LloydsLink Online - SWIFT MT940 (Enhanced) - File Format   (May 2014)

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

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

SWIFT MT940 (Enhanced)

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

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

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

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

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

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

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

Transaction description	As is/ To be	Transaction Code	Changes to field 6 (Statement line) & field 7 (Information to account owner)	Detail of change
Branch Deposit	As Is	NADV	:61:1311251125C14,00NADV NONREF 500002	• No change
	To Be	NADV	:61:1403110311C3,00NADVNONREF 500001	
CHAPS - credit	As Is	NADV	:61:1401230123C2,00NADVNONREF F/FLOW LTCPTTAM1CB TFR	• Transaction code changes from 'NADV' to 'NTFR' • Two additional payment references provided at position 1 and position 66 in tag 86
	To Be	NTFR	:61:1403240324C3,00NTFRNONREF F/FLOW REMITTERNAM TFR :86:999PAYMENT REFERENCE1 PAYMENT REFERENCE2	
CHAPS debit	As Is	NMSC	:61:1403210321D2,01NMSCNONREF BENEFICIARY NAME F/FLOW :86:999PAYMENT REF	• Transaction code changes from 'NMSC' to 'NTFR' • Beneficiary name reduced from 18 to 11 characters • Narrative 'F/FLOW' moves from position 20 to 13 • Narrative 'TFR' provided from position 23
	To Be	NTFR	:61:1403110311D2,00NTFRNONREF BENEFICIARY F/FLOW TFR :86:999PAYMENTREFERENCE	
Faster Payments - credit	As Is	NADV	:61:1310111011C1,01NADVNONREF REMITTER NAME :86:999FREETEXTREF3	• Narrative 'FPI' provided at position 23 • Unique Faster Payments transaction ID provided at position 66 in tag 86 • Remitter sort code and date and time of transaction are provided in tag 86 • IFP transaction code '10' provided in tag 86
	To Be	NADV	:61:1403240323C2,00NADVNONREF REMITTER NAME FPI :86:999REMITTER REFERENCE 10000000000000315 309901 10 13MAR14 07:24	
Faster Payments - debit	As Is	NADV	:61:1310111011D1,04NADVNONREF FREETEXTREF2 :86:9996000000000092799187	• Narrative 'FPO' provided at position 23 • Beneficiary sort code and date and time of payment provided in tag 86 • Remitter reference provided at position 66 in tag 86 • IFP transaction code '10' provided in tag 86
	To Be	NADV	:61:1403240323D6,00NADVNONREF BENEFICIARY NAME FPO :86:9992000000000000000309 REMITTER REF 301775 10 13MAR14 14:26	
Interest - debit	As Is	NMSC	:61:1403240312D7,00NMSCNONREF O/DRAFT INTEREST	• Transaction code changes from 'NMSC' to 'NINT'
	To Be	NINT	:61:1403240312D7,00NINTNONREF O/DRAFT INTEREST	
Refund of charges	As Is	NADV	:61:1402280228C23,49NADVNONREF REFUNDED CHARGES :86:999REF : 139909567	• Transaction code changes from 'NADV' to 'NCHG'
	To Be	NCHG	:61:1403240313C5,00NCHGNONREF REFUNDED CHARGES :86:999REF : 139905774	

Standing Order – credit	As Is	NSTO	:61:1309260926C1,94NSTONONREF REMITTER NAME SO :86:999JH28	• Transaction code changes from 'NSTO' to 'NADV' • Unique Faster Payments transaction ID provided at position 67 in tag 86 • Remitter sort code and date and time of transaction provided in tag 86 • IFP transaction code '30' provided
	To Be	NADV	:61:1403240324C1,00NADVNONREF REMITTER NAME FPI :86:REFERENCE FTRT00000000057450 301775 30 24MAR14 14:01	
Standing Order - debit	As Is	NSTO	:61:1309260926D1,97NSTONONREF TO BENEFICIARY SO	• No Change
	To Be	NSTO	:61:1403110311D1,00NSTONONREF TO BENEFICIARY SO	

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Please contact us if you would like this information in an alternative format such as Braille, large print or audio.