**Change in swift report MT940 from 1.2.2016**

From 1.2.2016 in reports MT940 delivered via swift subfields 21 and 22 in transaction 115 - SEPA Credit Transfer (hereinafter “SCT”) will be filled in differently.

You download this type of statements from wise and you might use them in your accounting software.

|  |  |
| --- | --- |
| **change** – if payer's reference (End to End reference) **was** filled in according to bank convention /VS123/SS456/KS78 | |
| **Till 31.1.2016 – example of SCT - 115** | **From 1.2.2016 – example of SCT - 115** |
| :86:115?00SEPA PLATBA?20000000-1670938005/7600?21VS:115147667 ?22SS: /KS:008 ?23HRADNA BRANA | :86:115?00SEPA PLATBA?20000000-1670938005/7600?21/VS115147667/SS ?22/KS008?23HRADNA BRANA |
| :86:115?00SEPA PLATBA?20000000-1670938005/7600?21VS:11514 ?22SS:123 /KS:008 ?23HRADNA BRANA | :86:115?00SEPA PLATBA?20000000-1670938005/7600?21/VS11514/SS123/ ?22KS008?23HRADNA BRANA |
|  |  |
| **no change** – if payer's reference (End to End reference) **was not** filled in according to bank convention | |
| **Till 31.1.2016 – example of SCT - 115** | **From 1.2.2016 – example of SCT - 115** |
| :86:115?00SEPA PLATBA?20000000-1670938005/7600?21FA11514GA55DOCB ?22SKLS08?23HRADNA BRANA | :86:115?00SEPA PLATBA?20000000-1670938005/7600?21FA11514GA55DOCB ?22SKLS08?23HRADNA BRANA |

If you do not fill in End to End reference in your payment order because you are using a wise screen where there are only fields for symbols (VS, SS, KS) – End to End reference is created according to bank convention before the payment is processed.

**Description of SCT format valid till 30.1.2016**

|  |  |  |  |
| --- | --- | --- | --- |
| Subfield | Description | Format | Note |
| ?21 | End to End reference | 15 a V | End2End reference 1-15 characters (AT41) or VS: |
| <CRLF> ?22 | 20 a V | End2End reference 16-35 characters (AT41) or SS:/KS: |

**Description of SCT format valid from 1.2.2016:**

|  |  |  |  |
| --- | --- | --- | --- |
| Subfield | Description | Format | Note |
| ?21 | End to End reference  or  symbols according to convention in the form of /VS/SS/KS | 15 a V | End to End reference 1-15 characters (AT41) or  /VSn10O/SSn10O/KSn4O 1-15 characters |
| <CRLF> ?22 | 20 a V | End to End reference 16-35 characters (AT41) or  /VSn10O/SSn10O/KSn4O 16-33 characters |