MT940 Implementation details

1) MT940 files are encoded with WINDOWS 1252 (WINDOWS ANSI) code page

2) Tag 20: Transaction Reference Number – **CCCXXYY** where
   CCC – Currency (MKD)
   XX- 2 digit Year
   YY- Statement number

   Example**: :20: MKD153**

3) Tag 21 – Related Reference (Optional tag)
   Example: **:21: ASSEKO SEE DOOEL**

4) Tag 25: Account Identification – **XXXXXXXX-YYY-ZZZZZZZZZZZZZZZ**
   XXXXXXXX – General statement acccount
   YYY – Currency code
   ZZZZZZZZZZZZZZZ – Account number

   Example: **:25: 80000000-807-210042937890191**

5) Tag 28C: Statement number/ Sequence number
   Example: **:28C: 3/1**

6) Tag 60F: Opening balance
   Example: **C150330MKD0,00**

   Description:

   C = Credit
   150330 = Entry date (YYMMDD)
   MKD = ISO Currency Code
   0,00 = Amount

7) Tag 61: Statement Line

Subfield	Format	Name
1	6!n	(Value Date)
2	[4!n]	(Entry Date)
3	2a	(Debit/Credit Mark)
4	[1!a]	(Funds Code)
5	15d	(Amount)
6	1!a3!c	(Transaction Type Identification Code) is always **NMSC for domestic and NTRF for foreign payments**
7	16x	(Reference for the Account Owner)
8	[//16x]	Bank reference number

Example: **:61:150108**0108DD1330,00NMSC3/807/214293789//8779148302301

8) Tag 86: Transaction Description (field 86 is 6x65 characters long)

Subfield	Contents	Length	Name
1	/BENM/ or /ORDP/	15	Counterparty
2	/BNAME/	80	Bank Name
3	/PRPD/	70	Purpose Description
4	/NAME/	80	Counterparty Name
5	/REF/	24	Reference Number debit
6	/PREF/	24	Reference Number credit
7	/CODE/	4	Purpose Code

Example:
:86:/ORDP/999999999999999/BNAME/Bank Name/PRPD/Purpose description/NAME/Counterparty Name/REF/16/08/PREF/0808/16/CODE/OTHR

9) Tag 62F: Closing Balance

Example: **C010101MKD10249397,00**

Description:

C = Credit
010101 = Entry date (YYMMDD)
MKD = ISO Currency Code
10249397,00 = Amount

10) Tag 64: Closing Available Balance (Optional tag)

Example: **C150330MKD10249397,00**

Description:

C = Credit
150330 = Entry date (YYMMDD)
MKD = ISO Currency Code
10249397,00 = Amount