

**TECHNICAL DESCRIPTION OF THE MT940
STATEMENT FORMAT FOR BUSINESS 24**

Table of contents

| | |
|--|----------|
| Description of MultiCash MT940 statement format | 2 |
| 1.1. Terms and abbreviations..... | 2 |
| 1.2. File header | 2 |
| 1.3. Record structure | 2 |
| 1.4. Structure of Field 86..... | 5 |

DESCRIPTION OF MULTICASH MT940 STATEMENT FORMAT

BUSINESS 24 Internetbanking application allows getting of data statements also in MT940 format, which is the same as data statements from MultiCash service. Description of the format follows.

1.1. Terms and abbreviations

| | |
|-------------------------------------|---|
| Description | accoFiles unt statecontain ments and other texts Multi-line |
| Record | <CRLF> |
| Line separator | <CRLF> |
| Field separator | SWIFT MT940 format – supports SWIFT1 and SWIFT2 *.STA |
| Message format | No |
| Statement file name | Maximum message length is 2000 characters |
| File header (yes/no) | WIN 1250 |
| Limits (size, no. of records/lines) | |
| Code page | |
| Compulsory field | c |
| Optional field | o |
| Alphanumerical field | a |
| Numerical field | n |
| Fixed field length | f |
| Variable field length | v |
| File content | File can consist of several statements (i.e. statements from different accounts or statements from several dates) |

1.2. File header

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

1.3. Record structure

| Field content | Compulsory / Optional | Length and format |
|---|-----------------------|-------------------|
| <CR><LF>:20: Transaction reference number | c c | 4 a f 16 a v |
| Displayed: Account number in PPPPPBBBBBBBBBBB format where PPPPPP is a prefix and BBBBBBBBBB is the account number. | | |

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

| | | |
|---|---|----------|
| Debit/credit transaction: C = Credit transaction D = Debit transaction RC = Credit transaction cancellation RD = Debit transaction cancellation | c | 2 a v |
| Currency code (3 rd character from ISO currency code) | | |
| Amount | o | 1 a f |
| Amount with “,” (comma) as the decimal separator | c | 16 n v |
| Text key (exactly 4 alphanumeric characters, 1 st character = N) | c | 4 a f |
| Reference Client reference; if not available, use "NONREF" | c | 16 a v |
| // separator | | |
| Bank reference | o | 2 a f |
| | o | 16 a v |
| <CR><LF> Original amount in transaction currency. /ECMT/ - constant ISO currency of the transaction currency Amount with “,” (comma) as decimal separator max. 15 characters xx - 2 char space Course - max. 10 char | 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) Domestic transactions '020' Foreign transactions '030' Other transactions '020' |
| 00 | 27 a v | Transaction number Transaction number Transaction number |
| 10 | 10 a v | Banking transaction type Banking transaction type Banking transaction type |
| 20 | 27 a v | Constant symbol Always with KS: Example „KS:8“ ; „KS:308“ ; „KS:5308“ Banking transaction description Constant symbol Always with KS: |
| 21 | 27 a v | Variable Symbol Always with VS: Example VS:23568 ; VS:456781 Exchange rate Always with KURS: 5.8 numeric format where zeros in the beginning and at the end are ignored. Variable symbol Always with VS: |

| | | |
|----|--------|--|
| 22 | 27 a v | <p>Specific symbol Always with SS: Example SS:4523 ; SS:1234564</p> <p>Outgoing/incoming payment – payment details – Line 1 Internal transfer – additional information – Line 1</p> <p>Specific symbol Always with SS:</p> |
| 23 | 27 a v | <p>Counterparty's account Counterparty's bank code/account</p> <p>Outgoing/incoming payment – payment details – Line 2 Internal transfer – additional information – Line 2</p> <p>Other transactions Payments between two ĆS accounts Deposits to /withdrawals from accounts</p> |
| 24 | 29 a v | <p>Counterparty's VS and SS Always VS2: /SS2: or e.g. VS2: XXXXXXXXXXXX/SS2: YYYYYYYYYY - filled in only if received with a payment.</p> <p>Outgoing/incoming payment – payment details – Line 3 Internal transfer – additional information – Line 3</p> <p>Counterparty's VS and SS Always VS2: /SS2: or VS2: XXXXXXXXXXXX/SS2: YYYYYYYYYY (filled in only if received with a payment) or a dot.</p> |
| 25 | 35 a v | <p>Payment purpose</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>Payment purpose</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>Payment purpose</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>Payment purpose</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>Payment purpose</p> <p>SEPA payment – sender’s reference 1st part In other instances filled in with ‘.’ (dot)</p> <p>Payment purpose</p> |
| 30 | 12 a v | <p>Counterparty’s bank code</p> <p>SEPA payment - sender’s reference 2nd part In other instances filled in with ‘.’ (dot)</p> <p>Bank code</p> |
| 31 | 24 n v | <p>Counterparty’s account number</p> <p>Not used, will be filled in with ‘.’ (dot)</p> <p>Account number</p> |
| 32 | 27 a v | <p>Counterparty’s name</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>Counterparty’s name</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>Date when transaction debited from the payer’s account</p> <p>Not used, will be marked with ‘.’ (dot)</p> <p>Not used, will be marked with ‘.’ (dot)</p> |