

 **Ulster Bank**

Help for what matters

SWIFT Reporting

ISO 20022 Programme



A Reporting System You Can Bank On

It’s a time of change for banks everywhere right now. With ISO-20022 going live in November 2022, things like legacy standards, systems, formats, and business operating models are all under review.

But, with the right SWIFT reporting system in place, UBNI will lead the way in payment interoperability, enjoying more comprehensive data within messages. And that means better and faster reconciliation of every transaction.

In the past, MT formats were restricted in their number of fields and field lengths, which required a heavy use of Field 72 in payments if banks were to cover their needs. But, with the introduction of MX-based formats, significantly more data can be provided in a structured way, leading to better data management for reconciliation and cash management purposes.



With the delivery of our dedicated new system (SGS – Statement Generation System), not only will we be able to support existing MT formats; we’ll support the new camt range for end-of-day and intraday reporting too.

Read on to discover the UBNI approach to the future of SWIFT Statements.

This brochure will help you understand the key elements of our ISO 20022 SWIFT reporting proposition.

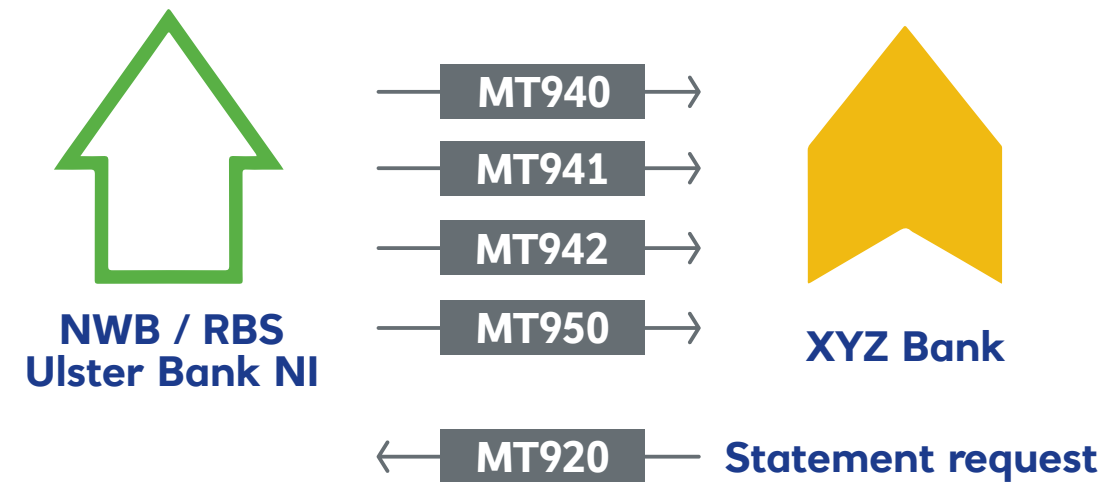
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Our SWIFT Reporting Proposition

Today our SWIFT Statement Reporting Proposition provides the following formats via the SWIFTNet FIN channel:

- End of Day – the MT950 / MT940 formats
- Intraday – the MT941 interim balance and the MT942 interim transaction

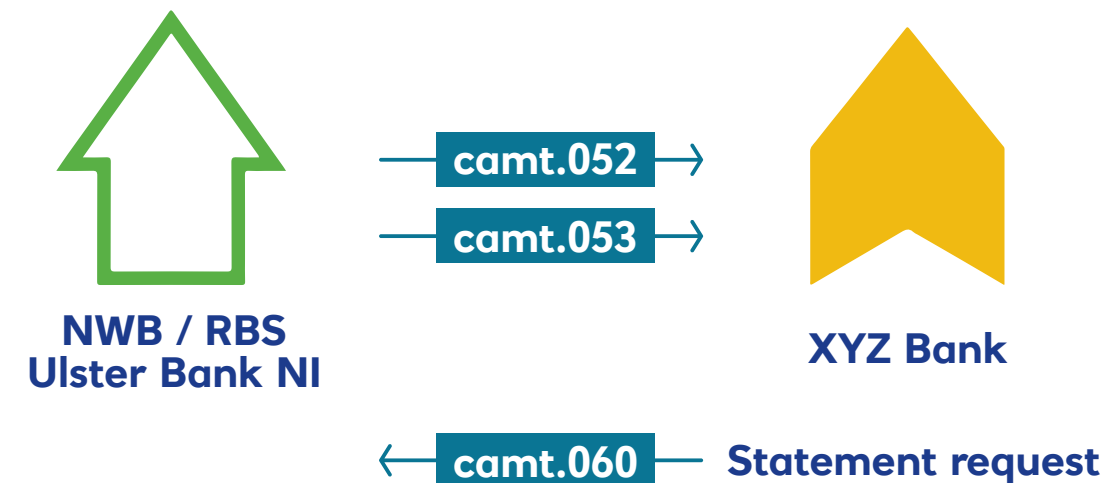
We also support the request for reporting format, the MT920, which enables customers to request either end of day MT940 or intraday transaction MT942 statements.



We are currently only able to send SWIFT statements to a single SWIFT BIC address. But our future proposition will continue to support the entire range of MT SWIFT reporting – right up until November 2025. And it will be able to provide MX-based formats in the camt range via the SWIFTFIN Plus channel:

- **End of Day – the camt.053 format (Bank to Customer Statement)**
- **Intraday – the camt.052 format (Bank to Customer Account Report)**

We have included the ability to send statements to as many as 5 different SWIFT BIC addresses, with the added flexibility of an account identifier (domestic account number or IBAN). Plus, the Q1 2023 wave of development will see the arrival of the equivalent MT920 – the camt.060 (request message).



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SWIFT Statement Service Charge Platform Migration

Applicable only to customers who are set up and charged out of the RBS and Ulster Bank Northern Ireland entities.

Charging for the SWIFT reporting service requires the completion of a Direct Debit mandate, as the charge will be taken via the Bacs payments scheme. The account details currently held can be used to make the charge, but a signed Direct Debit mandate must be held by ourselves.

Your Relationship Manager/Client Service Manager will be in touch shortly with full details of the account used for the existing billing – and to guide you through the completion of a Direct Debit mandate. In the meantime, if you wish to know the current contact details for the receipt of an invoice, simply advise your Relationship Manager/Client Service Manager, and we'll ensure that this is factored into updates on the new system.

Migration activity will run parallel to the statement migration timeline above.

Impacts & Changes to customers

As with all ISO 20022-related activity – and the need for new systems – impacts will be experienced by customers on existing services. However, we've concentrated on ensuring that any such impacts are minimal, and that this brochure was produced early, giving customers the chance to investigate and manage any changes that need to be made within systems or business operating models. The impacts and changes are detailed below:

1. SWIFT Statement Formats

There are some changes to the MT range of messages on the new system:

MT940 End of Day Statement (held on current MCM system)

Field	Type*	Legacy System (MCM)	New System (SGS)
20 – Transaction Ref No	M	Up to 16 alpha numeric internal reference number. Current value populated structure CM940+Curr_Date(Yymmdd)+Seq No (5 DIGITS) Example: CM940222030401844	A unique 16 digit internal reference number. Value populated structure: <Report Type><Current Date><Report Sequence Number – 7 digits> Example: 9402203040000001
21 – Related Ref	O	Up to 16 alpha numeric account identification Example: GBP & Currency = 98006012345678	Tag 21 is no longer supported for MT940 statements
25 – Account Identification	M	Up to 16 alpha numeric account identification Example: GBP & Currency = 98006012345678	Able to support existing MCM domestic account number formats or full IBAN Example: GB29NWBK98006012345678
28C – Statement No/Sequence No	M	Contain Statement number followed by sequence number Example: 161/1	Contains statement number based on the sequence of reports in a given year (maximum of 5 digits), followed by the sequence number based on the page of the report (maximum 2 digits) Example: 122/3 The statement number will increase by increments of 1 and will reset each year on 1st working day
61 – Statement Line	O	Contains 8 segments: Value date, entry date, debit/credit indicator, amount, transaction type identification code, reference for account owner, account serving institution reference Supplementary details (blank). Example: 61:2203030303D21600000,00NMSCCM 18865 22/5200038	Contains 7 populated segments: value date, entry date, debit/credit indicator, amount, transaction type identification code, reference for account owner, (blank), supplementary details (blank). Example: 61:2203030303D21600000,00NMSCCM 18865 22 Removal of the final segment as relates to an internal NatWest Bank code
86 – Information to Account Owner	O	Up to 5 lines of narrative support with up to 65 characters available in each line Example: CD123456:JAMESK-PCM00CI123456 ABC LTD LONDON BRAN CHAPS TFR	Up to 6 lines of narrative support with up to 65 characters available in each line (if free text formatting is requested) Implemented internal transaction code details within Example: CD123456:JAMESK-PCM00CI123456 ABC LTD LONDON BRAN CHAPS TFR XXXXXXXXXX Future development planned for 2023 is to expand the number of narrative lines to 10

*M = Mandatory O = Optional.

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MT941 Intraday Balance Report (held on current MCM system)

Field	Type*	Legacy System (MCM)	New System (SGS)
20 – Transaction Ref No	M	Up to 16 alpha-numeric internal reference number Value populated in this field will be in the following structure CM941+CURREN_DATE(YMMDD)+SEQ_NUMBER(5 DIGIT) Example: CM94022030401844	A unique 16 digit internal reference number is filled here. <Report type> <Current date><Report sequence number(7 digit) > Example: 9412203040000001
21 – Related Ref	O	Up to 16 alpha-numeric reference number from reporting bank Example - CM920220304B1088	Tag 21 is no longer supported for MT941 Reports
25 – Account Identification	M	Up to 16 alpha-numeric account identification Example: GBP & Currency = 98006012345678	Able to support existing MCM domestic account number formats or full IBAN Example: GB29NWBK98006012345678
28C – Statement No/Sequence No	M	Contains statement number (maximum of 5 digits), followed by the sequence number (maximum of 2 alpha-numeric) Example: 161/1	Contains statement number based on the sequence of reports in a given year (maximum of 5 digits), followed by the sequence number based on the page of the report (maximum 2 digits) Example: 122/3 The statement number will increase by increments of 1 and will reset each year on 1st working day

*M = Mandatory O = Optional.



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MT942 Intraday Transaction Report (held on current MCM system)

Field	Type*	Legacy System (MCM)	New System (SGS)
20 – Transaction Ref No	M	Up to 16 alpha-numeric internal reference number Value populated in this field will be in the following structure Example: CM942+CURRE_DATE(YMMDD)+SEQ_NUMBER(5 DIGIT)	A unique 16 digit internal reference number is filled here. <Report type> <Current date><Report sequence number(7 digit) > Example: 9422203040000001
21 – Related Ref	O	Up to 16 alpha-numeric reference number from reporting bank Example: CM920220304B1088	Tag 21 is no longer supported for MT942 Reports
25 – Account Identification	M	p to 16 alpha-numeric account identification Example: GBP & Currency = 98006012345678	Able to support existing MCM domestic account number formats or full IBAN Example: GB29NWBK98006012345678
28C – Statement No/Sequence No	M	Contains statement number (maximum of 5 digits), followed by the sequence number (maximum of 2 alpha-numeric) Example: 161/1	Contains statement number based on the sequence of reports in a given year (maximum of 5 digits), followed by the sequence number based on the page of the report (maximum 2 digits) Example: 122/3 The statement number will increase by increments of 1 and will reset each year on 1st working day
13D - Date/ Time/ Sign/Offset Indication	O	Contains date, time and offset information of receipt of message. Sign and offset indication are optional. If a financial institution in New Zealand creates an MT942 at 15.15 PM local time on 08 January 2009, Date/Time Indication field would be completed as follows: :13D:0901081515+1300 whereby 090108 is the date, 1515 is the local time in New Zealand and +1300 is the offset of local New Zealand time in January against UTC.	Will contain the date, time, and offset information of receipt of message. Sign and offset indication are no longer supported
61 – Statement Line	M	Contains 8 segments: Value date, entry date, debit/credit indicator, amount, transaction type identification code, reference for account owner, account serving institution reference, supplementary details (blank). Example:61:2203030303D21600000,00NMSCCM 18865 22//5200038	Contains 7 populated segments; Value date, entry date, debit/credit indicator, amount, transaction type identification code, reference for account owner, (blank), supplementary details (blank). Example: 61:2203030303D21600000,00NMSCCM 18865 22 Removal of the final segment as relates to an internal NatWest Group Bank Code
86 – Information to Account Owner	M	Up to 6 lines of narrative supported with up to 65 characters available each line	Up to a maximum 6 lines of narrative information with up to 65 characters in each line – number of narrative lines will depend on the payment type

*M = Mandatory O = Optional. **MT942 Intraday Transaction Reports: Field 86 – Information to Account Owner



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Intraday Narrative Enhancements for MT reporting

Faster Payments	<p>Up to 6 lines of narrative including the 'Beneficiary Reference' and the 'Originating Customer Account Name'</p> <p>This extended narrative will help you identify and reconcile payments as soon as they arrive.</p>
CHAPS/ International Payments	<p>You will now receive full improved payments narratives information in your statements reporting for CHAPS/ International Payments via our main Propay payments system</p> <p>We will display 2 lines of narratives:</p> <p>Line 1: Your reference - the reference given by the remitter</p> <p>Line 2: Our reference – Our unique identifying code for the payment</p> <p>This means you will see the 'Your reference' information immediately, making it easier to identify specific transactions, especially if there are several for the same amount</p>
Internal Transfer Narrative	<p>Up to 6 lines of full payment narrative for customers receiving Inward Internal Transfer for RBS, NatWest & Ulster North from within Natwest Group.</p>

camt-based reporting will be available from November 2022, and can be requested via the ISO 20022 Support Team. Please refer to the Contacts & Further Information section at the back of this brochure.

A camt reporting application form will be provided for completion, at which time return and pricing will be made available. Pricing is not yet confirmed but will be ready before the new system live date.

SWIFT MyStandards

All current and future SWIFT Statement reporting formats are available to use/download from the NatWest ISO 20022 Community page on SWIFT MyStandards. Access is via the SWIFT My Standards website : [MyStandards](#)

At the main MyStandards page select the NatWest Group and access via the ISO 20022 Community page.

If you require further information on accessing our MyStandards page, please email our ISO Support Team (see the Contacts & Further Information section).

Currently MT format based SWIFT Statements are generated out of the following SWIFT BIC address:

SWIFT Statement Sending BIC address

ULSBGB2D

There is no change to the sending BIC address for Ulster Bank Northern Ireland customers on MT or camt SWIFT statements.

3. SWIFT Statement Service Charging

Remember, customer billing changes will only impact those customers who are currently charged out of RBS & Ulster Bank Northern Ireland entities. SWIFT Statement Service billing will move to a more structured charge approach via the Bacs payment scheme, with a formal invoice produced and delivered 14 days prior to the debit being taken from the nominated sterling account – the details of which are already held within our systems.

Invoices will be generated and sent to the existing contact held in the system on the first week of every month.

Charging will operate using the Bacs payment scheme, with the physical amount being debited from an existing sterling account on or around the 22nd of every month.

When the entry is passed to an account, the narrative on the account will appear like this:

EBS DIRECT DEBITS

DO123456/9876543*

*This DO reference is unique and can be used with any billing query.

Please note, there is no change to the pricing of any MT statements that are already held in our systems.

<p>00000001-00000001 0024079-0001-0</p> <p>Test Manager Test Customer MT940 Test 1 Test 2 Test 3 Test 4 414236347</p> <p>13 December 2021 Date of Issue</p> <p>Test Customer MT940</p>	<p>Reconciliation & Billing Customer Service & Operations, CPB Royal Bank of Scotland Plc/NatWest 8th Floor 1 Hardman Boulevard Manchester M3 3AQ</p> <p>For additional copies of invoices please contact Tel: 0131 523 4232 Relay UK 18001 0131 523 4232*</p>
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<p>Our charges as specified below are now due. Monthly charges are passed one month in arrears.</p> <p>In reimbursement Account number 42423634 at National Westminster Bank PLC will be debited on the 06 January 2022 or soon after.</p> <p>All queries regarding the product, invoice value or validity of the below charges should be directed to your Product Support team or your Relationship Manager.</p>	<p>Page 1 of 2</p> <p>User Number: DO171645</p> <p>Invoice Number: 7102095/1</p> <p>Value Added Tax Invoice</p>
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Particulars	£ Amount (ex VAT)	£ VAT Rate	£ VAT Amount
DOS-Based services			
Data Exchange Out (SWIFT)	DO171645		
1 Set-up	27.00 Each	27.00	Exempt 0.00
1 SWIFT Intraday Message Charge (MT941/MT942)	25.00 Each	25.00	Exempt 0.00
Reconciliation Services			
Total Charge (Ex VAT)		£52.00	£0.00
VAT		£0.00	
Total amount due		£52.00	

<p>Insert VAT registration number of customer if resident in EC (excluding the UK and Isle of Man)</p> <p>Country Prefix</p> <p> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> </p>	<p>VAT Registration Number: GB 243 8527 52</p> <p>Tax point as Date of Issue</p>
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Contacts & Further Information

Should you have any further questions related to the detail within this fact sheet, please email our dedicated ISO 20022 Support Team at:



ISOSupport@ulsterbank.com

Further information on the ISO Programme can be found on our dedicated ISO 20022 internet site – accessed via the link:



ISO 20022 for Ulster Northern Ireland Customers

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