



Statement changes for accounts in the UAE: Account Information, Reports and Files Download service

Please refer to the below tables for an overview of changes to your statement narratives effective 30 June 2019. The text in **bold** denotes the new transaction codes and narratives that will be introduced as part of UAEFTS-IPI payments. The regular text represents the existing information that is already being reported in your bank statements today.

Inward UAEFTS-IPI payments			
Change Description	Enhanced statement narratives and new transaction codes will be added for UAEFTS-IPI payments.		
Statement Format	MT940 / MT942		
Tag No. / Name	Sub field Information	UAE Inward Credit	UAE Inward Credit Reversal
Tag 61. Statement Line	6!n[4!n]2a[1!a]15d1!a3!c16x[//16x] [34x] 1. 6!n (Value Date) 2. [4!n] (Entry Date) 3. 2a (Debit/Credit Mark) 4. [1!a] (Funds Code) 5. 15d (Amount) 6. 1 !a3 !c (Transaction Type)(Identification Code) 7. 16x (Reference for the Account Owner) 8. [//16x] (Reference of the Account Servicing Institution) 9. [34x] (Supplementary Details)	61.6 – NTRF (Swift Code) , 158 (BAI Code) 61.7 – IPAE EndtoEndID (16X) 61.8 – Transaction Identifier Will be populated as Narrative in your statement (full information in 86.5 or 86.6) 61.9 - /IPAE/SCT CRIN	61.6 – NRTI (Swift Code) , 552 (BAI Code) 61.7 – IPAE EndtoEndID (16X) 61.8 – Transaction Identifier Will be populated as Narrative in your statement (full information in 86.5 or 86.6) 61.9 - /IPAE/SCT DRRV
Tag 86 Information to Account Owner	6 * 65X	Tag 86.1: /ORDP/Ordering Customer Name (35 Chars) Tag 86.2: /BREF/GPS Local Reference (16 Chars) + /OBK/<Blank> + /PURP/Purpose of Payment Code (3 chars) Tag 86.3: /EREF/Sending Institution Reference (16 Chars) + /REMI/Remittance Information (up to 37 Chars)	Tag 86.1: /ORDP/Ordering customer (35 chars) Tag 86.2: /BREF/GPS Local Reference (16 Chars) Tag 86.3: /EREF/Sending Institution Reference (16 Chars) Tag 86.4 : /RJCT/Rejection Code (4 chars) Tag 86.5: /REASON/Reject Reason (30 Chars)

		<p>Tag 86.4: <5 spaces> + Remittance Information (up to 60 Chars)</p> <p>Tag 86.5: <5 spaces> + Remittance Information (up to 43 Chars)</p>	
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Outward UAEFTS-IPI payments			
Change Description	Enhanced statement narratives and new transaction codes will be added for UAEFTS-IPI payments.		
Statement Format	MT940 / MT942		
Tag No. / Name	Sub field Information	UAE Debit outwards	UAE Outward Debit Reversal
Tag 61. Statement Line	<p>6!n[4!n]2a[1!a]15d1!a3!c16x[//16x] [34x]</p> <p>10. 6!n (Value Date) 11. [4!n] (Entry Date) 12. 2a (Debit/Credit Mark) 13. [1!a] (Funds Code) 14. 15d (Amount) 15. 1 !a3 !c (Transaction Type)(Identification Code) 16. 16x (Reference for the Account Owner) 17. [//16x] (Reference of the Account Servicing Institution) 18. [34x] (Supplementary Details)</p>	<p>61.6 – NTRF (Swift Code) , 458 (BAI Code)</p> <p>61.7 – IPAE EndtoEndID (16X)</p> <p>61.8 – Transaction Identifier Will be populated as Narrative in your statement (full information in 86.5 or 86.6)</p> <p>61.9 - /IPAE/SCT DROU</p>	<p>61.6 – NRTI (Swift Code) , 252 (BAI Code)</p> <p>61.7 – IPAE EndtoEndID (16X)</p> <p>61.8 – Transaction Identifier Will be populated as Narrative in your statement (full information in 86.5 or 86.6)</p> <p>61.9 - /IPAE/SCT CRRJ</p>
Tag 86 Information to Account Owner	6 * 65X	<p>Tag 86.1: /BENM/Beneficiary Name (35 chars)</p> <p>Tag 86.2: /BREF/Bank Reference(16 X) + /BBK/<Blank>+ /PURP/Purpose proprietary (3 chars) +</p> <p>Tag 86.3: /EREF /"End to End Reference" (16 chars) + /REMI/Remittance</p>	<p>Tag 86.1: /BENM/Beneficiary Name (35 chars)</p> <p>Tag 86.2: /BREF/GPS Local Reference (16 chars) – same as Outward Debit + /OBK/<Blank></p> <p>Tag 86.3: /EREF/Channel Reference (16 chars) – same as Outward Debit</p>



		Information (up to 37 chars) Tag 86.4: <5 spaces> + Remittance Information (up to 60 Chars) Tag 86.5: <5 spaces> + Remittance Information (up to 43 Chars)	Tag 86.4: /RJCT/(4 characters Rejection code) Tag 86.5:/REASON/(30 characters Rejection reason)
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Inward UAEFTS-IPI payments				
Change Description	Enhanced statement narratives and new transaction/ISO codes will be added for UAEFTS-IPI payments.			
Statement Format	CAMT 52 / 53			
ISO Tags	Transaction Code Info	UAE Inward Credit	Transaction Code Info	UAE Inward Credit Reversal
<Ntry>	Swift Code – NTRF BAI Code – 158 ISO Code – PMNT.RRC T.DMCT		Swift Code – NTRI BAI Code – 552 ISO Code – PMNT.RRCT. RRTN	
<BkTxCd>				
<Domn>				
<Cd>		"PMNT"		"PMNT"
<Fmly>				
<Cd>		"RRCT"		"RRCT"
<SubFmlyCd>		"DMCT"		"RRTN"
<Prtry>				
<Cd>		"NTRF" SWIFT transaction code or "158" for BAI2		"NRTI" SWIFT transaction code or "552" for BAI2
<lssr>		SWIFT or BAI		SWIFT or BAI
<NtryDtIs><TxDtIs><Refs>				
<AcctSvcrRef>		MT490 Tag 61.8 data - Bank reference.		MT490 Tag 61.8 data - Bank reference.
<InstrId>		N/A		MT940 Tag 61.7 data - Customer reference
<EndToEndId>		MT940 Tag 86 data after /EREF/		MT940 Tag 86 data after /EREF/
<TxId>		MT940 Tag 86 data after /BREF/		MT940 Tag 86 data after /BREF/
<RltdAgt><DbtrAgt><FinInstnId><BIC>		MT940 Tag 86 data after /OBK/ <Blank>		N/A
<RtrInf> <Rsn>				
<Cd>	N/A	MT940 Tag 86 data after /RJCT/ (4 chars) ie /RJCT/AC01		
<Prtry>	N/A	MT940 Tag 86 data after /REASON/		

Outward UAEFTS-IPI payments				
Change Description	Enhanced statement narratives and new transaction/ISO codes will be added for UAEFTS-IPI payments.			
Statement Format	CAMT 52 / 53			
ISO Tags	Transaction Code Info	UAE Debit outwards	Transaction Code Info	UAE Outward Debit Reversal
<Ntry>	Swift Code – NTRF BAI Code – 458 ISO Code – PMNT.IRCT. DoMCT		Swift Code – NTRI BAI Code – 252 ISO Code – PMNT.IRCT. RRTN	
<BkTxCd>				
<Domn>				
<Cd>		"PMNT"		"PMNT"
<Fmly>				
<Cd>		"IRCT"		"IRCT"
<SubFmlyCd>		"DMCT"		"RRTN"
<Prtry>				
<Cd>		"NTRF" SWIFT transaction code or "458" for BAI2		"NRTI" SWIFT transaction code or "252" for BAI2
<Issr>		SWIFT or BAI		SWIFT or BAI
<NtryDtIs><TxDtIs><Refs>				
<AcctSvcrRef>		MT490 Tag 61.8 data - Bank reference.		MT490 Tag 61.8 data - Bank reference.
<InstrId>		MT490 Tag 61.8 data - Customer reference.		MT940 Tag 61.7 data - Customer reference
<EndToEndId>		MT940 Tag 86 data after /EREF/and before /REMI/ from tag 86		MT940 Tag 86 data after /EREF/
<TxId>		N/A		N/A
<RltdAgts><DbtrAgt><FinInstnId><BIC>		N/A		N/A
<RtrInf> <Rsn>				
<Cd>	N/A	MT940 Tag 86 data after /RJCT/ (4 chars) ie /RJCT/AC01		
<Prtry>	N/A	MT940 Tag 86 data after /REASON/		

Inward UAEFTS-IPI payments			
Change Description	Enhanced statement narratives and new BAI codes will be added for UAEFTS-IPI payments.		
Statement Format	BAI		
Field No. / Name	Sub field Information	UAE Inward Credit	UAE Inward Credit Reversal
16 Statement Line	16.1 Type Code (3 chars) 16.2 Amount 16.3 Funds Type (1 char) 16.4 Value date (YYMMDD) 16.5 Bank Reference (16 chars) 16.6 Customer Reference (16 chars) 16.7 Transaction details (80 - {length of 16.1 to 16.6} chars)	16.1 158 (BAI Code, 3 chars) 16.2 Amount 16.3 Funds Type (1 char) 16.4 Value date (YYMMDD) 16.5 Bank Reference (16 chars) 16.6 Customer Reference (16 chars) 16.7 Transaction details (80 - {length of 16.1 to 16.6} chars)	16.1 - 552 (BAI Code) 16.2 Amount 16.3 Funds Type (1 char) 16.4 Value date (YYMMDD) 16.5 Bank Reference (16 chars) 16.6 Customer Reference (16 chars) 16.7 Transaction details (80 - {length of 16.1 to 16.6} chars)
88 Information to Account Owner	6 * 80X	<p>Tag 16: /ORDP/Ordering Customer Name (35 Chars)</p> <p>Tag 88: /BREF/GPS Local Reference (16 Chars) + /OBK/<Blank> + /PURP/Purpose of Payment Code (3 chars)</p> <p>Tag 88: /EREF/Sending Institution Reference (16 Chars) + /REMI/Remittance Information (up to 37 Chars)</p> <p>Tag 88: <5 spaces> + Remittance Information (up to 60 Chars)</p> <p>Tag 88: <5 spaces> + Remittance Information (up to 43 Chars)</p>	<p>Tag 16: /ORDP/Ordering customer (35 chars)</p> <p>Tag 88: /BREF/GPS Local Reference (16 Chars) Tag 88: /EREF/Sending Institution Reference (16 Chars)</p> <p>Tag 88: /RJCT/Rejection Code (4 chars) Tag 88: /REASON/Reject Reason (30 Chars)</p>

Outward UAEFTS-IPI payments			
Change Description	Enhanced statement narratives and new BAI codes will be added for UAEFTS-IPI payments.		
Statement Format	BAI		
Field No. / Name	Sub field Information	UAE Debit outwards	UAE Outward Debit Reversal
16 Statement Line	16.1 Type Code (3 chars) 16.2 Amount 16.3 Funds Type (1 char) 16.4 Value date (YYMMDD) 16.5 Bank Reference (16 chars) 16.6 Customer Reference (16 chars) 16.7 Transaction details (80 - {length of 16.1 to 16.6} chars)	16.1 458 (BAI Code, 3 chars) 16.2 Amount 16.3 Funds Type (1 char) 16.4 Value date (YYMMDD) 16.5 Bank Reference (16 chars) 16.6 Customer Reference (16 chars) 16.7 Transaction details (80 - {length of 16.1 to 16.6} chars)	16.1 - 252 (BAI Code) 16.2 Amount 16.3 Funds Type (1 char) 16.4 Value date (YYMMDD) 16.5 Bank Reference (16 chars) 16.6 Customer Reference (16 chars) 16.7 Transaction details (80 - {length of 16.1 to 16.6} chars)
88 Information to Account Owner	6 * 80X	<p>Tag 16: /BENM/Beneficiary Name (35 chars)</p> <p>Tag 88: /BREF/Bank Reference(16 X) + /BBK/<Blank>+ /PURP/Purpose proprietary (3 chars)</p> <p>Tag 88: /EREF /"End to End Reference" (16 chars) + /REMI/Remittance Information (up to 37 chars)</p> <p>Tag 88: <5 spaces> + Remittance Information (up to 60 Chars)</p> <p>Tag 88: <5 spaces> + Remittance Information (up to 43 Chars)</p>	<p>Tag 16: /BENM/Beneficiary Name (35 chars)</p> <p>Tag 88: /BREF/GPS Local Reference (16 chars) -- same as Outward Debit + /OBK/<Blank></p> <p>Tag 88: /EREF/Channel Reference (16 chars) -- same as Outward Debit</p> <p>Tag 88: /RJCT/Rejection Code (4 chars) Tag 88: /REASON/Reject Reason (30 Chars)</p>

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