

## **MULTICASH 3.2**

# **DESCRIPTION OF MT940 STATEMENT FORMAT**

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## DESCRIPTION OF MULTICASH MT940 STATEMENT FORMAT

MultiCash accepts files and statements in MT940 format. Files and statements may also contain other information, e.g. texts as necessary.  
One file can contain several statements (i.e. statements from several accounts, for several days).

### 1.1. Terms and abbreviations

Description	Files contain account statements and other texts
Record	Multi-line
Line separator	<CRLF>
Field separator	<CRLF>
Message format	SWIFT MT940 format – supports SWIFT1 and SWIFT2
Statement file name	*.STA
File header (yes/no)	No
Limits (size, no. of records/lines)	Maximum message length is 2000 characters
Code page	CP 852 (Latin2)
Compulsory field	C
Optional field	O
Alphanumerical field	a
Numerical field	n
Fixed field length	F
Variable field length	V

### 1.2. File header

Field content	Compulsory (C) / Optional (O)	Length and format
<i>1<sup>st</sup> line</i> <b>GIBACZPX 0800</b> SWIFT address and bank code <CR><LF>	C	
<i>2<sup>nd</sup> line</i> <b>940 N2</b> Message type <CR><LF>	C	
<i>3<sup>rd</sup> line</i> <b>Client number</b> Client number or blank line	O	

### 1.3. Record structure

Field content	Compulsory (C) / Optional (O)	Length and format
<CR><LF>:20: Transaction reference number	C C	4 a F 16 a V
<b>Displayed:</b> Account number in PPPPPBBBBBBBBBBB format where PPPPP is a prefix and BBBBBBBBBB is the account number.		

<p><b>&lt;CR&gt;&lt;LF&gt;:25:</b> <b>0800/PPPPPPBBBBBBBBBB</b> Account number  <b>0800</b> = bank code (4 characters, fixed length)  <b>/</b> = forward slash separator  <b>PPPPPP</b> = prefix (6 characters, variable length)  <b>BBBBBBBBBB</b> = account number (10 characters, fixed length filled in by zeros from the left)  Example:  0800/190012345671  0800/9944040012345671</p>	<p>C C</p>	<p>4 a F 35 a V</p>
<p><b>&lt;CR&gt;&lt;LF&gt;:28:</b> <b>xxxxx/yyyy</b> Account statement number  3 (x/y) to 11 characters (xxxxx/yyyy)  <b>xxxxx</b> = account statement number  <b>/</b> = forward slash separator  <b>yyyyy</b> = statement page number  Example:  00024/00001</p>	<p>C C</p>	<p>4 a F 11 a V</p>
<p><b>&lt;CR&gt;&lt;LF&gt;:60</b> Opening balance  Balance type:  <b>F</b> = Opening balance  <b>M</b> = Intermediate balance  :  Debit /credit item:  <b>C</b> = Credit  <b>D</b> = Debit  Accounting day:  <b>YYMMDD</b> = Accounting day  Currency  ISO currency code  Amount  Amount with “,” (comma) as the decimal separator</p>	<p>C C C C C C C</p>	<p>3 a F 1 a F 1 a F 1 a F 6 n F 3 a F 16 n V</p>
<p><b>&lt;CR&gt;&lt;LF&gt;:61:</b> Transaction line  Maturity/value date (in YYMMDD format)  Posting date (in MMDD format)</p>	<p>C C O</p>	<p>4 a F 6 n F 4 a F</p>

Debit/credit transaction: C = Credit transaction D = Debit transaction RC = Credit transaction cancellation RD = Debit transaction cancellation	C	2 a V
Currency code (3 <sup>rd</sup> character from ISO currency code)	O	1 a F
Amount Amount with “,” (comma) as the decimal separator	C	16 n V
Text key (exactly 4 alphanumeric characters, 1 <sup>st</sup> character = N)	C	4 a F
Bank reference Bank reference; if not available, use "NONREF"	C	16 a V
<CR><LF> Only for further payment information E.g. original payment amount.	O	34 a V
<CR><LF>:86: Blank field (see the description in “Structure of Filed 86” bellow)	O	6*65 a V
<CR><LF>:62 Closing balance	C	3 a F
Balance type: F = Opening balance M = Subtotal	C	1 a F
:	C	1 a F
Debit /credit item: C = Credit D = Debit	C	1 a F
Accounting day: Accounting day in YYMMDD format	C	6 n F
Currency ISO currency code	C	3 a F
Amount Amount with “,” (comma) as the decimal separator	C	15 n V
<CR><LF> -} End of record <CR><LF>	C	1 a F

## 1.4. Structure of Field 86

### Key rules:

- Subfields are optional
- Subfields are separated by '?' (question mark)
- Fields which are not used/ left blank will be filled in by '.' (dot)
- Banking transactions are sorted out into three main categories – their list is available in the first record of Field 86 (020 – domestic payments, 030 – foreign payments, 020 – other payments). The main sorting criterion is displayed in Subfield 10.

Subfield	Length and format	Name
	3 n F	Business code (payment type)  <b>Domestic transactions</b> <b>'020'</b>  Foreign transactions '030'  <b>Other transactions</b> <b>'020'</b>
00	27 a V	<b>Transaction number</b>  Transaction number  <b>Transaction number</b>
10	10 a V	<b>Banking transaction type</b>  Banking transaction type  <b>Banking transaction type</b>
20	27 a V	<b>Constant symbol</b> <b>Always with KS:</b> <b>Example „KS:8“ ; „KS:308“ ; „KS:5308“</b>  Banking transaction description  <b>Constant symbol</b> <b>Always with KS:</b>
21	27 a V	<b>Variable Symbol</b> <b>Always with VS:</b> <b>Example VS:23568 ; VS:456781</b>  Exchange rate Always with <b>KURS: 5.8</b> numeric format where zeros in the beginning and at the end are ignored.  <b>Variable symbol</b> <b>Always with VS:</b>

22	27 a V	<p><b>Specific symbol</b> Always with <b>SS</b>: Example <b>SS:4523 ; SS:1234564</b></p> <p>Outgoing/incoming payment – payment details – Line 1 Internal transfer – additional information – Line 1</p> <p>Specific symbol Always with <b>SS</b>:</p>
23	27 a V	<p><b>Counterparty's account</b> <b>Counterparty's bank code/account</b></p> <p>Outgoing/incoming payment – payment details – Line 2 Internal transfer – additional information – Line 2</p> <p>Other transactions <b>Payments between two ČS accounts</b> Deposits to /withdrawals from accounts</p>
24	29 a V	<p><b>Counterparty's VS and SS</b> Always <b>VS2: /SS2:</b> or e.g. <b>VS2: XXXXXXXXXXXX/SS2: YYYYYYYYYY - filled in only if received with a payment.</b></p> <p>Outgoing/incoming payment – payment details – Line 3 Internal transfer – additional information – Line 3</p> <p>Counterparty's VS and SS Always <b>VS2: /SS2:</b> or <b>VS2: XXXXXXXXXXXX/SS2: YYYYYYYYYY (filled in only if received with a payment) or a dot.</b></p>
25	35 a V	<p><b>Payment purpose</b></p> <p>Outgoing payment – beneficiary's account Incoming payment – payer's account Internal transfer – counterparty's account</p> <p>Payment purpose</p>
26	27 a V	<p><b>Payment purpose</b></p> <p>Outgoing payment – beneficiary's name – Line 1 Incoming payment – payer's details - Line 1 Internal transfer – name of the counterparty</p> <p>Payment purpose</p>
27	27 a V	<p><b>Payment purpose</b></p> <p>Outgoing payment – beneficiary's name – Line 2 Incoming payment – payer's details - Line 2 Internal transfer – ‘.’ (dot)</p> <p>Payment purpose</p>
28	27 a V	<p><b>Payment purpose</b></p> <p>Outgoing payment – beneficiary's name – Line 3 Incoming payment – payer's details - Line 3</p> <p>Payment purpose</p>

29	27 a V	<p><b>Payment purpose</b></p> <p>SEPA payment – sender’s reference 1<sup>st</sup> part In other instances filled in with ‘.’ (dot)</p> <p>Payment purpose</p>
30	12 a V	<p><b>Counterparty’s bank code</b></p> <p>SEPA payment - sender’s reference 2<sup>nd</sup> part In other instances filled in with ‘.’ (dot)</p> <p>Bank code</p>
31	24 n V	<p><b>Counterparty’s account number</b></p> <p>Not used, will be filled in with ‘.’ (dot)</p> <p>Account number</p>
32	27 a V	<p><b>Counterparty’s name</b></p> <p>SEPA payment – sender’s identification (first 27 characters) In other instances filled in with ‘.’ (dot)</p> <p>Transfer between two accounts within ČS Deposits to and withdrawals from the account</p>
33	27 a V	<p><b>Counterparty’s name</b></p> <p>SEPA payment – beneficiary’s identification (first 27 characters) In other instances filled in with ‘.’ (dot)</p> <p>Transfer between two accounts within ČS Deposits to and withdrawals from the account</p>
60 (Optional field)	6 n V	<p><b>Date when transaction debited from the payer’s account</b></p> <p>Not used, will be marked with ‘.’ (dot)</p> <p>Not used, will be marked with ‘.’ (dot)</p>

**Note:** Subfield 60 is optional. It can be added to the MT940 account statement structure based on individual request by clients of the Bank. This function however is available exclusively to corporate clients.

## MULTICASH CLIENT SUPPORT

Our MultiCash Client Support staff is ready to assist you with all matters relating to the MultiCash service of Ceska sporitelna, a.s. on working days from 7 am to 6 pm – contact us by phone or email at:

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