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| **Structures and contents of the output reports MT940 for**  **MultiCash and BusinessBanking**    **ČSOB**  Version 9.8, 29th January 2016 |

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# MT940-type messages

## The structure of account statements

The format of the file \*.STA for account statements is based on the format of MT940 Swift message. The file has no header and contains one or more account statements. One logical account statement can have one or several pages (sheets).

The following tables describe the structure of the header and of the text block of the statement.

* Changes from previous version

**The header of the statement**

**The header is constant and has the following structure:**

{1:F01CEKOSKBXAXXX0000000000}{2:I940009903112240N 020}{4

**!! NOTE: The file might contain information which does not have to be related to the statement accounting items.** Please, ignore (skip) such information while processing the file in IS. Account statements start with a field :20: and end with a field :62F:.

**Types of items in account statements (subfield 1 in the field: 86:)**

030 Foreign payment transactions

040 Other types of transaction

105 SEPA collection (SDD)

111 Domestic payment transaction

115 SEPA transfer (SCT)

**Text block**

Inside the file, in the “Text block”, the account statement has the following structure:

**Meaning of the individual columns:**

**M / O** = valence of the field

M = mandatory field

O = optional field

**D / F** = length and format of the field

n = numerical 0 - 9

a = alphanumeric (incl. special characters)

P = fixed length of the field

V = variable length of the field

|  |  |  |
| --- | --- | --- |
| **Description** | **M / O** | **D / F** |

|  |  |  |
| --- | --- | --- |
| **<CR><LF>:20:**  Reference  Internal structure is used: date in the form ddmmmrr and  frequency (DAILY, WEEKLY, MONTHLY)  The month in the date consists of three letters. It is the first three letters of the English name of months:  JAN, FEB, MAR, APR, MAY, JUN, JUL, AUG, SEP, OCT, NOV, DEC | **M**  M | **4 a P**  16 a V |
| **<CR><LF>:21:**  Other references  Not used | **O**  O | **4 a P**  16 a V |
| **<CR><LF>:25:**  Account description  Number of the bank / Account number  For accounts in domestic currency, their number is in ABO format. The IBIS accounts in foreign currency have their number for Mc in following structure:  bb000000iiiiiiii -16 digits, where bb means the number of the IBIS branch followed by six zeroes, iiiiiiii means the account number in IBIS format.  Example: 0000000000501163, 1600000024711010 | **M**  M | **4 a P**  35 a V |
| **<CR><LF>:28C:**  Statement number  Statement number / page number (statement number – leading zeros, page number without leading zeros) | **M**  M | **5 a P**  5 n P  /  5 n V |
| **<CR><LF>:60x:**  where x = type of net balance  x = **F** for initial net balance,  x = **M** for subtotal (if the statement has several pages) | **M** | **5 a P** |
| *Sub-field 1 :*  Sign of net balance , **C** = credit, **D** = debit | M | 1 a P |
| *Sub-field 2 :*  Date of net balance in RRMMDD format  The content of the field is determined by its character – the initial status. Thus for the field 60F the date of net balance means the start date of the statement. | M | 6 n P |
| *Sub-field 3 :*  ISO-code of the net balance’s currency | M | 3 a P |
| *Sub-field 4 :*  Amount of net balance | M | 15 n V |
| **<CR><LF>:61:**  row of transaction | **O** | **4 a P** |
| *Sub-field 1 :*  **Value** date in RRMMDD format | M | 6 n P |
| *Sub-field 2 :*  Date of **settlement** in MMDD format | O | 4 n P |
| *Sub-field 3 :*  type of settlement  C = credit, D = debit, RC = cancellation credit, RD = cancellation debit | M | 2 a V |
| *Sub-field 4 :*  Type of currency  This optional field not to be filled in by the Bank. | O | 1 a V |
| *Sub-field 5 :*  Amount of transaction (without leading zeros, with decimal point) in the currency of the account. If the currency of the account is different from the currency of the transaction, the amount is recalculated. | M | 15 n V |
| *Sub-field 6 :*  Text key  To be filled in with text: FMSC for TPS (domestic payment), for SCT **NTRF,** for SDD **NDDT**, for the rest of transactions the text is NMSC. | M | 4 a P |
| *Sub-field 7 :*  Client’s reference  If not existent, it is entered for SCT and SDD NONREF, one space is entered for other types of payments. | M | 16 a V |
| *Sub-field 8 :*  // Bank reference (transaction number –payment identificator in transaction system.) | O | 16 a V |
| *<CRLF> Sub-field 9 :*  / Additional information regarding transactions from other financial institution within TPS  positions 2-28 bank reference of the message  positions 29-34 date of debiting the counter-account RRMMDD  **or**  **/OCMT/XXXNNNNNNNNN,NN**  where  **/OCMT/ key word,**  **XXX currency ISO-code (always EUR in case of SCT)**  **NNNNNNNN,NN original amount with 2 decimal places (that means the amount in the currency of transaction – it is given even if the currency of account is the same as the currency of transaction)** | O | 34 a V |
| **<CR><LF>:86:**  **Field for further information**  The field can contain up to 6 sub-fields separated by CRLF  Description of the content of this field is in a separate table below. | O | 6 x 65 a V |
| **<CR><LF>:62x:**  where x = type of net balance  x = **F** for final net balance,  x = **M** for subtotal (if the statement has several pages) | **M** | **5 a P** |
| *Sub-field 1 :*  Sign of net balance  **C** = credit, **D** = debit | M | 1 a P |
| *Sub-field 2 :*  Date of net balance in RRMMDD format | M | 6 n P |
| *Sub-field 3 :*  ISO-code of net balance’s currency | M | 3 a P |
| *Sub-field 4 :*  Amount of net balance | M | 15 n V |
| **<CR><LF>:64:**  current net balance by value date | **O** | **4 a P** |
| *Sub-field 1 :*  Sign of net balance **C** = credit, **D** = debit | M | 1 a P |
| *Sub-field 2 :*  Date of net balance in RRMMDD format | M | 6 n P |
| *Sub-field 3 :*  ISO-code of net balance’s currency | M | 3 a P |
| *Sub-field 4 :*  Amount of current net balance | M | 15 n V |
| **<CR><LF>:65:**  Future net balance by value date | **O** | **4 a P** |
| *Sub-field 1 :*  Sign of net balance **C** = credit, **D** = debit | M | 1 a P |
| *Sub-field 2 :*  Date of net balance in RRMMDD format | M | 6 n P |
| *Sub-field 3 :*  ISO-code of net balance’s currency | M | 3 a P |
| *Sub-field 4 :*  Amount of future net balance | M | 15 n V |
| **<CR><LF>-**  Termination of statement MT940 | M | 1 a P |

Notes:

The amounts are given with two decimal places with a decimal point (a comma) without leading zeros. For integer amounts, the decimal places behind the decimal point (all of them are zeros) need not be given.

One swift message can contain at most 2,000 characters. In case of a large number of transactions (:61:,:86:), several pages of the statement shall be used - for each page a separate statement (the first page :60F:, :62M:; the second page :60M:, :62F: or :62M:; etc.)

**Fields 64 and 65 are not used by CSOB.**

## The use of sub-fields of field 86 for account statements

The character “?” is used as a sub-field separator. The usage of sub-fields is different for TPS transaction (HD structure with BBAN format), ZPS (foreign payment transaction), SEPA payment and SEPA collection) and other transactions (withdrawal at the teller’s desk, fees, interest, card-based operations, etc.).

## The codes of business case in field :86: there are five of them: 111 for TPS, 030 for ZPS, 040 for other transactions, 105 for SDD (SEPA direct debit), and 115 for SCT (SEPA credit transfer). However, in case the statement belongs to a time-deposit account , there will be string “VAL” in the same place as the beginning of “VALUE-DATED “.

If the field in the banking system is empty, the sub-field shall be filled with a point „.“ (except fields containing the key word. In such a case only the very key word without a value shall be entered in the subfield).

Remittance information (Purpose of payment/Message for recipient) is of informative character only. Information filled by a client may be changed by deleting empty or special characters. Given the different ways of processing (SWIFT, SEPA) data from multiple fields can be merged or replaced by payment details.

### Domestic payment transactions (TPS)

|  |  |  |
| --- | --- | --- |
| **Sub-field** | **Description** | **Format** |
| 111 | code of business case |  |
| ?00 | text to counter-account (name of counter-account if available) | 27aV |
| ?20 | number of counter-account (prefix number-account/bank) | 6nP-10nP/4nP |
| <crlf >?21 | variable symbol | VS:10nV |
| ?22 | specific symbol | SS:10nV |
| ?23 | constant symbol | KS:4nV |
| <crlf > ?24 | pre-advice, 1st part | 27aV |
| ?25 | pre-advice, 2nd part | 27aV |
| <crlf >?26 | pre-advice, 3rd part | 27aV |
| ?27 | pre-advice, 4th part | 27aV |
| <crlf >?28 | variable symbol of counter-party | VS:10nV |
| ?29 | specific symbol of counter-party | SS:10nV |

### Foreign payment transactions (ZPS)

|  |  |  |
| --- | --- | --- |
| **Sub-field** | **Description** | **Format** |
| 030 | code of business case |  |
| ?00 | Rate: xxxxxx,yyyyyy \*) | 27 a V |
| ?20 | Name of counter-party | 27 a V |
| ?21 | ZAHRANICNA PLATBA (i.e. foreign payment) | 27 a V |
| <crlf > ?22 | purpose of payment | 27 a V |
| ?23 | purpose of payment | 27 a V |
| <crlf > ?24 | purpose of payment | 27 a V |
| ?25 | purpose of payment | 27 a V |
| <crlf > ?26 | purpose of payment | 27 a V |
| ?27 | POPL.ZAHR:XXXNNNNNNNNNN.NN  where XXX is currency code, NNN is the amount of the fee. The transaction in the statement is the last information on the transaction, i.e. the statement shall include everything known at the moment of its generation. Other additional information shall not be created. | 27 a V |
| *?30* | *id. no. of the payer’s/recipient’s bank* | *11 a V* |
| <crlf > *?31* | *number of payer’s/recipient’s account* | *34 a V* |
| *?32* | Name of counter-party | *27 a V* |
| <crlf > *?33* | Name of counter-party | *27 a V* |
| //CHGS/ | Amount of fees (XXXnnnnnnnn,nn), where  XXX is ISO-code of currency of the fee,  Nnnnnnnn,nn is the amount of the fee | 14 a V |

\*) without leading zeros, fixed number of decimal places

**Note:** If – when generating the statement (e.g. resend) – no information on fees is available, it will not be stated. The sub-field ?27 is filled in with the currency of the account and with a zero amount. The field 86 finishes with the sub-field ?33 and neither the string “//CHGS/” nor its content will be stated.

### Other transactions

|  |  |  |
| --- | --- | --- |
| **Sub-field** | **Description** | **Format** |
| 040 | code of business case |  |
| ?00 | Text of operation | 27aV |
| ?20 | variable symbol | VS:10nV |
| <crlf >?21 | Message for recipient, 1st part | 27aV |
| ?22 | Message for recipient, 2nd part | 27aV |
| <crlf >?23 | Message for recipient, 3rd part | 27aV |
| ?24 | Message for recipient, 4th part | 27aV |
| <crlf > ?25 | Specific symbol | SS:10nV |
| ?26 | Constant symbol | KS:4nV |

### SEPA Credit Transfer (SCT – SEPA transfer)

|  |  |  |  |
| --- | --- | --- | --- |
| **Sub-field** | **Description** | **Length** | **Note** |
| 115 | Code of business case for SCT | 3 n P | Constant 115 |
| ?00 | SEPA PLATBA (text string shall be entered by the type of the SCT payment) | 27 a V | (AT-R1) shall be entered: SEPA PLATBA SEPA RETURN SEPA RECALL SEPA REJECT |
| <CRLF> ?20 | BBAN/bank | 6nP-10nP/4nP | In case of domestic SCT the number of counter-account (prefix number-account/bank) |
| <CRLF> ?21 | End to End reference\*\*  or  symbols by convention /VS/SS/KS | 27 a V | End2End reference 1-27 characters (AT41)  or  /VS10nV/SS10nV/KS4nV 1-27 characters |
| ?22 | 8 a V | End2End reference 28-35 characters (AT41)  or  /VS10nV/SS10nV/KS4nV 28-33 characters |
| <CRLF> ?23 | Rate | 18 a V | Key word RATE:xxxxxx,yyyyyy - without leading zeros, fixed number of decimal places |
| ?24 | Message for recipient / Remittance Information | 27 a V | Remittance information 1-27 (AT05) |
| <CRLF> ?25 | 27 a V | Remittance information 28-54 (AT05) |
| ?26 | 27 a V | Remittance information 55-81 (AT05) |
| <CRLF> ?27 | 27 a V | Remittance information 82-108 (AT05) |
| ?28 | 27 a V | Remittance information 109-135 (AT05) |
| <CRLF> ?29 | 5 a V | Remittance information 136-140 (AT05) |
| ?30 | SWIFT / BIC code of counter-party | 8 a P or 11 a P | - in case of Debit BIC of the recipient’s bank (AT23)shall be entered  - in case of Credit BIC of the remitter’s bank (AT06) shall be entered |
| <CRLF> ?31 | IBAN of counter-party | 34 a V | - in case of Debit IBAN of recipient (AT20) shall be entered - in case of Credit IBAN of remitter (AT01) shall be entered |
| <CRLF> ?32 | Name of counter-party | 35 a V\* | - in case of Debit the Name of recipient account holder 1-27 (AT21) shall be entered  - in case of Credit the Name of remitter’s account holder 1-27 (AT02) shall be entered |
| <CRLF> ?33 | Name of end counter-party / another detail of counter-party | 35 a V\* | - in case of Debit the end recipient (AT28) shall be entered if available; otherwise the recipient’s address (town+street) (AT22) - in case of Credit the end payer (AT08) shall be entered if available; otherwise the payer’s address (town+street) (AT03) |
| <CRLF> ?34 | SEPA Reason Code\*\* | 3 n P | To be used only in case of RETURN and REJECT, the code describes the reason for rejecting the payment by the third party. Otherwise, 000 shall be entered. The codebook is included in Annex 1. |
| ?35 | Counter-party identification type \*\* | 35 a V\* | - in case of Debit the recipient’s ID type (AT24) shall be entered - in case of Credit the remitter’s ID type (AT10)shall be entered |
| <CRLF> ?36 | Counter-party identificator \*\* | 35 a V\* | - in case of Debit the recipient’s ID (AT24) shall be entered - in case of Credit the remitter’s ID (AT10) shall be entered |
| ?60 | Payment purpose / payment type \*\* | 27 a V | The key word PAY.PURP: and the value of payment purpose (AT44) slash "/" being the separator and the key word PAY.TYPE: with the value of payment (AT45) shall be entered Example: ?60PAY.PURP:xxxx/PAY.TYPE:yyyy |
| <CRLF> ?61 | Amount remitted originally \*\* claimed back - RECALL | 27 a V | To be entered only in case of RECALL – that is in case of a payment returned upon the client’s request. The counter-party’s bank is not obliged to return the full amount, therefore, the original amount shall be entered in the following structure (AT04): ORIG.AMOUNT:EURnnnnnnnnn,nn |
| Fee of counter-party´s bank in case of \*\* RECALL | 27 a V | <CRLF> Subpole1: To be entered only in case of RECALL. The counter-party’s bank shall enter fees for returning the resources as follows (AT47): //CHGS/EURnnnnnnnnn,nn |
| In other cases sub-field 1 shall not be entered, and only a dot “.” shall be entered in the field ?61. | | |

\* MultiCash shall regularly display 27 characters; the accounting systems are able to process the complete.

\*\* In the first stage the field shall be filled in partially only. The account statement structure is final, the values of fields shall be gradually filled in.

### SEPA Debit Direct (SDD - SEPA collection)

|  |  |  |  |
| --- | --- | --- | --- |
| **Sub-field** | **Description** | **Length** | **Note** |
| 105 | Code of business case for SDD | 3 n P | Constant 105 |
| ?00 | Name of counter-party | 35 a V | - in case of Debit the Name of recipient account holder 1-35 (AT14) shall be entered - in case of Credit the Name of remitter’s account holder 1-35 (AT04) shall be entered |
| ?20 | BBAN/bank | 6nP-10nP/4nP | In case of domestic SDD the number of counter-account (prefix number-account/bank) in the form prefix number “-“cislouctu10zn“/“kod banky. In case of cross-border SDD, the dot "." shall be entered. |
| <CRLF> ?21 | Variable symbol | 10 n V | Begins with the constant “VS:” and subsequently maximum of 10 digits. |
| ?22 | Specific symbol | 10 n V | Begins with the constant “SS:” and subsequently maximum of 10 digits. |
| ?23 | Constant symbol | 4 n V | Begins with the constant “KS:” and subsequently maximum of 4 digits. |
| <CRLF>  ?24 | Payment purpose 1 | 27aV | Remittance information 1-27 (AT22) |
| ?25 | Payment purpose 2 | 27aV | Remittance information 28-54 (AT22) |
| <CRLF>  ?26 | Payment purpose 3 | 27aV | Remittance information 55-81 (AT22) |
| ?27 | Payment purpose 4 | 27aV | Remittance information 82-108 (AT05) |
| <CRLF> ?28 | Variable symbol | 10 n V | Begins with the constant “VS:” and subsequently maximum of 10 digits |
| ?29 | Specific symbol | 10 n V | Begins with the constant “SS:” and subsequently maximum of 10 digits |
| ?30 | SWIFT / BIC code of recipient’s bank | 8 a P or 11 a P | - in case of Debit BIC of the recipient’s bank (AT13)shall be entered  - in case of Credit BIC of the remitter’s bank (AT12) shall be entered |
| <CRLF> ?31 | IBAN of counter-party | 34 a P | - in case of Debit IBAN of recipient (AT07) shall be entered) - in case of Credit IBAN of remitter (AT04) shall be entered |
| <CRLF> ?32 | CID | 27 a P | Creditor scheme ID (AT-02). Unique identificator of creditor/collector. |
| ?33 | Mandate REF | 35 an V | Mandate reference (AT01) |
| <CRLF> ?35 | Original collection amount \*\* | 15 n V | The original collection amount shall be entered |
| ?36 | Rejection code\*\* | 4 a V | To be entered only in case of rejected collection. 4-digit code of rejection by the scheme applied – See Annex 1 |
| <CRLF>  ?60 | End – To – End Reference 1\*\* | 27 an V | The first 27 characters from End-To-End Reference (AT10) shall be entered |
| ?61 | End – To – End Reference 2\*\* | 8 an V | Other 8 characters from End-To-End Reference (AT10) shall be entered. |

\*\* In the first stage the field shall be filled in partially only. The account statement structure is final, the values of fields shall be gradually filled in.

### Specimens

**:86:**111?00CSOB TEST ELB?20000000-0025771063/7500

?21VS:?22SS:?23KS:0558

?24.?25.

?26.?27.

?28VS:?29SS:

**:86:**030?00Rate:1,000000?20LRNT SATELIT?21FOREIGN PAYMENT

?22HIPE?23.

?24.?25.

?26.?27FOREIGN FEE:EUR0,00?30KREDBEBB

?31BE14473810224183?32ADDRESS

?33BRUSSELS

**:86:**040?00Fee settlement?20VS:

?21Cancellation of permanent payment order for?22payment

?23.?24.

?25SS:?26KS:0558

**:86:**115?00SEPA PAYMENT

?20BBAN PREFIX NUMBER/BANK IN 21CHARACTERS

?21EndToEnd reference respectively VS?22SS or KS

?23RATE:1,118800?24Information for recipient non

?25structured in length of 140 characters?26 not divided into four

?27separate rows by 35 characters?28 completely delivered to recipient ?29 ?30SWIFTBIC

?31IBAN of COUNTER-PARTY HAVING 34 CHARACTERS FULLL

?32NAME OF COUNTER-PARTY HAVING 35 CHARACTERS MC27

?33END COUNTER-PARTY ULT.D/C35Z MC27

?34000?35 ID TYPE OF COUNTER-PARTY HAVING 27 characters

?36ID OF COUNTER-PARTY ACCOUNT HOLDER ?60PAY.PURP:DIVI/PAY.TYPE:WATB

?61.

**:86:**105?00VLADO 2?20 BBAN – domestic SDD otherwise vacant field

?21VS:8888888888?22SS:7777777777?23KS:0308

?24PAYMENT PURPOSE 1?25 PAYMENT PURPOSE 2

?26 PAYMENT PURPOSE 3?27 PAYMENT PURPOSE 4

?28VS:8888888888?29SS:7777777777

?31IBAN – always (domestic and foreign SDD) (maximum of 34 characters)

?32 CID (27 characters)?33 Ref of mandate (35 characters)

?35Original amount ?36 Code of rejection

?60End-To-End Reference part 1 (27 characters)?61End-To-End Reference part 2 (remaining characters - 8 characters)

Annex 1:

