



Description of the MT942 file format of daily account turnovers

1. General Information

Document describes the format of files containing a list of operations, provided by the Bank's systems in the form of statements compliant with the MT942 standard.

The MT942 standard together with the operation codes make it easy to register turnovers in the client's system. The MT942 file is a text file with a well-defined structure, containing detailed data on daily operations on the accounts. Each file generated on a given day includes all operations that occurred in the account from the moment the previous file was generated on the same day.

MT942 files are generated in the bank's systems in the following modes:

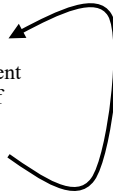
- mBank CompanyNet - in the following hours: approx. 10:15, 12, 16, 18, 20, as long as there is a turnover on the account
- SWIFT - at times indicated by the client
- MultiCash - approximately every half an hour during the day, as long as there is a turnover on the account

2. Placement of information in MT942 file

Attention! The footnotes in the descriptions below apply to MultiCash and SWIFT

- block beginning, ASCII(1) character
(character - opening the block of data for an given account – not used in MT942 generated to SWIFT network)
- :20: Statement reference including the statement's date in its variable part
(e.g.:20:ST050112CYC/1)
- :25:¹ Account no. defined in a given block in IBAN form
(e.g.:25:PL73114099990000666666001001)
- :28C:² Statement no. (Format: "statement no."/1)
(e.g.:28C:8/1 or :28:340/1)
- :34F:³ Amount limit, below which the detailed data is not presented
(e.g.:34F:PLN0 – no limit – value 0, always no limit)
- :13D:⁴ Session time
(e.g.:13D:0811251600+0100)
-
- :61: Transaction n (detailed description below)
- :86: Transaction details n (detailed description below)
-
- :90D:⁵ Number of operations and the total of operations for DT side
(e.g. :90D:1PLN1000,00)
- :90D:⁶ Number of operations and the total of operations for CT side
(e.g. :90D:3PLN500,00)
- _ the end of block - characters ASCII (45) and ASCII (3)
(Character ASCII (3) - preceded by minus. It ends the block of data for an account)

Recurring element
n – number of
transactions



1. Applies to the mBank MultiCash product – we provide the default value - the "/" sign - at the beginning of the field: 25 ;, before IBAN.
2. It is not presented in MT942 transferred to MultiCash and SWIFT
3. It is not presented in MT942 transferred to MultiCash and SWIFT
4. It is not presented in MT942 transferred to MultiCash
5. It is not presented in MT942 transferred to MultiCash and SWIFT
6. It is not presented in MT942 transferred to MultiCash and SWIFT

3. Data in fields :61: and :86:

Details of each transaction are presented in lines :61: and :86:

- **Line :61:** includes the data on currency date, booking date, transaction nature (debiting/crediting), currency, amount, SWIFT code, client reference, bank reference, code and description of the operation banking code.
- **Line :86:** includes operation code and operation description, specific to a given code, presenting, among others, title of transaction, counterparty's data, conversion rate, etc.

4. Codes in fields :61: and :86:

The details of the operation include three types of codes assigned by the Bank and the client reference field (returnable code). You can use the client reference field for assigning own returnable code to transactions transferred in the electronic banking systems.

Operation codes assigned by the Bank:

- a code compliant with SWIFT standards, assigned depending on the type of operation.
We provide a complete list of available codes and their business interpretation in **Appendix 1** for the MT940 document. The code has 4 characters. It appears in the field :61: following the transaction amount where N always comes first. For example, for an outgoing domestic transfer, the code is NTRF which means that the transaction is a money transfer.

```
:61:0501120112DN449,77NTRFREFKLI1234567890//BR05012139000001  
944-PRZEL.KRAJ.WYCH.MT.ELX
```

- a numerical code for given type of transaction
This code (from 1 to 3 digits) appears at the beginning of the second line of the field :61:. We provide this code also at the beginning of the field :86:. We provide a complete list of available codes and their business interpretation, in **Appendix 2** for the MT940 document. The numerical code is typically followed by an abbreviated description of the transaction. In our example, the code is 944. It stands for an outgoing domestic transfer and in addition defines the mode of submission (transaction submitted via CompanyNet) and the mode of execution (via ELIXIR).

```
:61:0501120112DN449,77NTRFREFKLI1234567890//BR05012139000001  
944 PRZEL.KRAJ.WYCH.MT.ELX
```

- a third code is the bank reference on both sides of the slash (/).
This code refers to the identifier of the item related to the transaction assigned in the bank's main system. The identifier may be unique for the transaction or appear in several logically linked transactions. For example: the same bank reference will be assigned to the main transaction, for instance an outgoing domestic transfer, and a secondary transaction, for instance a transfer fee.

```
:61:0501120112DN449,77NTRFREFKLI1234567890//BR05012139000001  
944-PRZEL.KRAJ.WYCH.MT.ELX
```

```
:61:0501120112DN2,50NCHGNONREF//BR05012139000001  
824 ZA PRZEL. ELIXIR MT
```

Returnable codes (for reconciliation).

- Each outgoing transaction placed via mBank's electronic distribution channels may be assigned an individual code: a string of characters copied in a specific place in the statement. This helps to determine whether the transaction originated in the ERP system and to identify the relevant counterparty. Each outgoing transaction may be assigned a unique number. When a statement containing the transaction with that number is imported, the ERP system will mark the transaction as completed.
- The feedback code (maximum 16 characters) is inserted in field :61: following the SWIFT code and preceding the characters “//” which are followed by the bank reference. Typically, in mBank's electronic banking systems, the feedback code may be inserted in a special separate field “References” which contains additional transaction details. If there is no feedback code (Reference) and in the case of transactions originating from sources other than electronic banking, the code is set as NONREF.

:61:0501120112DN449;77NTRF**REFKLI1234567890**//BR05012139000001
944-PRZEL.KRAJ.WYCH.MT.ELX

:61:0501120112DN449;77NTRF**NONREF**//BR05012139000001
944-PRZEL.KRAJ.WYCH.MT.ELX

5. Description of MT942 format

mBank electronic and internet banking - each file delivered to the Client may contain one or more MT942 statements.

mBank CompanyNet – we provide the sequence number of MT942 generated on a given day in the file name. As part of mBank CompanyNet, we deliver MT942 five times a day.

MultiCash - the name of the file is imposed by the client's system

SWIFT - MT942 is delivered in accordance with the requirements imposed by the SWIFT network. Each MT942 file is always related to one account and is sent separately.

Each file (MT942) comprises of header, section including particular transactions and footer.

The encoding part for Polish characters is ISO 8859-2.

Each line has a string of characters <LF> (ASCII 10).

6. Specification of formats and requirements

Status	M - mandatory, O - optional
FORMAT	n - only digits, a - only letters, c - alphanumeric x - any alphanumeric characters including commas, spaces, etc. d - amount with a comma as a decimal character

Example:

2n - up to two digits;

3!a - always 3 letters;

15*65x - up to 15 lines, 65 characters each (**NOTE!** In the case of SWIFT, the limit is 6x65)

7. Specification of MT942 format

Each set of the statement (referring to data on one account) begins with the character ASCII(1).

The end of the set is marked with the characters ASCII(45) and ASCII(3).

Account data are contained between these characters:

- header (M – mandatory),
- iterative sections on successive transactions (O – optional – no section if no transactions in the account),
- footer (M – mandatory)).

Header

M/O	Field	Field name	Format	Description (including parts of the example)	Example
M	:20:	Statement identifier	2!a6!n3!a/5n	Statement identifier (ST) Statement generation date (050824 means 24 August 2005) Additional number preceded by the fixed marker CYC/ (e.g., CYC/1)	:20:ST050824CYC/1
M	:25: ¹	Account number	2!a26!n	IBAN compliant account number PL – fixed symbol for an account in Poland plus BAN compliant account number with mBank SA	:25:PL06114010100000111111001001
M	:28C: ²	Statement number	5n/5n	E.g., 145/1 means statement number 145; 1 is an additional number	:28C:145/1
M	:34F: ³	Floor Limit Indicator	3!a1!n	Limit below which data is not presented. Fixed value in the form of: [currency] 0. The value means that there is no limit below which the data is presented. Always no limit	:34F:PLN0
M	:13D: ⁴	Session time (Date/Time Indication)	6!n4!n1!x4!n	Date and time of generating statement MT942 in the format 6!n – YYYYMMDD (YY - year, MM - month, DD - day) 4!n – HHMM (HH - hour, MM - minute) 1!x - + (fixed value)	:13D:0811251600+0100

1. Applies to the mBank MultiCash product – we provide the default value - the "/" sign - at the beginning of the field: 25.; before IBAN.

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4. It is not presented in MT942 transferred to MultiCash

Section describing particular transactions

M/O	Field	Field name	Format	Description (including parts of the example)
O	:61:	Transaction	6!n4!n2a!a15dN3! a16x//16x34x	<p>Value date M6!n, format YYMMDD Booking date M4!n, format MMDD Debit/Credit M 2a C = Credit D = Debit third letter of currency code M 1!a – third letter of ISO currency code, e.g., N for PLN Amount M 15d with comma (,) as the decimal separator Transaction code M N3!c – fixed as N plus transaction code, e.g., NTRF Client's reference (feedback code) M 16x, if no reference then NONREF Bank reference M (//) 16x (following <LF>) Additional description M 34x (numerical code – transaction type)</p> <p>:61:0501120112DN449,77NTRFREFKLI1234567890//BR05012139000001 944-PRZEL.KRAJ.WYCH.MT.ELX</p>
O	:86:	Transaction details	15*65x	<p>Additional transaction details – see Appendix 2</p> <p>:86: 944 CompanyNet PRZELEW KRAJOWY; NA RACH.: 35109010560000000006093440; DLA: PHU TEST UL.DOLNA 1 00-950 WARSZAWA; TYT.: FV 100/2007; TNR: 145271016138277.020002</p>

Iterative for **n** transactions

Additional information for the field :86:

- The field is built by combining a series of automatic data, e.g., transaction code and code description, name of the payer/beneficiary, and data contained in the transaction details (Title field), etc.
- The information content of the field “86” depends on the type of the transaction (three-digit transaction code) described by the field.
- Structure of the field :86:
 Syntax: :86:<Transaction_Code> <Transaction_Details>; <Additional_Transaction_Details>
 Length: 15*65 characters (15 lines, each not more than 65 characters, ended with <LF>)

ATTENTION ! In the case of MT940 messages **to the SWIFT network**, we transfer a maximum of 6x65 characters.

- The data may be preceded by key words (e.g., OD:, DLA:, TYT.:, REF. KLIENTA:, KURS: ID IPH: XX..., etc.).
- Data sets are separated by the semicolon (;). **NOTE!** For MT942 **transferred to the SWIFT network**, this mark is removed.

Footer

M/O	Field	Field name	Format	Description (including parts of the example)	Example
○	:90D: ¹	Number of operations and the total of operations for DT	5n3!a15n	<p>Number of operations and the total of operations for DT</p> <p>Position: 5n – number of operations of DT; 3!a – currency symbol ;</p> <p>15n – total amount of operations of DT (e.g. 15.01).</p>	:90D:0PLN0,00
○	:90C: ²	Number of operations and the total of operations for CT	5n3!a15n	<p>Ilość operacji i suma operacji dla strony CT.</p> <p>Number of operations and the total of operations for CT</p> <p>Position: 5n – number of operations of CT; 3!a – currency symbol ;</p> <p>15n – total amount of operations of CT (e.g. 15.01).</p>	:90C:3PLN3,00

1. It is not presented in MT942 transferred to MultiCash and SWIFT

2. It is not presented in MT942 transferred to MultiCash and SWIFT

8. Distribution of information in MT942 files

:20: statement date
:25: account no.
:28C: statement no.
:34F: Limit below which the data is not presented (Floor Limit Indicator)
:13D: Session time (Date/Time Indication)
:61: transaction 1 date of currency and booking, currency, amount, SWIFT code, bank and client reference, operation code)
:86: description of operation 1 (operation code, code description, from/for, transfer name, other data)
:61: transaction 2
:86: description of operation 2
.....
:61: transaction n
:86: n operation description
:90D: Number of operations and the total of operations for DT (Number and Sum of Entries)
:90D: Number of operations and the total of operations for CT (Number and Sum of Entries)

9. Example of MT942 FILE

-
:20:ST081125CYC/0001
:25:PL63114010100000579001001001
:28C:144/1
:34F:PLN0
:13D:0811251600+0100
:61:0811251125CN1,00NTRFNONREF//BR08330128000002
971-BRESOK PRZELEW NA RZECZ
:86:971 BRESOK PRZELEW WEWNĘTRZNY; Z RACH.:
59114000000000306414001005; OD: NAME-1599001001 UL.WARZYWNA 12
25-254 KIELCE; TYT.: /T1/N555555555 /OKR/ /SFP
/POZOSTA/TXT/SDFV; TNR: 149401002744289.000002
:61:0811251125CN1,00NTRFNONREF//BR08330128000003
971-BRESOK PRZELEW NA RZECZ
:86:971 BRESOK PRZELEW WEWNĘTRZNY; Z RACH.:
59114000000000306414001005; OD: NAME-1306414001 UL.KINESKOPOWA 1
05-500 PIASECZNO; TYT.: SFGB; TNR: 149401002744292.000002
:61:0811251125CN1,00NTRFNONREF//BR08330128000004
971-BRESOK PRZELEW NA RZECZ
:86:971 BRESOK PRZELEW WEWNĘTRZNY; Z RACH.:
59114000000000306414001005; OD: NAME-1306414001 UL.KINESKOPOWA 1
05-500 PIASECZNO; TYT.: DFG; TNR: 149401002744293.000002
:90D:0PLN0,00
:90C:3PLN3,00
-
-
:20:ST050112CYC/1
:25:PL58114020200000111111001002
:28C:8/1
:34F:PLN0
:13D:0811251600+0100

:90D:0EUR0,00
:90C:0EUR0,00
-
-
:20:ST050112CYC/1
:25:PL58114020200000111111001002
:28C:8/1
:34F:PLNO
:13D:0811251600+0100
:90D:0USD0,00
:90C:0USD0,00
-
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mBank S.A. reserves the right to introduce changes to the data structure, described in this document at any time without prior notification.