MT 940 Customer Statement Message

Column	"Mandatory/Non-mandatory"
	"M" mandatory
	"N" non-mandatory

Column	"Length and format"
	"F" fixed length
	"V" variable length
	"a" alphanumerical
	"n" numerical

Format	
Date	YY = year
	MM = month, if necessary starts with a zero
	DD = day, if necessary starts with a zero
Amount	The number format and decimal comma must correspond with ISO currencies (ISO 4217)
Text	Only characters allowed by SWIFT rules may be used

Field content	Mandatory / Non-mandatory	Length and Format
<CR><LF>:20: **Transaction Reference Number** Prefix and Account Number Format PPPPPPBBBBBBBBBB, where PPPPP is Prefix and BBBBBBBBBB is Account Number	M M	4 a F 16 a V
<CR><LF>:25: **Account Identification** Format IBAN Example: SK3109000000000001157528	M M	4 a F 35 a V
<CR><LF>:28C: **Statement Number/Sequence Number** 1 to 10 characters (xxxxx/yyyyy) xxxxx = Statement Number yyyyy = Statement Page Number	M M	5 a F 10 a V
<CR><LF>:60: **Opening Balance**	M	3 a F

Balance type:
    F = Opening Balance
    M = Intermediate Balance
	M	1 a F

Debit / Credit mark:
    C = Credit
    D = Debit
	M	1 a F

Date: Format YYMMDD	M	6 n F
Currency: ISO code	M	3 a F
Amount: Decimal comma "," is mandatory	M	15 n V

<CR><LF>:61: **Statement line**	**M**	4 a F
Value date: Format YYMMDD	**M**	6 n F
Entry date: Format MMDD	**N**	4 a F
Debit /Credit Mark: C = Credit D = Debit RC = Reversal of Credit RD = Reversal of Debit	**M**	2 a V
Currency code: 3rd character of the ISO currency code	**N**	1 a F
Amount: Decimal comma "," is mandatory	**M**	15 n V
Transaction Type/Identification Code: Always NMSC	**M**	4 a F
Reference: Reference Number	**M**	16 a V
<CR><LF>:86: **Information to the Account Owner** Description given in the following table.	**N**	6*65 a V
<CR><LF>:62 **Closing Balance**	**M**	3 a F
Balance type: F = Closing Balance M = Intermediate Balance	**M**	1 a F
Debit / Credit Mark: C = Credit D = Debit	**M**	1 a F
Date: Format YYMMDD	**M**	6 n F
Currency: ISO code	**M**	3 a F
Amount: Decimal comma "," is mandatory	**M**	15 n V
<CR><LF>:86: **Information to Account Owner** Account name	**N**	35 n V
<CR><LF> - The end of MT940 record	**M**	1aF

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<CR><LF>:86:
Information to the Account Owner
Basic rules:
- Subfields are not mandatory
- Subfields are separated by "?"
- The banking operations are divided into two basic types (domestic payments, foreign payments) and this determines the content of the fields
- If the subfield is empty then "." (full stop) is used

Sub-field	Length and Format	Name
	3 N F	**Transaction Codes** Domestic Payment: '020 ' Foreign Payment: '030 ' Direct Debit (debtor, creditor): '021' Direct Debit – Refund (debtor, creditor): '040 '
00	27aV	**Transaction description**
20	27aV	**Domestic Payment**: Constant Symbol Example: KS:8 ; KS:308 ; KS:3558 Fees – default value: 898 **Foreign Payment**: Reference Number (SWIFT MT103 field :20:) Example: 201625001060
21	27aV	**Domestic Payment**: Variable Symbol Example VS:23568 ; VS:456781 **Foreign Payment**: Payment Condition (SWIFT MT103 field :71A) / Bank Fees Example: SHA/USD 10,00
22	27aV	**Domestic Payment**: Specific Symbol Example SS:4523 ; SS: 1234564 **Foreign Payment**: Payment Title Default value: 695
23	35aV	**Payment purpose** **Domestic Payment**: Payment specification **Foreign Payment**: Payment details (SWIFT MT103 field :70: line 1)
24	35aV	**Payment purpose** **Domestic Payment**: Payment specification **Foreign Payment**: Payment details (SWIFT MT103 field :70: line 2)
25	35aV	**Payment purpose** **Domestic Payment**: Payment specification **Foreign Payment**: Payment details (SWIFT MT103 field :70: line 3)
26	35aV	**Payment purpose** **Domestic Payment**: Payment specification **Foreign Payment**: Payment details (SWIFT MT103 field :70: line 4)
27	27aV	**Counterparty account** Bank Code/Counterparty account (in Format: PPPPPBBBBBBBBBB), where PPPPP is Account Prefix, BBBBBBBBBB is Account Number
28	27aV	**Exchange rate** Example: USD/EUR 1.27

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29	27aV	**Domestic Payment**: EndtoEnd Information
30	12aV	**Counterparty's Bank Code** **Domestic Payment**: Clearing code **Foreign Payment**: BIC SWIFT code Example: Foreign payment incoming: Banka platitela: MIFCUAUK Foreign payment outgoing: BIC: NBHRHR2X
31	24 nV	**Counterparty's Account Number** **Domestic Payment**: PPPPPBBBBBBBBBB, where PPPPP is prefix, BBBBBBBBBB is account number **Foreign Payment incoming**: SWIFT MT103 field :50A: line 1
32	35 aV	**Counterparty's Account Name**
33	35 aV	**Counterparty's Account Name**
38	34aV	**Counterparty's Account Number** **Domestic Payment**: IBAN **Foreign Payment incoming**: SWIFT MT103 field :50A: line 1
61	34aV	**Original currency and amount** Example: **Foreign payment incoming**: Orig.ciastka: HRK49180,35 **Foreign payment outgoing**: Zasl. suma 160517HRK49180,35