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| **Structures and contents of the output reports MT940 for**  **SWIFT**    **ČSOB**  Valid from 1.2.2016  version 2.0.1 |

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# Definition of terms

**Each format is described in an identical manner:**

• The "Report content" chapter displays the report overview and states which flags or segments are obligatory

and/or repetitive.

• The "Report structure" gives an example of the report organisation with abstract field names.

• The “Report fields” chapter lists the factual content of the reports in detail in the following manner:

• SUB: alphabetical letter depicting a subfield within a field.

• Format: gives the field format.

• 'an' means that all alphanumerical characters are permitted,

• 'a' is used for uniquely defined chains - field separators or identifiers,

• 'n' means that only numbers are permitted,

• 'an..X' number 'X' gives a variable field length where the maximum length is X',

• 'anX' (no periods between 'an' and 'X') number 'X' means a fixed field length,

• 'N..13.2' means the maximum number of characters of 13 before the decimal point and 2 after it.

• Name of data field: name of field.

• M/O: states whether the field is Mandatory in the report (M), Conditional (C) or Optional (O).

• Note: states more information on the content of the field.

Examples of transaction types as displayed in reports are placed at the end of the document.

# MT 940 report content on file level

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Line | Content | M/C | Number of repetitions | Purpose |
| 1A | Statement header | M | 1 |  |
| 2A | :20: | M | 1 | Reference |
| 2C | :25: | M | 1 | Account identification |
| 2D | :28C: | M | 1 | Statement number / page number |
| 2E | :60F: | M | 1 | Initial balance |
| Repetitive section begins | |  |  |  |
| 3A | :61: | C | N | Transaction line |
| 3B | :86: | C | N | Other information field |
| Repetitive section ends | |  |  |  |
| 2F | :62F: | O | 1 | Final balance |
| 2G | :64: | O | 1 | Available balance |
| 4A | Statement end | M | 1 |  |

# MT 940 report structure

|  |  |
| --- | --- |
| 1A | **{1:F01**[a][b][c]**}{2:O940**[d][e][f]{g]{h]**}{3:{108:**[i][j]**}}{4:** |
| 2A | **:20:**[a][b] |
| 2C | **:25:**[a] |
| 2D | **:28C**:[a]/[b] |
| 2E | **:60F**:[a][b][c][d] |
| 3A | **:61:**[a][b][c][d][e][f][g][h] |
| 3B | **:86:**[a][b][c][d] |
|  | [b][c][d] |
|  | [b][c][d] |
|  | [b][c][d] |
|  | [b][c][d] |
|  | [b][c][d] |
| 2F  2G | **:62F:**[a][b][c][d]  **:64:**[a][b][c] [d] |
| 4A | **-}{5:{CHK:**[a]**}}** |

## Line 1A Statement Header

| Sub | Format | Data field name | Note |
| --- | --- | --- | --- |
|  | an5 | **Constant** navigation line of the basic  header block | **{1:F01** |
| a | an..12 | Recipient bank swift code | KREDBEBBCXXX |
| b | n10 | Sequence number |  |
|  |  |  | **}{** |
|  | an6 | **Constant** navigation line of the  application header block | **2:O940** |
| c | n4 | Time of entering | HHMM |
|  | n6 | Date | RRMMDD |
| d | an..12 | Swift code of bank generating the  statement | CEKOSKBXAXXX |
| e | n10 | Sequence number |  |
| f | n6 | Date | HHMM |
| g | n4 | Time | RRMMDD |
| h | a1 | Priority | N |
|  |  |  | **}{**<CRLF> |
|  | an7 | **Constant** navigation line of user block | **3:{108:** |
| i | an7 | Date of statement | DDMMMRR |
| j | an..9 | Statement frequency | (DAILY,…. |
|  |  |  | }}{ |
|  | an2 | **Constant beginning of text** block of  the transaction | **4:** |

## Field :20: Reference

| Sub | Format | Data field name | Note |
| --- | --- | --- | --- |
|  | <CRLF> | Field separator | <CRLF> |
|  | a4 | Field identifier | :20: |
| a | n7 | Date of statement | DDMMMRR |
| b | an..9 | Statement frequency | (DAILY,…. |

## Field :25: Account identification

| Sub | Format | Data field name | Note |
| --- | --- | --- | --- |
|  | <CRLF> | Field separator | <CRLF> |
|  | a4 | Field identifier | :25: |
| a | an24 | Account number |  |

## Field :28C: Statement number / page number

| Sub | Format | Data field name | Note |
| --- | --- | --- | --- |
|  | <CRLF> | Field separator | <CRLF> |
|  | a5 | Field identifier | :28C: |
| a | a5 | Statement number |  |
|  | an1 | Separator | / |
| b | a..2 | Page number |  |

## Field :60x: Initial balance

| Sub | Format | Data field name | Note |
| --- | --- | --- | --- |
|  | <CRLF> | Field separator | <CRLF> |
|  | a5 | Field identifier | :60X:  X = F Initial balance  X = M partial sum (if the statement has more  pages) |
| a | a1 | Positive/negative balance | **C** = credit, **D** = debit |
| b | n6 | Date | RRMMDD |
| c | an3 | Currency code |  |
| d | an..15 | Amount | 15 characters including decimal point (e.g. 15, or 15,94) |

## Field:61: Transaction line

| Sub | Format | Data field name | Note |
| --- | --- | --- | --- |
|  | <CRLF> | Field separator | <CRLF> |
|  | a4 | Field identifier | :61: |
| a | n6 | Value date | RRMMDD |
| b | n4 | Date of settlement | MMDD |
| c | an..2 | Type of settlement | C = credit, D = debit, RC = cancellation credit, RD = cancellation debit  Only C and D for SEPA and ZPS (transactions 105, 115 and 030) |
| d | an..15 | Amount | 15 characters including decimal point (e.g. 15, or 15,94) |
| e | an4 | Key word | NTRF, NDDT, NMSC or FCHG |
| f | an..16 | Counterparty reference or item type | XXXXXXXXXXXXXXXX – reference or  SPE – other or  NONREF – without reference |
|  | an2 | Separator | // |
| g | n..15 | Bank reference | Transaction reference |
|  | <CRLF> |  |  |
| h | an..34 | Additional information for SEPA payments and foreign payments | OCMT/XXXNNNNNNNN,NN  where  OCMT/- key word – text string,  XXX - currency ISO-code  NNNNNNNN,NN - original amount with 2 decimal places, i.e. the amount in the currency of transaction  Subfield [h] can be left out, i.e. field 61 may end with subfield [g] . |

## Field :86: Other information field

| Sub | Format | Data field name | Note |
| --- | --- | --- | --- |
|  | <CRLF> | Field separator | <CRLF> |
|  | a4 | Field identifier | :86: |
|  | May contain up to 6 lines separated with CRLF. The lines are divided into further subfields.  The field content description is in independent tables by item type, see 4. Field 86 description | | |

## Field :62x: Final balance

| Sub | Format | Data field name | Note |
| --- | --- | --- | --- |
|  | <CRLF> | Field separator | <CRLF> |
|  | a5 | Field identifier | :60X:  X = F Final balance  X = M partial sum (if the statement has more than  one page) |
| a | a1 | Positive/negative balance | **C** = credit, **D** = debit |
| b | n6 | Date | RRMMDD |
| c | an3 | Currency code |  |
| d | an..15 | Amount | 15 characters including decimal point (e.g. 15, or 15,94) |

## Field :64: Available balance

|  |  |  |  |
| --- | --- | --- | --- |
| Sub | Format | Data field name | Note |
|  | <CRLF> | Field separator | <CRLF> |
|  | a4 | Field identifier | :64: |
| a  b  c  d | a1  n6  an3  an..15 | Positive/negative balance  Date  Currency code  Amount | **C** = credit, **D** = debit  RRMMDD  15 characters including decimal point (e.g. 15, or 15,94) |

## Line 4A Statement footer

| Sub | Format | Data field name | Note |
| --- | --- | --- | --- |
|  | an3 |  | <CRLF>{ |
|  | an24 | **Constant** navigation line of footer end  block | -}{5:{CHK:[a]}}  [a] – control sum |

# Field 86 description

Depending on transaction type, there are four options for structure of field 86:.

## International payment – transaction code 030

| Sub | Description | Format | Note |
| --- | --- | --- | --- |
|  | Field designation | an4 | ":86: "  Field :61: must always precede field :86: |
| a | Transaction code | an3 | For international payments transactions this is “030” |
| b1 | Subfield designation | an3 | Always "?00" |
| b2 | Rate | an10 | “xxx,yyyyyy “ or “xxxxx,yyyyyy “depending on the account type  with leading zeros, fixed decimal point position |
| c1 | Subfield designation | an3 | Always "?20" |
| c2 | Counterparty name | an27 | Blanks added to the right. If void it contains a period “.” |
| d1 | Subfield designation | an3 | Always “?21” |
| d2 | International payment | an11 | “ZAHR.PLATBA” or “FOREIGN PMT“ |
|  | Separator <CRLF> |  | <CRLF> |
| e1 | Subfield designation | an3 | Always “?22”. |
| e2 | Purpose of payment | an27 | Blanks added to the right. If void it contains a period “.” |
| f1 | Subfield designation | an3 | Always “?23”. |
| f2 | Purpose of payment | an..27 | If void it contains a period “.” |
|  | Separator <CRLF> |  | <CRLF> |
| g1 | Subfield designation | an3 | Always “?24” |
| g2 | Purpose of payment | an..27 | If void it contains a period “.” |
| h1 | Subfield designation | an3 | Always “?25” |
| h2 | Purpose of payment | an..27 | If void it contains a period “.” |
|  | Separator <CRLF> |  | <CRLF> |
| i1 | Subfield designation | an3 | Always “?26” |
| i2 | Purpose of payment | an..25 | If void it contains a period “.” |
| j1 | Subfield designation | an3 | Always “?27” |
| j2 | Other banks' fee | an..20 | FEE:XXXNNNNNNNNNN.NN  where XXX = currency code;  NNNNNNNNNN.NN = amount  (separator may be period “.” or comma “,”)  If void it contains a period “.” |
| k1 | Subfield designation | an3 | Always “?30” |
| k2 | Counterparty bank code | an..11 | If void it contains a period “.” |
|  | Separator <CRLF> |  | <CRLF> |
| l1 | Subfield designation | an3 | Always “?31” |
| l2 | Counterparty account number | an..34 | If void it contains a period “.” |
| m1 | Subfield designation | an3 | Always “?32” |
| m2 | Counterparty name | an..25 | If void it contains a period “.” |
|  | Separator <CRLF> |  | <CRLF> |
| n1 | Subfield designation | an3 | Always “?33” |
| n2 | Counterparty name | an..27 | If void it contains a period “.” |
| o1 | Subfield designation | an7 | //CHGS/ |
| o2 | Amount of fees | an..14 | XXXNNNNNNNN.NN or NNNNNNNN,NN where XXX = currency code;  NNNNNNNN.NN = amount  (separator may be period “.” or comma “,”) |

**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 a period “.”. The field 86 finishes with the sub-field ?33 and neither the string “//CHGS/” nor its content will be stated.

## Other transactions - Transaction code 040

| Sub | Description | Format | Note |
| --- | --- | --- | --- |
|  | Field designation | an4 | ":86: "  Field :61: must always precede field :86: |
| a | Transaction code | an3 | This is “040” for other transactions |
| b1 | Subfield designation | an3 | Always "?00". |
| b2 | Text of operation or  name of counter account | an..27 |  |
|  | Separator <CRLF> |  | <CRLF> |
| c1 | Subfield designation | an3 | Always "?20". |
| c2 | Designation of VS: | an3 | “VS:” |
| c3 | Variable symbol | an..10 |  |
| d1 | Subfield designation | an3 | Always "?21". |
| d2 | Message for Beneficiary – part 1 | an..27 |  |
|  | Separator <CRLF> |  | <CRLF> |
| e1 | Subfield designation | an3 | Always "?22". |
| e2 | Message for Beneficiary – part 2 | an..27 |  |
| f1 | Subfield designation | an3 | Always "?23". |
| f2 | Message for Beneficiary – part 3 | an..27 |  |
|  | Separator <CRLF> |  | <CRLF> |
| g1 | Subfield designation | an3 | Always "?24". |
| g2 | Message for Beneficiary – part 4 | an..27 |  |
| h1 | Subfield designation | an3 | Always “?25”. |
| h2 | Designation of SS: | an3 | “SS:” |
| h3 | Specific symbol | an..10 |  |
| i1 | Subfield designation | an3 | Always “?26”. |
| i2 | Designation of KS: | an3 | “KS:” |
| i3 | Constant symbol | an..10 |  |

## SEPA Direct Debit - Transaction code 105

|  |  |  |  |
| --- | --- | --- | --- |
| Subfield | Description | Format | Note |
|  | Field designation | an4 M | ":86: "  Field :61: must always precede field :86: |
| 1 | Transaction code | n3 M | This is constant “105” for SDD |
| ?00 | Name of counter-party | an..35 O | - in case of Debit the Name of recipient account holder - in case of Credit the Name of remitter’s account holder  If empty the subfield will be filled in with a period “.” |
| <CRLF> ?20 | BBAN/bank | n6 M-n10 M/n4 M | In case of domestic SDD the number of counter-account (prefix number-account/bank) in the form “prefix number “-“account number“/“bank code.  In case of cross-border SDD, a period "." shall be entered. |
| ?21 | End to End reference | an..15 O | End to End reference 1-15 characters (AT41) or VS: |
| <CRLF> ?22 | an..20 O | End to End reference 16-35 characters (AT41) or SS:/KS: |
| ?24 | Message for beneficiary / Remittance Information / Payment purpose | an..35 O | Remittance information 1-35 If empty the subfield will be filled in with a period “.” |
| <CRLF> ?25 | an..24 O | Remittance information 36-60 If empty the subfield will be filled in with a period “.” |
| ?27 | Mandate REF | an..35 O | Mandate reference (AT01) |
| <CRLF> ?31 | IBAN of counter-party | an..34 M | - in case of Debit IBAN of recipient (AT07) shall be entered) - in case of Credit IBAN of remitter (AT04) shall be entered |
| ?32 | Type of scheme | an11 O | Key word „scheme:“ followed by “CORE” or ”B2B” |
| <CRLF> ?33 | CID | an..35 M | Creditor scheme ID (AT-02). Unique identifier of creditor/collector. |
| ?34 | Rejection code | an..8 O | Key word “ISO:“ followed by a 4-digit reason code.  To be entered only in case of rejected collection. 4-digit code of rejection by the scheme applied – See Annex 1  If empty the subfield will be filled in with a period “.” |

## SEPA Credit Transfer - Transaction code 115

|  |  |  |  |
| --- | --- | --- | --- |
| Subfield | Description | Format | Note |
|  | Field designation | an4 | “:86:” Field :61: must always precede field :86: |
| 1 | Transaction code | n3 M | This is constant “115” for SCT |
| ?00 | SEPA PLATBA (text string shall be entered for depending on the type of the SCT payment) | a11 O | (AT-R1) shall be entered: SEPA PLATBA SEPA RETURN SEPA RECALL SEPA REJECT |
| ?20 | BBAN/bank | n6 M-n10 M/n4 M | In case of domestic SCT the number of counter-account (prefix number-account/bank).  In case of cross-border SCT, a period "." shall be entered. |
| ?21 | End to End reference  or  symbols according to convention in the form of /VS/SS/KS | an..15 O | End to End reference 1-15 characters (AT41) or  /VSn10O/SSn10O/KSn4O 1-15 characters  If empty the subfield will be filled in with a period “.” |
| <CRLF> ?22 | an..20 O | End to End reference 16-35 characters (AT41) or  /VSn10O/SSn10O/KSn4O 16-33 characters  If empty the subfield will be filled in with a period “.” |
| ?23 | Name of counter-party | an..35 O | - 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  If empty the subfield will be filled in with a period “.” |
| <CRLF>  ?24 | Message for recipient / Remittance Information | an..35 O | Remittance information 1-35 (AT05)  If empty the subfield will be filled in with a period “.” |
| ?25 | an..24 O | Remittance information 36-59 (AT05)  If empty the subfield will be filled in with a period “.” |
| <CRLF> ?26 | an..35 O | Remittance information 60-94 (AT05)  If empty the subfield will be filled in with a period “.” |
| ?27 | an..24 O | Remittance information 95-118 (AT05)  If empty the subfield will be filled in with a period “.” |
| <CRLF> ?28 | an..18 O | Remittance information 119-136 (AT05)  If empty the subfield will be filled in with a period “.” |
| ?30 | IBAN of counter-party | an..34 O | - in case of Debit IBAN of recipient (AT20) shall be entered - in case of Credit IBAN of remitter (AT01) shall be entered |
| ?31 | SEPA Reason Code | an4 M | To be used only in case of RETURN and REJECT, the code describes the reason for rejecting the payment by the third party. Otherwise, dot “.” shall be entered. The codebook is included in Annex 1. |
| <CRLF> ?32 | SWIFT / BIC code of counter-party | an8 M or an11 M | - 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 |
| ?33 | Name of end counter-party / another detail of counter-party | an..35 O | - 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)  If empty the subfield will be filled in with a period “.” |
| ?34 | Rate | an..10 O | xxx,yyyyyy - without leading zeroes, fixed decimal point position  If empty the subfield will be filled in with a period “.” |

# Examples

## Example of field 86 for foreign payment:

**:86:**030?00028,738000?20COUNTERPARTY NAME ?21ZAHR.PLATBA

?22TEST SUBPOLE 31 POLE 70 ?23.

?24.?25.

?26.?27.?30KREDBEBB

?31BE21510454546464 ?32COUNTERPARTY NAME MESTO PR

?33OTISTRANY //CHGS/CZK00000300.00

## Example of field 86 for other payments:

**:86:**040?00VYLOHY STP(600604064179)

?20VS:?21.

?22.?23.

?24.?25SS:?26KS:

## Example of field 86 for Sepa Direct Debit:

:86:105?00HLARIBAF

?20000000-1181107012/1234?21E2ED15042700012

?221 ?242794, 15706

?25.?27SK0119CORI670000020267092730150318

?31SK6812340000001181107012?32SCHEME:CORE

?33.?34.

## Example of field 86 for Sepa Credit Transfer:

:86:115?00SEPA PLATBA?20000000-0635373787/0900?21/VS152345618/SS

?22/KS0308?23SAKRA RETAIL SK S. R

?24/DO2015-04-29/SP 04/15 NAJOM?25.

?26.?27.

?28.?30SK4209000000000635373787?31.

?32GIBASKBX ?33.?341,200000

**Attachment:**

