



Usage Guideline

HSBC_MT940_CustomerStatementMessage_Core

HSBC_MT940_CustomerStatementMessage_Core

This document describes a usage guideline restricting the base message MT940 (SR 2013). You can also consult this [information online](#).

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Message Functionality

Collection Description

HSBC_MT940_CustomerStatementMessage_Core ([link](#))

Usage Guideline Description

HSBC_MT940_CustomerStatementMessage_Core ([link](#))

Outline

The HSBC_MT940_CustomerStatementMessage_Core message is composed of 11 building blocks

a - 20 Transaction Reference Number

<div><p>This field specifies the reference assigned by the Sender to unambiguously identify the message.</p></div>

b - 25 Account Identification

<div><p>This field identifies the account for which the statement is sent.</p></div>

c - 28C Statement Number/Sequence Number

<div><p>This field contains the sequential number of the statement, optionally followed by the sequence number of the message within that statement when more than one message is sent for one statement.</p></div>

d - 60F

e - 60M

f - Sequence

g - 62F

h - 62M

i - 64 Closing Available Balance (Available Funds)

<div><p>This field indicates the funds which are available to the account owner (if credit balance) or the balance which is subject to interest charges (if debit balance).</p></div>

j - 86 Information to Account Owner

<div><p>This field contains additional information about the statement as a whole. It is to be passed on to the account owner.</p></div>

k - Network Validated Rules

About this document

Legend

Abbreviation	Term	Description
X	Excluded	An optional field or element must not be populated.
I	Ignored	A field or element could be populated but is ignored by the receiver.
[x..y]	Multiplicity	A field or element multiplicity has changed.
FV	Fixed Value	A field or element must contain a given value.
T/C	Type / Code Change	A user-defined datatype replaces an existing simple datatype.
A	Element Added	A field or element has been added.

Header	Description
LvL	Element nesting in tree hierarchy
Name	Element name
Mult	Element multiplicity
Type / Code	Element formatting
Rest	Restriction type
Additional details	Other restriction specifics

Type/Code Notation	Describes the Element	Examples
text{m,M}	minimum (m) and maximum (M) length	text{1,35}
text{L}	maximum (L) length, minimum length is 0	test{10}
m <= decimal <= M	minimum (m) and maximum (M) values	0.01 <= decimal <= 9999.99
fd = F, td = T	maximum fractional (F) and total (T) number of digits	fd = 2, td = 11
<<regular expression>>	regular expression pattern	[A-Z]{6,6}([A-Z0-9]{3,3}){0,1}

Lvl	Name	Mult	Type / Code	Restr	Additional details
0	940 Customer Statement Message (SR2013)				
1	20 Transaction Reference Number	[1..1]	16x		Rules : R1
2	20		16x		
3	20null	[1..1]			
1	21 Related Reference	[0..1]	16x	X	
1	25 Account Identification	[1..1]	35x		Rules : R2 ----- Comment: HSBC account without '-' which the statement is reported. Note-The account number used will follow the account structure setup in SHEX.
2	25		35x		
3	Account	[1..1]			
1	28C Statement Number/Sequence Number	[1..1]	5n[/5n]		Comment: For the HSBC specific format, the statement ID will always by padded with 5 digits ie. :28C:00235/0001
2	28C		5n[/5n]		
3	Statement Number	[1..1]	5n	T/C	Type Changed: 5!n
3	Sequence Number	[0..1]	5n	[1..1] T/C	Type Changed: 5!n
1	60a Opening Balance	[1..1]			
2	60F		1!aYYMMDD3!a15d		
2	D/C Mark	[1..1]	1!a		Rules : R3
3	Credit		C		
3	Debit		D		
3	Date	[1..1]	YYMMDD		
2	Currency	[1..1]	3!a		
3	Amount	[1..1]	15d		
2	60M		1!aYYMMDD3!a15d		
2	D/C Mark	[1..1]	1!a		
3	Credit		C		
3	Debit		D		
3	Date	[1..1]	YYMMDD		

Lvl	Name	Mult	Type / Code	Restr	Additional details
2	Currency	[1..1]	3!a		
3	Amount	[1..1]	15d		
1	Sequence	[0..*]			
2	61 Statement Line	[0..1]	YYMMDD[MMDD]2 a[1!a]15d1!a3!c16x[//16x][34x]		Comment: The sample provide does not contain the fund code. HSBC bank statement for charges will be :61:0901230122CD3500,25NCHK304955//4958843 N.B. Tag61 is optional because if there is no transaction movement on the particular day, Tag61 will not be populated.
3	61		YYMMDD[MMDD]2 a[1!a]15d1!a3!c16x[//16x][34x]		
4	Value Date	[1..1]	YYMMDD		
4	Entry Date	[0..1]	MMDD	[1..1]	
3	Debit/Credit Mark	[1..1]	2a		
4	C		C		
4	D		D		
4	RC		RC		
4	RD		RD		
4	Funds Code	[0..1]	1!a	[1..1]	
4	Amount	[1..1]	15d		
3	Transaction Type	[1..1]	1!a		
4	First advice		F	X	
4	Non-SWIFT transfer		N		
4	SWIFT transfer		S		
4	Identification Code	[1..1]	3!c	T/C	Rules : R4 ----- Type Changed: 3!c
5	UK BACS		ACH		
5	Securities Related Item - Bank Fees		BNK		
5	Bill of Exchange		BOE		
5	Brokerage Fee		BRF		

Lvl	Name	Mult	Type / Code	Restr	Additional details
5	Securities Related Item - Corporate Actions Related (should only be used when no specific corporate action event code is available)		CAR		
5	Lieu Securities Related Item - Cash in Lieu		CAS		
5	Charges and Other Expenses		CHG		
5	Cheques		CHK		
5	Cash Letters/Cheques Remittance		CLR		
5	Cash Management Item - No Detail		CMI		
5	Pooling Cash Management Item - Notional		CMN		
5	Compensation Claims		CMP		
5	Cash Management Item - Sweeping		CMS		
5	Cash Management Item - Topping		CMT		
5	Balancing Cash Management Item - Zero		CMZ		
5	Collections (used when entering a principal amount)		COL		
5	Commission		COM		
5	Coupons		CPN		
5	Cash Transaction		CSH		
5	Documentary Credit (used when entering a principal amount)		DCR		
5	Direct Debit Item		DDT		
5	Securities Related Item - Gains Disbursement		DIS		
5	Dividends		DIV		
5	The following types must be used				
6	OptionalCode 3!c 7				
7	Fees Securities Related Item - Bank		BNK		
7	Bill of Exchange		BOE		
7	Brokerage Fee		BRF		
7	Securities Related Item - Corporate Actions Related (should only be used when no specific corporate action event code is available)		CAR		

Lvl	Name	Mult	Type / Code	Restr	Additional details
7	Securities Related Item - Cash in Lieu		CAS		
7	Charges and Other Expenses		CHG		
7	Cheques		CHK		
7	Cash Letters/Cheques Remittance		CLR		
7	Cash Management Item - No Detail		CMI		
7	Cash Management Item - Notional Pooling		CMN		
7	Compensation Claims		CMP		
7	Cash Management Item - Sweeping		CMS		
7	Cash Management Item - Topping		CMT		
7	Cash Management Item - Zero Balancing		CMZ		
7	Collections (used when entering a principal amount)		COL		
7	Commission		COM		
7	Coupons		CPN		
7	Documentary Credit (used when entering a principal amount)		DCR		
7	Direct Debit Item		DDT		
7	Securities Related Item - Gains Disbursement		DIS		
7	Dividends		DIV		
7	Equivalent Amount		EQA		
7	Securities Related Item - External Transfer for Own Account		EXT		
7	Foreign Exchange		FEX		
7	Interest		INT		
7	Lock Box		LBX		
7	Loan Deposit		LDP		
7	Securities Related Item - Margin Payments/Receipts		MAR		
7	Securities Related Item - Maturity		MAT		

Lvl	Name	Mult	Type / Code	Restr	Additional details
7	Management fees		MGT		
7	Miscellaneous		MSC		
7	Issues Distribution Securities Related Item - New		NWI		
7	Overdraft Charge		ODC		
7	Options Securities Related Item -		OPT		
7	Purchase		PCH		
7	off Proceeds Securities Related Item - Pair-		POP		
7	Principal Pay-down/Pay-up Securities Related Item -		PRN		
7	Reclaim		REC		
7	Redemption/Withdrawal Securities Related Item -		RED		
7	Rights Securities Related Item -		RIG		
7	Returned Item		RTI		
7	Sale		SAL		
7	Securities		SEC		
7	Securities Lending Related Securities Related Item -		SLE		
7	Standing Order		STO		
7	Stamp Duty Securities Related Item -		STP		
7	Subscription Securities Related Item -		SUB		
7	SWAP Payment Securities Related Item -		SWP		
7	Withholding Tax Payment Securities Related Item -		TAX		
7	Travellers Cheques		TCK		
7	Tripartite Collateral Management Securities Related Item -		TCM		
7	Internal Transfer for Own Account Securities Related Item -		TRA		
7	Transfer		TRF		

Lvl	Name	Mult	Type / Code	Restr	Additional details
7	Securities Related Item - Transaction Fee		TRN		
7	Securities Related Item - Underwriting Commission		UWC		
7	Value Date Adjustment (used with an entry made to withdraw an incorrectly dated entry - it will be followed by the correct entry with the relevant code)		VDA		
7	Securities Related Item - Warrant		WAR		
6	Text 3!n				
5	Eurocheques		ECK		
5	Equivalent Amount		EQA		
5	Securities Related Item - External Transfer for Own Account		EXT		
5	Foreign Exchange		FEX		
5	UK Faster Payments		FPS		
5	Interest		INT		
5	Lock Box		LBX		
5	Loan Deposit		LDP		
5	Securities Related Item - Margin Payments/Receipts		MAR		
5	Securities Related Item - Maturity		MAT		
5	Management fees		MGT		
5	Miscellaneous		MSC		
5	Securities Related Item - New Issues Distribution		NWI		
5	Overdraft Charge		ODC		
5	Securities Related Item - Options		OPT		
5	Incoming Money Transfer (applicable to UK only)		PAY		
5	Purchase		PCH		
5	Securities Related Item - Pair-off Proceeds		POP		
5	Securities Related Item - Principal Pay-down/Pay-up		PRN		
5	Reclaim		REC		

Lvl	Name	Mult	Type / Code	Restr	Additional details
5	Securities Related Item - Redemption/Withdrawal		RED		
5	Securities Related Item - Rights		RIG		
5	Returned Item		RTI		
5	Sale		SAL		
5	SEPA Credit Transfer		SCT		
5	SEPA Direct Debit Transfer		SDD		
5	Securities		SEC		
5	Securities Related Item - Securities Lending Related		SLE		
5	Standing Order		STO		
5	Securities Related Item - Stamp Duty		STP		
5	Securities Related Item - Subscription		SUB		
5	Securities Related Item - SWAP Payment		SWP		
5	Securities Related Item - Withholding Tax Payment		TAX		
5	Travellers Cheques		TCK		
5	Securities Related Item - Tripartite Collateral Management		TCM		
5	Securities Related Item - Internal Transfer for Own Account		TRA		
5	Transfer		TRF		
5	Securities Related Item - Transaction Fee		TRN		
5	Securities Related Item - Underwriting Commission		UWC		
5	Value Date Adjustment (used with an entry made to withdraw an incorrectly dated entry - it will be followed by the correct entry with the relevant code)		VDA		
5	Securities Related Item - Warrant		WAR		
4	Reference for the Account Owner	[1..1]	16x		
4	Reference of the Account Servicing Institution	[0..1]	16x	[1..1]	
4	Supplementary Details	[0..1]	34x		

Lvl	Name	Mult	Type / Code	Restr	Additional details
2	86 Information to Account Owner	[0..1]	6*65x		Comment: Information to Account Owner is populated with UNSTRUCTURED information of Transaction Description downloaded from the Bank. The content depends on the nature of the underlying transaction/practice of the country
3	86		6*65x		
4	Narrative	[1..1]			
5	Line	[1..6]	65x		
1	62a Closing Balance (Booked Funds)	[1..1]			
2	62F		1!aYYMMDD3!a15d		
2	D/C Mark	[1..1]	1!a		
3	Credit		C		
3	Debit		D		
3	Date	[1..1]	YYMMDD		
2	Currency	[1..1]	3!a		
3	Amount	[1..1]	15d		
2	62M		1!aYYMMDD3!a15d		
2	D/C Mark	[1..1]	1!a		
3	Credit		C		
3	Debit		D		
3	Date	[1..1]	YYMMDD		
2	Currency	[1..1]	3!a		
3	Amount	[1..1]	15d		
1	64 Closing Available Balance (Available Funds)	[0..1]	1!aYYMMDD3!a15d	[1..1]	
2	64		1!aYYMMDD3!a15d		
2	D/C Mark	[1..1]	1!a		
3	Credit		C		
3	Debit		D		
3	Date	[1..1]	YYMMDD		
2	Currency	[1..1]	3!a		
3	Amount	[1..1]	15d		
1	65 Forward Available Balance	[0..*]	1!aYYMMDD3!a15d	X	

Lvl	Name	Mult	Type / Code	Restr	Additional details
1	86 Information to Account Owner	[0..1]	6*65x	[1..1]	Rules : R5
2	86		6*65x		
3	Narrative	[1..1]			
4	Line	[1..6]	65x		

Rule Definitions

Index	Name	Definition
R1	Rule "HSBC Transaction Reference Number"	If transmission channel is not SWIFT FIN Then Statement ID format :AIX9999999991111 where - 'AI' - Prefix - 'X' - day of the month starting from 1-10, A-Z - '999999999' - unique number assigned to each MT940 output file - '1111' - sequence number for each reported account in the MT940 file starting with 0001. Else If transmission channel is SWIFT FIN then, Statement ID format :YMMDDXXXXX where 'YMMDD' - Date in YMMDD format 'XXXXX' - Unique transaction ID
R2	Conditional Rule "HSBC Account Identification"	HSBC account without '-' which the statement is reported. For ASP countries, 12 digits account number will be reported. For US, 9 digits account number will be reported. For MX, 10 digits account number will be reported. If ASP country Then 12 digit account number will be reported Else If country is United States then 9 digit account number will be reported. Else if country is Mexico then 10 digit account number will be reported
R3	Rule "HSBC_ D/ C Mark"	If the balance is 0, the credit marker "C" needs to be used
R4	Rule "HSBC Identification Code"	Additional codes: SDD - Sepa Direct Debit transfer ECK - Eurocheques FPS - UK Faster payment SCT - Sepa Direct Credit transfer ACH - UK BACS PAY - Incoming money transfer (applicable to UK only) CSH - Cash Transaction
R5	Rule "HSBC Information To Account Owner"	The format of the field should be: /OSDR/4!a2!a2!c[3!c] Where a SWIFT BIC (4!a2!a2!c[3!c]) is the Institution Swift Address of the account being reported.

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