

Advices in the MT942 format

The purpose of this document is to describe structure and usage of the MT942 format that is used for the account advices (intra-day reporting) in the ČSOB CEB service. Format is based on SWIFT format for Interim Transactions Report – the MT942 message, with local specifics to provide more information on domestic and other transaction types in the :86: field. As such the format is used to gather information on transactions on the account in the course of a day. Please note that this document is applicable to accounts held in ČSOB (CZ), in case there were other accounts connected to ČSOB CEB service, the format provided by the account holding bank will apply.

For the account advices, following rules apply:

- Advice is created only upon a transaction being posted, it contains one or more posted transactions (posted at the same time).
- Information provided on transactions within each advice is included also in the end-of-day reporting (each item in the advice is mirrored in one of the items in the coming statement, but not vice versa – statements can include also some non-accounting items); in case both advices and statements are used as source for data processing, possible duplicates might need to be eliminated.
- Advices are available within ČSOB CEB service for one month (however, only current day advices have added value in case statements are used for data synchronization).

The name of the file with advice contains the "AV" string, account number, advice date (YYYYMMDD format) and the sequence number of the advice within each day; the extension used is .STA (or VML in other e-banking services provided by ČSOB). To download advices, go to Accounts – Statements and advices – Advices in the ČSOB CEB application. Individual files can be gathered as well as more files at once – in case of mass download, files can be merged to a single file, or you can download compressed archive with the data.

File contents

The file contains header, account identification and individual items – representing the account movements. Its structure is described in tables below – where each line in the table represents single line in the advice file. The fields (lines) of the advice begin with a semicolon followed by two digits code and another semicolon, the contents are provided after these 4 characters. The length and format of each field is described as:

- the numeric value specifies the maximum length of the field,
- n – refers to a numeric field (characters 0–9), leading zeros can be provided,
- a – refers to an alphanumeric field (including diacritics and special characters),
- P – the field has a fixed length according to the contents,
- V – the field has a variable length (i.e. variable number of characters).

File header and the account identification

The file header contains mainly the account identification for which the advice is generated. Other information are static and do not have to be processed anyhow:

Description	Required field	Length and format
Sender identification and text string The beginning of the message – string <i>CEKOCZPPAXXX 00000</i> , where <i>CEKOCZPP</i> is SWIFT code of the account holding bank (ČSOB)	x	18 a P
Message type and priority Static text – <i>942 01</i>	x	6 a P
Empty line	x	-
:20: Account holder name (name of a person or a company – e.g. ČSOB)	x	4 a P 16 a V

:25: Account identification in the ABO format, leading zeros and bank code can be provided Note: in case there is prefix in the account number, leading zeros will be used (the account 19-19/0300 will be represented either as 0300/190000000019, or as 190000000019, where the latter is applicable for corporate accounts held in IBIS system) For the accounts with no ABO version, IBIS (database) version of the account number is provided	x	4 a P 35 a V
:34F: Debit limit – not used, account currency and the zero value provided (e.g. CZK00,)	x	4 a P 6 a V

Account movement

Detailed information on the accounted transaction is provided in the :61: field. The distinction of the domestic, cross-border and other transaction types is provided in the :86: field.

Description	Required field	Length and format
:61: Transaction line – first information on the transaction	x	4 a P
<i>Subfield 1:</i> Value date in the YYMMDD format (usually the same as entry date)	x	6 n P
<i>Subfield 2:</i> Entry date in the MMDD format	x	4 n V
<i>Subfield 3:</i> Posting type: <i>C</i> for credit transactions, <i>D</i> for debit transactions, <i>RC</i> for reverse credit and <i>RD</i> for reverse debit	x	2 a V
<i>Subfield 4:</i> Currency indicator (not used)	-	1 a V
<i>Subfield 5:</i> Transaction amount, maximum 15 characters, including delimiter (comma) and two decimals	x	15 a V
<i>Subfield 6:</i> Text key to transaction type, selected codewords defined by SWIFT are used (e.g. <i>FMSC</i> , <i>NMSC</i>)	x	4 a P
<i>Subfield 7:</i> Client reference (provided only with outgoing SEPA and cross-border transactions – space in other cases)	x	16 a V
<i>Subfield 8:</i> Bank reference: bank identifier of the transaction, up to 16 characters beginning with two slashes	x	16 a V
<i>Subfield 9:</i> Additional information for selected transaction types, preceded by a slash and containing: – for selected cross-border transactions or FX conversions: information about the original payment amount in the /OCMT/XXXNNN,NN format, where XXX is a currency ISO code and NNN,NN is the original amount in this currency; optionally also with FX rate used for conversion (xxx.yyyyyy) – for incoming domestic transactions from another bank: date of debiting from the counterparty's account in the YYMMDD format – position 29–34	-	34 a V

Transaction detail

Transaction detail is provided in the :86: field, which is always preceded by the :61:. The contents of the field makes distinction among domestic, cross-border and other transactions. The attributes are provided in subfields that can be identified by question tag and two digits code. Maximum length as specified by SWIFT (6 × 65 characters) does not have to be kept.

Domestic transaction detail

Description	Length and format
Transaction detail – line 1	
:86: Transaction detail – beginning of the line	4 a P
111 Transaction type – <i>111</i> for domestic transactions	3 n P
<i>Subfield 1:</i> ?00 Counterparty name (as specified in the incoming data for incoming transactions, or as provided within payment order in outgoing transactions)	3 a P 27 a V
<i>Subfield 2:</i> ?20 Text information on the posted transaction type – either ZAUCT.PLATBA for domestic payment or ZAUCT.INKASO for collection (direct debit) payment	3 a P 18 a P
<i>Subpole 3:</i> ?21 Counterparty account number – provided including leading zeros and prefix. In case there is no prefix, it will be filled by zeros, bank code is provided after slash (e.g. <i>000019-0000000019/0300</i>)	3 a P 22 a P
Transaction detail – line 2	
<i>Subpole 4:</i> ?22 Variable code with the VS: abbreviation (e.g. <i>VS:1234567890</i>)	3 a P VS:10 n V
<i>Subpole 5:</i> ?23 Specific code with the SS: abbreviation (e.g. <i>SS:0987654321</i>)	3 a P SS:10 n V
<i>Subpole 6:</i> ?24 Constant code with the KS: abbreviation (e.g. <i>KS:7410</i>)	3 a P KS:4 n V
Transaction detail – line 3	
<i>Subfield 7:</i> ?25 Message to the beneficiary – first 27 characters	3 a P 27 a V
<i>Subfield 8:</i> ?26 Message to the beneficiary – other 27 characters Note: in case there is no content specified, single dot will be filled in (applicable to ?25 to ?28 fields)	3 a P 27 a V
Transaction detail – line 4	
<i>Subfield 9:</i> ?27 Message to the beneficiary – other 27 characters	3 a P 27 a V
<i>Subfield 10:</i> ?28 Message to the beneficiary – last 27 characters (total of 108 characters, rest will be trimmed and not presented)	3 a P 27 a V
Transaction detail – line 5	
<i>Subfield 11:</i> ?29 Counterparty variable code, usually the same value as above (e.g. <i>VS:1234567890</i>)	3 a P 10 a V
<i>Subfield 12:</i> ?30 Counterparty specific code, usually the same value as above (e.g. <i>SS:0987654321</i>)	3 a P 10 a V

Cross-border or SEPA transaction detail

Description	Length and format
Transaction detail – line 1	
:86: Transaction detail – beginning of the line	3 a P
030 Transaction type – 030 for cross-border orders	3 n P
Subfield 1:	27 a V
?00 FX rate used for conversion, 6 decimals (e.g. <i>Kurs:0,804022</i>)	3 a P
Subfield 2:	27 a V
?20 Counterparty name	3 a P
Subfield 3:	27 a V
?21 Transaction type description (<i>ZAHRANICNI PLATBA, SEPA PREVOD</i> nebo <i>SEPA INKASO</i> – for cross-border payment, SEPA transfer or SEPA direct debit)	3 a P
Subfield 4:	18 a V
?22 Message to the beneficiary / payment purpose – part 1	3 a P
Note: in case there is no content specified, single dot will be filled in (applicable to ?22 to ?26 fields)	27 a V
Transaction detail – line 2	
Subfield 5:	
?23 Message to the beneficiary / payment purpose – part 2	3 a P
Subfield 6:	27 a V
?24 Message to the beneficiary / payment purpose – part 3	3 a P
Subfield 7:	27 a V
Transaction detail – line 3	
Subfield 7:	
?25 Message to the beneficiary / payment purpose – part 4	3 a P
Subfield 8:	27 a V
?26 Message to the beneficiary / payment purpose – part 5	3 a P
Subfield 9:	27 a V
?27 <i>POPL.ZAHR:XXXNNNNNNNNNN,NN</i> – fees in the counterparty bank, XXX standing for currency (ISO) code, NNN is the value. Quoted for incoming transactions (otherwise 0)	3 a P
Subfield 10:	27 a V
?30 Counterparty bank code (usually SWIFT code)	3 a P
Subfield 11:	27 a V
?31 Counterparty account number (IBAN or other format)	3 a P
Subfield 12:	27 a V
?32 Counterparty name and address – part 1	3 a P
Subfield 13:	27 a V
?33 Counterparty name and address – part 2	3 a P
Subfield 14:	27 a V
//CHGS/ Account holding bank fees (i.e. ČSOB), <i>XXXNNNNNNNN,NN</i> , where XXX stands for currency (ISO) code and NNN is the value	7 a P
	14 a V

Other transactions detail

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Transaction detail – line 1	
:86:	4 a P
Transaction detail – beginning of the line	
040	3 n P
Transaction type – 040 for other transactions	27 a V
Subfield 1:	
?00	3 a P
Counterparty name (if relevant)	27 a V
Subfield 2:	
?20	3 a P
Text description of the movement (e.g. <i>Interest</i> or <i>Fee</i>)	27 a V
Subfield 3:	
?21	3 a P
Variable code with the VS: abbreviation (e.g. <i>VS:0123456789</i>)	VS:10 n P
Subfield 4:	
?22	3 a P
Message to the beneficiary / transaction detail – part 1	27 a V
Note: in case there is no content specified, single dot will be filled in (applicable to ?22 to ?25 fields)	
Transaction detail – line 2	
Subfield 5:	
?23	3 a P
Message to the beneficiary / transaction detail – part 2	27 a V
Subfield 6:	
?24	3 a P
Message to the beneficiary / transaction detail – part 3	27 a V
Transaction detail – line 3	
Subfield 7:	
?25	3 a P
Message to the beneficiary / transaction detail – part 4	27 a V
Subfield 8:	
?26	3 a P
Specific code with the SS: abbreviation (e.g. <i>SS:9876543210</i>)	SS:10 n P
Subfield 9:	
?27	3 a P
Constant code with the KS: abbreviation (e.g. <i>KS:7410</i>)	KS:4 n P
Subfield 10:	
?28	3 a P
Counterparty account number (if relevant for this transaction type, can be filled with zeros)	6 n P – 10 n P/

Please note: Fields are filled differently depending on the type of transaction (fees, cash pooling, cash transactions, card payments etc.). The variable and specific code are used e.g. for cash deposits at a ČSOB ATM or for card transactions in general.

Sample advice file in the MT942 format

Note: One of the lines with cross-border transaction is longer than page width – remaining characters are therefore put to following line.

CEKOCZPPAXXX 00000

942 01

:20:ACCOUNT OWNER

:25:123456789

:34F:CZKD0,

:61:1802020202C1,23FMSC //9836465465487777

:86:111700COUNTERPARTY NAME?20ZAUCT.PLATBA?21000019-0000000019/0300

?22VS:6666666666?23SS:8888888888?24KS:9999

?25funds transfer text 1?26funds transfer text 2

?27funds transfer text 3?28.

?29VS:6666666666?30SS:8888888888

:61:1802020202D2,34NMSCclient reference//565645645 0000

/OCMT/USD0,11

:86:030?00Kurs:23,000000?20COUNTERPARTY?21ZAHRANICNI PLATBA?22USD 0,11 transfer to somewhere else

?23transaction text second part?24.

?25.?26.?27POPL.ZAHR:USD2?30CEKOCZPP?31CZ0019000000000000000019?32COUNTERPARTY NAME/ADDRESS?33ADDRESS
CONTINUED//CHGS/USD00000000,00

:61:1802020202D0,01NMSC //56564554444657554

:86:040?00?20Urok?21VS:?22interest April 1918 A.D.

?23.?24.

?25.?26SS:?27KS:?28000000-0000000000/