

Sample settlement MT940 file structure

Note: All amounts are given with a comma as decimal separator

1. Header

:20:	
:21:	[number of transactions][sign, total amount and currency]
:25:	[bookkeeping accounts configurable by the merchant]
:28:	[unique reference]
:60F:	[sign: C (credit) or D (debit)][start date:yymmdd][currency: 3-character code][start balance]

2. Single transaction

2.1. Turnover

:61:	[date: yymmdd][value_date: mmdd][sign][amount]N[time?]
:86:	[mt940 code]?00[payment_type]
?10	(used by banks for internal code, could be used for affiliate IDs, max. 27 characters)
?20	[status]/[status desc] (max 27.characters)
?21	Kd-Nr[customer_no]
?22	Auftr-Nr[order_no]
?23	[TID]
?24	[initial TID, if follow-up transaction]
?25	[amount of initial TID and currency]
?26	[amount of given TID and currency for transactions in currencies other than the payout currency]
?27	[fix commission: amount and currency]
?28	[payout amount and currency]
?29	[due date of invoice]
?30	[BIC] or [credit card type]
?31	[masked IBAN] or [masked credit card number]
?32	[account holder or end customer]
?33	[2nd field for account holder or end customer in case of more than 27 characters]
?34	[reason code (digits only) for return debits or chargebacks]
?60	[used for invoice reference]
?61 to ?99 (in theory)	[custom details provided by merchant, max. 27 ASCII characters per line]

2.2. Transaction costs

:61:	[date: yymmdd][value_date: mmdd][sign][amount]N[time?]
:86:	[mt940 code]?00[payment_type]
?10	(used by banks for internal code, could be used for affiliate IDs, max. 27 characters)
?20	[status]/[status desc] (max 27.characters)
?21	Kd-Nr[customer_no]
?22	Auftr-Nr[order_no]
?23	[TID]
?24	[initial TID, if follow-up transaction]
?25	[amount of initial TID and currency]
?26	[amount of given TID and currency for transactions in currencies other than the payout currency]
?27	[costs: sign, amount and currency, VAT: sign, amount and currency]
?28	[payout amount and currency]
?29	[due date of invoice]
?30	[BIC] or [credit card type]
?31	[masked IBAN] or [masked credit card number]
?32	[account holder or end customer]
?33	[2nd field for account holder or end customer in case of more than 27 characters]
?34	[reason code (digits only) for return debits or chargebacks]
?60	[used for invoice reference]
?61 to ?99 (in theory)	[custom details provided by merchant, max. 27 ASCII characters per line]

3. Footer

:62F:	[sign: C (credit) or D (debit)][end date: yymmdd][currency][end balance]
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