

PekaoBIZNES²⁴ – Instruction manual for users

MT-940 export file format

Format description for the MultiCash PRO STA (MT940) file in the PekaoBIZNES²⁴ system

1. General information

In files delivered by the Bank you will be provided with banking operation details to allow analysis of transactions.

- Each STA file may contain one or more MT940 statements and several operations in progress
- A code page for Polish characters is CP852
- A string of characters <CR><LF> (ASCII 13 + 10) is used before each line
- Respective statements/ lists of operations in progress are separated by <CR><LF><-> (ASCII X'0D0A2D')

2. Symbols used in the format description

Field type	Format
M – obligatory field O – optional field	n – numeric field (characters 0-9) a – only letters c – alphanumeric field x – alphanumeric field, characters, spaces ! – fixed field length (e.g. 3!n – always 3 digits, 3a – from 1 to 3 alphanumeric characters)

3. Format description for a block of MT940 statements

Field No. / name	Status	Format	Description
:20: References	M	6!n	References in the form of statement date in the YYMMDD format. E.g. :20:080801
:25: Account number	M	2!a26!n	Account identification no IBAN account number whence IBAN = PLSSBBBBBBBBRRRRRRRRRRRRRRRRRR PL = country code having a length of 2!a SS= check digits 2!n BBBBBBBB = NrB countrywide ID no of the bank unit having length of 8!n RRRRRRRRRRRRR= IdR Account ID in the bank unit having length of 16!n E.g. :25:PL76124059181111000049107911
:28C: Statement number	M	5!n	Statement number / page number E.g. :28C:421
:NS:	M	75c	Account owner E.g. :NS:Test account
:60F: Opening balance	M	1!a	Balance type F = Opening balance
Debit / Credit	M	1!a	C = credit (credit balance) D = debit (debit balance)

Date	M	6!n	Posting date in the YYMMDD format
Currency	M	3!a	ISO currency code
Amount	M	15d	Amount with a comma (,) as the decimal separator.
			Example of an entire :60F: line :60F:C020326PLN134526,16

Block of operations

Field No. / name	Status	Format	Description
:61: Operation line	M		
Currency date	M	6!n	Currency date in the YYMMDD format
Posting date	M	4!n	Posting date in the MMDD format
Debit / Credit	M	2a	C = credit D = debit RC = credit reversal RD = debit reversal
Third letter of the currency code	M	1!a	Third letter of the ISO currency code e.g. N for PLN
Amount	M	15d	Amount with a comma (,) as the decimal separator
Transaction code as per SWIFT	M	N3!c	Fixed character N with Transaction code as per SWIFT E.g. NTRF
Client references	M	16x	Client references: PLI – catalog no. field PLA – catalog no. field
Bank references	M	(//)16x	Bank references Last 16 digits of the transaction reference number E.g. 8327000090031789
Bank references	M	34x	Bank references (operation code description GVC) Second line of the bank references (after <CR><LF>) E.g. International transfer
:86: Operation details	M	see description	Operation details line.

:86: field format

Subcode field	Status	Format	Description
Field beginning	M	3!n	GVC operation code E.g. 020
<00	M	27a	Operation type Transaction description assigned in the banking system
<10	M	35n	Operation number(unused)
<20	M	35x	1. Payment details line.
<21	O	35x	2. Payment details line
<22	O	35x	3. Payment details line
<23	O	35x	4. Payment details line
<24	O	35x	5. Payment details line
<25	O	35x	6. Payment details line
<27	M	35x	Contractor's name 1
<28	O	35x	Contractor's name 2
<29	O	35x	Contractor's name 3(street)
<30	M	10x	Contractor's bank unit ID number the bank's 8–digit routing number (for domestic payments) or another ID number of the bank running the account (SWIFT code for POS payment).

<31	M	24x	Contractor's account ID number at the Contractor's bank For a NRB account, characters from 11 to 26 are shown in this field
<32	M	27x	Contractor's name 1
<33	O	27x	Contractor's name 2
<38	O	34x	Contractor's number (national – NRB, foreign – without the country code)
<60	O	35x	Contractor's name 4 (city)
<61	O	35x	Signature
<63	M	35x	Full reference number of the transaction in the main banking system (Rocket) with a REF prefix E.g. <63REF 5898327000090031789

Ending block

:62F: Closing balance	M		F balance type Closing balance
Debit / Credit	M	1!a	C = credit (credit balance) D = debit (debit balance)
Posting date	M	6!n	Posting date in the YYMMDD format
Currency	M	3!a	ISO currency code
Amount	M	15d	Amount with a comma (,) as the decimal separator
			Example of an entire :62F: line :62F:C020628PLN3481,35
:64: Available balance	M		Available balance
Debit / Credit	M	1!a	C = credit (credit balance) D = debit (debit balance)
Date	M	6!n	Date in the YYMMDD format
Currency	M	3!a	ISO currency code
Amount	M	15d	Amount with a comma (,) as the decimal separator

Summarized description of a MT940 statement

:20:statement date
 :25:account number
 :28C:statement number
 :NS: account owner
 :60F:opening balance
 :61:transaction (currency date, posting date, currency, amount)
 Operation code description (GVC)
 :86: GVC code<00operation type <10operation number
 <20line 1 of payment details
 <21line 2 of payment details
 <22line 3 of payment details
 <23line 4 of payment details
 <24line 5 of payment details
 <25line 6 of payment details
 <26line 7 of payment details
 <27Contractor's name 1
 <28Contractor's name 2
 <29Contractor's name 3(street)
 <30Contractor's bank clearing no.<31Contractor's account no.
 <32Contractor's short name1<33 Contractor's short name2
 <34individual code<38IBAN/NRB of the Contractor
 <60Contractor's name 4 (city)
 <61signature
 <63bank references
 :62F:closing balance
 :64:available balance
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Sample statement

:20: 080801
:25: PL76124059181111000049107911
:28C: 421
:NS: Test account
:60F:C080801PLN0,01
:61:0808010801CN142680,00NTRFNONREF //8327000090031789
Incoming internal transfer
:86:051<00Deposit into account <101000000001
<20first_line_purpose
<21second_line_purpose
<22third_line_purpose
<27first_line_Contracting_party's_name
<28second_line_Contracting_party's_name
<29third_line_Contracting_party's_address
<3012405918<311111000049107911
<32first_line_Contracting_party's_name<33second_line_Contracting_party's_name
<3876124059181111000049107911
<60Contracting_party's_address
<61Signature
<63REF5983270000900317897
:62F:C080802PLN134526,16
:64:C080802PLN134526,16
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4. Contact

Shall you have any further questions, please contact PekaoBIZNES²⁴ Hotline.

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