

# BusinessNet STA file format description

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# 1. Format description of STA file

## 1.1 GENERAL INFORMATION ABOUT STA FILE

This document explains format of STA file and is intended as reference for creators of interfaces between ERP system and BusinessNet. STA file, which is exported from BusinessNet contains MT940 statements.

### 1.1.1 WHAT IS STA FILE?

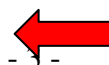
BusinessNet exports STA files, that contain blocks compliant with SWIFT MT940 standard. Because of exact specification of contents of these files, they can be imported to any ERP system, capable of MT940 import, enabling automated entry of transactions. STA is structured text file, containing End of Day statements blocks.

### 1.1.2 HOW DOES THE STRUCTURE OF STA FILE LOOK LIKE?

:20:statement date  
:25:account number  
:28C:statement number  
:NS:22account owner  
:60F:opening balance  
:61:transaction 1  
:NS:19transaction 1 booking time  
:86:transaction 1 details  
:61:transaction 2  
:NS:19transaction 2 booking time  
:86:transaction 2 details  
:61:transaction 3  
:NS:19transaction 3 booking time  
:86:transaction 3 details  
:62F:closing balance  
:64:available balance  
:86:account information



-  
:20:statement date  
:25:account 2 number  
:28C:statement number  
:NS:22account owner  
:NS:23account type  
:60F:opening balance  
:61:transaction 4



Statement block (MT940).  
Contains full transaction information from previous day along with statement number, opening balance, closing balance.

:NS:19transaction 4 booking time  
 :86:transaction 4 details  
 :61:transaction 5  
 :NS:19transaction 5 booking time  
 :86:transaction 5 details  
 :62F:closing balance  
 :64:available balance  
 :86:account additional information

### 1.1.3 HOW TRANSACTION DETAILS ARE PRESENTED IN FIELDS :61: AND :86: ?

Transaction details are presented in lines :61: , :NS:19 and :86:

Line :61: contains value date, entry date, amount and currency of transaction, line :NS:19 booking time, line :86: presents payment details, beneficiary details and transaction codes.

```
:61:0203260326DN5312,00NTRF
:NS:191559
:86:020<00Wyplata-(dysp/przel)<10transaction number
<20 1st Payment details line
<21 2nd Payment details line
<22 3rd Payment details line
<23 4th Payment details line
<24 5th Payment details line
<25 6th Payment details line
<26 7th Payment details line
<27 Ord.Party/Beneficiary NAME1
<28 Ord.Party/Beneficiary NAME2
<29 Ord.Party/Beneficiary ADRESS1 (STREET)
<30 Ord.Party/Beneficiary bank<31Ord.Party/Beneficiary Account number
<32 Ord.Party/Beneficiary short1<33 Ord.Party/Beneficiary short2
<38 Ord.Party/Beneficiary IBAN
<60 Ord.Party/Beneficiary ADDRESS2 (TOWN)
<61 Reconciliation code 1
<63 REF5898327000090031789
```

### 1.1.4 WHAT TYPES OF CODES ARE AVAILABLE?

Transaction details contain 2 types of codes:

- **Transaction codes:** depending on type of transaction, different codes according to SWIFT and GVC (business transaction codes) standards are given to each transaction. For example standard domestic payment is given SWIFT code TRF and GVC code 020. Transaction codes give ERP system differentiation, whether booked amount is payment order or interest cost.

- **Reconciliation codes:** each outgoing order can be marked with number or code that will be returned in exactly specified place on electronic statement. This enables automatic recognition whether order derives from ERP system and which customer (according to ERP database) it concerns. It is also possible to give unique number (string) to every outgoing order. When this number (string) shows up on statement it means, that order was successfully processed and marked in ERP system as "completed".

## 1.2 FORMAT DESCRIPTION

- Each STA file may contain one or more MT940 statements.
- Each statement (MT940) consist of header, transaction block and footer (closing block);
- Code page for Polish characters is cp852;
- Before every line the characters <CR><LF> (ASCII 13 + 10) are used;
- Information blocks (statements, intraday information) are separated with dash „-“
- Total length of row in STA text file cannot be longer that 65 characters.

### 1.1.5 KEY TO COLUMNS IN THE DESCRIPTION OF THE RECORDS

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
d	Amount with comma (,) as decimal separator

Example

2n - up to 2 digits

3!a - always 3 letters

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

### 1.1.6 DESCRIPTION OF MT 940 STATEMENT BLOCK FORMAT

#### 1.2.1.1 HEADER

Field number	Status	Form at	Description
:20: Reference	M	6!n	Reference number - statement date in format YYMMDD. :20:030226
:25: Account identificati on	M	2!a26!n	Account identification in IBAN :25:PL79106000760000320000752973

:28C: Statement number	M	5!n	Statement number/page Eg. :28C:57
:NS:22	M	35x	Account owner name
:60F: Opening balance	M	1!a	Field specifies for the opening balance, whether it is a debit or credit balance, the date, the currency and the amount of the balance. F = Opening Balance
Debit/Credit indicator	M	1!a	C = Credit D = Debit
Date	M	6!n	Date YYMMDD
Currency	M	3!a	Currency code ISO
Amount	M	15d	Amount
			Example for complete line :60F: :60F:C020326PLN134526,16

### 1.2.1.2 TRANSACTION BLOCK

Field number	Status	Form at	Description
:61: Transacti on line	M		
Value date	M	6!n	Value date YYMMDD
Entry date	M	4!n	Entry date MMDD
Debit/cre dit indicator	M	2a	C = Credit D = Debit RC = Reversal of credit (debit entry) RD = Reversal of debit (credit entry)
Funds code	M	1!a	Funds Code (3rd character of the currency code) Eg. N for PLN
Amount	M	15d	Amount
Transacti on type	M	N3!c	Constant symbol N eith Transaction code (type) according to SWIFT specification Eg. NTRF
Account owner reference	M	16x	Customer reference (signature from BusinessNet) If there are no references <b>NONREF</b> is used.
Bank reference	M	(//)16 x	Bank /interface reference
Bank reference	M	34x	Second line of bank reference (after <CR><LF>). Description of type of transaction
:NS:19	M	4!n	Booking time HHMM

:86: Transacti on details	M	See below	Transaction details. Special formatting applies ( <a href="#">see below</a> ).
---------------------------------	---	--------------	--

### 1.2.1.3 TRANSACTION DETAILS STRUCTURE (FIELD :86:)

General rules for field :86:

- Subfield separator is <
- Empty subfields are not presented. For example, if 6<sup>th</sup> and 7<sup>th</sup> payment details line is empty, subfields marks <25 and <26 are not presented
- Subfields from <20 to <26 are reserved for payment details;
- Subfields from <27 to <60 are reserved for ord. Party/beneficiary details (name and account);
- Subfields <61, <62 are reserved for reconciliation codes.

Subfield number	Status	Form at	Description
Beginning of field	M	3!n	Transaction code (type) according to GVC specification Eg. 020
<00	M	27a	Booking text - text description of Transaction code from Profile that is also printed on paper statement
<10	M	10n	Sequential number of transaction on account Eg. 24755
<20	M	35x	1st Payment details line
<21	O	35x	2nd Payment details line
<22	O	35x	3rd Payment details line
<23	O	35x	4th Payment details line
<24	O	35x	5th Payment details line
<25	O	35x	6th Payment details line
<26	O	35x	7th Payment details line
<27	M	35x	Ord. Party/Beneficiary Name 1
<28	O	35x	Ord. Party/Beneficiary Name 2
<29	O	35x	Ord. Party/Beneficiary Address 1 (street)
<30	M	10x	Ord.Party/Beneficiary bank identification: Bank Sorting Code (for domestic payments) or BIC (in case of SWIFT payments)
<31	M	24x	Ord.Party/Beneficiary short account identification: In case of Polish domestic payments, when account is in form of NRB, characters 11 -26 are presented here
<32	M	27x	Shortened Ord. Party/Beneficiary Name 1 (name is shortened to 27 characters.)
<33	O	35x	Shortened Ord. Party/Beneficiary Name 2
<38	O	34x	Ord.Party/Beneficiary Account For Polish domestic payments NRB number is placed here (NRB is IBAN without PL)

<60	O	35x	Ord. Party/Beneficiary Address 2 (town)
<61	O	35x	Reconciliation code 1 (only for outgoing payments), taken from signature. May be used as unique transaction id in ERP system.
<63	M	35x	Transaction reference number from Profile (bank host system) with keyword REF Eg. <63REF5898327000090031789

#### 1.2.1.4 CLOSING BLOCK

Field number	Status	Form at	Description
:62F: Closing balance	M		Closing balance
Debit/Credit indicator	M	1!a	C = Credit D = Debit
Date	M	4!n	Date MMDD
Currency	M	3!a	Currency ISO
Amount	M	15d	Amount
			Example for complete line :62F: :62F:C020628PLN3481,35
:64: Available balance	M		Available balance
Debit/Credit indicator	M	1!a	C = Credit D = Debit
Date	M	4!n	Entry date MMDD
Currency	M	3!a	Currency ISO
Amount	M	15d	Amount
			Example for complete line :64: :64:C020628PLN3481,35
:86: Additional information from statement	O	6*65x	Note: this line :86: appears after line :64:, concerning whole statement and should not be mistaken with line :86: after line :61: (particular transaction details)

#### 1.1.7 INFORMATION IN MT940 BLOCK

:20:statement date  
 :25:account number  
 :28C:statement number  
 :NS:22account owner  
 :60F:opening balance  
 :61:transaction line (value date, entry date, currency, amount)  
 :NS:19transaction booking time

:86:business transaction code<00transaction type<10transaction number on account  
 <20transaction details line 1  
 <21transaction details line 2  
 <22transaction details line 3  
 <23transaction details line 4  
 <24transaction details line 5  
 <25transaction details line 6  
 <26transaction details line 7  
 <27ord party/beneficiary name 1  
 <28ord party/beneficiary name 2  
 <29ord party/beneficiary address 1  
 <30ord party/benef bank BSC<31ord party/benef short account  
 <32ord party/benef name (shortened)1<33 ord party/benef name (shortened)2  
 <38ord party/benef account  
 <60 ord party/beneficiary address 2  
 <61reconciliation code 1  
 <63bank reference  
 ....(next transaction).....  
 .....  
 :62F:closing balance  
 :64:available balance  
 :86:account additional information

### 1.1.8 EXAMPLE OF STA FILE WITH 4 TRANSACTIONS

:20:1602359  
 :25:PL72106000760000320000546101  
 :28C:237  
 :NS:22Zak ady Wytw Źrcze Kineskop Źw  
 :60F:C030825PLN0,00  
 :61:0308250825CN142680,00NTRFNONREF//8327000090031789  
 Przelew przychodzĄcy wewn@trzny  
 :NS:191259  
 :86:051<00Wp ata na rach.<101000000001  
 <20F-RA 4762/2003 ZAPtATA ZA  
 <21DOSTAW" KINESKOPŹW  
 <22LIPIEC 2003  
 <27BLACKTRONIX FABRYKA TELEWIZORŹW  
 <29GtOGOWSKA 248  
 <3010600076<310000320000584734  
 <32BLACKTRONIX FABRYKA TELEWIZ<33ORŹW  
 <3822106000760000320000584734  
 <6060-010 POZNAĹ  
 <63REF5983270000900317897  
 :61:0308250825CN20000,00NTRFSENDERS REF//8327000090031790  
 Przelew przychodzĄcy wewn@trzny  
 :NS:191307

:86:051<00Wpłata na rach.<101000000002  
<20FAKTURA 7/2003  
<21DOSTAWA KINESKOPÓW  
<22BLACK 17' 25 SZT.  
<23BLACK 21' 30 SZT  
<27MATRIX WYTWÓRNIĄ SPRZĘTU TV I AGD  
<29PUŁAWSKA 65  
<3010600076<310000300000374405  
<32MATRIX WYTWÓRNIĄ SPRZĘTU TV<33 I AGD  
<3867106000760000300000374405  
<6000-950 WARSZAWA  
<63REF598327000090031790  
:61:0308250825DN8566,27NTRFREFERENCJE//8327000090031791  
Przelew wychodzący zewn@trzny  
:NS:191312  
:86:020<00Wypłata-(dysp/przel)<101000000003  
<20FRA 7611/2003 TERMIN 030826  
<21ZA REMONT ZAKŁADOWYCH  
<22POMIESZCZENIA MAGAZYNOWYCH  
<27USŁUGI REMONTOWE SP. Z O.O.  
<28JAN KOWALSKI  
<29STRĄKOWA 3A  
<3010501445<311000002252037854  
<32USŁUGI REMONTOWE SP. Z O.O.<33  
<3802105014451000002252037854  
<6031-345 KRAKÓW  
<61TRANS65348259  
<62USLREMONT  
<63REF598327000090031791  
:61:0308250825DN19587,57NTRFREFERENCJE //8327000090031792  
Przelew wychodzący wewn@trzny  
:NS:191312  
:86:020<00Wypłata-(dysp/przel)<101000000004  
<20FRA 324-2342-234/2003  
<21ZA PREFABRYKATY DO TUB  
<22PRZEMYSŁOWYCH  
<27HUTA SZKŁA TOPIK  
<29PRZEMYSŁOWA 67  
<30110600076<310000320000119499  
<32HUTA SZKŁA TOPIK<33  
<3861106000760000320000119499  
<6050-505 WROCŁAW  
<61TRANS65348260  
<63REF598327000090031792  
:62F:C030825PLN134526,16  
:64:C030825PLN134526,16

## 2. Further information

Business transaction codes list is in separate document, available at [www.bph.pl/businessnet/erp](http://www.bph.pl/businessnet/erp) website.

If you have any questions about formats of BusinessNet export files please contact:

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