



**GTB**  
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# **User Guide**

**Customer MT940 Statement**

**Message Layout**

### MT940 Customer Statement Message Layout

<b>Sender SWIFT Address:</b>			BKCHHKHHXXX		
<b>SWIFTNet Messaging:</b>			FIN		
Status	Tag	Field Name	Options	Content	Sample Data
M	20	Transaction Reference Number	16x	Bank Reference Number (SydddXsssssssCCC) 1: First digit must be S 2: yddd is Julian Day of Account Date 3: X is channel indicator, C=CIB, S=SWIFT, F=CFI (MT940), H=CFI (CAMT.053 all versions) 4: ssssss is Sequence Number 5: CCC is Currency	:20:S9317C6000098CNY
O	21	Related Reference	16x	Not Used	Not Applicable
M	25	Account Identification	35x	Savings / Current Account Number (14 digits) + Account Currency (if applicable)	:25:01287592327087 :25:01287592327087CNY
M	28C	Statement number / Sequence Number	5n[5/n]	Julian Day of this Account Aate + '/' + Sequence Number per account	:28C:00310/00001
M	60a	Opening Balance	Option F: 1!a6!n3!a15d Option M: 1!a6!n3!a15d	Subfield 1: D/C Mark Subfield 2: YYMMDD Subfield 3: Currency Code Subfield 4: Amount	:60F:C191030CNY4093196 ,31
Repetitive Sequence ----->					
O	61	Statement Line	6!n[4!n]2a[1!a]15d1!a3!c16x[//16x][/34x]	Information about a single transaction in the following:	:61:1911131113D1076,00 NDDT12345650000023
		Sub Field 1	6!n	Actual Transaction Date in YYMMDD format	191113
		Sub Field 2	[4!n]	Account Date in MMDD format	1113
		Sub Field 3	2a	C – Credit / D – Debit	D
		Sub Field 4	[1!a]	Not Used	Not Applicable
		Sub Field 5	15d	Amount	107600
		Sub Field 6	1!a3!c	'N' + SWIFT Mnemonic Code (S3!n format)  *Please refer to appendix 1	NDDT

		<b>Sub Field 7</b>	16x	Cheque Number + Transaction Reference (8 digits) Cheque number is only available in cheque transaction.	12345650000023
		<b>Sub Field 8</b>	[//16x]	Not Used	Not Applicable
		<b>Sub Field 9</b>	[34x]	Not Used	Not Applicable
<b>O</b>	<b>86</b>	<b>Information to Account Owner</b>	[6*65x]	Line 1: BOC-HK Particular Line 2: '/' + ORDP + '/' + Counter-party Account Number + '/' + Counter-party Name + '/' + Customer Reference (15 digits) For cheque transaction, counterparty account number and name will not be available.	:86:CBS TRANSFER(1234567890AA BBC) /ORDP/01287500123456/ ABC HONG KONG LIMITED/112233445566
-----  Repetitive Sequence End					
<b>M</b>	<b>62a</b>	<b>Closing Balance (Booked Funds)</b>	Option F: 1!a6!n3!a15d Option M: 1!a6!n3!a15d	Subfield 1: D/C Mark Subfield 2: YYMMDD Subfield 3: Currency Code Subfield 4: Amount	:62F:C191113CNY4114559 ,87
<b>O</b>	<b>64</b>	<b>Closing Available Balance (Available Funds)</b>	1!a6!n3!a15d	Subfield 1: D/C Mark Subfield 2: YYMMDD Subfield 3: Currency Code Subfield 4: Amount	:64:C191113CNY4114559, 87
<b>O</b>	<b>65</b>	<b>Forward Available Balance</b>	1!a6!n3!a15d	Not Used	Not Applicable
<b>O</b>	<b>86</b>	<b>Information to Account Owner</b>	[6*65x]	Not Used	Not Applicable

## Appendix 1

	Swift Mnemonic	BOCHK Mnemonic	Mnemonic Description	詳情
1	CAR	CAR	Corporate Action	公司行動
2	CHG	ATF	ATM Handling Fee	ATM 手續費
3	CHG	BKC	Bank Charge	銀行費用
4	CHG	CMF	Commitment Fee / Deposit Service Charge	透支額度承擔費/存款服務費
5	CHG	DCF	Counter Transaction Handling Fee	櫃檯手續費
6	CHK	ATC	ATM Deposit - Cheque	自動櫃員機存款-交換票存入
7	CHK	CCQ	Clearing Cheque	交換票
8	CHK	NCC	Clearing Cheque	交換票存入
9	CLR	D/D	Demand Draft	滙票存入
10	CLR	NDD	Demand Draft	滙票存入
11	COM	RBT	Rebate	回贈
12	DDT	CCD	Credit Card Payment	信用卡自動扣賬
13	DDT	DDI	Direct Debit Instruction	中央結算淨額扣賬
14	DDT	CHG	China Gas	煤氣費
15	DDT	CLP	China Light & Power	電費(中電)
16	DDT	HKE	H.K. Electric	電費(港燈)
17	DDT	HKT	H.K. Telephone	電話費
18	FEX	FEX	Foreign Exchange	外匯兌換
19	INT	AIN	Account Interest	截至上月底利息
20	INT	INT	Interest	利息
21	MSC	AHC	ATM Pre-Authorization (Cancel)	ATM 預授權交易(撤銷)
22	MSC	ATH	ATM Pre-Authorization (Complete)	ATM 預授權交易(完成)
23	MSC	B/F	Balance Brought Forward	承前結餘
24	MSC	C/F	Balance Carried Forward	今期結餘
25	MSC	CBC	Consolidated Net Back Items-Credit	合併補記項目收差
26	MSC	CBD	Consolidated Net Back Items-Debit	合併補記項目付差
27	MSC	GDH	Hong Kong 99 Gold (Passbook)	香港九九金(存摺)
28	MSC	GDL	Loco London Gold	倫敦金
29	MSC	GDR	Hong Kong 9999 Gold (Passbook)	香港九九九九金(存摺)
30	MSC	IC	Inter System	跨作業交易
31	MSC	INC	Interest Rate Change	利率變動
32	MSC	OD	Overdraft	透支

33	MSC	PTZ	Loco Zurich Platinum	蘇黎世白金
34	MSC	SVL	Loco London Silver	倫敦銀
35	MSC	TAX	Interest Tax	利息稅
36	MSC	UPD	Update Passbook	更新存摺
37	MSC	XBA	Miscellaneous	--
38	MSC	XBC	Miscellaneous	--
39	MSC	XBH	Miscellaneous	--
40	MSC	Others	Miscellaneous	沒有任何 mapping 的 code
41	RTI	R/T	CCASS Returned	中央結算退票
42	RTI	R/T	CCASS Returned	中央結算退票
43	RTI	R/T	CCASS Returned	中央結算退票
44	RTI	RDD	Returned Demand Draft	滙票退票
45	RTI	RTC	Returned Cheque	退票
46	RTI	RTE	Returned Electronic Clearing Outward	退出提出電子交換入賬
47	STO	STD	Standing Instruction	常設指示
48	TRF	ACM	ATM Cash Correction	更正自動櫃員機現金交易
49	TRF	ACT	ATM Transfer Correction	更正自動櫃員機轉賬交易
50	TRF	ATM	ATM Cash	自動櫃員機現金交易
51	TRF	ATR	ATM Deposit - Transfer	自動櫃員機存款-轉賬存入
52	TRF	ATT	ATM Transfer	自動櫃員機轉賬交易
53	TRF	AUT	Autopay	自動轉賬
54	TRF	CCC	Clearing Cheque Correction	更正交換票存入
55	TRF	COP	Transfer	轉賬交易
56	TRF	COR	Correction	更正
57	TRF	CPR	Transfer	轉賬交易
58	TRF	CSH	Cash	現金交易
59	TRF	DCI	Direct Credit Instruction	中央結算淨額入賬
60	TRF	DCR	Counter Transaction Correction	櫃檯更正交易
61	TRF	DCS	Counter Deposit / Withdrawal Transaction	櫃檯存/取現交易
62	TRF	DDC	Demand Draft Correction	滙票更正
63	TRF	DDR	Demand Draft Reversal	滙票沖正
64	TRF	DEP	Deposit	存入
65	TRF	DTR	Counter Transfer	櫃檯轉帳交易
66	TRF	ECI	Electronic Clearing Inward	自動轉賬-收回電子交換
67	TRF	ECO	Electronic Clearing Outward	自動轉賬-提出電子交換
68	TRF	EPI	Electronic Payment Instruction	中央結算逐筆交易
69	TRF	EPS	Electronic Payment Services	易辦事

70	TRF	LCD	Transfer	轉賬交易
71	TRF	LCS	Transfer	轉賬交易
72	TRF	LED	Transfer	轉賬交易
73	TRF	LEP	Transfer	轉賬交易
74	TRF	LFC	Transfer	轉賬交易
75	TRF	LFD	Transfer	轉賬交易
76	TRF	LFS	Transfer	轉賬交易
77	TRF	MLT	Transfer	轉賬交易
78	TRF	NCS	Cash Transaction	現金交易
79	TRF	NDP	Deposit (No Book)	無摺存入
80	TRF	NFC	Cheque Deposit Correction	更正交換票存入
81	TRF	NTR	Transfer Transaction	轉賬交易
82	TRF	NTT	No Book Telegraphic Transfer	無存摺電匯存入
83	TRF	NWD	Withdrawal (No Book)	無摺提取
84	TRF	OPR	Transfer	轉賬交易
85	TRF	PDC	POS Transfer Correction	更正 POS 轉賬交易
86	TRF	PDD	POS Transfer	POS 轉賬交易
87	TRF	PLO	Transfer	轉賬交易
88	TRF	POS	POS (Merchant Credit)	商戶入賬
89	TRF	PRL	Payroll	薪金入賬
90	TRF	PRT	Transfer	轉賬交易
91	TRF	REV	Reversal	沖正
92	TRF	SAC	Same day settle auto credit	同日結算電子交換入帳
93	TRF	SCC	Same Day Settle CCASS	CCASS T+2 結算交易
94	TRF	SCI	Special CCASS Item	EIPO 退款
95	TRF	SWP	Sweeping	自動撥數
96	TRF	T/T	Telegraphic Transfer	電匯存入
97	TRF	TRF	Transfer	轉帳
98	TRF	TRS	Transfer	轉賬交易
99	TRF	TTC	Telegraphic Transfer Correction	電匯更正
100	TRF	TTR	Telegraphic Transfer Reversal	電匯沖正
101	TRF	WTD	Withdrawal	提取