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Exporting Account Statements
SWIFT MT940 Format
User Guide

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1. Overview

Data can be stored in a wide variety of application programs and data formats. Exchanging information between Citi and your local environment in a transparent and secure manner is essential in today's database driven world.

Data Export, a Citi Digital Channels and Data feature provided by Treasury and Trade Solutions (TTS), allows you to export data from Citi and write that information to a file in a selected format so that it is available to you on your system.

TTS supports a wide variety of standard file formats. This document describes the SWIFT MT940 format for Customer Statements. Please contact your usual Citi representative for details of other formats.

This document is divided into the following sections.

- SWIFT MT940 Format Rules
  This section provides details of the rules that define the SWIFT MT940 format. Exported data will always comply with these rules, providing you with a consistent file interface.
- SWIFT MT940 Data Map
  This section provides a detailed field-by-field analysis of the SWIFT MT940 format. Full details are provided of the business information you will find in each field and how it will be formatted.
- SWIFT MT940 Code Reference Tables
  Some fields within the SWIFT MT940 format are populated with codes that set the context for the data that follows. This section provides full details of the codes that can be used together with their associated decodes.
- SWIFT MT940 Configuration Options
  You can tailor the contents of your SWIFT MT940 files to suit your business needs using a range of configuration parameters. This section provides details of the available parameters. Please contact your usual Citi representative for assistance with setting or changing these configuration options.
- SWIFT MT940 Glossary of Terms
  The final section provides a table of definitions for terms, abbreviations and acronyms used in this document.

2. What's New?

This version of the document sees the following change:

- The Further Payment Description section has been updated to show that the codewords ADDENDA=, CBK, NAC, RD and TCOUNT are only available when both a Transaction Details Configuration Library and a Straight Through Reconciliation Library are used.

There are no other material changes to the document or the functionality it describes.

3. SWIFT MT940 Format Rules

SWIFT (Society for Worldwide Interbank Financial Telecommunication) is a worldwide community of financial institutions that agree on comprehensive messaging standards to communicate financial data that can be used across different technology platforms.

SWIFT defines data specifications for many types of financial datasets; SWIFT MT940 is the SWIFT standard for Customer Statements. This document describes the Citi implementation of the underlying SWIFT standard.

Note particularly that the Citi implementation deviates from the SWIFT standard in two key areas:

- Tag 60 - Opening Balance
  The SWIFT standard for this tag specifies that the Booking Date sub-field should carry the same date as the Booking Date sub-field of Tag 62 from the previous day's statement. The Citi implementation of the standard does not match the date to the previous Tag 62. Instead, the Booking Date in Tag 60 will be matched to the Booking Date field of Tag 62 in the same day's statement.

- Tag 61 - Statement Line
  The Reference for the Account Holder sub-field (sub-field 7) will always end with the // delimiter, whether or not sub-field 8 is populated. The SWIFT standard specifies that the // delimiter should be present at the start of sub-field 8, rather than the end of sub-field 7. Therefore, as per the SWIFT standard, the // delimiter will only be present if sub-field 8 is populated, whereas in the Citi implementation, the // delimiter will always be present.

SWIFT MT940 uses standard rules in a number of areas to describe exported data and render it usable by other systems and applications. These rules, as implemented by Citi, are described in the following sections.

3.1. Record Tags

SWIFT formats use record tags to introduce each line of data. The tag indicates the structure of the data that follows it. Tags usually appear as 2-digits between colons (i.e. :##:). In some cases there is also a letter further describing the tag.

Several sub-fields can appear after a single tag. The application that reads the exported file can interpret the data following each tag using the SWIFT standard definition for that tag.

Individual fields or tags may or may not be required. A required field or tag is always present in the export file. If a tag is not required, it may not appear within a particular record. In SWIFT MT940 format, fields that are not required are at the end of the field sequence in the tag. If a non-required field is not present, the next character will be a CRLF, followed by the next tag.

3.2. Record Structure and Sort Order

There will be one set of records for each Branch/Account Number/Statement Date combination in the export. The record order and structure for the export file are shown in detail in the SWIFT MT940 Data Map section of this document.

The table below shows, at a high-level, what constitutes a complete set of records, and the order in which they will appear in your files.

Record Tag	Record Name	Status
:20:	Transaction Reference Number	Required
:25:	Account Identification	Required
:28C:	Statement / Page Number	Required
:60:	Opening Balance	Required
:61:	Statement Line	Optional
:86:	Information to Account Owner	Optional
:62:	Closing Balance	Required
:64:	Closing Available Balance	Optional
:65:	Forward Available Balance	Optional
- (Hyphen)	Statement Terminator	Required

Where the export covers multiple Branches/Accounts/Statement Dates, records will be grouped by Branch, by Account Number within each Branch, and then by Statement Date within each Account Number.

Taking an example of an export that includes four accounts (two for Branch A and two for Branch B) with data exported for two statement dates, the records will be grouped in the file as follows.

- All Records for Branch A, Account 1, Date 1 followed by
- All Records for Branch A, Account 1, Date 2 followed by
- All Records for Branch A, Account 2, Date 1 followed by
- All Records for Branch A, Account 2, Date 2 followed by
- All Records for Branch B, Account 3, Date 1 followed by
- All Records for Branch B, Account 3, Date 2 followed by
- All Records for Branch B, Account 4, Date 1 followed by
- All Records for Branch B, Account 4, Date 2

3.3. Field Lengths

SWIFT MT940 field lengths can be either fixed or variable.

- Fixed-length fields are always the same number of characters in length. For example, currency codes are always three characters long, in accordance with the SWIFT standard.
- Variable-length fields can be of different lengths. With variable-length fields, there will be a delimiter or some other logical indicator to designate the end of the field.

3.4. Field Types

SWIFT MT940 export files can contain Alphanumeric, Alphabetic, Numeric and Date fields. The characteristics of each type are shown in the table below.

Type	Description
Alphanumeric (A/N)	Alphanumeric fields can contain any character shown as valid in the Character Set section.
Alphabetic	Alphabetic fields can contain only characters A to Z. These may be in upper or lower case.
Numeric	Numeric fields consist of numbers only, and may or may not contain decimal places. When present, decimals are separated by a comma. The number of decimal places varies. For example, the number of decimal places in a currency amount is determined by SWIFT standards. Amounts are unsigned, that is not preceded by "-" for negative numbers or "+" for positive numbers. All amounts are associated with a code that denotes whether they are positive (such as a credit) or negative (debit).
Date	Date fields are represented in either YYMMDD or MMDD format, the latter being used if the year has previously been specified. For example, January 2nd 2009 would be represented as 090102, or 0102 in shortened format.

3.5. Delimiters

Delimiters are characters that separate data so that other applications can understand and use the data in the exported text file.

Field delimiters mark the end of a value for a particular field, indicating that whatever follows it belongs to the next field. Record delimiters indicate where one record ends and a new one begins.

The following table provides a description of the characters used to delimit data within SWIFT MT940 data files.

Delimiter	Function
Carriage Return Line Feed (CRLF)	CRLF is a record delimiter and always appears at the end of each tag. It can also appear within a tag to separate optional "further reference" values appearing at the end of the tag. CRLF creates a line break and causes the next character to start at the left margin of the page.
Hyphen CRLF	A hyphen followed by carriage return line feed marks the end of data for an account/date. Any tag following the hyphen belongs to a new account/date.
Double Slash (//)	Where there is no other logical means to determine the end of a variable-length field, the double slash is used.
Single Slash (/)	A single slash is used in some cases where the value of a character field can be further broken down into separate sub-fields.

In SWIFT MT940 format, field delimiters are not always necessary. They are not required in the cases described below.

- For fixed-length fields, the location of the end of the field is already known.
- In some variable-length fields, a delimiter is not required because, although the possible values for that field are different lengths, there are only a few known possible values. In this case, when one of those values is identified, it is known that the next character belongs to the next field.
- Amount fields always end with a decimal separator, represented by a comma, which will then be followed by the number of digits specified by SWIFT as decimal places for the related currency. For example, 123, for a currency that does not support decimal places, or 123,45 for a currency that supports two decimal places. Since this format is how all amount fields end, this sequence sufficiently indicates the end of the field.

To illustrate the delimiters, the following is an example of one SWIFT MT940 tag, with a description of each element.

This example uses Tag 61, the Statement Line tag. There are other optional values that can appear at the end of Tag 61 that are not shown in this example. For an explanation of all possible fields that can be present here, please refer to the SWIFT MT940 Data Map section of this guide.

Example Segment
:61:1004230428DD418,86NMSCNONREF//1002↵

Data	Description
:61:	A SWIFT MT940 tag, indicating that this is a Statement Line.
100423	A fixed-length date field reflecting 23rd April 2010.
0428	A fixed-length date field, reflecting 28th April.
D	A variable length character field, allowing only four possible values and therefore no field delimiter is required.
D	A fixed length character field.
418,86	A variable length amount field. As the SWIFT MT940 specification stipulates that this amount field always ends with decimal places, represented by a comma followed by the decimal place digits, no field delimiter is required to identifier where the field ends.
NMSC	A fixed length character field consisting of two sub-fields, the first of one character in length and the second of two characters.
NONREF//	A variable-length character field; this field can contain up to 16 characters. Since it can contain fewer than 16 characters, the end of the field is marked by a double slash (//) delimiter.
1002	A variable length character field the end of which is marked with a carriage return line feed.
↵	A Carriage Return/Line Feed (CRLF).

3.6. Character Set

3.6.1. Default Character Set

By default the character set that will be used in your output file will depend on the transactions being exported and the code page that you are using.

The file will contain whatever characters are present in the underlying transaction data (which can vary from country-to-country) subject to those characters being supported by your selected code page.

For example, transactions in some countries may include local language characters (Cyrillic, for example). Therefore, if you are using a code page for the export file that supports such local language characters, they will be included in your file. Otherwise, they will be replaced with question mark characters (?).

This means that your file can include any character that is supported by your selected code page. Please refer to the Code Pages section of this document for more information on selecting a code page for your output file.

3.6.2. SWIFT Character Set X

Note that an additional option is available to control the character set that will be used in your files. The Apply SWIFT Character Set X option can be used to ensure that your files include only those characters that are supported by SWIFT Character Set X (shown in the table below).

Any character present in the underlying data but not shown in the table below will be converted either to a period character (.) or according to the rules in the SWIFT Character Set X Character Conversions table on the following page.

Type	Character												
Alphabetical	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
Numeric	0	1	2	3	4	5	6	7	8	9			

Special Characters	Forward Slash*	/	Comma	,	Period	.
	Space		Left Bracket	(	Right Bracket	)
	Apostrophe	‘	Plus Sign	+	Question Mark	?
	Hyphen	-	Colon	:		

* Note that, although they are valid characters in the character set, SWIFT guidelines recommend that forward slash characters are not used in the reference fields of Tag 61 (sub-fields 7 and 8). Refer to the Remove Tag 61 Forward Slash and Space Characters configuration option for details of how to remove embedded forward slash characters from those sub-fields.

3.6.3. SWIFT Character Set X Character Conversions

With the Apply SWIFT Character Set X option enabled any character not shown above will be converted to a period (.). The additional conversion rules below will also be applied.

Rule	Before		Conversion Rule	After		Exceptions
1	Ampersand	&	Always becomes	Plus Sign	+	None
2	Hyphen	-	If at the start of a line becomes	Period	.	Unless it is the Statement Terminator
3	Colon	:	If at the start of a line becomes	Period	.	Unless it is the first character in a Record Tag

4. SWIFT MT940 Data Map

The tables below provide a description of the tags found in data files exported in SWIFT MT940 format. In cases where tags contain multiple sub-fields, the sub-field elements and the means of identifying them are defined below the tag. Each table also contains example data for the tag together with a sub-field by sub-field breakdown of the example. Note that all sample data is for illustrative purposes only and does not necessarily represent data that will actually be present in live output files.

Note that the Required/Optional status shown for each sub-field applies only when the main tag is present. The Field Length shown in the table does not include the length of the tag identifier

4.1. SWIFT Header Block

The fixed-length SWIFT Header Block will be present where the Add SWIFT Header configuration option has been selected. Where present, this block marks the start of the data for an account. There will be one SWIFT Header Block per account/statement date combination. Where the Add SWIFT Header configuration option has not been selected, Tag 20 will be the first record in your file.

Tag	Field Name	Type	Length	Status	Comments
SWIFT Header Block	Start of Block	A/N	1 Fixed	Required	This field will always be populated with {
	Block Identifier	Numeric	1 Fixed	Required	This field will always be populated with 1
	Delimiter	A/N	1 Fixed	Required	This field will always be populated with :
	Application Identifier	Alphabetic	1 Fixed	Required	This field will always be populated with F
	Service Identifier	Numeric	2 Fixed	Required	This field will always be populated with 01
	LT Address	A/N	12 Fixed	Required	By default this field will be populated with spaces, but you can specify an LT Address to be used in your exports; please contact your Citi representative for more information.
	Session / Sequence Number	Numeric	10 Fixed	Required	This field will be populated with ten zeroes.
	End of Block	A/N	1 Fixed	Required	This field will always be populated with }

Tag	Field Name	Type	Length	Status	Comments
SWIFT Header Block (continued)	Start of Block	A/N	1 Fixed	Required	This field will always be populated with {
	Block Identifier	Numeric	1 Fixed	Required	This field will always be populated with 2
	Delimiter	A/N	1 Fixed	Required	This field will always be populated with :
	Input/Output Identifier	Alphabetic	1 Fixed	Required	This field will always be populated with O
	Message Type	Numeric	3 Fixed	Required	This field will always be populated with 940
	Input Time	Numeric	4 Fixed	Required	This field will always be populated with 00000
	Input Date	Date	6 Fixed	Required	This field will be populated with the date on which the export file was generated in YYMMDD format.
	Sender's Address	A/N	12 Fixed	Required	By default this field will be populated with spaces, but you can specify a Sender's Address to be used in your exports; please contact your Citi representative for more information.
	Session Number and ISN	Numeric	10 Fixed	Required	This field will be populated with the ten zeroes.
	Output Date and Time	Numeric	10 Fixed	Required	This field will be populated with the date and time at which the export file was generated in the format YYMMDDHHMM.
	Message Priority	Alphabetic	1 Fixed	Required	This field will always be populated with N
	End of Block	A/N	1 Fixed	Required	This field will always be populated with }
	Start Block	A/N	1 Fixed	Required	This field will always be populated with {
	Block Identifier	Numeric	1 Fixed	Required	This field will always be populated with 4
	Delimiter	A/N	1 Fixed	Required	This field will always be populated with :

Tag	Example Data	
SWIFT Header Block	Complete Tag	{1:F01 0000000000}{2:O9400000080213 0000000000802131627N}{4:↵
	Start of Block	{
	Block Identifier	1
	Delimiter	:
	Application Identifier	F
	Service Identifier	01
	LT Address	Spaces
	Session & Sequence Number	0000000000
	End of Block	}
	Start of Block	{
	Block Identifier	2
	Delimiter	:
	Input/Output Identifier	O
	Message Type	940
	Input Time	0000
	Input Date	080213
	Sender's Address	Spaces
	Session Number & ISN	0000000000
	Output Date and Time	0802131627
	Message Priority	N
	End of Block	}
	Start Block	{
	Block Identifier	4
	Delimiter	: Followed by CRLF

Note that all sample data is for illustrative purposes only and does not necessarily represent data that will actually be present in live output files.

4.2. Tag 20 - Transaction Reference Number

Always present in your export file, this tag marks the start of the data for an account and carries a reference to uniquely identify the statement. There will only be one Tag 20 per account/statement date combination.

Tag	Field Name	Type	Length	Status	Comments
:20:	Transaction Reference Number	A/N	16 Variable	Required	This field contains a statement-level reference, used to uniquely identify the statement.
	Example Data				
	Complete Tag	:20:1111000011110↵			
	SWIFT Tag ID	:20:			To indicate the Transaction Reference Number tag
	Transaction Reference Number	1111000011110			Followed by CRLF

Note that all sample data is for illustrative purposes only and does not necessarily represent data that will actually be present in live output files.

4.3. Tag 25 - Account Identification

Tag 25 identifies the account to which the statement relates. There will only be one Tag 25 per account/statement date combination.

Tag	Field Name	Type	Length	Status	Comments
:25:	Account Identification	A/N	35 Variable	Required	This field contains the account number for which balances and transactions are being exported. You can elect for the account number to be in IBAN or non-IBAN format. Please refer to the Account Output Format Library configuration option for full details. For all third party bank accounts and Citi account numbers in non-IBAN format, you can elect for the account number to be prefixed with the SWIFT code of the third party bank or the appropriate Citi branch code (ABA routing code for branches in the United States of America and the SWIFT code for branches elsewhere). A forward slash character (/) will separate the branch code and account number. Refer to the Prefix Citi Account with Branch Code and Prefix Third Party Account with Branch Code sections for details. Please contact your usual Citi representative for assistance with setting or changing your configuration options. By default, if the account number output in this field is for a virtual account, the field will be prefixed with the character V. Refer to the Virtual Account Identifier – Prefix Virtual Account configuration option for details of how this prefix can be suppressed.
	Example Data				
	Complete Tag	:25:1234567890↵			
	SWIFT Tag ID	:25:			To indicate the Account Identification tag
	Account Identification	1234567890			Followed by CRLF

Note that all sample data is for illustrative purposes only and does not necessarily represent data that will actually be present in live output files.

4.4. Tag 28C - Statement / Page Number

Tag 28C carries a sequential Statement Number to identify the position of this statement in the order of statements for this account. There will only be one Tag 28C per account/statement date combination. Note that a configuration option is available to control whether the tag for this field should be output as :28: or :28C:; please refer to the Field Labels section for further details.

Tag	Field Name		Type	Length	Status	Comments
:28C:	Statement / Page Number		Numeric	9 Variable	Optional	This is a composite field consisting of the sub-fields listed below.
	Sub-Field 1	Statement Number	Numeric	5 Variable	Required	This sub-field contains the Statement Number of the statement for which details are being exported. The statement number is used to identify the position of this statement in the overall sequence of statements for this account. A configuration option is available to control how the Statement Number is calculated and how it increments over time. Please refer to the Statement Number Customisation option for details of the options available.
	Sub-Field 2	Forward Slash	A/N	1 Fixed	Optional	This sub-field will be populated with a forward slash character.
	Sub-Field 3	Page Number	Numeric	3 Variable	Optional	This sub-field will be populated with the value 1.
	Example Data					
	Complete Tag		:28C:697/1↵			
	SWIFT Tag ID		:28C:			To indicate the Statement / Page Number tag
	Sub-Field 1	Statement Number	697			
	Sub-Field 2	Forward Slash	/			
	Sub-Field 3	Page Number	1			Followed by CRLF

Note that all sample data is for illustrative purposes only and does not necessarily represent data that will actually be present in live output files.

4.5. Tag 60 - Opening Balance

Tag 60 carries the opening balance of the account on the statement date. There will only be one Tag 60 per account/statement date combination.

Tag	Field Name		Type	Length	Status	Comments
:60F:	Opening Balance		A/N	25 Variable	Required	This field contains the Opening Ledger Balance, and is a composite field consisting of the sub-fields listed below.
	Sub-Field 1	Credit / Debit ID	Alphabetic	1 Fixed	Required	This sub-field indicates whether the balance in sub-field 4 is a credit or debit balance. The valid values are: ▪ C = Credit balance ▪ D = Debit balance
	Sub-Field 2	Booking Date	Date	6 Fixed	Required	Carries the date of the opening balance in YYMMDD format.
	Sub-Field 3	Currency Code	Alphabetic	3 Fixed	Required	This sub-field carries the ISO currency code of the currency in which the balance is expressed.
	Sub-Field 4	Opening Ledger Balance Amount	Numeric	15 Variable	Required	This sub-field carries the amount of the opening ledger balance and always ends with a comma followed by the number of decimal places designated for the currency code in SWIFT standards. The comma separator will be present even if the amount (or the currency in which it is expressed) does not have decimal places.
	Example Data					
	Complete Tag		:60F:D040528DKK211,43↵			
	SWIFT Tag ID		:60F:			To indicate the Opening Balance tag
	Sub-Field 1	Credit / Debit ID	D			To indicate a debit balance
	Sub-Field 2	Booking Date	040528			May 28, 2004
	Sub-Field 3	Currency Code	DKK			Danish Krone
	Sub-Field 4	Opening Ledger Balance Amount	211,43			211.43, followed by CRLF

Note that all sample data is for illustrative purposes only and does not necessarily represent data that will actually be present in live output files.

4.6. Tag 61 - Statement Line

This tag contains transaction information and is optional. There will be one Tag 61 for each transaction exported; if there are no transactions exported, Tag 61 will not be present in your export file. Optionally, each Tag 61 may be followed by an associated Tag 86. The entire repeating group of Tag 61/Tag 86 pairs will always precede Tag 62.

Tag	Field Name		Type	Length	Status	Comments
:61:	Statement Line		A/N	98 Variable	Optional	This field contains details of a transaction and is a composite field consisting of the sub-fields listed below.
	Sub-Field 1	Value Date	Date	6 Fixed	Required	This sub-field will be populated with the Value Date of the transaction in YYMMDD format.
	Sub-Field 2	Entry Date	Date	4 Fixed	Optional	This sub-field will be populated with the Entry Date of the transaction in MMDD format. Where data is not available to populate this sub-field, a configuration option allows you to select whether it should be populated with spaces or whether it should be suppressed. If suppressed, the Value Date sub-field will be followed immediately by the Credit/Debit ID sub-field. Please contact your usual Citi representative for assistance with setting or changing your configuration options.
	Sub-Field 3	Credit / Debit ID	Alphabetic	1 Fixed	Required	This sub-field indicates whether the amount in sub-field 5 is a credit or debit. The valid values are: ▪ C = Credit amount ▪ D = Debit amount ▪ E = Expected Credit or Debit ▪ R = Reversal of Credit or Debit Note that values E and R are only available for statements on third party bank accounts. E will be present where the other bank sent EC or ED. R will be present where the other bank sent RC or RD.

Tag	Field Name		Type	Length	Status	Comments
:61: (Cont)	Sub-Field 4	Funds Code	Alphabetic	1 Fixed	Optional	Where available, this sub-field will be populated with the third character of the currency code for the account quoted in Tag 25. Where data is not available to populate this sub-field, a configuration option allows you to select whether it should be populated with a space or whether it should be suppressed. If suppressed, the Credit/Debit ID sub-field will be followed immediately by the Amount sub-field. Please contact your usual Citi representative for assistance with setting or changing your configuration options.
	Sub-Field 5	Amount	Numeric	15 Variable	Required	This sub-field carries the amount of the transaction and always ends with a comma followed by the number of decimal places designated for the currency code in SWIFT standards. Note that the comma separator will be present even if the amount (or the currency in which it is expressed) does not have decimal places.
	Sub-Field 6	Entry Method	Alphabetic	1 Fixed	Required	This sub-field will be populated with the value N.
		Entry Reason	A/N	3 Fixed	Required	This sub-field identifies, at a high-level, the type of transaction exported. For information on possible values, refer to the SWIFT MT940 Code Reference Tables section.

Tag	Field Name		Type	Length	Status	Comments
:61: (Cont)	Sub-Field 7	Reference for the Account Owner	A/N	16 Variable	Required	This sub-field contains any Transaction Reference Number assigned to the transaction either by you for debits, or the sender for credits. If there is no reference available, this field is filled with NONREF (or NOTPROVIDED for SEPA transactions). Note that if the original reference exceeds 16 characters in length, this field will be populated with EREF. The full reference will be output in Tag 86 using the codeword /ROC/. The // delimiter marks the end of this sub-field. If sub-field 8 is not populated, the CRLF character follows the // delimiter. If neither sub-field 8 nor sub-field 9 are populated, this CRLF signifies the end of this tag. Note that, by default, the reference output in this sub-field can start and end with a forward slash character, as well as contain embedded double forward slash characters. If this default behaviour is not suitable for your business needs, please refer to the Remove Tag 61 Forward Slash and Space Characters configuration option for details of how to suppress these characters. Note that, where the transaction was initiated as part of a batch, an option is available for this field to be populated with a batch reference that was supplied to Citi when the transaction was first initiated. Please refer to the Add Batch ID in Customer Reference Field section for further details.

Tag	Field Name		Type	Length	Status	Comments
:61: (Cont)	Sub-Field 8	Account Servicing Institution's Reference	A/N	16 Variable	Optional	This sub-field contains a reference assigned to the transaction by Citi, or the third party bank for 3rd party bank accounts. The CRLF character marks the end of this sub-field. If sub-field 9 is not populated it also marks the end of this tag. Note that, by default, the reference output in this sub-field can start and end with a forward slash character, as well as contain embedded double forward slash characters. If this default behaviour is not suitable for your business needs, please refer to the Remove Tag 61 Forward Slash and Space Characters configuration option for details of how to suppress these characters.

Tag	Field Name		Type	Length	Status	Comments
:61: (Cont)	Sub-Field 9	Supplementary Details	A/N	34 Variable	Optional	To facilitate your account postings this sub-field will be populated with a type code and description to indicate the business reason underlying the transaction. You can elect to receive either proprietary Citi Transaction Code (CTC) Type Codes or generic BAI Type Codes. This sub-field will be formatted in one of three ways, according to whether CTC or BAI type codes have been selected in your configuration options. • Where you have selected to receive BAI type codes, the text /BAI/ will be followed by a BAI type code and a transaction description. For example /BAI/195/ACH RECEIPT. • Where you have selected to receive CTC codes, the text /CTC/ will be followed by a CTC code and a transaction description. For example /CTC/087/TRANSFER RECEIVED. • Where you have selected to receive CTC codes, but a code is not available for the transaction, the text /CTC/MSC/ will be followed by a transaction description. For example, /CTC/MSC/TRANSFER RECEIVED. Please contact your usual Citi representative for assistance with setting or changing your configuration options. Note that, for third party bank accounts, if the other bank sent data to Citi in this sub-field it will be output at the start of Tag 86, not in Tag 61.

Tag	Example Data			
:61: (Cont)	Complete Tag		:61:0405230528DK418,86NTRFNONREF//10002↵ /BAI/195/TRANSFER RECEIVED↵	
	SWIFT Tag ID		:61:	To indicate the Statement Line tag
	Sub-Field 1	Value Date	040523	May 23, 2004
	Sub-Field 2	Entry Date	0528	May 28, 2004
	Sub-Field 3	Credit / Debit ID	D	To indicate a debit amount
	Sub-Field 4	Funds Code	K	The third character of the Currency Code (DKK)
	Sub-Field 5	Amount	418,86	418.86
	Sub-Field 6	Entry Method	N	
		Entry Reason	TRF	Transfer
	Sub-Field 7	Reference for the Account Owner	NONREF	Followed by the // delimiter
	Sub-Field 8	Account Servicing Institution's Reference	10002	Followed by CRLF
	Sub-Field 9	Supplementary Details	/BAI/195/TRANSFER RECEIVED	Followed by CRLF. This sub-field is further divided as follows: BAI Indicates a BAI Type Code is to follow 195 Is the BAI Type Code TRANSFER RECEIVED Is the transaction description

Note that all sample data is for illustrative purposes only and does not necessarily represent data that will actually be present in live output files.

4.7. Tag 86 - Information to Account Owner

This tag is optional and contains any further information on the transaction detailed in Tag 61, and will always follow the Tag 61 to which it relates. Tag 86 will never be exported without an associated Tag 61. Note that Tag 86 will not be output if there is no additional information to populate in sub-field 3.

Tag	Field Name		Type	Length	Status	Comments
:86:	Information to Account Owner		A/N	Variable 6 x 65 or 12 x 65 or 105 x 65 or No Limit	Optional	This field contains any additional information available for the transaction and consists of the sub-fields listed below. Note that CRLFs are inserted in tag 86 after each 65th character, thereby dividing the tag into lines of a maximum of 65 characters each. Please refer to the Field 86 Maximum Length configuration option for details on how to specify a maximum size for this tag.
	Sub-Field 1	Product Type ID	Alphabetic	4 Fixed	Optional	This sub-field will always be populated with the value /PT/.
	Sub-Field 2	Product Type	Alphabetic	2 Fixed	Optional	This sub-field is used to indicate the type of transaction that is being reported in the statement. For information on possible values, refer to the SWIFT MT940 Code Reference Tables section. Note that for third party bank accounts this sub-field will always be populated with FT.

Tag	Field Name		Type	Length	Status	Comments
:86: (Cont)	Sub-Field 3	Further Payment Description	A/N	Variable 384 or 774 or 6819 or No Limit	Optional	This sub-field contains additional information, each item of which is preceded by a codeword to indicate the type of information that follows. For details on possible codeword values, please refer to the SWIFT MT940 Code Reference Tables section. Note that because CRLFs are inserted in tag 86 after each 65th character a codeword, or the data following it, may begin on one line and continue on the next. If you have selected to receive BAI codes in the Supplementary Details sub-field of Tag 61, the final Tag 86 codeword will be /REF/, followed by the value from sub-field 7 of Tag 61. Note that the maximum length for this sub-field will depend on the setting selected for the Field 86 Maximum Length configuration option. Please refer to the configuration options section for further details. Note that the order in which transaction information is exported in your files can be customised. Please refer to the Transaction Details Configuration Library configuration option for more details. Please contact your usual Citi representative for assistance with setting or changing your configuration options. The Retain Third Party Bank Tag 86 section has details and options of how this sub-field will be output for third party bank accounts.

Tag	Example Data			
:86: (Cont)	Complete Tag		:86:/PT/FT/BE/A BENEFICIARY NAME/BN1/AN ADDRESS LINE 1/BN2/AN ADDRESS LINE 2/BO/AN ORDERING PARTY NAME/PY/INVOICE INFORMATION↵	
	SWIFT Tag ID		:86:	To indicate the Information to Account Owner tag
	Sub-Field 1	Product Type ID	/PT/	
	Sub-Field 2	Product Type	FT	Funds Transfer
	Sub-Field 3	Further Payment Description	/BE/A BENEFICIARY NAME	The Beneficiary's Name
			/BN1/AN ADDRESS LINE 1	The first line of the Beneficiary's Address
			/BN2/AN ADDRESS LINE 2	The second line of the Beneficiary's Address
			/BO/AN ORDERING PARTY NAME	The Ordering Party's Name
			/PY/INVOICE INFORMATION	Payment Details, followed by CRLF

Note that all sample data is for illustrative purposes only and does not necessarily represent data that will actually be present in live output files.

4.8. Tag 62 - Closing Balance

Always present in your export file, this tag follows the final Tag 86 (or the final Tag 61 if Tag 86 was not exported). If no Tag 61s were exported, this tag follows Tag 60. Tag 62 carries the closing balance of the account on the statement date. There will only be one Tag 62 per account/statement date combination.

Tag	Field Name		Type	Length	Status	Comments
:62F:	Closing Balance		A/N	25 variable	Required	This field contains the Closing Ledger Balance and is a composite field consisting of the sub-fields listed below.
	Sub-Field 1	Credit / Debit ID	Alphabetic	1 Fixed	Required	This sub-field indicates whether the balance in sub-field 4 is a credit or debit balance. The valid values are: ▪ C = Credit balance ▪ D = Debit balance
	Sub-Field 2	Booking Date	Date	6 Fixed	Required	Carries the date of the balance in YYMMDD format.
	Sub-Field 3	Currency Code	Alphabetic	3 Fixed	Required	Carries the ISO currency code of the balance.
	Sub-Field 4	Closing Ledger Balance Amount	Numeric	15 Variable	Required	Carries the amount of the closing ledger balance and always ends with a comma followed by the number of decimal places designated for the currency code in SWIFT standards. Note that the comma separator will be present even if the amount (or the currency in which it is expressed) does not have decimal places.
	Example Data					
	Complete Tag		:62F:D040528DKK730,29↵			
	SWIFT Tag ID		:62F:			To indicate the Closing Balance tag
	Sub-Field 1	Credit / Debit ID	D			To indicate a debit balance
	Sub-Field 2	Booking Date	040528			May 28, 2004
	Sub-Field 3	Currency Code	DKK			Danish Krone
	Sub-Field 4	Closing Balance	730,29			730.29, followed by CRLF

Note that all sample data is for illustrative purposes only and does not necessarily represent data that will actually be present in live output files.

4.9. Tag 64 - Closing Available Balance

Tag 64, which is optional, carries the closing available balance of the account on the statement date. There will only be one Tag 64 per account/statement date combination. Note that, by default, this tag will be output whenever Citi holds data to populate it. However, if required, you can select for the tag to be suppressed using the Output Tag 64 – Closing Available Balance configuration option.

Tag	Field Name		Type	Length	Status	Comments
:64:	Closing Available Balance		A/N	25 Variable	Optional	This field contains the Closing Available Balance and is a composite field consisting of the sub-fields listed below.
	Sub-Field 1	Credit / Debit ID	Alphabetic	1 Fixed	Required	This sub-field indicates whether the balance in sub-field 4 is a credit or debit balance. The valid values are: ▪ C = Credit balance ▪ D = Debit balance
	Sub-Field 2	Booking Date	Date	6 Fixed	Required	Carries the date of the balance in YYMMDD format.
	Sub-Field 3	Currency Code	Alphabetic	3 Fixed	Required	Carries the ISO currency code of the balance.
	Sub-Field 4	Closing Available Balance Amount	Numeric	15 Variable	Required	The amount of the closing available balance and always ends with a comma followed by the number of decimal places designated for the currency code in SWIFT standards. Note that the comma separator will be present even if the amount (or the currency in which it is expressed) does not have decimal places.
	Example Data					
	Complete Tag		:64:D040528DKK730,29↵			
	SWIFT Tag ID		:64:			To indicate the Closing Available Balance tag
	Sub-Field 1	Credit / Debit ID	D			To indicate a debit balance
	Sub-Field 2	Booking Date	040528			May 28, 2004
	Sub-Field 3	Currency Code	DKK			Danish Krone
	Sub-Field 4	Closing Balance	730,29			730.29, followed by CRLF

Note that all sample data is for illustrative purposes only and does not necessarily represent data that will actually be present in live output files.

4.10. Tag 65 - Forward Available Balance

Tag 65 carries the available balance of the account on the future date specified within the tag, and is optional and is used where funds become available on dates after the date of the Closing Available Balance. There may be multiple Tag 65s on your statement, one for each future date on which a forward available balance is known. By default, this tag will be output whenever Citi holds data to populate it. However, you can select for it to be suppressed using the Output Tag 65 – Forward Available Balance configuration.

Tag	Field Name		Type	Length	Status	Comments
:65:	Forward Available Balance		A/N	25 Variable	Optional	This field contains the Forward Available Balance and is a composite field consisting of the sub-fields listed below.
	Sub-Field 1	Credit / Debit ID	Alphabetic	1 Fixed	Required	This sub-field indicates whether the balance in sub-field 4 is a credit or debit balance. The valid values are: ▪ C = Credit balance ▪ D = Debit balance
	Sub-Field 2	Booking Date	Date	6 Fixed	Required	The date of the forward available balance in YYMMDD format.
	Sub-Field 3	Currency Code	Alphabetic	3 Fixed	Required	The ISO currency code of the currency of the balance.
	Sub-Field 4	Forward Available Balance Amount	Numeric	15 Variable	Required	The amount of the forward available balance and always ends with a comma followed by the number of decimal places designated for the currency code in SWIFT standards. Note that the comma separator will be present even if the amount (or the currency in which it is expressed) does not have decimal places.
	Example Data					
	Complete Tag		:65:D040531DKK55,43↵			
	SWIFT Tag ID		:65:			To indicate the Forward Available Balance tag
	Sub-Field 1	Credit / Debit ID	D			To indicate a debit balance
	Sub-Field 2	Booking Date	040531			May 31, 2004
	Sub-Field 3	Currency Code	DKK			Danish Krone
	Sub-Field 4	Forward Balance	55,43			55.43, followed by CRLF

Note that all sample data is for illustrative purposes only and does not necessarily represent data that will actually be present in live output files.

4.11. Statement Terminator

Always present in your export file, this tag marks the end of the data for an account/statement date combination.

Tag	Field Name	Type	Length	Status	Comments
Statement Terminator	Statement Terminator	A/N	1 Fixed	Required	A hyphen is always present to indicate the end of the Statement.
	Example Data				
	Complete Tag	-↵			
	Statement Terminator	-			Hyphen, followed by CRLF

Note that all sample data is for illustrative purposes only and does not necessarily represent data that will actually be present in live output files.

4.12. SWIFT Trailer Block

The SWIFT Trailer Block will be present where the Add SWIFT Header configuration option has been selected. Where present, this block marks the end of the data for an account. There will be one SWIFT Trailer Block per account/statement date combination. Where the Add SWIFT Header configuration option has not been selected, the Statement Terminator will be the last record for the account.

Tag	Field Name	Type	Length	Status	Comments
SWIFT Trailer Block	End of Block	A/N	1 Fixed	Required	This field will always be populated with }
	Example Data				
	Complete Tag	}↵			
	End of Block	}			Followed by CRLF

Note that all sample data is for illustrative purposes only and does not necessarily represent data that will actually be present in live output files.

4.13. Sample File

The sample below illustrates how the individual tags described above are combined to form a file. Note that the sample file is also included as an attachment to this document.

Field Name	Example Data
SWIFT Header Block	{1:F01 0000000000}{2:O9400000080213 000000000000802131627N}{4:↵
Tag 20 Transaction Reference Number	:20:1111000011110↵
Tag 25 Account Identification	:25:1234567890↵
Tag 28 Statement / Page Number	:28C:697/1↵
Tag 60 Opening Balance	:60F:D040528DKK211,43↵
Tag 61 Statement Line (transaction 1)	:61:0405230528DK418,86NTRFNONREF//10002↵
	/BAI/195/TRANSFER RECEIVED↵
Tag 86 Information to Account Owner (transaction 1)	:86:/PT/FT/BE/A BENEFICIARY NAME/BN1/AN ADDRESS LINE 1/BN2/AN ADDRESS LINE ↵
	2/BO/AN ORDERING PARTY NAME/PY/INVOICE INFORMATION↵
Tag 61 Statement Line (transaction 2)	:61:0405230528DK100,00NTRFABCDEFG123//123456789↵
	/BAI/195/TRANSFER RECEIVED↵
Tag 86 Information to Account Owner (transaction 2)	:86:/PT/FT/BE/A BENEFICIARY NAME↵
Tag 62 Closing Balance	:62F:D040528DKK730,29↵
Tag 64 Closing Available Balance	:64:D040528DKK730,29↵
Tag 65 Forward Available Balance (1)	:65:D040531DKK55,43↵
Tag 65 Forward Available Balance (2)	:65:D040601DKK75,01↵
Statement Terminator	-↵
SWIFT Trailer Block	}↵

The ↵ character is used to indicate the presence of a Carriage Return Line Feed. Note that all sample data is for illustrative purposes only and does not necessarily represent data that will actually be present in live output files.

5. SWIFT MT940 Code Reference Tables

The following sections provide descriptions for the codes used in tags of the SWIFT MT940 export format.

5.1. Entry Reason - Tag 61 Sub-Field 6

The table below provides descriptions of the codes that are used in the Entry Reason element of sub-field 6 in Tag 61. Note that these codes will only be used where you have not opted for BAI Type Codes to be output in Tag 61 using the Amend SWIFT / SAP Tag 61 configuration option.

For Citi accounts, only codes from this table will appear in your output file. However, for third party bank accounts Citi will output whatever code was passed by the other bank. For this reason you should contact the other bank to obtain their list of possible sub-field 6 codes.

Code	Description
BNK	Securities Related Item - Bank Fees
BOE	Bill of Exchange
BRF	Brokerage Fee
CAR	Securities Related Item - Corporate Actions Related
CAS	Securities Related Item - Cash in Lieu
CHG	Charges and Other Expenses
CHK	Cheques
CLR	Cash Letters/Cheques Remittance
CMI	Cash Management Item - No Detail
CMN	Cash Management Item - Notional Pooling
CMP	Compensation Claims
CMS	Cash Management Item - Sweeping
CMT	Cash Management Item -Topping
CMZ	Cash Management Item - Zero Balancing
COL	Collections (used when entering a principal amount)
COM	Commission
CPN	Securities Related Item - Coupon Payments
DCR	Documentary Credit (used when entering a principal amount)
DDT	Direct Debit Item
DIS	Securities Related Item - Gains Disbursement
DIV	Securities Related Item - Dividends
EQA	Equivalent Amount
EXT	Securities Related Item - External Transfer for Own Account
FEX	Foreign Exchange
INT	Interest
LBX	Lockbox
LDP	Loan Deposit
MAR	Securities Related Item - Margin Payments/Receipts
MAT	Securities Related Item - Maturity

Code	Description
MGT	Securities Related Item - Management Fees
MSC	Miscellaneous
NWI	Securities Related Item - New Issues Distribution
ODC	Overdraft Charge
OPT	Securities Related Item - Options
PCH	Securities Related Item - Purchase
POP	Securities Related Item - Pair-Off Proceeds
PRN	Securities Related Item - Principal Pay-Down/Pay-Up
REC	Securities Related Item - Tax Reclaim
RED	Securities Related Item - Redemption/Withdrawal
RIG	Securities Related Item - Rights
RTI	Returned Item
SAL	Securities Related Item - Sale
SEC	Securities (used when entering a principal amount)
SLE	Securities Related Item - Securities Lending Related
STO	Standing Order
STP	Securities Related Item - Stamp Duty
SUB	Securities Related Item - Subscription
SWP	Securities Related Item - SWAP Payment
TAX	Securities Related Item - Withholding Tax Payment
TCK	Travellers Cheques
TCM	Securities Related Item - Tripartite Collateral Management
TRA	Securities Related Item - Internal Transfer for Own Account
TRF	Transfer
TRN	Securities Related Item - Transaction Fee
UWC	Securities Related Item - Underwriting Commission
VDA	Value Date Adjustment (used with an entry made to withdraw an incorrectly dated entry; this is followed by the correct entry with the relevant code)
WAR	Securities Related Item - Warrant

5.2. Product Type - Tag 86 Sub-Field 2

The table below provides descriptions of the codes that are used in the Product Type sub-field (i.e. sub-field 2) of Tag 86.

Code	Description
BL	Bills
DE	Data Entry
FE	Foreign Exchange
FT	Funds Transfer
LC	Letter of Credit
MM	Money Market
SC	Securities
TP	Third Party

5.3. Further Payment Description - Tag 86 Sub-Field 3

The table below provides details of the codewords and descriptions that are used in the Further Payment Description sub-field (i.e. sub-field 3) of Tag 86. As well as showing all the available codewords, the table also shows for which type of product each codeword is available.

A D in a Product Type column indicates a default codeword. That is, the codeword is available by default for the product type and will automatically appear in your files whenever data is available. This assumes that you have not selected to suppress the codeword with a Transaction Details Configuration Library entry.

An L in a Product Type column indicates a Library-only codeword. That is, the codeword is available for the product type, but will not appear in your files unless you create a Transaction Details Configuration Library entry that includes the codeword AND assign that library entry to your export template.

An S in a Product Type column indicates an STR-only codeword. That is, the codeword is available for the product type, but will not appear in your files unless you create a Transaction Details Configuration Library entry that includes the codeword AND you create a Straight Through Reconciliation Library entry that uses at least one of the STR configuration options AND assign both library entries to your export template.

Note that the Transaction Details Configuration Library can be used to control all codewords in the table below, whether they are Default or Library only. However, regardless of the settings in your configuration library, a codeword will not be output in your files unless there is relevant data available to follow it. For example, if the Ultimate Beneficiary Name is not available for a transaction, the codeword /UB/ will not be output in your files, even if specifically requested with a configuration library entry.

Please contact your usual Citi representative for more information on the Transaction Details Configuration Library option.

Codeword	Description	Type	Length	Product Type							Comments
				BL	DE	FX	FT	LC	MM	SC	
/1F/	One Day Float Amount	N	15		D						
/2F/	Two Day Float Amount	N	15		D						
/3F/	Three Day Float Amount	N	15		D						
/4F/	Four Day Float Amount	N	15		D						

Codeword	Description	Type	Length	Product Type							Comments
				BL	DE	FX	FT	LC	MM	SC	
/AB/	Beneficiary Bank Account ID / Name / Address	AN	34 or 70	L	L	L	D	L	L	L	Where /AB1/ is provided, /AB/ will contain the Beneficiary Bank Account Number (max 34 characters). Otherwise, it will contain the Beneficiary Bank Name and Address Line 1 (max 35 characters each).
/AB1/	Beneficiary Bank Name	AN	35	L	L	L	D	L	L	L	
/AB2/	Beneficiary Bank Address 1	AN	35	L	L	L	D	L	L	L	
/AB3/	Beneficiary Bank Address 2	AN	35	L	L	L	D	L	L	L	
/AB4/	Beneficiary Bank Address 3	AN	35	L	L	L	D	L	L	L	
/AC/	Remitting Account	AN	35		D						Remitting Account in the case of an incoming payment to a Citi account, or the Beneficiary Account in the case of a direct debit to a Citi account. Note that this codeword will only be output by default if codeword /BE/ or /RM/ is also available for the transaction. This dependency does not apply if the codeword has been specifically configured using a Transaction Details Configuration Library entry.
/ACCT/	Account Number	AN	34		L						The remitter's account in the case of an incoming payment to a Citi account, or the Beneficiary account in the case of a direct debit to a Citi account.

Codeword	Description	Type	Length	Product Type							Comments
				BL	DE	FX	FT	LC	MM	SC	
/ACDT/	Acceptance Date and Time	AN	20		L		L				Date and time when the transaction was accepted. The date format is YYYYMMDD and the time format is HHMMSS. A T will separate the date and time. The time will be followed by the offset between the local time and Coordinated Universal Time (UTC), which is the subject of ISO standard 8601. For example, if a financial institution in New Zealand accepted the transaction at 15:15 local time on 10 January 2009, the Acceptance Date and Time would contain: /ACDT/20090110T151500+1300 Where 090110 is the date, 151500 is the local time in New Zealand and +1300 is the offset of local New Zealand time in January against UTC (i.e. 13 hours ahead).
/AD/	Amount Sold	A + N	3 + 15			D					Amount follows the currency code.

Codeword	Description	Type	Length	Product Type							Comments
				BL	DE	FX	FT	LC	MM	SC	
/ADDEND A/	Remittance Information	AN	420 / 1139				S				For standard transactions, the maximum length of this codeword will be 420 characters. Note however that for US ACH transactions an additional configuration option is available that can extend this maximum to a total of 1139 characters (twelve lines of 94 characters with a space character inserted between lines as a separator). Please contact your usual Citi representative for details of this additional client configuration option.
/ALCR/	Applicants' Letter of Credit Reference	AN	16	D				D			
/AM/	Cumulative Amortized Amount	N	15							D	
/AO/	Amount Bought	A + N	3 + 15			D					Amount follows the currency code.
/AR/	Additional Requisite	AN	57				D				
/AS/	Actual Settlement Date	Date	8							D	
/BA/	Payment Condition	AN	90	D					D		
/BB/	Repayment Condition	AN	90						D		
/BBLR/	Citi Billing Reference	AN	16	D							

Codeword	Description	Type	Length	Product Type							Comments
				BL	DE	FX	FT	LC	MM	SC	
/BC/	Remitting Bank Code	AN	30		D		L			D	Remitting Bank code in the case of an incoming payment to a Citi account, or the Collecting bank code in the case of a direct debit to a Citi account. Note that a CitiDirect BE client configuration setting can be used to select for the bank code to be prefixed with the text BL; please contact your usual Citi representative for more information.
/BCN/	Broker Name	AN	35							D	
/BE/	Beneficiary Name	AN	35		L						This code will be followed by the Beneficiary Party Name, if provided by clearing. Note that this codeword will only be output by default if codeword /AC/ is also available for the transaction. This dependency does not apply if the codeword has been specifically configured using a Transaction Details Configuration Library entry.
/BI/	Beneficiary Account/ID	AN	34	L	L	L	D	L	L	L	
/BLCR/	Citi Letter of Credit Reference	AN	16	D							
/BN/	Beneficiary Name / Address	AN	35 or 5 x 35	L	L	L	D	L	L	L	Where /BN1/ is provided, /BN/ will contain the Beneficiary Name (max 35 characters). Otherwise, it will contain the Beneficiary Name and as much address data as Citi holds (total field size a max of 5 lines of 35 characters).

Codeword	Description	Type	Length	Product Type							Comments
				BL	DE	FX	FT	LC	MM	SC	
/BN1/	Beneficiary Address 1	AN	61	L	L	L	L	L	L	L	
/BN2/	Beneficiary Address 2	AN	61	L	L	L	L	L	L	L	
/BN3/	Beneficiary Address 3	AN	61	L	L	L	L	L	L	L	
/BN4/	Beneficiary Address 4	AN	61	L	L	L	L	L	L	L	
/BNC/	Beneficiary ID Type and ID	AN	71	L	L	L	L*	L	L	L	Note that the type of ID (up to 35 characters) and a plus sign will be shown before the ID Code.
/BNREF/	Creditor Reference Type + Creditor Reference	AN	25 or 19		D						This codeword will be populated with any invoice reference assigned by the beneficiary. For Danish UDUS, the codeword will be followed by the text UDUS+, followed by a reference of up to 25 characters. For Danish FI Cards, the codeword will be followed by the text FI CARD+, and a reference of up to 19 characters.
/BO/	By Order Of Account ID / Name / Address	AN	34 or 70	L	D	L	D	L	L	L	Where /BO1/ is provided, /BO/ will contain the Ordering Party Account Number (max 34 characters). Otherwise, it will contain the Ordering Party Name and Address Line 1 (max 35 characters each).
/BO1/	By Order Of Name	AN	70	L	D	L	D	L	L	L	
/BO2/	By Order Of Address 1	AN	35	L	D	L	D	L	L	L	
/BO3/	By Order Of Address 2	AN	35	L	D	L	D	L	L	L	

Codeword	Description	Type	Length	Product Type							Comments
				BL	DE	FX	FT	LC	MM	SC	
/BO4/	By Order Of Address 3	AN	35	L	D	L	D	L	L	L	
/BO5/	By Order Of Address 4	AN	35		D						
/BOC/	Ordering Party (Debtor) ID Type and ID	AN	71	L	L	L	L*	L	L	L	Note that the type of ID (up to 35 characters) and a plus sign will be shown before the ID Code.
/BR/	Bought Remitting Instruction	AN	125			D					
/BTC/	Tax Code	AN	12				D				
/BTN/	Check Batch	AN	35	D	D	D	D	D	D	D	
/BVFD/	Back Value – From Date	N	8	D	D	D	D	D	D	D	
/BVOD/	Back Value – Original Transaction Date	N	8	D	D	D	D	D	D	D	
/BVPD/	Back Value – Transaction Date	N	8	D	D	D	D	D	D	D	
/BVTD/	Back Value – To Date	N	8	D	D	D	D	D	D	D	
/CA/	Charges Account	AN	35				D				
/CBK/	Correspondent Bank Account ID / Name / Address	AN	34 or 70		S		D				Where /CBK1/ is provided, /CBK/ will contain the Correspondent Bank Account ID (max 34 characters). Otherwise, it will contain the Correspondent Bank Name and Address Line 1 (max 35 characters each).
/CBK1/	Correspondent Bank Name	AN	35				D				
/CBK2/	Correspondent Bank Address 1	AN	35				D				
/CBK3/	Correspondent Bank Address 2	AN	35				D				

Codeword	Description	Type	Length	Product Type							Comments
				BL	DE	FX	FT	LC	MM	SC	
/CBK4/	Correspondent Bank Address 3	AN	35				D				
/CBLR/	Remitter/Drawer Bill Reference	AN	16	D							
/CD/	Contractual Settlement Date	Date	8							D	
/CDT/	Cheque Issuance Date	Date	8		L						
/CE/	Contract Rate	N	15						D		
/CF/	Contract Period From Date	Date	8						D		
/CH/	Charge Type	A	3					D			Valid values: • LCA - Letter of Credit Amendment Charge • LCO - Letter of Credit Opening Charge • BOA - Bills Original Amount • BCA - Bills Charge Amount
/CHG2/	Sender Charges Amount 2	AN	3 + 15	L	L	L	L	L	L	L	Amount follows the currency code.
/CHGS/	Charges Currency and Amount	AN	3 + 15	L	L	L	L	L	L	L	
/CHN/	Cheque Number	AN	35		L						
/CI/	Charges Indicator	A	1							D	Securities contracts only
/CM/	Charges - Currency & Amount	A + N	3 + 15				D				Amount follows the currency code.
/CN/	Sub Custodian Centre	N	3							D	

Codeword	Description	Type	Length	Product Type							Comments
				BL	DE	FX	FT	LC	MM	SC	
/CO/	Contract Period To Date	D	8						D		
/CPC/	Category Purpose Code	AN	35				L				For CEEMEA Mass Payments
/CQ/	Cumulative Quantity	N	15							D	
/CR/	Confirmation Reference	AN	35				D				Note that for Mexico, this codeword will be used for the BANXICO reference and will only be output when the Mexico Extended Details client preference has been set.
/CT/	Counterparty	AN	70							D	Up to 2 lines of 35 characters each.
/CY/	Company Name	AN	35							D	
/DC/	Company Description	AN	105							D	
/DSEQ/	Transaction Type	AN	34		L		L*				For SEPA Direct Debit transactions, this is the Direct Debit Sequence.
/DV/	Dividend Rate	N	15							D	
/ED/	Entitlement Date	D	8							D	
/EI/	Extra Information	AN	160		D	D			D		Where available, the first 160 characters of any Payment Details for the transaction will follow this code.
/EI1/	Extra Information 1	AN	165		D						Where available, characters 161 to 325 of any Payment Details will follow this code.
/ER/	Exchange Rate	N	15	L	L	D	D	L	L	L	
/FCT/	Current Factor	AN	35							D	
/FXCM/	FX Commission	N	10			L					

Codeword	Description	Type	Length	Product Type							Comments
				BL	DE	FX	FT	LC	MM	SC	
/FXREF/	FX Contract Reference	AN	35	L	L	L	L	L	L	L	
/GUID/	Global Unique ID	AN	35				L				
/IB/	Intermediary Bank Account/ID	AN	34 or 70				D				Where /IB1/ is provided, /IB/ will contain the Intermediary Bank Account Number (max 34 characters). Otherwise, it will contain the Intermediary Bank Name and Address Line 1 (max 35 characters each).
/IB1/	Intermediary Bank Name	AN	35				D				
/IB2/	Intermediary Bank Address 1	AN	35				D				
/IB3/	Intermediary Bank Address 2	AN	35				D				
/IB4/	Intermediary Bank Address 3	AN	35				D				
/IBK/	Intermediary Bank Account ID / Name / Address	AN	34 or 70				D				Where /IKB1/ is provided, /IBK/ will contain the Intermediary Correspondent Bank Account Number (maximum 34 characters). Otherwise, it will contain the Intermediary Correspondent Bank Name and Address Line 1 (maximum 35 characters each).
/IBK1/	Intermediary Bank Name	AN	35				D				
/IBK2/	Intermediary Bank Address 1	AN	35				D				
/IBK3/	Intermediary Bank Address 2	AN	35				D				
/IBK4/	Intermediary Bank Address 3	AN	35				D				
/IP/	Interest Payment Condition	AN	90						D		
/IR/	Interest Rate	N	15							D	

Codeword	Description	Type	Length	Product Type							Comments
				BL	DE	FX	FT	LC	MM	SC	
/IREF/	Instruction ID	AN	35	L	L	L	L	L	L	L	A unique ID, as assigned by the instructing party, to unambiguously identify the instruction.
/LLBE/	Beneficiary Name (Korean Local Language)	AN	35		L						Available only for Korea (branch 951), where local language data is available
/LLRM/	Remitter's Name (Korean Local Language)	AN	35		L						Available only for Korea (branch 951), where local language data is available
/LOC/	Location Code Securities	A	1							D	Valid values: • P - Principal • I - Income • R - Represented by receipt • Y - Held Elsewhere • D - Represented by due bill
/LOCI/	Service	AN	35		L		L*				For SEPA Direct Debit transactions, this is the Local Instrument Code.
/MREF/	Unique Mandate Reference	AN	35		L		L*				Unique identification, as assigned by the creditor, to unambiguously identify the mandate.
/NA/	Nominal Currency and Amount	A + N	3 + 15							D	Amount follows the ISO Currency Code.
/NAC/	Reason for non-acceptance (Code)	AN	4		S		L*				
/NAP/	Reason for non-acceptance (Text)	AN	35		L		L*				
/NAT/	Reason for non-acceptance (Additional Text)	AN	35		L						
/NM/	Nominee	AN	35							D	

Codeword	Description	Type	Length	Product Type							Comments
				BL	DE	FX	FT	LC	MM	SC	
/NN/	Number of Days Notice	N	3						D		
/NND/	Net Next Day Total Cash Value	N	15							D	
/NSD/	Net Same Day Total Cash Value	N	15							D	
/OA/	Original Currency and Amount	A + N	3 + 15	D	D	D	D	D	D	D	Amount follows the ISO Currency Code.
/OB/	Ordering Bank Account ID / Name / Address	AN	34 or 70		L		D				Where /OB1/ is provided, /OB/ will contain the Ordering Bank Account Number (max 34 characters). Otherwise, it will contain the Ordering Bank Name and Address Line 1 (maximum 35 characters each).
/OB1/	Ordering Bank Name	AN	35				D				
/OB2/	Ordering Bank Address 1	AN	35				D				
/OB3/	Ordering Bank Address 2	AN	35				D				
/OB4/	Ordering Bank Address 3	AN	35				D				
/OCMT/	Original Currency & Amount	A + N	3 + 15	D	D	D	D	D	D	D	Amount follows the ISO Currency Code.
/OK/	Originating Bank Account ID / Name / Address	AN	34 or 70				D				Where /OK1/ is provided, /OK/ will contain the Originating Bank Account Number (max 34 characters). Otherwise, it will contain the Originating Bank Name and Address Line 1 (maximum 35 characters each).
/OK1/	Originating Bank Account Name	AN	35				D				

Codeword	Description	Type	Length	Product Type							Comments
				BL	DE	FX	FT	LC	MM	SC	
/OK2/	Originating Bank Account Address 1	AN	35				D				
/OK3/	Originating Bank Account Address 2	AN	35				D				
/OK4/	Originating Bank Account Address 3	AN	35				D				
/PAYSUP/	Payroll Suppression Indicator	A	1	L	L	L	L	L	L	L	This codeword is used to identify when information has been suppressed in your file because you selected the Suppress Payroll Data configuration option. Note that this codeword will only appear in your files if it has been specifically configured using a Transaction Details Configuration Library entry. Where it has been configured, and data has been suppressed, the codeword will be output in the format PAYSUP:Y. The codeword will not appear in your file in any other situation. Please refer to the Suppress Payroll Data configuration option for further details.

Codeword	Description	Type	Length	Product Type							Comments
				BL	DE	FX	FT	LC	MM	SC	
/PC/	Purpose Code	A	4		L		L				Where available, this codeword is used to output the category code that you provided in your import file when initiating the original transaction. In particular, this codeword can be used to identify salary payments, in which case the output will be /PC/SALA. Please refer to the Suppress Payroll Data configuration option for further details about this codeword.
/PDC/	Payment Details Code	AN	35				D				
/PI/	Principal Income	A	1							D	P = Principal, I = Income.
/PN/	Pool Number Prefix	AN	35							D	
/POD/	Payment Order Date	D	8				L				Available only for Russian domestic transfers, this code word will be optionally populated to show the Payment Order Date. It signifies the date of the payment document (when the payment was created). Note that this label will only appear in your files if it has been specifically configured using a Transaction Details Configuration Library entry.
/PREF/	Payment Information ID (Batch Reference)	AN	35	L	L	L	L	L	L	L	Unique ID, as assigned by the sender, to unambiguously identify the payment information group within the message.

Codeword	Description	Type	Length	Product Type							Comments
				BL	DE	FX	FT	LC	MM	SC	
/PRREF/	Proprietary Reference	AN	35		D						This codeword will be populated with any payment ID assigned by the remitter. The codeword will be followed by the text PAYMENT ID+, and then the reference.
/POP/	Purpose of Payment	AN	35				L				
/PY/	Payment Details	AN	490	D	L	D	D	D	D	D	Contains Payment Details for the transaction (up to 4 lines of 35 characters each). May also contain embedded codewords; e.g. /PY//ACC/BENEFICIARY BANK INFO. Valid embedded codewords are: • /ACC/ = Details are for the Bene Bank • /BNF/ = Details are for the Bene Institution • /INFO/ = Details are for information only • /INV/ = Details are Invoice-related • /REC/ = Details are for the Receiver • /RFB/ = Details are for the Beneficiary • /ROC/ = Details are for the Originator
/PY01/ to /PY40/	Extended Payment Details	AN	40 x 140		D		L				These codewords will be populated with any additional payment details that are available.
/PYD/	Payment Date	D	8		D						
/PYO/	Original Remittance Information (Payment Details)	AN	140	L	L	L	L	L	L	L	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.

Codeword	Description	Type	Length	Product Type							Comments
				BL	DE	FX	FT	LC	MM	SC	
/QRR/	QR Reference	AN	35				L				Will contain the QR Code (currently only available for instant payments in Russia)
/RD/	Remittance Data	AN			D		D**				This codeword will be output where there is additional remittance data available (e.g. invoice numbers, creditor references). Elements of remittance data will be output in the codeword, separated by a plus sign (+). For example /RD/SCOR+12345, to indicate a Structured Creditor Reference of 12345. Note that the precise nature of the data available will vary according to transaction type. Where the transaction type supports multiple instances of remittance data, the codeword will be repeated once for each instance. The first instance will show /RD/, the second /RD01/, then /RD02/ and so on. The example below shows how the codewords might be formatted for an account movement that is associated with structured remittance data for three invoice numbers: /RD/CINV+12345+GBP1,11 /RD01/CINV+12346+GBP2,22 /RD02/CINV+12347+GBP3,33
/REF/	Ref for the Account Owner	AN	490	D	D	D	D	D	D	D	
/REGC/	Reject Code	AN	10		D						Rejection reason code from clearing.
/RF/	Related Reference	N	16		D						
/RI/	Reversal Indicator	A	1			D			D		R = Reversal.

Codeword	Description	Type	Length	Product Type							Comments
				BL	DE	FX	FT	LC	MM	SC	
/RM/	Remitter's Name	AN	140		L						Ordering Party Name (if provided by clearing). This codeword will only be output by default if codeword /AC/ is also available for the transaction. This dependency does not apply if the codeword has been specifically configured using a Transaction Details Configuration Library entry.
/RMREF/	Remitter Reference	AN	71		D						This codeword will be populated with any reference assigned by the remitter.
/ROC/	Original Customer Reference	AN	35	L	L	L	L*	L	L	L	
/RTDES/	Return Description	AN	105				L				Note that for Mexico, this codeword will be used for a free text return comment for returned transactions and will only be output when the Mexico Extended Details client preference has been set.
/SCID/	SEPA DD Scheme ID	AN	35		L		L*				
/SK/	Safekeeping Account	AN	35							D	
/SN/	Related Security Mnemonic + Related Security Number	A + N	4 + 12							D	
/SR/	Sold Remitting Instruction	AN	125			D					
/ST/	Security Type	N	3							D	
/TAX/	US Tax Codes	N	4							D	
/TC/	Trade Confirm Number	N	16							D	
/TCOUNT/	Transaction Count For Bulk Movement	N	12	S	S	S	S	S	S	S	

Codeword	Description	Type	Length	Product Type							Comments
				BL	DE	FX	FT	LC	MM	SC	
/TD/	Trade Date	D	8							D	
/TE/	Tax Amount	A + N	3 + 15							D	Amount follows the ISO currency code.
/TT/	Transaction Type	N	2							D	
/TX/	Tax Deducted Indicator	A	1							D	Y = Yes.
/UAMR/	Market Rate	N	12			L					For FX movements in Ukraine, this codeword will carry the Market Rate.
/UASP/	Spread	N	12			L					For FX movements in Ukraine, this codeword will carry the Spread.
/UB/	Ultimate Beneficiary (Ultimate Creditor) Name	AN	70	L	L	L	L*	L	L	L	
/UBC/	Ultimate Beneficiary (Ultimate Creditor) ID Type and ID	AN	71	L	L	L	L*	L	L	L	The type of ID (up to 35 characters) and a plus sign will be shown before the ID Code.
/UIP/	Unique Payment Reference	AN	35				L				For Russian accounts only
/UN/	Units	N	15							D	
/UR/	Ultimate Debtor Name	AN	70	L	L	L	L*	L	L	L	
/URC/	Ultimate Debtor ID Type and ID	AN	71	L	L	L	L*	L	L	L	The type of ID (up to 35 characters) and a plus sign will be shown before the ID Code.
/URMOB/	Remitter Phone Number	AN	35				L				The remitter's telephone number (currently only available for instant payments in Russia)

Codeword	Description	Type	Length	Product Type							Comments
				BL	DE	FX	FT	LC	MM	SC	
/VA/	Verification Account	AN	35	L	L	L	L	L	L	L	For verification purposes, this codeword will carry the account number of the account on which a transaction actually occurred and is used where a transaction is shown on a statement for an account that was not the original account of the transaction. For example, for reporting purposes, when a transaction has been copied to a header account from a virtual sub-account, or copied from any type of account to an administration account. Please contact your usual Citi representative for more information about Citi's virtual account capability.
/WR/	Withholding Tax Rate	N	14							D	
/WT/	Withholding Tax Amount	N	15							D	

The table below provides information on the meaning of the abbreviations used in the table above.

Table Column	Abbreviation	Description
Type	A	Alphabetic
	N	Numeric
	AN	Alphanumeric
	D	Date (YYYYMMDD format)
Product Type	BL	Billing Information
	DE	Data Entry / Low Value Clearing
	FX	Foreign Exchange
	FT	Funds Transfer
	LC	Letter of Credit
	MM	Money Market
	SC	Securities
Availability Indicator	D	Codeword is available by default for the Product Type
	L	Codeword is only available if configured in the Transaction Details Configuration Library.
	S	Codeword is only available if configured in the Transaction Details Configuration Library and a Straight Through Reconciliation Library is used.
	*	A single red asterisk (*) indicates that, *for SEPA Credit Transfers only*, the codeword is type D; no library entries are required for that specific transaction type.
	**	Two red asterisks (**) indicate that, *for SEPA Credit Transfers only*, the codeword is type S; Transaction Details Configuration Library and Straight Through Reconciliation Library entries are required for that specific transaction type.

6. SWIFT MT940 Configuration Options

6.1. Overview

Citi provides a number of configuration options for your SWIFT MT940 exports. These options can be used to expand or restrict the dataset that will be present in your output files as well as to control the format of certain fields and sub-fields.

The configurations, individually or in combination, provide a powerful mechanism for tailoring the content and presentation of your files, allowing them to integrate with your operational processes and meet your business needs.

Collectively, the configuration settings associated with each export file you receive are known as an Export Template. You will receive one output file for each export template and there is no limit to the number of export templates that can be created.

Therefore, this export template facility allows you to select different configurations for different datasets you receive, reflecting the business context of the data and how it is integrated into your reconciliation and account posting processes.

The configurations that are available fall into four categories - What, When, Where and How.

- Controlling what data will be exported

  These configurations govern the extent of the dataset that will be exported. For example, your underlying dataset can be filtered to include only data for specific accounts. Note that an export file cannot contain more than 40,000 records; if the dataset to be exported contains more than this limit, no file will be produced. If your dataset is likely to include more than 40,000 records, please contact your Citi representative so that your 'what' configuration options can be set in such a way that the limit is not exceeded.

- Controlling when data will be exported

  These configurations control when an export file will be generated. For example, you can arrange for a file to be generated only once all account processing has been completed for a given day, ensuring that you never receive partial data for your accounts.

- Controlling where data will be exported

  This section describes how to set export template configurations that control where your data set will be delivered when your export is executed. For example, you can arrange for your statement export to be delivered to an email address.

- Controlling how data will be exported

  These configurations govern certain field-level formatting attributes for your data. For example, to assist the integration of data with your ERP platform, you can arrange for your files to be delivered in a specific code page.

The configurations in each category are described in full in the following sections.

Please contact your usual Citi representative for further details or for assistance with setting or changing any of these configuration options.

6.2. Controlling What Data Will Be Exported

The sections below describe the configuration options that can be used to govern the extent of the dataset that will be exported in your output file. These configurations allow you to specify, for example, the period of time that the export should cover, which of your accounts should be included and so on.

Note that an export file cannot contain more than 40,000 records; if the dataset to be exported contains more than this limit, no file will be produced. If your dataset is likely to include more than 40,000 records, please contact your Citi representative so that your 'what' configuration options can be set in such a way that the limit is not exceeded.

6.2.1. Date Range

The table below describes the Date Range configuration options.

Option	Details
Select by Relative / Absolute Dates	As part of creating your export template, a start date and an end date will be set that together define the period for which data will be retrieved. Each output file you receive will contain only those items of business data that have a key business date that falls within the retrieval date range set for the export template. Please refer to the Date Type configuration for details of key business dates. You can specify the retrieval date range using either relative or absolute dates. A relative date or date range is most suited to output files that are delivered to you at regular intervals. Relative dates reflect a day, or number of days, relative to the date on which the file is delivered to you. For example, if you perform account reconciliations each day you may want to always receive the previous day's business data in your daily output file. In this case, the retrieval date range would be set with a start date of -1 day and an end date of -1 day. On the other hand, weekly business data can be delivered to you using an export template with a start date of -7 days and an end date of -1 day. An absolute date or date range is best suited to a one-off delivery of data and reflects a specific calendar date or range of dates.
Select by Start Date / End Date	
Select by Start Time / End Time	

6.2.2. Date Type

The table below describes the Date Type configuration options.

<table>
<tr><th>Option</th><th>Details</th></tr>
<tr><td>Select by Statement Date</td><td rowspan="4">Each output file you receive will contain only those items of business data that have a key business date that falls within the retrieval date range set for the export template. A configuration option covers which business date type should be used for retrieving data. Your export template can be set with the option that provides results to best suit how you will be using the data delivered in your output files. The options are shown below.

<table><tr><th>Statement Date</th></tr><tr><td>Your file will contain statement-level information (e.g. balances) for each Statement Date in the date range, together with transaction-level information for all transactions that appeared on the selected statements, regardless of transaction Entry Date and Value Date (Statement Date will be taken from the Booking Date field of Tag 60).</td></tr><tr><th>Entry Date</th></tr><tr><td>Your file will contain transaction-level information for every transaction with an Entry Date in the date range, regardless of transaction Value Date. Statement-level information will be output from each statement on which those transactions originally appeared.</td></tr><tr><th>Value Date</th></tr><tr><td>Your file will contain transaction-level information for every transaction with a Value Date in the date range, regardless of transaction Entry Date. Statement-level information will be output from each statement on which those transactions originally appeared.</td></tr><tr><th>Value Date including Back Values</th></tr><tr><td>Your file will contain transaction-level information for i) every transaction with a Value Date in the date range, regardless of Entry Date plus ii) every transaction with a Value Date before the start of the date range and an Entry Date within the date range (i.e. back valued transactions). Statement-level information will be output from each statement on which those transactions originally appeared.</td></tr></table>
Note that where either Entry Date, Value Date or Value Date including Back Values have been selected, balances present in your file will not be recalculated to reflect the fact that the file may only contain a sub-set of the transactions from the original statement. In other words, the opening balance exported for an account, plus the sum of the transactions present in the file, may not equal the exported closing balance.

More details of the options are given below however Citi generally recommends a selection of Statement Date for your output files.</td></tr>
<tr><td>Select by Entry Date</td></tr>
<tr><td>Select by Value Date</td></tr>
<tr><td>Select by Value Date including Back Values</td></tr>
</table>

<table>
<tr><th>Option</th><th>Details</th></tr>
<tr><td>Business Date Type Comparison

Entry Date versus Statement Date</td><td>

Entry Date versus Statement Date : General
The key differences between these two selections are the additional configuration options available with the Statement Date selection, as shown below.
<table>
<tr><th>Output When Activity Only</th></tr>
<tr><td>The Statement Date selection offers the choice of switching the Output When Activity Only configuration on or off. This means that you can choose to still receive a file (of account balances) on days when there are no transactions. With an Entry Date business date type, the Output When Activity Only indicator is implied and cannot be switched off; you will not receive any output on days when there are no transactions.</td></tr>
<tr><th>Wait for All End of Day Statement Data</th></tr>
<tr><td>The Statement Date selection offers the Wait for All End of Day Statement Data configuration and therefore allows you to ensure that you only ever receive a single file containing full and final end of day data for all the accounts associated with the export template. The Entry Date business date type does not offer this option; your file will contain whatever transactions are available at the time the file is generated, whether or not this is the final position for all the accounts associated with the export template.</td></tr>
</table>

Entry Date versus Statement Date : Citi Accounts
For Citi accounts, the Entry Date of a transaction will always be the same as the Statement Date of the statement on which it appears. For example, a transaction with an Entry Date of 3rd April will only appear on the statement with a Statement Date of 3rd April.

This means that for Citi accounts, a business date type selection of Statement Date will result in exactly the same output as a selection of Entry Date (assuming that all other configuration settings remain the same).
Entry Date versus Statement Date : Third Party Bank Accounts
Third Party Banks report information to Citi in SWIFT MT940 format. Since Entry Date is an optional sub-field in a SWIFT MT940, it is possible that it may not be reported to Citi by the other bank. Transactions where Entry Date has not been supplied will not be exported if a business date type selection of Entry Date has been made.

Therefore, Citi recommends that you do not select a business date type of Entry Date for any export templates that will contain third party bank accounts.

</td></tr>
</table>

Option	Details
Business Date Type Comparison Value Date versus Statement Date	▪ Value Date versus Statement Date : General The Output When Activity Only and Wait for All End of Day Statement Data configurations are available with the Statement Date selection, but not with Value Date or Value Date including Back Values. The impact is exactly as detailed in the Entry Date versus Statement Date section above. ▪ Value Date versus Statement Date : Account Balances With a business date type of Statement Date, the Opening Ledger Balance, plus the transactions exported in your file will always equal the Closing Ledger Balance. However, where Value Date (or Value Date including Back Values) has been selected, this may not remain the case. Your output file will contain any transactions with a Value Date in your chosen date range, divided into the statements to which those transactions are related. Each statement will show its original ledger and available balances; they will not be updated to reflect the fact that your file may only contain a sub-set of the transactions from the original statement. For example, with two transactions both with Value Date T, but one from Statement Date T-1 and the other from Statement Date T-2, a Value Date export requested for date Value Date T will contain – ▪ A complete set of records for Statement Date T-1 i.e. the following tags will be present: :20: :25: :28C: :60: (with Opening Ledger Balance for T-1) :61: / :86: (with Transaction 1) :62: (with Closing Ledger Balance for T-1) :64: (with Closing Available Balance for T-1) ▪ A complete set of records for Statement Date T-2 :20: :25: :28C: :60: (with Opening Ledger Balance for T-2) :61: / :86: (with Transaction 2) :62: (with Closing Ledger Balance for T-2) :64: (with Closing Available Balance for T-2)

Option	Details

Argentina Back Value Transactions	For Argentina, by regulation, back value transactions may be posted to your account up to 30 days after the event. This means that statements and statement balances may need to be recreated for each day from the back value date until the posting date.
	
	This regulatory practice creates a situation where the closing balance on one day may not equal the opening balance on the next day because back value transactions have been applied retrospectively to the balances.
	
	To resolve the resulting reconcilement issues this can cause, the Argentina Back Value Transactions configuration option allows back value transactions to be reported on the day the back value is posted to your account and thus maintains the relationship between closing and opening balances.
	
	Note that this configuration option is only available for selection where the Date Type selected is Statement Date.
	
	With this configuration option selected, the following options are not available:
	• All of the Straight Through Reconciliation Library options
	  ○ Export Enhanced Transaction Details
	  ○ Transaction Itemization
	  ○ Suppress Payroll Data
	  ○ Output Batch Details
	• The Incremental Intra-Day Option
	• The Incremental End of Day Option
	• The Wait for All End of Day Statement Data option
	• The Wait for all STR Data option
	
	Note that this configuration option is currently only enabled for accounts held at Citibank Argentina (branch 032).

6.2.3. Data Filters

The table below describes the Data Filter configuration options.

Option	Details
Restrict by Bank Branch Number	The retrieval date range defines the high-level dataset that will be included in your output file. You can further refine the dataset by applying one or more data filters that will limit the scope of your export. You can select to filter your dataset by any combination of: ▪ Account Number ▪ Account Currency ▪ Bank Branch Number For example, you may wish to receive separate files for certain accounts or account currencies. In this situation multiple export templates can be created and you will receive one file for each export template. The templates would each use different Account Number filters to restrict the file contents to just the required accounts. If no filters are selected, the export will include all data with a key business date within the date range specified, for all accounts, branches and currencies available. Data filters are often used to mitigate the issues that can arise if you hold accounts across different time zones. For example, there is a two hour time difference between the United Kingdom and Greece. Therefore, account statements for Greek accounts will not become available until approximately two hours after those for UK accounts. Including both UK and Greek accounts in the same file can therefore mean a delay of two hours for the UK statements. In this situation, data filters would be used to produce separate files for each location, allowing each country's statements to be delivered as soon as they are available. Note where the Dynamic Export Template configuration option has been selected, the Account Number filter is not available and the Bank Branch Number filter becomes mandatory.
Restrict by Account Number	
Restrict by Account Currency	

6.3. Controlling When Data Will Be Exported

The sections below describe the configuration options that can be used to govern when an export file will be generated. These configurations allow you to specify, for example, that a file should be generated only once all account processing has been completed for a given day, ensuring that you never receive partial data for your accounts.

6.3.1. Business Days

The table below describes the Business Days configuration option.

Option	Details
Output for Business Days Only	This option can be used to align the contents of your files with your business's working week. The configuration lets you select whether an export file should be produced for all days, or only for business days. When selected, the start date and end date of your export template will be evaluated for business days only. For example, a file delivered on Monday from an export template with a retrieval date range of -1 to -1 will deliver data from Friday (assuming that Saturday and Sunday are non-working days for the country). This is because, in this example, Friday represents -1 *business* day from the delivery date. Without the option selected, Monday's file will deliver (or attempt to deliver) data for Sunday as that is -1 *calendar* day from the delivery date.

6.3.2. Activity

The table below describes the Activity configuration option.

Option	Details
Output When Activity Only	This configuration option is generally used where export files are based on statement-level data (i.e. a Date Type of Statement Date) and you have any business or technical processes that will fail if a file is delivered that does not contain transactions. With the option selected, a file will only be delivered on days when there are transactions across the accounts associated with the export template.

6.3.3. Wait for Data

The table below describes the Wait for Data configuration options.

Option	Details
Wait for All End of Day Statement Data	Typically, this configuration option is used if your reconciliation and posting processes rely on having a single file for your selected accounts for each statement date. With the option set, an output file will only be delivered if end of day statement data is available for all the accounts associated with the export template; this is an 'all or nothing' configuration option. If you access the CitiDirect BE platform to obtain your files (i.e. they are not delivered to you automatically), if one or more MT940s are not available, the export template will go to an incomplete status and no data will be delivered. For automated exports, if at the usual delivery time of your file, end of day statement data is not available for one or more accounts, delivery will be held for 30 minutes. If all data is available after 30 minutes, a file will be delivered to you otherwise delivery will be held for a further 30 minutes. This process will repeat for a maximum of eight hours. At the end of eight hours, if end of day statement data for one or more accounts is still unavailable, your file delivery for that day will be suspended and no export file will be generated Note that because this configuration option is related to all end of day statement data rather than being restricted to transaction-level data, it is only available if you have selected a Date Type of Statement Date for your export template. Additionally, note that this option only applies to Citibank accounts; it does not apply to statement delivery on third party bank accounts.

Option	Details
Wait for All STR Data	Where you have selected one of the Straight Through Reconciliation Library options described in the Transaction Details section, the Wait for STR option can be used to ensure you do not receive an output file that does not contain itemized/enhanced STR data. With the option set, an output file will only be delivered if end of day statement data *and* STR data is available for all the accounts associated with the export template; this is an 'all or nothing' configuration option. If you access the CitiDirect BE platform to obtain your files (i.e. they are not delivered to you automatically), if full end of day STR data is not available, the export template will go to an incomplete status and no data will be delivered. For automated exports, if at the usual delivery time of your file, full STR data is not available for one or more accounts, delivery will be held for 30 minutes. If all data is available after 30 minutes, a file will be delivered to you otherwise delivery will be held for a further 30 minutes. This process will repeat for a maximum of ten hours. At the end of ten hours, if full STR data for one or more accounts is still unavailable, your file delivery will be suspended and no export file will be generated Note that this configuration option is only available where the Incremental End of Day Option has been selected, or *all* the following apply: • The Date Type selected is Statement Date • The Date Range Type is Relative • The Date Range is either -1 to -1 (previous day) or 0 to 0 (current day)

Option	Details

Dynamic Export Template	This configuration option, for automated exports delivered via CitiDirect BE Schedule Files and Reports, is used to ensure standard end of day statements are delivered to you as soon as possible after they are made available.
	
	The automated delivery of your statement will be made as soon as the statement is available, regardless of exactly when that is, rather than waiting for a predefined delivery time.
	
	Note that this configuration option is only available for selection where all the following apply:
	• The Date Type selected is Statement Date
	• The Date Range Type is Relative
	• The Date Range is -1 to -1 (previous day)
	
	With this configuration option selected, the following options are not available:
	• All of the Straight Through Reconciliation Library options
	  ○ Export Enhanced Transaction Details
	  ○ Transaction Itemization
	  ○ Suppress Payroll Data
	  ○ Output Batch Details
	• The Incremental Intra-Day Option
	• The Incremental End of Day Option
	• The Wait for All End of Day Statement Data option
	• The Wait for all STR Data option
	• The Account Number data filter
	
	Note that this configuration option is currently only enabled for the following Citibank branches in the United States:
	• Delaware (Branch 920)
	• New York - Corporate (Branch 930)
	• New York – FI (Branch 940)

6.3.4. Incremental Options

The table below describes the Incremental Options configuration options.

Option	Details

Incremental End of Day Option	This configuration option is used if you are exporting end of day (EOD) data and your reconciliation and posting processes do not rely on having a single file for *all* your selected accounts for each date, but do rely on data for each account being presented in a single file rather than being split across multiple files.
	
	With the option set, at an account level, only full and final EOD data will be included in your file. If the EOD statement for an account is not available at the usual delivery time of your file, that account will be entirely excluded from the export.
	
	Additionally, the option ensures that no statement will be output more than once no matter how many times a file is delivered to you.
	
	With this option selected, the first file delivered will include EOD data for the previous day. Subsequent files will export any EOD data that has been received since the previous delivery up to a maximum of fourteen calendar days in the past.
	
	Note that files will be generated even when the EOD data does not contain movements on the account (i.e. the EOD statement is a 'balances only' statement). When using this incremental option, it is not possible to opt to only receive files when there have been movements on the account.
	
	Note that this configuration is not an 'all or nothing' option, the unavailability of EOD data for one or more accounts will not impact the delivery of data for other accounts (i.e. EOD data for an account will be delivered whether or not EOD data is available for all accounts covered by the export template).
	
	Please note that when this option is selected other options either become unavailable or are set to specific values and cannot be changed.
	• The following options will be set with specific values and cannot be changed:
	  ○ Date Type will be set to select by Statement Date
	  ○ Output for Business Days Only will be set to Yes
	  ○ Output When Activity Only will be set to No
	  ○ Wait for All End of Day Statement Data will be set to No
	• The following options become unavailable:
	  ○ Argentina Back Value Transactions
	  ○ Dynamic Export Template
	  ○ Mexico Extended Details

Option	Details

Incremental Intra-Day Option	This configuration option is used if you are exporting intra-day (INT) data and your reconciliation and posting processes do not rely on having a single file for all your selected accounts for each date, but do rely on data for individual transactions being presented only once regardless of how many files you receive each day.
	
	The option ensures that no transaction will be output more than once no matter how many times a file is delivered to you during the day.
	
	With this option selected, the first file delivered will include all intra-day data for the current date, available up to the point at which the file is generated. Subsequent files will export any intra-day data, for the same date, which has been received since the previous file was delivered.
	
	Note that subsequent files will only be generated if there have been transactions posted to your account since the previous file was generated; without movements, no file will be generated.
	
	Please note that when this option is selected other options either become unavailable or are set to specific values and cannot be changed.
	• The following options will be set with specific values and cannot be changed:
	  ○ Date Range will be set to the current day
	  ○ Date Type will be set to select by Entry Date
	  ○ Output for Business Days Only will be set to No
	  ○ Output When Activity Only will be set to Yes
	• The following options become unavailable:
	  ○ Argentina Back Value Transactions
	  ○ Dynamic Export Template
	  ○ Wait for All End of Day Statement Data
	  ○ Wait for All STR Data

Option	Details
Output Customized Tag 20, 28 and Balances in SWIFT MT940	Note that this client preference option applies only to statements for accounts held at Lagos Citibank in Nigeria (branch 822) and is used to facilitate the use of the SWIFT MT940 format for intra-day reconciliation purposes. The option has the following impacts: • Tag 20 Without the option Tag 20 intra-day is always output as ":20:"; i.e. no data will follow the tag. With the option enabled Tag 20 will be populated with a reference unique to that MT940, comprised of the letter D followed by a timestamp indicating (in GMT time zone) the run time of the export (YYMMDDHHMM format). For example, ":20:D1902101530" for a template run on 10 February 2019 at 15:30 GMT. • Tag 28C Without the option Tag 28C intra-day is always output as ":28C:/1"; i.e. no Statement Number is output and the Page Number does not increment. With the option enabled Tag 28C will contain a Statement Number comprised of the day number for the day on which the export is run. The number will be five digits long, begin at 1 on 1st January and increment by 1 with every calendar day, resetting to 1 on the next 1st January. The day number will be followed by a three digit Page Number, incrementing by one for every run of the export template on that day and resetting to 1 at the start of the next day. For example, if the export is run four times on 10 February, Tag 28C in the fourth file will be output as ":28C:00041/004" • Opening and Closing Balances (Tag 60 and Tag 62) Without the option the Opening Balance (Tag 60) shown intra-day is always the opening balance for the start of the day, irrespective of how many times the MT940 is generated during the day. With the option enabled, for the first intra-day statement of the day, Tag 60 will contain the Opening Balance for the day. For subsequent intra-day statements, Tag 60 will be populated with the Closing Balance (Tag 62) of the previous intra-day statement, thereby providing running balances for the intra-day statement sequence on that day. Please contact your usual Citi representative for assistance in setting this option.

6.4. Controlling Where Data Will Be Exported

The sections below describe the configuration options that are used to govern the location to which the export file will be delivered.

6.4.1. In Session Output

An in session export template is run manually by a user. The table below describes the In Session Output configuration options.

Option	Details
In Session Download Destination	For in session templates you can specify the directory and filename to which the exported data file will be saved when downloaded after running the export template.
In Session Security Method	Security can be applied to an in session export template when the file is downloaded. You can select to have no security applied (i.e. file in the clear) or to have the file signed, or signed and encrypted.

6.4.2. Automated Output

An automated export template is scheduled to run automatically using the Schedule File and Reports (SFR) option. The table below describes the Automated Output configuration options.

Option	Details
Automated Delivery Option	The automated delivery option configuration allows you to select exactly how and where the file should be delivered when it is automatically executed. Delivery vehicles include E-mail and delivery via Citi's CitiConnect for Files gateway, with full details available from your usual Citi representative.
Automated Security Method	Security can be applied to an automated export template when the file is delivered. You can select to have no security applied (i.e. file in the clear) or to have the file signed, or signed and encrypted.
Automated Delivery Certificate Name	Where you have selected S/MIME encryption for your automated files, this configuration option allows you to specify the digital certificate that should be used to encrypt the file.

6.5. Controlling How Data Will Be Exported

The sections below describe the configuration options that can be used to govern the exact format of certain fields in your output file.

6.5.1. Transaction Codes

The table below describes the Transaction Codes configuration options.

Option	Details
Output Citi Transaction Codes	To facilitate your account postings each transaction exported in your files is assigned a Type Code that appears in sub-field 9 of Tag 61 and indicates the business reason underlying the transaction. As a default, your file will contain proprietary Citi Transaction Code (CTC) Type Codes. The CTC type code output for a transaction will be set by the Citi branch through which the transaction was processed and cannot be customised. Because the code is set at branch level, if you hold accounts with several branches your account posting processes may need to handle a large number of different codes. A configuration option allows you to elect for the CTC type codes to be replaced with BAI type codes. BAI type codes are more standardised and generally fewer in number since they do not necessarily need to support the granularity that Citi requires for CTC type codes. Additionally, BAI type codes are fully customisable. Should the standard codes not meet your specific needs, Citi can customise them in a range of ways to meet your processing requirements. For example: ▪ The standard set of codes can be replaced, in whole or in part, with any alternative codes expected by your accounting platform. ▪ Type codes can be set for transactions processed by third party banks but reported using Citi's 3rd party bank reporting service. ▪ The default codes used if a type code was not previously assigned for a transaction type can be replaced with any alternative default code you require. Please contact your usual Citi representative for listings of the standard BAI type codes used and any further assistance with customisation.
Output Customisable BAI Type Codes	
Third Party Bank Type Code Mapping Library	This option allows for the process of deriving BAI codes on transactions across third party bank accounts to be refined, reducing the likelihood of the default BAI codes (399 and 699) being output. Please contact your usual Citi representative for assistance with this configuration option.

Option	Details
Customisable SWIFT Entry Codes	Sub-field 6 of Tag 61 contains a SWIFT Entry Code that identifies, at a high-level, the type of transaction exported. CitiDirect BE offers a standard set of SWIFT entry codes (refer to the SWIFT MT940 Code Reference Tables section for details) but these can be customised in a range of ways to meet your business needs. Please contact your usual Citi representative for further assistance with customisation of these codes.

6.5.2. Branch and Account Identification

The table below describes the Branch and Account Identification configuration options.

Option	Details
Account Output Format Library (Export Accounts in IBAN Format)	This configuration option governs how account numbers are formatted in Tag 25 of your files. As standard, account numbers will be output in Citi proprietary format. However you can use the Account Output Format Library option to arrange for your account numbers to be exported in a different format. When this option is selected, for each country covered by your output file, you are able to select the format in which your accounts should be output, choosing between IBAN, BBAN and Citi Proprietary format. You are able to select different formats for different branches and combine them in your output file in whichever way best suits your business processes. Please contact your usual Citi representative for assistance with this configuration option.
Prefix Citi Account with Branch Code	This configuration option governs how account numbers are formatted in Tag 25 of your files. If selected, your Citi account numbers will be prefixed with the branch code of the Citi branch that holds the account. As standard, the branch code will be the ABA routing code for branches in the United States of America and the SWIFT code for branches elsewhere. Note that the branch code output in your files is fully customisable; you can select any twelve-character code required for integrating with your accounting processes. Note that this configuration only applies to your account numbers in Tag 25 when they are output in Citi proprietary format; IBAN and BBAN formatted account numbers will not be prefixed.
Prefix Third Party Account with Branch Code	This configuration option governs how third party bank account numbers are formatted in Tag 25 of your files. If selected, your third party bank account numbers will be prefixed with the SWIFT code of the third party bank. A forward slash character will separate the SWIFT code and account number.
Customisable Branch Code Library	For certain fields, Citi branch codes may be exported in your files. These codes are fully customisable; you can select any twelve-character code required for integrating with your accounting processes. Please contact your usual Citi representative for assistance with this configuration option.

Option	Details
Virtual Account Identifier – Prefix Virtual Account	The Account Identification field of Tag 25 contains the account number for which the file is being generated. By default, where the file has been generated for a virtual account, the account number in Tag 25 will be prefixed with V to assist you in identifying output for virtual accounts. Should you not wish to have this prefix for your virtual accounts a client preference is available that will suppress the V character. Please contact your usual Citi representative for assistance with this *Disable Prefix for Virtual Accounts* configuration option.

6.5.3. Code Pages and Character Set

The table below describes the Code Pages and Character Set configuration options.

Option	Details
Apply SWIFT Character Set X	This option is used to restrict the characters that will be present in your files so that the character set complies with SWIFT Character Set X. Please refer to the Character Set section for full details of this option.
Remove Tag 61 Forward Slash and Space Characters	This option is used to control the presence of forward slash and space characters in Tag 61 sub-fields 7 and 8 (Reference for the Account Owner and Account Servicing Institution's Reference respectively). By default, the two reference fields can begin and end with a forward slash character (/) as well as contain embedded double forward slashes (//) and spaces. In other words, if the underlying reference contains forward slash or space characters they will not be suppressed in your output files. Whilst this behaviour provides flexibility it is not in line with SWIFT guidelines for the use of forward slash and space characters in these fields. With this configuration option set, SWIFT rules will be applied, with the following being removed from both Tag 61 sub-field 7 and sub-field 8: ▪ A forward slash in the first position within the sub-fields ▪ E.g. /CUSTOMERREF becomes CUSTOMERREF ▪ A forward slash in the last position within the sub-fields ▪ E.g. CUSTOMERREF/ becomes CUSTOMERREF ▪ A double slash in any position within the sub-fields ▪ E.g. CUSTOMER//REF becomes CUSTOMERREF ▪ Any space characters embedded in any position within the sub-fields ▪ E.g. CUSTOMER REF becomes CUSTOMERREF Note that in a situation where either sub-field contains only forward slashes, the reference will be completely replaced with the text NONREF.

Option	Details
Export File Code Page Selection	This configuration setting is used to ensure that the characters present in your business data are displayed correctly and can be uploaded to your accounting platform. The character set that will be used in your output file will depend on the transactions being exported and the code page in which the export file is generated. Also known as an encoding set, a code page is a character encoding table that associates characters with specific N values. This facilitates the transfer of data between computer systems, providing a method of encoding characters that is independent of the way in which those characters are represented graphically. For example, a code page may be used to encode traditional Chinese characters, thereby allowing these characters to be output by, or read by, different software applications A number of code pages are available, each supporting a different range of characters. If a code page is not selected, the range of characters that can be supported in your files will be as defined in the Character Set section. However, with a code page selected using this configuration option, the range of characters will depend on the specific code page selected. Your files will contain whatever characters are present in the underlying transaction data (which can vary from country-to-country) subject to those characters being supported by the code page of the file. For example, transactions in some countries may include local language characters (e.g. Cyrillic). Therefore, if the export file is created in a code page that supports such local language characters, they will be included in your file. Otherwise, they will be replaced with a question mark character (?). This means that your file could include any character that is supported by the file's code page. A range of code pages is available that includes Arabic, Chinese, Cyrillic, Greek and Hebrew, each supporting a different set of characters. A full list of available codepages is given on the following page. The most frequently used code page is CP1252 (Windows Latin -1). This is a character encoding of the Latin alphabet and, as such, supports only a limited range of local language characters and diacrits. Please contact your Citi representative if your business data may include non-Latin characters so that an appropriate code page can be selected. Your Citi representative will also be able to provide assistance if your accounting platform requires files to be delivered in a specific code page, regardless of local language content.

<table>
<tr><th>Option</th><th>Details</th></tr>
<tr><td>Export File Code Page Selection
(cont.)</td><td>The following table details the code pages in which your output files can be delivered. You Citi representative can assist you in selecting the appropriate code page for your data.

<table>
<tr><th>Code Page</th><th>Code Page Description</th></tr>
<tr><td>Big5</td><td>Traditional Chinese</td></tr>
<tr><td>Big5-HKSCS</td><td>Traditional Chinese with Hong Kong extensions</td></tr>
<tr><td>Cp1250</td><td>Windows Eastern European</td></tr>
<tr><td>Cp1251</td><td>Windows Cyrillic</td></tr>
<tr><td>Cp1252</td><td>Windows Latin-1</td></tr>
<tr><td>Cp1253</td><td>Windows Greek</td></tr>
<tr><td>Cp1254</td><td>Windows Turkish</td></tr>
<tr><td>Cp1255</td><td>Windows Hebrew</td></tr>
<tr><td>Cp1256</td><td>Windows Arabic</td></tr>
<tr><td>Cp1257</td><td>Windows Baltic</td></tr>
<tr><td>Cp1258</td><td>Windows Vietnamese</td></tr>
<tr><td>Cp866</td><td>MS-DOS Russian</td></tr>
<tr><td>Cp874</td><td>IBM Thai</td></tr>
<tr><td>ISO8859_1</td><td>Latin Alphabet No. 1</td></tr>
<tr><td>ISO8859_5</td><td>Cyrillic</td></tr>
<tr><td>KZ-1048</td><td>Kazakh Cyrillic</td></tr>
<tr><td>MS 936</td><td>Windows Simplified Chinese</td></tr>
<tr><td>MS 949</td><td>Windows Korean</td></tr>
<tr><td>MS 950</td><td>Windows Traditional Chinese</td></tr>
<tr><td>SJIS - Shift – JIS</td><td>Japanese</td></tr>
<tr><td>UTF8</td><td>Eight-bit Unicode Transformation Format</td></tr>
</table>
</td></tr>
</table>

<table>
<tr><th>Option</th><th>Details</th></tr>
<tr><td>Export File Code Page Selection (cont.)

Dynamic Code Page Selection</td><td>
If you access CitiDirect BE to obtain your files (i.e. they are not delivered to you automatically), it is possible to arrange for the code page of your files to change dynamically according to the language that you use when logging-on to CitiDirect BE. When the code page of your export template is set to User Login Language Code Page, the code page used for your export file becomes linked to the log-on language of whichever user runs the export. The table below shows the relationship between the user's log-on language and the code page in which the export file will be generated.
<table>
<tr><th>Log-On Language</th><th>File Code Page</th><th>Code Page Description</th></tr>
<tr><td>Arabic</td><td>Cp1256</td><td>Windows Arabic</td></tr>
<tr><td>Bulgarian</td><td>Cp1251</td><td>Windows Cyrillic</td></tr>
<tr><td>Czech</td><td>Cp1250</td><td>Windows Eastern European</td></tr>
<tr><td>Dutch</td><td>Cp1252</td><td>Windows Latin -1</td></tr>
<tr><td>English</td><td>Cp1252</td><td>Windows Latin -1</td></tr>
<tr><td>French</td><td>Cp1252</td><td>Windows Latin -1</td></tr>
<tr><td>German</td><td>Cp1252</td><td>Windows Latin -1</td></tr>
<tr><td>Greek</td><td>Cp1253</td><td>Windows Greek</td></tr>
<tr><td>Hebrew</td><td>Cp1255</td><td>Windows Hebrew</td></tr>
<tr><td>Hungarian</td><td>Cp1250</td><td>Windows Eastern European</td></tr>
<tr><td>Italian</td><td>Cp1252</td><td>Windows Latin -1</td></tr>
<tr><td>Japanese</td><td>SJIS-Shift-JIS</td><td>Japanese Shift JIS</td></tr>
<tr><td>Kazakh</td><td>Cp1251</td><td>Windows Cyrillic</td></tr>
<tr><td>Korean</td><td>Cp949</td><td>Korean</td></tr>
<tr><td>Polish</td><td>Cp1250</td><td>Windows Eastern European</td></tr>
<tr><td>Portuguese</td><td>Cp1252</td><td>Windows Latin -1</td></tr>
<tr><td>Romanian</td><td>Cp1250</td><td>Windows Eastern European</td></tr>
<tr><td>Russian</td><td>Cp1251</td><td>Windows Cyrillic</td></tr>
<tr><td>Simplified Chinese</td><td>MS 936</td><td>Simplified Chinese</td></tr>
<tr><td>Slovak</td><td>Cp1250</td><td>Windows Eastern European</td></tr>
<tr><td>Spanish</td><td>Cp1252</td><td>Windows Latin -1</td></tr>
<tr><td>Thai</td><td>Cp874</td><td>IBM Thai</td></tr>
<tr><td>Traditional Chinese</td><td>MS 950</td><td>Traditional Chinese</td></tr>
<tr><td>Turkish</td><td>Cp1254</td><td>Windows Turkish</td></tr>
<tr><td>Ukrainian</td><td>Cp1251</td><td>Windows Cyrillic</td></tr>
</table>
Note that if a CitiDirect BE export template that uses the login-language code page option is set to run automatically (i.e. using the CitiDirect BE Schedule File and Reports - SFR - functionality), the code page used for the file will be linked to the log-on language of the user who last submitted the SFR schedule (this person is known as the Schedule Owner). This remains the case even when the SFR schedule is manually triggered using the Run Now button.
</td></tr>
</table>

6.5.4. Transaction Details

The table below describes the Transaction Details configuration options.

Option	Details
Straight Through Reconciliation Library – Export Enhanced Transaction Details	This configuration option is used to enhance the transaction details information that is output in your files and thereby assist you in the process of transaction reconciliation. Ordinarily, the data presented in your statements and advices will be sourced from the book-keeping system that has processed the underlying transaction(s). This may mean that some elements of the data you supplied with the original transaction instruction are either not present in your file, or are truncated or otherwise changed. This may happen, for example, if a book-keeping system has reformatted or trimmed data to meet the requirements of a local clearing system. In some cases, this difference between your original instruction and the data returned with statements and advices may lead to operational difficulties for you when reconciling transactions. To address this, when you select the Export Enhanced Transaction Details configuration option, the data in your file will be augmented using data from your original transaction instruction (where available), thereby facilitating transaction reconciliation. The specific data items that will be augmented are listed below, together with the transaction detail labels that are used to identify them: • /AB/ to /AB4/ Beneficiary Bank Details • /BI/ Beneficiary (Creditor) Account Number • /BN/ to /BN4/ Beneficiary (Creditor) Name and Address • /BNC/ Beneficiary (Creditor) ID Type and ID • /BO/ to /BO4/ Ordering Party (Debtor) Name and Address • /BOC/ Ordering Party (Debtor) ID Type and ID • /IREF/ Instruction ID • /PREF/ Payment Information ID (Batch Reference) • /PYO/ Original Remittance Information (Payment Details) • /ROC/ Original Customer Reference • /UB/ Ultimate Beneficiary (Ultimate Creditor) Name • /UBC/ Ultimate Beneficiary (Ultimate Creditor) ID Type and ID • /UR/ Ultimate Debtor Name • /URC/ Ultimate Debtor ID Type and ID Note that this configuration option is only applicable to individually posted transactions (i.e. not groups of transactions posted to your account as a single movement). Please contact your usual Citi representative for more information about the types of transactions that can be augmented with this option. Note that by default, this option will not be available. Please contact your usual Citi representative in order to have your CitiDirect BE client configuration set to enable the selection of this option.

Option	Details
Straight Through Reconciliation Library – Transaction Itemization	Transaction Itemization is used to enhance the transaction details information that is output in your files when there are transactions that have been posted to your account in bulk (i.e. a group of individual transactions that have been posted as a single movement). Some transaction types will be posted to your account in bulk. For example, ACH payments of the same type with the same value date are likely to be grouped into a single posting on your account. This will mean that the data associated with each of the individual underlying transactions will not be available to you in the consolidated account movement, and this may lead to operational difficulties for you when reconciling such transactions and account movements. When you select Transaction Itemization, where possible, the bulked account movement will be split into its constituent transactions and those individual transactions will appear in your file *instead of* the consolidated account movement. Where data is available, the information reported for the constituent transactions will also be augmented using data from your original transaction instructions, thereby facilitating transaction reconciliation. The specific data items that will be augmented for constituent transactions are listed below, together with the codewords/labels that are used to identify them: • /AB/ to /AB4/ Beneficiary Bank Details • /BI/ Beneficiary (Creditor) Account Number • /BN/ to /BN4/ Beneficiary (Creditor) Name and Address • /BNC/ Beneficiary (Creditor) ID Type and ID • /BO/ to /BO4/ Ordering Party (Debtor) Name and Address • /BOC/ Ordering Party (Debtor) ID Type and ID • /IREF/ Instruction ID • /PREF/ Payment Information ID (Batch Reference) • /PYO/ Original Remittance Information (Payment Details) • /ROC/ Original Customer Reference • /UB/ Ultimate Beneficiary (Ultimate Creditor) Name • /UBC/ Ultimate Beneficiary (Ultimate Creditor) ID Type and ID • /UR/ Ultimate Debtor Name • /URC/ Ultimate Debtor ID Type and ID Note that this configuration option is only applicable to bulk posted transactions (i.e. groups of transactions posted to your account as a single movement). Please contact your usual Citi representative for more information about the types of transactions that can be augmented with this option. Note also that where Transaction Itemization is selected for your bulked account movements, the Export Enhanced Transaction Details configuration will be automatically applied to individually posted account movements, and cannot be deselected. By default, this option will not be available. Please contact your usual Citi representative to have the option enabled.

<table>
<tr><th>Option</th><th>Details</th></tr>
<tr><td>Straight Through Reconciliation Library –

Suppress Payroll Data</td><td>
For statement entries that relate to payroll payments, this configuration option allows you to suppress sensitive beneficiary information in your statements, allowing you to maintain confidentiality without compromising your ability to reconcile account movements.

With this option selected, where a movement or itemised transaction is identified as payroll, the following transaction detail codes will be suppressed (i.e. neither the data nor the transaction detail code will appear in the sub-field 3 of Tag 86 of your file):
▪ /BN/ Beneficiary (Creditor) Name and Address
▪ /BNC/ Beneficiary ID Code
▪ /UB/ Ultimate Beneficiary (Ultimate Creditor) Name
▪ /UBC/ Ultimate Beneficiary (Ultimate Creditor) ID Type and ID

Note that movements and transactions that are not identified as payroll will be entirely unaffected by the selection of this option.

To assist you in identifying payroll transactions in your statements, a dedicated transaction detail code is available to indicate payroll items. Please refer to the Purpose Code in the Further Payment Description section for more details. Additionally, the Payroll Suppression Indicator can be used in your files to identify the transactions for which details have been suppressed.

Please note that in order for a transaction to be identified as payroll, it must have been instructed using Citi's CitiConnect for Files application using one of the payroll-specific payment instruments (known as PIUIDs). The supported PIUIDs are shown in the table below.

<table>
<tr><th>Country</th><th>Currency</th><th>Payment Method</th><th>PIUID</th></tr>
<tr><td>Denmark</td><td>DKK</td><td>ACH - Salary</td><td>43</td></tr>
<tr><td>Egypt</td><td>EGP</td><td>Egypt payroll Payments</td><td>574</td></tr>
<tr><td>Finland</td><td>EUR</td><td>ACH - Payroll</td><td>63</td></tr>
<tr><td>Germany</td><td>EUR</td><td>ACH - Salary</td><td>83</td></tr>
<tr><td>Portugal</td><td>EUR</td><td>ACH - Wages</td><td>124</td></tr>
<tr><td>South Africa</td><td>ZAR</td><td>ACH - Payroll</td><td>809</td></tr>
<tr><td>Spain</td><td>EUR</td><td>ACH - Salary</td><td>133</td></tr>
<tr><td>Sweden</td><td>SEK</td><td>ACH - Salary without Advice</td><td>151</td></tr>
</table>

Note that by default, this option will not be available. Please contact your usual Citi representative in order to have your CitiDirect BE client configuration set to enable the selection of this option.
</td></tr>
</table>

Option	Details
Straight Through Reconciliation Library – Output Batch Details	This configuration option allows you to select for movements in your file to be augmented with the original batch reference you supplied when initiating the underlying transaction(s). With this option selected, the batch reference will be output in sub-field 3 of Tag 86, using the Further Payment Description code /PREF/. For movements that represent a single underlying transaction, if the batch reference is available it will be output in your file. For bulk movements that represent several underlying transactions, the batch reference for the movement will only be output in your file if each underlying transaction is associated with the same batch reference. In addition to the /PREF/ code, where this option is selected and data is available, the /TCOUNT/ code will also be output, followed by a count of the number of underlying transactions that make-up the movement. Note that the Transaction Itemization option will not be available if the Output Batch Details option has been selected. By default, this option will not be available. Please contact your usual Citi representative in order to have your CitiDirect BE client configuration set to enable the selection of this option.
Transaction Details Configuration Library	The Further Payment Description field of Tag 86 in your export files can contain detailed transaction information, for example, remittance information, beneficiary details and so on. Each item of information will be preceded by a codeword to indicate the type of information that follows (for example, the data /BI/123456789 indicates that 123456789 is the Beneficiary Account Number). The range of data items available is shown in the Further Payment Description section. As standard, these transaction details will be exported in your files in no particular order and the range of data items output will not change over time (i.e. new data made available by Citi may not automatically appear in your output files). However this standard behaviour can be amended by using this configuration option to: • Set the order in which transaction details are output in your files • Suppress any transaction details that you do not require • Add to your files any new data items that Citi may make available from time-to-time Note that there is no limit to the number of configuration library entries that can be created. You can therefore set different orders and suppression rules for each of your export templates, reflecting the business context in which the data is used. Please contact your usual Citi representative for assistance with creating transaction detail configurations.

Option	Details
Remove Duplicate Number	This configuration option is used to remove the 'US Citichecking Duplicate Number Indicator' from the customer reference field in your file. The duplicate number indicator consists of four spaces and the digit 1 (i.e. " 1") and may be appended to the customer reference if the reference has been used on a previous transaction.
Batch Reference Enrichment	This option should not be selected as it is only recommended for customers seeking to match output they receive from legacy Citi export formats. Instead, if batch references are required, the Output Batch Details option should be selected.
Configurable Field 86 Maximum Length	The Field 86 Maximum Length configuration allows you to select the maximum length for Tag 86 in your output files. There are four options. ▪ Format Standard Field 86 will be set to a maximum length of 780 characters (i.e. 12 lines of 65 characters). ▪ SWIFT (6 lines of 65 characters) Tag 86 will be set to a maximum length of 390 characters (6 x 65). ▪ Extended Tag 86 will be set to a maximum length of 6825 characters (105 x 65). ▪ Unrestricted The will be no maximum length set for field 86 in your files; all available data will be output, regardless of total length. Note that all the sizes listed above include the four-character length of the tag itself (i.e. :86:).
Suppress Empty Sub Fields	This configuration option should be selected if your accounting processes rely on SWIFT MT940 sub-fields having values that are non-spaces. In some cases (particularly for transactions processed by third party banks and reported using Citi's third party bank reporting service), the Entry Date and/or Funds Code sub-fields of Tag 61 can be blank. With this configuration option selected these sub-fields will be suppressed if they do not contain values. Otherwise, they will be present in your file, but filled with spaces.
Amend SWIFT / SAP Tag 61	As standard, when enabled, BAI Type Codes are output in sub-field 9 of Tag 61 of your files. However, you can use this configuration option to select for BAI Type Codes to be also output in sub-field 6 of Tag 61. If you would like to receive BAI Type Codes in sub-field 6 of Tag 61, please contact your usual Citi representative so that you client preference settings can be updated accordingly. Note that BAI codes will not be populated in Tag 61 sub-field 6 for *itemised* transactions in your export files (i.e. where bulk movements have been itemised using the Straight Through Reconciliation Transaction Itemisation option).

Option	Details
Retain Third Party Bank Tag 86 Format	By default, all data received by Citi in Tag 86 of an MT940 for a third party bank account will be output in the sub-field 3 of Tag 86 using the Further Payment Description codeword /PY/. For example, if the third party bank sent :86:ABCDEFG, Citi will output this in Tag 86 as :86:/PT/FT/PY/ABCDEFG. However, the Retain Third Party Bank Tag 86 Format configuration option allows you to receive Tag 86 data in the format originally sent by the other bank. With this option selected, Tag 86 for your Citi accounts will be formatted in line with the Tag 86 - Information to Account Owner section whilst Tag 86 for your third party bank accounts will be output unchanged by Citi. Using the example above, if the third party bank sent :86:ABCDEFG, Citi will output this in Tag 86 as :86:ABCDEFG. Note that, both with and without this configuration option selected, any data sent by the third party bank in Tag 61 sub-field 9 will be output by Citi at the start of Tag 86. For example, if the third party bank sent :61:2106280628CR1,00NTRF987654321//987654321 THIS IS TAG 61 SUB FIELD 9 :86:THIS IS TAG 86 without the option selected it would be output as :61:2106280628CR1,00NTRF987654321//987654321 :86:/PT/FT/PY/THIS IS TAG 61 SUB FIELD 9THIS IS TAG 86 Whilst with the option selected it would be output as :61:2106280628CR1,00NTRF987654321//987654321 :86:THIS IS TAG 61 SUB FIELD 9THIS IS TAG 86

Option	Details
Mexico Extended Details	This client preference is available to support extended / additional information for incoming and outgoing book/interbank Data Entry transactions in Mexico (Citi branch 485). With the preference selected, the following data will be output in your files (where available for the transaction): • AB: BANXICO Beneficiary Bank Name • ACDT: BANXICO Settlement Date / Time (where the transaction is settled) • ACDT: BANXICO Sent Date / Time (where the transaction is not settled) • BI: Beneficiary Account Number (in 18-digit CLABE format) • BN: Beneficiary Name • BNC: Beneficiary Tax ID • BO: Ordering Party Account Number • BO1: Ordering Party Name • BOC: Ordering Party Tax • CR: BANXICO Reference (Uniquely number for tracking purposes) • EI: BANXICO Return Date / Time BANXICO Return Interest BANXICO Status • OB: Ordering Bank Name • PY: Digital Stamp (certifies the relationship between Receiver and Orderer) • REGC: BANXICO Return ID • RTDES: BANXICO Return Comment (reason for returning the funds) A client preference is used to activate this option in your exports; please contact your usual Citi representative for assistance with setting this option. Note that this client preference cannot be used in combination with the following options: • The Incremental Options • The following Straight Through Reconciliation options – ○ Export Enhanced Transaction Details ○ Transaction Itemization ○ Output Batch Details ○ Suppress Payroll Data

Option	Details
Add Batch ID in Customer Reference Field	This configuration option allows you to select for movements in your file to be augmented with the original batch reference you supplied when initiating the underlying transaction(s). With this option selected, where available, the batch reference will be output in sub-field 7 of Tag 61. The option is only available where the transaction represents part of a batch of transactions that all carried the same batch reference. This means that the option will only be available if your files are produced using the Straight Through Reconciliation Library – Output Batch Details option.
Enhanced Statements for Automatic Reconciliation	In some cases, certain data items may not always be output in your file even though Citi holds that data for the transaction. For example, a Batch Reference sent in the payment file when a transaction is initiated may not ordinarily be available in the statement for the subsequent movement related to the transaction. A client preference allows for this to be changed so that, with the preference switched on, specific key data items will always be output in the file (when Citi holds that data for the transaction) thus facilitating automatic reconciliation of files. The specific data items that will be output are shown below - • Tag 61 sub-field 7 Reference for the Account Owner / Customer Reference • Tag 86 codeword AB Beneficiary Bank Account ID / Creditor BIC • Tag 86 codeword BI Beneficiary Account/ID / Creditor IBAN / Account Number • Tag 86 codeword BN Beneficiary Name/Address / Creditor Party Name • Tag 86 codeword BO By Order Of Account ID / Debtor BIC / IBAN • Tag 86 codeword BO2 By Order Of Address 1 / Debtor Country Code • Tag 86 codeword BO1 By Order Of Name / Debtor Party Name • Tag 86 codeword NAP Reason for non-acceptance • Tag 86 codeword UB Ultimate Beneficiary (Ultimate Creditor) Name • Tag 86 codeword UR Ultimate Debtor Name Note that this option is only available for templates that use the Incremental EOD option. Please refer to the CitiDirect BE File Export Client Preferences user guide for details of how to enable this preference.

Option	Details
Statement Number Customisation	Tag 28C of the statement file contains a Statement Number that is used to identify the position of the statement in the overall sequence of statements for the account. The Statement Number Customisation option allows you to select the way in which the Statement Number is calculated and how it increments over time. The following options are available: • Current Julian Calendar Day The Statement Number will be output with the Julian calendar day number for the day on which the statement is *generated* (i.e., not necessarily the Julian day of the Statement Date). • Increment by Statement Run – Restart at 999 The first time your export template is used to generate a statement, regardless of the date, the Statement Number will be output as 1. In each subsequent statement produced, using the same export template, the Statement Number will increment by 1 up to a maximum of 999 after which the Statement Number will return to 1 again. • Increment by Statement Run – Restart at New Year The first time the export template is used to generate a statement, regardless of the date, the Statement Number will be output as 1. In each subsequent statement produced, using the same export template, the Statement Number will increment by 1, up to and including the last statement run of the calendar year. The Statement Number will then be reset to 1 on the first statement run of the next calendar year. • Branch Specific Statement Number Sequence The Statement Number will follow the local rules that Citi has in place for the country of the statement account. This means that the way the Statement Number is calculated and increments over time may vary between Citi branches. If the configuration is changed to either of the two “Increment by Statement Run” options, the Statement Number will reset to 1 in the next statement produced, regardless of what the Statement Number had been in the previous run of the export template. Except for “Branch Specific Statement Number Sequence”, the selection in this configuration option will apply to all accounts in your statement file; it is not possible to have different selections for different accounts within the same file. If different selections are required at account-level, it will be necessary to separate accounts into different files accordingly. Note that, unless you have specified otherwise, statement exports created before 21 August 2021 will use the “Branch Specific Statement Number Sequence” option, whilst exports created on or after 21 August 2021 will use “Increment by Statement Run – Restart at New Year”.

Option	Details
Output Customised Statements with Original Batch Number and Aggregated Amount	Where a batch reference was provided when transactions were initiated, a client preference is available to ensure your file includes that original batch reference, together with the transaction count and amount for the batch, thereby helping to reconcile the original transactions against the statement. Note that the preference is only available – • For debit transactions initiated using a pain.001 message that included a batch reference number in the <MsgID> tag • For non-incremental statements that include only end of day statement data Where this preference has been selected: • Instead of one Tag 61 per transaction there will be an aggregated Tag 61 that represents all the individual transactions that had the same MsgID in the original pain.001 file. • There will be a Tag 86 output with codeword /TCOUNT/ that shows the number of transactions aggregated in the associated Tag 61. E.g. :86:/TCOUNT/50 • The Customer Reference Number will be populated with the Client Message ID (XML tag <MsgId>) from the pain.001 file. If no Client Message ID is available, the standard behaviour for the data items will apply (i.e. the output will be the Payment Information ID, XML tag <PmtInfId>) Please refer to the CitiDirect BE File Export Client Preferences user guide for details of how to enable this preference.

6.5.5. Field Labels

The table below describes the Field Labels configuration option.

Option	Details
Add SWIFT Header	This configuration option governs whether a SWIFT header and trailer block will be output in your files. With this option selected, the output for each account/statement date combination will begin with a SWIFT header and end with the End of Block character (}). Please refer to the SWIFT Header Block and SWIFT Trailer Block sections for details of the structure and content of the SWIFT header and trailer.
Customisable Field 28 Label	This configuration option governs how the field label is formatted in Tag 28C of your files. As standard, the label will be output as :28: in your files. However you can arrange for the label to be output as :28C: if required.

6.5.6. Balances

The table below describes the Balances configuration options.

Option	Details
Output Tag 64 – Closing Available Balance	This configuration option governs whether Tag 64 (Closing Available Balance) is output in your files. As standard, Tag 64 will be output where data is available, however you can arrange for it to be suppressed, if required.
Output Tag 65 – Forward Available Balance	This configuration option governs whether Tag 65 (Forward Available Balance) is output in your files. As standard, Tag 65 will be output where data is available, however you can arrange for it to be suppressed, if required.

7. Glossary of Terms

The table below provides definitions for terms, abbreviations and acronyms used in this document.

Term	Description
Available Balance	A balance that reflects funds in your account that are available for immediate use.
BAI	Bank Administration Institute - a not-for-profit organization serving the banking industry. BAI publishes data specifications to enable the communication of financial data across different technology platforms, including BAI generic Type Codes.
Branch	A Citibank location at which an account is held. All 3rd party bank accounts are regarded as being held at a single Branch, regardless of the third party bank.
Business Date	A key date associated with a Customer Statement or transaction. Examples are Statement Date, Entry Date and Value Date.
Code Page	A character encoding table that associates characters with specific N values to facilitate the transfer of data between systems.
CRLF	The two-character sequence Carriage Return, Line Feed. CRLF creates a line break and causes the next character to start at the left margin of the page.
CTC	Citi Transaction Code – a Citi proprietary Type Code.
Customer Statement	A statement of recent transactions on an account together with the resulting account balances.
Delimiter	A sequence of one or more characters used to specify the boundary between separate, independent regions in plain text or other data.
Entry Date	Date on which entries are made in the records of an account
EOD	End of Day. EOD refers to a Customer Statement produced after the close of business for the day.
Field	An element of information within a data file (also referred to as a Tag). Each Field may be further divided into Sub-fields.
IBAN	An International Bank Account Number. An IBAN contains routing information as well as account information and therefore improves rates of straight-through processing for transactions.
IMP	International Mass Payment system. A Citi transaction processing application.

Term	Description
Intra-Day	A Customer Statement produced before the close of business for the day, and therefore liable to change.
ISO	The International Standardization Organization, an international body for setting a wide variety of standards.
Ledger Balance	The actual balance of an account, at a point in time, incorporating both cleared and uncleared transactions. It may not, therefore, represent the actual funds that are available at that time.
MT940	The SWIFT standard for transmitting detailed information about all entries booked to an account
PIUID	Payment Instruction Unique IDentifier. A code used to uniquely identify a payment instrument.
SEPA	Single EURO Payment Area. An initiative by European Central Bank to allow simplified and cost effective fund transfer within the European Union.
Statement Date	The date to which a Customer Statement relates (i.e. the date of the opening and closing balances).
Sub-Field	A sub-division of a Field or Tag. Each Sub-field contains a discrete piece of information related to the main field.
SWIFT	Society for Worldwide Interbank Financial Telecommunication - a worldwide community of financial institutions that agree on comprehensive messaging standards to communicate financial data that can be used across different technology platforms.
Tag	An element of information within a data file (also referred to as a Field). Each Tag may be further divided into Sub-fields.
Third Party Bank Reporting Service	An arrangement for using Citi to obtain Customer Statements for your accounts held at third party banks.
Type Code	A code used to identify the business purpose of a transaction.
Value Date	The date on which a transfer of funds becomes available for use by the receiving bank or its customer. Additionally, the value date is the date from which a deposit starts to earn interest.

8. The Small Print

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