

SWIFT MT942 Format Description

Intra-day Account Turnover Information

Within the framework of this service the Bank sends the account turnover data of the debited or credited items of the account (hereinafter: Transaction) which the Bank settles on the account on the banking day of the transfer since the last MT942 production of the invoice or the previous transfer made on the same banking day. The MT942 type SWIFT messages generated on the basis of Intra-day Account Turnover Information are sent on an electronic channel (SWIFT) automatically, without any human intervention, i.e., in STP manner as specified by the Account Holder below:

- data of the transactions credited or debited by a specific time(s),
- applying the credit and/or debit limit defined for the respective times (transactions equivalent to, or exceeding, the limits appear individually, while items below those limits appear in an aggregated form as Intra-day Account Turnover Information) and
- whether or not the 'blank message forwarding' option has been ordered. When the 'blank message' is ordered, the Intra-day Account Turnover Information is sent even if no transaction was credited or debited on the account since the date of production of the last account statement or the time of the previous sending of information on the same day.

Rules of generating MT942 fields:

Header block:

{1:F01GIBAHUHBXXX0000000000}{2:I942< BIC code of the Addressee>N}{3:{108:<field:20>}}{4:

The customer may specify more than one BIC code for the same account in the contract. Even if there are more BIC codes, the same MT942 SWIFT message will be sent to each recipient BIC codes.

Text block:

Status	Tag	Field Name	Content/Options
M	20	Transaction Reference Number	16x
O	21	Related Reference	16x
M	25	Account Identification	35x
M	28C	Statement Number/Sequence Number	5n[/5n]
M	34F	Floor Limit Indicator	3!a[1!a]15d
O	34F	Floor Limit Indicator	3!a[1!a]15d
M	13D	Date/Time Indication	6!n4!n1!x4!n

Status	Tag	Field Name	Content/Options
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O	61	Statement Line	6!n[4!n]2a[1!a]15d1!a3!c16x[/16x][34x]
O	86	Information to Account Owner	6*65x

O	90D	Number and Sum of Entries	5n3!a15d
O	90C	Number and Sum of Entries	5n3!a15d
O	86	Information to Account Owner	6*65x
M = Kötelező (Mandatory) O = Opcionális (Optional)			

Trailer block:

-}

Explanation of the Text Block fields

:20: field - Message ID

Value: 'EBH' + last 8 characters of the account number '/' message serial number

Value of the message serial number: the serial number of the days since when MT942 messages have been sent for the given account. Its value increases on days when an MT942 message is sent. If the message serial number reaches '999', the serial number will start again with the next message.

:25: field - Account number

Value: GIRO account number format or IBAN account number format (as defined in the contract). The length of the field is 24 (GIRO form) or 28 (IBAN form) characters.

The ID number of the account in the Bank of the customer who has a contract in relation to the transactions of which the MT942 service sends information to the account holder.

:28C: field – message serial number/intra-day serial number

Value of the sub-fields:

1. 5n serial number of the ID referring to the message days. The last three digits of the sub-field appears in the :20: field, see the information there,
2. [/5n] serial number of the message sent within the given day

:34F: field - Debit limit

The amount stated in the contract below which the debit transactions appear in an aggregated form and not individually.

Value of the sub-fields:

1. 3!a currency of the amount
2. [1!a] D
3. 15d amount

:34F: field - Credit limit

The amount stated in the contract below which the credit transactions appear in an aggregated form and not individually.

Value of the sub-fields:

1. 3!a currency of the amount
2. [1!a] C
3. 15d amount

:13D: field – Time of SWIFT message generationValue of the sub-fields:

1. 6!n YYMMDD
2. 4!n HHMM
3. 1!x +/-
4. 4!n time zone (0100)

:61: field – Transaction informationValue of the sub-fields:

1. 6!n Transaction value date (YYMMDD),
2. [4!n] Optional field, not used,
3. 2a Debit / Credit (D or C),
4. [1!a] Optional field, not used,
5. 15d Amount,
6. 1!a3!c Transaction type ID code (e.g., NMSC, NTRF, NCHG),
7. 16x Transaction ID generated by the account managing system,
8. [/16x] Original ID of the Transaction, if any. Otherwise the transaction ID generated by the account managing system,
9. [34x] partner's account number, if it is included in the Transaction.

:86: field – Comment

Value: Detail of the comments relating to the Transaction

:90D: field – Aggregation of debit transactionsValue of the sub-fields:

1. 5n number of transactions
2. 3!a currency of the amount
3. 15d total of transactions

:90C: field – Aggregation of credit transactionsValue of the sub-fields:

1. 5n number of transactions
2. 3!a currency of the amount
3. 15d total of transactions

:86: field – Markings defined in the contractThe values could be as follows:

- RF: First Interim Transaction Report for today
- RL: Last Interim Transaction Report for today
- RE: Empty Interim Transaction Report
- TR: Interim Transaction Report
- UL: All Debits and Credits are under limit

Példa:

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{1:F01GIBAHUHBXXXX0000000000}{2:I942GIBAATWGXXXXN}{3:{108:EBH02102751/2}}{4:
:20:EBH02102751/2
:25:HU40116000060000000002102751
:28C:002/004
:34F:HUF045000000,
:34F:HUF05000000,
:13D:1305170830+0100
:61:130517C420000000,NMSCF0HO170520130130//F0HO170520130130
:86:STP VIBER JOVAIRAS CORPORATE
:61:130517C3787821,NMSCF0HO170520130130//F0HO170520130130
116000060000000011111111
:86:VEZERIG IRODA
:61:130517C911408,NMSCF0HO170520130130//F0HO170520130130
116000060000000022222222
:86:ELSZAMOLO KOZPONT
:61:130517C3261104,NMSCF0HO170520130130//F0HO170520130130
116000060000000033333333
:86:VEVOI IRODA
:61:130517C4561161,NMSCF0HO170520130130//F0HO170520130130
116000060000000044444444
:86:SZALLITO IRODA
:61:130517C632233,NMSCF0HO170520130130//F0HO170520130130
116000060000000055555555
:86:SZAMVITELI IRODA
:90D:0HUF0,
:90C:10HUF1299130967,
:86:RF: First Interim Transaction Report for today.
TR: Interim Transaction Report.
-}
```