

MT940 statement file

BiznesPI@net offers the possibility to generate account statements in MT940 format. Lack of a header and footer distinguishes this file from SWIFT standard structure.

format	
n	digits only
a	letters only
c	alphanumeric characters
x	any alphanumeric characters, including commas, spaces etc.
d	A number with a comma as decimal separator

Example:

2n – up to two digits;

3!a – always 3 letters;

4*35x – four lines per 35 characters each

Structure of MT940 statement

tag	field length	mandatory or optional	description
:20:	6!n	M	Reference number: always "1"
Example:			:20:1
:25:	2!a26!n	M	Account number for which a statement is generated is presented in IBAN standard
Example:			:25:/PL07160011980002002256301011
:28C:	3!n/4!n/3!a	M	Account statement number recorded in the following order: statement number/date/BPL
Example:			28C:036/2009/BPL
:60F:	1!a6!n3!a15d	M	Account opening balance
	1!a		C- credit balance D- debit balance
	6!n		booking date in YYYYMMDD format
	3!a		value code compliant with ISO 4217
	15d		an amount in the account currency with a comma as decimal separator
Example:			:60F:C090506EUR1211771.46
:61:	6n4n1a/2a15n1!a3!c16x	M	Field containing transaction details
	6!n		value date in YYYYMMDD format
	4!n		booking date in the MMDD format
	1a lub 2a		C- credit, RC—reversal credit D- debit, RD – reversal debit and third letter ISO code e.g. CN – when ISO code is PLN; CD - when ISO code is USD
	15d		an amount with a comma as decimal separator
	1!a3!c		Booking code and "N" is always the first character
	16x		Customer references, if there is no RNR, the "NONREF" message is displayed
Example:			:61:0805060506DN5,81N511NONREF
:86:		M	Payment details
Początek pola	3!n	M	Operation code e.g. 225^
^10	10n	O	Reference number Subsequent number of the operation in the account e.g. <1024755
^20	27x	M	1. Payment details line

^21	27x	O	2. Payment details line
^22	27x	O	3. Payment details line
^23	27x	O	4. Payment details line
^24	27x	O	5. Payment details line
^25	27x	O	6. Payment details line
^26	27x	O	7. Payment details line or presentation of the beneficiary's account in NRB format
^27	35x	O	Beneficiary's name 1
^28	35x	O	Beneficiary's name 2
^29	35x	O	Beneficiary's name 3
^30	10x	M	Identifier of the beneficiary's bank unit 8-digit bank's clearing number (for domestic payments) or another identifier of the unit maintaining the account (SWIFT code)
^31	24x	M	Identifier of the beneficiary's account with the beneficiary's bank
^32	3!a27x	M	Beneficiary's name
^33	35x	O	Beneficiary's name 2
^34	3!x	M	Operation code
^38	34x	M	Beneficiary's IBAN account number beneficiary's NRB or beneficiary's IBAN (for countries other than PL)
^60	35x	O	Beneficiary's name 4
^61	35x	O	
^62	35x	O	
^63	35x	O	Full reference number of the transaction in the core banking system
^64	35x	O	Information about fees and commissions
^66	35x	O	Booking code in the EQ system
Example:			:86: 723^00PRZELEW OTRZ ELIXIR ^34000 ^3010600076 ^20faktura 1255/09/2009/RTL333/ ^2107/2009/ D ^32FIRMA TRANSPORTOWA ^33JAN KOWALSKI UL. OGRODOWA ^3882106000870000456000785451 ^62A 18 55-106 KRAKOW
:62F:	1a6n3a15n	M	Account closing balance
	1a		C- credit balance D- debit balance
	6n		booking date in YYYYMMDD format
	3a		value code compliant with ISO 4217
	15d		an amount with a comma as decimal separator
Example:			:62F:C080506EUR1468996.05

"Fields ""^61: "" and ""^86: "" may be displayed numerously in the statement.
A separator for specific subfields of the structural field ""^86: "" is the character ""^"".
If the field with "o" (optional) status is empty, then it should not be displayed in the field ""^86: ""

Sample MT940 statement

```
:20:1
:25:/PL68160011270003012206715001
:28C:160/2009/BPL
:60F:D090903PLN000002623569,48
:61:0909030903CN000000004988,01N723NONREF
:86:723^00PRZELEW OTRZ ELIXIR ^34000
^3010600076 ^20faktura 1360/07/2009/RL 404/^2107/2009/ D
^32TRANSPORT REGIONALNY^33T PIOTR GORA UL. OGRODOWA
^3882106000760000326000742451
^62A 18 55-106 KRAKOW
:61:0908030803CN000000001130,83N721NONREF
:86:721^00PRZELEW OTRZYMANY ^34000
^3016001169 ^201319/07/2009/RTL
^32Forters Sp^□ka z o.o. ul. G^33runwaldzka 48 Krakow
```

^3838160011690003013153742001
:61:0908030803CN000000010866,80N632NONREF
:86:632^00POLEC ZAPŁATY UZNANI ^34000
^30 ^31
^20/NIP/5213110552/IDP/037635/^21TXT/ KOSMOWSKA 1393/07/200
^229/RTL
^32PRESTIGE - MAGDALENA KOSMOWSKA 60
:61:0909040903CN000000152500,00N723NONREF
:86:723^00PRZELEW OTRZ ELIXIR ^34000
^3095841021 ^20Zap^ata za f-r Proforma nr^21 332/09/ 2009 z dn.31.07.20
^2209r. albumy historyczne
^32TRANSPORT REGIONALNY^33ALFRED ZIELONY LUBLIN 2
^3849958410212003030054250001
^62A 55-095 LUBLIN
:61:0908040803CN000000032500,00N723NONREF
:86:723^00PRZELEW OTRZ ELIXIR ^34000
^3011401065 ^20AtQSZ -P^21bASCeNa CA20/11779/09
^32SOPOCKIE TOWARZYSTWO UBEZPI^33ECZEN. ERGO HESTIA S.A. UL.
^3819114010650000227556432117
^62HESTII 1 81-731 SOPOT
:61:0908030803CN0000000668198,05N761NONREF
:86:761^00ZLECENIE SALDO ^34000
^30 ^31
^20zlecenie saldo 3011/3012 AI^21P
^32
:62F:D090803PLN000001753385,79