

**KOMERCIJALNA BANKA AD SKOPJE
MT940 FORMAT DESCRIPTION**



**komercijalna banka
ad skopje**

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1. General Notes

The MT940 Customer Statement Message is a standard message containing electronic account information as defined by SWIFT. The MT940 is used to transmit electronic information about balances, transactions and details of bank accounts for further processing in clients' software applications.

Komercijalna banka AD Skopje as reporting institution offers the following MT940 statement messages:

- MT940 for MKD Current Account,
- MT940 for Foreign Currency Current Account, and
- MT940 for Term deposit.

This document outlines Komercijalna banka MT940 format and serves to explain how to process this format in clients' financial software applications. This format continues to conform to the format description as specified by SWIFT.

Komercijalna banka MT940 can be created either for each business day in Republic of Macedonia, or for a business day when an entry is booked.

2. MT940 Structure

The Komercijalna banka MT940 contains opening balance, detailed information about all entries booked to the account on the specific date and closing balance.

Each information block in the MT940 is preceded by a field (tag). The content of each filed/subfield varies on the length and format options. Within one statement, the group consisting of field-61 (*Statement Line*) and field-86 (*Information to Account Owner*) may occur several times. Descriptions are only reported if the information is included in the transaction.

The table below contains general overview of the fields and subfields in MT940, while in the section 3. Format specification details are presented.

Komercijalna banka MT940 structure

Filed	Field Name	Subfield Name
:20:	Transaction Reference Number	
:25:	Account Identification	
:28C:	Statement Number/Sequence Number	
:60F:	Opening balance	
		D/C Mark
		Date
		Currency
		Amount
:61:	Statement Line	
		Value Date

Filed	Field Name	Subfield Name
		Entry Date
		DebitCredit Mark
		Funds Code
		Amount
		Transaction Type/ Identification Code
		Reference of the Account Owner
		Reference of the Account Servicing Institution
:86:	Information to Account Owner	
		Account Number
		Name
		Information
		Transaction description
:61:	Statement Line	

:86:	Information to Account Owner	

:62F:	Closing balance	
		D/C Mark
		Date
		Currency
		Amount

3. Format Specification

In the tables below the format structure of MT940 is outlined, the fields and subfields are discussed in details and basic examples are provided.

Format Specification - MT940 for MKD Current Account

Field Name	Detail	Type*	Specification (M-mandatory O-optional)	MT940 field	Remark	Example - MT940
Transaction Reference Number		16x	M	:20:	Unique reference No.	:20:STM0000470299
Account Identification		35x	M	:25:	Account No.	:25:300000000000133
Statement Number/ Sequence Number		5n[/5n]	M	:28C:	Statement No./ Sequence No (No. of SWIFT messages)	:28C: 32/5
Opening balance	D/C Mark	1!a	M	:60F:	Debit or Credit, Value: "D" or "C"	:60F: C
	Date	6!n	M	:60F:	Format: YYMMDD, statement date (entry date)	:60F: 170222
	Currency	3a	M	:60F:	ISO Currency Code, "MKD"	:60F: MKD
	Amount	15d	M	:60F:	Opening balance	:60F: 1000000,
Statement Line	Value Date	6!n	M	:61:	YYMMDD, date on which debit/credit is made	:61:170221
	Entry Date	[4!n]	M	:61:	MMDD, date on which the transaction is booked	:61:0222
	Debit/Credit Mark	2a	M	:61:	Credit, Debit, Reversal Credit, Reversal debit Values:"C", "D","RC","RD"	:61: D
	Funds Code	[1!a]	M	:61:	3rd character of the ISO Currency Code, "D"	:61:D
	Amount	15d	M	:61:	Amount of the transaction	:61:10000,
	Transaction Type/ Identification Code	1!a3!c	M	:61:	Transaction type: value "N"; Transaction code: Value "MSC"	:61: N :61:MSC
	Reference of the Account Owner	16x	M	:61:	For debit transfers Bank's reference No, for credit transfers "NONREF"	:61:7693215
	Reference of the Account Servicing Institution	[/16x]	M	:61:	For credit transfers Bank's reference No.	:61:
Information to Account Owner	Account Number	65x	M	:86:	For credit /ORDP/Acc. No. of the payer; For debit /BENM/Acc.No of the	:86:/BENM/100000000 63095

Format Specification - MT940 for MKD Current Account

Field Name	Detail	Type*	Specification (M-mandatory O-optional)	MT940 field	Remark	Example - MT940
					payee	
	Name	65x	M	:86:	Name of the ordering customer/beneficiary	:86:/TREZORSKA SMETKA
	Information	65x	M	:86:	Details of payment, Account ordering information (PBZ)/Account beneficiary information (PBO)	:86: 900-2017-2014-2999-1//84517700960
	Transaction description	65x	M	:86:	Details of transaction, purpose od payment (cel na doznaka)	:86: UPLATA NA CARINA
Closing Balance	D/C Mark	1!a	M	:62F:	Debit or Credit, Value: "D" or "C"	:62F: C
	Date	6!n	M	:62F:	Format: YYMMDD, statement date (entry date)	:62F: 170222
	Currency	3a	M	:62F:	ISO Currency Code, "MKD"	:62F: MKD
	Amount	15d	M	:62F:	Closing balance	:62F: 900000,

* []-optional; !-fixed length; a-text; x-alphanumeric; d-numeric with decimal separator; n-numeric

Format Specification - MT940 for Foreign Currency Current Account

Field Name	Detail	Type*	Specification (M-mandatory O-optional)	MT940 field	Remark	Example - MT940
Transaction Reference Number		16x	M	:20:	Unique reference No.	:20:STM0000170299
Account Identification		35x	M	:25:	IBAN No. separator "/" account type (book-keeping account no.)	:25:MK07300701000249742/70000522
Statement Number/ Sequence Number		5n[/5n]	M	:28C:	Statement No./ Sequence No (No. of SWIFT messages)	:28C: 37/1
Opening balance	D/C Mark	1!a	M	:60F:	Debit or Credit, Value: "D" or "C"	:60F: C
	Date	6!n	M	:60F:	Format: YYMMDD, statement date (entry date)	:60F: 170222
	Currency	3a	M	:60F:	ISO Currency Code, for. e.g. EUR	:60F: EUR
	Amount	15d	M	:60F:	Opening balance	:60F: 30000,25
Statement Line	Value Date	6!n	M	:61:	YYMMDD, date on which debit/credit is made	:61:170222
	Entry Date	[4!n]	M	:61:	MMDD, date on which the transaction is booked	:61:0222
	Debit/Credit Mark	2a	M	:61:	Credit, Debit, Reversal Credit, Reversal debit Values:"C", "D","RC","RD"	:61: C
	Funds Code	[1!a]	M	:61:	3rd character of the ISO Currency Code, for. e.g. "R"	:61:R
	Amount	15d	M	:61:	Amount of the transaction	:61:10000,
	Transaction Type/ Identification Code	1!a3!c	M	:61:	Transaction type: value "N"; Transaction code: Value "MSC"	:61: N :61:MSC
	Reference of the Account Owner	16x	M	:61:	For debit transfers Bank's reference No, for credit transfers "NONREF"	:61:NONREF

Format Specification - MT940 for Foreign Currency Current Account

Field Name	Detail	Type*	Specification (M-mandatory O-optional)	MT940 field	Remark	Example - MT940
	Reference of the Account Servicing Institution	[//16x]	M	:61:	For credit transfers Bank's reference No.	:61://83-602391/1399/VB
Information to Account Owner	Account Number	65x	M	:86:	For credit /ORDP/Acc. No. of the payer; For debit /BENM/Acc.No of the payee	:86:/ORDP/123456789
	Name	65x	M	:86:	Name of the ordering customer/beneficiary	:86:/XYZ COMPANY GERMANY
	Information	65x	M	:86:	Details of payment	:86: 2017
	Transaction description	65x	M	:86:	Purpose of payment as per NBRM regulation	:86: TRANSFER WITHIN FX ACCOUNTS IN RM
Closing Balance	D/C Mark	1!a	M	:62F:	Debit or Credit, Value: "D" or "C"	:62F: C
	Date	6!n	M	:62F:	Format: YYMMDD, statement date (entry date)	:62F: 170222
	Currency	3a	M	:62F:	ISO Currency Code, for. e.g. EUR	:62F: EUR
	Amount	15d	M	:62F:	Closing balance	:62F: 40000,25

* []-optional; !-fixed length; a-text; x-alphanumeric; d-numeric with decimal separator; n-numeric