



## ZIRAAT BANK MT940 AND MT942 MESSAGE STRUCTURE

---

TECHNICAL DOCUMENT

Ziraat Teknoloji Collections Department

## Contents

ZIRAAT BANK MT940 AND MT942 MESSAGE STRUCTURE .....	3
MT940 TAGS.....	3
Title Information Section .....	5
:20: Tag .....	5
:25: Tag .....	5
:28C: Tag.....	6
:60M: Tag .....	6
:60F: Tag .....	7
Detail Information Section .....	7
:61: Tag .....	7
:86: Tag .....	9
Bottom Information Section .....	11
:62M: Tag .....	11
:62F: Tag .....	11
MT942 TAGS.....	12
Title Information Section .....	14
:20: Tag .....	14
:25: Tag .....	14
:28C: Tag.....	15
:60F: Tag .....	16
:34F: Etiket.....	16
:13D: Tag.....	17
Detail Information Section .....	17
:61: Tag .....	17
:86: Tag .....	19
:62F: Tag .....	20
:90D: Tag.....	20
:90C: Tag.....	21
Sample MT940 Statement .....	22
Sample MT942 Message .....	23

## ZIRAAT BANK MT940 AND MT942 MESSAGE STRUCTURE

MT940 and MT942 are account statement formats set by international standards. The institution can take all movements and account opening/closing balances in the current accounts in the standard MT940 format specified in this document. This document describes the Ziraat Bank MT940 and MT942 Text and SWIFT pattern format. MT940 resembles daily statements, and MT942 refers to hourly statements. The tags used in the movement of the account and the line of movement details, including the ones at the beginning of the row, are given below.

### MT940 TAGS

#### Title Information Section

- : **20**: Account statements start with this label containing reference number information. This tag can be customized for the institutions on the account, including customer number, account number, date, and any desired constant.
- : **25**: General information about the account where the account transaction takes place. This tag can be customized on the account, including customer number, account number, bank code, branch code, bank SWIFT code, and any desired constant.
- : **28**: The statement number is the counter number that represents the operation. It can be increased for any statement by a single or double or remain constant.
- : **60M**: It is only used when paging is required in SWIFT MT940 messages. It is displayed as opening balances for all new paging messages.
- : **60F**: Debit/credit information, date, foreign currency type, and opening balance of that day are written. The amount format can be customized according to the institutions' demand.

#### Section of All Account Transactions Details

- : **61**: The account's transaction information is made on that day. This row has a dynamic structure. In addition to standard transaction date, debit/credit information, transaction type, and amount information, information such as identity number, IBAN, Cheque number, Direct Debit dealer/invoice number, currency, Merchant number, accounting reference, transaction time, main reference number or any desired constant can be added in the desired row.
- : **86**: There is a description of the action in line 61. This row has a dynamic structure. In addition to standard detailed accounting sub-information and accounting reference, information such as identity number, IBAN, Cheque number, Direct Debit dealer/invoice number, currency, Merchant number, accounting reference, transaction time, main reference number, or any desired constant can be added in the desired row.

### Sub-Header Information Section

**:62M:** It is only used when paging is required in SWIFT MT940 messages. It is displayed as closing balances for all new paging messages.

**:62F:** Debt/credit information related to the account, date, currency type, and the closing balance of that day are included. The amount format can be customized according to the institutions' demand.

### File Name Naming

The variables for composing file names are given below. The file naming has a dynamic system that enables the customization of the file names using these variables. Only text files are named.

FILE NAME FORMAT STRUCTURE					
Order Number	Parameter Name	Type	Length	Status	Explanation
1	CONSTANT	ALPHANUMERICAL	50	FLEXIBLE	It contains letters, numbers, and special characters
2	BANK CODE	NUMERICAL	4	FLEXIBLE	0010
3	BRANCH CODE	NUMERICAL	4	FLEXIBLE	2487
4	CUSTOMER NUMBER	NUMERICAL	10	FLEXIBLE	1111111111
5	ACCOUNT NUMBER	NUMERICAL	4	FLEXIBLE	5001
6	IBAN	ALPHANUMERICAL	26	FLEXIBLE	TR1111111111111111111111111111111111
7	STATEMENT DATE	ALPHANUMERICAL	10	FLEXIBLE	yyyyMMdd, dd/MM/yyyy, yy.MM.dd
8	SYSTEM DATE	ALPHANUMERICAL	10	FLEXIBLE	yyyyMMdd, dd/MM/yyyy, yy.MM.dd
9	SYSTEM TIME	ALPHANUMERICAL	4	FLEXIBLE	HHmm
10	FILE ROW NUMBER	NUMERICAL	10	FLEXIBLE	Row number according to the definition

Sample File name: EX0010022509674832320240219967483235004.txt

## Title Information Section

### :20: Tag

The reference number information includes the following information. The tag has a dynamic system that enables the customization of the file names using these variables.

MT940 TAG 20 FIELD FORMAT STRUCTURE					
Order Number	Parameter Name	Type	LENGTH	Status	Explanation
1	TAG	ALPHANUMERICAL	4	FIXED	:20:
2	CUSTOMER NUMBER	NUMERICAL	10	FLEXIBLE	111111111
3	ACCOUNT NUMBER	NUMERICAL	4	FLEXIBLE	5001
4	YEAR	NUMERICAL	4	FLEXIBLE	Yyyy, yy
5	MONTH	NUMERICAL	2	FLEXIBLE	MM
6	DAY	NUMERICAL	2	FLEXIBLE	dd
7	CONSTANT	ALPHANUMERICAL	50	FLEXIBLE	It can contain letters, numbers, and special characters

Sample; :20:1111111111-5001/12-12-2023

### :25: Tag

The tag that includes the account information has a dynamic system that enables customization using these variables.

MT940 TAG 25 FIELD FORMAT STRUCTURE					
Order No	Parameter Name	Type	Length	Status	Explanation
1	TAG	ALPHANUMERICAL	4	FIXED	:25:
2	CONSTANT	ALPHANUMERICAL	50	FLEXIBLE	It can contain letters, numbers, and special characters.
3	BANK CODE	NUMERICAL	4	FLEXIBLE	0010
4	BRANCH CODE	NUMERICAL	5	FLEXIBLE	2487
6	CUSTOMER NUMBER	NUMERICAL	10	FLEXIBLE	1111111111

7	<b>ACCOUNT NUMBER</b>	NUMERICAL	4	FLEXIBLE	5001
8	<b>IBAN</b>	ALPHANUMERICAL	26	FLEXIBLE	TR1111111111111111111111111111111111
9	<b>BANK BIC CODE</b>	ALPHANUMERICAL	11	FLEXIBLE	TCZBTR2AXXX

Sample; **:25:0010-2487/11111111115001**

### **:28C: Tag**

The statement number is written to the counter number representing the operation. For text statements, it may remain constant every time or increase single or double consecutively, or the calendar or statement day of the year can be given. For swift statements, it increases single consecutively.

<b>MT940 TAG 28C FIELD FORMAT STRUCTURE</b>					
<b>Order No</b>	<b>Parameter Name</b>	<b>Type</b>	<b>Length</b>	<b>Status</b>	<b>Explanation</b>
1	<b>TAG</b>	ALPHANUMERICAL	5	FIXED	:28C:
2	<b>STATEMENT NUMBER</b>	NUMERICAL	5	FLEXIBLE	XXXXX (00001)
3	<b>CONSTANT</b>	ALPHANUMERICAL	1	FIXED	/
4	<b>PAGE NUMBER</b>	NUMERICAL	3	FLEXIBLE	XXX (001)

Sample; **:28C:00001/001**

### **:60M: Tag**

It is only used when paging is required in SWIFT MT940 messages. It is displayed as opening balances for all new paging messages. The debit/credit information related to the account, date, currency type, and the day's opening balance are written. The amount format can be customized with a number of constant characters.

MT940 TAG 60M FIELD FORMAT STRUCTURE					
Order No	Parameter Name	Type	Length	Status	Explanation
1	TAG	ALPHANUMERICAL	5	FIXED	:60M:
2	DEBIT/CREDIT	ALPHANUMERICAL	1	FLEXIBLE	C or D (Credit/Debit)
3	DATE	NUMERICAL	6	FLEXIBLE	yyMMdd
4	CURRENCY TYPE	ALPHANUMERICAL	3	FLEXIBLE	TRY, TRL, USD, EUR, JPY etc.
5	OPENING BALANCE INFO	ALPHANUMERICAL	18	FLEXIBLE	209248,91 - 00000209248,9100 vb.

Sample; :60M:C240216TRY209248,91

### :60F: Tag

The debit/credit information related to the account, date, currency type, and the opening balance of that day are written. The amount format can be customized with a number of constant characters.

MT940 TAG 60F FIELD FORMAT STRUCTURE					
Order No	Parameter Name	Type	Length	Status	Explanation
1	TAG	ALPHANUMERICAL	5	FIXED	:60F:
2	DEBIT/CREDIT	ALPHANUMERICAL	1	FLEXIBLE	C or D (Credit/Debit)
3	DATE	NUMERICAL	6	FLEXIBLE	yyMMdd
4	CURRENCY TYPE	ALPHANUMERICAL	3	FLEXIBLE	TRY, TRL, USD, EUR, JPY etc.
5	OPENING BALANCE INFO	ALPHANUMERICAL	18	FLEXIBLE	209248,91 - 00000209248,9100 vb.

Sample; :60F:C240216TRY209248,91

## Detail Information Section

### :61: Tag

The account's transaction information is made on that day. This row has a dynamic structure for text statements. In addition to standard transaction date, debit/credit information, transaction type, and amount information, information such as identity

number, IBAN, Cheque number, Direct Debit dealer/invoice number, currency, Merchant number, accounting reference, transaction time, main reference number or any desired constant can be added in the desired row.

For Swift statements, the first six variables and constants(N, NONREF) can not be changed according to the SWIFT system rules. Following these, any other information can be added dynamically.

MT940 TAG 61 FIELD FORMAT STRUCTURE					
Order No	Parameter Name	Type	Length	Status	Explanation
1	TAG	ALPHANUMERICAL	4	FIXED	:61:
2	DEBIT/CREDIT	ALPHANUMERICAL	2	FLEXIBLE	C: Credit RC: Reverse Credit D: Debit RD: Reverse Debit
3	TRANSACTION DATE	ALPHANUMERICAL	16	FLEXIBLE	Options like Accounting Date, Value Date, System Date, Accounting+Value Date
4	CURRENCY TYPE	ALPHANUMERICAL	1	FLEXIBLE	Last letter of currency type. Y, D, R
5	BALANCE INFORMATION	NUMERICAL	18	FLEXIBLE	209248,91 - 00000209248,9100 vb
6	TRANSACTION TYPE	ALPHANUMERICAL	3	FLEXIBLE	VRM, EFT, MSC, DDB etc.
7	IDENTITY NUMBER	NUMERICAL	11	FLEXIBLE	11111111111, 4444444444
8	IBAN	ALPHANUMERICAL	26	FLEXIBLE	TR1111111111111111111111
9	CHEQUE NUMBER	ALPHANUMERICAL	7	FLEXIBLE	*6848715
10	DIRECT DEBIT INVOICE NUMBER	ALPHANUMERICAL	50	FLEXIBLE	/*002022000001111
11	DIRECT DEBIT DEALER NUMBER	ALPHANUMERICAL	20	FLEXIBLE	1016
12	CURRENCY TYPE	NUMERICAL	7	FLEXIBLE	18.2580
13	MERCHANT NUMBER	NUMERICAL	15	FLEXIBLE	012345678901234
14	MAIN TRANSACTION NUMBER	ALPHANUMERICAL	16	FLEXIBLE	2487EFTI22051111



15	ACCOUNTING REFERENCE	ALPHANUMERICAL	6	FLEXIBLE	F00001
16	TIME	ALPHANUMERICAL	8	FLEXIBLE	HHmm, HH:mm:ss, mm/SS vb.
17	LOAN ACCOUNT NUMBER	ALPHANUMERICAL	6	FLEXIBLE	//1012
18	CUSTOMS DECLARATION NUMBER	ALPHANUMERICAL	18	FLEXIBLE	24341200IM00011111
19	COLLECTIVE MONEY TRANSFER REFERENCE NUMBER	NUMERICAL	18	FLEXIBLE	000000000967616000
20	HGS COLLECTION	ALPHANUMERICAL	13	FLEXIBLE	HGS COLLECTION
21	CONSTANT	ALPHANUMERICAL	50	FLEXIBLE	It can contain letters, numbers, and special characters

Sample; :61:181221DY40,88NVRMNONREF//1012

### :86: Tag

A description of the action is made in line 61. This row has a dynamic structure. In addition to standard detailed accounting sub-information and accounting reference, information such as identity number, IBAN, Cheque number, Direct Debit dealer/invoice number, currency, Merchant number, accounting reference, transaction time, main reference number, or any desired constant can be added in the desired row.

MT940 TAG 86 FIELD FORMAT STRUCTURE					
Order No	Parameter Name	Type	Length	Status	Explanation
1	TAG	ALPHANUMERICAL	4	FIXED	:86
2	ACCOUNTING REFERENCE	ALPHANUMERICAL	6	FLEXIBLE	F00001
3	TRANSACTION EXPLANATION	ALPHANUMERICAL	120	FLEXIBLE	Explanation of the main transaction
4	TRANSACTION DETAIL EXPLANATION	ALPHANUMERICAL	120	FLEXIBLE	Detailed explanation of the transaction linked to the account

5	<b>IDENTITY NUMBER</b>	NUMERICAL	11	FLEXIBLE	11111111111, 4444444444
6	<b>IBAN</b>	ALPHANUMERICAL	26	Değişken	TR1111111111111111111111
7	<b>CHEQUE NUMBER</b>	ALPHANUMERICAL	7	FLEXIBLE	*6848715
8	<b>DIRECT DEBIT INVOICE NUMBER</b>	ALPHANUMERICAL	50	FLEXIBLE	/*002022000001111
9	<b>DIRECT DEBIT DEALER NUMBER</b>	ALPHANUMERICAL	20	FLEXIBLE	1016
10	<b>CURRENCY TYPE</b>	NUMERICAL	7	FLEXIBLE	18.2580
11	<b>MERCHANT NUMBER</b>	NUMERICAL	15	FLEXIBLE	012345678901234
12	<b>ACCOUNTING BRANCH CODE</b>	NUMERICAL	4	FLEXIBLE	2487
13	<b>TIME</b>	ALPHANUMERICAL	8	FLEXIBLE	HHmm, HH:mm:SS, mm/SS vb.
14	<b>LOAN ACCOUNT NUMBER</b>	ALPHANUMERICAL	6	FLEXIBLE	//1012
15	<b>CUSTOMS DECLARATION NUMBER</b>	ALPHANUMERICAL	18	FLEXIBLE	24341200IM00011111
16	<b>COLLECTIVE MONEY TRANSFER REFERENCE NO</b>	NUMERICAL	18	FLEXIBLE	00000000967616000
17	<b>HGS COLLECTION</b>	ALPHANUMERICAL	13	FLEXIBLE	HGS COLLECTION
18	<b>CONSTANT</b>	ALPHANUMERICAL	50	FLEXIBLE	It can contain letters, numbers, and special characters

Sample;

:86:F00057 TEST MUSTERI, ODEME (123456789-124444444) WS 1111  
5009-5010 TEST MUSTERİ2 0001HOHH12345678 REFERANSLI GIDEN HAVALE//  
**00000000967616000** 14:00:0

## Bottom Information Sect

### :62M: Tag

It is only used when paging is required in SWIFT MT940 messages. It is displayed as closing balances for all new paging messages. The debit/credit information related to the account, date, currency type, and the day's opening balance are written. The amount format can be customized with a number of constant characters.

MT940 TAG 62M FIELD FORMAT STRUCTURE					
Order No	Parameter Name	Type	Length	Status	Explanation
1	TAG	ALPHANUMERICAL	5	FIXED	:62M:
2	DEBIT/CREDIT	ALPHANUMERICAL	1	FLEXIBLE	C or D (Credit/Debit)
3	DATE	NUMERICAL	6	FLEXIBLE	yyMMdd
4	CURRENCY TYPE	ALPHANUMERICAL	3	FLEXIBLE	TRY, TRL, USD, EUR, JPY etc.
5	CLOSING BALANCE INFO	ALPHANUMERICAL	18	FLEXIBLE	209248,91 - 00000209248,9100 vb.

Sample Tag : :62M:C240216TRY000000021284,96

### :62F: Tag

The debit/credit information related to the account, date, currency type, and the day's closing balance are written. The amount format can be customized with a number of constant characters.

MT940 TAG 62F FIELD FORMAT STRUCTURE					
Order No	Parameter Name	Type	Length	Status	Explanation
1	TAG	ALPHANUMERICAL	5	FIXED	:62F:
2	DEBIT/CREDIT	ALPHANUMERICAL	1	FLEXIBLE	C or D (Credit/Debit)
3	DATE	NUMERICAL	6	FLEXIBLE	yyMMdd
4	CURRENCY TYPE	ALPHANUMERICAL	3	FLEXIBLE	TRY, TRL, USD, EUR, JPY etc.
5	CLOSING BALANCE INFO	ALPHANUMERICAL	18	FLEXIBLE	209248,91 - 00000209248,9100 vb.

Sample Tag ; :62F:C240216TRY000000021284,96

## MT942 TAGS

### Title Information Section

**: 20:** Account statements start with this label containing reference number information. This tag can be customized for the institutions on the account, including customer number, account number, date, and any desired constant.

**: 25:** General information about the account where the account transaction takes place. This tag can be customized on the account, including customer number, account number, bank code, branch code, bank SWIFT code, and any desired constant.

**:28:** The counter number that represents the statement number is written. For hourly text statements, Daily row number of statement information can be added to the counter number. For hourly SWIFT messages, the calculation differs, as shown below.

**:60F:** The debit/credit information related to the account, date, currency type, and the opening balance of that day are written. The amount format can be customized with a number of constant characters. The tag is not used in SWIFT messages.

**:34F:** Total debit and credit information is shown in a definite hour interval with currency types. This tag is not used in text statements.

**:13D:** It contains the date, hour, and time zone of the message. This tag is not used in text statements.

### Section of All Account Transactions Details

**:61:** The account's transaction information is made on that day. This row has a dynamic structure. In addition to standard transaction date, debit/credit information, transaction type, and amount information, information such as identity number, IBAN, Cheque number, Direct Debit dealer/invoice number, currency, Merchant number, accounting reference, transaction time, main reference number or any desired constant can be added in the desired row.

**:86:** There is a description of the action made in line 61. This row has a dynamic structure. In addition to standard detailed accounting sub-information and accounting reference, information such as identity number, IBAN, Cheque number, Direct Debit dealer/invoice number, currency, Merchant number, accounting

reference, transaction time, main reference number, or any desired constant can be added in the desired row.

### **Sub-Header Information Section**

**:62F:** Debt/credit information related to the account, date, currency type, and the closing balance of that day are included. The amount format can be customized according to the institutions' demand. The tag is not used in SWIFT messages.

**:90D:** It contains the total debit transaction amount in a definite interval. This tag is not used in text statements.

**:90C:** It contains the total credit transaction amount in a definite interval. This tag is not used in text statements.

### **File Name Naming**

The variables for composing file names are given below. The file naming has a dynamic system that enables the customization of the file names using these variables. Only text files are named.

FILE NAME FORMAT STRUCTURE					
Order Number	Parameter Name	Type	Length	Status	Explanation
1	CONSTANT	ALPHANUMERICAL	50	FLEXIBLE	It contains letters, numbers, and special characters
2	BANK CODE	NUMERICAL	4	FLEXIBLE	0010
3	BRANCH CODE	NUMERICAL	4	FLEXIBLE	2487
4	CUSTOMER NUMBER	NUMERICAL	10	FLEXIBLE	111111111
5	ACCOUNT NUMBER	NUMERICAL	4	FLEXIBLE	5001
6	IBAN	ALPHANUMERICAL	26	FLEXIBLE	TR111111111111111111111111
7	STATEMENT DATE	ALPHANUMERICAL	10	FLEXIBLE	yyyyMMdd, dd/MM/yyyy, yy.MM.dd
8	SYSTEM DATE	ALPHANUMERICAL	10	FLEXIBLE	yyyyMMdd, dd/MM/yyyy, yy.MM.dd
9	SYSTEM TIME	ALPHANUMERICAL	4	FLEXIBLE	HHmm
10	FILE ROW NUMBER	NUMERICAL	10	FLEXIBLE	Row number according to the definition

Sample File name;

EX0010022509674832320240219967483235004.txt

## Title Information Section

### :20: Tag

The reference number information includes the following information. The tag has a dynamic system that enables the customization of the file names using these variables.

MT942 TAG 20 FIELD FORMAT STRUCTURE					
Order Number	Parameter Name	Type	LENGTH	Status	Explanation
1	TAG	ALPHANUMERICAL	4	FIXED	:20:
2	CUSTOMER NUMBER	NUMERICAL	10	FLEXIBLE	111111111
3	ACCOUNT NUMBER	NUMERICAL	4	FLEXIBLE	5001
4	YEAR	NUMERICAL	4	FLEXIBLE	YYYY, YY
5	MONTH	NUMERICAL	2	FLEXIBLE	MM
6	DAY	NUMERICAL	2	FLEXIBLE	dd
7	CONSTANT	ALPHANUMERICAL	50	FLEXIBLE	It can contain letters, numbers, and special characters.

Sample: :20:1111111111-5001/12-12-2023

### :25: Tag

The tag that includes the account information has a dynamic system that enables customization using these variables.

MT942 TAG 25 FIELD FORMAT STRUCTURE					
Order No	Parameter Name	Type	Length	Status	Explanation
1	TAG	ALPHANUMERICAL	4	FIXED	:25:
2	CONSTANT	ALPHANUMERICAL	50	FLEXIBLE	It can contain letters, numbers, and special characters.
3	BANK CODE	NUMERICAL	4	FLEXIBLE	0010
4	BRANCH CODE	NUMERICAL	5	FLEXIBLE	2487

6	CUSTOMER NUMBER	NUMERICAL	10	FLEXIBLE	1111111111
7	ACCOUNT NUMBER	NUMERICAL	4	FLEXIBLE	5001
8	IBAN	ALPHANUMERICAL	26	FLEXIBLE	TR1111111111111111111111111111111111
9	BANK BIC CODE	ALPHANUMERICAL	11	FLEXIBLE	TCZBTR2AXXX

Sample: :25:0010-2487/11111111115001

### :28C: Tag

The counter number that represents the statement number is written. For hourly text statements, Daily row number of statement information can be added to the counter number. For hourly SWIFT messages, the calculation differs, as shown below.

MT942 TAG 28C FIELD FORMAT STRUCTURE					
Order No	Parameter Name	Type	Length	Status	Explanation
1	TAG	ALPHANUMERICAL	5	FIXED	:28C:
2	STATEMENT NUMBER	NUMERICAL	5	FLEXIBLE	Text Statements: XXXXX (00001)  For Swift messages, the calculation method is shown as *
3	CONSTANT	ALPHANUMERICAL	1	FIXED	/
4	PAGE NUMBER	NUMERICAL	3	FLEXIBLE	XXX (001)
5	HOURLY MESSAGE INFORMATION	NUMERICAL	2	FLEXIBLE	The row number of the message in the day (For text statements only)

#### \* SWIFT messages calculation method:

Counter Starting Value + ((The day number of the year) \* The number of messages through the day) + The number of messages sent during the day

Sample Tags :28C:00001/001/3 (For text)

:28C:450/2 (For Swift)

### :60F: Tag

The debit/credit information related to the account, date, currency type, and the opening balance of that day are written. The amount format can be customized with a number of constant characters.

MT942 TAG 60F FIELD FORMAT STRUCTURE					
Order No	Parameter Name	Type	Length	Status	Explanation
1	TAG	ALPHANUMERICAL	5	FIXED	:60F:
2	DEBIT/CREDIT	ALPHANUMERICAL	1	FLEXIBLE	C or D (Credit/Debit)
3	DATE	NUMERICAL	6	FLEXIBLE	yyMMdd
4	CURRENCY TYPE	ALPHANUMERICAL	3	FLEXIBLE	TRY, TRL, USD, EUR, JPY etc.
5	OPENING BALANCE INFO	ALPHANUMERICAL	18	FLEXIBLE	209248,91 - 00000209248,9100 vb.

Sample Tag;

**:60F:C240216TRY209248,91**

### :34F: Etiketi

Total debit and credit information is shown in a definite hour interval with currency types. This tag is not used in text statements.

MT942 TAG 34F FIELD FORMAT STRUCTURE					
Order No	Parameter Name	Type	Length	Status	Explanation
1	TAG	ALPHANUMERICAL	5	FIXED	:34F:
2	CURRENCY TYPE	ALPHANUMERICAL	3	FLEXIBLE	TRY, TRL, USD, EUR, JPY etc.
3	DEBIT	ALPHANUMERICAL	1	FLEXIBLE	D (Debit)
4	OPENING DEBIT	ALPHANUMERICAL	18	FLEXIBLE	209248,91 – 0, etc.
5	TAG	ALPHANUMERICAL	5	FIXED	:34F:
6	CURRENCY TYPE	ALPHANUMERICAL	3	FLEXIBLE	TRY, TRL, USD, EUR, JPY etc.
7	CREDIT	ALPHANUMERICAL	1	FLEXIBLE	C (Credit)
8	OPENING CREDIT	ALPHANUMERICAL	18	FLEXIBLE	209248,91 – 0, etc.

Sample: :34F:TRYD0, :34F:TRYC0,



### :13D: Tag

It contains the date, hour, and time zone of the message. This tag is not used in text statements.

MT942 TAG 13D FIELD FORMAT STRUCTURE					
Order No	Parameter Name	Type	Length	Status	Explanation
1	<b>TAG</b>	ALPHANUMERICAL	5	FIXED	:13D:
2	<b>DATE</b>	ALPHANUMERICAL	6	FLEXIBLE	yyMMdd
3	<b>TIME</b>	ALPHANUMERICAL	1	FLEXIBLE	HHmm
4	<b>CONSTANT</b>	ALPHANUMERICAL	1	FIXED	+
5	<b>TIME ZONE</b>	ALPHANUMERICAL	4	FIXED	Time zone: HHmm For Turkey: 0300

Sample:13D:2402160813+0300

### Detail Information Section

#### :61: Tag

The account's transaction information is made on that day. This row has a dynamic structure for text statements. In addition to standard transaction date, debit/credit information, transaction type, and amount information, information such as identity number, IBAN, Cheque number, Direct Debit dealer/invoice number, currency, Merchant number, accounting reference, transaction time, main reference number or any desired constant can be added in the desired row.

For Swift statements, the first six variables and constants(N, NONREF) can not be changed according to the SWIFT system rules. Following these, any other information can be added dynamically.

MT940 TAG 61 FIELD FORMAT STRUCTURE					
Order No	Parameter Name	Type	Length	Status	Explanation
1	<b>TAG</b>	ALPHANUMERICAL	4	FIXED	:61:
2	<b>DEBIT/CREDIT</b>	ALPHANUMERICAL	2	FLEXIBLE	C: Credit RC: Reverse Credit D: Debit RD: Reverse Debit
3	<b>TRANSACTION DATE</b>	ALPHANUMERICAL	16	FLEXIBLE	Options like Accounting Date, Value Date, System Date, Accounting+Value Date

4	<b>CURRENCY TYPE</b>	ALPHANUMERICAL	1	FLEXIBLE	Last letter of currency type. Y, D, R
5	<b>BALANCE INFORMATION</b>	NUMERICAL	18	FLEXIBLE	209248,91 - 00000209248,9100 vb
6	<b>TRANSACTION TYPE</b>	ALPHANUMERICAL	3	FLEXIBLE	VRM, EFT, MSC, DDB etc.
7	<b>IDENTITY NUMBER</b>	NUMERICAL	11	FLEXIBLE	11111111111, 4444444444
8	<b>IBAN</b>	ALPHANUMERICAL	26	FLEXIBLE	TR111111111111111111111111111111
9	<b>CHEQUE NUMBER</b>	ALPHANUMERICAL	7	FLEXIBLE	*6848715
10	<b>DIRECT DEBIT INVOICE NUMBER</b>	ALPHANUMERICAL	50	FLEXIBLE	/*002022000001111
11	<b>DIRECT DEBIT DEALER NUMBER</b>	ALPHANUMERICAL	20	FLEXIBLE	1016
12	<b>CURRENCY TYPE</b>	NUMERICAL	7	FLEXIBLE	18.2580
13	<b>MERCHANT NUMBER</b>	NUMERICAL	15	FLEXIBLE	012345678901234
14	<b>MAIN TRANSACTION NUMBER</b>	ALPHANUMERICAL	16	FLEXIBLE	2487EFTI22051111
15	<b>ACCOUNTING REFERENCE</b>	ALPHANUMERICAL	6	FLEXIBLE	F00001
16	<b>TIME</b>	ALPHANUMERICAL	8	FLEXIBLE	HHmm, HH:mm:ss, mm/ss vb.
17	<b>LOAN ACCOUNT NUMBER</b>	ALPHANUMERICAL	6	FLEXIBLE	//1012
18	<b>CUSTOMS DECLARATION NUMBER</b>	ALPHANUMERICAL	18	FLEXIBLE	24341200IM00011111
19	<b>COLLECTIVE MONEY TRANSFER REFERENCE NUMBER</b>	NUMERICAL	18	FLEXIBLE	00000000967616000
20	<b>HGS COLLECTION</b>	ALPHANUMERICAL	13	FLEXIBLE	HGS COLLECTION
21	<b>CONSTANT</b>	ALPHANUMERICAL	50	FLEXIBLE	It can contain letters, numbers, and special characters

Sample: :61:181221DY40,88NVRMNONREF//1012

### :86: Tag

A description of the action is made in line 61. This row has a dynamic structure. In addition to standard detailed accounting sub-information and accounting reference, information such as identity number, IBAN, Cheque number, Direct Debit dealer/invoice number, currency, Merchant number, accounting reference, transaction time, main reference number, or any desired constant can be added in the desired row.

MT942 TAG 86 FIELD FORMAT STRUCTURE					
Order No	Parameter Name	Type	Length	Status	Explanation
1	TAG	ALPHANUMERICAL	4	FIXED	:86
2	ACCOUNTING REFERENCE	ALPHANUMERICAL	6	FLEXIBLE	F00001
3	TRANSACTION EXPLANATION	ALPHANUMERICAL	120	FLEXIBLE	Explanation of the main transaction
4	TRANSACTION DETAIL EXPLANATION	ALPHANUMERICAL	120	FLEXIBLE	Detailed explanation of the transaction linked to the account
5	IDENTITY NUMBER	NUMERICAL	11	FLEXIBLE	11111111111, 4444444444
6	IBAN	ALPHANUMERICAL	26	Değişken	TR1111111111111111111111111111111111
7	CHEQUE NUMBER	ALPHANUMERICAL	7	FLEXIBLE	*6848715
8	DIRECT DEBIT INVOICE NUMBER	ALPHANUMERICAL	50	FLEXIBLE	/*002022000001111
9	DIRECT DEBIT DEALER NUMBER	ALPHANUMERICAL	20	FLEXIBLE	1016
10	CURRENCY TYPE	NUMERICAL	7	FLEXIBLE	18.2580
11	MERCHANT NUMBER	NUMERICAL	15	FLEXIBLE	012345678901234
12	ACCOUNTING BRANCH CODE	NUMERICAL	4	FLEXIBLE	2487
13	TIME	ALPHANUMERICAL	8	FLEXIBLE	HHmm, HH:mm:SS, mm/SS vb.
14	LOAN ACCOUNT NUMBER	ALPHANUMERICAL	6	FLEXIBLE	//1012

15	<b>CUSTOMS DECLARATION NUMBER</b>	ALPHANUMERICAL	18	FLEXIBLE	24341200IM00011111
16	<b>COLLECTIVE MONEY TRANSFER REFERENCE NO</b>	NUMERICAL	18	FLEXIBLE	000000000967616000
17	<b>HGS COLLECTION</b>	ALPHANUMERICAL	13	FLEXIBLE	HGS COLLECTION
18	<b>CONSTANT</b>	ALPHANUMERICAL	50	FLEXIBLE	It can contain letters, numbers, and special characters

Sample Tag::86:F00057 TEST MUSTERI, ODEME (123456789-124444444) WS 1111  
5009-5010 TEST MUSTERI2 0001HOHH12345678 REFERANSLI GIDEN HAVALE//  
**000000000967616000** 14:00:00

### :62F: Tag

The debit/credit information related to the account, date, currency type, and the day's closing balance are written. The amount format can be customized with a number of constant characters.

MT942 TAG 62F FIELD FORMAT STRUCTURE					
Order No	Parameter Name	Type	Length	Status	Explanation
1	<b>TAG</b>	ALPHANUMERICAL	5	FIXED	:62F:
2	<b>DEBIT/CREDIT</b>	ALPHANUMERICAL	1	FLEXIBLE	C or D (Credit/Debit)
3	<b>DATE</b>	NUMERICAL	6	FLEXIBLE	yyMMdd
4	<b>CURRENCY TYPE</b>	ALPHANUMERICAL	3	FLEXIBLE	TRY, TRL, USD, EUR, JPY etc.
5	<b>CLOSING BALANCE INFO</b>	ALPHANUMERICAL	18	FLEXIBLE	209248,91 - 00000209248,9100 vb.

### :90D: Tag

It contains the total debit transaction amount in a definite interval. This tag is not used in text statements.

<b>MT942 TAG 90D ALANI FORMAT YAPISI</b>
--

Order No	Parameter Name	Type	Length	Status	Explanation
1	<b>TAG</b>	ALPHANUMERICAL	5	FIXED	:90D:
2	<b>TRANSACTION NUMBER</b>	NUMERICAL	10	FLEXIBLE	Total Debit Transaction Number
3	<b>CURRENCY TYPE</b>	ALPHANUMERICAL	3	FLEXIBLE	TRY, TRL, USD, EUR, JPY etc.
4	<b>TOTAL AMOUNT</b>	ALPHANUMERICAL	13	FLEXIBLE	Total amount of Debit Transactions 21284,96 - 0000002128451,96 vb.

Sample::90D:2TRY215,60

### :90C: Tag

It contains the total credit transaction amount in a definite interval. This tag is not used in text statements.

MT942 TAG 90C ALANI FORMAT YAPISI					
Order No	Parameter Name	Type	Length	Status	Explanation
1	<b>TAG</b>	ALPHANUMERICAL	5	FIXED	:90C:
2	<b>TRANSACTION NUMBER</b>	NUMERICAL	10	FLEXIBLE	Total Credit Transaction Number
3	<b>CURRENCY TYPE</b>	ALPHANUMERICAL	3	FLEXIBLE	TRY, TRL, USD, EUR, JPY etc.
4	<b>TOTAL AMOUNT</b>	ALPHANUMERICAL	13	FLEXIBLE	Total amount of Credit Transactions 21284,96 - 0000002128451,96 vb.

Sample: 90C:18TRY209274,27

## Sample MT940 Statement

:20:3845608754510309  
:25:TR640000100200000750131056  
:28C:00001/001  
:60F:C180309TRY26741,88  
:61:180309CY125128,00NDDDB9999999999  
:86:1753Z00078 KUL.AKTARIM -SB:1753-HSPNO:384560875 5452-DVZ:TRY/ATMKU  
RUM:BOZGAZ-BOZGAZ DOGALGAZ  
:61:180309CY691,00NDDDB9999999999  
:86:1753Z00094 KUL.AKTARIM -SB:1753-HSPNO:384560875 5452-DVZ:TRY/SUBEK  
URUM:BOZGAZ-BOZGAZ DOGALGAZ  
:61:180309CY23359,50NDDDB9999999999  
:86:1753Z00113 KUL.AKTARIM -SB:1753-HSPNO:384560875 5452-DVZ:TRY/OPERA  
SYON MERKEZIKURUM:BOZGAZ-BOZGAZ DOGALGAZ  
:61:180309CY256378,87NDDDB9999999999  
:86:1753Z00125 KUL.AKTARIM -SB:1753-HSPNO:384560875 5452-DVZ:TRY/ZIRAA  
T MOBILKURUM:BOZGAZ-BOZGAZ DOGALGAZ  
:61:180309CY51453,47NDDDB9999999999  
:86:1753Z00126 KUL.AKTARIM -SB:1753-HSPNO:384560875 5452-DVZ:TRY/OTOMA  
TIKKURUM:BOZGAZ-BOZGAZ DOGALGAZ  
:61:180309CY141991,12NDDDB9999999999  
:86:1753Z00127 KUL.AKTARIM -SB:1753-HSPNO:384560875 5452-DVZ:TRY/WEB S  
ERVISKURUM:BOZGAZ-BOZGAZ DOGALGAZ  
:61:180309CY60,00NDDDB9999999999  
:86:1753Z00146 KUL.AKTARIM -SB:1753-HSPNO:384560875 5452-DVZ:TRY/ZIRAA  
T WAPKURUM:BOZGAZ-BOZGAZ DOGALGAZ  
:61:180309CY116161,53NDDDB9999999999  
:86:1753Z00178 KUL.AKTARIM -SB:1753-HSPNO:384560875 5452-DVZ:TRY/INTER  
NETKURUM:BOZGAZ-BOZGAZ DOGALGAZ  
:61:180309CY43748,00NDDDB9999999999  
:86:1753Z00179 KUL.AKTARIM -SB:1753-HSPNO:384560875 5452-DVZ:TRY/BANKA  
MIZ KREDI KARTIKURUM:BOZGAZ-BOZGAZ DOGALGAZ  
:61:180309CY76,00NDDDB9999999999  
DOGALGAZ ODEMESI EK:1 FATURA/TR710001001572384560875451/00690275427  
:61:180309DY24,10NMSCNONREF  
:86:1753F00037 EFT MESAJ UCURETI TUTARI  
:62F:C180309TRY5227,47

## Sample MT942 Message

{1:F01XXXXXXXXXX0000000000}{2:I942XXXXXXXXXXXXXN}{3:{108:0001160224002720}}{4: :20:1111111111111602 :25:TR520001001111011111111111 :28C:830/1 :34F:TRYD0, :34F:TRYC0, :13D:2402160813+0300 :61:2402190216CY1931,96NMSCNONREF//0 :86:Z32036 ISYERI NO 00000000726126 TUTAR 2041 38 KOMISYON 109 4 2 BLOKE NO 596934780 BT 15 02 2024 CT 15 02 2024 :61:2402190216CY3123,47NMSCNONREF//0 :86:Z32037 ISYERI NO 00000000726126 TUTAR 3300 37 KOMISYON 176 9 BLOKE NO 596934784 BT 15 02 2024 CT 15 02 2024 :61:2402190216CY3702,51NMSCNONREF//0 :86:Z32039 ISYERI NO 00000000726126 TUTAR 3912 2 KOMISYON 209 69 BLOKE NO 596934785 BT 15 02 2024 CT 15 02 2024 :61:2402190216CY1698,67NMSCNONREF//0 :86:Z32041 ISYERI NO 00000000726126 TUTAR 1794 88 KOMISYON 96 21 BLOKE NO 596934787 BT 15 02 2024 CT 15 02 2024 :61:2402190216CY1550,70NMSCNONREF//0 :86:Z32043 ISYERI NO 00000000726126 TUTAR 1638 52 KOMISYON 87 82 BLOKE NO 596934789 BT 15 02 2024 CT 15 02 2024 :61:2402190216CY1372,49NMSCNONREF//0 :86:Z32044 ISYERI NO 00000000726126 TUTAR 1450 22 KOMISYON 77 73 BLOKE NO 596934791 BT 15 02 2024 CT 15 02 2024 :61:2402190216CY3808,66NMSCNONREF//0 :86:Z32046 ISYERI NO 00000000726126 TUTAR 4024 37 KOMISYON 215 7 1 BLOKE NO 596934792 BT 15 02 2024 CT 15 02 2024 :61:2402190216CY2244,17NMSCNONREF//0 :86:Z32048 ISYERI NO 00000000726126 TUTAR 2371 27 KOMISYON 127 1 BLOKE NO 596934793 BT 15 02 2024 CT 15 02 2024 :61:2402190216CY7405,01NMSCNONREF//0 :86:Z32050 ISYERI NO 00000000726126 TUTAR 7824 4 KOMISYON 419 39 BLOKE NO 596934794 BT 15 02 2024 CT 15 02 2024 :61:2402190216CY10239,79NMSCNONREF//0 :86:Z37438 ISYERI NO 00000000726126 TUTAR 10414 76 KOMISYON 174 97 BLOKE NO 597253601 BT 15 02 2024 CT 15 02 2024 :90D:0TRY0, :90C:10TRY37077,43 -}

{1:F01XXXXXXXXXXXXX0000000000}{2:I942XXXXXXXXXXXXXN}{3:{108:0001160224002721}}{4: :20:1111111111111602 :25: TR520001001111011111111111 :28C:830/2 :34F:TRYD0, :34F:TRYC0, :13D:2402160813+0300 :61:2402190216CY56285,00NMSCNONREF//0 :86:Z37439 ISYERI NO 00000000726126 TUTAR 57246 75 KOMISYON 961 75 BLOKE NO 597253603 BT 15 02 2024 CT 15 02 2024 :61:2402190216CY12856,54NMSCNONREF//0 :86:Z37440 ISYERI NO 00000000726126 TUTAR 13076 22 KOMISYON 219 68 BLOKE NO 597253604 BT 15 02 2024 CT 15 02 2024 :61:2402190216CY4222,35NMSCNONREF//0 :86:Z37441 ISYERI NO 00000000726126 BT 15 02 2024 CT 15 02 2024 PO S SATIS KOMISYON 24 63 BLOKE NO 597253606 UYEADI S TURKISH A :61:2402190216CY58,66NMSCNONREF//0 :86:Z37443 ISYERI NO 00000000726126 BT 15 02 2024 CT 15 02 2024 PO S SATIS KOMISYON 34 BLOKE NO 597253608 UYEADI S TURKISH AIR :61:2402190216CY52039,06NMSCNONREF//0 :86:Z37445 ISYERI NO 00000000726126 BT 15 02 2024 CT 15 02 2024 PO S SATIS KOMISYON 303 59 BLOKE NO 597253609 UYEADI S TURKISH :61:2402190216CY41201,05NMSCNONREF//0 :86:Z37447 ISYERI NO 00000000726126 BT 15 02 2024 CT 15 02 2024 PO S SATIS KOMISYON 240 36 BLOKE NO 597253611 UYEADI S TURKISH :61:2402190216CY1133,45NMSCNONREF//0 :86:Z37905 ISYERI NO 00000000726126 BT 15 02 2024 CT 15 02 2024 PO S SATIS KOMISYON 6 61 BLOKE NO 597253607 UYEADI S TURKISH AI :61:2402190216CY4400,73NMSCNONREF//0 :86:Z37906 ISYERI NO 00000000726126 BT 15 02 2024 CT 15 02 2024 PO S SATIS KOMISYON 25 67 BLOKE NO 597253610 UYEADI S TURKISH A :61:2402160216DY141,04NMSCNONREF//0 :86:Z38335 ISYERI NO 00000000726126 TUTAR 143 45 KOMISYON 2 41 B LOKE NO 597253602 BT 15 02 2024 CT 15 02 2024 :61:2402160216DY74,56NMSCNONREF//0 :86:Z38338 BT 15 02 2024 CT 15 02 2024 UINO 00000000726126BLOKE NO 597253605 KOM 44 UYE HESAP 225908789520005165 ONUS MASTER IAD :90D:2TRY215,60 :90C:18TRY209274,27 -}