

ELECTRONIC BANKING

SWIFT MT 940 Customer Statement Message and SWIFT MT 942 Interim Transaction Report

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1. General information

Bank BPH S.A. delivers the Customer Statement Message MT940 and MT 942 Interim Transaction Report. These messages are sent by S.W.I.F.T to a financial institution (concentrating institution) which has been authorised by the account owner to receive it. File formats are created according to the SWIFT guidelines: „SWIFT Category 9 Cash Management”. Both MT 940 and MT942 will be generated and sent only, when the operations are carried out on accounts, that means that no “empty” statements are sent to SWIFT.

Status	M- mandatory, O – optional
Format	
N	Digits only
A	Alphabetic letters, upper case only
C	Alphabetic letters (upper case) and digits only
X	Any character of the permitted character set upper and lower case*
D	Numbers with coma(.). A decimal comma ',' shall precede the fractional part.

* CBTs communicating with S.W.I.F.T. use EBCDIC code. The character set is as follows:

a b c d e f g h i j k l m n o p q r s t u v w x y z
 A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
 0 1 2 3 4 5 6 7 8 9
 / - ? : () . , ' + { }
 C_R L_F Space

Although part of the character set, the curly brackets are permitted as delimiters and cannot be used within the text of user-to-user messages.

- before every line the characters <CR><LF> (ASCII 13 + 10) are used.
- none of lines include only Space or C_R L_F
- none of lines begin „-”.

For example:

2n - up to 2 digits

3!a - always 3 letters

4*35x - up to 4 lines of up to 35 characters each

2. MT 940 Format Specifications – Customer statement message

2.1 HEADER BLOCK

Tag/ Field name	Status SWIFT	Format SWIFT	Contents/Options
1:, 2:, 4:	M		SWIFT header.
:20: Reference	M	16x	Short name of account owner.
:25: Account Identification Option A (IBAN)	M	2!c26!n	Account Identification PL251060007600008888888888 where: PL = country code for foreign transfers 25 = control number 10600076 = branch sort code 0000888888888888 = account number with leading zeros e.g. :25:PL251060007600008888888888
:25: Account Identification Option B [BIC]/[IAccNr]	M	8!c/12!n	Account ID Bank Identification Code [BIC] / Account Number [AccNr] BBBBBBBB/RRRRRRRRRRRR where: B = BPHKPLPK R = Account Number [AccNr] 12 digits e.g. :25:BPHKPLPK/320000752973
:28C: Statement Number/Sequence Number	M	5!n/3!n	Statement Number/Sequence Number. This field contains the sequential number of the statement, optionally followed by the sequence number of the message within that statement when more than one message is sent for one statement. The statement number should be reset to 1 on 1 January of each year. The sequence number always starts with 001. When several messages are sent to convey information about a single statement, the first message must contain '001' in Sequence Number. One SWIFT message may contain up to 2000 characters. The sequence number must be incremented by one for each additional message e.g. :28C:00027/001
:60F: Opening	M		Field specifies for the opening balance, whether it is a debit or credit balance, the date, the currency and

balance			the amount of the balance. Option F = first opening balance
Credit / Debit	M	1!a	C = The opening balance is a credit balance D = The opening balance is a debit balance
Date	M	6!n	Date must be a valid date expressed as YYMMDD
Currency	M	3!a	Currency must be a valid ISO 4217
Amount	M	15d	Numbers with coma(,) as decimal separator.
			E.g. full of field :60F: :60F:C020326PLN134526,16

2.2 TRANSACTION BLOCK

Tag/ Field name	Status SWIFT	Format SWIFT	Content/Options
:61: Statement line	O		This field contains the details of each transaction
Date	M	6!n	Date as YYMMDD
Entry Date	O	4!n	Entry date as MMDD
Funds code	M	2a	C = credit, RC = Reversal of credit D = debit, RD = Reversal of debit
Amount	M	15d	Amount with coma(,) as decimal separator.
Swift Code	M	1!a3!c	F and 3 signs of Swift Code E. g. FTRF, FCHG
Reference for the Account Owner	M	16x	Client's Information (first line)
Reference for the bank	O	(//)16x	Reference for the bank Last 16 figures of the Transaction Reference Number in the bank system. E.g. //8327000090031789
Transaction description	O	34a	Transaction Description (according to transaction code) E.g. Card transaction, Calculation of default interest
			E.g. full of field :61: :61:0306280628D21,00FMSCNONREF// 98327000090031789 Card transaction
:86: Information to Account Owner	O	6*65x	Details of transaction - this field contains additional information on the transaction detailed in the preceding statement line and which is to be passed on to the account owner. Click here to move to formatted details for domestic

			transfers and other transaction types. Click her to move to formatted details for international transfers.
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Sub fields of line :86: are different for domestic transactions/others and international transactions.

Column header description:

Code – sub field key code

GVC* = Identification code will be filled by the GVC referencing table

F/L – field heading determines length and format

Max. Length – Maximum possibly length of the sub field incl. the length of code of the sub field

Max. Total Length (of all field :86:) - Max. Total Length of the field :86: in MT940/2 SWIFT message

DOMESTIC TRANSFERS AND OTHER TRANSACTION TYPES:

Sub field Name	Code	Status SWIFT	Format SWIFT		Contents
			F/L	Max. Length	
Identification code	GVC*	O	3!a	3	Business Transaction code
Booking text	?00	O	27c	30	Transaction Description – Payment Origin (according to transaction code)
Narrative	?20	O	27c	30	Debit / Credit Account/Bank Code with leading zeroes (UD: / UK:)
	?21	O	10n	13	Number of transaction
	?22	O	27c	20	Client` s Information (second line)
	?23	O	27c	10	Client` s Information (third line)
	?24	O	27c	30	Advice for the Beneficiary - First 27 characters
	?25	O	27c	30	Advice for the Beneficiary - Next 27 characters
	?26	O	27c	30	Advice for the Beneficiary - Next 27 characters
	?27	O	27c	30	Advice for the Beneficiary - Next 27 characters
	?28	O	27c	30	Advice for the Beneficiary - Next 27 characters
	?29	O	5c	8	Advice for the Beneficiary - Last 5 characters
Bank Code	?30	O	8n	11	Debit / Credit Bank Code

Account	?31	O	24c	20	Debit / Credit Account of Beneficiary
Customer	?32	O	27c	30	Name of Beneficiary 1
	?33	O	27c	30	Name of Beneficiary 2
IBAN	?38	O	31c	34	IBAN
Max. Total Length				389	

INTERNATIONAL TRANSFERS:

Sub field Name	Code	Status SWIFT	Format SWIFT		Contents
			F/L	Max. Length	
Identification code	GVC*	O	3!a	3	Business Transaction code
Booking text	?00	O	27c	30	Transaction Description – Payment Origin (according to transaction code)
Narrative	?20	O	27c	30	Details of Payer/Beneficiary - First 27 characters
	?21	O	27c	30	Details of Payer/Beneficiary - Next 23 characters
	?22	O	19c	22	Original Amount / order's currency OCMT/EUR5000
	?23	O	17c	20	Commission (in account's currency) /CHGS/SHA/EUR30
	?24	O	27c	30	Details of payment - First 27 Characters
	?25	O	27c	30	Details of payment - Next 27 Characters
	?26	O	27c	30	Details of payment - Next 27 Characters
	?27	O	27c	30	Details of payment - Next 27 Characters
	?28	O	27c	30	Details of payment - Next 27 Characters
	?29	O	5c	8	Details of payment - Next 5 Characters
Bank Code	?30	O	12n	15	Swift Bank Code Beneficiary
Account	?31	O	27c	30	Payers/Beneficiary Account - First 27 characters
	?32	O	11c	14	Payers/Beneficiary Account - Last 11 characters
IBAN	?38	O	34c	37	IBAN
Max. Total Length				389	

2.3 FINAL BLOCK

:62F: Closing balance	M		Option F = final closing balance
Credit / Debit	M	1!a	C = The closing balance is a credit balance D = The closing balance is a debit balance
Date	M	6!n	Date as YYMMDD
Currency	M	3!a	Currency must be a valid ISO 4217
Amount	M	15d	Amount with coma(,) as decimal separator.
			E.g. full of field :62F: :62F:C020628PLN3481,35
-}	M		Final mark of message.

2.4 EXAMPLE MESSAGE FILE SWIFT MT940

(domestic and other transfers)

```
{1:F01BPHKPLPKXXX0000000000} {2:I940BOFAUS6BXBAMN} {4:
:20:TELEWIZORY S.A.
:25:BPHKPLPK/320000546101
:28C:00084/001
:60F:C031002PLN40000,00
:61:0310201020C20000,00FMSCNONREF//8327000090031789
Card transaction
:86: 020?00Wypłata-(dysp/przel)?20081060007600007777777777777777?2115617?
22INFO INFO INFO INFO INFO INFO 1 END?23INFO INFO INFO INFO INFO
INFO 2 END?24ZAPŁATA ZA FABRYKATY DO TUB?25 - 200 S ZTUK, TRANZY
STORY-?26300 SZT GR544 I OPORNIKI-5?2700 SZT GTX847 FAKTURA 333/
2?28003.?3010600076?3100007777777777777777?32HUTA SZKLA TOPIC UL
PRZEMY?33SŁOWA 67 32-669 WROCLAW?38PL0810600076000077777777
77777
:61:0310201020D10000,00FTRFREF 25611247//8327000090031790
Transfer
:86: 020?00Wypłata-(dysp/przel)?20081060007600007777777777777777?2115617?
22INFO INFO INFO INFO INFO INFO 1 END?23INFO INFO INFO INFO INFO
INFO 2 END?24ZAPŁATA ZA FABRYKATY DO TUB?25 - 200 S ZTUK, TRANZY
STORY-?26300 SZT GR544 I OPORNIKI-5?2700 SZT GTX847 FAKTURA 333/
2?28003.?3010600076?3100007777777777777777?38PL08106000760000777777
77777
:61:0310201020C40,00FTRFNONREF//8327000090031791
Interest credit
```


:86: 844?00Uznanie kwotą odsetek?20Odsetki od lokaty nr 101000?21022086
:62F:C020325PLN50040,00
-}

{1:F01BPHKPLPKXXX0312092220} {2:I940AABSDE31XXXXN} {4:

:20: NETMEXID

:25:BPHKPLPK/666666666666

:28C:00035/001

:60F:C031209PLN95,03

:61:0312091209C20000,FBARNONREF//1010001272972001

Payment of funds to own account

:86:082?00Wplata wlasna?2115616?24Rach.wplacajac. 101000

:61:0312091209D4000,FTRFREF:BPHPBK/081203/0001//59512092914002

Transfer of funds

:86: 020?00Wypłata-(dysp/przel)?20081060007600007777777777777777?2115617?

22INFO INFO INFO INFO INFO INFO 1 END?23INFO INFO INFO INFO INFO

INFO 2 END?24ZAPLATA ZA FABRYKATY DO TUB?25 - 200 S ZTUK, TRANZY

STORY-?26300 SZT GR544 I OPORNIKI-5?2700 SZT GTX847 FAKTURA 333/

2?28003.?3010600076?3100007777777777777777?32HUTA SZKLA TOPIC UL

PRZEMY?33SLOWA 67 32-669 WROCLAW?38PL0810600076000077777777

77777

:61:0312091209D880,FTRFREF:BPHPBK/081203/0003//59512092915002

ZUS-social security payment

:86:030?00Wypłata-(dysp/przel)?2010101023-26-139-51?2115618?24Deklar

acja:200309?25Numer deklaracji:09?26Typ wpłaty:S?27NIP Platnika:

6792496639?28Typ id uzup.:1?26Id uzup.:DD8012790?3010101023?3126

-139-51?32ZAKLAD UBEZPIECZEN SPOLECZN?33YCH

:61:0312091209D600,FTRFREF:BPHPBK/081203/0002//59512092916002

Internal Revenue Service payment

:86:031?00Wypłata-(dysp/przel)?2069101012700004592221000000?2115619?

24Wpłata na organ podatkowy?25Typ identyfikatora:N?26Zawartosc I

D:6792496639?27Okres:03M09?27Symbol formularza:PIT4?28Opis:ZAPL.

POD. DAFIK?3010101270?310004592221000000?32Urząd Skarbowy Krakow

-Star?33e Miasto Krakow?38PL69101012700004592221000000

:62F:C031209PLN14615,03

-}

(international transfer)

{1:F01BPHKPLPKXXX0000000000} {2:I940BOFAUS6BXBAMN} {4:

:20:TELEWIZORY S.A.

:25:BPHKPLPK/320000546101

:28C:00084/001

:60F:C031002EUR5000,00

:61:0310201020D1088,41FTRFREF 12345678/2003//8327000090031790

Transfer

:86:020?00Wypłata/przelew?20DEUTSCHE ELEKTROAPPARATUR?21OBENSTRAS

SE 4 MUNCHEN?22OCMT/EUR1088,41?23CHGS/SHA/EUR20,00?24FAKTURA 333

/2003 ZAPLATA ZA?25FABRYKATY DO TUB 200 SZTUK?26GZX 76 I 300 SZT

UK GZY 77 T?27RANZYSTORY 300 SZTUK BT34SX?28OPORNIKI 500 SZTUK W

Q2?29232FX?30HYVEDEMM700?31701890012872?38DE09700202701890012872
:62F:C031020EUR3891,59
-}

3. MT942 Format specifications – Interim transaction report

3.1 HEADER BLOCK

Tag/ Field name	Status SWIFT	Format SWIFT	Content/Options
1:, 2:, 4:	M		SWIFT header.
:20: Reference	M	16x	Short name of account owner.
:25: Account Identification Option A (IBAN)	M	35x	Account Identification PL251060007600008888888888 where: PL = country code for foreign transfers 25 = control number 10600076 = branch sort code 0000888888888888 = account number with leading zeros e.g. :25:PL251060007600008888888888
:25: Account Identification Option B [BIC]/[IAccNr]	M	8!c/12!n	Account ID Bank Identification Code [BIC] / Account Number [AccNr] BBBBBBBB/RRRRRRRRRRRR where: B = BPHKPLPK R = Account Number [AccNr] 12 digits e.g. :25:BPHKPLPK/320000752973
:28C: Statement Number/ Sequence Number	M	5!n/3!n	Statement Number/Sequence Number. This field contains the sequential number of the statement, optionally followed by the sequence number of the message within that statement when more than one message is sent for one statement. The statement number should be reset to 1 in beginning of every day. The sequence number always starts with 001. When several messages are sent to convey information about a single statement, the first message must contain '001' in Sequence Number. One SWIFT message may up to 2000 characters.

			The sequence number must be incremented by one for each additional message e.g. :28C:00002/001
:34F:	M	3!a[1!a]15d	Floor limit of amount. Amount that is included in message. Always 0 e.g. :34F:PLN0,
:13D: Date and time when information was created	M	6!n4!n1!x4!n	Date and time in format RRMMDGGMM+ offset (Offset of the local time against UTC time) e.g. :13D:0209061256+0100

3.2 TRANSACTION BLOCK

Tag/ Field name	Status SWIFT	Format SWIFT	Content/Options
:61: Statement line	M		This field contains the details of each transaction
Value Date	M	6!n	Value Date as YYMMDD
Entry Date	M	4!n	Entry date as MMDD
Funds code	M	2a	C = credit, RC = Reversal of credit D = debit, RD = Reversal of debit
Amount	M	15d	Amount with coma(,) as decimal separator.
Swift Code	M	1!a3!c	F and 3 signs of Swift Code E. g. FTRE, FCHG
Reference for the Account Owner	M	16x	Client`s Information
Reference for the bank	M	(//)16!x	Reference for the bank Last 16 figures of the Transaction Reference Number in the bank system. E.g. //8327000090031789
Transaction description	M	34a	Transaction Description (according to transaction code) E.g. Card transaction, TAX payment
			E.g. full of field :61: :61:0306280628D21,00FMSCNONREF// 98327000090031789

			Card transaction
:86: Information to Account Owner	O	6*65x	Details of transaction - this field contains additional information on the transaction detailed in the preceding statement line and which is to be passed on to the account owner. 6 rows* 65 characters divided by 4 subfields. Click here to move to formatted details for domestic transfers and other transaction types. Click her to move to formatted details for international transfers.

3.3 FINAL BLOCK

:90D: Summary debit transaction	O	5n3!a15 d	Number of transactions, currency, total of debits e.g.:90D:4PLN5782,64
:90C: Summary credit transaction	O	5n3!a15 d	Number of transactions, currency, total of credit e.g.:90C:1PLN9600,00
-}	M		Final mark of message

3.4 EXAMPLE MESSAGE FILE SWIFT MT942

```
{1:F01BPHKPLPKXXXX0506100744} {2:I942AAASTHB1XXXXN} {4:
:20:TECHMIX
:25:PL89106000760000321000006053
:28C:00001/001
:34F:PLN0,
:13D:0506100744+0200
:61:0506100610D93,17FMSCNONREF//6127001795151001
6006127001795151001
:86:Przelew MultiCash+ Nr rach org pod 69 1010 1270 0004 5922 2100 0
000 Nazwa org.podat URZAD SKARBOWY KRAKOW STARE MIASTO GRODZKA 6
5 Typ identyf. N Id.uzup 1230819862 Okres platnosci 02M10 Symbol
formul. PIT Ident. zobow DECYZJA RYCZALT
:61:0506100610D93,16FMSCNONREF//2700179510100001
600612700179510100001
:86:Przelew MultiCash+ Nr rach org pod 69 1010 1270 0004 5922 2100 0
000 Nazwa org.podat URZAD SKARBOWY KRAKOW STARE MIASTO GRODZKA 6
5 Typ identyf. N Id.uzup 1230819862 Okres platnosci 02M10 Symbol
formul. PIT Ident. zobow DECYZJA RYCZALT
:90D:2PLN186,33
-}
```

4. Further information

All file formats can be found on website:

www.bph.pl/businessnet/erp

www.bph.pl/multicash/erp

If you have any questions about file formats used in Bank BPH electronic banking systems files please contact:

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