File format description of MT940 statements

Ver. 2017-02-02

1   General information about MT940

Document describes file format of MT940 statements used to import balances and transactions to ERP systems.
MT940 statements are delivered as text files with STA extension. Format bases on MT940 SWIFT specification. Structured information within MT940 along with booking codes make it possible to automatically post transactions in ERP systems.

2   General rules regarding MT940

- MT940 statements are delivered as text files with STA extension
- Lines in file are separated by <CR><LF> (Hex 0D 0A)
- Code page of STA file is CP852
- Each MT940 statement consist of header containing statement number and opening balance, transaction blocks and footer containing closing balance and available balance
- Subfields in field :86: begin with < mark
- In case of empty subfields in field :86:, whole subfield with < mark may be skipped (not present in file)

3   Characters in fields

Format	Description
n	only digits 0 1 2 3 4 5 6 7 8 9
a	only letters A B C D E F G H I J K L M N O P Q R S T U V W X Y Z a b c d e f g h i j k l m n o p q r s t u v w x y z Ś Ź ś ź Ł Ą Ż ł ą ż Ć Ę Ń Ó ć ę ń ó
c	Alphanumeric = digits + letters
x	space ' ( ) + , - . / 0 1 2 3 4 5 6 7 8 9 : ? A B C D E F G H I J K L M N O P Q R S T U V W X Y Z a b c d e f g h i j k l m n o p q r s t u v w x y z Ś Ź ś ź Ł Ą Ż ł ą ż Ć Ę Ń Ó ć ę ń ó
d	Amount – digits with coma (,) as decimal symbol

35x means that there may be up to 35 characters from x group, including empty field.
3!a - exactly 3 letters
2n – up to 2 digits
4*35x – up to 4 subfields up to 35 characters each.

4 MT940 format description

4.1 Header

Field description Field identified in order by	Mandatory field (always present)?	Format	Description	Examples
References Tag :20:	Mandatory	DDDHHMM	Timestamp of report generation in format DDDHHMM, where DDD is number of day in year and HHMM time.	:20: 1720446
Account number in IBAN form Tag :25:	Mandatory	2!a26!n	Account number in IBAN form	:25:PL53116022020000000061111111
Statement number Tag :28C:	Mandatory	5n	Statement number	:28C:143
:NS:22	Mandatory	35x	Account owner name	
:NS:23	Optional	35x	Account name	
Opening balance :60F:				
▪ Subfield1 Debit/Credit indicator	Mandatory	1!a	C = credit (credit balance) D = debit (debit balance)	
▪ Subfield2 Date	Mandatory	YYMMDD	Date	
▪ Subfield 3 Currency	Mandatory	3!a	Currency	
▪ Subfield 4 Amount	Mandatory	15d	Amount	

4.2 Transaction block

Field description Field identified in order by	Mandatory field (always present)?	Format	Description	Examples
Transaction line Tag :61:				
▪ Subfield 1 Value date	Mandatory	YYMMDD	Value date	
▪ Subfield 2 Booking date	Mandatory	MMDD	Booking (posting) date	
▪ Subfield 3 Debit/Credit indicator	Mandatory	1!a	C = credit D = debit	
▪ Subfield 4 3rd character of the currency code	Mandatory	1!a	3rd character of the currency code (N for PLN)	N

▪ Subfield 5 Amount	Mandatory	15d	Transaction amount	
▪ Subfield 6 Fixed value field NTRFNONREF//	Mandatory	NTRFNONREF//	Always value NTRFNONREF//	NTRFNONREF//
▪ Subfield 7 Reconciliation code	Optional	16x	Reconciliation code (transaction ID), the field can contain up to 16 characters	1234567890123456
Line under line :61:	Mandatory	35x	Transaction code description	
Booking time Tag :NS:19	Optional	HHMM	Booking time	
Transaction details Tag :86:				
▪ Subfield 1 Transaction code	Mandatory	3!n	Numerical transaction code. List of codes available in separate document. Transaction code enables automatical recognition of transaction type	
▪ Subfield 2 <00 Transaction type	Mandatory	35x	Transaction type (description)	
▪ Subfield 3 <10 Sequence number	Mandatory	35x	Sequential number of transaction on account	
▪ Subfield 4 <20 Transaction title	Mandatory	35x	Transaction title	
▪ Subfield 5 <21 Transaction title	Optional	40x	Transaction title - continuation	
▪ Subfield 6 <22 Transaction title	Optional	35x	Transaction title - continuation	
▪ Subfield 7 <23 Transaction title	Optional	35x	Transaction title - continuation	
▪ Subfield 8 <24 Transaction title	Optional	35x	Transaction title - continuation	
▪ Subfield 9 <25 Transaction title	Optional	35x	Transaction title - continuation	
▪ Subfield 10 <26 Transaction title	Optional	70x	Transaction title - continuation	
▪ Subfield 11 <27 Counterparty name and address	Optional	35x	Counterparty name and address	

▪ Subfield 12 <28 Counterparty name and address	Optional	35x	Counterparty name and address - continuation	
▪ Subfield 13 <29 Counterparty name and address	Optional	70x	Counterparty name and address - continuation	
▪ Subfield 14 <30 Beneficiary's bank identifier	Optional	11x	Beneficiary's bank identifier - sort code, (in case of domestic domestic payments), BIC/ SWIFT code – in case of foreign payments. If there is no beneficiary's bank identifier, this field will be left blank.	
▪ Subfield 15 <31 Technical field	Optional	34x	Beneficiary's account number - in case of account number in NRB format, digits between 11 and 26 will be presented.	
▪ Subfield 16 <32 Technical field	Optional	27x	Technical field (no usage)	
▪ Subfield 17 <33 Technical field	Optional	27x	Technical field (no usage)	
▪ Subfield 18 <38 Counterparty account	Optional	34x	Counterparty account	
▪ Subfield 19 <60 Counterparty name and address	Optional	35x	Counterparty name and address - continuation	
▪ Subfield 20 <61 Reconciliation code (Annotations)	Optional	35x	Reconciliation code (Annotations)	
▪ Subfield 21 <62 Reconciliation code (Annotations)	Optional	35x	Reconciliation code (Annotations) - continuation	
▪ Subfield 22 <63 Reference number	Optional	35x	Transaction reference number given by bank	
▪ Subfield 23 <64 Reconciliation code (Annotations)	Optional	35x	Reconciliation code (Annotations) - continuation	

4.3   Footer

Field description Field identified in order by	Mandatory field (always present)?	Format	Description	Examples
Closing balance :62F:				
▪ Subfield1 Debit/Credit indicator	Mandatory	1!a	C = credit (credit balance) D = debit (debit balance)	
▪ Subfield2 Date	Mandatory	YYMMDD	Date	
▪ Subfield 3 Currency	Mandatory	3!a	Currency	
▪ Subfield 4 Amount	Mandatory	15d	Amount	
Available balance :64:				
▪ Subfield1 Debit/Credit indicator	Mandatory	1!a	C = credit (credit balance) D = debit (debit balance)	
▪ Subfield2 Data	Mandatory	YYMMDD	Date	
▪ Subfield 3 Currency	Mandatory	3!a	Currency	
▪ Subfield 4 Amount	Mandatory	15d	Amount	
Additional information :86:	Optional	6*65x	Additional information regarding MT940. This line refers to whole MT940 and should not be mistaken with :86: under corresponding :61: referring to single transaction	

5   Map of information structure in lines :61: i :86:

Line :61: contains value date, booking date, debit / credit indicator and amount of transaction,

:61:0203260326DN5312,00NTRF//reconciliation code

Line :86: contains transaction title, counterparty name and address and reconciliation codes.

:86:012<00 PRZELEW WYCHODZĄCY
<10sequence number of transaction on account
<20TRANSACTION TITLE

<21TRANSACTION TITLE - CONTINUATION
<22TRANSACTION TITLE - CONTINUATION
<23TRANSACTION TITLE - CONTINUATION
<24TRANSACTION TITLE - CONTINUATION
<25TRANSACTION TITLE - CONTINUATION
<27COUNTERPARTY NAME AND ADDRESS
<28COUNTERPARTY NAME AND ADDRESS - CONTINUATION
<29COUNTERPARTY NAME AND ADDRESS - CONTINUATION
<38COUNTERPARTY   ACCOUNT
<60COUNTERPARTY NAME AND ADDRESS - CONTINUATION
<61RECONCILIATION CODE
<62RECONCILIATION CODE - CONTINUATION
<63REFERENCE NUMBER
<6462RECONCILIATION CODE - CONTINUATION

6   Example

```
:20:1720446
:25: PL30116022020000001111111111
:28C:143
:NS:22FIRMA 1 Właściciel rachunku
:NS:23Rachunek bieżący - KORPORACJE
:60F:C050619PLN1000,01
:61:0506200620CN100,00NTRFNONREF//
PRZELEW PRZYCHODZĄCY
:86:010<00PRZELEW PRZYCHODZĄCY
<100517100001
<20PRZELEW PRZYCHODZĄCY
<21Z R-ku:78101111110000000088888888
<22ZAPŁATA ZA FAK.FV 1/6/2005
<23Kontynuacja tytułu operacji
<24
<25
<26
<27FIRMA 2 kontrahent
<28Ulica Kwiatowa 15
<2900-001 WARSZAWA
<3010111111
<310000000088888888
<32FIRMA 2
<3878101111110000000088888888
<63REF600611111112200517100001
:61:0506200620DN200,00NTRFNONREF//
PRZELEW WYCHODZĄCY
:86:012<00PRZELEW WYCHODZĄCY
<100517100004
```

<20PRZELEW WYCHODZĄCY
<21Na R-k:05113011111100000000005555
<22FIRMA 3
<236'05
<24FAKTURA FK/6/05
<25
<26
<27FIRMA 3
<28
<29
<3011301111
<311100000000005555
<32 FIRMA 3
<3805113011111100000000005555
<63REF60061111111200517100002
:61:0506190620CN100,01NTRFNONREF//
PRZELEW ZLEC. STAŁE
:86:014<00PRZELEW ZLEC. STAŁE
<100517100001
<20PRZELEW ZLEC. STAŁE
<21Z R-ku:5311602202000000061111111
<22CZYNSZ
<23
<24
<25
<26
<27FIRMA 4
<2880-777 GDAŃSK
<29
<3011602202
<3161111111
<32FIRMA 4
<3853116022020000000061111111
<63REF60061111111200517100003
:61:0506200620CN200,00NTRFNONREF//
WPŁATA
:86:020<00WPŁATA
<100517100086
<20WPŁATA
<21GOTÓWKOWA
<22ZA ENERGIE
<23
<24
<25
<26
<27KONTRAHENT 1
<28
<29
<30

```
<31
<32KONTRAHENT 1
<38
<63REF60061111111200517100004
:61:0506200620CN5,01NTRFNONREF//
UZNANIE
:86:019<00UZNANIE
<100517100091
<20UZNANIE
<21KAPITALIZACJA ODS.
<22
<23
<24
<25
<26
<27
<28
<29
<32
<38
<63REF60061111111200517100005
:62F:C050620PLN1005,01
:64:C050620PLN1005,01
:86:Wyciąg nr: 143 z dnia: 2005-06-30
```

7   Further information

Please contact HelpDesk Millenet for further information: (MO-FR. 8:00 - 18:00)
- 0 801 632 632 (stationary phones in PL)
- +48 22 598 40 31(all phones)