

MT940 Format Description

Dear Customer! Please find attached below the descriptions of the new format of MT940:

Status	Tag	Field Name	Content/Options	No.	Applied
M	20	Transaction Reference Number	16x	1	Y
O	21	Related Reference	16x	2	N
M	25	Account Identification	35x	3	Y
M	28C	Statement Number/Sequence Number	5n[/5n]	4	Y
M	60a	Opening Balance	F or M	5	Y
----->					
O	61	Statement Line	*	6	N
M	62a	Closing Balance (Booked Funds)	F or M	8	Y
O	64	Closing Available Balance (Available Funds)	1!a6!n3!a15d	9	N
----->					
O	65	Forward Available Balance	1!a6!n3!a15	10	N

O	86	Information to Account Owner	6*65x	11	Y
M = Mandatory O = Optional	* See Field Specifications below.				

Field Informations:

:20: field - Message identification code

Value: 'GIBAHU940' (9 character) + account currency (3 character) + "paper" statement number (4 character)

Length: 16

:25: field - Account number

Value: IBAN account number (28 character)

Length: 28

:28C: field - statement number / page number

Value: paper statement number (Length: 5) / page number (Length: 5)

Length: 5n/5n

:60a: - Opening balance

Format:

F option: 1!a6!n3!a15d - (D/C Mark) (Date) (Currency) (Amount)

M option: 1!a6!n3!a15d - (D/C Mark) (Date) (Currency) (Amount)

Value: 'C or D' (1 character) + Date (6 character - YYMMDD) + currency (3 character) + Amount (Length 15)

Field 61: - Transaction information

Format: 6!n[4!n]2a[1!a]15d1!a3!c16x[/16x][34x]

Subfield value

- 1 6!n Value date (6 character - YYMMDD)
- 2 [4!n] Due date (4 character - MMDD)
- 3 2a Debit/Credit (2 character, value "C" or "D")
- 4 [1!a] Not used
- 5 15d Amount (Length:15)
- 6 1!a3!c Transaction type identification code
Default value: „NMSC”;
In case of the MT101-es transaction is defined the SWIFT MT101 transaction code (for example: “NTRF”)
- 7 16x User defined Transaction identification code (length: 16).
Default value: bank transaction identification code.
If the user defined Transaction identification code (MT101 field number 21), then the Bank uses this code.
- 8 [/16x] Transaction identification number generated by the bank booking system
- 9 [34x] Optional field. *Bank transaction type code* and the “:” character and one space (” ”) character and *bank transaction type*

Field 62f: - Closing balance

Format: 1!a6!n3!a15d - (D/C Mark) (Date) (Currency) (Amount)

Value: 'C or D' + Date (6 character - YYMMDD) + currency (3 character) + amount (Length 15)

Field 86: - Narrative**In case of normal bank transaction**

Length: 6 x 65 character (6 line)

1. line: „/NAME/” + partner name 59 character (for the debit transaction is the ordering customer name, for the credit transaction is the beneficiary name.)
2. line: From line 2, the maximum can be utilized up to line 5: “/ ID /” + partner account number + “/ NAR /” + for transaction associated with "partner" (Debit case) or "partner" (credit case) bulletins / announcements are displayed continuously, without spaces.

When displaying the announcements, we consider whether the “/ EREF /” + original reference (max. 35 characters) should be included at the end of the maximum 6x65 message block, or, if not, the unique SYMBOLS ID of the transaction, if applicable A "NONREF".

Notes:

- In the case of certain fund transactions, space / spaces may be included in the announcements / information for the sake of clarity of interpretation or processing.
- “/ EREF /” + original reference, same as field 61 in row 61.

In case of bank card transaction

Length: 6 x 65 character (6 line)

1. line: „/NAME/” + partner, bank owner name 59 character
2. line: From line 2, the maximum can be utilized up to line 5: „ID / ”+” / NAR / CardTr / CD / ”+ card number and transaction date +” / TT / ”+ terminal authorization code transaction type +” / AC / ”+ acceptor +” / AR / ”+ transaction amount-rate +” / SR / ”+ Settlement or settlement exchange rate (exchange rate2) +” / EREF / ”+ unique SYMBOLS identifier of the transaction.

The “/ NAR /” i.e. “NARRATIVE” tag after the “/ CardTr /” tag indicates that data / announcements / comments or information related to a credit card transaction are displayed.

In 6x65 message block announcements are displayed continuously, without spaces.

Interpretation of TAGs:

TAG	Denomination	Contents
/CD/	C ard number & D ate time	Kártyaszám - Tr.időpont
/TT/	T erminal & autoh. code & T rans. type	Terminál - eng.kód Trtip
/AC/	A Cceptor	Elfogadó
/AR/	A mount & R ate	Tr.összeg – Árfolyam
/SR/	S ettlement R ate	Árfolyam2