-DD
+++++Tax Amount	<TaxAmt>		[0..1]	5	c	not used	
+++Remittance Information	<RmtInf>		[0..1]	3	c	Component	
++++Unstructured	<Ustrd>		[1..1]{or	4	M	Details1, Details2. If not provided - Err Msg; Reject Payment	[?/()+-.,a-zA-Z0-9, LOCAL_ ALPHABET]{1,140}

International Payments

Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
Message Root Customer Credit Transfer Initiation	<CstmrCdtTrflnitn>		[1..1]	0	c	Component	
+Group Header	<GrpHdr>		[1..1]	1		Component	
++ Message Identification	<MsgId>	35	[1..1]	2	M	Message Identification. Not used in IOL.	[?:(/)+-.a-zA-Z0-9]{1,35}
++ Creation Date Time	<CreDtTm>	19	[1..1]	2	M	Creation Date Time. Not used in IOL	YYYY-MM-DDThh:mm:ss
++ Number Of Transactions	<NbOfTxs>	15	[1..1]	2	M	Total number of CR transactions in file. Check if total number is correct If not correct - Error message; Reject the file.	15n
++ Control Sum	<CtrlSum>	18	[0..1]	2	O	Total amount of CR transactions in file. If present, check if total amount is correct. If not correct - Error Message; Reject the file.	15n.2n Decimal separator is dot “.”
++ InitiatingParty	<InitgPty>		[1..1]	2	M	Initiating Party - Not used in IOL.	[?:(/)+-.a-zA-Z0-9]{1,35}
+Payment Information	<PmtInf>		[1..n]	1		Component	
++ Payment Information Identification	<PmtInflId>	35	[1..1]	2	M	Payment Information Identification. Not used in IOL.	
++ Payment Method	<PmtMtd>	3	[1..1]	2	M	Payment Method. Value for credit transfers should be “TRF” If not correct - Error Message; Reject all payments the batch.	[A-Z]{3,3} Code Set: [TRF]
++ Number Of Transactions	<NbOfTxs>	15	[0..1]	2	O	Total number of CR transactions in batch. If present - check if total number is correct. If not correct - Warning Message;	15n
++ Control Sum	<CtrlSum>	18	[0..1]	2	O	Total amount of CR transactions in batch. Decimal separator is dot “.” If present - check if total amount is correct. If not correct - Warning Message;	15n.2n Decimal separator is dot “.”
++ Payment Type Information	<PmtTpInf>		[0..1]	2	c	Component	

Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
+++ Instruction Priority	<InstrPrty>	4	[0..1]	3	O	Priority - mapped to current Value date Possible values are NORM HIGH If HIGH - the Value Date is set to Same Date If NORM - the Value Date is set to Next Date Valid for all payments in the batch. When empty or not provided the value date is set to SPOT for non PSD payments and to NORM for PSD and for unclear if PSD. If Priority is provided with non-valid value - all payments in the batch are rejected	[A-Z] {1,4} Code Set:[HIGH,NORM]
+++ Service Level	<SvcLvl>		[0..1]	3	c	Component	
++++ Proprietary	<Prtry>	35	[1..1]	2	M	Type of Payment This field defines the type of all payments in the batch: "FCY" for International Payments If the type is not valid Error Message; Reject the file.	[-A-Z]{6,6}
++ Requested Execution Date	<ReqdExctnDt>	10	[1..1]	2	M	Execution Date (YYYY-MM-DD){-0+60day}. If the date is not valid or out of range - Error Message: Reject all Payments in the batch	{-0+60day}
+++ Name	<Nm>	70	[1..1]	3	M	Debtor Name is taken from static data in IOL as loaded from Account Management System	
++++ Address Line	<AdrLine>	70	[0..1]	4	M	Debtor Address is taken from static data in IOL as loaded from Account Management System	
++ Debtor Account	<DbtrAcct>		[1..1]	2	c	Component	
+++ Identification	<Id>		[1..1]	3	c	Component	
++++ IBAN	<IBAN>	34	[1..1]	4	M	Ordering Account - IBAN. Check access rights user to customer for upload. For file processing check access rights of the user to account for this type of payment. If IBAN not found - Error Message; Reject the file. If access rights are not ok - Error Message; Reject the file	[A-Z0-9]{22,22}
++ Debtor Agent	<DbtrAgnt>		[1..1]	2	c	Component	
+++ Financial Institution Identification	<FinInstnld>		[1..1]	3	c	Component	

Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
++++ BIC	<BIC>	11	[1..1]	4	M	Ordering Bank Code. Check if the value is INGBBGSF. If not - Error Message; Reject payments in the batch	[A-Z0-9]{8,8}
++ Charge Bearer	<ChrgBr>	4	[0..1]	2	O	Details for Charges. If CRED - will be set to BEN in IOL. If DEBT - will be set to OUR in IOL. If SHAR - will be set to SHA in IOL. If not provided or other value - will be set to SHA .	[A-Z]{4,4} Code Set: [CRED,DEBT,SHAR]
++ Credit Transfer Transaction Information	<CdtTrfTxInf>		[1..n]	2	c	Component	
+++ Payment Identification	<PmtId>		[1..1]	3	c	Component	
+++ Amount	<Amt>		[1..1]	3	c	Component	
++++ Instructed Amount	<InstdAmt>	21	[1..1]{or}	4	M	Currency code within the tag name itself Amount with decimal separator is dot - "." Example: <InstdAmt Ccy="CCY">1234.56</InstdAmt> Currency Code CCY is checked against the currencies in the exchange rate table for last date. If not found - Error Message; Reject the Payment. Check if decimal part of the amount meets the standard for the specified currency. For example HUF - should be without decimal part.	CCY [A-Z] {3,3} Amount 15n.2n
+++ Exchange Rate Information	<XchgRateInf>		[0..1]	3	c	Component	
++++ Exchange Rate	<XchgRate>		[0..1]	4	O	Negotiated Exchange Rate.	Rate [0-9]{1,18}
++++ Contract Identification	<CtrctId>	35	[1..1]	4	O	Contract Id	[?/()+-.,a-zA-Z0-9]{1,35}
+++ Creditor Agent	<CdtrAgt>		[0..1]	3	c	Component	
++++ Financial Institution Identification	<FinInstnId>		[1..1]	4	c	Component	

Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
+++++ BIC	<BIC>	11	[1..1]	5	O	Beneficiary Bank Code - BIC. BIC code is preferred identification of Beneficiary Bank. When the BIC code is provided - BIC code is validated against the SWIFT table in IOL. If the BIC code is valid - the Beneficiary Bank Name and Address and Country are taken from the SWIFT table. If the BIC is not valid - Err Msg; Reject Payment. If BIC code is not provided - then the fields Beneficiary Bank Name, Beneficiary Bank Address and Beneficiary Bank Country code must be provided.	[A-Z0-9] {8,11}
+++++ Name	<Nm>	70	[1..1]	5	O	Beneficiary Bank Name. If the Beneficiary Bank Code - BIC is not provided then the Beneficiary Bank Name must be provided and it is stored as Beneficiary Bank Name. If the Beneficiary Bank Code - BIC is provided and is a valid BIC then the Beneficiary Bank Name is taken from SWIFT table and the value provided in this field is ignored. If the BIC code is not provided and the Beneficiary Bank Name is not provided then Error Message; Reject the Payment	[?:/()+-.,a-zA-Z0-9]{1,70}
+++++ Postal Address	<PstlAdr>		[0..1]	5	c	Component	

Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
+++++ Country	<Ctry>	2	[1..1]	6	O	Beneficiary Bank Country Code. If the Beneficiary Bank Code - BIC is not provided then the Beneficiary Bank Country Code must be provided and it is stored as Beneficiary Bank Country Code. If the Beneficiary Bank Code - BIC is provided and is a valid BIC then the Beneficiary Bank Country Code is taken from SWIFT table and the value provided in this field is ignored. If the BIC code not provided and the Beneficiary Bank Country Code is not provided then - Error Message; Reject the Payment	[A-Z]{2,2}
+++++ Address Line	<AdrLine>	70	[0..2]	6	O	Beneficiary Bank Address and City. If the Beneficiary Bank Code is provided and if the Beneficiary Bank Code is valid then the Beneficiary Bank Address is taken from SWIFT table and the value provided in this field(s) is ignored. If the BIC is not provided then 2 <AdrLine> fields must be provided - First field is stored in Beneficiary Bank Address. Second field is stored in Beneficiary Bank City. If the BIC code is not provided and the Beneficiary Bank Address and Beneficiary City are not provided then Err Msg; Reject the Payment	[?:/()+-.,a-zA-Z0-9] 2 x {1,35}
+++ Creditor	<Cdtr>		[1..1]	3	c	Component	
++++ Name	<Nm>	70	[1..1]	4	M	Beneficiary Name. If Beneficiary Name is not provided - Err Msg; Reject Payment	[?:/()+-.,a-zA-Z0-9]{1,70}
++++ Postal Address	<PstAdr>		[0..1]	4	c	Component	
+++++ Address Line	<AdrLine>	70	[0..2]	5	M	Beneficiary Address, Beneficiary City. Value is saved in Beneficiary Address continuation in Beneficiary City	[?:/()+-.,a-zA-Z0-9]{1,70}
+++ Creditor Account	<CdtrAcct>		[0..1]	3	c	Component	
++++ Identification	<Id>		[1..1]	4	c	Component	

Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
+++++ IBAN	<IBAN>	34	[1..1]{or}	5	O	Beneficiary Account IBAN. Beneficiary Account should be provided as IBAN or not. Check if IBAN is correct If not correct - Err Msg; Reject Payment. IBAN or Other account should be provided If not provided - Error Message Reject the payment	[A-Z0-9]{1,34}
+++++ Other	<Othr>		[1..1]{or}	5	c	Component	
+++++ Identification	<Id>	35	[1..1]	6	O	Beneficiary Account not IBAN. Beneficiary Account should be provided as IBAN or not no other checks then formal data validations IBAN or Other Account should be provided If not provided - Error Message Reject the payment	[-.A-Z0-9]{1,34}
+++Remittance Information	<RmtInf>		[0..1]	3	c	Component	
++++Unstructured	<Ustrd>		[1..1]{or}	4	M	Details1, Details2, Details3, Details4. If not provided - Err Msg; Reject Payment	[?/()+-.,a-zA-Z0-9]{1,140}

Note: PSD validation rules - If Beneficiary Bank Country Code is EU Country and Currency of Transfer is EU Currency then apply PSD rules as implemented in IOL. If the payment does not comply to PSD rules - Error Message; Reject the Payment

Single European Credit Transfer

IOL users have the possibility to upload SEPA transactions with files prepared in pain.001.001.03 - predefined XML format structure. Each Credit Transfer message is composed of three blocks:

- A. Group Header – it is mandatory and present once. It contains elements such as Message Identification, Creation Date and Time, Number of Transactions, Initiating Party name, etc.
- B. Payment Information – it is mandatory and repetitive. It contains information for the debit side of the transaction as well as one Transaction Information block.
- C. Transaction Information – it is mandatory and repetitive. Contains elements for the credit side of the transaction.

Structure of Single European Credit Transfer (SECT) files

Files containing SEPA Credit Transfers shall contain a number of Payment Information blocks equal to the number of single transactions. For each Payment Information block a Transaction information block has to be present as well.

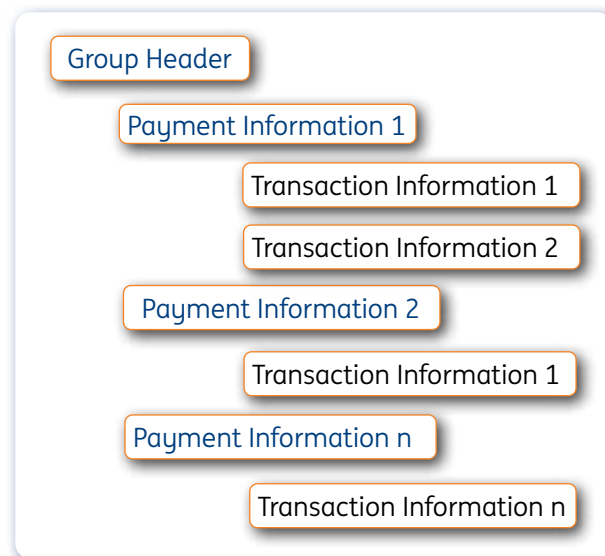
The structure of one file containing a Single European Credit Transfer should be as follows:

Group header block

n Payment information block - For each Payment information block there can be many Transaction information blocks.

n Transaction information block - This building block is mandatory and repetitive.

Note: n is number of transactions.



Group Header

Message element	Description	Tag	Type and length	Mandatory / Optional
Group Header		<GrpHdr>		
Message Identification	Point to point reference assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message.	<GrpHdr><MsgId>	text minLength: 1 max-length: 35	M
Creation Date Time	Date and time at which a (group of) payment instruction(s) was created by the instructing party.	<GrpHdr><CreDtTm>	"dateTime YYYY-MM-DDTHH:MM:SS"	M
Number of Transactions	Number of individual transactions contained in the message.	<GrpHdr><NbOfTxs>	text format: [0-9]{1,15}	M
Control Sum	Total of all individual amounts included in the message, irrespective of currencies.	<GrpHdr><CtrlSum>	decimal fractionDigits: 17 totalDigits: 18	O
Initiating Party Name	"Name of the party initiating the payment. In the payment context, this can either be the debtor (in a credit transfer), the creditor (in a direct debit), or the party that initiates the payment on behalf of the debtor or creditor. For the project SEPA SK, this field is the same as the Debtor Name. Not visible on IOL screen."	<GrpHdr><InitgPty><Nm>	text minLength: 1 max-length: 140	M

Payment Information

Message element	Description	Tag	Type and length	Mandatory / Optional
Payment Information		<PmtInf>		
Payment Information Identification	Reference assigned by a sending party to unambiguously identify the payment information block within the message.	<PmtInf><PmtInfId>	text minLength: 1 max-length: 35	M
Payment Method	Specifies the means of payment that will be used to move the amount of money.	<PmtInf><PmtMtd>	text code: TRF	M
Batch Booking	Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions in the message is requested.	<PmtInf><BtchBookg>	text code: false	O
Instruction Priority	Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.	<PmtInf><PmtTpInf><InstrPrty>	text code: HIGH NORM	O
Service Level Code	Identification of a pre-agreed level of service between the parties in a coded form	<PmtInf><PmtTpInf><SvcLvl><Cd>	text code: SEPA	M

Category Purpose code	Specifies the high level purpose of the instruction based on a set of pre-defined categories.	<PmtInf><PmtTpInf><CtgyPurp><Cd>	text minLength: 1 maxLength: 35	
Requested Execution Date	Date at which the initiating party requests the clearing agent to process the payment. If payment by cheque, the date when the cheque must be generated by the bank.	<PmtInf><ReqdExctnDt>	"Date YYYY-MM-DD"	M
Debtor Name	Name of the party that owes an amount of money to the (ultimate) creditor.	<PmtInf><Dbtr><Nm>	text minLength: 1 maxLength: 140	M
Debtor Postal Address	Postal address of the party that owes an amount of money to the (ultimate) creditor	<PmtInf><Dbtr><PstlAdr><AdrLine>	text minLength: 1 maxLength: 70	O
Debtor Account IBAN	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.	<PmtInf><DbtrAcct><Id><IBAN>	"string pattern: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}"	M
Debtor Agent BIC	BIC of the financial institution servicing an account for the debtor.	<PmtInf><DbtrAgt><FinInstnId><BIC>	"string pattern: [A-Z]{6,6}[A-Z2-9][ANP-Z0-9]([A-Z0-9]{3,3}){0,1}"	O
Ultimate Debtor name	Name of the Ultimate party that owes an amount of money to the (ultimate) creditor.	<PmtInf><UltmtDbtr><Nm>	text minLength: 1 maxLength: 140	O

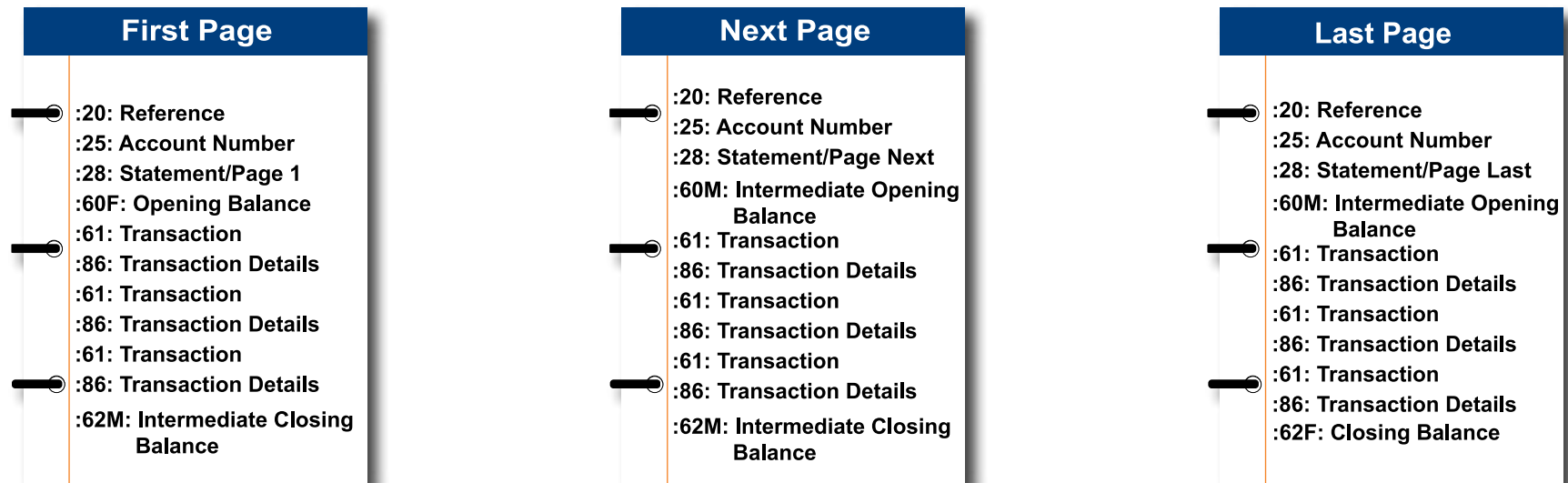
Transaction Information

Message element	Description	Tag	Type and length	Mandatory / Optional
Credit Transfer Transaction Information		<CdtTrfTxInf>		
End To End Identification	As this identification is a point to point reference between the Initiator and the Debtor Agent, it is not forwarded to the Creditor Agent.	<PmtInf><CdtTrfTxInf><PmtId><EndToEndId>	text minLength: 1 maxLength: 35 Cyrillic symbols are not allowed / - ? : () . , + A - Z a - z 0 - 9	M
Instructed Amount	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party	<PmtInf><CdtTrfTxInf><Amt><InstdAmt>	decimal minInclusive: 0 fractionDigits: 2 totalDigits: 18 Attribute Ccy: required Amount separator = "." or ","	M
Creditor Agent BIC	BIC of the financial institution servicing an account for the creditor.	<PmtInf><CdtTrfTxInf><CdtrAgt><FinInstnId>><BIC>	string pattern: [A-Z]{6,6}[A-Z2-9][ANP-Z0-9]([A-Z0-9]{3,3}){0,1}	O

Creditor Name	Name of the party to which an amount of money is due.	<PmtInf><CdtTrfTxInf><Cdtr><Nm>	text minLength: 1 maxLength: 140 Note: If the Creditor Account number is a valid Bulgarian IBAN then cyrillic symbols are allowed / -: () , LOCAL_ALPHABET + A - Z a - z 0 - 9	M
Creditor Account IBAN	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	<PmtInf><CdtTrfTxInf><CdtrAcct><Id><IBAN>	string pattern: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	M
Ultimate Creditor Name	Name of the ultimate party to which an amount of money is due	<PmtInf><CdtTrfTxInf><UltmtCdtr><Nm>	text minLength: 1 maxLength: 140 Note: If the Creditor Account number is a valid Bulgarian IBAN then cyrillic symbols are allowed / -: () , LOCAL_ALPHABET + A - Z a - z 0 - 9	O
Unstructured Remittance Information	Information that enables the matching, ie, reconciliation, of a payment with the items that the payment is intended to settle, eg, commercial invoices in an account receivable system.	<PmtInf><CdtTrfTxInf><RmtInf><Ustrd>	text minLength: 1 maxLength: 140 Note: If the Creditor Account number is a valid Bulgarian IBAN then cyrillic symbols are allowed / -: () , LOCAL_ALPHABET + A - Z a - z 0 - 9	O
Structured Remittance Information	Information that enables the matching, ie, reconciliation, of a payment with the items that the payment is intended to settle, eg, commercial invoices in an account receivable system.	<PmtInf><CdtTrfTxInf><RmtInf><Strd>	"text minLength: 1 maxLength: 25 Total field is 140 positions, but XML tags are part of the field value. For the customer only 25 positions are left to enter a structured remittance value.	O

Statements - MT940 File Format

InsideBusiness Payments provides for the download of account statements in MT940 file format. This file format is used to transmit detailed information about all entries booked to an account on a daily basis. The application allows the users to download account statements for several accounts for one or more dates – for a period of time. All statements for all accounts for each working date for the requested period are downloaded in one file. The order of the statements in the files is first sorted by account numbers then sorted by dates. Account statement consists of records for account opening balance, for all transactions and for closing balance. The account statement is split in pages. Each page contains up to 3 transactions and intermediate opening and closing balances. The structure of a MT940 file is as follows:



The structure of a MT940 file is as follows:

No.	Tag	Status	Field Name	Content/Options
1	:20:	M	Transaction Reference Number	16x
2	:25:	M	Account Identification	35x
3	:28C:	M	Statement Number	11n
4	:60:	M	Opening Balance	F or M
→ Repeating group				
5	:61:	O	Statement Line	*
6	:86:	O	Information to Account Owner	6*65x

7	:62:	M	Closing Balance	F or M
8	:64:	O	Closing available balance	1!a6!n3!a15d
10	:86:	O	Information to Account Owner	6*65x

Detailed description of each field and subfield is given below. In the example, the different subfields of a field are with alternating colours:

Tag	Field Name	Subfields	Content	Description
:20:	Transaction reference number		16x	This field specifies the reference assigned by the Sender to unambiguously identify the message.

Example: :20: STMT20090326

Tag	Field Name	Subfields	Content	Description
:25:	Account identification		35x	This field identifies the account for which the statement is sent.

Example: :25: BG44INGB91451099999906

Tag	Field Name	Subfields	Content	Description
:28C:	Statement number		11n	This field contains the sequential number of the statement. Split in 5n/5n, where the first «5n» is the statement number and the second «5n» is the page number.

Example: :28C: 00199/00001

Tag	Field Name	Subfields	Content	Description
:60F:	Opening balance		1!a6!n3!a15d	This field specifies the opening balance, whether it is a debit or credit balance, the date, the currency and the amount of the balance. The format is (D/C Mark) (Date) (Currency)(Amount).
		<i>Debit/Credit Indicator</i>	1!a	The D/C mark specifies whether the opening balance is a debit balance or a credit balance.
		<i>Date</i>	6!n	The date is in format YYYYMMDD.
		<i>Currency</i>	3!a	Valid ISO 4217 currency code in letters
		<i>Amount</i>	15d	The integer part of Amount must contain at least one digit. The comma ',' is used as decimal separator and is included in the maximum length.

Example: :60F: C091011EUR637976,01

Tag	Field Name	Subfields	Content	Description
:61:	Statement line		6!n(4a)2a1!a15d1!a3!c16x[/16x]	This field specifies main transactions parameters
		<i>Value date</i>	YYMMDD	Valid date expressed as YYMMDD
		<i>Entry date</i>	MMDD	Optional filed - if not present then value date = entry date
		<i>Debit/Credit indicator</i>	2a	D=Debit, C=Credit, RD= Reversal of debit, RC=Reversal of credit.
		<i>Funds code</i>	1!a	The third character of the currency code. (E.g. In case the account is denominated in USD a «D» is entered in this subfield.)
		<i>Amount</i>	15d	The integer part of Amount contains at least one digit. The decimal comma ',' is included in the maximum length.
		<i>Transaction Type Identification Code</i>	1!a3!c	Transaction Type code: NTRF – Fund Transfer; NLDP – Loan or Deposit; NFEX – Foreign Exchange; NMSC – Accounting; NSEC – Capital Market; NMSC - Miscellaneous; Others.
		<i>Reference for the Account Owner</i>	16x	This field contains customer transaction reference. Account owner reference; this field must be filled with the value of the old NS 14 field without the default 14SENDREF or BENEREF filler, in case no senders or beneficiary reference is available the default value NONREF must be used
		<i>Account Servicing Institution's Reference</i>	[/16x]	The content of this subfield is the bank transaction reference. Transaction ID starts with Transaction type codes as follows: PA = Fund Transfer – Payment initiated by the Bank; RE = Fund Transfer – Payment Received in the bank; LD = Loan or Deposits; FX = Foreign Exchange; AC = Accounting; AN = Other; CM = Capital Market.

Example: :61: 091012DN249304,61NTRFWB1531985//PA071012-24491

Tag	Field Name	Subfields	Content	Description
:86:	Information to account owner		6*65	This field contains additional information on the transaction detailed in the preceding statement line and which is to be passed on to the account owner. Data entries are preceded with asciitilde (~) and the number of subfield code as defined in the internal format. Details depend upon the transaction type; for complete overview see the separate tables for different types of transactions.

Tag	Field Name	Subfields	Content	Description
:62M:	Intermediate closing balance		1!a6!n3!a15d	This field specifies the intermediate closing balance. The format is (D/C Mark) (Date) (Currency)(Amount).
		<i>Debit/Credit Indicator</i>	1!a	The D/C mark specifies whether the intermediate closing balance is a debit balance or a credit balance.
		<i>Date</i>	YYMMDD	The date is in format YYMMDD.
		<i>Currency</i>	3!a	Valid ISO 4217 currency code in letters.
		<i>Amount</i>	15d	The integer part of Amount contains at least one digit. The decimal comma ',' is included in the maximum length.

Example: :62M: C090319EUR19172,00

Tag	Field Name	Subfields	Content	Description
:62F:	Closing balance		1!a6!n3!a15d	This field specifies the closing balance. The format is (D/C Mark) (Date) (Currency)(Amount).
		<i>Debit/Credit Indicator</i>	1!a	The D/C mark specifies whether the closing balance is a debit balance or a credit balance.
		<i>Date</i>	6!n	The date is in format YYMMDD.
		<i>Currency</i>	3!a	Valid ISO 4217 currency code in letters.
		<i>Amount</i>	15d	The integer part of Amount contains at least one digit. The decimal comma ',' is included in the maximum length.

Example: :62F: C090319EUR19172,00

Tag	Field Name	Subfields	Content	Description
:64:	Available balance		1!a6!n3!a15d	This field is optional. However, if present, the rules for tag :62F: apply.

Example: :64: C090319EUR19172,00

Tag	Field Name	Subfields	Content	Description
:86:	Account details		3*65	Optional - This field contains additional information on the statement as a whole. It is to be passed on to the account owner. Line 1 - NAME ACCOUNT OWNER: 35x Line 2 - ACCOUNT DESCRIPTION: 35x Line 3 - IBAN - optional

Example: :86: NAME ACCOUNT OWNER:DEMO COMPANY
ACCOUNT DESCRIPTION:CURR
IBAN NO : BG44INGB91451099999906

FIELD 86 - FORMAT FOR TRANSACTION TYPE «PA» - Payment initiated by the Bank

Subfield name	Subfield number
SEND/BENE/DOCREF*	Field 61 subfield 7
BANK REF	Field 61 subfield 8
ORIGINAL AMOUNT	subfield 20
CHARGES	subfield 21
EXCHANGE RATE	subfield 22
PAYMENT DETAILS	subfield 25-29 + 60
COUNTER PARTY	subfield 32-33
ACCOUNT WITH BANK	subfield 23
BENEF. ACC.NO	subfield 31

Syntax of field 86 - transaction type «PA»

Field ID	Line	Position	Content	Description
	1	1-4	TRF	TRF - Transaction type identification
20~	1	5-34	27x	/OCMT/3!a15d/ or, in case of non ERI: AMT SNT 3!a15d (in case of debit entry)
21~	1	35-64	27x	/CHGS/3!a15d/ or, in case of non ERI: CHARGES 3!a15d
22~	2	1-30	27x	EXCHANGE RATE: 12d
32~	2	31-60	27x	Counter party line 01 (Beneficiary line 01 if debit, Originator line 01 if credit)
33~	2	61-65	27x	Counter party line 02 (Beneficiary line 02 if debit, Originator line 02 if credit)
	3	1-25		
31~	3	26-55	27x	Beneficiary account number
23~	3	56-65	27x	Beneficiary bank name
	4	1-20		
25~	4	21-50	27x	Payment details 01
26~	4	51-65	27x	Payment details 02
	5	1-15		
27~	5	16-45	27x	Payment details 03
28~	5	46-65	27x	Payment details 04
	6	1-10		
29~	6	11-40	27x	Payment details 05
60~	6	41-48	6x	Payment details 06

Field ID	Line	Position	Content	Description
61~	6	49-65	14x	<p>REVERSAL - hard coded, only used in case of a reversed entry</p> <p>In case the DT/CR indicator is C, this means that this PA is actually the credit side of a transfer, in which case the contents of some subfields differs from the normal PA type as follows :</p> <p>Subfield 20 will contain : AMT_RCD_3a!_15d</p> <p>Subfield 32 will contain : [Ordering customer line 01]</p> <p>Subfield 33 will contain : [Ordering customer line 02]</p> <p>In case the DT/CR indicator is RD or RC, this means the entry is a reversal.</p> <p>In this case the code word «REVERSAL» will be displayed in subfield 61 and the subfields 21 (Charges), 22 (Exchange rate) and subfields 32 and 33 (Counter party lines 01 and 02) will be empty.</p>

Example:

:86:TRF~20AMT SNT USD 200,00 ~21CHARGES BGN 10,00 ~

22EXCHANGE RATE: 0,500000 ~32RECEIVING CUSTOMER COMPANY ~33SOFIA ADDRESS ~BG44INGB9145109999906 ~23ING BANK

SOFIA~25PAYMENT DETAILS LINE 01 ~26PAYMENT DETAI

LS LINE 02 ~27PAYMENT DETAILS LINE 03 ~28PAYMENT DETAILS LI

NE 04 ~29PAYMENT DETAILS LINE 05 ~60PAYMENT DETAILS LINE 06~61 ~

FIELD 86 - FORMAT FOR TRANSACTION TYPE «RE» - Payment received in the Bank

Subfield name	Subfield number
SEND/BENE/DOCREF*	Field 61 subfield 7
BANK REF	Field 61 subfield 8
PAYMENT DETAILS	subfield 25-29 plus field 60
ORIGINAL AMOUNT	subfield 20
EXCHANGE RATE	subfield 22
CHARGES	subfield 21
COUNTER PARTY	subfield 32-33 and 23-24

Syntax of field 86 - transaction type «RE»

Field ID	Line	Position	Content	Description
	1	1-4	TRF	TRF - Transaction type identification
20~	1	5-34	27x	/OCMT/3!a15d/ or, in case of non ERI: AMT RCD 3!a15d
21~	1	35-64	27x	/CHGS/3!a15d/ or, in case of non ERI: CHARGES_3!a_15d
22~	2	1-30	27x	EXCHANGE RATE: _12d
32~	2	31-60	27x	Counter party line 01 (Beneficiary line 01 if debit, Originator line 01 if credit)
33~	2	61-65	27x	Counter party line 02 (Beneficiary line 02 if debit, Originator line 02 if credit)
	3	1-25		
23~	3	26-55	27x	Counter party line 03 (Beneficiary line 03 if debit, Originator line 03 if credit)
24~	3	56-65	27x	Counter party line 04 (Beneficiary line 04 if debit, Originator line 04 if credit)
	4	1-20		
25~	4	21-50	27x	Payment details 01
26~	4	51-65	27x	Payment details 02
	5	1-15		
27~	5	16-45	27x	Payment details 03
28~	5	46-65	27x	Payment details 04
	6	1-10		
29~	6	11-40	27x	Payment details 05
60~	6	41-48	6x	Payment details 06

Field ID	Line	Position	Content	Description
61~	6	49-65	14x	<p>REVERSAL - hard coded, only used in case of a reversed entry. In case the DT/CR indicator is C, this means that this PA is actually the credit side of a transfer, in which case the contents of some subfields differs from the normal PA type as follows :</p> <p>Subfield 20 will contain : AMT_RCD_3a!_15d Subfield 32 will contain : [Ordering customer line 01] Subfield 33 will contain : [Ordering customer line 02]</p> <p>In case the DT/CR indicator is RD or RC, this means the entry is a reversal. In this case the code word «REVERSAL» will be displayed in subfield 61 and the subfields 21 (Charges), 22 (Exchange rate) and subfields 32 and 33 (Counter party lines 01 and 02) will be empty.</p>

Example:

:86:TRF~20AMT RCD BGN600,00/ ~21CHARGES EUR10,00 ~
22EXCHANGE RATE: 6,000 ~BG44INGB91451099999906 ~33ORD
ERING CUSTOMER LINE 02 ~23ORDERING CUSTOMER LINE 03 ~24ORDERING
CUSTOMER LINE 04 ~25PAYMENT DETAILS LINE 01 ~26PAYMENT DETAI
LS LINE 02 ~27PAYMENT DETAILS LINE 03 ~28PAYMENT DETAILS LI
NE 04 ~29PAYMENT DETAILS LINE 05 ~60LINE6~61 ~

FIELD 86 - FORMAT FOR TRANSACTION TYPE «LD» - Loans and deposits

Subfield name	Subfield number
START DATE	subfield 20
MATURITY DATE	subfield 21
PRINCIPAL AMOUNT	subfield 22-23
INTEREST	subfield 24-25
INTEREST RATE	subfield 26
BOOKING TEXT	subfield 27
COUNTER PARTY	subfield 32-33 and 23-24

Syntax of field 86 - transaction type «LD»

Field ID	Line	Position	Content	Description
	1	1-4	LDP	LDP - Transaction type identification
20~	1	5-34	27x	START_DATE:_dd_mmm_yy
21~	1	35-64	27x	MATURITY_DATE:_dd_mmm_yy
22~	2	1-30	27x	PRINCIPAL_AMOUNT:
23~	2	31-60	27x	3!a_15d
24~	3	1-30	27x	INTEREST_AMOUNT:
25~	3	31-60	27x	3!a_15d
26~	4	1-30	27x	INTEREST_RATE:_12d
27~	4	31-60	27x	Booking text
28~	5	1-30	27x	Counter party name line 01 (Beneficiary line 01 if credit, Originator line 01 if debit)
29~	5	31-60	27x	Counter party name line 02 (Beneficiary line 02 if credit, Originator line 02 if debit)
60~	6	1-30	27x	REVERSAL (ONLY in case the contract is reversed). In case the DT/CR indicator is RD or RC, this means the entry is a reversal. In this case the codeword «REVERSAL» will be displayed in subfield 60 and the subfields 28 and 29 (Counterparty name lines 01 and 02) will be empty.

Example:

:86:LDP~20START DATE: 14 SEP 07 ~21MATURITY DATE: 14 OCT 07 ~

22PRINCIPAL AMOUNT: ~23EUR 1000000,00 ~

24INTEREST AMOUNT ~25EUR 4166,67 ~

26INTEREST RATE: 5,000 ~27DEPOSIT GIVEN ~

28DEMO ACCOUNT OWNER ~29SOFIA BG ~

60 ~

FIELD 86 - FORMAT FOR TRANSACTION TYPE «FX» - Foreign exchange

Subfield name	Subfield number
DEAL DATE	subfield 20
VALUE DATE	subfield 21
AMOUNT BOUGHT	subfield 22-23
AMOUNT SOLD	subfield 24-25
EXCHANGE RATE	subfield 26
BOOKING TEXT	subfield 27
COUNTER PARTY	subfield 28-29

Syntax of field 86 - transaction type «FX»

Field ID	Line	Position	Content	Description
	1	1-4	FEX	FEX - Transaction type identification
20~	1	5-34	27x	DEAL_DATE: dd_mmm_yy
21~	1	35-64	27x	VALUE_DATE: dd_mmm_yy
22~	2	1-30	27x	AMOUNT_BOUGHT: - text
23~	2	31-60	27x	amount bought - numerical expression of amount bought 3!a15d
24~	3	1-30	27x	AMOUNT_SOLD: - text
25~	3	31-60	27x	amount sold - numerical expression of amount sold 3!a15d
26~	4	1-30	27x	EXCHANGE_RATE: _12d
27~	4	31-60	27x	Booking text
28~	5	1-30	27x	Counter party name line 01 (Beneficiary line 01 if credit, Originator line 01 if debit)
29~	5	31-60	27x	Counter party name line 02 (Beneficiary line 02 if credit, Originator line 02 if debit)
60~	6	1-30	27x	REVERSAL (ONLY in case the contract is reversed). In case the DT/CR indicator is RD or RC, this means the entry is a reversal. In this case the codeword «REVERSAL» will be displayed in subfield 60 and the subfields 28 and 29 (Counterparty name lines 01 and 02) will be empty.

Example:

:86:FEX~20DEAL DATE: 14 OCT 07 ~21VALUE DATE: 14 OCT 07 ~
22AMOUNT BOUGHT: ~23USD 2000000,00 ~
24AMOUNT SOLD: ~25EUR 2000000,00 ~
26EXCHANGE RATE: 1,0000 ~27FOREIGN EXCHANGE DEAL ~
28 DEMO ACCOUNT OWNER ~29SOFIA BG ~
60 ~

FIELD 86 - FORMAT FOR TRANSACTION TYPE «AC» - Accounting

Subfield name	Subfield number
BOOKING TEXT	subfield 25
PAYMENT DETAIL	subfield 21-24

Syntax of field 86 - transaction type «AC»

Field ID	Line	Position	Content	Description
	1	1-4	MSC	MSC - Transaction type identificaton
20~	1	5-34	27x	/OCMT/3!a15d/
21~	2	1-30	27x	Text line 01 position 1-27
22~	2	31-60	27x	Text line 01 position 28-35
23~	3	1-30	27x	Text line 02 position 1-27
24~	3	31-60	27x	Text line 02 position 28-35
25~	4	1-30	27x	Booking text

Example:

```

:86:MSC~20/OCMT/BGN20,00/ ~
21CHARGES IN RELATION TO OUR ~22CREDIT T ~
230 YOUR ACCOUNT DATED 14-10- ~242007 FOR ~
25SUNDRY DEBIT ~

```

FIELD 86 - FORMAT FOR TRANSACTION TYPE «CM» - capital market

Subfield name	Subfield number
PRODUCT ID	subfield 20
QUANTITY	subfield 21
PRICE	subfield 22
INTEREST AMOUNT	subfield 24-25
BOOKING TEXT	subfield 26
COUNTER PARTY	subfield 27-28
CHARGES	subfield 23

Syntax of field 86 - transaction type «CM»

Field ID	Line	Position	Content	Description
	1	1-4	SEC	SEC - Transaction type identification
20~	1	5-34	27x	BUY:_[Product ID] or SELL:_[Product ID] or MATR:_[Product ID] or DIVD:_[Product ID] or COUP:_[Product ID]
21~	1	35-64	27x	QUANTITY:_15d
22~	2	1-30	27x	PRICE:_15d
23~	2	31-60	27x	CHARGES_3!a_15d
24~	3	1-30	27x	INTEREST AMOUNT:
25~	3	31-60	27x	3!a_15d
26~	4	1-30	27x	Booking text
27~	4	31-60	27x	Counter party name line 01 (Beneficiary line 01 if credit, Originator line 01 if debit)
28~	5	1-30	27x	Counter party name line 02 (Beneficiary line 02 if credit, Originator line 02 if debit)
60~	5	31-60	27x	REVERSAL (ONLY in case the contract is reversed). In case the DT/CR indicator is RD or RC, this means the entry is a reversal. In this case the code word «REVERSAL» will be displayed in subfield 60 and the subfields 27 and 28 (Counter party name lines 01 and 02) will be empty.

Example:

:86:SEC~20SELL: ALPHABETA ~21QUANTITY: 4000,00 ~
22PRICE: EUR 12,500 ~23CHARGES: EUR 10,00 ~
24INTEREST AMOUNT: ~25EUR 10,00 ~
26CAPITAL MARKETS - EQUITIES ~27COUNTERPARTY LINE 01 ~
28COUNTERPARTY LINE 02 ~60 ~

FIELD 86 - FORMAT FOR TRANSACTION TYPE «AN» - other

Subfield name	Subfield number
DEAL DATE	subfield 20
VALUE DATE	subfield 21
PRINCIPAL AMOUNT	subfield 22-23
INTEREST RATE	subfield 24
BOOKING TEXT	subfield 25
COUNTER PARTY	subfield 26-27

Syntax of field 86 - transaction type «AN»

Field ID	Line	Position	Content	Description
	1	1-4	MSC	MSC - Transaction type identification
20~	1	5-34	27x	DEAL_DATE:_dd_mmm_yy
21~	1	35-64	27x	VALUE_DATE:_dd_mmm_yy
22~	2	1-30	27x	PRINCIPAL_AMOUNT:
23~	2	31-60	27x	3!a_15d
24~	3	1-30	27x	INTEREST RATE:_12d
25~	3	31-60	27x	Booking text
26~	4	1-30	27x	Counter party name line 01
27~	4	31-60	27x	Counter party name line 02
60~	5	1-30	27x	REVERSAL (ONLY in case the contract is reversed). In case the DT/CR indicator is RD or RC, this means the entry is a reversal. In this case the code word «REVERSAL» will be displayed in subfield 60 and the Counter party name lines 01 and 02, in subfields 26 and 27, will be empty.

Example:

```
:86:MSC~20DEAL DATE: 14 OCT 07 ~21VALUE DATE: 14 OCT 07 ~
22PRINCIPAL AMOUNT: ~23EUR 100000,00 ~
24INTEREST RATE: 5,000 ~25LOAN ~
26COUNTERPARTY LINE 01 ~27COUNTERPARTY LINE 02 ~
60 ~
```

Statements - MT942 File Format

InsideBusiness Payments customers can also download statements in the SWIFT MT942 format. The following table describes the syntax of this format:

Field ID	Status	Content	Description
:20:	M	DDMMYYYY	Movement value date
:25:	M	35x	Account identification
:28C:	M	5n[/5n]	Statement number/Sequence number
:34F:	M	3!a[1!a]15d	(Currency) (C Mark) (0,00 Amount)
:13D:	M	6!n4!n1!x4!n	(Date) (Time) (Sign) (Offset)
Statement line			
:61:	M	6!n	Value Date (YYMMDD)
	O	4!n	Entry Date (MMDD)
	M	2a	Debit/Credit mark
	O	1!a	Funds Code (3rd character of the currency code, if needed)
	M	15d	Amount
	M	1!a3!c	Transaction Type. The type of transaction will depend on the Atlas Transaction code: NTRF or NCHG when the transaction is PA - payment NTRF or NCHG when the transaction is RE - received payment NLDP when the transaction is LD - Loan or Deposit NFEX when the transaction is FX - Foreign Exchange NMSC when the transaction is AC or AN - Accounting NSEC when the transaction is CM - Capital Market NMSC for others
	M	16x	Reference for the Account Owner
	O	(//)16x	ING reference ; this field must be filled with the Atlas transaction ID, if available, otherwise not used
	O	34x	Supplementary Details

Field ID	Status	Content	Description
:86:	M	6*65	Information about accounting entry preceding this field 86. Details depend upon the Banking system transaction ID ; The format is the same as in field :86: in MT940.
:86:	M	6*65	Additional information belonging to the whole statement, can be used to display the information of the old fields NS 22 and NS 23 : Line 1 – NAME ACCOUNT OWNER : 35x Line 2 – ACCOUNT DESCRIPTION : 35x Line 3 – IBAN NO : 35X - where there is IBAN Lines 4 – 6 are not used

Example:**:20:260207****:25:BG44INGB91451099999906****:28C:1/1****:34F:EURC0,00****:13D:0702260705+0000****:61:070226DN906,99NTRFWB1261023//PA070226-6197****:86:110~20AMT SNT BGN 906,54 ~21CHARGES BGN 0,45 ~****22 ~32IVAN IVANOV IVANOV ~33****~31BG59UBBS80021072679613 ~23UBBS****8002 ~25ZAPLATA FEVRUARI 2007 ~26****~27 EPAYMENT ~28****~29 ~60 ~61 ~****:86:NAME ACCOUNT OWNER: DEMO BULGARIA EOOD****ACCOUNT DESCRIPTION: CURR****IBAN: BG44INGB91451099999906**

CAMT52 Advices and CAMT53 Statements

The camt.052.001.02 Bank to Customer Account Report and camt.053.001.02 Bank to Customer Statement are standard ISO 20022 messages for electronic banking reporting: intraday reports and end of day statements (www.iso20022.org).

Note: The ISO 20022 Message Definition Report (MDR), Message Usage Guideline (MUG) and XML Schema can be downloaded from: www.iso20022.org/full_catalogue.page.

Explanation of terminology

Notation

The terminology below are frequently used and are important for the understanding of the Customer Account Report/Statement Messages.

Notation	Explanation
ISO Index	The number of the XML Tag as stated in the ISO 20022 description of CAMT.052.001.02 and CAMT.053.001.02.
Level	This field indicates the level of each XML Tag within the according to the ISO 20022 description of CAMT.052.001.02 and CAMT.053.001.02.
Message Item	The name of the XML Tag written in full.
Multiplicity	"[n..m]" reflects the number of occurrences of the tag (minimum (n) and maximum (m)) according to the ISO 20022 description of CAMT.052.001.02 and CAMT.053.001.02.
{Or Or}	"{Or..Or}" after the concerned elements indicates that only one of the elements will be present.
Amounts	The decimal separator is a dot. The number of fractional digits (or minor unit of currency) complies with ISO 4217. Example: <Amt Ccy="EUR">1000.00</Amt>
Date	All dates are reported as YYYY-MM-DD as specified in ISO 8601 and is an internationally agreed way to represent dates. Example: 2015-01-05
DateTime	DateTime is always reported as specified in ISO 8601 (complete date plus hours, minutes, seconds and a decimal fraction of a second), unless mentioned otherwise. Format: YYYY-MM-DDThh:mm:ss.sTZD Example: 2015-01-05T02:52:48.125+01:00

Character set

ING uses the UTF8 character set, except the "|" (pipe) and "{" (curly braces) character.

Structure CAMT.052.001.02 messages

The CAMT.052 is an intraday report message. ING will provide this type of message at given time intervals specified throughout the day. The CAMT.053 is an end of day statement message. ING will provide this type of message after closing of each Target day as an electronic file.

A CAMT.052 report file exists of one group header and at least one Report (2.0 <Rpt>). Each Report consists of booked and value balance information for one account. Forward available (value) balance is optional. A CAMT.052 Report will only be delivered in case there are booked entries. On request, it is possible to receive a CAMT.052 report at End of Day whether it contains booked entries or not.

The structure of the message is shown below:

CAMT.052	Index	Name	Multiplicity
	1.0	Group Header	1
	2.0	Report	0-n
	2.23	Balance	0-n
	2.76	Entry	0-n
	2.135	Entry details	0-n
	2.136	Batch	0-1
	2.142	Transaction details	

Structure CAMT.053.001.02 messages

A CAMT.053 statement file exists of one group header and at least one Statement (2.0 <Stmt>). Each Statement consists of booked and value balance information for one account. Forward available (value) balance is optional. By default, a CAMT.053 Statement will be delivered in case of no entries and on request, this can be switched off.

The following diagram shows the structure of CAMT53 messages:

CAMT.053	Index	Name	Multiplicity
	1.0	Group Header	1
	2.0	Statement	0-n
	2.23	Balance	0-n
	2.76	Entry	0-n
	2.135	Entry details	0-n
	2.136	Batch	0-1
	2.142	Transaction details	

Group Header

This segment is mandatory and occurs only once in a message. It contains common information for the message such as Message Identification, Creation Date Time and Identification.

Message Item	XML Tag	Multiplicity	ISO Index	Level
+ Group Header	<GrpHdr>	[1..1]	1.0	1
++ Message Identification	<MsgId>	[1..1]	1.1	2
++ Creation Date Time	<CreDtTm>	[1..1]	1.2	2
++ Message Recipient	<MsgRcpt>	[0..1]	1.3	2
+++ Name	<Nm>	[0..1]	1.3	3
+++ Identification	<Id>	[0..1]	1.3	3
++++ Organisation Identification	<OrgId>	[1..1]	1.3	4
+++++ Other	<Othr>	[0..1]	1.3	5
+++++ Identification	<Id>	[1..1]	1.3	6

Report / Statement

This segment is mandatory and repetitive, in case multiple account reporting is selected. It will occur repeatedly for each account for which a report / statement is provided. The report / statement contains booked entries and balances.

Message Item	XML Tag	Multiplicity	ISO Index	Level
+ Report / Statement	<Rpt> / <Stmt>	[1..n]	2.0	1
++ Identification	<Id>	[1..1]	2.1	2
++ Electronic Sequence Number	<ElctrncSeqNb>	[1..1]	2.2	2
++ Creation Date Time	<CreDtTm>	[1..1]	2.4	2
++ From To Date	<FrToDt>	[0..1]	2.5	2
+++ From Date Time	<FrDtTm>	[1..1]	2.5	3
+++ To Date Time	<ToDtTm>	[1..1]	2.5	3
++ Account	<Acct>	[1..1]	2.10	2
+++ Identification	<Id>	[1..1]	2.10	3
++++ IBAN	<IBAN>	[1..1]{Or}	2.10	4
++++ Other	<Othr>	[1..1]{Or}	2.10	4
+++++ Identification	<Id>	[1..1]	2.10	5
+++++ Scheme Identification	<SchmeNm>	[0..1]	2.10	5
+++++ Code	<Cd>	[1..1]	2.10	6
+++++ Proprietary	<Prtry>	[1..1]	2.10	6
+++ Type	<Tp>	[0..1]	2.10	3
++++ Code	<Cd>	[1..1]	2.10	4

Message Item	XML Tag	Multiplicity	ISO Index	Level
+++ Currency	<Ccy>	[0..1]	2.10	3
+++ Owner	<Ownr>	[0..1]	2.10	3
++++ Name	<Nm>	[0..1]	2.10	4
+++ Servicer	<Svcr>	[0..1]	2.10	3
++++ Financial Institution Identification	<FinInstnId>	[1..1]	2.10	4
+++++ BIC	<BIC>	[0..1]	2.10	5
+++++ Other	<Othr>	[0..1]	2.10	5
+++++ Id	<Id>	[1..1]	2.10	6
++ Balance	<Bal>	[0..n]	2.23	2
+++ Type	<Tp>	[1..1]	2.24	3
++++ Code or Proprietary	<CdOrPrtry>	[1..1]	2.25	4
+++++ Code	<Cd>	[1..1]	2.26	5
+++ Amount	<Amt>	[1..1]	2.34	3
+++ Credit Debit Indicator	<CdtDbtInd>	[1..1]	2.35	3
+++ Date	<Dt>	[1..1]	2.36	3
++++ Date	<Dt>	[1..1]	2.36	4
++++ Date Time	<DtTm>	[1..1]	2.36	4
++ Transaction Summary	<TxSummry>	[0..1]	2.43	2
+++ Total Entries	<TtlNtries>	[0..1]	2.44	3
++++ Number of entries	<NbOfNtries>	[0..1]	2.45	4
++++ Sum	<Sum>	[0..1]	2.46	4
+++ Total Credit Entries	<TtlCdtNtries>	[0..1]	2.49	3
++++ Number of Entries	<NbOfNtries>	[0..1]	2.50	4
++++ Sum	<Sum>	[0..1]	2.51	4
+++ Total Debit Entries	<TtlDbtNtries>	[0..1]	2.52	3
++++ Number of Entries	<NbOfNtries>	[0..1]	2.53	4
++++ Sum	<Sum>	[0..1]	2.54	4

Entry

This segment is optional. In case of a zero statement this segment will not be present.

Message Item	XML Tag	Multiplicity	ISO Index	Level
++ Entry	<Ntry>	[0..n]	2.76	2
+++ Entry Reference	<NtryRef>	[0..1]	2.77	3
+++ Amount	<Amt>	[1..1]	2.78	3
+++ Credit Debit Indicator	<CdtDbtInd>	[1..1]	2.79	3

Message Item	XML Tag	Multiplicity	ISO Index	Level
+++ Reversal Indicator	<RvslInd>	[0..1]	2.80	3
+++ Status	<Sts>	[1..1]	2.81	3
+++ Booking Date	<BookgDt>	[1..1]	2.82	3
++++ Date	<Dt>	[1..1]	2.82	4
+++ Value Date	<ValDt>	[0..1]	2.83	3
++++ Date	<Dt>	[1..1]	2.83	4
+++ Account Servicer Reference	<AcctSvcrRef>	[0..1]	2.84	3
+++ Bank Transaction Code	<BkTxCd>	[1..1]	2.91	3
++++ Domain	<Domn>	[0..1]	2.92	4
++++ Proprietary	<Prtry>	[0..1]	2.97	4
+++++ Code	<Cd>	[1..1]	2.98	5
+++++ Issuer	<Issr>	[0..1]	2.99	5
+++ Amount Details	<AmtDtls>	[0..1]	2.104	3
++++ Instructed Amount	<InstdAmt>	[0..1]	2.104	4
+++++ Amount	<Amt>	[1..1]	2.104	5
+++++ Currency Exchange	<CcyXchg>	[0..1]	2.104	5
+++++ Source Currency	<SrcCcy>	[1..1]	2.104	6
+++++ Exchange Rate	<XchgRate>	[1..1]	2.104	6

Entry Details

This segment is conditional, meaning if the “Entry” segment is reported, this segment will also be reported. This segments contains elements such as Batch and Transaction Details which provide details on the entry.

Message Item	XML Tag	Multiplicity	ISO Index	Level
+++ Entry Details	<NtryDtls>	[0..1]	2.135	3

Batch

This segment is conditional and only reported in case of a batch booking.

Message Item	XML Tag	Multiplicity	ISO Index	Level
++++ Batch	<Btch>	[0..1]	2.136	4
+++++ Payment Information Identification	<PmtInfld>	[0..1]	2.138	5
+++++ Number Of Transactions	<NbOfTx>	[0..1]	2.139	5
+++++ Total Amount	<TtlAmt>	[0..1]	2.140	5
+++++ Credit Debit Indicator	<CdtDbtInd>	[0..1]	2.141	5

Transaction Details

This segment is conditional, meaning it will only be reported in case of a single transaction. And is optional in case of a batch booking.

Message Item	XML Tag	Multiplicity	ISO Index	Level
++++ Transaction Details	<TxDtls>	[0..n]	2.142	4
+++++ References	<Refs>	[0..1]	2.142	5
+++++ Payment Information Identification	<PmtInfl>	[0..1]	2.146	6
+++++ Instruction Identification	<InstrId>	[0..1]	2.147	6
+++++ End To End Identification	<EndToEndId>	[0..1]	2.148	6
+++++ Mandate Identification	<MndtId>	[0..1]	2.150	6
+++++ Cheque Number	<ChqNb>	[0..1]	2.151	6
+++++ Amount Details	<AmtDtls>	[0..1]	2.156	5
+++++ Instructed Amount	<InstdAmt>	[0..1]	2.156	6
+++++ Amount	<Amt>	[1..1]	2.156	7
+++++ Currency Exchange	<CcyXchg>	[0..1]	2.156	7
+++++ Source Currency	<SrcCcy>	[1..1]	2.156	8
+++++ Exchange Rate	<XchgRate>	[1..1]	2.156	8
+++++ Bank Transaction Code	<BkTxCd>	[0..1]	2.163	5
+++++ Domain	<Domn>	[0..1]	2.164	6
+++++ Proprietary	<Prtry>	[0..1]	2.169	6
+++++ Code	<Cd>	[1..1]	2.170	7
+++++ Issuer	<Issr>	[0..1]	2.171	7
+++++ Related Parties	<RltdPties>	[0..1]	2.199	5
+++++ Debtor	<Dbtr>	[0..1]	2.201	6
+++++ Name	<Nm>	[0..1]	2.201	7
+++++ Postal Address	<PstlAdr>	[0..1]	2.201	7
+++++ Identification	<Id>	[0..1]	2.201	7
+++++ Debtor Account	<DbtrAcct>	[0..1]	2.202	6
+++++ Identification	<Id>	[1..1]	2.202	7
+++++ IBAN	<IBAN>	[1..1] {Or	2.202	8
+++++ Other	<Othr>	[1..1] Or}	2.202	8
+++++ Identification	<Id>	[1..1]	2.202	9
+++++ Ultimate Debtor	<UltmtDbtr>	[0..1]	2.203	6
+++++ Name	<Nm>	[0..1]	2.203	7
+++++ Identification	<Id>	[0..1]	2.203	7
+++++ Creditor	<Cdtr>	[0..1]	2.204	6
+++++ Name	<Nm>	[0..1]	2.204	7
+++++ Postal Address	<PstlAdr>	[0..1]	2.204	7

Message Item	XML Tag	Multiplicity	ISO Index	Level
+++++++ Identification	<Id>	[0..1]	2.204	7
+++++ Creditor Account	<CdtrAcct>	[0..1]	2.205	6
+++++++ Identification	<Id>	[1..1]	2.205	7
+++++++ IBAN	<IBAN>	[1..1] {Or	2.205	8
+++++++ Other	<Othr>	[1..1] Or}	2.205	8
+++++++ Identification	<Id>	[1..1]	2.205	9
+++++ Type	<Tp>	[0..1]	2.205	7
+++++++ Proprietary	<Prtry>	[1..1]	2.205	8
+++++ Ultimate Creditor	<UltmtCdtr>	[0..1]	2.206	6
+++++++ Name	<Nm>	[0..1]	2.206	7
+++++++ Identification	<Id>	[0..1]	2.206	7
+++++ Related Agents	<RltdAgts>	[0..1]	2.211	5
+++++ Debtor Agent	<DbtrAgt>	[0..1]	2.212	6
+++++++ Financial Institution Identification	<FinInstnId>	[1..1]	2.212	7
+++++++ BIC	<BIC>	[0..1]	2.212	8
+++++ Creditor Agent	<CdtrAgt>	[0..1]	2.213	6
+++++++ Financial Institution Identification	<FinInstnId>	[1..1]	2.213	7
+++++++ BIC	<BIC>	[0..1]	2.213	8
+++++ Intermediary Agent 1	<IntrmyAgt1>	[0..1]	2.214	6
+++++++ Financial Institution Identification	<FinInstnId>	[1..1]	2.214	7
+++++++ BIC	<BIC>	[0..1]	2.214	8
+++++ Intermediary Agent 2	<IntrmyAgt2>	[0..1]	2.215	6
+++++++ Financial Institution Identification	<FinInstnId>	[1..1]	2.215	7
+++++++ BIC	<BIC>	[0..1]	2.215	8
+++++ Intermediary Agent 3	<IntrmyAgt3>	[0..1]	2.216	6
+++++++ Financial Institution Identification	<FinInstnId>	[1..1]	2.216	7
+++++++ BIC	<BIC>	[0..1]	2.216	8
+++++ Purpose	<Purp>	[0..1]	2.224	5
+++++ Code	<Cd>	[1..1]	2.225	6
+++++ Remittance Information	<RmtInf>	[0..1]	2.234	5
+++++ Unstructured	<Ustrd>	[0..n]	2.235	6
+++++ Structured	<Strd>	[0..n]	2.236	6
+++++++ Creditor Reference Information	<CdtrRefInf>	[0..1]	2.256	7
+++++++ Type	<Tp>	[0..1]	2.257	8
+++++++ Code Or Proprietary	<CdOrPrtry>	[1..1]	2.258	9
+++++++ Code	<Cd>	[1..1]	2.259	10
+++++++ Issuer	<Issr>	[0..1]	2.261	9

Message Item	XML Tag	Multiplicity	ISO Index	Level
+++++++ Reference	<Ref>	[0..1]	2.262	8
+++++ Related Details	<RltdDts>	[0..1]	2.266	5
+++++ Transaction Date Time	<TxDtTm>	[0..1]	2.273	6
+++++ Return Information	<RtrInf>	[0..1]	2.293	5
+++++ Reason	<Rsn>	[0..1]	2.304	6
+++++ Code	<Cd>	[1..1]	2.305	7
+++++ Additional Information	<AddtlInf>	[0..n]	2.307	6
+++++ Additional Transaction Information	<AddtlTxInf>	[0..1]	2.313	5
+++ Additional Entry Information	<AddtlNtryInf>	[0..1]	2.314	3
++ Additional Statement Information	<AddtlStmntInf>	[0..1]	2.315	2

Message item contents

The structure and Message Items in CAMT.052 and CAMT.053 are nearly identical.

Differences related to the content of the Message Items in CAMT.052 and CAMT.053 are specified. In case no distinction is made between CAMT.052 and CAMT.053, the setting is applicable to both.

Group Header

The following Message Item specifics are applicable to Group Header.

1.1 Message Identification <MsgId>

Unique message identification assigned by ING.

1.2 Creation Date Time <CreDtTm>

Format: YYYY-MM-DDThh:mm:ss.STZD

Example: 2015-01-05T02:35:45.156+01:00

1.3 Identification <Id>

Filled with ING client identification.

Statement

The following Message Item specifics are applicable to Statement.

2.1 Identification <Id>

Unique identification number per statement, e.g. 201501052304094.

2.2 Electronic Sequence Number <ElctrncSeqNb>

Sequence number added by ING. Reset on the 1st target day of the year.

2.5 From Date Time <FrDtTm>

The time representation in this message item must be interpreted as local time.

Format: YYYY-MM-DDThh:mm:ss

Example: 2015-01-05T00:00:00

2.5 To Date Time <ToDtTm>

The time representation in this message item must be interpreted as local time.

Format: YYYY-MM-DDThh:mm:ss

Example: 2015-01-05T23:59:59

2.10 Code <Cd>

Fixed value: "CACC" (Current Account).

2.10 Name <Nm>

The name of the account owner.

2.10 BIC <BIC>

Fixed value: "INGBBGSF"

2.10 Identification <Id>

Not supported.

2.23 Balance <Bal>

The following types of balances can be reported:

1. Previously Closed Booked balance (PRCD)

Balance of the account at the previously closed account reporting period. The opening booked balance for the new period has to be equal to this balance.

2. Opening Booked balance (OPBD)

Book balance of the account at the beginning of the account reporting period. It always equals the closing book balance from the previous report.

3. Closing Booked balance (CLBD)

Balance of the account at the end of the pre-agreed account reporting period. It is the sum of the opening booked balance at the beginning of the period and all entries booked to the account during the pre-agreed account reporting period.

4. Interim Booked balance (ITBD)

Balance calculated in the course of the account servicer's business day, at the time specified, and subject to further changes during the business day. The interim balance is calculated on the basis of booked credit and debit items during the calculation time/period specified. This balance type is only present in CAMT.052.

5. Closing Available balance (CLAV)

Closing balance of amount of money that is at the disposal of the account owner on the date specified.

6. Forward Available balance (FWAV)

Forward available balance of money that is at the disposal of the account owner on the date specified.

Note: A maximum of 2 Forward Available balances can be reported.

Camt.052 only

2.26 Code (to Balance) <Cd>

Not applicable

Camt.053 only

2.26 Code (to Balance) <Cd>

PRCD (Previously Closed Booked)

OPBD (Opening Booked)

CLBD (Closing Booked)

CLAV (Closing Available)

FWAV (Forward Available) - not supported in BG.

2.36 Date <Dt>

This message item is present in case of all balances, except for the Interim Booked balance (ITBD).

Format: YYYY-MM-DD

Example: 2015-01-05

Camt.052 only

2.36 Date Time <DtTm>

Not applicable.

2.78 Amount <Amt>

Amount including currency code.

Example: <Amt Ccy="EUR">123.00</Amt>

2.81 Status <Sts>

Fixed value: "BOOK".

2.84 Account Servicer Reference <AcctSvcrRef>

Contains unique ING reference.

2.91 Bank Transaction Code <BkTxCd>

In addition to the default ISO transaction codes please see ING Transaction Codification Annex. The ING transaction code will be reported in the proprietary field.

2.98 Code <CD>

Please see ING Transaction Codification Annex

2.99 Issuer <Issr>

Fixed value: "ING Group"

Entry Details

The following Message Item specifics are applicable to **Entry Details**.

Batch

The following Message Item specifics are applicable to **Batch**.

Transaction Details

The following Message Item specifics are applicable to **Transaction Details**.

2.147 Instruction Identification <InstrId>

Not supported.

2.151 Cheque Number <ChqNb>

Not supported.

2.163 Bank Transaction Code <BkTxCd>

Depending on the settings (contract) as agreed upon with ING.

In addition to the default ISO transaction codes please see ING Transaction Codification Annex.

The ING transaction code will be reported in the proprietary field.

2.170 Code <Cd>

Please see ING Transaction Codification Annex.

2.171 Issuer <Issr>

Fixed value: "ING Group"

2.201 Debtor <Dbtr>

In case the booked entry is a credit transaction, the details of the counterparty will be reported in <Dbtr> and underlying message items.

2.201 Postal Address <PstlAdr>

Depending on the settings (contract) as agreed upon with ING.

2.202 Debtor Account <DbtrAcct>

In case the booked entry is a credit transaction, the account details of the counterparty will be reported in <DbtrAcct> and underlying message items.

2.204 Creditor <Cdtr>

In case the booked entry is a debit transaction, the details of the counterparty will be reported in <Cdtr> and underlying message items.

2.204 Postal Address <PstlAdr>

Depending on the settings (contract) as agreed upon with ING.

2.205 Creditor Account <CdtrAcct>

In case the booked entry is a debit transaction, the account details of the counterparty will be reported in <CdtrAcct> and underlying message items.

2.212 Debtor Agent <DbtrAgt>

In case the booked entry is a credit transaction, the BIC of the counterparty's agent will be reported in the designated message item within <DbtrAgt>.

2.213 Creditor Agent <CdtrAgt>

In case the booked entry is a debit transaction, the BIC of the counterparty's agent will be reported in the designated message item within <CdtrAgt>.

2.214 Intermediary Agent 1 <IntrmyAgt1>

Not supported.

2.215 Intermediary Agent 1 <IntrmyAgt2>

Not supported.

2.216 Intermediary Agent 1 <IntrmyAgt3>

Not supported.

2.259 Code (to Creditor Reference Information) <Cd>

Fixed value: "SCOR".

2.261 Issuer (to Creditor Reference Information) <Cd>

Value: "ISO" or "CUR"

2.262 Reference (to Creditor Reference Information) <Ref>

Payment reference.

2.305 Code (to Return Information) <Ref>

For ISO Return Reason codes please see Appendix C ISO Return Reason codes in the ING Transaction Codification Annex

2.313 Additional Transaction Information <AddtlTxInf>

Filled in case of non-SEPA payments. Currently entries under this tag contain information for the building of MT940 statements and MT942 advices.

Structured MT940 and MT942

Layout Structured MT940

All records in the structured MT940 are preceded by an identifier (tag) and closed with a CS2 (carriage return, line feed, hex 0D0A). An MT940 file can contain one or more messages:

- One message covers one account;
- One message covers one book day;
- One message contains one or more entries. Or in case of no transactions, the entries section is empty.

MT940	Status	Tag	Name	Repeat
			Message heading section	1
	M		Header 1 Expert Information	
	M		Header 2 Import information	
	O		Header 3 Message information	
			Customer statement message section	1
	M	20	Transaction Reference number	
	M	25	Account identification	
	M	28C	Statement number/Sequence number	
	M	60F	Opening balance	
			Entities section	0 - n
	O	61	Statement line	
	O	86	Information to the account owner	
	M	62F	Closing balance (Booked funds)	
	O	64	Closing available balance (Value balance)	
	O	65	Forwarded available balance	0 - n
	M	86	Information to the account owner	
			Trailer block	
	O		Trailer	

Layout Structured MT942

All records in the structured MT940 are preceded by an identifier (tag) and closed with a CS2 (carriage return, line feed, hex 0D0A).
An MT942 file can contain one or more messages:

- One message covers one account;
- One message covers one book day;
- One message contains one or more entries. Or in case of no transactions, the entries section is empty.

MT942	Status	Tag	Name	Repeat
			Message heading section	1
	M		Header 1 Expert Information	
	M		Header 2 Import information	
	O		Header 3 Message information	
			Customer statement message section	1
	M	20	Transaction Reference number	
	M	25	Account identification	
	M	28C	Statement number/Sequence number	
	M	34F	Debit and Credit Floor Limit Indicator	
	M	13D	Date and Time Indication	
			Entities section	0 - n
	O	61	Statement line	
	O	86	Information to the account owner	
	O	90D	Number and Sum of Entries	
	O	90C	Number and Sum of Entries	
	M	86	Information to the account owner	
			Message trailer section	
	O		Trailer	

Header and footer MT940 and MT942

Standard SWIFT message header and trailer is used. The message header contains up to five blocks:

- Block 1: Export information
- Block 2: Import information
- Block 3: Optional message information1
- Block 4: MT940 and MT942 message
- Block 5: Message trailer

Format:

{1 : <Export Info> }{2 : <Import Info> }{3 : <Optional message Info>} {4 : <MT940/MT942 statement>- }{5 :{CHK :141001456789}}

Tag specifications MT940

Tag 20

Transaction Reference Number (TRN)

This tag specifies the reference assigned by the Sender to unambiguously identify the message.

Description	Pict	Content
Tag	4!x	:20:
Transaction Reference Number	16x	The content of this field is populated with "STMT" followed by the value taken from <Stmt><Id> of the reported account statement. Example: :20:STMT201702200366159

Tag 25

Account Identification

This tag identifies the account for which the statement is sent.

Description	Pict	Content
Tag	4!x	:25:
Account Number	35x	Default IBAN. The content of this field is populated with the value taken from <Acct><Id><IBAN>, so only IBAN is reported without the currency of the account. Example: :25:BG15INGB91451902558640

Tag 28C

Statement Number

This tag contains the sequential number of the statement.

Description	Pict	Content
Tag	5!x	:28C:
Statement number	5n	As agreed, the content of this field is populated with the value taken from <EltrncSeqNb> of the reported account statement. Example: :28C:125

Tag 60F

Opening Balance (MT940 only)

This tag specifies, for the opening balance, whether it is a debit or credit balance, the date, the currency and the amount of the balance.

Description	Pict	Content
Tag	5!x	:60F:
		The content of this field is populated with the date and amount of PreviouslyClosedBooked balance (PRCD) of the reported account statement
		Example input in camt.053 from BTR: <Bal> <Tp> <CdOrPrtry> <Cd>PRCD</Cd> </CdOrPrtry> </Tp> <Amt Ccy="EUR">155452.54</Amt> <CdtDbtInd>CRDT</CdtDbtInd> <Dt> <Dt>2025-02-06</Dt> </Dt> </Bal>
Opening balance	1!a6!n3!a15d	Example MT940 reporting over book date 7 February: :60F:C250206EUR155452,54 Note: the number of fractional digits depend on the currency, see ISO 4217 (link: https://www.currency-iso.org/en/home/tables/table-a1.html) Example JPY account: :60F:D250206JPY55125480,

Tag 61

Statement Line

This tag contains the details of each transaction

Description	Pict	Content
Tag	4!!x	:61:
		Implemented as follows
		Line 1:
		:61:
		Value date - YYMMDD
		Entry date - MMDD and always present
		Credit/ Debit Mark C (= Credit) or D (= Debit)
		Transaction Amount
		Transaction code - SWIFT Transaction code is specified by the letter "N" followed by an indicator of the type of the entry
Statement line	6!n4!n2a15d1!a3!c16x//16x 34x	Reference for the Account Owner
		Account Servicing Institution's Reference - ING reference preceded by "/"
		Line 2:
		Supplementary Details - /TRCD/<ING transaction codification>//OCMT/<ISO CCY+original amount of transaction>/
		Example:
		:61:2502200220D253,65NTRFEREF//00000000188160
		/TRCD/00160//OCMT/EUR54,30/

Tag 86

Information to account owner

This tag contains additional information on the transaction detailed in the preceding statement line. Tag 86 contains structured information.

Description	Pict	Content
Tag	4!x	:86:
		The content of this field is populated as follows for BG accounts:
		/NAME/<COMPANY1>//BIC/INGBBSGF/ - COMPANY1 is the Name of Account Holder, INGBBSGF is a constant for all MT940 messages
Information to the account owner	6*65x	Example:
		:86:/NAME/CUSTOMER NAME190F6EA277 LONG NAME//BIC/INGBBSGF/

Tag 62F

Closing balance (Booked funds)

This tag specifies for the closing balance - booked funds, whether it is a debit or credit balance, the date, the currency and the amount of the balance.

Description	Pict	Content
Tag	5!x	:62F: The content of this field is populated with the date and amount of ClosingBooked balance (CLBD) of the reported account statement Example input in camt.053 from BTR: <Bal> <Tp> <CdOrPrtry> <Cd>CLBD</Cd> </CdOrPrtry> </Tp> <Amt Ccy="EUR">1552.40</Amt> <CdtDbtInd>DBIT</CdtDbtInd> <Dt> <Dt>2025-02-07</Dt> </Dt> </Bal>
Closing balance (booked funds)	1!a6!n3!a15d	Example MT940 reporting over book date 7 February 2025: :62F:D250207EUR1552,40 Note: the number of fractional digits depend on the currency Example JPY account: :62F:C250207JPY525480

Tag 64

Closing available balance (MT940 only)

This tag specifies for the closing available balance, whether it is a debit or credit balance, the date, the currency and the amount of the balance

Description	Pict	Content
Tag	4!x	:64:
		The content of this field is populated with the date and amount of ClosingAvailable balance (CLAV) of the reported account statement
		<pre> <Bal> <Tp> <CdOrPrtry> <Cd>CLAV</Cd> </CdOrPrtry> </Tp> <Amt Ccy="EUR">1552.40</Amt> <CdtDbtInd>DBIT</CdtDbtInd> <Dt> <Dt>2025-02-07</Dt> </Dt> </Bal> </pre>
Closing available balance (available funds)	1!a6!n3!a15d	<p>Example MT940 reporting over book date 7 February 2025:</p> <pre>:64:D250207EUR1552,40</pre> <p>Note: the number of fractional digits depend on the currency</p> <p>Example JPY account:</p> <pre>:64:C250207JPY525480</pre>

Tag 86

Information to account owner

This tag contains additional information on the transaction detailed in the preceding statement line. Tag 86 contains structured information.

Description	Pict	Content
Tag	4!x	:86:
		The content of this field is mapped from <Tag86CloOrig> in camt.053 as received from BTR
		Line 1: :86:<Tag86CloOrig>
		Line 2: <Tag86CloOrig>
		Line 3: <Tag86CloOrig>
		Line 4: <Tag86CloOrig>
		Line 5: <Tag86CloOrig>
		Line 6: <Tag86CloOrig>
Information to the account owner	6*65x	<p>Example:</p> <p>:86:/NAME/190F6EA277 CUSTOMER NAME190F6EA277 LONG NAME//BIC/INGBBSGF/ /SUM/0/4/0,00/76,95/</p> <p>Note: <Tag86CloOrig> can occur up to six times</p>

Tag specifications MT942

Tag 20

Transaction Reference Number (TRN)

This tag specifies the reference assigned by the Sender to unambiguously identify the message.

Description	Pict	Content
Tag	4!x	:20:
Unique reference	16x	<p>The content of this field is populated as follows <DDMMYY><space><HH24:MI:SS></p> <p>Example: :20:200225 18:35:36</p>

Tag 25

Account Identification

This tag identifies the account for which the statement is sent.

Description	Pict	Content
Tag	4!x	:25:
Account Number	35x	<p>Default IBAN. The content of this field is populated with the value taken from <Acct><Id><IBAN>, so only IBAN is reported without the currency of the account.</p> <p>Example: :25:BG15INGB91451902558640</p>

Tag 28C

Statement Number

This tag contains the sequential number of the statement.

Description	Pict	Content
Tag	5!x	:28C:
Statement number	5n	<p>The statement number is always populated with "1"</p> <p>Example: :28C:1</p>

Tag 34F

Debit and Credit Floor Limit Indicator (MT942 only)

This tag specifies the minimum value (transaction amount) reported in the message..

Description	Pict	Content
Tag	5!x	:34F:
		The content of this field is populated with the amount zero and number of decimals depending on the currency of the account. Format: <Ccy>0,<nnnnn>
Debit and Credit Floor Limit Indicator	3!a15d	Example: :34F:JPY0, :34F:EURO,00

Tag 13D

Date and Time Indication (MT942 only)

This tag indicates the date, time and time zone at which the report was created

Description	Pict	Content
Tag	5!x	:13D:
		Date and time the MT942 message was created by IBP CEE in accordance with the SWIFT standard
Creation date/Time of message	6!n4!n1!x4!n	Example: :13D:2502081515+0200

Tag 61

Statement Line

This tag contains the details of each transaction

Description	Pict	Content
Tag	4!!x	:61:
		Implemented as follows
		Line 1:
		:61:
		Value date - YYMMDD
		Entry date - MMDD and always present
		Credit/ Debit Mark C (= Credit) or D (= Debit)
		Transaction Amount
		Transaction code - SWIFT Transaction code is specified by the letter "N" followed by an indicator of the type of the entry
		Reference for the Account Owner
		Account Servicing Institution's Reference - ING reference preceded by "/"
		Line 2:
		Supplementary Details - /TRCD/<ING transaction codification>//OCMT/<ISO CCY+original amount of transaction>/
		Example:
		:61:2502200220D253,65NTRFEREF//00000000188160
		/TRCD/00160//OCMT/EUR54,30/

Tag 86

Information to account owner

This tag contains additional information on the transaction detailed in the preceding statement line. Tag 86 contains structured information.

Description	Pict	Content
Tag	4!x	:86: (only the first line starts with a tag. Subsequent lines don't start with a tag)
		Structured with code words. For details and conditions see details below
Information to the account owner	6*65x	<p>Implemented as follows</p> <p>Mapped from the (multiple) instance(s) of <Tag86Orig> in camt.052</p> <p>Line 1: :86:<Tag86Orig></p> <p>Line 2: <Tag86Orig></p> <p>Line 3: <Tag86Orig></p> <p>Line 4: <Tag86Orig></p> <p>Line 5: <Tag86Orig></p> <p>Line 6: <Tag86Orig></p> <p>Example:</p> <p>:86:/EREF/E2E-JV-IOL-170220-BG01.08.106.04//IREF/1000000032727805000 010000010000001//CNTP/CH0300230230R01251477/UBSWCHZH80A/CUSTOMER UBS SWITZERLAND///REMI/USTD/////RTURI/IOL/PST/JV/INITIATE SECT FX TREA FROM INGBG RON TO OTHER CH BANK///EXCH/4,67127072/</p>

General remarks (:86:)

1. The order of code words (RTRN, CREF, etc..) is always the same for all movement types reported.
2. Code words can be followed by one or more (sub)fields. (Sub)fields are separated by a slash, the last subfield is closed by a slash.
3. Code words are only reported if information is available in one or more (sub)fields.
4. Empty subfields will be left empty, resulting in a slash.
5. Subfields can have variable lengths and positions.
6. Subfields may contain slashes, except for CNTP and for subfield <Name> of ULTC and ULTD.
7. No additional blanks (all fields will be trimmed).
8. For the lines two till six the first character is replaced by a space if the character is a colon (":") or a hyphen ("-")
9. A '+' sign can be used at the end of a subfield to indicate that data of the original instruction has been truncated by ING or any other financial institution involved in processing the financial messages that resulted in an entry on the account statement
10. If the to be reported information exceeds the 390 characters, the info will be truncated from the end. If a (sub)field contains an Amount or References and does not completely fit, the (sub)field will be left out.
11. Additional code words may be added in future.

The following code words are relevant in case of a structured MT940 and MT942 for Tag 86:

Codeword	Description	Subfields
/RTRN/	Return reason (4x)	<ReasonCode>/
/CREF/	Client Reference (35x)	<ClientReference>/
/EREF/	End to End Reference (35x)	<End to End Reference>/
/PREF/	Payment Information ID (35x)	<Batch ID>/
/IREF/	Instruction ID (35x)	<InstructionId>/
/MARF/	Mandate Reference (35x)	<Mandate reference>/
/CSID/	Creditor ID (35x)	<Creditor ID>/
/CNTP/	Counterparty ID	<AccountNumber (35x)>/<BIC (11x)>/<Name (50x)>/<City (35x)>/
/REMI/	Remittance Information (255x)	<Code>/<Issuer>/<Remittance info>/
/PURP/	Purpose code (e.g. PENS) (4x)	<Purpose of Collection>/
/ULTC/	Ultimate Creditor	<Name (70x)>/<ID (35x)>/
/ULTD/	Ultimate Debtor	<Name (70x)>/<ID (35x)>/
/EXCH/	Exchange rate (12x)4	<Exchange Rate>/
/CHGS/	Charges (15x)	<Charges>/

Tag 90D

Number and Sum of Debit Entries (MT942 only)

This tag indicates the total number and amount of debit entries

Description	Pict	Content
Tag	5!x	:90D:
		The content of this field is populated as follows <Total number of debit entries in the generated MT942 message><Ccy of the account><Total amount of debit entries in the generated MT942 message>
Number and sum of debit entries	5n3!a15d	Example: :90D:5JPY1000, :90D:3EUR478,75
		Note: - the number of fractional digits depend on the currency (see ISO 4217) - since the transactions in the generated MT942 message could have been taken from multiple camt.052 (received from BTR), IBP CEE must calculate the total number of debit entries and total amount of debit entries itself - if the total number of debit entries is equal to 0, this tag must not be reported

Tag 90C

Number and Sum of Credit Entries (MT942 only)

This tag indicates the total number and amount of credit entries

Description	Pict	Content
Tag	5!x	:90C:
		The content of this field is populated as follows <Total number of credit entries in the generated MT942 message><Ccy of the account><Total amount of credit entries in the generated MT942 message>
Number and sum of credit entries	5n3!a15d	Example: :90C:1JPY0, :90C:48EUR380403,90
		Note: - the number of fractional digits depend on the currency (see ISO 4217) - since the transactions in the generated MT942 message could have been taken from multiple camt.052 (received from BTR), IBPCEE must calculate the total number of credit entries and total amount of credit entries itself - if the number of total credit entries is equal to 0, this tag must not be reported

Tag 86

Information to account owner

This tag contains additional information on the transaction detailed in the preceding statement line. Tag 86 contains structured information.

Description	Pict	Content
Tag	4!x	:86: (only the first line starts with a tag. Subsequent lines don't start with a tag)
Information to the account owner	6*65x	The content of this field should be populated as follows for BG accounts /NAME/<COMPANY1>//BIC/INGBBSF/ COMPANY1 is the Name of Account Holder, INGBBSF is a constant for all MT942 messages Example: :86:/NAME/CUSTOMER NAME190F6EA277 LONG NAME//BIC/INGBBSF/