

# Exchange of Hal E-Bank Documents with Accounting Systems in S.W.I.F.T. Format (Implementation on Slovene Market)

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## SWIFT Hal E-Bank Standard/Version for Slovenia

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## 1 Introduction

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This document defines the content and the format of messages, which can be exchanged between Hal E-Bank solutions (Hal E-Bank/Personal, Hal E-Bank/Corporate and Hal E-Bank/B2B) and accounting systems, which users of Hal E-Bank systems can adopt for payment order processing and posting of transactions on their bank accounts.

The following messages in SWIFT format are given in this document<sup>1</sup>:

- **MT101 Request for transfer** enables the bank customer to submit payment orders to the bank; the customer prepares payment orders in its systems and loads them into Hal E-Bank system (the same format is used in Hal E-Bank/Personal and Hal E-Bank/Corporate also for exporting archived orders, which is usually used for preparation of new orders in the Hal E-Bank system; these orders can of course also be transferred this way to other systems);
- **MT940 Customer statement** includes a recap and individual statement lines of the bank statement and is used for taking over the statements; the customer exports them from the Hal E-Bank system and transfers them into its systems;
- **MT941 Balance report**, which includes current balance on account; the client exports them from Hal E-Bank system and moves them to its back-office systems;
- **MT942 Interim transaction report** in Hal E-Bank is used for taking over the data on payments made (evidence transactions) and information regarding cancelled or rejected orders; the customer exports them from Hal E-Bank and transfers them into its systems.

These messages are used for all payment channels (domestic, to abroad and abroad). The content and format of messages in other formats are defined in a separate document. To some extent, descriptions in this document represent part of SWIFT rules, as we don't need and don't use all fields that are standardized in SWIFT. On the other hand, this document defines use of SWIFT messages in a way that enables giving all required data and ensures higher level of data structure and automation of processing.

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<sup>1</sup> The content and format of messages in other standards are given in separate documents.

The document is in the first place dedicated to the developers, who are building the exchange between Hal E-Bank and clients' back-office systems.

## ***1.1 Payment Channels and Payment Orders***

Hal E-Bank supports three different payment channels:

- **DPS/PPD<sup>2</sup>** Domestic Payment System (domestic account)
- **FPS/PPT<sup>2</sup>** Foreign Payments System (domestic foreign account)
- **ICM** payments system abroad (account in a bank abroad - International Cash Management)

In the above payment channels the following payment orders are used:

1. in PPD - domestic payment system (domestic account)
  - a. **DPS/PPD payment** (in Slovenia BN01)
2. in PPT - foreign payments system (domestic foreign account)
  - a. **FPS/PPT payment** (in Slovenia VP70) or
  - b. **FPS/PPT transfer** (in Slovenia it can have two forms; "ordinary" foreign currency transfer between accounts in Slovenia or transfer of the counter-value amount between accounts in Slovenia)
3. in ICM - payments system abroad (account in a bank abroad)
  - a. **ICM payment** (payment order within so called International Cash Management, which is a subgroup of the SWIFT message MT101)

In Hal E-Bank there are also special formats of basic payment orders (e.g. in Slovenia payment slip), which are separately defined in this document.

## ***1.2 Message Content***

Key element in information transfer is the message text, which is used in all messages described in this document and which contains practically all content information regarding orders, transactions and statements.

Text of the message begins with string "{4:<CLRF>" and ends with "<CLRF>-}". Between the beginning and ending string there are several fields. Each field begins with the field identifier between colons (e.g. ":32A: ") and continues with appropriate content, which ends with the string "<CLRF>". The field may contain

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<sup>2</sup> Besides English abbreviation, Slovene one is also given to preserve the relation with the original document in Slovene language.

more than one line, which ends with '<CLRF>'. String <CLRF> is written as "0D0A" in hexadecimal form, where <0D> means "end of line" (CR = carriage return) and <0A> means "new line" (LF = line feed).

Example of a message text representing domestic request for transfer = payment PPD (in the example the beginning and ending of the message as well as separators between the lines are marked in bold; field marks are added on the right for each line, starting with "):

<b>4:&lt;CRLF&gt;</b>	"beginning of the message"
<b>:20:GROUP1232&lt;CLRF&gt;</b>	"message reference"
<b>:28D:1/1&lt;CLRF&gt;</b>	"sequence number"
<b>:50H:/SI56020100000020045&lt;CLRF&gt;</b>	"payer data"
<b>PAYER'S NAME&lt;CLRF&gt;</b>	
<b>PAYER'S ADDRESS&lt;CLRF&gt;</b>	
<b>:30:050602&lt;CLRF&gt;</b>	"value date"
<b>:21:TR050602-12&lt;CLRF&gt;</b>	"transaction reference number"
<b>:32B:EUR10000,00&lt;CLRF&gt;</b>	"currency, amount"
<b>:59:/100006666666679&lt;CLRF&gt;</b>	"beneficiary data"
<b>RECEIVER'S NAME&lt;CLRF&gt;</b>	
<b>RECEIVER'S ADDRESS&lt;CLRF&gt;</b>	
<b>RECEIVER'S CITY&lt;CLRF&gt;</b>	
<b>:70:/SIB/05/1100157&lt;CLRF&gt;</b>	"remittance information"
<b>INVOICE DECEMBER 2005&lt;CLRF&gt;</b>	
<b>:77B:/SI/A3012&lt;CLRF&gt;</b>	
<b>:71A:SHA&lt;CLRF&gt;</b>	"details of charges"
<b>-}</b>	"end of the message"

### 1.3 *Specific Comments*

- **IBAN or BBAN account format**  
In principle, in domestic payment processing only IBAN transaction account structure should be used. Within Single European Payment Area (SEPA) the use of IBAN is encouraged by the directive, which prescribes more favorable conditions for transactions within the EU, which enable straight through processing.
- **Statistics in domestic payment orders**  
Because of the above mentioned SEPA directive, which defines more favorable conditions for SEPA transactions, which enable automatic processing (the so called STP- Straight Through Processing), the stating of the statistics data will not be mandatory any more (following a transition period).



- **Address**  
Due to money laundry prevention stating the recipient's address will become mandatory sooner or later. Therefore it makes sense to define the recipient's address as mandatory in all new solutions. This is also considered in this document.
- **Statistics in payment orders abroad**  
The Bank of Slovenia is preparing to simplify direct statistical reporting regarding payment orders abroad after 1st January 2007. Until then, the existing rules apply.

#### ***1.4 Reference Documentation***

- SWIFT User Handbook, 2005
- Hal E-Bank User Manual

## 2 Terminology and Denotation

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### 2.1 Data Format Description

Denotations for field formats are specified similarly to the SWIFT definitions.

#### Field length

nn	maximum length
nn-nn	minimal and maximal length
nn!	fixed length
nn*nn	maximal number of lines * maximal length

#### Data type

n	numerical (0-9)
a	capital letter (A to Z)
x	any character from the so called "SWIFT X character set" (see below)
c	alphanumeric (capital letters and numbers)
h	hexadecimal
s	sign +/-
b	empty field or space
A	small or capital letter (a to z, A to Z)
B	alphanumeric (small or capital letters and numbers)
/	sign "/"
-	sign "-"

#### Symbols and signs

( )	for marking variable parameters
(n-m)	means: last string before this structure can be repeated n to m times
< >	for marking valid field names
{ }	for marking message segment and punctuation marks between field names
[ ]	for marking optional values

Example: bank BIC code is defined by the format

4!a2!a2!c[3!c]

where

- 4!a mandatory 4 capital letters (A to Z), defining the bank
- 2!a mandatory 2 capital letters (A to Z), defining the country

- 2!c mandatory 2 alphanumerical signs (capital letters and numbers), assigned by SWIFT
- [3!c] optional 3 alphanumerical signs (capital letters only), defining bank branch

## 2.2 Character Set

In all SWIFT messages presented in this document the so called SWIFT X character set is used. They contain the following:

a b c d e f g h i j k l m n o p q r s t u v w x y z

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

0 1 2 3 4 5 6 7 8 9

/ - ? : ( ) . , ' + { }

CR LF Space

## 2.3 Mandatory / Optional Fields

Letters M and O define whether data fields are mandatory (M) or not (O). M defines mandatory data; whereas O defines optional data. The same letters are used also for defining whether a line inside a field is mandatory or optional.

## 2.4 Bank Accounts Numbers

In this document the following bank account formats are used:

- Transaction account (TRR) in BBAN format (for payment processing in Slovenia):
  - Bank routing code (5 digits)
  - “-”
  - Bank account number (8 digits)
  - Control number (2 digits)

Example: 02045-0019618829

- Transaction account (TRR) in IBAN format (for payment processing in Slovenia) (ISO 13616: 2003):

- Country code (ISO 3166 alpha-2 country code for Slovenia = SI)
- Control number (2 digits; Slovenia = 56)
- Bank routing code (5 digits)
- Bank account number (8 digits)
- Control number (2 digits)

In the files the electronic IBAN format is used (data is listed successively without separators).

Example: SI56020450019618829

- **General domestic account** (can also be transaction account in BBAN or IBAN format), opened at the payer's bank in home country. In principle, transaction accounts of the receiver should always be used in payments transfer between two different entities.  
On payer's side however and for cash transfers between accounts of the same entity, banks may allow also the use of internal accounts according to their internal rules. In this case the payment order must contain also the bank's data (since from the internal accounts it is not possible to determine, at which bank they are kept).
- **General foreign bank account** - In case of accounts at one of the foreign banks, the account structure is not generally defined. The payment order must contain also the bank's data, since from the accounts abroad it is usually not possible to determine, at which bank they are kept.
- **IBAN account** is the account opened in any bank and set-up in the structure defined by ISO 13616: 2003:
  - Country code (ISO 3166 alpha-2 country code)
  - Control number (2 digits)
  - Bank account number (country specific, see <http://www.ebcs.org/iban.htm> for Europe)

In the files the electronic IBAN format is used (data is listed successively without separators).

## 3 Request for Transfer - Message MT101

Payment orders are submitted by the bank customer to the bank in form of MT101 message. The table below shows field structure in the text of MT101 message (the table also contains original SWIFT description of the fields):

Status	Field	Description	Format/Options
----- > beginning of sequence A			
M	20	Sender's reference	16x
M	28D	Message Index/Total	5n/5n
M	50H	Ordering customer	/34x 4*35x
O	52A	Account servicing institution	4!a2!a2!c[3!c]
M	30	Requested execution date	6!n
----   end of sequence A			
---- > beginning of repeated sequence B			
M	21	Transaction reference	16x
O	21F	F/X deal reference	16x
---- > beginning of repeated field 23E			
O	23E	Instruction code	4!c[/30x]
---- > end of repeated field 23E			
M	32B	Currency / Transaction amount	3!a15d
O	56a	Intermediary	A, C or D
O	57a	Account with institution	A, C or D
M	59	Beneficiary	[/34x] 4*35x
M	70	Remittance information	5*35
O	77B	Regulatory reporting	3*35
O	33B	Currency / Original ordered amount	3!a15d
M	71A	Details of charges	3!a
O	25A	Charges account	/34x
O	36	Exchange rate	12d
----   end of repeated sequence B			

Table 1: MT101 message format

### 3.1 Field Description

#### 3.1.1 Field 20: Sender's Reference

**Format:** 16x  
The field may not start or end with "/" and must not contain "/"

**Status:** mandatory field

**Definition:** Reference defined by the sender, which uniquely identifies the message

**Usage rules in Hal E-bank:** The field content is not important.

### 3.1.2 Field 28D: Message Index / Total

**Format:** 5n/5n (message number/message total)

**Status:** mandatory field

**Definition:** Message sequence number and the message total unify more MT101 messages into one file.

**Usage rules in Hal E-Bank:**

The field content is important only for file completeness check.

### 3.1.3 Field 50H: Ordering Customer

**Format:** /34x (account)  
4\*35x (name and address)

**Status:** mandatory field

**Definition:** Includes ordering party data (name and address) and the account, which will be debited for all transactions in sequence B.

**Usage rules in Hal E-Bank:**

Since data in Hal E-Bank is additionally structured, the ordering party data (name and address) as well as debited account must be presented in the following way:

Format	M/O	Content and form
/34x	M	The account is mandatory and depends on the payment order type <sup>3</sup> : <u>DPS/PPD payment</u> : account in BBAN or IBAN format <u>FPS/PPT payment</u> : account in BBAN or IBAN format <u>FPS/PPT transfer</u> : account in BBAN or IBAN format <u>ICM payment</u> : general account, opened in a bank abroad
35x	M	Name
35x	M	Address
35x	O	City
2!a[-32a]	M/O	Country <sup>4</sup> where: 2!a - ISO 3155 alpha-2 country code of the ordering customer 32a - optional country name of the ordering customer Country is mandatory in all <u>Payment FPS/PPT</u> and optional in all others.

**Table 2: Field 50H structure**

<sup>3</sup> The described rule is valid (common) for all banks. Some banks define additional rules for special cases (those rules are given by specific bank).

<sup>4</sup> Regardless whether the City is stated, the Country information is in the last line of the field.

Example (included account in IBAN format and all mandatory field lines):

:50H:/SI56020100000020045 Halcom d.d. Trzaska 118 SI-Slovenija
---

#### *3.1.4 Field 52A: Account Servicing Institution*

**Format:** 4!a2!a2!c[3!c] (BIC - ISO 9362)

**Status:** optional field

**Definition:** Data of the bank servicing the debited account given in field 50H

**Usage rules in Hal E-Bank:**

The field is mandatory only in ICM payments, where it is generally not possible to recognize the servicing bank from the debited account number.

In all other payment orders the field is optional and is used only when it is not possible to recognize the servicing bank from the debited account.

#### *3.1.5 Field 30: Requested Execution Date*

**Format:** 6!n (YYMMDD)

**Status:** mandatory field

**Definition:** Date, when the bank servicing the payer's account should start performing the transactions in sequence B. By definition this should start on the date defined in field 50H.

**Usage rules in Hal E-Bank:**

In DPS/PPD payments the execution date is always equal to the value date.

In FPS/PPT transfers and FPS/PPT payments some banks in Slovenia take the given date as execution date and the others as value date (date of payment abroad). Bank customers must take this into consideration when preparing the transfer requests for a specified bank.

In ICM payments the content of this field is fully in accordance with SWIFT rules.

#### *3.1.6 Field 21: Transaction Reference*

**Format:** 16x

**Status:** mandatory field

**Definition:** Reference defined by the sender, which uniquely identifies the transaction

**Usage rules in Hal E-Bank:**

In case the user's systems provide that this field uniquely identifies the transaction, users can configure Hal E-Bank/B2B in a manner that all feedback information (e.g. evidence and book transactions) regarding the transaction includes this user defined transaction identifier.

**3.1.7 Field 21F: F/X Deal Reference**

**Format:** 16x

**Status:** conditionally mandatory according to table:

Field 36	Field 21F
Existing	Mandatory
Not existing	Optional

**Definition:** Reference to the agreement on F/X exchange rate between the ordering customer and the servicing bank.

**Usage rules in Hal E-Bank:**

The field is not used in DPS/PPD payments.

In FPS/PPT transfers and FPS/PPT payments it is mandatory and contains "NONREF" in cases, where the coverage currency is different from the transaction currency. Technically this means that currencies in fields 32B and 33B are different and that according to SWIFT field 36 is then mandatory.

In ICM payments the meaning of this field is fully compliant with the SWIFT rules (also when reference number is not known and this field is filled with fixed text "NONREF").

**3.1.8 Field 23E: Instruction Code**

**Format:** 4!c[/30x] (code/additional information)

**Status:** optional field

**Definition:** Additional coded instructions (for the particular transaction) for the bank, where the debited account is opened.

**Usage rules in Hal E-Bank:**

In DPS/PPD payments the field is used for urgent transactions:

:23E:URGP
-----------



In FPS/PPT transfers this field is used for identification of counter-value amount transfers (the amount given is the amount of debiting). Counter-value amount transfers include the field:

:23E:OTHR/EQVAL

In FPS/PPT payments this field is used for statistics data. For each statistics item (maximum 8 items) two "23E fields" are filled out. The first field with code OTHR contains:

:23E:OTHR/SI/3!n/1!c/11d[/12n]

where variable data is the following (separated by "/" sign):

3!n	= basic statistics code
1!c	= sign of the amount (C = positive, D = negative amount)
11d	= amount of the statistics line
12n	= optional loan code

In the second field with code OTHR the description of statistics code is written (up to 27 characters) in the format:

:23E:OTHR/SO/27x

Example for one statistic item:

:23E:OTHR/SI/106/C/1235,  
:23E:OTHR/SO/ADVANCE FOR GOODS

In ICM payments it is possible to use several "E23 fields" (in accordance with SWIFT rules). The possible codes to be used can be found in Hal E-Bank/Personal or Hal E-bank/Corporate dialog and may be dependant on the bank.

This field is used also to mark special order types in the following format:

:23E:OTHR/PAYTYP/3!c

where 3!c denotes the order type code. The special order types are defined in paragraph 3.2.

### 3.1.9 Field 32B: Currency and Transaction Amount

**Format:** 3!a15d (ISO 4217 alpha-3 currency code/amount)  
The integer of the amount must contain at least one position. Decimal comma is mandatory and is included in maximum length. Number of

positions after the comma may not exceed the maximum length for the currency.

**Status:** mandatory field

**Definition:** Amount and currency of the transaction

**Usage rules in Hal E-Bank:**

In all payments except in counter-value PPF/PPT transfers this field is used in accordance with SWIFT rules and represents the amount credited the beneficiary when the ordering party is covering the charges. If the charges are split or they are paid by the beneficiary the amount is accordingly reduced (see also field 71A).

In counter-value PPF/PPT transfers this field contains the crediting currency, while the amount (given only to fulfill the SWIFT syntax requirements) is the amount of coverage / debiting (see also fields 33B, 36 and 23E).

### 3.1.10 *Field 56a: Intermediary*

**Format:** option A

[/34x] (identifier = account or clearing code)

4!a2!a2!c[3!c] (BIC)

option C

/34x (clearing code)

option D

[/34x] (account or clearing code)

4\*35 (name and address)

If the first line starts with “/”, the account is given in the line. If the first line begins with “//”, then country code and bank clearing code are given in the line.

**Status:** optional

**Definition:** Intermediary bank in case the transaction cannot be performed directly between the bank of the ordering customer and the bank of the receiver.

**Usage rules in Hal E-bank:**

In payments between domestic banks (DPS/PPD payments and FPS/PPT transfers) this field has no meaning.

In FPS/PPT payments options A and D are allowed.

In ICM payments options A, C and D are allowed.

### 3.1.11 *Field 57a: Account with Institution*

Format: option A

[/34x]

4!a2!a2!c[3!c] (BIC)

option C

/34x (clearing code)

option D

[/34x] (account or clearing code)

4\*35 (name and address)

If the first line starts with "/", the account is given in the line. If the first line begins with "//", then country code and bank clearing code are given in the line.

Status: conditionally mandatory according to table:

Field 56a	Field 57a
Existing	Mandatory
Not existing	Optional

Definition: Information on the bank of the requesting customer, when the MT101 receiver is not also holding the debiting account

#### Usage rules in Hal E-Bank:

For DPS/PPD payments this field has no meaning.

In FPS/PPT transfers the field is mandatory, when debiting account is not the transaction (TRR) account (see field 59 description) which has BBAN or IBAN structure.

In FPS/PPT payments options A and D are allowed.

In ICM payments options A, C and D are allowed.

### 3.1.12 *Field 59: Beneficiary*

Format: [/34x] (account)

4\*35 (name and address)

Status: mandatory field

Definition: Beneficiary data (name, address and account)

#### Usage rules in Hal E-Bank:

Since data in Hal E-Bank is additionally structured, the beneficiary information (name and address) as well as the optional crediting account must be presented in the following way:

Format	M/O	Content and form
/34x	M/O	The account depends on the payment order type: <u>DPS/PPD payment</u> : mandatory TRR account in BBAN or IBAN format <u>FPS/PPT payment</u> : optional general bank account, usually opened in a bank abroad <u>FPS/PPT transfer</u> : mandatory general bank account or TRR account (IBAN/BBAN format), opened in a domestic bank <u>ICM payment</u> : optional general bank account, usually opened in a bank abroad
35x	M	Name
35x	M	Address
35x	O	City
2!a[-32a]	M/O	Country where: 2!a - ISO 3155 alpha-2 country code of the beneficiary 32a - optional country name of the beneficiary Country is mandatory in all <u>FPS/PPT payments</u> and optional in all other payments.

**Table 3: Field 59 structure**

Example of FPS/PPT payment (contains optional account and all other field lines):

:59:/2075 3800 0048 71	
SETEC	OY
P.O. BOX 31	
VANTAA	
FI-FINLAND	

### 3.1.13 *Field 70: Remittance Information*

**Format:** 4\*35

**Status:** mandatory field

**Definition:** Information about the payment from the payer to the receiver

**Usage rules in Hal E-Bank:**

The field is mandatory and structured in the following way:

Format	M/O	Content and form
/ROC/30x or /SIO/2!n/13n[-12n[-12n]]	O	Payer's reference according to SWIFT rules (ROC) or domestic payments processing rules (SIO). SIO marks domestic payments system rules, where: 2!n = payment reference model 13n[-12n[-12n]] = reference <sup>5</sup>
/IPI/2!n18x <sup>6</sup>	O	Receiver's reference according to SWIFT rules (IPI, RFB or

<sup>5</sup> Reference is given in standard format with one, two or three pieces of data (P1-P2-P3). Data is separated with the hyphen "-". The length of the first piece of data is up to 13 digits, while the other two pieces of data are limited to 12 digits; all three data together don't exceed 20 digits, regardless of the number of used hyphens (one or two).

Format	M/O	Content and form
/RFB/18x /INV/30x or /SIB/2!n/13n[-12n[-12n]]		INV) or domestic payments processing rules (SIB). SIB marks domestic payments, where: 2!n = payment reference model 13n[-12n[-12n]] = reference
35x [3*35x]	M	Details of payment (one line is mandatory, the other is optional, where total number of lines in the field does not exceed 4)

**Table 4: Field 70 structure**

The table above is valid for DPS/PPD payments, FPS/PPT transfers, FPS/PPT payments and ICM payments. When importing data, certain references from this field are transferred in specially designated structured fields of the payment order.

The example of a DPS/PPD payment (with domestic receiver's reference according to model 05 and one line with details of payment):

:70:/SIB/05/1100157  
Payment of December invoice

The example of a FPS/PPT payment (contains domestic payer's reference according to model 00, receiver's reference and one line with details of payment):

:70:/SIO/00/1330  
/INV/INVOICE NR. 123431  
Smart cards

### 3.1.14 *Field 77B: Regulatory Reporting*

**Format:** 3\*35

**Status:** optional

**Definition:** Statistical information, requested in payer's or receiver's country

**Usage rules in Hal E-Bank:**

In DPS/PPD payments the field is mandatory and contains so called transaction type, structured in the following way:

/SI/1!a!n

where:

1!a = group of transaction type (A, S, B, F or M)

---

<sup>6</sup> IPI model contains first a check according to model 97 and then reference from numbers and restricted letters ([www.ecbs.org](http://www.ecbs.org)).

4!n = number of transaction type (according to the register)

Example (sponsorship expenditure):

:77B:/SI/A3012
----------------

In FPS/PPT transfers the field is not used.

In FPS/PPT payments the field is mandatory and contains 3 lines, structured in the following way:

```

/SI/1!n/1!n
//7!n
//7!n

```

where:

- 1!n = Bank of Slovenia (BS) instrument (values 1-8)
- 1!n = way of payment (0 = check, 1 = money transfer, 2 = daily allowance)
- 7!n = payer's register number
- 7!n = payer's bank register number

Example (BS instrument equals 1 = payments; Way of payment equals 1 = money transfer)

:77B:/SI/1/1 //5556511 //5860571
--

In ICM payments the field is used in accordance with the SWIFT rules.

### 3.1.15 *Field 33B: Original Currency and Amount*

**Format:** 3!a15d (ISO 4217 alpha-3 currency code/amount)

The integer of the amount must contain at least one position. Decimal comma is mandatory and is included in maximum length. Number of positions after the comma may not exceed the maximum length for the currency.

**Status:** conditionally mandatory according to table:

Field 36	Field 33B
Existing	Mandatory
Not existing	Not allowed

**Definition:** Information on original currency and amount defined by the payer

**Usage rules in Hal E-Bank:**

The field is not used in DPS/PPD payments.

In counter-value FPS/PPT transfers the field is mandatory and contains coverage currency and amount (debiting currency and amount; the debiting currency is different from the transaction currency in the field 32B). The appropriate counter-value amount (with consideration of charges) is transferred to the beneficiary in the currency defined in the field 32B.

In normal FPS/PPT transfers and FPS/PPT payments this field contains the coverage currency only in case, when it differs from the transaction currency in the field 32B. If the field is presented, then it contains the amount equal to the transaction amount in field 32B.

In ICM payments this field is used in accordance with SWIFT rules.

### **3.1.16**      *Field 71A: Details of Charges*

**Format:**      3!a                      (charges payer details - BEN, OUR or SHA)

**Status:**      mandatory

**Definition:**   Defines, who bears the charges of transaction

**Usage rules in Hal E-Bank:**

In DPS/PPD payments the value is fixed to SHA (shared).

In FPS/PPT transfers the value is fixed to SHA (shared).

In FPS/PPT payments and ICM payments the field is used according to the SWIFT rules:

- BEN      - transaction charges are borne by the beneficiary
- OUR      - transaction charges are borne by the payer
- SHA      - transaction charges are shared

### **3.1.17**      *Field 25A: Charges Account*

**Format:**      /34x                      (account)

**Status:**      optional field

**Definition:**   Contains optional account number, which should be debited for transaction charges

**Usage rules in Hal E-Bank:**

Used only in ICM payments (in accordance with SWIFT rules).

In all other orders this field is not used.

### **3.1.18**      *Field 36: Exchange Rate*

**Format:**      12d                      (exchange rate)

The integer of the exchange rate must contain at least one position. Decimal comma is mandatory and is included in maximum length.

**Status:** conditionally mandatory according to table:

Field 33B	Field 36
Existing	Mandatory
Not existing	Not allowed

**Definition:** Exchange rate used for conversion between original amount (33B) and transaction amount (32B).

**Usage rules in Hal E-Bank:**

The field is not used in DPS/PPD payments.

In counter-value FPS/PPT transfers it is mandatory and contains a fixed value "1,0".

In normal FPS/PPT transfers and FPS/PPT payments the field is mandatory when the field 33B exists - it contains fixed value "1,0" to satisfy SWIFT syntax rules (see also descriptions of 32B and 33B).

In ICM payments this field is used in accordance with SWIFT rules.

## 3.2 *Special Payment Order Types*

### 3.2.1 *Preprinted Payment Slip*

Preprinted payment slip is a special type of domestic payment. It can be distinguished from an ordinary domestic payment if it contains the field marking special order type (SDP - Special Domestic Payment).

:23E:OTHR/PAYTYP/SDP
----------------------

In the preprinted payment slip the model 12 is used for the receiver's reference.



## 4 Customer Statement - Message MT940

---

The bank sends to customers the statement containing posted entries (message MT940), usually once a day. The statement is valid for specific account and currency. The table below depicts field structure in the text of MT940 message.

Status	Field	Description	Format / Options
M	20	Transaction reference number	16x
M	25	Account Identification	35x
M	28C	Statement number/Sequence number	5n[/5n]
M	60a	Opening balance	F or M
---> beginning of repeated transaction sequence			
O	61	Statement line	* (see description)
O	86	Information to account owner	6*65x
<---- end of repeated transaction sequence			
M	62a	Closing balance - Booked funds	F or M
O	64	Closing available balance - available funds	1!a6!n3!a15d
O	86	Information to account owner	6*65x

Table 5: MT940 message format

### 4.1 Field Description

#### 4.1.1 Field 20: Transaction Reference Number

Format: 16x

Status: mandatory field

Definition: Reference, which uniquely identifies this MT940 message

Usage rules in Hal E-bank: Hal E-bank inserts the Hal E-Bank statement identifier.

#### 4.1.2 Field 25: Account Identification

Format: 34x

Status: mandatory field

Definition: Account, to which this bank statement refers

Usage rules in Hal E-Bank:

This field contains the account bank number, to which the statement refers:

- for domestic accounts (FPS/PPD) it holds transaction account (BBAN or IBAN)
- for foreign accounts (FPS/PPT) it usually holds transaction account (BBAN or IBAN)
- for accounts abroad it hold general account number, held with bank abroad.<sup>7</sup>

---

<sup>7</sup> Account holder bank is stated in the message header.

#### 4.1.3 Field 28C: Statement Number / Sequence Number

**Format:** 5n[/5n] (statement number/sequence number)

**Status:** mandatory field

**Definition:** Statement and sequence number in the MT940 statement, which is composed of several MT940 messages

**Usage rules in Hal E-Bank:**

The field is used in accordance with the described format and SWIFT rules.

#### 4.1.4 Field 60a: Opening Balance

**Format:** 1!a6!n3!a15d (D/C sign) (date) (currency) (amount)

**Status:** mandatory field

**Definition:** Defines opening balance (amount and currency) as well as the value date.

The field must correspond to the field 62a (closing balance) of the previous MT940 message for the same account and currency:

- The first message of the statement includes the field 60F (the first opening balance), which equals the closing balance of the previous statement (62F).
- Other messages contain the field 60M (intermediary "opening" balance), which equals intermediary "closing" balance (62M) of the previous statement.

**Usage rules in Hal E-bank:**

If closing balance of the previous statement is not in Hal E-bank system, "0" is given in the field 60F.

#### 4.1.5 Field 61a: Statement Line

**Format:** 6!n4!n2a15d1!a3!c16x[/16x]  
[34x]

field	format	meaning
1	6!n	value date (YYMMDD)
2	4!n	posting date (MMDD)
3	2a	posting key (D = debit; C= credit; RD = reversal debit; RC = reversal credit)
5	15d	amount
6	1!a3!c	transaction type identifier
7	16x[/16x]	references
8	[34x]	extra information

**Status:** mandatory field

**Definition:** describes each transaction debiting or crediting the account

**Usage rules in Hal E-Bank:**

SWIFT rules are applied to the field, where string "NMSC" is used for transaction type identifier (field 6); the table below applies for fields 7 and 8. The fields 7 and 8 are a bit specific for DPS/PPD and FPS/PPT channels, whereas for ICM channel they follow SWIFT rules.

Channel	Format	Description
DPS/PPD FPS/PPT	16x[//16x] [16x]	Bank reference Unique payment order number - given only when the transaction refers to a payment order, which was issued through Hal E-bank
ICM	16x[//16x] [34x]	Reference for the account owner and bank reference Additional information

**Table 6: Field 61 structure**

#### 4.1.6 Field 86: Information to Account Owner

**Format:** 6\*65x

**Status:** optional field

**Definition:** Contains extra information about the transaction, stated in the field 61, intended for the message receiver

**Usage rules in Hal E-Bank:**

Field 86 contains the following data (max 6 lines with 65 characters):

Channel	Format	Description
PPD, PPT, ICM	[/3!c/30x] [/3!c/30x] [/ACC/34x]	Optional payer's reference; code SIO or ROC Optional receiver's reference; code SIB, RFB, INV or IPI Optional partner's account - in case of inflow this is the payer's account, in case of outflow it is receiver's account
	[/PAR/60x //63x]	Partner optional data (max 123 characters): name, address, city, country (if necessary in 2 lines) - the name is separated by two commas, all other data with one comma
	[6-65x]	Optional details of the payments (1-6 lines)

**Table 7: Field 86 structure**

Example of FPS/PPT payment (contains payer's and receiver's reference, one partner data line and a line with details of payments):

```
:86:/SIO/00/1330
/INV/INVOICE NR. 123431
/PAR/SETEC OY,,P.O. BOX 31, VANTAA, FI-FINLAND
Smart cards
```

#### *4.1.7 Field 62a: Closing Balance*

**Format:** 1!a6!n3!a15d (D/C sign) (date) (currency) (amount)

**Status:** mandatory field

**Definition:** Defines the closing balance (amount and currency) as well as the value date.

The field corresponds to the field 60a (opening balance) of the next MT940 message for the same account and currency:

- The last message of the statement includes the field 62F (last closing balance), which equals the opening balance of the next statement (60F);
- Other messages contain field 62M (intermediary "closing" balance), which equals intermediary "opening" balance (60M) of the next statement.

**Usage rules in Hal E-Bank:**

In accordance with SWIFT rules.

#### *4.1.8 Field 64: Available Funds*

**Format:** 1!a6!n3!a15d (D/C sign) (date) (currency) (amount)

**Status:** optional field

**Definition:** Defines funds, available to the account owner (in case of positive balance) or funds owed (in case of negative balance).

**Usage rules in Hal E-Bank:**

In DPS/PPD channel and FPS/PPT channel this field is not used.

In ICM channel the field is filled with the available funds amount in accordance with SWIFT rules, if this data is available.

#### *4.1.9 Field 86: Information to Account Owner*

**Format:** 6\*65x

**Status:** optional field

**Definition:** Defines additional information regarding the transaction, stated in the field 61 and are intended for the message recipient

**Usage rules in Hal E-Bank:**

In DPS/PPD channel and FPS/PPT channel this field is not used.

In ICM channel this field used according to SWIFT rules.

## 5 Balance Report - Message MT941

---

The bank sends to its clients report on balance on their account (message MT941) few times per day. The report is valid for specific account and currency.

The table below shows a summary of fields in the text of MT941 message (the table also contains original SWIFT descriptions of fields):

Status	Field	Description	Format / Options
M	20	Transaction Reference Number	16x
M	25	Account Identification	35x
M	28C	Statement Number/Sequence Number	5n[/2n]
O	13D	Date/Time Indication	6!n4!n1!x4!n
O	60F	Opening Balance	1!a6!n3!a15d
M	62F	Closing Balance - Booked Funds	1!a6!n3!a15d
O	64	Closing Available Balance - Available Funds	1!a6!n3!a15d

Table 8: MT941 message format

### 5.1 Field Description

#### 5.1.1 Field 20: Transaction Reference Number

Format: 16x

Status: mandatory field

Definition: Reference, which uniquely identifies the message sent

Usage rules in Hal E-Bank:

In this field Hal E-Bank writes in date, hour and second of exporting.

#### 5.1.2 Field 25: Account Identification

Format: 34x

Status: mandatory field

Definition: Account for which balance report is created

Usage rules in Hal E-Bank:

The comment is the same as comment for description of field 25 in MT940 message.

### ***5.1.3 Field 28C: Statement Number / Sequence Number***

**Format:** 5n[/2n] (section number)(sequence number of message)

**Status:** mandatory field

**Definition:** Message sequence number

**Usage rules in Hal E-Bank:**

The value of this field is fixed to »1«.

### ***5.1.4 Field 13D: Date / Time Indication***

**Format:** 6!n4!n1!x4!n (Date)(Time)(Predznak)(Zone)

**Status:** Optional field

**Definition:** This field defines date, time and time zone in which the message was created.

**Usage rules in Hal E-Bank:**

Date and time, for which the statement is valid, are written in this field during export time. Time zone is given only because of compatibility with the SWIFT rules and is always marked with fixed string »+0000« (does not represent actual data).

### ***5.1.5 Field 60F: Opening Balance***

**Format:** 1!a6!n3!a15d (D/C Sign) (Date) (Currency)(Amount)

**Status:** optional field

**Definition:** Defines opening balance (currency and amount) and date.

**Usage rules in Hal E-Bank:**

It contains the final/closing balance of the last statement.

### ***5.1.6 Field 62F: Closing Balance***

**Format:** 1!a6!n3!a15d (D/C Sign) (Date) (Currency)(Amount)

**Status:** mandatory field

**Definition:** Defines closing balance (currency and amount) and date.

**Usage rules in Hal E-Bank:**

It contains balance which was on account with the bank in a moment designated with the value in the field 13D. If the field 13D doesn't exist, that is the last balance reported by the bank.

### **5.1.7 Field 64: Closing Available Balance**

**Format:** 1!a6!n3!a15d (D/C Sign) (Date) (Currency)(Amount)

**Status:** optional field

**Definition:** This field states funds, which are at disposal to the account's holder (in case of positive balance) or funds which are subject to negative interest rates (in case of negative balance).

#### **Usage rules in Hal E-Bank:**

This field is not used in PPD channel and PPT channel.

In ICM channel, in accordance with SWIFT rules, available balance is given if the data is reported by the bank.

## 6 Interim Transactions Report - Message MT942

---

The bank sends to the customers the interim transaction report (message MT942) usually when the transactions are posted to the account. In Hal E-Bank the same message is used also for rejected or cancelled orders.

The following table depicts the field structure in the text of MT942 message.

Status	Field	Description	Format / Options
M	20	Transaction reference number	16x
M	25	Account identification	35x
M	28C	Statement number / Sequence number	5n[/5n]
M	34F	Floor limit indication	3!a15d
M	13D	Date / Time indication	6!n4!n1!x4!n
---- > beginning of repeated sequence on transactions			
M	61	Statement line	*
M	86	Information to account owner	6*65x
< ---- end of repeated sequence on transactions			

Table 9: MT942 message format

### 6.1 Field Description

#### 6.1.1 Field 20: Transaction Reference Number

Format: 16x

Status: mandatory field

Definition: Reference, which uniquely identifies the message sent

Usage rules in Hal E-Bank:

Hal E-Bank fills this field with date, hour and second of the export.

#### 6.1.2 Field 25: Account Identification

Format: 34x

Status: mandatory

Definition: Account, for which the statement has been created

Usage rules in Hal E-Bank:

The comment equals the comment in the description of field 25 in message MT40.



### 6.1.3 Field 28C: Statement Number / Sequence Number

**Format:** 5n[/5n]

**Status:** mandatory field

**Definition:** Statement number and sequence number of the message in the statement, which links several MT942 messages into one uniform statement from content point of view.

#### Usage rules in Hal E-Bank:

In the first part of the field, the statement number is filled-in, which is always 1.

### 6.1.4 Field 34F: Floor Limit Indication

**Format:** 3!a15d (currency) (amount)

**Status:** mandatory field

**Definition:** The field defines the floor limit of the transactions, which are defined in field 61a (transaction data) of the message.

#### Usage rules in Hal E-Bank:

In order to provide for compatibility with SWIFT rules, Hal E-Bank writes the following values into this field:

- currency = currency of the reported transactions
- floor limit = fixed at "0"

### 6.1.5 Field 13D: Date / Time Indication

**Format:** 6!n4!n1!x4!n (date) (time) (+/- sign) (zone)

**Status:** mandatory field

**Definition:** The field defines the date, time and time zone, in which the message was created.

#### Usage rules in Hal E-Bank:

At export this field is filled with date and time of export. The time zone is defined only because of compatibility with the SWIFT rules and is always marked with fixed string "+0000" (does not represent actual data).

### 6.1.6 Field 61a: Statement Line

**Format:** 6!n4!n2a15d1!a3!c16x[//16x]  
[34x]

field	format	meaning
1	6!n	value date (YYMMDD)
2	4!n	posting date (MMDD)
3	2a	posting key (D = debit; C= credit; RD = reversal debit; RC = reversal credit)

5	15d	amount
6	1!a3!c	transaction type identifier
7	16x[//16x]	references
8	[34x]	extra information

**Status:** mandatory field

**Definition:** Describes each transaction debiting or crediting the account

**Usage rules in Hal E-Bank:**

SWIFT rules are applied to the field, where string "NMSC" is used for transaction type identifier (field 6); the table below applies for fields 7 and 8. The fields 7 and 8 are a bit specific for DPS/PPD and FPS/PPT channels, whereas for ICM channel they follow SWIFT rules. The table also shows how rejected (rejected or cancelled) payment order requests are marked.

Channel	Format	Description
DPS/PPD FPS/PPT	16x[//16x] [16x] [//REJT]	Bank reference Unique payment order number - given only when the transaction refers to a payment order, which was issued through Hal E-bank, and eventual code for rejected payment
ICM	16x[//16x] [34x] [//REJT]	Reference for the account owner and bank reference Additional information and eventual code for rejected payment

**Table 10: Field 61 structure**

**6.1.7 Field 86: Information to Account Owner**

**Format:** 6\*65x

**Status:** optional field

**Definition:** Defines additional information regarding the transaction, stated in field 61 and are intended for the message recipient

**Usage rules in Hal E-Bank:**

The comment is the same as the comment of the equivalent field 86 in message MT940.

## 7 Other Characteristics of SWIFT Messages

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### 7.1 Message Format

#### 7.1.1 MT101 Format

Each MT101 must be provided in input SWIFT format. In the file it starts in a new line (previous message ends with the combination <CR><LF>).

According to SWIFT standard there are different message headers before the message text which contains payment details and starts with "{4:<CLRF>" and ends with "<CLRF>-}". Since these headers do not have any meaning in the context of Hal E-Bank system, it is enough to say that every MT101 message must contain a fixed string before the message text, as follows<sup>8</sup>:

```
{1:F01HALCOMXXAXXX0000000000}{2:I101HALCOMXXXXXXN}
```

The example of an entire MT101 message (containing 1 order) - MT101 must not exceed 10.000 characters according to the SWIFT standards (headers are bolded):

```
{1:F01HALCOMXXAXXX0000000000}{2:I101HALCOMXXXXXXN}{4:  
:20:GROUP1232  
:28D:1/1  
:50H:/SI6020100000020045  
SENDER NAME  
SENDER ADDRESS  
:30:050602  
:21:TR050602-12  
:32B:EUR10000,  
:59:/10000066666679  
BENEFICIARY NAME  
BENEFICIARY ADDRESS  
BENEFICIARY CITY  
:70:/SIB/05/1100157  
INVOICE DECEMBER 2005  
:77B:/SI/A3012  
:71A:SHA  
-}
```

---

<sup>8</sup> In SWIFT standard the first header contains sender's BIC code - 11 digits, where in position 10 letter A is inserted (HALCOMXXAXXX above); the second header contains receiver's BIC code - 11 digits, where in position 10 letter X is inserted (HALCOMXXXXXX above).

### 7.1.2 MT940, MT941 and MT942 Format

Each MT940, MT941 and MT942 message must be provided in output SWIFT format. In the file it starts in a new line (previous message ends with combination <CR><LF>).

According to the SWIFT standard there are different message headers and footers before the message text (which contains payment details and starts with "{4:<CLRF>" and ends with "<CLRF>-}").

Since these headers and footers have only minimal meaning in the context of Hal E-Bank system (they contain BIC code of the sending bank), it is enough to say that every MT940/MT941/MT942 message must contain a fixed string:

- 1) before the message text (actual string does not contain a new line)

```
{1:F21HALCOMAXXX0000000000}{4:{177:061212359}{451:0}}{1:F01HALCOMAXXX0000000000}{2:O9402359061231BICBCOS1ABRA00000000000612312359N}
```

where only the bolded parts are important:

<b>940</b>	defines message type (940 for MT940 and 942 for MT942)
<b>BICBCOS1ABRA</b>	contains BIC code <sup>9</sup> of the bank, holding the account defined in the field 25; this data is important only for payments from abroad

- 2) after the message text

```
{5:{MAC:00000000}{PAC:00000000}{CHK:000000000000}}{S:{SAC:}{FAC:}{COP:P}}
```

The example of an entire MT940 message (containing the third and the last message of the statement No. 112 in DPS/PPD channel) - MT940 must not exceed 2.000 characters; headers and footers are bolded; in the actual file there is no new line between the first and the second row):

```
{1:F21HALCOMAXXX0000000000}{4:{177:061212359}{451:0}}{1:F01HALCOMAXXX0000000000}{2:O9402359061231HALCOMXXAXXX00000000000612312359N}{4:
:20:17BF6HJS3SKV9M9X
:25:SI56020100000020045
:28C:112/3
:60M:C050921SIT1707572,40
:61:0509210921C14000.00NMSC1127295443
17BF6HJS364LH5DU
```

<sup>9</sup> The letter given at the position 10 of BIC should be excluded to get the actual 11 character BIC code of the bank **BICBCOS1BRA**;

:86:/SIO/00/14-08-2001  
/PAR/HALCOM INFORMATIKA D.O.O.,, LJUBLJANA  
KOMPENZACIJA  
:62F:C050921SIT1707572,40  
-}{5:{MAC:00000000}{PAC:00000000}{CHK:000000000000}}{S:{SAC:}{FAC:}{COP:P}}

## 8 Characteristics of Files in Hal E-Bank System

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Files in Hal E-Bank systems have the following in common:

- In a separate file there can be several independent messages, which however must be of the same type (MT101, MT940 or MT942) and must refer to the same account:
  - In MT101 messages the optional bank in field 52A and debited account in field 50H are the same in all messages in the file;
  - In MT940/MT941/MT942 messages all messages of the same sending bank refer to the same account in field 25.
- In MT101 files there must be orders of the same type (only domestic payments, only payments abroad, only transfers abroad or only payments from abroad).
- In the files with payment statements there can be more MT940 messages referring to the same statement (same sending bank, same account in field 25, same currency in field 60a, 61 and 62a, same value date in field 60a and 62a and same statement number in field 28C). In such a case all messages are provided in the same file and follow each other according to ascending sequence number in field 28C.
- In one file with payment statements there can be more statements, referring to the same account (field 25), but refer to different value dates or currencies.
- In one file with interim transactions, there can be statements referring to the same account (same sending bank and same account in field 25), which can however be valid for different value dates and/or different currencies.