

MESSAGE STRUCTURE: MT940 (STATEMENTS)

Column	"optional / mandatory"
o	= optional field can, but does not have to, contain an entry
m	= mandatory field has to contain an entry
Column	"maximum length in bytes"
v	= variable field length
f	= fixed field length
Column	"Format"
a	= alphanumeric characters A to Z, digits 0 to 9 if need be special characters
n	= numeric only digits 0 to 9 if need be special characters
Format	YY = Year without century
	MM = Number of the month, if need be with leading zero
	DD = Day, if need be with leading zero
	HH = Hours in 24-hour time format, if need be with leading zero
	MM = Minutes, if need be with leading zero

Suma - formát čísla - desatinná časť musí korešpondovať s ISO menami (ISO 4217)
 Text - formát - musia byť používané iba prípustné znaky v rámci pravidiel SWIFT (bez diakritiky)

Štruktúra záznamu MT940

MT940: Swift Field number / Field description	Mandatory/ Optional	max. Length in bytes & format
<CR><LF>:20: Prefix & account number Formt PPPPPPBBBBBBBBBBB, where PPPPPP is prefix and BBBBBBBBBB is account number	M M	4 a F 16 a V
<CR><LF>:25: Account identification 900/PPPPPBBBBBBBBBBB Example: 900/0000000001157528	M M	4 a F 35 a V
<CR><LF>:28C: Statement number from 1 to 10 characters (xxxxx/yyyyy) xxxxx = stmt number yyyyy = page number	M M	5 a F 10 a V
<CR><LF>:60	M	3 a F

F = Closing balance M = Intermediate balance	M	1 a F
: Debit/credit mark	M	1 a F
C = Credit D = Debit	M	1 a F
Booking date Format: YYMMDD = current booking date	M	6 n F
Currency Currency code according to ISO 4217	M	3 a F
Amount Amount in A/c. currency with comma as decimal point (according to Swift)	M	15 n V
<CR><LF>:86: Account name	O	35 n V
<CR><LF> - end of MT940 message	M	1 a F

Note: information from field :60: includes booking date and ballance from field :62: from previous statement.

Field 86: structure

General description:

- sub-fields are not mandatory
- sub-fields separator is “?”
- two basic banking transactions are in MT940 (domestic payments and foreign payments) – field contents are depending on this type
- each sub-field is on new row (CR+LF)

Sub-field	max. Length in bytes & format	Description (domestic payments foreign payments)
	3 N F	Business code (payment type) Domestic payments '020' Foreign payments '030'
00	27 a V	Transaction description
20	27 a V	Constant symbol Example KS:8 ; KS:308 ; KS:3558 Reference number (from SWIFT field :20: of MT103)
21	27 a V	Variable symbol Example VS:23568 ; VS:456781 Payment condition (MT103 field :71A:) / banks fees (MT103 field :71F:) Example BEN/USD 10,00
22	27 a V	Specific symbol Example SS:4523 ; SS: 1234564 Payment title format: („PTXXX“, where XXX are 3 alphanum. char.) Example: PT120
23	35 a V	Payment specification row 1 Payment specification row1 (MT103 field :70: 1. row)
24	35 a V	Payment specification row 2 Payment specification row2 (MT103 field :70: 2. row)

25	35 a V	<p>Payment specification row 3</p> <p>Payment specification row3 (MT103 field :70: 3. row)</p>
26	35 a V	<p>Payment specification row 4</p> <p>Payment specification row4 (MT103 field :70: 4. row)</p>
27	27 a V	<p>Beneficiary account Beneficiary bank code/beneficiary account (PPPPPPBBBBBBBBBBB), where PPPPP- prefix, BBBBBBBBBBBB- beneficiary account)</p> <p>Not used „.“ (dot)</p>
28	27 a V	<p>Exchange rate KURZ+ currency ratio: is always listed, field format is 5.8, leading and ending 0 are ignored</p> <p>Exchange rate KURZ+ currency ratio: is always listed, field format is 5.8, leading and ending 0 are ignored</p>
30	12 a V	<p>Beneficiary (/contra-account) Bank's code</p> <p>Beneficiary Bank's code Credit – (client banks)- (MT103 field :52X: 1.row) Debit – (Beneficiary Banks code) - (MT103 field :57X: 1.row)</p>
31	24 n V	<p>Beneficiary (/contra-) Account</p> <p>Beneficiary account number Credit (client's acc) - (MT103 field:50X: 1. row, account's start is character „/“) Debit (beneficiary account) - (MT103 field :59X: 1 row, account's start is character „/“)</p>
32	35 a V	<p>Beneficiary (/contra-) Account Name</p> <p>Beneficiary name: Credit (client account) – (MT103 field :50X: 2 row) Debit (beneficiary account) – (MT103 field:59X: 2 row)</p>
33	35 a V	<p>Not used ‘.’(dot)</p> <p>Beneficiary name: Credit (client account) – (MT103 field :50X: 3 row) Debit (beneficiary account) – (MT103 field:59X: 3 row)</p>
38	34aV	<p>Not used ‘.’(dot)</p>

61	34aV	<p>Not used ‘.’(dot)</p> <p>Original currency and amount of payment order (from SWIFT MT103 field :33B, exact SWIFT format - /OCMT/3V15a 3V = currency code (ISO 4217) 15a = amount with decimal point according to SWIFT standard)</p> <p>Example: /OCMT/USD111555500000,00</p>