

# Message Implementation

# FINSTA

## Version D.96A

Rev 2003-04-15

**Swedish Bankers' Association**  
**Svenska Bankföreningen**

## Revisions - FINSTA

**Date****Changes**

REVISION ACCORDING TO REVISED MIG'S:

2003-04-15

UNH 0057 new code: SF4614  
DTM 2379, new code 203  
SG1, DTM is Required  
SG1, DTM 2005, new code 171  
SG1, DTM 2379, new code 203  
SG2, FII 3035 YC1 deleted  
SG3, NAD 3035 code HP deleted  
SG3, NAD 3035 new code HQ = Account holder  
SG4, FII 3035, new codes CNX, CNY, CNZ  
SG4, FII 3035 YC1, YC2, YC3 have been deleted  
SG4, FII C078, 3194, 3192 = Required  
SG4, FII 3433, 1131, 3055, 3434 and 3207 is Dependent  
SG4, RFF 1153 codes XA1, XA2, XA3 have been deleted  
SG4, RFF 1153 new code ADP = Statement number  
SG4 FTX has been opened as Optional 1  
SG5, MOA 5025 deleted codes YE9, YF1, YS3,  
SG5, MOA 5025 new codes 344, 359  
SG5, DTM 2005 deleted codes YB9, YE8  
SG5, DTM 2005 new code 171 = Reference date/time  
SG6, SEQ 1245 is Optional  
SG6, SEQ 1245 new code 13 = Reported item details sent separately  
SG6, RFF 1153 new codes  
SG6, DTM 2005 deleted code 179  
SG6, DTM, 2005 new code 202 = Posting date  
SG6, BUS 3279 is optional with codes DO = domestic or IN = international

## 1. SEGMENT LISTING

All the segments which are included in a message are described below. Segments and segment groups which are used in the Swedish Bankers Association implementation are shown in bold print. Segment, segment groups, and data elements that are not used in the Swedish Bankers Association implementation guidelines are shown in *italics*.

The following abbreviations are used:

- M (mandatory/obligatorisk)
- R (required/nödvändiga-)
- D (dependent/beroende)
- A (advised/rekommenderas)
- O (optional/valfri)
- N (not used)

<b>TAG</b>	<b>DATA SEGMENT NAME</b>	<b>M/C</b>	<b>NO. OF REP.</b>	<b>PAGE</b>
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A-Level

<b>UNH</b>	<b>Message Header</b>	<b>M</b>	<b>1</b>	
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<b>BGM</b>	<b>Beginning of Message</b>	<b>M</b>	<b>1</b>	
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<b>DTM</b>	<b>Date/Time/Period</b>	<b>M</b>	<b>1</b>	
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<b>SG 1</b>	<b>Segment Group 1</b>	<b>D</b>	<b>1</b>	
<b>RFF</b>	<b>Reference</b>	<b>M</b>	<b>1</b>	
<b>DTM</b>	<b>Date/Time Period</b>	<b>R</b>	<b>1</b>	

<b>SG 2</b>	<b>Segment Group 2</b>	<b>D</b>	<b>5</b>	
<b>FII</b>	<b>Financial Institution Information</b>	<b>M</b>	<b>1</b>	
<i>CTA</i>	<i>Contact Information</i>	<i>N</i>	<i>1</i>	
<i>COM</i>	<i>Communication Contact</i>	<i>N</i>	<i>5</i>	

<b>SG 3</b>	<b>Segment Group 3</b>	<b>O</b>	<b>3</b>	
<b>NAD</b>	<b>Name and Address</b>	<b>M</b>	<b>1</b>	
<i>CTA</i>	<i>Contact Information</i>	<i>N</i>	<i>1</i>	
<i>COM</i>	<i>Communication Contact</i>	<i>N</i>	<i>5</i>	

B-Level

<b>SG 4</b>	<b>Segment Group 4</b>	<b>M</b>	<b>9999</b>	
<b>LIN</b>	<b>Line Item</b>	<b>M</b>	<b>1</b>	
<b>FII</b>	<b>Financial Institution Information</b>	<b>M</b>	<b>1</b>	
<b>RFF</b>	<b>Reference</b>	<b>M</b>	<b>1</b>	
<b>FTX</b>	<b>Free Text</b>	<b>O</b>	<b>1</b>	

<b>SG 5</b>	<b>Segment Group 5</b>	<b>M</b>	<b>99</b>	
<b>MOA</b>	<b>Monetary Amount</b>	<b>M</b>	<b>1</b>	
<b>DTM</b>	<b>Date/Time/Period</b>	<b>D</b>	<b>1</b>	

## C-Level

<b>SG 6</b>	<b>Segment Group 6</b>	<b>D</b>	<b>9999</b>	
<b>SEQ</b>	<b>Sequence Details</b>	<b>M</b>	<b>1</b>	
<b>RFF</b>	<b>Reference</b>	<b>M</b>	<b>5</b>	
<b>DTM</b>	<b>Date/Time/Period</b>	<b>M</b>	<b>2</b>	
<b>BUS</b>	<b>Business Function</b>	<b>M</b>	<b>1</b>	
<b>MOA</b>	<b>Monetary Amount</b>	<b>M</b>	<b>1</b>	
<b>FTX</b>	<b>Free Text</b>	<b>O</b>	<b>1</b>	

<b>CNT</b>	<b>Control Total</b>	<b>O</b>	<b>5</b>	
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<i>SG 7</i>	<i>Segment Group 7</i>	<i>N</i>	<i>5</i>	
<i>AUT</i>	<i>Authentication Result</i>	<i>N</i>	<i>1</i>	
<i>DTM</i>	<i>Date/Time/Period</i>	<i>N</i>	<i>1</i>	

<b>UNT</b>	<b>Message Trailer</b>	<b>M</b>	<b>1</b>	
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**2. SEGMENT DETAILS****A-level****UNH MESSAGE HEADER****M 1**

0062 MESSAGE REFERENCE NUMBER	M	an..14	Unique reference in the transfer
S009 MESSAGE IDENTIFIER	M		
0065 Message type	M	an..6	FINSTA
0052 Message version number	M	an..3	D
0054 Message release number	M	an..3	96A
0051 Controlling agency	M	an..2	UN
0057 Association assigned code	O	an..6	SF4614
0068 COMMON ACCESS REFERENCE	N	an..35	
S010 STATUS OF THE TRANSFER	N		
0070 Sequence of transfers	N	n..2	
0073 First and last transfer	N	a1	

**BGM BEGINNING OF MESSAGE****M 1**

C002 DOCUMENT/MESSAGE NAME	R		
1001 Document/message name, coded	R	an..3	A009 Statement message type, code 54 = Legal statement of an account – booked items 56 = Closing statement of an account – includes interest calculation 306 = Cash pool statement (only in combination with code CNX or CNY or CNZ in SG4, FII, 3035)
1131 Code list qualifier	N	an..3	
3055 Code list responsible agency, coded	N	an..3	
1000 Document/message name	N	an..35	
1004 DOCUMENT/MESSAGE NUMBER	R	an..35	A012 Financial statement message, number
1225 MESSAGE FUNCTION, CODED	R	an..3	A027 Message function code 9 = Original 7 = Duplicate If code 7 is used, then segment group 1 is required.
4343 RESPONSE TYPE, CODED	N	an..3	

**DTM DATE/TIME/PERIOD****M 1**

C507 DATE/TIME/PERIOD	M		
2005 Date/time/period qualifier	M	an..3	137 = Document/message date/time
2380 Date/time/period	R	an..35	B007 Financial statement message, date
2379 Date/time/period format qualifier	R	an..3	102 = CCYYMMDD 203 = CCYYMMDDHHMM

## \*\*\*SEGMENT GROUP 1\*\*\*

D 1

## RFF REFERENCE

M 1

C506 REFERENCE	M		
1153 Reference qualifier	M	an..3	ACW = Reference number to previous message
1154 Reference number	R	an..35	A028 Previous financial statement message, BGM 1004 from the original message
1156 Line number	N	an..6	
4000 Reference version number	N	an..35	

## DTM DATE/TIME/PERIOD

R 1

C507 DATE/TIME/PERIOD	M		
2005 Date/time/period qualifier	M	an..3	171 = Reference date/time
2380 Date/time/period	R	an..35	B027 Creation date of the original message.
2379 Date/time/period format qualifier	R	an..3	102 = CCYYMMDD 203 = CCYYMMDDHHMM

\*\*\*END OF GROUP 1\*\*\*

## \*\*\*SEGMENT GROUP 2\*\*\*

## D 5

**FI FINANCIAL INSTITUTION INFORMATION M 1**

(Message sender)

Identification of a foreign financial institution is carried out through data element 3433, as well as 1131 and 3055. Identification of a Swedish financial institution is carried out through data element 3434 with associated 1131 and 3055.

3035 PARTY QUALIFIER	M	an..3	MS = Message sender
<i>C078 ACCOUNT IDENTIFICATION</i>	<i>N</i>		
<i>3194 Account holder number</i>		<i>an..35</i>	
<i>3192 Account holder name</i>		<i>an..35</i>	
<i>3192 Account holder name</i>		<i>an..35</i>	
<i>6345 Currency, coded</i>		<i>an..3</i>	
<b>C088 INSTITUTION IDENTIFICATION</b>	<b>R</b>		
3433 Institution name identification	D	an..11	C114 Statement message sender, SWIFT address
1131 Code list qualifier	D	an..3	25 = Bank identification
3055 Code list responsible agency, coded	D	an..3	5 = ISO (International Organization for Standardization)
3434 Institution branch number	D	an..17	C128 Statement message sender, financial institution branch number
1131 Code list qualifier	D	an..3	157
3055 Code list responsible agency, coded	D	an..3	118
<i>3432 Institution name</i>	<i>N</i>	<i>an..70</i>	
<i>3436 Institution branch place</i>	<i>N</i>	<i>an..70</i>	
<i>3207 COUNTRY, CODED</i>	<i>N</i>	<i>an..3</i>	

*CTA CONTACT INFORMATION*  
*COM COMMUNICATION CONTACT*

*NOT USED*  
*NOT USED*

\*\*\*END OF GROUP 2\*\*\*

## \*\*\*SEGMENT GROUP 3\*\*\*

O 3

## NAD NAME AND ADDRESS

M 1

(Message Recipient)

3035 PARTY QUALIFIER	M	an..3	MR = Message recipient
C082 PARTY IDENTIFICATION DETAILS	A		
3039 Party id. identification	M	an..35	C090 Financial Statement message, recipient
1131 Code list qualifier	N	an..3	
3055 Code list responsible agency, coded	N	an..3	
C058 NAME AND ADDRESS	N		
3124 Name and address line	N	an..35	
3124 Name and address line	N	an..35	
3124 Name and address line	N	an..35	
3124 Name and address line	N	an..35	
3124 Name and address line	N	an..35	
C080 PARTY NAME	N		
3036 Party name	N	an..35	
3036 Party name	N	an..35	
3036 Party name	N	an..35	
3036 Party name	N	an..35	
3036 Party name	N	an..35	
3045 Party name format, coded	N	an..3	
C059 STREET	N		
3042 Street and number/p.o. box	N	an..35	
3042 Street and number/p.o. box	N	an..35	
3042 Street and number/p.o. box	N	an..35	
3164 CITY NAME	N	an..35	
3229 COUNTRY SUB-ENTITY IDENTIFICATION	N	an..9	
3251 POSTCODE IDENTIFICATION	N	an..9	
3207 COUNTRY, CODED	N	an..3	

and/or



**NAD NAME AND ADDRESS****M 1**

(Account holder)

3035 PARTY QUALIFIER	M	an..3	HQ= Account holder. Only in combination with code 306 in BGM 1001.
C082 PARTY IDENTIFICATION DETAILS	A		
3039 Party id. identification	M	an..35	C061 Account holder's identification
1131 Code list qualifier	N	an..3	
3055 Code list responsible agency, coded	N	an..3	
C058 NAME AND ADDRESS	N		
3124 Name and address line	N	an..35	
3124 Name and address line	N	an..35	
3124 Name and address line	N	an..35	
3124 Name and address line	N	an..35	
3124 Name and address line	N	an..35	
C080 PARTY NAME	N		
3036 Party name	N	an..35	
3036 Party name	N	an..35	
3036 Party name	N	an..35	
3036 Party name	N	an..35	
3036 Party name	N	an..35	
3045 Party name format, coded	N	an..3	
C059 STREET	N		
3042 Street and number/p.o. box	N	an..35	
3042 Street and number/p.o. box	N	an..35	
3042 Street and number/p.o. box	N	an..35	
3164 CITY NAME	N	an..35	
3229 COUNTRY SUB-ENTITY IDENTIFICATION	N	an..9	
3251 POSTCODE IDENTIFICATION	N	an..9	
3207 COUNTRY, CODED	N	an..3	

CTA CONTACT INFORMATION  
 COM COMMUNICATION CONTACT

NOT USED  
 NOT USED

\*\*\*END OF GROUP 3\*\*\*

**B-level (Account Statement)**

\*\*\*SEGMENT GROUP 4\*\*\*

**M 9999****LIN LINE ITEM****M 1**

1082 LINE ITEM NUMBER	R	n..6	Unique sequence number (in the message) for this B-level
1229 ACTION REQUEST/NOTIFICATION, CODED	N	an..3	
C212 ITEM NUMBER IDENTIFICATION	N		
7140 Item number	N	an..35	
7143 Item number type, coded	N	an..3	
1131 Code list qualifier	N	an..3	
3055 Code list responsible agency, coded	N	an..3	
C829 SUB-LINE INFORMATION	N		
5495 Sub-line indicator, coded	N	an..3	
1082 Line item number	N	n..6	
1222 CONFIGURATION LEVEL	N	n..2	
7083 CONFIGURATION, CODED	N	an..3	

**FI FINANCIAL INSTITUTION INFORMATION M 1**

(Account servicing financial institution)

Identification of a foreign financial institution is carried out through data element 3433, as well as 1131 and 3055. Identification of a Swedish financial institution is carried out through data element 3434 with associated 1131 and 3055.

3035 PARTY QUALIFIER	M	an..3	AS = Account servicing financial institution The following codes only in combination with code 306 in BGM 1001 CNX = Cash pool top account servicing financial institution CNY = Cash pool level account servicing financial institution CNZ = Cash pool sub-account servicing financial institution
C078 ACCOUNT IDENTIFICATION	R		
3194 Account holder number	R	an..35	C065 Account number C120 Top account number C119 Sub-account level, number C121 Sub-account transaction, number If an IBAN is used it will be present in this DE.
3192 Account holder name	R	an..35	C061 Account holder, identification
3192 Account holder name	O	an..35	C062 Account holder, name
6345 Currency, coded	O	an..3	E049 Account currency
C088 INSTITUTION IDENTIFICATION	R		
3433 Institution name identification	D	an..11	C116 Account servicing financial institution, SWIFT address
1131 Code list qualifier	D	an..3	25
3055 Code list responsible agency, coded	D	an..3	5

3434 Institution branch number	D	an..17	C118 Account servicing financial institution, institution branch number 157 118
1131 Code list qualifier	D	an..3	
3055 Code list responsible agency, coded	D	an..3	
3432 <i>Institution name</i>	N	an..70	
3436 <i>Institution branch place</i>	N	an..70	
3207 COUNTRY, CODED	D	an..3	C122 Account servicing financial institution, country ISO 3166 two alpha country code. This DE should be used unless an IBAN is included in DE 3194.

**RFF REFERENCE****M 1**

C506 REFERENCE	M		ADP=Statement number This number is allocated by the sender in sequence for each statement type (at BGM segment, DE1001) and is reset according to the bank-customer agreement. A020 Account statement number, allocated bilaterally A014 Batch number This data element specifies the statement page number, starting with 1, when there is more than one page per statement (used when more than 9999 C levels).
1153 Reference qualifier	M	an..3	
1154 Reference number	R	an..35	
1156 Line number	D	an..6	
4000 <i>Reference version number</i>	N	an..35	

**FTX Free Text****O 1**

4451 TEXT SUBJECT QUALIFIER	M	an..3	AAI = General information
4453 <i>TEXT FUNCTION CODED</i>	N	an..3	
C107 <i>TEXT REFERENCE</i>	N		
4441 <i>Free text, coded</i>	N	an..3	
1131 <i>Code list qualifier</i>	N	an..3	
3055 <i>Code list responsible agency, coded</i>	N	an..3	
C108 TEXT LITERAL	R		F012 Reference information, free text
4440 Free text	M	an..70	
4440 Free text	O	an..70	
4440 Free text	O	an..70	
4440 Free text	O	an..70	
4440 Free text	O	an..70	
3453 LANGUAGE, CODED	O	an..3	ISO 639 two alpha code.

\*\*\*END OF GROUP 4\*\*

## \*\*\*SEGMENT GROUP 5\*\*\*

## M 99

## MOA MONETARY AMOUNT

## M 1

(Balance)

C516 MONETARY AMOUNT	M		
5025 Monetary amount type qualifier	M	an..3	315 = Opening Balance 343 = Closing Balance 357 = Interim opening balance 358 = Interim closing balance 359 = Balance to be confirmed for audit reasons 346 = Total amount deposit 347 = Total amount withdrawals 360 = Accrued debit interest 361 = Accrued credit interest YE9 = Opening Value Date Balance (national code ) YF1 = Closing Value Date Balance (national code)
5004 Monetary amount	R	n..18	Due to the restriction of codes on single transaction level a negative balance is shown by a minus sign (-) in front of the amount. E023 Opening balance E057 Closing balance E059 Interim opening balance E060 Interim closing balance E066 Balance to be confirmed for audit reasons E061 Total amount deposits E062 Total amount withdrawals E026 Accrued debit interest, amount E029 Accrued credit interest, amount E024 Opening value date balance E058 Closing Value Date Balance E076 Amount currency
6345 Currency, coded	R	an..3	
6343 Currency qualifier	N	an..3	
4405 Status, coded	N	an..3	

## DTM DATE/TIME/PERIOD

## D 1

(Balance date)

C507 DATE/TIME/PERIOD	M		
2005 Date/Time/Period qualifier	M	an..3	171 = Reference date/time
2380 Date/Time/period	R	an 35	B011 Balance date
2379 Date/Time/Period format qualifier	R	an..3	102 = CCYYMMDD 203 = CCYYMMDDHHMM 711 = CCYYMMDD-CCYYMMDD - period for accrued interests and/or totals (used only with qualifiers 346, 347, 360 and 361 in SG5-MOA-DE5025)

\*\*\*END OF GROUP 5\*\*\*

**C-level (Transactions)**

\*\*\*\*SEGMENT GROUP 6\*\*\*\*

**D 9999****SEQ SEQUENCE DETAILS****M 1**

1245 STATUS INDICATOR, CODED	O	an..3	11 = Reported item details included 13 = Reported item details sent separately
C286 SEQUENCE INFORMATION	R		
1050 Sequence number	M	an..6	Unique (in this message) sequence number for this C-level
1159 Sequence number source, coded	N	an..3	
1131 Code list qualifier	N	an..3	
3055 Code list responsible agency, coded	N	an..3	

**RFF REFERENCE****M 5**

(Financial institution reference / Business transaction type reference)

C506 REFERENCE	M		
1153 Reference qualifier	M	an..3	ACK = Bank Reference AIK = Bank's individual transaction reference number AEK = Payment Order Number CR = Customer reference number AKJ = Direct debit reference CK = Cheque Number PQ = Payment reference RA = Remittance information ACD = Additional Reference Number A022 Financial institution verification number A024 Transaction reference, number
1154 Reference number	R	an..35	
1156 Line number	N	an..6	
4000 Reference version number	N	an..35	

**DTM DATE/TIME/PERIOD****M 2**

(Posting date/Value date)

C507 DATE/TIME/PERIOD	M		
2005 Date/Time/Period qualifier	M	an..3	202 = Posting date 209 = Value Date B006 Posting date B005 Value date 102 = CCYYMMDD
2380 Date/Time/period	R	an 35	
2379 Date/Time/Period format qualifier	R	an..3	

**BUS BUSINESS FUNCTION****M 1**

(Transaction type)

C521 BUSINESS FUNCTION	N		
4027 Business function qualifier	N	an..3	
4025 Business function, coded	N	an..3	
1131 Code list qualifier	N	an..3	
3055 Code list responsible agency, coded	N	an..3	
4022 Business description	N	an..70	
3279 GEOGRAPHIC ENVIRONMENT, CODED	O	an..3	D001 Geographical environment, code
4487 TYPE OF FINANCIAL TRANSACTION, CODED	N	an..3	
C551 BANK OPERATION	O		
4383 Bank operation, coded	M	an..3	D023 Financial institution transaction type, code
1131 Code list qualifier	N	an..3	
3055 Code list responsible agency, coded	N	an..3	
4463 INTRA-COMPANY PAYMENT, CODED	N	an..3	

**MOA MONETARY AMOUNT****M 1**

(Amount entered)

C516 MONETARY AMOUNT	M		
5025 Monetary amount type qualifier	M	an..3	348 = Booked amount on the account
5004 Monetary amount	R	n..18	E063 Amount entered
6345 Currency, coded	R	an..3	E076 Amount currency
6343 Currency qualifier	N	an..3	ISO 4217 currency code
4405 Status, coded	N	an..3	

**FTX Free Text****O 1**

4451 TEXT SUBJECT QUALIFIER	M	an..3	ADS (Booked item information)
4453 TEXT FUNCTION CODED	N	an..3	
C107 TEXT REFERENCE	N		
4441 Free text, coded	N	an..3	
1131 Code list qualifier	N	an..3	
3055 Code list responsible agency, coded	N	an..3	
C108 TEXT LITERAL	O		
4440 Free text	M	an..70	F012 Reference information, free text
4440 Free text	O	an..70	
4440 Free text	O	an..70	
4440 Free text	O	an..70	
4440 Free text	O	an..70	
3453 LANGUAGE, CODED	N	an..3	

\*\*\*\*END OF GROUP 6\*\*\*\*

**CNT CONTROL TOTAL****O 5**

(Control information number of B-levels)

C270 CONTROL	M		
6069 Control qualifier	M	an..3	2
6066 Control Value	M	n..18	Number of account statements in the message
6411 Measure unit qualifier	N	an..3	

*SEGMENT GROUP 7**NOT USED***UNT MESSAGE TRAILER****M 1**

0074 NUMBER OF SEGMENTS IN THE MESSAGE	M	n..6	
0062 MESSAGE REFERENCE NUMBER	M	an..14	Same as 0062 in UNH