

# Access

## Precise account and transaction information for Financial Institutions

**UBS can supply financial institutions with precise account and transaction information in a number of reports through a variety of transmission channels to meet their cash reporting needs. The range of reporting products we offer provides you with accuracy, flexibility and up-to-the-minute information, with SWIFT and non-SWIFT clients alike benefiting from access to our wide spectrum of reporting messages.**

### Key features and benefits

- Our range of cash reporting messages covers the entire spectrum of standard SWIFT messages, including MT900, MT910, MT940, MT941, MT942 and MT950.
- Flexible dispatch of cash reports to provide you with balance and transactional data when you need it.
- Our Web-based electronic banking solution UBS KeyLink Cash can provide account balance information in real time.
- With UBS KeyLink Cash, you can track the status of payments and investigations.

### End of day statements SWIFT MT940 and MT950

UBS transmits detailed information about all entries booked to your account, regardless of whether the entry was the result of a SWIFT message. You can select to receive the MT940 or MT950 on a daily basis or only when there is movement in the account. It is the service goal of UBS to deliver such statements by 2 AM (CET) the following day, regardless if the following day is a business day or not. Field 25 of both message types contains your account number maintained at UBS. Field 61 is the statement line and provides you with key information about individual transactions. UBS states your closing available balance and your forward available balances in fields 64 and 65 respectively.

### Explanation of details provided in field 61 of MT950

Subfield	Sample
1	110223
2	0515
3	D
5	1895,
6	NMSC
7	1234TX5678ABC910
8	ZD81124ZD3533660
9	BENEFICIARY'S NAME

- Subfield 1:** Shows the value date with format YYMMDD.
- Subfield 2:** Reports the booking date with format MMDD.
- Subfield 3:** Contains the debit or credit mark. A debit is indicated with a D or RC for a reversal of a credit. A credit is depicted with a C or a RD for a reversal of a debit.
- Subfield 4:** Shows the funds code. This field is not utilized by UBS.
- Subfield 5:** Reports the amount.
- Subfield 6:** Contains the transaction type identification code. Each code is preceded by the letter N, which stands for entries related to payments and transfer instructions. In the sample above, MSC stands for miscellaneous. Other SWIFT standard codes can be used here.
- Subfield 7:** Shows the reference for the account owner, if available.
- Subfield 8:** Typically reports the transaction reference number of UBS.
- Subfield 9:** Contains supplementary details, up to a length of 24 alphanumeric characters.

As the available space for details is limited in the MT950, subfield 9 shows the name or SWIFT BIC of the ordering party for credit transactions and the beneficiary's name or SWIFT BIC for debit transactions.

### Explanation of details provided in field 86 of MT940

In addition to the fields provided in the MT950, the MT940 has a field 86 for supplementary information to the account owner. To assist our clients in identifying the business case that triggered any particular transaction, a three-digit complementary booking text code defined by UBS is supplied in the first line of this field. A question mark is used to separate the business case from the information to the account owner.

Z04?JOHN EXAMPLE  
 ANYSTREET 100  
 ANYPLACE  
 INVOICE NUMBER 12345 DATED APRIL 27 2008 FOR  
 PURCHASE OF XYZ

In some instances, the delivering application has not supplied a business case or none has been defined. The placeholder XXX? or YYY? is used in such cases.

## Intraday advices

If you would like to receive transactional and balance information on an intraday basis, UBS can offer you a variety of cash reporting options.

### SWIFT confirmations MT900 for debit and MT910 for credit

UBS dispatches such messages immediately after the corresponding entries have been processed. The confirmation contains the transaction and the associated references and standard information such as value date, amount and account number. This message type is useful if you prefer to receive individual confirmations of debit or credit, rather than cumulative intraday transactional reports such as the MT942.

### SWIFT MT942 interim transaction report

The interim transaction report contains detailed and summarized information about cash-related entries debited or credited to your account during the settlement day. In addition to the mandatory fields, field 86 provides additional information for the account owner. Such field contains the same level of detail as described for the MT940.

You can determine the frequency of advices sent according to your exact needs. UBS can dispatch the MT942 at various times throughout the course of an account entry day. You can specify whether you wish to receive the interim transaction report every 15 minutes, every hour or you can define the frequency on bank working days.

You can also customize elements of the MT942, for example by specifying a different minimum transaction amount to be reported for debits and credits. These floor indicators are shown in field 34F. In addition, you can choose to receive information about all entries from the beginning of the account entry day or only about those entries since the last MT942 was issued.

### SWIFT MT941 balance report

UBS can send a MT941 to transmit balance information, reflecting the situation at the identified time in field 13D. Field 13D indicates the date, time and time zone at which the report was created.

The balance report MT941 complements intraday transaction report MT942 and the account statements MT940/ MT950 by delivering the available account balance at predefined times. It will provide you with near real-time information for your cash management decisions and will also improve your liquidity management through timely detection of unexpected events.

The balance reports can be delivered 24 hours a day at specified times over the SWIFT network or UBS KeyLink (minimum of a 15 minutes interval between MT941s sent). The combination of the MT941 balance report and the MT942 intraday transaction report enables your treasury to reduce opportunity costs, increases the efficiency of your reconciliation cycle and supports your exception handling processes.

## UBS KeyLink Cash

Our electronic banking product, UBS KeyLink, is a real-time access system that provides a wide range of banking services. With the Cash module, you have the flexibility to receive balance reporting and transactional information when you need it.

UBS KeyLink is based on SWIFT standards, which means that you can send to and receive information from any SWIFT member bank around the world. This multi-banking feature greatly expands your banking capabilities as it provides access to all of your account information for all correspondent relationships. It is designed to manage account transactions and is able to handle a broad range of bookkeeping and cash management tasks. The download capabilities include the latest account(s) reports (such as intraday, interim cash balance in real time, debit/credit advices and end of day statements), as well as any information request about older transactions. Account information is updated in real time after any booking on your account has been processed. This tool is available as a Web browser application.

If you have any questions or would like to receive further information, please contact your cash client advisor in Global Cash Solutions.

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