

FINSTA D.96A Financial statement of an account message  
Recommendation of Swiss Financial Institutions  
for the use of the UN/EDIFACT-Message

Version 1.3.1 from 27.05.2005

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## 1 INTRODUCTION

This document is to be used together with the „Generic Implementation Information, Recommendation of Swiss Financial Institutions for the use of the UN/EDIFACT-Messages“.

This document is based on

Title	Version	Remarks	Source
Generic Implementation Information, Recommendation of Swiss Financial Institutions for the use of the UN/EDIFACT-Messages including Swiss Interbank Clearing- and Swiss Postfinance UN/EDIFACT Code lists.	Version 1.1		<a href="http://www.sic.ch">http://www.sic.ch</a>
FINSTA D.96A Financial statement of an account message, Recommendation of D6 Working Group Finance for the use of the UN/EDIFACT Message	Version 1.3.2		<a href="http://www.unece.org/trade/untdid">http://www.unece.org/trade/untdid</a>
UNITED NATIONS TRADE DATA INTERCHANGE DIRECTORY (UNTDID)	D.96A	Definition FINSTA	<a href="http://www.unece.org/trade/untdid">http://www.unece.org/trade/untdid</a>
UNITED NATIONS TRADE DATA INTERCHANGE DIRECTORY (UNTDID)	Latest available code list	UNCL (code list) only	<a href="http://www.unece.org/trade/untdid">http://www.unece.org/trade/untdid</a>
ISO 9735 Electronic data interchange for administration, commerce and transport (EDIFACT) – Application level syntax rules	Syntax version number: 3		<a href="http://www.iso.ch/cate/cat.html">http://www.iso.ch/cate/cat.html</a>
ISO 646 Information processing – ISO 7-bit coded character set for information interchange			<a href="http://www.iso.ch/cate/cat.html">http://www.iso.ch/cate/cat.html</a>
D6 Referencing Rules and Recommendations	Version 1.1	D6_RefRules_1v01.pdf	
Recommended Practice For Message Flow And Security For EDIFACT Payments (D6)	Version 2.03	D6_RecPract_2v03.pdf	
Swiss Interbank Clearing UN/EDIFACT Code lists	Latest available version		<a href="http://www.sic.ch/">http://www.sic.ch/</a>

## **1.1 Introduction**

This specification provides the definition of the Financial statement of an account message (FINSTA) to be used in Electronic Data Interchange (EDI) between trading partners involved in administration, commerce and transport.

## **1.2 Functional Definition**

This message can be used to cater for various communication functions between financial institutions and their customers. The most frequent function is to provide a statement of booked items confirming entries on a customer's account. The message type may contain several accounts (quoted in the B-Level).

## **1.3 Principles**

The following semantic principles apply to the message and are intended to facilitate the understanding and implementation of the message:

The Financial Statement of an Account message is structured in three levels: A, B and C. Level A starts with the UNH segment, Level B starts with the LIN segment in segment Group 4 and Level C starts with the SEQ segment in Segment Group 6.

- Level A contains general data related to the whole message and is contained in Segment Groups 1, 2, 3 and 7.
- Level B contains the account related details such as balances, account number. Furthermore, this Level describes the kind of statement.
- Level C contains the single item as it was advised to the customer by a debit/credit advice. Furthermore, this Level contains any Level B of a multiple message such as PAYMUL, DEBMUL or CREMUL. In some special cases it is possible, that several B levels are contained in a message without any dependent C levels (balance confirmation for auditing purposes).

Where a choice of code or text is given only the code element should be used wherever possible.

Source: Joint development by the Pan American EDIFACT Board and the Western European EDIFACT Board MD4

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## 1.4 Numbering of statements (B-Level)

One B-Level can contain a maximum of 9999 C-Levels. If more than 9999 transactions (C-Levels) on the same account have to be reported, two or more B-Levels (pages) for the same account and statement have to be created.

Example:

Statement-No. (day 1 and 2)	No. 1	No. 1	No. 2	No. 2
Accounts	123A	987B	123A	987B
Items to be reported	25'000	15'000	15'000	15'000
B-Levels (pages)	3	2	2	2

FINSTA	Day 1					Day 2			
B-Level	Acc. No. 123A			Acc. No. 987B		Acc. No. 123A		Acc. No. 987B	
Gr4 LIN 1082 Line item no.	1	2	3	4	5	1	2	3	4
Gr4 1.Occ. RFF 1154 Ref.no. (e.g. OR-CI-Ref)	1-123	1-123	1-123	1-987	1-987	2-123	2-123	2-987	2-987
Gr4 1.Occ. RFF 1156 Line no. (Page no.)	1	2	3	1	2	1	2	1	2
C-Levels	1-9999	10000-19999	20000-25000	1-9999	10000-15000	1-9999	10000-15000	1-9999	10000-15000
Gr6 SEQ 1050 Seq.no.	1-9999	1-9999	1-5000	1-9999	1-5000	1-9999	1-5000	1-9999	1-5000

## 2 MESSAGE LAYOUT

### 2.1 Message Structure

<u>Financial Statement Level A (first part).</u>			
UNH	M	1	MESSAGE HEADER
BGM	M	1	Beginning of message
DTM	M	1	Date/time/period
— SG1	C	1	RFF-DTM
— RFF	M	1	Reference
— DTM	C	1	Date/time/period
— SG2	C	5	FII-CTA-COM
— FII	M	1	Financial institution information
— CTA	C	1	Contact information
— COM	C	5	Communication contact
— SG3	C	3	NAD-CTA-COM
— NAD	M	1	Name and address
— CTA	C	1	Contact information
— COM	C	5	Communication contact

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**Financial Statement Level B.**

SG4	M	9999	LIN-FII-RFF-FTX-SG5-SG6
LIN	M	1	Line item
FII	M	1	Financial institution information
RFF	M	1	Reference
FTX	C	1	Free text
SG5	M	99	MOA-DTM
MOA	M	1	Monetary amount
DTM	C	1	Date/time/period

**Financial Statement Level C.**

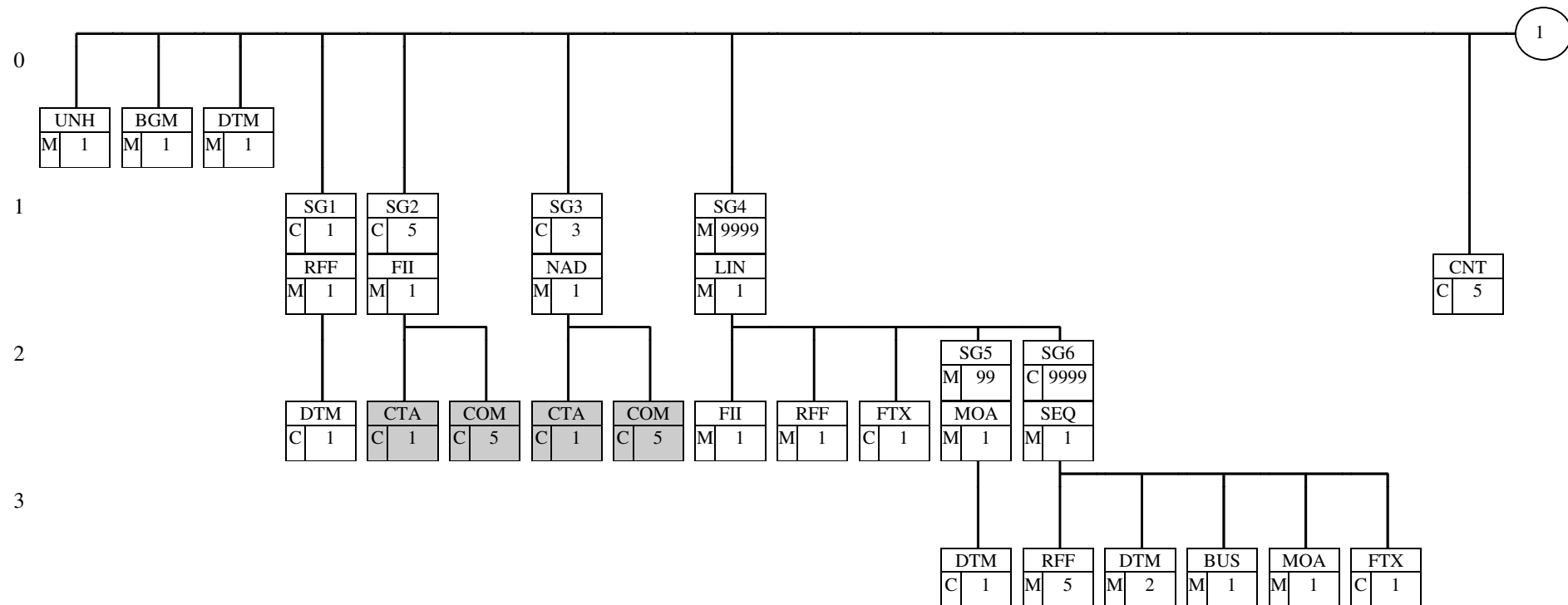
SG6	C	9999	SEQ-RFF-DTM-BUS-MOA-FTX
SEQ	M	1	Sequence details
RFF	M	5	Reference
DTM	M	2	Date/time/period
BUS	M	1	Business function
MOA	M	1	Monetary amount
FTX	C	1	Free text

**Financial Statement Level A (second part).**

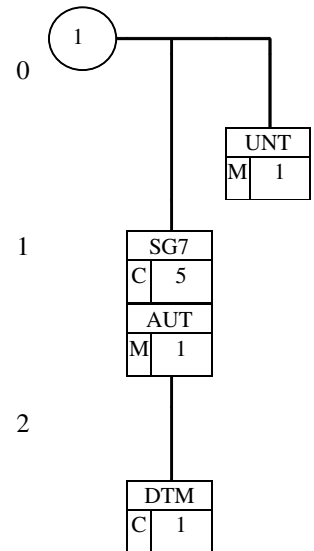
CNT	C	5	Control total
SG7	C	5	AUT-DTM
AUT	M	1	Authentication result
DTM	C	1	Date/time/period
UNT	M	1	MESSAGE TRAILER

## 2.2 Branching Diagram

The use of the marked segments is not recommended, these segments are **not** described in the chapter „Segment Layout“.



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## 3 SEGMENT LAYOUT

### 3.1 Introduction

This section describes each segment of the UN/EDIFACT message FINSTA. The segments are presented in the sequence in which they appear in the message.

- The segment or segment group tag is followed by the (M)andatory / (C)onditional indicator, the maximum number of occurrences and the segment description.
- The left side of the following table constitutes information from the original UN/EDIFACT Directory (data element number, description, M/C and format).
- In the center are the recommendations of Swiss Financial Institutions (type and remarks).
- The right side of the table („Comment“) constitutes additional comments about the correspondent elements in the SWIFT message types MT940 and MT942.

For all simple and composite data elements with a (C)onditional state in the column “M/C”, one of the following sub states is compulsory in the column “Type”:

R	REQUIRED	Indicates that the entity is required and must be sent
D	DEPENDENT	Indicates, that the entity must be sent in certain conditions, as defined by the relevant explanatory note
O	OPTIONAL	Indicates that the entity is optional and may be sent at the discretion of the user
N	NOT USED	Indicates that the entity is not used and should be omitted. Any data placed in an element marked with “N” will be ignored.

If a composite is flagged as „N“, all data elements within that composite will have blank status indicators in the column “Type”.

The column „\*“ indicates

- Whether the code values are restricted to the values given in the list („\*“) and
- Whether one specific code out of either an open or restricted code list is required („R“)
- Whether the code values must occur in certain conditions, as defined by the relevant explanatory note

(blank)	Open code list	The use of code values which are not preceded by an asterisk (*) are not restricted ( <i>open</i> ). The available codes are listed in the code list of the corresponding UN/EDIFACT directory.
*	Restricted code list	Code values preceded by an asterisk (*) are the only codes available for use in the given context ( <i>restricted choice</i> ).
R	Required code out of open list	Codes preceded by an „R“ are required and must occur in one repetition of the corresponding segment if it is used.
*R	Required code out of restricted list	Codes preceded by an „R“ are required and must occur in one repetition of the corresponding segment if it is used.

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**3.2 Segments Level A (first part)**

UNH		MESSAGE HEADER				Segment No.	1	Segment Level	A
M	1	UN/EDIFACT Directory		M	1	CH-MIG		Comment	
<p>A service segment starting and uniquely identifying a message. The message type code for the Financial statement of an account message is FINSTA.</p> <p>Note: Financial statement of an account messages conforming to this document must contain the following data in segment UNH, composite S009:</p> <p>Data element 0065 FINSTA 0052 D 0054 96A 0051 UN</p>									
Number	Description	M/C	Format	Type	*	Description	SWIFT MT940	SWIFT MT942	
<b>0062</b>	MESSAGE REFERENCE NUMBER	M	an..14	M		Identification of a message by a unique reference. The message reference must be allocated in ascending se-quence within an interchange (e.g. the first message sent is 1, the second 2, etc.), but it need not be consecutive.			
<b>S009</b> 0065	MESSAGE IDENTIFIER Message type identifier	M	an..6	M	*R	"FINSTA" (Financial statement of an account message)			
0052	Message type version number	M	an..3	M	*R	"D" (Directory)			
0054	Message type release number	M	an..3	M	*R	"96A" (Version 96A)			
0051	Controlling agency	M	an..2	M	*R	"UN" (UN/ECE/TRADE/WP.4, United Nations Standard Messages (UNSM))			
0057	Association assigned code	C	an..6	O					
<b>0068</b>	COMMON ACCESS REFERENCE	C	an..35	N					
<b>S010</b>	STATUS OF THE TRANSFER	C		N					

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Number	Description	M/C	Format	Type	*	Description	SWIFT MT940	SWIFT MT942
0070	Sequence message transfer number	M	n..2					
0073	First/last sequence message transfer indication	C	a1					
<b>Segment Notes:</b>								

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BGM		BEGINNING OF MESSAGE					Segment No.	2	Segment Level	A
M	1	UN/EDIFACT Directory			M	1	CH-MIG			Comment
A segment by means of which the sender must uniquely identify the FINSTA message using its type and number and its function.										
Number	Description	M/C	Format	Type	*	Description	SWIFT MT940	SWIFT MT942		
<b>C002</b> 1001	DOCUMENT/MESSAGE NAME Document/message name, coded	C C	an..3	R R	*	"54" (Legal statement of an account - booked items) "55" (Listing statement of an account - items pending to be booked) "56" (Closing statement of an account), not supported yet "182" (Balance confirmation), not supported yet	Code "54" corresponds to SWIFT MT940	Code "55" corresponds to SWIFT MT942		
1131	Code list qualifier	C	an..3	N						
3055	Code list responsible agency, coded	C	an..3	N						
1000	Document/message name	C	an..35	N						
<b>1004</b>	DOCUMENT/MESSAGE NUMBER	C	an..35	R		Identification of the message by a unique transaction reference assigned by the sender.  Note: This reference must be quoted in any queries about the message to the sender of the message.	Tag-20 (Trx.Ref.No. 16x)	Tag-20 (Trx.Ref.No. 16x)		
<b>1225</b>	MESSAGE FUNCTION, CODED	C	an..3	R	*	"7" (Duplicate) "9" (Original) "31" (Copy) If code "7" is used, segment group 1 is mandatory.				
<b>4343</b>	RESPONSE TYPE, CODED	C	an..3	N						
<b>Segment Notes:</b>										

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DTM		DATE/TIME/PERIOD				Segment No. 3		Segment Level A		
M	1	UN/EDIFACT Directory				M	1	CH-MIG		Comment
A segment specifying the date and, if required, the time the message is created.										
Number	Description	M/C	Format	Type	*	Description	SWIFT MT940	SWIFT MT942		
<b>C507</b>	DATE/TIME/PERIOD	M		M						
2005	Date/time/period qualifier	M	an..3	M	*R	"137" (Document/message date/time)				
2380	Date/time/period	C	an..35	R						
2379	Date/time/period format qualifier	C	an..3	R	*	"102" (CCYYMMDD)				
					*	"203" (CCYYMMDDHHMM)				
<b>Segment Notes:</b>										

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SG1		RFF-DTM				SegGr.Level A				
C	1	UN/EDIFACT Directory				D	1	CH-MIG		Comment
A group of segments identifying a previously-sent message.					This segment group is used only when element BGM-1225 contains the code 7 (duplicate).					
RFF		REFERENCE				Segment No. 4 Segment Level A				
M	1	UN/EDIFACT Directory				M	1	CH-MIG		Comment
A segment identifying the reference of the previously-sent message.										
Number	Description	M/C	Format	Type	*	Description	SWIFT MT940	SWIFT MT942		
<b>C506</b>	REFERENCE	M		M						
1153	Reference qualifier	M	an..3	M	*R	"ACW" (Reference number to previous message) Reference Number of the original FINSTA message (BGM-1004).				
1154	Reference number	C	an..35	R						
1156	Line number	C	an..6	N						
4000	Reference version number	C	an..35	N						
<b>Segment Notes:</b>										

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SG1		RFF-DTM					SegGr.Level A	
C	1	UN/EDIFACT Directory			D	1	CH-MIG	Comment
DTM		DATE/TIME/PERIOD					Segment No.	Segment Level A
C	1	UN/EDIFACT Directory			R	1	CH-MIG	Comment
A segment identifying the creation date/time of the referenced message.								
Number	Description	M/C	Format	Type	*	Description	SWIFT MT940	SWIFT MT942
<b>C507</b>	DATE/TIME/PERIOD	M		M				
2005	Date/time/period qualifier	M	an..3	M	*R	"171" (Reference date/time)		
2380	Date/time/period	C	an..35	R				
2379	Date/time/period format qualifier	C	an..3	R	*	"102" (CCYYMMDD)		
					*	"203" (CCYYMMDDHHMM)		
<b>Segment Notes:</b>								

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SG2		FII-CTA-COM				SegGr.Level A				
C	5	UN/EDIFACT Directory				O	5	CH-MIG		Comment
A group of segments identifying the financial institutions involved in the financial statement of an account message, their functions and and their contacts.					This segement group is used for routing purposes only.					
FII		FINANCIAL INSTITUTION INFORMATION				Segment No. 6 Segment Level A				
M	1	UN/EDIFACT Directory				M	1	CH-MIG		Comment
A segment identifying the financial institution(s) associated with the transaction, in coded or uncoded form and their function.										
Number	Description	M/C	Format	Type	*	Description	SWIFT MT940	SWIFT MT942		
<b>3035</b>	PARTY QUALIFIER	M	an..3	M	*	"MS" (Document/message issuer/sender) "MR" (Message recipient) (if the receiver is a financial institution / Swiss Post) "AS" (Account servicing financial institution)				
<b>C078</b>	ACCOUNT IDENTIFICATION	C		N						
3194	Account holder number	C	an..35							
3192	Account holder name	C	an..35							
3192	Account holder name	C	an..35							
6345	Currency, coded	C	an..3							
<b>C088</b>	INSTITUTION IDENTIFICATION	C		R						
3433	Institution name identification	C	an..11	D		International identification of the financial institution in coded form: ISO-BIC				
1131	Code list qualifier	C	an..3	D	*R	"25" (Bank identification)				
3055	Code list responsible agency, coded	C	an..3	D	*R	"5" (ISO (International Organization for Standardization))				
3434	Institution branch number	C	an..17	D		National identification of the financial institution / Swiss Post in coded form: BC-No. ("001996" Swiss Post as a financial institution included)				

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Number	Description	M/C	Format	Type	*	Description	SWIFT MT940	SWIFT MT942
1131	Code list qualifier	C	an..3	D	*R	"157" (Clearing code)		
3055	Code list responsible agency, coded	C	an..3	D	*R	"121" (CH, Telekurs AG)		
3432	Institution name	C	an..70	N				
3436	Institution branch place	C	an..70	N				
<b>3207</b>	<b>COUNTRY, CODED</b>	<b>C</b>	<b>an..3</b>	<b>O</b>				

**Segment Notes:**

Composite C088 (Institution identification):

The financial institution can be identified in one of the two following ways:

1. With the international identification using ISO-BIC in the element 3433 (qualified in the following elements 1131 and 3055) (preferred).
2. With the national identification using BC-No. in the element 3434 (qualified in the following elements 1131 and 3055).

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SG3		NAD-CTA-COM				SegGr.Level A			
C	3	UN/EDIFACT Directory			O	3	CH-MIG		Comment
A group of segments identifying the name(s) and address(es) of non-financial parties involved in the transaction, their function and their contacts.					This segment group is used for routing purposes only.				
NAD		NAME AND ADDRESS				Segment No. 9 Segment Level A			
M	1	UN/EDIFACT Directory			M	1	CH-MIG		Comment
A segment identifying the names and addresses of the parties associated with the FINSTA, in coded or uncoded form, and their function.									
Number	Description	M/C	Format	Type	*	Description	SWIFT MT940	SWIFT MT942	
<b>3035</b>	PARTY QUALIFIER	M	an..3	M	*	"MR" (Message recipient)			
					*	"HQ" (Account owner)			
<b>C082</b>	PARTY IDENTIFICATION DETAILS	C		D					
3039	Party id. identification	M	an..35	M					
1131	Code list qualifier	C	an..3	R	*	If using ISO or EAN identification: "160" (Party identification)			
					*	If using Telekurs identification: "100" (Enhanced party identification)			
					*	If bilaterally agreed: "ZZZ" (Mutually defined)			
3055	Code list responsible agency, coded	C	an..3	R	*	"5" (ISO (International Organization for Standardization))			
					*	"9" (EAN (International Article Numbering association))			
					*	"121" (CH, Telekurs AG)			
					*	"ZZZ" (Mutually defined)			
<b>C058</b>	NAME AND ADDRESS	C		D					
3124	Name and address line	M	an..35	M					
3124	Name and address line	C	an..35	O					

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Number	Description	M/C	Format	Type	*	Description	SWIFT MT940	SWIFT MT942
3124	Name and address line	C	an..35	O				
3124	Name and address line	C	an..35	O				
3124	Name and address line	C	an..35	O				
<b>C080</b>	<b>PARTY NAME</b>	C		D				
3036	Party name	M	an..35	M				
3036	Party name	C	an..35	O				
3036	Party name	C	an..35	O				
3036	Party name	C	an..35	O				
3036	Party name	C	an..35	O				
3045	Party name format, coded	C	an..3	O				
<b>C059</b>	<b>STREET</b>	C		D				
3042	Street and number/p.o. box	M	an..35	M				
3042	Street and number/p.o. box	C	an..35	O				
3042	Street and number/p.o. box	C	an..35	O				
3042	Street and number/p.o. box	C	an..35	O				
<b>3164</b>	<b>CITY NAME</b>	C	an..35	D				
<b>3229</b>	<b>COUNTRY SUB-ENTITY IDENTIFICATION</b>	C	an..9	D				
<b>3251</b>	<b>POSTCODE IDENTIFICATION</b>	C	an..9	D				
<b>3207</b>	<b>COUNTRY, CODED</b>	C	an..3	D				

**Segment Notes:**

This Segment can be used in two ways:

1. C080/C059/3164/3229/3251/3207 (Structured name and address), preferred
2. C082 only (Party identification)

The use of party identification (variant 2) with a structured name/address (variant 1) will be accepted.

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**3.3 Segments Level B**

SG4		LIN-FII-RFF-FTX-SG5-SG6					SegGr.Level B		
M	9999	UN/EDIFACT Directory			M	9999	CH-MIG		Comment
A group of segments specifying details related to the account and type of account, such as statement number, balance, relevant amounts and dates.									
LIN		LINE ITEM					Segment No. 12 Segment Level B		
M	1	UN/EDIFACT Directory			M	1	CH-MIG		Comment
A segment identifying the beginning of the specification of information related to the account by a sequential line number.									
Number	Description	M/C	Format	Type	*	Description	SWIFT MT940	SWIFT MT942	
<b>1082</b>	LINE ITEM NUMBER	C	n..6	R		Application generated number for each B-Level. Numbers must be allocated in ascending sequence order within the message without gaps (i.e. the first line is 1, the second line 2, etc.).			
<b>1229</b>	ACTION REQUEST/ NOTIFICATION, CODED	C	an..3	N					
<b>C212</b>	ITEM NUMBER IDENTIFICATION	C		O					
7140	Item number	C	an..35	N					
7143	Item number type, coded	C	an..3	R	*	“BV” (Daily statement)			
					*	“BW” (Periodical statement within a bilaterally agreed period of time)			
					*	“BX” (Weekly statement within a calendar week)			
					*	“BY” (Monthly statement within a calendar month)			
1131	Code list qualifier	C	an..3	N					
3055	Code list responsible agency, coded	C	an..3	N					
<b>C829</b>	SUB-LINE INFORMATION	C		N					
5495	Sub-line indicator, coded	C	an..3						
1082	Line item number	C	n..6						

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<b>1222</b>	CONFIGURATION LEVEL	C	n..2	N			
<b>7083</b>	CONFIGURATION, CODED	C	an..3	N			

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**Segment Notes:**

Identification of the line item by a sequential line number. This segment is used to identify each statement number and page of the account identified in the following FII segments.

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SG4		LIN-FII-RFF-FTX-SG5-SG6				SegGr.Level B		
M	9999	UN/EDIFACT Directory		M	9999	CH-MIG		Comment
FII		FINANCIAL INSTITUTION INFORMATION				Segment No. 13 Segment Level B		
M	1	UN/EDIFACT Directory		M	1	CH-MIG		Comment
A segment specifying the account and type of account.								
Number	Description	M/C	Format	Type	*	Description	SWIFT MT940	SWIFT MT942
<b>3035</b>	PARTY QUALIFIER	M	an..3	M	*R	"AS" (Account servicing financial institution)		
<b>C078</b>	ACCOUNT IDENTIFICATION	C		R				
3194	Account holder number	C	an..35	R			Tag-25 (Account Id, 35x)	Tag-25 (Account Id, 35x)
3192	Account holder name	C	an..35	D				
3192	Account holder name	C	an..35	D				
6345	Currency, coded	C	an..3	O				
<b>C088</b>	INSTITUTION IDENTIFICATION	C		R				
3433	Institution name identification	C	an..11	D		International identification of the financial institution / Swiss Post in coded form: ISO-BIC		
1131	Code list qualifier	C	an..3	D	*R	"25" (Bank identification)		
3055	Code list responsible agency, coded	C	an..3	D	*R	"5" (ISO (International Organization for Standardization))		
3434	Institution branch number	C	an..17	D		National identification of the financial institution / Swiss Post in coded form: BC-No. ("001996" Swiss Post as a financial institution included)		
1131	Code list qualifier	C	an..3	D	*R	"157" (Clearing code)		
3055	Code list responsible agency, coded	C	an..3	D	*R	"121" (CH, Telekurs AG)		
3432	Institution name	C	an..70	N				
3436	Institution branch place	C	an..70	N				
<b>3207</b>	COUNTRY, CODED	C	an..3	D				

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**Segment Notes:**

Element 3194 (Account holder number):

It can be bilaterally agreed that element 3194 contains the account number in the format received by the beneficiary's financial institution in the message that triggered the CREMUL or in the format that the beneficiary wishes (e.g. always IBAN).

Composite C088 (Institution identification):

Composite C088 is to be specified depending on the following cases:

If 3194 contains an IBAN: Composite C088 is not used.

If 3194 doesn't contain an IBAN: Either the national identification in element 3434, or the international identification in element 3433, has to be specified, but not both.

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SG4		LIN-FII-RFF-FTX-SG5-SG6				SegGr.Level B		
M	9999	UN/EDIFACT Directory			M	9999	CH-MIG	Comment
RFF		REFERENCE				Segment No. 14 Segment Level B		
M	1	UN/EDIFACT Directory			M	1	CH-MIG	Comment
A segment specifying, if necessary, the statement number and paging details.								
Number	Description	M/C	Format	Type	*	Description	SWIFT MT940	SWIFT MT942
<b>C506</b>	REFERENCE	M		M				
1153	Reference qualifier	M	an..3	M	*R	"ADP" (Statement number) This number is allocated by the sender in sequence for each statement type (at BGM segment, DE1001) and is reset, if necessary, according to the bank-customer agreement.	Tag 28 (Statement No. / Sequence No.)	Tag 28 (Statement No. / Sequence No.)
1154	Reference number	C	an..35	R			Tag-28-1 (Statement No, 5n)	Tag-28-1 (Statement No, 5n)
1156	Line number	C	an..6	D		This data element must be used if a statement has to be divided due to its length or for organizational reasons. If required then this data element should be used to indicate the page number within the statement.	Tag-28-2 ([/Sequence No., 3n])	Tag-28-2 ([/Sequence No., 3n])
4000	Reference version number	C	an..35	N				
<b>Segment Notes:</b>								

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SG4		LIN-FII-RFF-FTX-SG5-SG6				SegGr.Level B		
M	9999	UN/EDIFACT Directory		M	9999	CH-MIG	Comment	
FTX		FREE TEXT				Segment No. 15 Segment Level B		
C	1	UN/EDIFACT Directory		O	1	CH-MIG	Comment	
A segment in free form to provide additional information which cannot be accommodated within other segments.								
Number	Description	M/C	Format	Type	*	Description	SWIFT MT940	SWIFT MT942
4451	TEXT SUBJECT QUALIFIER	M	an..3	M	*	"AAI" (General information)		
4453	TEXT FUNCTION, CODED	C	an..3	N				
C107	TEXT REFERENCE	C		N				
4441	Free text, coded	M	an..3					
1131	Code list qualifier	C	an..3					
3055	Code list responsible agency, coded	C	an..3					
C108	TEXT LITERAL	C		R			Tag 86 (Information to acct owner, 6*65x) (from the "Transaction Line")	Tag 86 (Information to acct owner, 6*65x) (from the "Transaction Line")
4440	Free text	M	an..70	M				
4440	Free text	C	an..70	O				
4440	Free text	C	an..70	O				
4440	Free text	C	an..70	O				
4440	Free text	C	an..70	O				
3453	LANGUAGE, CODED	C	an..3	O		ISO 639 two alpha code		
<b>Segment Notes:</b>								

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<b>SG4</b>		<b>LIN-FII-RFF-FTX-SG5-SG6</b>				SegGr.Level B		
M	9999	UN/EDIFACT Directory		M	9999	CH-MIG	Comment	
A group of segments specifying details related to the account and type of account, such as statement number, balance, relevant amounts and dates.								
<b>SG5</b>		<b>MOA-DTM</b>				SegGr.Level B		
M	99	UN/EDIFACT Directory		M	99	CH-MIG	Comment	
A group of segments indicating the balance of the account, its type and the respective dates (e.g. opening balance, final closing balance, etc.).								
<b>MOA</b>		<b>MONETARY AMOUNT</b>				Segment No. 16	Segment Level B	
M	1	UN/EDIFACT Directory		M	1	CH-MIG	Comment	
A segment indicating the balance of the account and its type.								
Number	Description	M/C	Format	Type	*	Description	SWIFT MT940	SWIFT MT942
<b>C516</b>	MONETARY AMOUNT	M		M				

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Number	Description	M/C	Format	Type	*	Description	SWIFT MT940	SWIFT MT942
5025	Monetary amount type qualifier	M	an..3	M	*	"315" (Opening balance)	Tag 60F (First opening balance)	
					*	"357" (Interim opening balance) (used only in multi-page statements, dependent on element 1156 in SG4-RFF).	Tag 60M (Intermediate opening balance)	
					*	"343" (Closing balance)	Tag 62F (First closing balance)	
					*	"358" (Interim closing balance) (used only in multi-page statements, dependent on element 1156 in SG4-RFF).	Tag 62M (Intermediate closing balance)	
					*	"344" (Value date balance) (or available balance)	Tag 64 (Closing available balance) Tag 65 (Forward available balance)	
					*	"345" (Cost information for providing the statement)		
					*	"346" (Total credits)		Tag 90C (Number and Sum of (Credit) Entities)
					*	"347" (Total debits)		Tag 90D (Number and Sum of (Debit) Entities)
					*	"453" (Limit of the agreed monetary amount debit line) Floor limit indicator for debit values		Two Tag 34Fs (Credit and/or Debit amount): First Tag 34F (Floor Limit Indicator)
					*	"ZA6" (Limit of the agreed monetary amount credit line) Floor limit indicator for credit values - D6 code		Second Tag 34F (Floor Limit Indicator)

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Number	Description	M/C	Format	Type	*	Description	SWIFT MT940	SWIFT MT942
5004	Monetary amount	C	n..18	R		A debit amount is shown by a (-) in front of the amount.	Depending on SG5-MOA-C516-5025: Tag 60/62/64/65-1 (D=debit, C=credit, 1a): D = "-", C = "" Tag 60/62/64/65-4 (Amount, 15n)	Depending on SG5-MOA-C516-5025: first/second Tag 34F-2 (D=debit, C=credit, 1a): D = "-", C = "" first/second Tag 34F-3 or Tag 90C-3 or Tag 90D-3 (Amount, 15n)
6345	Currency, coded	C	an..3	R			Depending on SG5-MOA-C516-5025: Tag 60/62/64/65-3 (Currency, 3a)	Depending on SG5-MOA-C516-5025: first/second Tag 34F-1 or Tag 90C-2 or Tag 90D-2 (Currency, 3a)
6343	Currency qualifier	C	an..3	N				
4405	Status, coded	C	an..3	N				

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**Segment Notes:**

With each B level all element 6345 must contain the same currency code.

Depending on the type of the statement defined in BGM-1001 the following codes may be used:

1. Legal statement (BGM-1001 = "54"):

- "315" (Opening balance) or "357" (Interim opening balance)
- "343" (Closing balance) or "358" (Interim closing balance)
- "344" (Value date balance) (or available balance
- "345" (Cost information for providing the statement)
- "346" (Total credits)
- "347" (Total debits)

2. Listing statement (BGM-1001 = "55"):

- "344" (Value date balance) (or available balance
- "345" (Cost information for providing the statement)
- "346" (Total credits)
- "347" (Total debits)
- "453" (Limit of the agreed monetary amount debit line) Floor limit indicator for debit values
- \*"ZA6" (Limit of the agreed monetary amount credit line) Floor limit indicator for credit values [D6 code]

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<b>SG4</b>		<b>LIN-FII-RFF-FTX-SG5-SG6</b>						SegGr.Level B	
M	9999	UN/EDIFACT Directory			M	9999	CH-MIG		Comment
<b>SG5</b>		<b>MOA-DTM</b>						SegGr.Level B	
M	99	UN/EDIFACT Directory			M	99	CH-MIG		Comment
<b>DTM</b>		<b>DATE/TIME/PERIOD</b>						Segment No. 17 Segment Level B	
C	1	UN/EDIFACT Directory			O	1	CH-MIG		Comment
A segment specifying the date associated with the amount specified in the leading MOA segment.				This segment is always required except for SG5-MOA-DE5025 with qualifiers 345, 453 and ZA6.					
Number	Description	M/C	Format	Type	*	Description	SWIFT MT940	SWIFT MT942	
<b>C507</b>	DATE/TIME/PERIOD	M		M					
2005	Date/time/period qualifier	M	an..3	M	*R	"171" (Reference date/time)			
2380	Date/time/period	C	an..35	R			Depending on SG5-MOA-C516-5025: Tag nn-2 (Date, 6n, YYMMDD)	Tag 13D (Date/Time up to which the report covers activities in the account, 10n, YYMMDDHHMM)	
2379	Date/time/period format qualifier	C	an..3	R	*	"102" (CCYYMMDD)			
					*	"203" (CCYYMMDDHHMM)			
<b>Segment Notes:</b>									

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**3.4 Segments Level C**

<b>SG4</b>		<b>LIN-FII-RFF-FTX-SG5-SG6</b>				SegGr.Level B		
M	9999	UN/EDIFACT Directory		M	9999	CH-MIG	Comment	
A group of segments specifying details related to the account and type of account, such as statement number, balance, relevant amounts and dates.								
<b>SG6</b>		<b>SEQ-RFF-DTM-BUS-MOA-FTX</b>				SegGr.Level C		
C	9999	UN/EDIFACT Directory		D	9999	CH-MIG	Comment	
A group of segments providing references, value and entry dates, the business function of the booked items, amounts, type and status.				If the reported period contains no entry, no C-Level will be sent (e.g. opening and closing balance).				
<b>SEQ</b>		<b>SEQUENCE DETAILS</b>				Segment No. 18	Segment Level C	
M	1	UN/EDIFACT Directory		M	1	CH-MIG	Comment	
A segment identifying the beginning of the specification of the individual entries booked.								
Number	Description	M/C	Format	Type	*	Description	SWIFT MT940	SWIFT MT942
1245	STATUS INDICATOR, CODED	C	an..3	O				
C286 1050	SEQUENCE INFORMATION Sequence number	C M	an..6	R M		Number for each C-Level. Numbers must be allocated in ascending sequence order within the B-Level without gaps (i.e. the first line is 1, the second line 2, etc.).		
1159	Sequence number source, coded	C	an..3	N				
1131	Code list qualifier	C	an..3	N				
3055	Code list responsible agency, coded	C	an..3	N				
<b>Segment Notes:</b>								

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<b>SG4</b>		<b>LIN-FII-RFF-FTX-SG5-SG6</b>						SegGr.Level B	
M	9999	UN/EDIFACT Directory			M	9999	CH-MIG		Comment
<b>SG6</b>		<b>SEQ-RFF-DTM-BUS-MOA-FTX</b>						SegGr.Level C	
C	9999	UN/EDIFACT Directory			D	9999	CH-MIG		Comment
<b>RFF</b>		<b>REFERENCE</b>						Segment No. 19 Segment Level C	
M	5	UN/EDIFACT Directory			M	5	CH-MIG		Comment
A segment identifying references of parties involved in the transaction.									
Number	Description	M/C	Format	Type	*	Description	SWIFT MT940	SWIFT MT942	
<b>C506</b> 1153	REFERENCE Reference qualifier	M M	an..3	M M	*	"PQ" (Payment reference)	Tag 61-7 (Ref. for account owner)	Tag 61-7 (Ref. for account owner)	
					*	"AIK" (Bank's individual transaction reference number)	Tag 61-8 (Acct. servicing institution Ref.)	Tag 61-8 (Acct. servicing institution Ref.)	
					*	"AEK" (Payment order number)			
					*	"AKI" (Ordering customer's second reference number)			
					*	"RA" (Remittance advice number)			
					*	"AGO" (Sender's reference to the original message)			
					*	"CR" (Customer reference number)			
1154	Reference number	C	an..35	R			Depending on SG6-RFF-C506-1153: Tag 61-7 (Ref. for account owner, 16x) or Tag 61-8 (Acct. servicing institution Ref., [//16x])	Depending on SG6-RFF-C506-1153: Tag 61-7 (Ref. for account owner, 16x) or Tag 61-8 (Acct. servicing institution Ref., [//16x])	
1156	Line number	C	an..6	N					
4000	Reference version number	C	an..35	N					
<b>Segment Notes:</b>									

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<b>SG4</b>		<b>LIN-FII-RFF-FTX-SG5-SG6</b>					SegGr.Level B	
M	9999	UN/EDIFACT Directory			M	9999	CH-MIG	Comment
<b>SG6</b>		<b>SEQ-RFF-DTM-BUS-MOA-FTX</b>					SegGr.Level C	
C	9999	UN/EDIFACT Directory			D	9999	CH-MIG	Comment
<b>DTM</b>		<b>DATE/TIME/PERIOD</b>					Segment No. 20	Segment Level C
M	2	UN/EDIFACT Directory			M	2	CH-MIG	Comment
A segment specifying the value and or entry date and/or time.								
Number	Description	M/C	Format	Type	*	Description	SWIFT MT940	SWIFT MT942
<b>C507</b>	DATE/TIME/PERIOD	M		M	*			
2005	Date/time/period qualifier	M	an..3	M	*	"209" (Value date)	Tag 61-1 (Value Date)	Tag 61-1 (Value Date)
					*	"202" (Posting date)	Tag 61-2 (Entry Date)	Tag 61-2 (Entry Date)
2380	Date/time/period	C	an..35	R			Depending on SG6-DTM-C507-2005:	Depending on SG6-DTM-C507-2005:
							Tag 61-1 (Value Date, 6n, YYMMDD) or	Tag 61-1 (Value Date, 6n, YYMMDD) or
							Tag 61-2 (Entry Date, [4n], MMDD)	Tag 61-2 (Entry Date, [4n], MMDD)
2379	Date/time/period format qualifier	C	an..3	R	*R	"102" (CCYYMMDD)		
<b>Segment Notes:</b>								

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<b>SG4</b>		<b>LIN-FII-RFF-FTX-SG5-SG6</b>				SegGr.Level B		
M	9999	UN/EDIFACT Directory		M	9999	CH-MIG		Comment
<b>SG6</b>		<b>SEQ-RFF-DTM-BUS-MOA-FTX</b>				SegGr.Level C		
C	9999	UN/EDIFACT Directory		D	9999	CH-MIG		Comment
<b>BUS</b>		<b>BUSINESS FUNCTION</b>				Segment No. 21 Segment Level C		
M	1	UN/EDIFACT Directory		M	1	CH-MIG		Comment
A segment identifying certain characteristics of the items stored in level C, such as business function.								
Number	Description	M/C	Format	Type	*	Description	SWIFT MT940	SWIFT MT942
<b>C521</b>	<b>BUSINESS FUNCTION</b>	C		O				
4027	Business function qualifier	M	an..3	M	*R	"1" (Underlying business function)		
4025	Business function, coded	M	an..3	M				
1131	Code list qualifier	C	an..3	O				
3055	Code list responsible agency, coded	C	an..3	O				
4022	Business description	C	an..70	N				
<b>3279</b>	<b>GEOGRAPHIC ENVIRONMENT, CODED</b>	C	an..3	O	*	"DO" (Domestic)		
					*	"DR" (Domestic with regulatory information required)		
					*	"IR" (International with regulatory information required)		
					*	"IN" (International)		
					*	"IS" (European Union)		
						ECBS payments/direct debits compliant with EBS-200 (ECBS)		
<b>4487</b>	<b>TYPE OF FINANCIAL TRANSACTION, CODED</b>	C	an..3	O	"1"	(Clean payment)		
<b>C551</b>	<b>BANK OPERATION</b>	C		O				

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Number	Description	M/C	Format	Type	*	Description	SWIFT MT940	SWIFT MT942
4383	Bank operation, coded	M	an..3	M		SWIFT-Codelist (Transaction Type Code) or Mutually defined Code	Tag 61-6 (Trx Type Id Code, aaaa) SWIFT-Transaction Type Id Code Formate: "Naaa", last three character	Tag 61-6 (Trx Type Id Code, aaaa) SWIFT-Transaction Type Id Code Formate: "Naaa", last three character
1131	Code list qualifier	C	an..3	D	*	If SWIFT-Codelist: "133" (Financial regime)		
3055	Code list responsible agency, coded	C	an..3	D	*	If mutually defined Code: "ZZZ" (Mutually defined)		
4463	INTRA-COMPANY PAYMENT, CODED	C	an..3	O	*R	If SWIFT-Code: "17" (S.W.I.F.T.) "1" (Intra-company payment)		
<b>Segment Notes:</b>								

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<b>SG4</b>		<b>LIN-FII-RFF-FTX-SG5-SG6</b>					SegGr.Level B	
M	9999	UN/EDIFACT Directory			M	9999	CH-MIG	Comment
<b>SG6</b>		<b>SEQ-RFF-DTM-BUS-MOA-FTX</b>					SegGr.Level C	
C	9999	UN/EDIFACT Directory			D	9999	CH-MIG	Comment
<b>MOA</b>		<b>MONETARY AMOUNT</b>					Segment No. 22	Segment Level C
M	1	UN/EDIFACT Directory			M	1	CH-MIG	Comment
A segment specifying the amount, its type and status of the booked item.								
Number	Description	M/C	Format	Type	*	Description	SWIFT MT940	SWIFT MT942
<b>C516</b>	MONETARY AMOUNT	M		M	*			
5025	Monetary amount type qualifier	M	an..3	M	*	"348" (Booked amount on the account)	Tag 61-3, -4, -5 (Statement line)	
					*	"349" (Pending amount to be booked on the account))		Tag 61-3, -4, -5 (Statement line)
5004	Monetary amount	C	n..18	R			Tag 61-3 (R=reversal, D=debit, C=credit, 2a): D and RC = "-", C and RD = ""	Tag 61-3 (R=reversal, E=expected, D=debit, C=credit, 2a): D, RC and ED = "-", C, RD and EC = ""
6345	Currency, coded	C	an..3	R			Tag 61-5 (Amount, 15n)	Tag 61-5 (Amount, 15n)
6343	Currency qualifier	C	an..3	N			Tag 61-4 (Funds code consisting of the third character of the currency code, if needed, 1a)	Tag 61-4 (Funds code consisting of the third character of the currency code, if needed, 1a)
4405	Status, coded	C	an..3	O	*	"5" (Subject to final payment)		If Tag 61-3 = EC or ED (E=expected, D=debit, C=credit)
					*	"4" (Final)		

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**Segment Notes:**

Depending on the type of the statement defined in BGM-1001 the following codes should be used:

1. Legal statement (BGM-1001 = "54"):

"348" (Booked amount on the account)

2. Listing statement (BGM-1001 = "55"):

"349" (Pending amount to be booked on the account)

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<b>SG4</b>		<b>LIN-FII-RFF-FTX-SG5-SG6</b>						SegGr.Level B	
M	9999	UN/EDIFACT Directory			M	9999	CH-MIG	Comment	
<b>SG6</b>		<b>SEQ-RFF-DTM-BUS-MOA-FTX</b>						SegGr.Level C	
C	9999	UN/EDIFACT Directory			D	9999	CH-MIG	Comment	
<b>FTX</b>		<b>FREE TEXT</b>						Segment No. 23 Segment Level C	
C	1	UN/EDIFACT Directory			O	1	CH-MIG	Comment	
A segment in free form to provide additional information which cannot be accommodated within other segments.									
Number	Description	M/C	Format	Type	*	Description	SWIFT MT940	SWIFT MT942	
<b>4451</b>	TEXT SUBJECT QUALIFIER	M	an..3	M	*R	"ADS" (Booked item information)	Tag 61-9 (Supplementary details) and/or Tag 86 (Information to Account Owner) (from the "Statement Line")	Tag 61-9 (Supplementary details) and/or Tag 86 (Information to Account Owner) (from the "Statement Line")	
<b>4453</b>	TEXT FUNCTION, CODED	C	an..3	N					
<b>C107</b>	TEXT REFERENCE	C		N					
4441	Free text, coded	M	an..3						
1131	Code list qualifier	C	an..3						
3055	Code list responsible agency, coded	C	an..3						

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Number	Description	M/C	Format	Type	*	Description	SWIFT MT940	SWIFT MT942
<b>C108</b>	TEXT LITERAL	C		R			FTX Lines 1-5: Tag-61-9 (Supplementary details, [34x] and/or Tag 86 (Information to acct owner, 6*65x) (from the "Transaction Line") Priority (if not enough space in C108): 1. Tag-61-9 2. Tag-86	FTX Lines 1-5: Tag-61-9 (Supplementary details, [34x] and/or Tag 86 (Information to acct owner, 6*65x) (from the "Transaction Line") Priority (if not enough space in C108): 1. Tag-61-9 2. Tag-86
4440	Free text	M	an..70	M				
4440	Free text	C	an..70	O				
4440	Free text	C	an..70	O				
4440	Free text	C	an..70	O				
4440	Free text	C	an..70	O				
<b>3453</b>	LANGUAGE, CODED	C	an..3	O		ISO language codes (ISO 639-1988) must be used (two alpha code)		
<b>Segment Notes:</b>								

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CNT		CONTROL TOTAL					Segment No.	24	Segment Level	A
C	5	UN/EDIFACT Directory			O	5	CH-MIG		Comment	
A segment identifying the kind of control checks and the totals according to the coded form.										
Number	Description	M/C	Format	Type	*	Description	SWIFT MT940	SWIFT MT942		
<b>C270</b> 6069	CONTROL Control qualifier	M M	an..3	M M	*	"27" (Total number of credit items given for control purposes.) "28" (Total number of debit items given for control purposes.)				
6066	Control value	M	n..18	M	*	"2" (Number of line items in message) "39" (Total number of individual transactions)		Depending on CNT-C270-6069: If DE6069 = 27: Tag 90C-1 (Number of credit entries, 5n) or If DE6069 = 28: Tag 90D-1 (Number of debit entries, 5n)		
6411	Measure unit qualifier	C	an..3	N						
<b>Segment Notes:</b>										

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**3.5 Segments Level A (second part)**

SG7		AUT-DTM				SegGr.Level A		
C	5	UN/EDIFACT Directory		D	1	CH-MIG	Comment	
A group of segments specifying details of any authentication (validation) procedures applied to the FINSTA message.				The segment group 7 (AUT and DTM) is not used when the digital signature is used. In case of digital signature the security header and trailer segments are used.				
AUT		AUTHENTICATION RESULT				Segment No. 25 Segment Level A		
M	1	UN/EDIFACT Directory		M	1	CH-MIG	Comment	
A segment specifying details of any authentication (validation) procedures applied to the FINSTA message.								
Number	Description	M/C	Format	Type	*	Description	SWIFT MT940	SWIFT MT942
9280	VALIDATION RESULT	M	an..35	M				
9282	VALIDATION KEY IDENTIFICATION	C	an..35	R				
<b>Segment Notes:</b>								

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SG7		AUT-DTM				SegGr.Level A		
C	5	UN/EDIFACT Directory		D	1	CH-MIG		Comment
DTM		DATE/TIME/PERIOD				Segment No. 26 Segment Level A		
C	1	UN/EDIFACT Directory		R	1	CH-MIG		Comment
A segment identifying the validation date/time.								
Number	Description	M/C	Format	Type	*	Description	SWIFT MT940	SWIFT MT942
<b>C507</b>	DATE/TIME/PERIOD	M		M				
2005	Date/time/period qualifier	M	an..3	M	*R	"218" (Authentication/validation date/time)		
2380	Date/time/period	C	an..35	R				
2379	Date/time/period format qualifier	C	an..3	R	*	"102" (CCYYMMDD) = preferred version		
					*	"203" (CCYYMMDDHHMM)		
<b>Segment Notes:</b>								

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UNT		MESSAGE TRAILER					Segment No.	27	Segment Level	A
M	1	UN/EDIFACT Directory			M	1	CH-MIG		Comment	
		A service segment ending a message, giving the total number of segments in the message and the control reference number of the message.								
Number	Description	M/C	Format	Type	*	Description	SWIFT MT940	SWIFT MT942		
<b>0074</b>	NUMBER OF SEGMENTS IN A MESSAGE	M	n..6	M		The total number of segments in the message.				
<b>0062</b>	MESSAGE REFERENCE NUMBER	M	an..14	M		The same value as UNH-0062.				
<b>Segment Notes:</b>										

## **4 EXAMPLE FINANCIAL STATEMENT**

The following examples shows only the normally used features of a Financial Statement, not its entire possibilities.

### **4.1 Legal Statement**

The following example of a Financial Statement message as a „Legal Statement“ identified by the number 12345 was sent on the 10th of October 1996 from the Financial Institution to the owner of the account number 6789-987654.32B at BANKCHZZXXX. These Financial Statement with the number „CH-4712/1996“ includes the following information about this account:

Opening credit balance per 01.10.96		12'000 CHF
	Booked credit amount with value date 03.10.96	2'000 CHF
	Booked credit amount with value date 04.10.96	1'000 CHF
	Booked debit amount with value date 07.10.96	-500 CHF
Closing credit balance per 09.10.96		14'500 CHF

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The entries booked are referenced in case of credit with the customer reference and in case of debit with the payment order number. Transaction details are not included, they are sent for example with the EDIFACT-message CREADV/DEBADV.

Seg. No.	UN/EDIFACT-String	Comment
1.	UNH+12345+FINSTA:D:96A:UN'	Message No. 12345
2.	BGM+54+4711+9'	Legal statement No. 4711
3.	DTM+137:19961010:102'	Date of message 10.10.1996
4.	LIN+1'	Start of first B-Level
5.	FII+AS+6789-987654.32B+BANKCHZZXXX:25:5'	Account owners account number and bank identification
6.	RFF+ADP:CH-4712/1996'	Bank reference: Reference number / Year
7.	MOA+315:12000:CHF'	Opening balance of the account : 12'000 CHF
8.	DTM+171:19961001:102'	Opening balance date 01.10.1996
9.	MOA+343:14500:CHF'	Closing balance of the account : 14'500 CHF
10.	DTM+171:19961009:102'	Closing balance date 09.10.1996
11.	MOA+344:14000:CHF'	Value date balance 14'000 CHF
12.	DTM+171:19961003:102'	Value date balance date 03.10.1996
13.	MOA+344:15000:CHF'	Value date balance 15'000 CHF
14.	DTM+171:19961004:102'	Value date balance date 04.10.1996
15.	MOA+344:14500:CHF'	Value date balance 14'500 CHF
16.	DTM+171:19961007:102'	Value date balance date 07.10.1996
17.	SEQ+13+1'	Start of first C-Level, reporting item details separately (transaction details not included).
18.	RFF+PQ:3456'	Customer reference number „3456“ assigned to a payment.
19.	RFF+AIK:98762'	Bank's individual transaction reference number „98762“

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Seg. No.	UN/EDIFACT-String	Comment
20.	DTM+209:19961003:102'	Value date 03.10.1996
21.	BUS++DO+1+ZZZ'	Domestic clean payment
22.	MOA+348:2000:CHF::4'	Booked credit amount on the account equals 2'000 CHF
23.	SEQ+13+2'	Start of second C-Level, reporting item details separately (transaction details not included).
24.	RFF+PQ:54321'	Customer reference number „54321“ assigned to a payment.
25.	RFF+AIK:987644'	Bank's individual transaction reference number „98744“
26.	DTM+209:19961004:102'	Value date 04.10.1996
27.	BUS++DO+1+ZZZ'	Domestic clean payment
28.	MOA+348:1000:CHF::4'	Booked credit amount on the account equals 1'000 CHF
29.	SEQ+11+3'	Start of third C-Level, reporting item details included (transaction details included).
30.	RFF+AEK:2000'	Payment order number „2000“
31.	RFF+AIK:98755'	Bank's individual transaction reference number „98755“
32.	DTM+209:19961007:102'	Value date 07.10.1996
33.	BUS++DO+1+ZZZ'	Domestic clean payment
34.	MOA+348:-500:CHF::4'	Booked debit amount on the account equals -500 CHF
35.	FTX+ADS+++VORSCHUSS: MONAT 10.1999'	Information to account owner
36.	UNT+36+12345'	Message No. 12345 with 35 segments

## 4.2 Listing Statement

The following example of a Financial Statement message as a „Listing Statement“ identified by the number 12346 was sent on the 20th of October 1996 from the Financial Institution to the owner of the account number 6789-987654.32B at BANKCHZZXXX. These Financial Statement with the number „CH-47122/1996“ includes the following information about this account:

	First pending credit amount with value date 21.10.96	3'000 CHF
Total credits up to 21.10.96		3'000 CHF
	First pending debit amount with value date 21.10.96	-1'500 CHF
	Second pending debit amount with value date 21.10.96	-2'000 CHF
Total debits up to 21.10.96		-3'500 CHF

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The pending entries are referenced in case of credit with the customer reference and in case of debit with the payment order number. Transaction details are not included.

Seg. No.	UN/EDIFACT-String	Comment
1.	UNH+12346+FINSTA:D:96A:UN'	Message No. 12346
2.	BGM+55+47112+9'	Listing statement No. 47112
3.	DTM+137:19961020:102'	Date of message 20.10.1996
4.	LIN+1'	Start of first B-Level
5.	FII+AS+6789-987654.32B+BANKCHZZXXX:25:5'	Account owners account number and bank identification
6.	RFF+ADP:CH-47122/1996'	Bank reference: Reference number / Year
7.	MOA+346:3000:CHF'	Total credits equals 3'000 CHF
8.	DTM+171:199610211700:203'	Total credits up to 21.10.1996, 17. <sup>00</sup>
9.	MOA+347:-3500:CHF'	Total debits equals -3'500 CHF
10.	DTM+171:199610211700:203'	Total debits up to 21.10.1996, 17. <sup>00</sup>
11.	SEQ+13+1'	Start of first C-Level, reporting item details separately (transaction details not included).
12.	RFF+PQ:1001'	Customer reference number „1001“ assigned to a payment.
13.	RFF+AIK:98773'	Bank's individual transaction reference number „98773“
14.	DTM+209:19961021:102'	Value date 21.10.1996
15.	BUS++DO+1+ZZZ'	Domestic clean payment
16.	MOA+349:3000:CHF'	Pending credit amount to be booked on the account equals 3'000 CHF
17.	SEQ+13+2'	Start of second C-Level, reporting item details separately (transaction details not included).
18.	RFF+AEK:2001'	Payment order number „2001“
19.	RFF+AIK:98785'	Bank's individual transaction reference number „98785“
20.	DTM+209:19961021:102'	Value date 21.10.1996

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Seg. No.	UN/EDIFACT-String	Comment
21.	BUS++DO+1+ZZZ'	Domestic clean payment
22.	MOA+349:-1500:CHF'	Pending debit amount to be booked on the account equals -1'500 CHF
23.	SEQ+13+3'	Start of third C-Level, reporting item details separately (transaction details not included).
24.	RFF+AEK:2002'	Payment order number „2002“
25.	RFF+AIK:9874498'	Bank's individual transaction reference number „9874498“
26.	DTM+209:19961021:102'	Value date 21.10.1996
27.	BUS++DO+1+ZZZ'	Domestic clean payment
28.	MOA+349:-2000:CHF'	Pending debit amount to be booked on the account equals -2'000 CHF
29.	UNT+29+12346'	Message No. 12346 with 29 segments

### 4.3 Matching overview Paper-/ SWIFT-/ EDIFACT- Financial Statements

For example, the following account information should be sent per 27.01.1997 with a Financial Statement to the customer:

Booking Date	Text	Value Date	Amount	Total	Saldo per Value Date
	Saldo	01.01.	500	500	500
27.01.	Booked amount	27.01.	1000	1500	
27.01.	Booked amount	27.01.	500	2000	2000
27.01.	Booked amount	30.03.	1500	3500	
30.03.	Pending amount	30.03.	50	3550	3550
05.04.	Pending amount	05.04.	550	4100	4100
27.01.	Booked amount	10.04.	250	4350	
10.04.	Pending amount	10.04.	100	4450	4450
20.05.	Pending amount	20.05.	-1250	3200	3200

How these information are sent to the customer is dependent from the servicing Financial Institution and the agreements between the Financial Institution and his customer. The following chapter shows an example about a possible way to carry out the Financial Statement

1. paper based,
2. electronically with the SWIFT message type 940/942 and
3. electronically with the EDIFACT message type FINSTA (as a „Legal Statement“ and as a „Listing Statement“).

### **4.3.1 Example for the Paper based Financial Statement**

The Financial Institution sends for example only the information about the booked amount with a paper based Financial Statement per 27.01. to his customer. Each Financial Institution has his own layout for Financial Statements, but for the example described above the statement has to include the following information:

<b>Booking Date</b>	<b>Text</b>	<b>Value Date</b>	<b>Amount</b>	<b>Total</b>
	Saldo	01.01.	500	500
27.01.	Booked amount	27.01.	1000	1500
27.01.	Booked amount	27.01.	500	2000
27.01.	Booked amount	30.03.	1500	3500
27.01.	Booked amount	10.04.	250	3750
The pendent amounts will not been listed.				

### 4.3.2 Example for the SWIFT based Financial Statement

The Financial Statement per 27.01. sent with the SWIFT message type MT940 (Customer Statement Message) and MT942 (Interim Transaction Report) will include the following information:

#### MT940 (Customer Statement Message)

SWIFT Tag	Tag Description	Value Date	Amount
60F	Opening Balance	27.01.	500
61	Statement Line	27.01.	1000
61	Statement Line	27.01.	500
61	Statement Line	30.03.	1500
61	Statement Line	10.04.	250
62F	Closing Balance	10.04.	3750
64	Closing Available Balance	27.01.	2000
65	Forward Available Balance	30.03.	3500
65	Forward Available Balance	10.04.	3750

#### MT942 (Interim Transaction Report)

SWIFT Tag	Tag Description	Value Date	Amount
61	Statement Line	30.03.	50
61	Statement Line	05.04.	550
61	Statement Line	10.04.	100
61	Statement Line	20.05.	-1250
90C	Total Credits		700
90D	Total Debits		-1250

### 4.3.3 Example for the EDIFACT based Financial Statement

The Financial Statement per 27.01. sent with the EDIFACT message type FINSTA as a Legal Statement (BGM-1001 = „54“) and as a Listing Statement (BGM-1001 = „55“) will include the following information:

#### Legal Statement („54“)

MOA (Monetary Amount)	Value Date	Amount
B-Level: „315“ Opening balance	27.01	500
B-Level: „343“ Closing balance	10.04.	3750
B-Level: „344“ Value date balance	27.01.	2000
B-Level: „344“ Value date balance	30.03.	3500
B-Level: „344“ Value date balance	10.04.	3750
C-Level: „348“ Booked amount on the account	27.01.	1000
C-Level: „348“ Booked amount on the account	27.01.	500
C-Level: „348“ Booked amount on the account	30.03.	1500
C-Level: „348“ Booked amount on the account	10.04.	250

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**Listing Statement („55“)**

<b>MOA (Monetary Amount)</b>	<b>Value Date</b>	<b>Amount</b>
B-Level: „346“ Total credits		700
B-Level: „347“ The total of all debit items reported		-1250
C-Level: „349“ Pending Amount to be booked on the account	30.03.	50
C-Level: „349“ Pending Amount to be booked on the account	05.04.	550
C-Level: „349“ Pending Amount to be booked on the account	10.04.	100
C-Level: „349“ Pending Amount to be booked on the account	20.05.	-1250

## **5 HISTORY OF CHANGES**

### **5.1 History of changes**

The FINSTA MIG, version 1.3 from 12.04.2002 contains the following changes, as compared to the previous version:

- Chapter 3.3 Segments Level B SG5-DTM-C507-2380 column “SWIFT MT942”: “Tag 13” changed to “Tag 13D”
- Chapter 5 History of changes New section.

This FINSTA MIG, version 1.3.1 from 27.05.2005 contains the following changes, as compared to the previous version 1.3 from 12.04.2002:

- Chapter 3.3 Segments Level B, Page 30 SG5-MOA-C516-5025 mapping EDIFACT Tag 344 to the SWIFT MT940 Tag 64 (Closing available balance) and Tag 65 (Forward available balance)