



Electronic statements in SWIFT format

User Guide

› Cash Management Solutions

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Electronic statements in SWIFT format – User Guide

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SWIFT Format Electronic Statements – User Guide

Product description

National Bank of Canada's **Electronic statements in SWIFT format** are based on an international standard defined by SWIFT – the *Society for Worldwide Interbank Financial Telecommunication*. These account statements contain the details of the cashflows recorded in your accounts and can be read and integrated by a large majority of accounting software and market solutions.

The statements are generated by the Bank and sent via the SWIFT network to the destination **BIC code** of your choice:

- › Intermediary Service Bureau
- › External financial institution
- › Your own BIC code – for SWIFT for Corporate members

Benefits



Automation

- › Benefit from a standard format compatible with various treasury solutions available on the market
- › Flexible timing and frequency based on your needs



Increase efficiency

- › Get a consolidated view of all your accounts/legal entities
- › Optimize your account reconciliation and cash management



Operational benefits

- › Reduce the number of manual tasks
- › Avoid accounting errors



Focus on growth

- › Command a better view of overall liquidity
- › Profit from agile financial decision-making
- › Know when to invest and when to borrow

Our solutions can meet all your needs

1. MT940 – ACCOUNT STATEMENTS

MT940 are detailed end-of-day, end-of-week or end-of-month statements. They contain the opening and closing balances in addition to all the transactions recorded in your account since the last MT940 was generated for this account.

Our solutions can meet all your needs

2. MT941 and MT942 – INTERIM STATEMENTS

MT941 and MT942 are intra-day statements that are available at specific times during the day, providing continuous updates on cash positions. They can also be ordered individually, directly through Swift, at any time during business hours. Note that a subscription to interim statements is an option to account statement MT940.

› MT941 Interim Balance Report

Provides balance information only.

› MT942 Interim Transaction Report

Provides detailed and/or summary information about debits or credits to the account.

› MT920 – Interim statements request

MT920s are client-generated messages.

MT920s allow you to submit a request directly to National Bank via SWIFT to receive either an MT941 OR an MT942. Account statements are automatically generated based on the criteria contained in your MT920 query.

Features

MT940 – ACCOUNT STATEMENTS

› Are sent according to your preference:

1. Daily
2. Daily if activity + end of month
3. Weekly
4. Weekly if activity + end of month
5. Monthly

› A copy of the statement(s) can be sent to an additional BIC code.

Note: If you subscribe to both account statements and interim statements for the same account, the destination BIC codes will be the same.

› The opening balance(s) will be the closing balance(s) of the previous statement(s).

› The information reflected in the statements will be:

- Daily: entries compiled between 9 p.m. (D-1) and 8:59 p.m. (D) ET
- Weekly/monthly: entries compiled between 9 p.m. on the last business day of the previous period and 9 p.m. on the last business day of the current period

Deferred transactions will appear on the statements of the day they are recorded.

The opening balance of the statement will be identical to the closing balance of the previous statement, but the closing balance will take deferred transactions into account.

MT940 FEATURES BY FREQUENCY

	Daily	Daily, if activity + End of month	Weekly	Weekly, if activity + End of month	Monthly
Description	One statement per business day	One statement per business day if activity + one end-of-month statement	One statement per week	One statement per week + one end-of-month statement	One statement per month
Production Schedule*	For all account types (CAD, USD, foreign currencies)				
	Same business day – 9:00 p.m.	Daily: Same business day 9:00 p.m. End of Month: Last business day of the month 9:00 p.m.	Last business day of the week – 9:00 p.m.	Weekly: Last business day of the week – 9:00 p.m. End of Month: Last business day of the month – 9:00 p.m.	Last business day of the month – 9:00 p.m.

*Canadian business days and Canadian Eastern Time.

*End-of-month statements generated for the "Daily if activity" and "Weekly if activity" frequencies contain only entries made to the account since the last statement received. They are generated only when these entries have not already been transmitted by a daily or weekly statement.

MT941 and MT942 - INTERIM STATEMENTS

- › Sent according to your preferences at the different frequencies available*:
 - 8:30 a.m., 10:30 a.m., 12:30 p.m., 2:30 p.m, 4:30 p.m.
 - or
 - On demand by sending an MT920, during opening hours – see MT920 – On-demand Interim Statements.
- › A copy of the original interim statements can be sent to 1 additional BIC.
 - *Note: If you subscribe to both Account Statements & Interim statements for a same account, the destination BIC code(s) will be the same for the two services.*
- › For each predefined frequency, you can subscribe either to an MT941 or an MT942; both statement types can be mixed between available frequencies.
- › Transaction Reports (MT942) cover transactions since the last statement was produced for the same account;
 - *The "last" statement in this context represents either a regular account statement (MT940) or an interim transaction report (MT942).*
 - *The opening balance of MT941s will be the closing balance of the last statement received.*
- › Backdated transactions will appear on the statements of the day they are recorded.
 - *The opening balance of the statement will be identical to the closing balance of the previous statement, but the closing balance will take backdated transactions into account.*

MT941-942 FEATURES BY FREQUENCY

	8:30 a.m.	10:30 a.m.	12:30 p.m.	2:30 p.m.	4:30 p.m.
Options	MT941 or MT942	MT941 or MT942	MT941 or MT942	MT941 or MT942	MT941 or MT942
Empty Statements (if no activity)	Yes (MT942)				
Content	<ul style="list-style-type: none"> › MT941: Opening and closing balances › MT942: All transactions since the last statement received (MT940 or MT942) 				

MT920 – INTERIM STATEMENTS REQUEST

- › Requires an active subscription to interim statements
- › Option available whether or not you have subscribed to the daily automatic frequencies.
- › Can be used simply to request an MT941 and/or MT942.
- › MT920 requests have to be received between 6:05 a.m. and 8:55 p.m.; requests received outside these hours will be processed the following business day.
- › The request can contain floor limit filters; the statement will only include entries with:
 - Credit floor limit and/or debit floor limit
- › Interim statements requested are generated automatically after National Bank of Canada receives and processes the MT920.
- › If a non-compliant MT920 is received, the Bank sends a user-defined message (MT999) to the sender.
- › Only MT920s from BIC codes appearing on the subscription form will be accepted and processed.

Here is an example of an MT999 message:

```
{1:F01BNDCCAM0AINT0000001706}{2:I999BNDCCAM0XXXXN}{3:{108:2222400000001706}}{4:
:20:REJECT
:21:20220724093959211
:79:Please be advised that the related request was not completed due to information on file.
For further details, please contact your Bank representative.
```

¹Note: Field 21 of the MT999 message corresponds to field 20 of the MT920 message, i.e., the *Transaction Reference Number*.

Holidays

Statements are only generated on Canadian business days. To consult the calendar of bank holidays, visit: nbc.ca/contact-us/bank-holiday-calendar

Format specifications

All specifications are provided in English as this is a standard international format. For more information, see the SWIFT website at [https://www.swift.com/-/Knowledge Centre \(swift.com\)](https://www.swift.com/-/Knowledge-Centre-(swift.com))

MT940 – ACCOUNT STATEMENTS

Field	Mandatory/Optional	Field name	Format	Format (example)
Message Text				
:20:	M	Transaction reference number	16x	:20:2131200000013576
:25:	M	Account identification	35x	:25:0006153010012345 Ou :25:10274726400100101
:28C:	M	Statement number/sequence number	5n[/5n] (Statement Number)(Sequence Number)	:28C:38 Or :28C:38/1 (if several pages) :28C:38/2
:60F: or :60M: ¹	M	Opening balance	1!a6!n3!a15d (D/C Mark)(Date)(Currency)(Amount)	:60F:C230101CAD15500,50
:61:	O	Statement line	6!n[4!n]2a[1!a]15d1!a3!c16x[/16x] <crLf> [34x] Repeated for every entry. (Value date)(Entry date)(D/C Mark)(Funds Code) (Amount)(Transaction type ²)(Identification Code)(Reference for the account owner)(Reference of the account servicing institution) <crLf>(Supplementary Details)	:61:2301011231D150,50NTRF1010-1//91023487656-2 Or :61:230530D2549,S103030550192//030550192 Or 61:2305300529D2549,S103030550192//030550192 (if future value date)
:86:	O	Information to account owner	6X65x Repeated for every entry, if available: if the Statement Line is an MT103 ³	:86://50//006000117654321 COMPANY XXX 360 RENE LEVESQUE BLDV //70// THIS IS A WIRE PAYMENT FOR BILL 43354 //72///ACC/INSTRUCTION /INS/CITIUS30BUD
:62F: or :62M: ¹	M	Closing balance 62F-Final closing balance 62M-Intermediate closing balance	1!a6!n3!a15d (D/C Mark)(Date)(Currency)(Amount)	:62F:C230530EUR23642,59
:64: ⁴	O	Closing available balance (Available funds)	1!a6!n3!a15d (D/C Mark)(Date)(Currency)(Amount)	:64:C230530EUR24604,6
:65:	O	Forward available balance (funds available for a specified forward value date)	1!a6!n3!a15d (D/C Mark)(Date)(Currency)(Amount)	:65:C230531EUR23642,59

Notes

¹The first client statement message for a specified period must contain field 60F (first opening balance) and 62F (first closing balance); additional statement messages for the same statement period must contain field 60M (interim opening balance) and 62 M (interim closing balance).

² See Conversion table – Transaction Type for the list of possible entries.

³ Information to Account Owner: For an MT103, there are two possibilities:

- A. Field is populated with fields 50, 70 and 72 from the MT103
- B. Field is blank

⁴The balance displayed in field 64 no longer considers funds holds and credit instruments. The balance only reflects funds cleared and settled in the account.



**Example of SWIFT MT940 format
(for reference purposes only)**

Example 1	Example 2
<pre> :20:2131200000013576 :25:006000117654321 :28C:38 :60F:C230101CAD15500, :61:2301011231D150,50NTRF1010-1//91023487656-2 :86://50//006000117654321 COMPANY XXX 360 RENE LEVESQUE BLDV //70// THIS IS A WIRE PAYMENT FOR BILL 43354 //72///ACC/INSTRUCTION /INS/CITIUS30BUD :61:2301011231D600,NTAX9102348765 :62F:D230101CAD14749,50 :64:D230101CAD14749,50 </pre>	<pre> :20:2131200000013576 :25:006000117654320 :28C:38/1 :60F:C230529EUR27153,6 :61:230530D2549,S103030550192//030550192 :86://50//006000117654321 COMPANY XXX 360 RENE LEVESQUE BLDV //70// THIS IS A WIRE PAYMENT FOR BILL 43354 //72///ACC/INSTRUCTION /INS/CITIUS30BUD :61:2305310529D962,01S103030610761//030610761 :86://50//006000117654432 COMPANY XXX 360 RENE LEVESQUE BLDV //70// THIS IS A WIRE PAYMENT FOR BILL 43355 //72///ACC/INSTRUCTION /INS/CITIUS30BUD :62F:C230530EUR23642,59 :64:C230530EUR24604,6 :65:C230531EUR23642,59 </pre>

MT942 – INTERIM TRANSACTION REPORT

Field	Mandatory/Optional	Field name	Format	Format (example)
:20:	M	Transaction reference number	16x	:20:2127900000007762
:21:	O	Related Reference	16x If the MT 942 is sent in response to an MT 920 Request Message, this field must contain the field 20 Transaction Reference Number of the request message.	
:25:	M	Account identification	35x	:25:0006153010012345 Ou :25:10274726400100101
:28C:	M	Statement number/sequence number	5n[/5n]	:28C:38 Or :28C:38/1 :28C:38/2
:34F:	M	Debit Floor Limit + Credit Floor limit indicator	3!a[1!a]15d (Currency)(D/C Mark)(Amount) If 0 no "D" or "C"	:34F:CAD0, Or :34F:CADD10000, :34F:CADC1000,
:13D:	O	Date, Time	6!n4!n1!x4!n (Date)(Time)(Sign)(Offset) or (YYMMDD)(HHMM)±(HHMM)	:13D:2110062030-0400
:61:	O	Statement Line	6!n[4!n]2a[1!a]15d1!a3!c16x[/16x] <crLf> [34x] Repeated for every transaction. (Value date)(Entry date)(D/C Mark)(Funds Code) (Amount)(Transaction type2)(Identification Code)(Reference for the account owner)(Reference of the account servicing institution) <crLf>(Supplementary Details3)	:61:211006D50,S1031010-1//91023487656-2 alt123456098
:86:	O	Information to account owner	6X65x Repeated for every transaction, if available: if the Statement Line is an MT103 or and incoming MT202/MT205	86:34678424000200101
:90D:	O	Number and sum of entries (Debit)	5n3!a15d (Number)(Currency)(Amount)	:90D:1CAD50,
:90C:	O	Number and sum of entries (Credit)	5n3!a15d Number/Currency/ amount	:90C:0CAD0,

Example of SWIFT MT942 format – Interim Statement report (for reference purposes only)

```
{1:F01BNDCCAM0AINT00000077763}{2:I942CITIUS30XXXN}{3: {108:2127900000077763}}{4:  
:20:212790000007762  
:25:02788023600100101  
:28C:18  
:34F:CAD0,  
:13D:2110062030-0400  
:61:211006D50,S1031010-1//91023487656-2  
alt123456098  
:86:34678424000200101  
:90D:1CAD50,  
:90C:OCAD0,  
-}{S: {DAC:MTI}}"} }
```

MT941 – INTERIM BALANCE REPORT

Field	Mandatory/Optional	Field name	Format	Format (example)
:20:	M	Transaction reference number	16x	:20:2127900000007689
:21:	O	Related Reference	16x If the MT 942 is sent in response to an MT 920 Request Message, this field must contain the field 20 Transaction Reference Number of the request message.	
:25:	M	Account identification	35x	:25:0006153010012345 Ou :25:10274726400100101
:28C:	M	Statement number/sequence number	5n[/5n]	:28C:18 or :28C:18/1 :28C:18/2
:13D:	O	Date, Time indication	6!n4!n1!x4!n YYMMDDHHMM±HHMM	:13:2110061230-0400
:60F:	O	Opening balance	1!a6!n3!a15d D/C Date Currency Amount	:60F:C211005CAD16000,
:90D:	O	Number and sum of entries (Debit)	5n3!a15d Number/Currency/ amount	:90D:2CAD6000,
:90C:	O	Number and sum of entries (Credit)	5n3!a15d Number/Currency/ amount	:90C:1CAD10000
:62F:	O	Book Balance	1!a6!n3!a15d D/C Date/Currency/Amount	:62F:C211006CAD20000
:64:	O	Closing available balance (available funds)	1!a6!n3!a15d D/C Date/Currency/Amount Decimal parts are not displayed when they are composed only of zeros.	:64:C211006CAD20000

Example of MT941 – Interim balance report format (for reference purposes only)

```
{1:F01BNDCCAM0AINT0000007689}{2:I941CIBCCAT0XXXXM}{3: {108:2127900000007689}}{4:
:20:2127900000007689
:25:40077122800100101
:28:18
:13D:2110061230-0400
:60F:C211005CAD16000,
:90D:2CAD6000,
:90C:1CAD10000,
:62F:C211006CAD20000,
:64:C211006CAD20000,
-}{S: {DAC:MTI}}}
```

MT920 – INTERIM STATEMENTS REQUEST

Field	Mandatory/Optional	Field name	Format	Format (example)
:20:	M	Transaction reference number	16x	:20:2021100616240020
:12:	M	Message type requested	3ln	:12:942
:25:	M	Message type requested	35x	:25:0006153010012345 Or :25:10274726400100101
:34F:	O	Debit Floor Limit Indicator	3!a[1!a]15d Currency Debit Amount	:34F:CADD50,
:34F:	O	Credit Floor Limit Indicator	3!a[1!a]15d Currency Credit Amount	:34F:CADC50,

Example of MT920 – Interim statement request (for reference purposes only)

```
{1:F01BNDCCAM0A0XXX0000000000}
{2:09201624211006ROYACA20A0XXX40392575662110061624N}
{3:{121:ab621ac3-4a21-417b-8145-e3f6dcb3d3fe}}
{4:
:20:202110061616240020
:12:942
:25:44559924400100101
:34F:CADD50,
:34F:CADC50,
-}
{5:{CHK:jVaeLlnuE1}{TGN: }}"
```

Example of rejection notice – MT999

A rejection notice is sent in the form of an MT999 message in the following cases:

- When you have not subscribed to the MT920 service for the designated account.
- When the designated account is non-existent or erroneous.
- If the original BIC code of the MT920 does not match the one provided in the application form.
 - The MT999 message will be sent to the BIC for the source of the MT920.

For all other situations, please contact us. (See [contact details](#) at the end of the form.)

```
{1:F01BNDCCAM0AINT0000007787}{2:I999CIBCCAT0XXXM}{3:{108:2127900000007787}}{4:
:20:REJECT
:21:2021100618321820
:79: Please be advised that the related request was not completed due to information on file.
For further details, please contact your Bank representative
-}"}"
```

**Please note that in the event of a structural error in an incoming MT920 message, the Bank will not send you a rejection notice or interim statement. Therefore, please carry out the necessary checks to make sure you are sending a compliant MT920.*

Conversion table – Transaction Type

Description of Bank transaction (paper/online bank account statement)	SWIFT code (Transaction Type in fields 61/ MT940,942)	Description of SWIFT format account statement
CHEQUE DRAWN ON ACCOUNT	NCHK	Cheques
CREDIT CORRECTION	NMSC	Miscellaneous
DEBIT	NMSC	Miscellaneous
MASTERCARD DISCOUNT	NMSC	Miscellaneous
BILLING OF OVERDRAFT CHARGES	NODC	Overdraft charge
BILLING OF INSURANCE PREMIUM	NMSC	Miscellaneous
PERIODIC BILLING OF CHARGES	NMSC	Miscellaneous
DORMANT ACCOUNT CLOSING	NMSC	Miscellaneous
SAFETY DEPOSIT BOX	NL BX	Lock box
WITHDRAWAL (CUST. REQUEST)	NMSC	Miscellaneous
TRANSFER	NTRF	Transfer
DEBIT TRANSFER	NTRF	Transfer
ACCOUNT PAYMENT	NMSC	Miscellaneous
PERIODIC BILLING OF INTEREST	NINT	Interest-related amount
TARIF. MODIFICATION	NBNK	Bank fees
ACCOUNT CLOSING	NMSC	Miscellaneous
BILLING OF OVERDRAFT INTEREST	NODC	Overdraft charge
AUTHORIZED DEBIT	NMSC	Miscellaneous
ACCOUNT FROM MERGER	NMSC	Miscellaneous
NON-RESIDENT W/H TAX DEBIT	NTAX	Withholding tax payment
RETURNED ITEM CHARGE	NTRN	Transaction fee
INTEREST CORRECTION	NINT	Interest related amount
PAYMENT OF ACCOUNT CORRECTION	NMSC	Miscellaneous
PACKAGE FEE/INT CHARGED	NTRN	Transaction fee
INTERAC FEES	NMSC	Miscellaneous
BILLING OF INTERAC ABM FEES	NTRN	Transaction fee
BILLING OF CIRRUS/MCARD FEES	NTRN	Transaction fee
DEBIT MEMO	NMSC	Miscellaneous
EFT CREDIT RETURN	NRTI	Return item
DEPOSIT CAPTURE	NMSC	Miscellaneous
BILLING OF FIXED CHARGES	NBNK	Bank fees
ACCELERATED DEBIT TRANSFER	NTRF	Transfer
LOAN PAYMENT	NMSC	Miscellaneous
INTEREST ON LOAN	NINT	Interest related amount
BILLING OF PACKAGE FEE	NBNK	Bank fees
WITHDRAWAL/OVERD. PROT. VA	NMSC	Miscellaneous
WITHDRAWAL/OVERD. PROT. MC	NMSC	Miscellaneous
CHARGE OVER.PROTEC./VA-ONLINE	NTRN	Transaction fee
CHARGE OVER.PROTEC./MC-ONLINE	NTRN	Transaction fee
DEBIT/PROT. VA	NMSC	Miscellaneous
DEBIT/PROT. MC	NMSC	Miscellaneous

Description of Bank transaction (paper/online bank account statement)	SWIFT code (Transaction Type in fields 61/ MT940,942)	Description of SWIFT format account statement
DEBIT TRANSFER/PROT. VA	NMSC	Miscellaneous
DEBIT TRANSFER/PROT. MC	NMSC	Miscellaneous
CALL FOR FUNDS REJECTED	NTRN	Transaction fee
FOLLOW-UP FEES	NTRN	Transaction fee
LOANS ADMINISTRATION FEE	NMGT	Management fees
NEGOTIATION FEES	NTRN	Transaction fee
FEE CHARGED BY EXTERNAL SECTOR	NTRN	Transaction fee
BILLING OF BILL PAYMENT FEE	NTRN	Transaction fee
BILLING OF DEBIT WEB FEES	NTRN	Transaction fee
BILLING OF CREDIT WEB FEES	NTRN	Transaction fee
ACCOUNT PAYMENT/PROT.VA	NMSC	Miscellaneous
ACCOUNT PAYMENT/PROT.MC	NMSC	Miscellaneous
REV.EFT/MIN OR FORCED REPYMT	NMSC	Miscellaneous
REVERSE EFT/OPTIONAL PAYMENT	NMSC	Miscellaneous
TRANSACTION LIST FIXED FEE	NTRN	Transaction fee
BILLING OF EXCHANGE ABM FEES	NTRN	Transaction fee
BILLING TRSF EXCHANGE ABM FEES	NTRN	Transaction fee
DEBIT TRF/PERSON TO PERSON	NTRF	Transfer
DEBIT TRF/PER TO PER (PROT. VA)	NTRF	Transfer
DEBIT TRF/PER TO PER (PROT. MC)	NTRF	Transfer
O/D USAGE FEE	NTRN	Transaction fee
FEE COMPLETE STOP PAYMENT	NTRN	Transaction fee
FEE INCOMPLETE STOP PAYMENT	NTRN	Transaction fee
FEE SERIES STOP PAYMENT	NTRN	Transaction fee
ACCOUNT PRE-CLOSING	NMSC	Miscellaneous
CLOSING ACCOUNT WITHDRAWAL	NMSC	Miscellaneous
FEE FOR REJECTED PAYMENT	NTRN	Transaction fee
WITHDRAWAL FOR SERVICE PRODUCT	NMSC	Miscellaneous
PRICING CHANGE – MASTER	NTRN	Transaction fee
BILLING OF FIXED FEES AIO	NTRN	Transaction fee
PRE-CLOSING MASTER	NBNK	Bank fees
REGR. OVERDRAFT INTEREST	NINT	Interest related amount
REGR. OVERDRAFT CHARGES	NTRN	Transaction fee
PERIOD L INS BILL MASTER	NMSC	Miscellaneous
FORCED CLOSE MASTER/LINKED	NMSC	Miscellaneous
DEBIT TRANSFER/INTERAC	NTRF	Transfer
DEBIT TRF/INTERAC (PROT. VA)	NTRF	Transfer
DEBIT TRF/INTERAC (PROT. MC)	NTRF	Transfer
TRANSFER SERVICE INTERAC FEES	NTRF	Transfer
IMAGE FEES CHEQUE	NTRN	Transaction fee
IMAGE FEES (PROT. VA)	NTRN	Transaction fee
IMAGE FEES (PROT. MC)	NTRN	Transaction fee
CREDIT	NMSC	Miscellaneous
TRANSFER FROM ANOTHER ACCOUNT	NTRF	Transfer
INTERNAL DEPOSIT	NMSC	Miscellaneous
DEPOSIT (CUSTOMER REQUEST)	NMSC	Miscellaneous

Description of Bank transaction (paper/online bank account statement)ND	SWIFT code (Transaction Type in fields 61/ MT940,942)	Description of SWIFT format account statement
RETURNED ITEM	NRTI	Returned item
DEBIT CORRECTION	NMSC	Miscellaneous
INTEREST PAYMENT	NINT	Interest related amount
OVERDRAFT PROTECTION	NMSC	Miscellaneous
OVERDRAFT PROTEC NOT BILLED	NMSC	Miscellaneous
CREDIT TRANSFER	NTRF or S103 S202 S205	Transfer
SALARY DEPOSIT	NMSC	Miscellaneous
ACCELERATED CREDIT TRANSFER	NTRF	Transfer
PAYMENT OF ACCOUNT	NMSC	Miscellaneous
DEPOSIT BY MAIL	NMSC	Miscellaneous
AUTHORIZED CREDIT	NMSC	Miscellaneous
INTEREST CORRECTION	NINT	Interest related amount
NON-RESIDENT W/H TAX CORRECT.	NTAX	Withholding tax payment
LN DISBURSEMENT	NLDP	Loan deposit
ACCOUNT REOPENING	NMSC	Miscellaneous
BILL. INS. PREMIUM CORR.	NMSC	Miscellaneous
REGUL. NON-PROCESSED ENTRIES	NMSC	Miscellaneous
DEPOSIT CAPTURE CORRECTION	NMSC	Miscellaneous
EXTERNAL SECTOR FEE/CORRECTION	NMSC	Miscellaneous
TRANSFER2 (FICTITIOUS)	NTRF	Transfer
DEPOSIT WITH WITHDRAWAL	NMSC	Miscellaneous
AUTH EFT L/CR REPAYMENT	NMSC	Miscellaneous
OPTIONAL EFT L/CR REPAYMENT	NMSC	Miscellaneous
CHEQUES CASHED	NCHK	Cheques
AUTH TRANS L/CR REPAYMENT	NTRF	Transfer
OPTIONAL TRANS L/CR REPAYMENT	NTRF	Transfer
CHEQUES CASHED, NO CHARGE	NCHK	Cheques
CREDIT TRF/PERSON TO PERSON	NTRF	Transfer
ONGOING COLLECTION	NTRF	Transfer
CLOSING ACCOUNT DEPOSIT	NMSC	Miscellaneous
REGR. ACCT CRED INT	NINT	Interest related amount
REV. DEBIT TRANSFER/INTERAC	NMSC	Miscellaneous
DIVIDENDS	NDIV	Securities Related Item – Dividends
ZERO BALANCE ACCOUNT	NCMZ	Cash management item – Zero balancing
CREDIT TRANSFER/INTERAC	NTRF	Transfer
PROGRAM CREDIT INT. PAYMENT	NINT	Interest related amount
RECORD A TRANSACTION ORDER	NTRN	Transaction fee
NOTICE CHARGE UNCLAIMED BAL.	NTRN	Transaction fee
NIGHT DEPOSIT	NMSC	Miscellaneous
TRANSACTION LIST	NMSC	Miscellaneous
FEES SIMULATION CLIENT	NTRN	Transaction fee
FEES SIMULATION NETWORK	NTRN	Transaction fee

Customer Service



Our Customer Service Department will be pleased to answer all your questions.
Our offices are open Monday to Friday, from 7:00 a.m. to 8:00 p.m., Eastern time.

Corporate Electronic Services | 1-844-394-4494, options 1–3 (toll-free)
| 514-394-4494, options 1–3 (Montreal area)

