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Exporting Account Statements
SWIFT MT942 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 MT942 format for Customer Statements. Please contact your usual Citi representative for details of other formats.

This document is divided into the following sections.

- SWIFT MT942 Format Rules
  This section provides details of the rules that define the SWIFT MT942 format. Exported data will always comply with these rules, providing you with a consistent file interface.
- SWIFT MT942 Data Map
  This section provides a detailed field-by-field analysis of the SWIFT MT942 format. Full details are provided of the business information you will find in each field and how it will be formatted.
- SWIFT MT942 Code Reference Tables
  Some fields within the SWIFT MT942 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 MT942 Configuration Options
  You can tailor the contents of your SWIFT MT942 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 MT942 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 Tag 86 - Information to Account Owner section has been updated to add /INV/ and /ROC/ to the codewords that might be seen embedded in the /PY/ codeword.
- The Tag 86 - Information to Account Owner section has been updated to add the /RD/ codeword.

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

3. SWIFT MT942 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 MT942 is the SWIFT standard for Interim Transaction Reports (intra-day 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 three key areas as follows:

- Tag 28 - Statement / Page Number
  Citi only populates this tag if the Incremental Options configuration has been set whereas the SWIFT standard specifies that populating the tag is always mandatory.

- Tag 13 - Date / Time Indication
  Citi outputs a Record Tag of :13: whereas the SWIFT standard uses :13D:. Additionally, Citi outputs the transaction processing time in Tag 13 whereas the SWIFT standard uses the creation time of the MT942.

- 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.

- Tag 86 - Information to Account Owner
  Citi uses a maximum field length of 780 characters, whereas the SWIFT standard specifies a maximum length of 390 characters for this tag.

SWIFT MT942 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 MT942 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 MT942 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
:21:	Related Reference	Optional
:25:	Account Identification	Required
:28C:	Statement / Page Number	Required
:34F:	Floor Limit Indicator	Required
:34F:	Second Floor Limit Indicator	Optional
:13:	Date / Time Indication	Required
:61:	Statement Line	Optional
:86:	Information to Account Owner	Optional
:90D:	Number and Sum of Entries	Optional
:90C:	Number and Sum of Entries	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 MT942 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 MT942 export files can contain Alphanumeric, Alphabetic, Numeric, Date and Time fields. The characteristics of each type are shown in the table below.

Type	Description
Alphanumeric (A/N)	Character fields can contain alphanumeric characters.
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.
Time	Time fields are represented in HHMM format, where HH is in 24-hour clock format. Some time fields may also include seconds. Such fields are formatted as HHMMSS, where: ▪ HH = Two digits representing the hour (24 hour format) ▪ MM = Two digits representing the minute ▪ SS = Two digits representing the second

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 MT942 data files.

Delimiter	Function
Carriage Return Line Feed (CRLF)	CRLF is a tag separator 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 MT942 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 MT942 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 MT942 Data Map section of this guide.

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

Data	Description
:61:	A SWIFT MT942 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 MT942 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

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.

Note that by default, the two reference fields in Tag 61 (sub-field 7, *Reference for the Account Owner,* and sub-field 8, *Account Servicing Institution’s Reference*) can begin and end with a forward slash character (/) as well as contain embedded double forward slashes (//). In other words, if the underlying reference contains forward slash 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 characters in these fields.

Should this default behaviour for Tag 61 not need your needs, a configuration option is available that will suppress any forward slash characters in these sub-fields. Refer to the Remove Tag 61 Forward Slash and Space Characters configuration option for further details.

4. SWIFT MT942 Data Map

The tables below provide a description of the tags found in data files exported in SWIFT MT942 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. 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	Alphanumeric	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

4.2. Tag 21 - Related Reference Number

This tag is optional; if present it follows Tag 20. The tag carries a time and date stamp for the statement. There will only be one Tag 21 per account/statement date combination.

Tag	Field Name	Type	Length	Status	Comments
:21:	Related Reference Number	Alphanumeric	16 Variable	Optional	This field contains a statement-level reference containing the date and time at which the statement was generated by Citi's book-keeping system. The reference is formatted as YYYYMMDDhhmmss, where: ▪ YYYY = The year, including century ▪ MM = Two digits representing the month ▪ DD = Two digits representing the day of the month ▪ hh = Two digits representing the hour (24 hour format) ▪ mm = Two digits representing the minute ▪ ss = Two digits representing the second
	Example Data				
	Complete Tag	:21:20090126123059↵			
	SWIFT Tag ID	:21:			To indicate the Related Reference Number tag
	Related Reference Number	20090126123059			Related Reference Number indicating that the statement was generated by Citi's book-keeping platform at 12:30:59 on 26th January 2009. This is followed by CRLF

4.3. Tag 25 - Account Identification

Following Tag 21 and always present in your export file, 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	Alphanumeric	35 Variable	Required	This field contains the account number for which transactions are being exported. 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

4.4. Tag 28C - Statement / Page Number

Tag 28C follows Tag 25 and will always be present in your export file. There will only be one Tag 28C per account/statement date combination.

Please note that the fields in this tag will only be populated if the Incremental Options configuration option has been selected. Where this option is not selected, only the tag will be output in the export file. Please contact your usual Citi representative for assistance with setting or changing your configuration options.

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	The Statement Number contains the Julian Date on which the file was generated (reset to 1 on the 1st January each year) and is used to identify the position of this statement in the overall sequence of statements for this account.
	Sub-Field 2	Forward Slash	Alphanumeric	1 Fixed	Optional	This sub-field will be populated with a forward slash character.
	Sub-Field 3	Page Number	Numeric	3 Variable	Optional	The Sequence Number contains an incremental counter to show the number of times that an export file has been generated on the current day. The Sequence Number will be incremented by 1 for each run of the template and will be reset to 1 at the beginning of each day. Note that the Sequence Number will not be incremented if the export template run does not complete successfully.
	Example Data					
	Complete Tag		:28C:267/1↵			
	SWIFT Tag ID		:28C:			To indicate the Statement / Page Number tag
	Sub-Field 1	Statement No.	267			
	Sub-Field 2	Forward Slash	/			
	Sub-Field 3	Page Number	1			Followed by CRLF

4.5. Tag 34F - Floor Limit Indicator (First Occurrence)

Following Tag 28C and always present in your export file, Tag 34F contains information about the minimum transaction amount exported for the account. There may be up to two Tag 34Fs per account/statement date combination.

Tag	Field Name		Type	Length	Status	Comments
:34F:	Floor Limit Indicator (First Occurrence)		Alphanumeric	19 Variable	Required	This field specifies the minimum transaction amount contained in the exported data for the account given in Tag 25. Where only credits or only debits have been exported, only one Tag 34F will be exported and sub-field 2 will not be present. Where both credit and debits have been exported, the first occurrence of Tag 34F will relate only to debit transactions, and sub-field 2 will be populated accordingly. The field consists of the sub-fields listed below.
	Sub-Field 1	Currency Code	Alphabetic	3 Fixed	Required	This sub-field carries the ISO currency code of the currency in which the amount is expressed.
	Sub-Field 2	Credit / Debit ID	Alphabetic	1 Fixed	Required	Where present, this sub-field will contain "D" to indicate that the amount in sub-field 3 is a debit amount.
	Sub-Field 3	Floor Limit Amount	Numeric	15 Variable	Required	This sub-field carries the minimum transaction amount present for the account 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		:34F:DKKD418,86↵			
	SWIFT Tag ID		:34F:			To indicate the Floor Limit Indicator tag
	Sub-Field 1	Currency Code	DKK			Danish Krone
	Sub-Field 2	Credit / Debit ID	D			To indicate a debit amount
	Sub-Field 3	Floor Limit	418,86			418.86, followed by CRLF

4.6. Tag 34F - Floor Limit Indicator (Second Occurrence)

The second occurrence of Tag 34F follows the first occurrence and is only present where both credits and debits have been exported. The second occurrence specifies the minimum credit transaction amount contained in the exported data for the account given in Tag 25.

Tag	Field Name		Type	Length	Status	Comments
:34F:	Floor Limit Indicator (Second Occurrence)		Alphanumeric	19 Variable	Required	This field specifies the minimum credit transaction amount contained in the exported data for the account given in Tag 25 and consists of the sub-fields listed below.
	Sub-Field 1	Currency Code	Alphabetic	3 Fixed	Required	This sub-field carries the ISO currency code of the currency in which the amount is expressed.
	Sub-Field 2	Credit / Debit ID	Alphabetic	1 Fixed	Required	This sub-field will contain "C" to indicate that the amount in sub-field 3 is a credit amount.
	Sub-Field 3	Floor Limit Amount	Numeric	15 Variable	Required	This sub-field carries the minimum credit transaction amount present for the account 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		:34F:DKKC101,43↵			
	SWIFT Tag ID		:34F:			To indicate the Floor Limit Indicator tag
	Sub-Field 1	Currency Code	DKK			Danish Krone
	Sub-Field 2	Credit / Debit ID	C			To indicate a credit amount
	Sub-Field 3	Floor Limit	101,43			101.43, followed by CRLF

4.7. Tag 13 - Date / Time Indication

Following the second, or only, Tag 34F, Tag 13 in your export file will carry information about when the data was created. Note that, although this tag is output in most cases, there are countries for which it will not usually be provided. Such countries include Bangladesh, Korea, The Philippines, Sri Lanka, Taiwan, Thailand and Vietnam. If your account is held in one of the impacted countries and your processes depend on Tag 13 being present in the export file a configuration option is available that overrides the default behaviour and ensures Tag 13 is always provided. Please refer to the Always Output Field 13 option in the Field Labels section for further details.

Note that Tag 13 will not necessarily be unique amongst the MT942s you receive. For this reason it should not be used as a unique identifier or a means of positioning this MT942 in the overall sequence of MT942s for the account; Tag 28C should be used for such purposes.

By default, sub-field 2 will be populated with the time Citi processed the first (or only) transaction covered by the MT942. This time in sub-field 2 is not connected with the date in sub-field 1. In some cases, Citi may have processed the transaction on a prior day to the date the MT942 was generated. In such cases, the time in sub-field 2 will be the time the transaction was processed *on the prior day*, but the date in sub-field 1 will remain the current date.

For example, if the MT942 was generated on 17th July 2015 at 09:00 and included a single transaction, processed by Citi on 16th July 2015 at 23:30, Tag 13 would contain :13:1507172330+0000, i.e. a combination of today's date and yesterday's time.

Note that where the Incremental Intra-Day configuration option has been selected, this potential combination of today's date and yesterday's time will only apply to the first MT942 of the day, because that first file will include any/all transactions processed on prior days. Subsequent, incremental, MT942s for the day will only include transactions processed that day.

Therefore, the time in Tag 13 for these subsequent incremental MT942s will always be an earlier time than the time the statement was generated. Whereas for the first MT942 of the day, and all MT942s produced without the Incremental Intra-Day option, the time *may appear to be* in the future relative to the time the MT942 was generated (as shown in the previous example).

A configuration option is available that changes this default timestamp and instead allows you to select for the timestamp to be populated with the time at which the MT942 was generated by Citi, thereby aligning it with the date in sub-field 1; please refer to the Customisable Field 13 Timestamp option in the Field Labels section for further details.

A configuration option is available to control whether the tag for this field should be output as :13: or :13D:; please refer to the Customisable Field 13 Label option in the Field Labels section for further details.

Tag	Field Name		Type	Length	Status	Comments
:13:	Date / Time Indication		Alphanumeric	15 Fixed	Required	This field carries date and time information and is a composite consisting of the sub-fields below.
	Sub-Field 1	Date	Numeric	6 Fixed	Required	This sub-field will always be populated with the current date (i.e. the date on which the MT942 was generated) in YYMMDD format.
	Sub-Field 2	Time	Numeric	4 Fixed	Required	The time Citi processed the first (or only) transaction covered by this MT942. Please refer to the comment on the following page for further details on the time that will be output in this sub-field. A configuration option is available that allows you to select for the timestamp to be populated with the time at which the MT942 was generated by Citi instead of the time of the first transaction. Please refer to the Field Labels section for further details.
	Sub-Field 3	Sign	Alphanumeric	1 Fixed	Required	This sub-field contains either "+" or "-" to indicate the direction of the time offset given in sub-field 4.
	Sub-Field 4	Offset	Numeric	4 Fixed	Required	This field contains the offset, expressed in hours, between Coordinated Universal Time (UTC) and the time zone of the user who ran the export. Together, sub-fields 3 and 4 indicate the difference between the user time zone and UTC. For example, for an export run by a user in New Zealand the Sign and Offset sub-fields would display: +1300, indicating that the user's time zone is 13 hours ahead of UTC. Whereas an export run by a user in New York would display -0005, i.e. five hours behind UTC. Note that where the export has been run automatically using the CitiDirect BE Schedule Files and Reports functionality, the time zone used in the UTC comparison will be that of the automatic schedule's functional user, or schedule owner where there is no functional user.

Tag	Field Name		Type	Length	Status	Comments
	Example Data					
	Complete Tag		:13:0901101515+1300↵			
	SWIFT Tag ID		:13:			To indicate the Date / Time Indication tag
	Sub-Field 1	Date	090110			To indicate a date of 10th January 2009 for creation of the MT942 file.
	Sub-Field 2	Time	1515			To indicate a processing time of 15:15 for the first, or only, transaction in the MT942 file.
	Sub-Field 3	Sign	+			To indicate that the time zone of the user who ran the export time is ahead of UTC.
	Sub-Field 4	Offset	1300			To indicate an offset of 13 hours and no minutes between user time zone and UTC. Followed by CRLF.

4.8. Tag 61 - Statement Line

This tag contains transaction information. There will be one Tag 61 for each transaction exported. Optionally, each Tag 61 may be followed by an associated Tag 86. The entire repeating group of Tag 61/Tag 86 will always precede Tag 90D (or Tag 90C if Tag 90D is not exported).

Tag	Field Name		Type	Length	Status	Comments
:61:	Statement Line		Alphanumeric	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	Alphanumeric	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 MT942 Code Reference Tables section.

Tag	Field Name		Type	Length	Status	Comments
:61: (Cont)	Sub-Field 7	Reference for the Account Owner	Alphanumeric	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. 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.
	Sub-Field 8	Account Servicing Institution's Reference	Alphanumeric	16 Variable	Optional	This sub-field contains a reference assigned to the transaction by Citi, or the third party bank for third 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	Alphanumeric	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 where the account currency is EUR, the type code and description may be preceded with the codewords /OCMT/ and/or /CHGS/, if data is available to populate them. Please refer to the Tag 86 - Information to Account Owner section for more details of these codewords. 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

4.9. 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 available.

Tag	Field Name	Type	Length	Status	Comments
:86:	Information to Account Owner	Alphanumeric	Variable 6 x 65 or 12 x 65 or 105 x 65 or No Limit	Optional	This field contains additional information, each item of which is preceded by a codeword to indicate the type of information. For details on possible codeword values, refer to the SWIFT MT942 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 tag will depend on the setting selected for the Field 86 Maximum Length configuration option. Please refer to the configuration options section for further 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 tag will be output for third party bank accounts.

:86: (Cont)	Example Data		
	Complete Tag	:86:/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
	Information to Account Owner	/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

4.10. Tag 90D - Number and Sum of Entries

If present, this tag follows the final Tag 86 or the final Tag 61 if Tag 86 is not exported. The tag contains a sum of all debit transactions in the export and will therefore not be exported if the file does not contain any Tag 61s for debit entries. There will only be one Tag 90D per account/statement date combination.

Tag	Field Name		Type	Length	Status	Comments
:90D:	Number and Sum of Entries		Alphanumeric	23 variable	Optional	This field indicates the total number and amount of all debit entries exported for the account given in Tag 25 and is a composite field consisting of the sub-fields listed below.
	Sub-Field 1	Number	Numeric	5 Variable	Optional	This sub-field contains the number of debit entries.
	Sub-Field 2	Currency Code	Alphabetic	3 Fixed	Optional	This sub-field carries the ISO currency code of the currency in which the amount is expressed.
	Sub-Field 3	Amount	Numeric	15 Variable	Optional	This sub-field carries the total amount of the debit entries included for the account/statement date combination 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		:90D:2DKK730,29↵			
	SWIFT Tag ID		:90D:			To indicate the Number and Sum of Entries tag
	Sub-Field 1	Number	2			To indicate two debit transactions
	Sub-Field 2	Currency Code	DKK			Danish Krone
	Sub-Field 3	Amount	730,29			To indicate a total of -730.29 in respect of debit transactions, followed by CRLF

4.11. Tag 90C - Number and Sum of Entries

If present, this tag follows Tag 90D or the final Tag 61 / Tag 86 combination if Tag 90D is not exported. The tag contains a sum of all credit transactions in the export and will therefore not be exported if the file does not contain any Tag 61s for credit entries. There will only be one Tag 90C per account/statement date combination.

Tag	Field Name		Type	Length	Status	Comments
:90C:	Number and Sum of Entries		Alphanumeric	23 variable	Optional	This field indicates the total number and amount of all credit entries exported for the account given in Tag 25 and is a composite field consisting of the sub-fields listed below.
	Sub-Field 1	Number	Numeric	5 Variable	Optional	This sub-field contains the number of credit entries.
	Sub-Field 2	Currency Code	Alphabetic	3 Fixed	Optional	This sub-field carries the ISO currency code of the currency in which the amount is expressed.
	Sub-Field 3	Amount	Numeric	15 Variable	Optional	This sub-field carries the total amount of the credit entries included for the account/statement date combination 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		:90C:2DKK100,10↵			
	SWIFT Tag ID		:90C:			To indicate the Number and Sum of Entries tag
	Sub-Field 1	Number	2			To indicate two credit transactions
	Sub-Field 2	Currency Code	DKK			Danish Krone
	Sub-Field 3	Amount	100,10			To indicate a total of +100.10 in respect of credit transactions, followed by CRLF

4.12. 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	Alphanumeric	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

4.13. Sample File

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

Field Name	Example Data
Tag 20 Transaction Reference Number	:20:1111000011110↵
Tag 21 Related Reference Number	:21:20090126123059↵
Tag 25 Account Identification	:25:1234567890↵
Tag 28 Statement / Page Number	:28C:267/1↵
Tag 34 Floor Limit Indicator	:34F:DKKD418,86↵
Tag 13 Date / Time Indication	:13:0901101515+1300↵
Tag 61 Statement Line	:61:0405230528DK418,86NTRFNONREF//10002↵
	/BAI/195/TRANSFER RECEIVED↵
Tag 86 Information to Account Owner	:86:/BE/A BENEFICIARY NAME/BN1/AN ADDRESS LINE 1/BN2/AN ADDRESS LINE↵
	2/BO/AN ORDERING PARTY NAME/PY/INVOICE INFORMATION↵
Tag 90 Number and Sum of Entries	:90D:1DKK418,86↵
Statement Terminator	-↵

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 MT942 Code Reference Tables

The following sections provide descriptions for the codes used in tags of the SWIFT MT942 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. Tag 86 - Information to Account Owner

The table below provides details of the codewords and descriptions that may be used in Tag 86 (Information to Account Owner).

Codeword	Description	Type	Length	Comments
/1F/	One Day Float Amount	Numeric	15	
/2F/	Two Day Float Amount	Numeric	15	
/3F/	Three Day Float Amount	Numeric	15	
/4F/	Four Day Float Amount	Numeric	15	
/AB/	Beneficiary Bank Account ID / Name / Address	Alphanumeric	34 or 70	Where /AB1/ is provided, /AB/ will contain the Beneficiary Bank Account Number (maximum 34 characters). Otherwise, it will contain the Beneficiary Bank Name and Address Line 1 (maximum 35 characters each).
/AB1/	Beneficiary Bank Name	Alphanumeric	35	
/AB2/	Beneficiary Bank Address Line 1	Alphanumeric	35	
/AB3/	Beneficiary Bank Address Line 2	Alphanumeric	35	
/AB4/	Beneficiary Bank Address Line 3	Alphanumeric	35	
/AC/	Remitting Account	Alphanumeric	35	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
/ACCT/	Account Number	Alphanumeric	34	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.
/AD/	Amount Sold	Alphabetic + Numeric	3 + 15	The Amount follows the three-letter Currency Code.
/ALCR/	Applicants' Letter of Credit Reference	Alphanumeric	16	
/AM/	Cumulative Amortized Amount	Numeric	15	

Codeword	Description	Type	Length	Comments
/AO/	Amount Bought	Alphabetic + Numeric	3 + 15	The Amount follows the three-letter Currency Code.
/AS/	Actual Settlement Date	Date	8	
/BA/	Payment Condition	Alphanumeric	90	
/BB/	Repayment Condition	Alphanumeric	90	
/BBLR/	Citi Billing Reference	Alphanumeric	16	
/BC/	Remitting Bank Code	Alphanumeric	30	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 the bank code will always be prefixed with the text BL.
/BCN/	Broker Name	Alphanumeric	35	
/BE/	Beneficiary Name	Alphanumeric	35	This code will be followed by the Beneficiary Party Name, if this information is provided by clearing.
/BEN/	Beneficiary Name	Alphanumeric	70	
/BI/	Beneficiary Account/ID	Alphanumeric	34	
/BLCR/	Citi Letter of Credit Reference	Alphanumeric	16	
/BN/	Beneficiary Name/ Address	Alphanumeric	35 or 5 x 35	Where /BN1/ is provided, /BN/ will contain the Beneficiary Name (maximum 35 characters). Otherwise, it will contain the Beneficiary Name and as much Address data as Citi holds (total field size a maximum of 5 lines of 35 characters).
/BN1/	Beneficiary Address 1	Alphanumeric	61	
/BN2/	Beneficiary Address 2	Alphanumeric	61	
/BN3/	Beneficiary Address 3	Alphanumeric	61	
/BN4/	Beneficiary Address 4	Alphanumeric	61	

Codeword	Description	Type	Length	Comments
/BNC/	Beneficiary ID Code	Alphanumeric	71	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	Alphanumeric	25 or 19	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+, which in turn will be followed by a reference of up to 25 characters. For Danish FI Cards, the codeword will be followed by the text FI CARD+, which in turn will be followed by a reference of up to 19 characters.
/BO/	By Order Of Account ID / Name / Address	Alphanumeric	34 or 70	Where /BO1/ is provided, /BO/ will contain the Ordering Party Account Number (maximum 34 characters). Otherwise, it will contain the Ordering Party Name and Address Line 1 (maximum 35 characters each).
/BO1/	By Order Of Name	Alphanumeric	70	
/BO2/	By Order Of Address 1	Alphanumeric	35	
/BO3/	By Order Of Address 2	Alphanumeric	35	
/BO4/	By Order Of Address 3	Alphanumeric	35	
/BOC/	Originator ID Code	Alphanumeric	71	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	Alphanumeric	125	
/BVOD/	Back Value – Original Transaction Date	Numeric	8	
/BVPD/	Back Value – Transaction Date	Numeric	8	
/BVFD/	Back Value – From Date	Numeric	8	
/BVTD/	Back Value – To Date	Numeric	8	
/CA/	Charges Account	Alphanumeric	35	

Codeword	Description	Type	Length	Comments
/CBK/	Correspondent Bank Account ID / Name / Address	Alphanumeric	34 or 70	Where /CBK1/ is provided, /CBK/ will contain the Correspondent Bank Account ID (maximum 34 characters). Otherwise, it will contain the Correspondent Bank Name and Address Line 1 (maximum 35 characters each).
/CBK1/	Correspondent Bank Name	Alphanumeric	35	
/CBK2/	Correspondent Bank Address 1	Alphanumeric	35	
/CBK3/	Correspondent Bank Address 2	Alphanumeric	35	
/CBK4/	Correspondent Bank Address 3	Alphanumeric	35	
/CBLR/	Remitter/Drawer Bill Reference	Alphanumeric	16	
/CD/	Contractual Settlement Date	Date	8	
/CE/	Contract Rate	Numeric	15	
/CF/	Contract Period From Date	Date	8	
/CH/	Charge Type	Alphabetic	3	Valid values: • LCA - Letter of Credit Amendment Charge • LCO - Letter of Credit Opening Charge • BOA - Bills Original Amount • BCA - Bills Charge Amount
/CHGS/	Charges – Currency and Amount	Alphabetic + Numeric	3 + 15	The Amount follows the three-letter Currency Code.
/CI/	Charges Indicator	Alphabetic	1	Securities contracts only
/CM/	Charges - Currency and Amount	Alphabetic + Numeric	3 + 15	The Amount follows the three-letter Currency Code.
/CN/	Sub Custodian Centre	Numeric	3	
/CO/	Contract Period To Date	Date	8	

Codeword	Description	Type	Length	Comments
/CQ/	Cumulative Quantity	Numeric	15	Securities contracts only
/CR/	Confirmation Reference	Alphanumeric	35	
/CT/	Counterparty	Alphanumeric	70	Up to 2 lines of 35 characters each.
/CY/	Company Name	Alphanumeric	35	
/DA/	Dividend Currency and Amount	Alphabetic + Numeric	3 + 15	The Amount follows the three-letter Currency Code.
/DC/	Company Description	Alphanumeric	105	
/DV/	Dividend Rate	Numeric	15	
/ED/	Entitlement Date	Date	8	
/EI/	Extra Information	Alphanumeric	160	Where available, the first 160 characters of any Payment Details for the transaction will follow this code.
/EI1/	Extra Information 1	Alphanumeric	165	Where available, characters 161 to 325 of any Payment Details will follow this code.
/EI2/	Extra Information 2	Alphanumeric	165	Where available, characters 326 to 490 of any Payment Details will follow this code.
/ER/	Exchange Rate	Numeric	15	
/GUID/	Global Unique ID	Alphanumeric	35	
/IB/	Intermediary Bank Account/ID	Alphanumeric	34 or 70	Where /IB1/ is provided, /IB/ will contain the Intermediary Bank Account Number (maximum 34 characters). Otherwise, it will contain the Intermediary Bank Name and Address Line 1 (maximum 35 characters each).
/IB1/	Intermediary Bank Name	Alphanumeric	35	
/IB2/	Intermediary Bank Address 1	Alphanumeric	35	

Codeword	Description	Type	Length	Comments
/IB3/	Intermediary Bank Address 2	Alphanumeric	35	
/IB4/	Intermediary Bank Address 3	Alphanumeric	35	
/IBK/	Intermediary Bank Account ID / Name / Address	Alphanumeric	34 or 70	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	Alphanumeric	35	
/IBK2/	Intermediary Bank Address 1	Alphanumeric	35	
/IBK3/	Intermediary Bank Address 2	Alphanumeric	35	
/IBK4/	Intermediary Bank Address 3	Alphanumeric	35	
/IN/	Received Dividend	Alphabetic + Numeric	3 + 15	The Amount follows the three-letter Currency Code.
/IP/	Interest Payment Condition	Alphanumeric	90	
/IR/	Interest Rate	Numeric	15	
/IREF/	Instruction ID	Alphanumeric	35	A unique ID, as assigned by the instructing party, to unambiguously identify the instruction.
/LOC/	Location Code Securities	Alphabetic	1	Valid values: ▪ P - Principal ▪ I - Income ▪ R - Represented by receipt ▪ Y - Held Elsewhere ▪ D - Represented by due bill
/LT/	Tax Currency and Amount	Alphabetic + Numeric	3 + 15	The Amount follows the three-letter Currency Code.
/NA/	Nominal Currency and Amount	Alphabetic + Numeric	3 + 15	The Amount follows the three-letter Currency Code.

Codeword	Description	Type	Length	Comments
/NAC/	Reason for non-acceptance (Code)	Alphanumeric	4	
/NAP/	Reason for non-acceptance (Text)	Alphanumeric	35	
/NN/	Number of Days Notice	Numeric	3	
/NND/	Net Next Day Total Cash Value	Alphabetic + Numeric	3 + 15	The Amount follows the three-letter Currency Code.
/NSD/	Net Same Day Total Cash Value	Numeric	15	The Amount follows the three-letter Currency Code.
/NT/	Net Dividend – Currency and Amount	Numeric	15	
/OA/	Original Currency and Amount	Alphabetic + Numeric	3 + 15	The Amount follows the three-letter Currency Code.
/OB/	Ordering Bank Account ID / Name / Address	Alphanumeric	34 or 70	Where /OB1/ is provided, /OB/ will contain the Ordering Bank Account Number (maximum 34 characters). Otherwise, it will contain the Ordering Bank Name and Address Line 1 (maximum 35 characters each).
/OB1/	Ordering Bank Name	Alphanumeric	35	
/OB2/	Ordering Bank Address 1	Alphanumeric	35	
/OB3/	Ordering Bank Address 2	Alphanumeric	35	
/OB4/	Ordering Bank Address 3	Alphanumeric	35	
/OCMT/	Original Currency and Amount	Alphabetic + Numeric	3 + 15	The Amount follows the three-letter Currency Code.
/OK/	Originating Bank Account ID / Name / Address	Alphanumeric	34 or 70	Where /OK1/ is provided, /OK/ will contain the Originating Bank Account Number (maximum 34 characters). Otherwise, it will contain the Originating Bank Name and Address Line 1 (maximum 35 characters each).
/OK1/	Originating Bank Account Name	Alphanumeric	35	
/OK2/	Originating Bank Account Address 1	Alphanumeric	35	

Codeword	Description	Type	Length	Comments
/OK3/	Originating Bank Account Address 2	Alphanumeric	35	
/OK4/	Originating Bank Account Address 3	Alphanumeric	35	
/PAYSUP/	Payroll Suppression Indicator	Alphabetic	1	This codeword is used to identify when information has been suppressed in your file because you selected the Suppress Payroll Data configuration option. Where 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.
/PC/	Purpose Code	Alphabetic	4	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.
/PG/	Page number of statement	Numeric + Alphabetic	5 + 1	Alphabetic character is L.
/PI/	Principal Income	Alphabetic	1	Character is P for “Principal” or I for “Income”.
/PO/	Time of Posting	Numeric	4	Format is HHMM.
/POP/	Purpose of Payment Description	Alphanumeric	35	This codeword is used to capture the POP codeword for Russian domestic transactions.
/PREF/	Payment Information ID (Batch Reference)	Alphanumeric	35	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.
/PRREF/	Proprietary Reference	Alphanumeric	35	This codeword will be populated with any payment ID assigned by the remitter. The codeword will be followed by the text PAYMENT ID+, which in turn will be followed by the reference.

Codeword	Description	Type	Length	Comments
/PY/	Payment Details	Alphanumeric	490	This codeword will contain any Payment Details entered for the transaction. There can be up to 4 lines of 35 characters each. The /PY/ codeword may also contain embedded codewords to further clarify the Payment Details being communicated. For example /PY//ACC/BENEFICIARY BANK INFORMATION. Valid embedded codewords are: ▪ /ACC/ = The following details are for the Beneficiary Bank ▪ /BNF/ = The following details are for the Beneficiary Institution ▪ /INFO/ = The following details are for information purposes only ▪ /INV/ = The following details are invoice related ▪ /REC/ = The following details are for the Receiver ▪ /RFB/ = The following details are for the Beneficiary ▪ /ROC/ = The following details are for the originator
/PY01/ to /PY40/	Extended Payment Details	Alphanumeric	40 x 140	These codewords will be populated with any additional payment details available for the transaction.
/PYD/	Payment Date	Date	8	This codeword will be populated the Payment Date for the transaction.
/PYO/	Original Remittance Information (Payment Details)	Alphanumeric	140	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.
/QRR/	QR Reference	Alphanumeric	35	Will contain the QR Code (currently only available for instant payments in Russia)

Codeword	Description	Type	Length	Comments
/RD/	Remittance Data	Alphanumeric	490	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/	Reference for the Account Owner	Alphanumeric	490	
/REGC/	Reject Code	Alphanumeric	10	This code will be followed by any rejection reason code provided by the clearing system.
/RF/	Related Reference	Numeric	16	
/RI/	Reversal Indicator	Alphabetic	1	Character is R to indicate reversal.
/RM/	Remitter's Name	Alphanumeric	140	This code will be followed by the Ordering Party Name, if this information is provided by clearing.
/RMREF/	Remitter Reference	Alphanumeric	71	This codeword will be populated with any reference assigned by the remitter.
/ROC/	Original Customer Reference	Alphanumeric	35	
/SK/	Safekeeping Account	Alphanumeric	35	
/SN/	Related Security Mnemonic and Related Security Number	Alphabetic + Numeric	4 + 12	
/SR/	Sold Remitting Instruction	Alphanumeric	125	

Codeword	Description	Type	Length	Comments
/ST/	Security Type	Numeric	3	
/TAX/	US Tax Codes	Numeric	4	
/TC/	Trade Confirm Number	Numeric	16	
/TD/	Trade Date	Date	8	
/TE/	Tax Amount	Alphabetic + Numeric	3 + 15	The Amount follows the three-letter Currency Code.
/TT/	Transaction Type	Numeric	2	
/TX/	Tax Deducted Indicator	Alphabetic	1	Character is Y for “Yes”.
/UAHMR/	Market Rate	Numeric	12	For FX movements in Ukraine, this codeword will carry the Market Rate.
/UAHSP/	Spread	Numeric	12	For FX movements in Ukraine, this codeword will carry the Spread.
/UB/	Ultimate Beneficiary Name	Alphanumeric	70	
/UBC/	Ultimate Beneficiary ID Code	Alphanumeric	71	Note that the type of ID (up to 35 characters) and a plus sign will be shown before the ID Code.
/UIP/	Unique Payment Reference	Alphanumeric	25	
/UR/	Ultimate Originator Name	Alphanumeric	70	
/URC/	Ultimate Originator ID Code	Alphanumeric	71	Note that the type of ID (up to 35 characters) and a plus sign will be shown before the ID Code.
/URMOB/	Remitter Phone Number	Alphanumeric	35	The remitter’s telephone number (currently only available for instant payments in Russia)
/UN/	Units	Numeric	15	Securities contracts only

Codeword	Description	Type	Length	Comments
/VA/	Verification Account	Alphanumeric	35	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	Numeric	14	
/WT/	Withholding Tax Amount	Numeric	15	

6. SWIFT MT942 Configuration Options

6.1. Overview

Citi provides a number of configuration options for your SWIFT MT942 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 for you.

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 on days that are business days in your country.

- 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 with uniquely identifying accounts in your file, you can opt for your Citi account numbers to be prefixed with the relevant Citi branch code.

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, which of your accounts should be included in the export.

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.

Configuration Option	Details
Select by Relative / Absolute Dates	This is a configuration that ordinarily allows the selection of a start and end date for the retrieval date range of the export template. However, for the SWIFT MT942 format, the Start Date and End Date of the export template will be fixed; each output file you receive will contain only those transactions that have a transaction Entry Date that is equal to the current date. In other words, the retrieval date range will start from midnight and finish at 11:59:59 on the current date.
Select by Start Date / End Date	

6.2.2. Date Type

The table below describes the *Date Type* configuration.

Configuration Option	Details
Select by Entry Date	This is a configuration that ordinarily allows the selection of the type of date that should be used for retrieving transactions; transactions are retrieved if they have a date associated with them that is of the type selected and falls within the retrieval date range (i.e. Start Date to End Date). However, for the SWIFT MT942 format, the date type will be fixed; each output file you receive will contain only those transactions that have an *Entry Date* that falls within the retrieval date range set for the export template. It will not be possible to change this entry date selection criteria.

6.2.3. Data Filters

The table below describes the *Data Filter* configuration options.

Configuration 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 an entry date within the date range specified, for all accounts, branches and currencies available. Note where the Wait for All STR Data 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 only be generated on days that are working days.

6.3.1. Business Days

The table below describes the *Business Days* configuration option.

Configuration 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, data will only be exported on business days. For example, a file will not be delivered on Sunday if it is a non-working day in your country.

6.3.2. Wait for Data

The table below describes the Wait for Data configuration option.

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, use the Wait for STR option to indicate that an output file should only be produced if statement data and STR data is available. With the option set, a file will only be generated if new intra-day data is available since the last run of the temp late and all STR enriching process have completed for that new data (i.e. if itemisation is possible for the data it will have been itemised). Note that this configuration option will only operate successfully where all the following apply: • The export template is Automated • The automated schedule is "Event Based" • The statement account is held at Citi branch 920, 930 or 940 (New York) and the movements are US ACH transactions. Note that when this option is selected, the Incremental Intra-Day option will be enabled and cannot be switched off.

6.3.3. Incremental Options

The table below describes the *Incremental Options* configuration option.

Configuration 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. Note that where the Wait for All STR Data option has been selected, the Incremental Intra-Day Option will be automatically enabled and cannot be deselected.

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.

Configuration 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 Files and Reports option. The table below describes the *Automated Output* configuration options.

Configuration 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.

Configuration 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.
Output Customisable BAI 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.
3rd 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.

Configuration 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 MT942 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.

Configuration Option	Details
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.
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.
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.

Configuration Option	Details
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.

Configuration 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 numeric 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>Configuration 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>Configuration 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>User Log-On</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 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.

Configuration 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.

Configuration 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.
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.
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:).

Configuration Option	Details
Suppress Empty Sub Fields	This configuration option should be selected if your accounting processes rely on SAP MT942 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.
Retain Third Party Bank Tag 86 Format	By default, all data received by Citi in Tag 86 of an MT942 for a third party bank account will be output in Tag 86 prefixed with the fixed text /PT/FT/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

6.5.5. Field Labels

The table below describes the *Field Labels* configuration option.

Configuration Option	Details
Customisable Field 13 Label	This configuration option governs how the field label is formatted in Tag 13 of your files. As standard, the label will be output as :13: in your files. However you can arrange for the label to be output as :13D: if required. If you would like the :13D: output option, please contact your usual Citi representative so that your client preference settings can be updated accordingly.
Customisable Field 13 Timestamp	This configuration option governs the timestamp used in Tag 13 of your files. As standard, sub-field 2 of Tag 13 will be populated with the time Citi processed the first (or only) transaction covered by the MT942. However you can arrange for the timestamp to be populated with the time at which the MT942 was generated by Citi instead of the transaction time. If you would like Tag 13 sub-field 2 populated with the MT942 generation time, please contact your usual Citi representative so that your client preference settings can be updated accordingly.
Always Output Field 13	In most cases, Tag 13 will always be output in your export files. However, there are countries for which it will not usually be provided. Such countries include Bangladesh, Korea, The Philippines, Sri Lanka, Taiwan, Thailand and Vietnam. If your account is held in one of the impacted countries and your processes depend on Tag 13 being present in the export file this configuration option should be used to override the default behaviour and ensure Tag 13 is always provided. To make use of this preference, please contact your usual Citi representative so that your client preference settings can be updated accordingly.

7. Glossary of Terms

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

Term	Description
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 third party bank accounts are regarded as being held at a single Branch, regardless of the third party bank.
Code Page	A character encoding table that associates characters with specific numeric 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
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.
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.
MT942	The SWIFT standard for transmitting detailed information about all entries booked to an account

Term	Description
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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