

Statements in the MT940 format



The purpose of this document is to describe the structure and usage of the MT940 format that is used for the account statements available in the ČSOB CEB service. The format is based on the SWIFT format for statements – specifically, on the MT940 message – and is used for recording account movements for a specified period for the purposes of automatic processing in ERP. Specifics of domestic payments as well as various transaction types are taken into account in the :86 field where domestic, cross border and other account movement are distinguished.

The name of the file with a statement contains the account number, statement date (YYYYMMDD), serial number of the statement (within year), frequency (D, W, M, ...), language, type, and optionally information about the account name. The .STA extension is used. This statement type is referred to as "MC/MT940" in the application. A format based on the same standard is used and offered in other ČSOB's electronic banking services – Multicash and BusinessBanking 24. However, the contents of fields may be different – this applies especially to field :25 where an account number in the ABO (or IBIS) format is added in the CEB service, statements don't contain available balance (field 64) and have a different end sequence (-). The WIN-1250 encoding is used.

Go to Accounts – Statements and advices – Data statements in the application menu to download statements. You can download statements one by one, or multiple statements can be downloaded at once. If you download multiple statements, you can merge them into one file (provided the format supports such merging) or download them as a compressed archive.

File contents

Each file consists of a header, introductory information about the account and about the statement, account movements (transactions) and closing information about the account.

File header

A file header (or, more precisely, a statement header) gives internal identification of a statement:

```
{1:F01xxxxxxxxxbbbbttttt}{2:I940ccccccccccpmyy}{4:
```

Where the bold letters represent:

- **xxxxxxxxx**: bank identification (CEKOCZPPAXXX is used).
- **bbbb**: status, number (0-9999, including leading zeros).
- **ttttt**: serial number as stated in the file, number (0–999999, including leading zeros).
- **cccccccccc**: recipient number (internal ID for the purpose of statements delivery).
- **p**: message priority (N is used for a standard transfer).
- **m**: delivery monitoring (space – this field is not used).
- **Obsolescence period** (020 is used – standard).

ERP processing of a header is not recommended – it mainly serves as leading characters that identify where the statement begins.

File structure

Each statement header is followed by the text block that contains information related to the statement and information about individual transactions. The file structure is displayed in the table below. Characters <CR><LF> indicate a line break, and individual fields start with a colon and are marked with a number followed by another colon and specific contents. Legend to the Length and format field:

- 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).

Description	Required field	Length and format
<CR><LF>:20: Statement date and frequency (date in the DDDMMYY format, frequency DAILY, ...)	x	4 a P 16 a V
<CR><LF>:25: Account number in the ABO format, leading zeros and bank code can be provided Note: in case there is prefix in the account number, leading zeros are used (account 19-19/0300 is presented either as 0300/190000000019 or simply as 190000000019, the latter is valid for accounts held in IBIS system). For accounts without an ABO version, an IBIS version of account number is specified.	x	4 a P 35 a V
<CR><LF>:28C: Statement number and page number Statement number is five characters long (completed with leading zeros), a slash is followed by the page number Note: pagination is currently not used, the page number is always 1	x	4 a P 5 n P / 2 n V
<CR><LF>:60x: Balance; x will be replaced by: – F for opening balance (statement beginning) – M for subtotal (if the statement contains multiple pages) Note: statement pagination is not used (subtotal is never specified)	x	5 a P
Subfield 1: Balance sign, C for credit, D for debit	x	1 a P
Subfield 2: Balance date in the YYMMDD format	x	6 n P
Subfield 3: Balance currency (CZK for Czech koruna,...)	x	3 a P
Subfield 4: Balance (without leading zeros, decimal places separated by a comma)	x	15 n V
<CR><LF>:61: Account movement (transactions, repeats if multiple movements are recorded)	x	4 a P
Subfield 1: Foreign currency date in the YYMMDD format (typically identical to the posting date)	x	6 n P
Subfield 2: Posting date in the MMDD format	x	4 n P
Subfield 3: Type of posting – C for credit, D for debit, RC for credit cancellation, RD for debit cancellation (cancellation is used for corrective posting)	x	2 a V
Subfield 4: Currency type (not used)	-	1 a V
Subfield 5: Transaction amount, without leading zeros and with a decimal comma (if relevant)	x	15 n V
Subfield 6: Text key – FMSC for domestic movements, NMSC for other movements	x	4 a P
Subfield 7: Client's reference (if no reference is given, one space instead)	x	16 a V
Subfield 8: //Transaction number (bank reference), 16 characters preceded by two slashes	-	16 a V
<CR><LF>Subpole 9: 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 an original amount in this currency; optionally also with FX rate used for conversion (xxx,yyyyy) – 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

<CR><LF>:86: More information about the transaction – up to 6 lines separated by <CR><LF>. The contents of this field is described in the next section; standard length defined by the SWIFT format (6 x 65 characters) is not always kept	x	
<CR><LF>:62x: Balance; x will be replaced by: – F for closing balance (end of statement) – M for subtotal of a given statement page (should there be more pages) Note: statement pagination is not used (subtotal is never specified)	x	5 a P
Subfield 1: Balance sign, C for credit, D for debit	x	1 a P
Subfield 2: Balance date in the YYMMDD format	x	6 n P
Subfield 3: Balance currency (CZK for Czech koruna, ...)	x	3 a P
Subfield 4: Balance (without leading zeros, decimal places separated by a comma)	x	15 n V
<CR><LF>-} End of statement	x	2 a P

Transaction detail – field 86

Detailed information on specific transaction is available in :86 field. The usage of this field might be bank-specific, below description is valid for CSOB CZ account statements. For ČSOB accounts, individual attributes of a transaction are specified in subfields, the "?" sign usually separates subfields from each other. The transaction detail is different for domestic payments (in CZK), cross-border payments (in a foreign currency) and other movements (cash deposits, payment card transactions, fees, etc.).

Domestic payments (TPS)

Subfield	Contents	Length and format
111	Transaction type – 111 for domestic payments	3 n P
?00	Counterparty name	27 a V
?20	Counterparty's account (prefix-account/bank), leading zeros are used	6 n P-10 n P/4 n P
<CR><LF>?21	Variable code	VS:10 n P
?22	Specific code	SS:10 n P
?23	Constant code	KS:4 n P
<CR><LF>?24	Message to the beneficiary – part one	27 a V
?25	Message to the beneficiary – part two	27 a V
<CR><LF>?26	Message to the beneficiary – part three	27 a V
?27	Message to the beneficiary – part four	27 a V
<CR><LF>?28	Counterparty's variable code	VS:10 n P
?29	Counterparty's specific code	SS:10 n P

Notes:

- The Message to the beneficiary fields: if relevant content is missing, will be filled with single dot.
- The fields with codes: leading zeros can be used depending on how they have been specified in the payment.

Cross-border payments (ZPS)

Subfield	Contents	Length and format
030	Transaction type (030 for cross-border payments)	3 n P
?00	Kurs:xxxxxx,yyyyy – the exchange rate used for the currency conversion, 6 decimal places (Kurs means exchange rate)	27 a V
?20	Counterparty name	27 a V

?21	Transaction type (ZAHRAICNI PLATBA = CROSS-BORDER PAYMENT or SCT = for SEPA credit transfer)	27 a V
<CR><LF>?22	Purpose of payment – part one	27 a V
?23	Purpose of payment – part two	27 a V
<CR><LF>?24	Purpose of payment – part three	27 a V
?25	Purpose of payment – part four	27 a V
<CR><LF>?26	Purpose of payment – part five	27 a V
?27	POPL.ZAHR:XXXNNNNNNNNNN,NN – fee paid to a another bank, where XXX is a currency code and NNN a fee amount	27 a V
?30	Counterparty's bank code (typically SWIFT code)	11 a V
<CR><LF>?31	Counterparty's account number	32 a V
?32	Counterparty name – part one	27 a V
<CR><LF>?33	Counterparty name – part two	27 a V
//CHGS/	Fees charged by the bank with which the account is held (i.e. ČSOB) in the XXXNNNNNNNNNN,NN format, where XXX is a currency code and NNN a fee amount	14 a P

Notes:

- The Purpose of payment fields: if relevant content is missing, will be filled with dot.
- If information about fees is unknown at the moment when a statement is being generated, the information is not specified.

Other movements

Subfield	Contents	Length and format
040	Transaction type – 040 for other payments	3 n P
?00	Text description of the transaction	27 a V
?20	Variable code	VS:10 n P
?21	Message to the beneficiary / transaction detail – part one	27 a V
<CR><LF>?22	Message to the beneficiary / transaction detail – part two	27 a V
?23	Message to the beneficiary / transaction detail – part three	27 a V
<CR><LF>?24	Message to the beneficiary / transaction detail – part four	27 a V
?25	Specific code	SS:10 n P
?26	Constant code	KS:4 n P

Notes:

- Fields are filled differently depending on the type of transaction (fees, cash pooling, cash transactions, card payments, transfers between one's own accounts, etc.).
- The variable and specific code are used e.g. for cash deposits at a ČSOB ATM or for card transactions in general.
- The Message to the beneficiary fields: if relevant content is missing, will be filled with dots.

Sample statement

```
{1:F01CEKOCZPPAXX0000000000}{2:I940009903112240N 020}{4:
:20:31MAR17DAILY
:25:0000000123456
:28C:00065/1
:60F:C170330CZK100,00
:61:1703310331D1,20NMSC12345678909876//3150636703
/OCMT/CZK1,20
:86:030?00Kurs:1,000000?20NAZEV PROTISTRANY?21ZAHRANICNI PLATBA
?22testovaci prevod ZPS?23.
?24.?25.
?26.?27POPL.ZAHR:CZK0,00?30CEKOCZPP
?31CZ6303000000000000654321?32NAZEV PROTISTRANY
?33ADRESA PROTISTRANY
:61:1703310331D1,10FMSC //1720170331000001
:86:111?00NAZEV PROTISTRANY?20000000-0000654321/0300
?21VS:7987613246?22SS:8976343437?23KS:0123
?24testovaci prevod TPS?25.
?26.?27.
?28VS:7987613246?29SS:8976343437
:61:1703310331C2,30NMSC //501509291000
:86:040?00Vklad hotovost ATM 1111?20VS:0000123456?21Vklad hotovost ATM 1111
?22CSOB Radlicka?23test vklad ATM
?24.?25SS:0012345678?26KS:
:62F:C170331CZK100,00
-}
```