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SWIFT MT940

UBB Transaction codes

Appendix 1 SWIFT format reference

In the definition of format of each message, tags are used as described in the SWIFT User Handbook. Tag content may be composed of one or several subfields. Length and content are defined for each tag. In order to specify length of different tags the follow UBB is used:

Restrictions on Length

nn	Maximum length
nn!	Fixed length
n*nn	Maximum number of lines times maximum line length
f	Fixed length
v	Variable length

n	Numeric digits [0..9] only
x	Any character of the SWIFT character set

Example:

2n	= up to 2 digits
6*65x	= up to 6 lines of up to 65 characters each

All tags shown in files are also validated against their presence. The status of tags is either mandatory or optional.

SWIFT character set

SWIFT uses the ISO level B character set with certain restrictions. The following characters are permitted:

- 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

- • / - ? () . , + ' { } : Space

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Appendix 2 TAG 86 – UNSTRUCTURED (DELIMITER “/”)

This field contains additional information about the transaction detailed in the preceding statement line and which is to be passed on to the account owner.

Description	Pict	Content
Tag	4!x	:86:
Information to account owner	6*65x	<p>Lines start with business codes (1 to 4 digits) for the transactions at the beginning of the fields according to UBB nomenclature.</p> <p>Data that could be present:</p> <p>IBAN and name of the counterparty;</p> <p>BIC code and name of the of the bank of the originator or recipient (counterparty);</p> <p>Where it relates to a transaction fee the record contains amount and currency as well as information about the reference of the transaction to which it relates</p>
CS2 (cr,lf)	2!n	hex0DOA

Transaction codes

CASH TRANSACTIONS	
2	CASH WITHDRAWAL
34	CASH DEPOSIT FEE
52	CASH DEPOSIT IN LCY
53	CASH DEPOSIT IN FCY
213	CASH COLLECTION
DOMESTIC PAYMENTS	
213	INTERNAL PAYMENT FCY
214	PERIODICAL PAYMENT
216	INTERNAL BUDGET PAYMENT LCY TO BUDGET ACCOUNT
241	INTERNAL PAYMENT LCY
243	INTERNAL BUDGET PAYMENT LCY
244	OUTGOING BISERA/INSTANT
245	OUTGOING BISERA PAYMENT LCY
864	INCOMING BISERA PAYMENT LCY
910	INCOMING RINGS LCY

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213	PAYROLL
244	OUTGOING TRANSFER RINGS
FCY PAYMENTS	
213	INTERNAL PAYMENT FCY
220	INCOMING SWIFT FCY
246	OUTGOING SWIFT FCY
306	FX DELALS CREDIT
307	FX DELALS DEBIT
929	OUTGOING SEPA FCY
930	OUTGOING TARGET (EUR IN EEA) FCY
965	INCOMING SEPA FCY
966	INCOMING TARGET FCY
FEES	
102	STATEMENTS FEE
206	REFUNDS OF TRANSACYION FEES AND COMMISSIONS
225	FEE FOR INCOMING SWIFT PAYMENT FCY
227	FEE FOR CASH WITHDRAWAL
230	FEE FOR OUTGOING TARGET FCY AND OUTGOING SWIFT FCY
232	FEE FOR OUTGOING BISERA LCY
234	FEE FOR INTERNAL PAYMENT LCY ; INTERNAL BUDGET PAYMENT LCY ; OUTGOING SEPA FCY
241	FEE FOR INTERNAL PAYMENT FCY
347	MONTHLY MAINTANANCE FEE
862	MONTHLY FEE FOR DEBIT CARD/MONTHLY FEE FOR FCY ACCOUNT
954	MONTHLY BUNDLE FEE
955	REFUND FEE FOR BUNDLE
956	TRANSACTION FEE/COMMISSION
962	FEE FOR PAYROLL PAYMENTS
ATM AND POS	
839	POS/ATM TRANSACTION
840	ATM WITHDRAWAL
785	ATM BALANCE FEE
870	POS COMMISSION
879	POS COMMISON CLIENT
956	ATM WITHDRAWAL FEE
OTHERS	
307	FX DEALS DEBIT
308	FX DEALS CREDIT
381	CREDIT INTEREST ACCRUAL

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391	DEBIT INTEREST ACCRUAL
395	INTEREST CORRECTION
401	LD DEPOSIT
402	LOAN DISBURSMENT
420	REPAYMENT OF PRINCIPAL
426	PRINCIPAL PAYMENT
427	INTEREST PAYMENT
434	REPAYMENT OF INTEREST
500	PAYMENT LETTER OF CREDIT CREDIT
522	LETTER OF CREDIT FEES
523	AMENDMENT FEE FOR TRADE FINANCE OPERATION
524	PROCESSING FEE LETTER OF CREDIT
526	LETTER OF CREDIT FEES
531	LETTER OF CREDIT FEES
556	BANK GUARANTEE ISSUING
558	BANK GUARANTEE AVISO
611	SECURITIES INTERNAL TRANSFER
916	DEALS WITH FINACIAL INSTRUMENTS
981	REPAYMENT FACTORING AGREEMENT
982	PAYMENT FACTORING AGREEMENT
992	MIGRATED CREDIT BALANCE
993	MIGRATED ACCRUAL CAPITAL
996	REPAYMENT CREDIT CARD
806	LD INSUARANCE

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Appendix 3 TAG 86 – STRUCTURED (DELIMITER “+”)

This field contains details of each transaction:

Description	Pict	Content
Tag	4!x	:86:
Subtags		
	4 f	Business Code (three digits)
00	27 v	Booking text Transaction Reference
10	10 v	N/A (constant empty field)
20	27 v	Details of payment
21-27	216 v (max 8*27 char.)	Details of payment (+ID of obliged person, only for budget payments - UIC or EGN)
30	8 v	BIC of third party
31	35 v	ACCOUNT/IBAN of third party
32-33	54 v (2x27 char.)	Name of third party
40	5 f	FX Rate
50	35 v	Internal settlement account
60	7f	Internal cost code

Transaction codes

CASH TRANSACTIONS	
2	CASH WITHDRAWAL
34	CASH DEPOSIT FEE
52	CASH DEPOSIT IN LCY
53	CASH DEPOSIT IN FCY
315	CASH COLLECTION
316	CASH COLLECTION EXCESS
317	CASH COLLECTION DEFICIT
DOMESTIC PAYMENTS	
213	INTERNAL PAYMENT FCY
214	PERIODICAL PAYMENT
216	INTERNAL BUDGET PAYMENT LCY TO BUDGET ACCOUNT
241	INTERNAL PAYMENT LCY
243	INTERNAL BUDGET PAYMENT LCY
244	OUTGOING BISERA/INSTANT
245	OUTGOING BISERA PAYMENT LCY
864	INCOMING BISERA PAYMENT LCY

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910	INCOMING RINGS LCY
318	PAYROLL
319	OUTGOING TRANSFER RINGS
FCY PAYMENTS	
213	INTERNAL PAYMENT FCY
220	INCOMING SWIFT FCY
246	OUTGOING SWIFT FCY
306	FX DELALS CREDIT
307	FX DELALS DEBIT
929	OUTGOING SEPA FCY
930	OUTGOING TARGET (EUR IN EEA) FCY
965	INCOMING SEPA FCY
966	INCOMING TARGET FCY
FEES	
102	STATEMENTS FEE
206	REFUNDS OF TRANSACYION FEES AND COMMISSIONS
225	FEE FOR INCOMING SWIFT PAYMENT FCY
227	FEE FOR CASH WITHDRAWAL
230	FEE FOR OUTGOING TARGET FCY AND OUTGOING SWIFT FCY
232	FEE FOR OUTGOING BISERA LCY
234	FEE FOR INTERNAL PAYMENT LCY ; INTERNAL BUDGET PAYMENT LCY ; OUTGOING SEPA FCY
241	FEE FOR INTERNAL PAYMENT FCY
347	MONTHLY MAINTANANCE FEE
862	MONTHLY FEE FOR DEBIT CARD/MONTHLY FEE FOR FCY ACCOUNT
954	MONTHLY BUNDLE FEE
955	REFUND FEE FOR BUNDLE
956	TRANSACTION FEE/COMMISSION
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ATM AND POS	
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840	ATM WITHDRAWAL
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879	POS COMMISON CLIENT
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OTHERS	
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308	FX DEALS CREDIT

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381	CREDIT INTEREST ACCRUAL
391	DEBIT INTEREST ACCRUAL
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