



LloydsLink Online - SWIFT MT940 (Standard) - File Format

(May 2014)

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

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

SWIFT MT940 (Standard)

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

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

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

Mandatory /optional	Field number	Tag	Field name	Content/Options
M	1	20	Transaction reference number	16x
O	2	21	Related reference	16x
M	3	25	Account identification	35x
M	4	28C	Statement number/sequence number	5n[/5n]
M	5	60a	Opening balance	F or M
-----à				
O	6	61	Statement line	*
O	7	86	Information to account owner	6*65x

M	8	62a	Closing balance (booked funds)	F or M
O	9	64	Closing available balance (available funds)	1!a6!n3!a15d
-----à				
O	10	65	Forward available balance	1!a6!n3!a15d

O	11	86	Information to account owner	6*65x

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

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

SWIFT Standard Export File - sterling account transactions – examples of changes to “As is” and “To be” statement narratives

Transaction description	As is/ To be	Transaction Code	Changes to field 6 (Statement line) & field 7 (Information to account owner)	Detail of change
Branch Deposit	As Is	NMSC	:61:1311251125C14,00NMSCNONREF 500002	<ul style="list-style-type: none"> No change
	To Be	NMSC	:61:1403110311C4,00NMSCNONREF 500001	
CHAPS credit	As Is	NMSC	:61:1401230123C2,00NMSCNONREF F/FLOW REMITTER NAM TFR	<ul style="list-style-type: none"> Two additional payment reference fields provided in tag 86 at position 1 and position 66
	To Be	NMSC	:61:1405060506C1303,47NMSCNONREF F/FLOW REMITTERNAM TFR :86:999PAYMENT REFERENCE1 PAYMENT REFERENCE2	
CHAPS debit	As Is	NMSC	:61:1403210321D2,01NMSCNONREF BENEFICIARY NAME F/FLOW :86:999PAYMENT REF	<ul style="list-style-type: none"> Beneficiary name reduces from 18 to 11 characters Narrative 'F/FLOW' moves from position 20 to 13 Narrative 'TFR' provided from position 23
	To Be	NMSC	:61:1404210421D1301,47NMSCNONREF BENEFICIARY F/FLOW TFR :86:999PAYMENTREFERENCE	
Faster Payments credit	As Is	NMSC	:61:1312041204C1,12NMSCNONREF REMITTER NAME :86:999REFERENCE	<ul style="list-style-type: none"> Narrative 'FPI' provided after remitter name at position 23 Unique Faster Payments transaction ID provided at position 66 in tag 86 Remitter sort code and date and time of transaction provided IFP transaction code '10' provided
	To Be	NMSC	:61:1403240323C2,00NMSCNONREF REDLIONCOURTLONDON FPI :86:999REMITTER REFERENCE 100000000000000315 309901 10 13MAR14 07:24	
Faster Payments debit	As Is	NMSC	:61:1312041204D1,12NMSCNONREF LTCPTTAM1CBK135 :86:9996000000000099984737	<ul style="list-style-type: none"> Narrative 'FPO' appears after the beneficiary name at position 23 Remitter reference provided at position 66 in tag 86 Beneficiary sort code and date and time of payment provided in tag 86 IFP transaction code '10' provided
	To Be	NMSC	:61:1403240323D6,00NMSCNONREF BENEFICIARY NAME FPO :86:9992000000000000000309 REMITTER REF 309901 10 13MAR14 14:26	
Interest - debit	As Is	NMSC	:61:1403240312D7,00NMSCNONREF O/DRAFT INTEREST	<ul style="list-style-type: none"> Transaction code changes from 'NMSC' to 'NINT'
	To Be	NINT	:61:1403240312D7,00NINTNONREF O/DRAFT INTEREST	
Refund of charges	As Is	NMSC	:61:1402280228C23,49NMSCNONREFREFUNDED CHARGES :86:999REF : 139905774	<ul style="list-style-type: none"> Transaction code changes from 'NMSC' to 'NCHG'
	To Be	NCHG	:61:1403240324C5,00NCHGNONREFUNDED CHARGES :86:999REF : 139905774	

Standing Order – credit	As Is	NSTO	:61:1309260926C1,94NSTONONREF REMITTER NAME SO :86:999REFERENCE	<ul style="list-style-type: none"> Transaction code changes from 'NSTO' to 'NMSC' SO is replaced with FPI in position 23 Unique Faster Payments transaction ID provided at position 66 in tag 86 Remitter sort code and date and time of transaction provided IFP transaction code is added
	To Be	NMSC	:61:1403110311C1,00NMSCNONREF REMITTER NAME FPI :86:999SO INBOUND FTRT00000000057450 403020 30 18MAR14 14:01	
Standing Order - debit	As Is	NSTO	:61:1309260926D1,97NSTONONREF TO BENEFICIARY SO	<ul style="list-style-type: none"> No change
	To Be	NSTO	:61:1403110311D1,00NSTONONREF TO BENEFICIARY SO	

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