

**Structure and Contents of
Outgoing Messages
for MultiCash**

ČSOB

Version 8



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1 Messages of MT940 Type

1.1 Account Statement Structure

A format of the file for Account Statements is based on the format of SWIFT MT940 message.

The file has no heading and contains one or more statements. Any logical Account Statement may have one or more pages (sheets). Every page of the Account Statement consists of a Heading, a Text Block, and trailer characters. Before the Heading, characters X'01' should be entered. The trailer characters include }, X'03' and <CR><LF> (X'7D030D0A'). Heading and Text block items are assigned flags. The sequence of Headings and flags described in the tables below is binding.

The tables below describe structures of the Heading and the Text Block of each Statement. They also include descriptions of subfields and their characteristics.

The Statement file may also contain a free text, which will not be described here. Such free text is designated for the MultiCash application, and it is not important for loading into the accounting system.

Structure of the Statement Heading is the following:

```
{1:F01xxxxxxxxxxxxbbbbttttt}{2:I940ccccccccccccpmyyy}{4:
```

Where

1:F01	Fix basic block of the Heading
xxxxxxxxxxxx	Payer's bank identification number
bbbb	Status (session number) (program generated; 0 - 9999)
ttttt	Transaction number (numbering is a data record inside the file; 0 - 999999)
2:I940	Fix application block of the Heading
cccccccccccc	Beneficiary's number
p	Priority (character being used is N for a standard transmission)
m	Monitoring of delivery (not used – enter a space)
yyy	Ageing period (used 020)
4:	Fix Text Block

Conversion:

1st part of the Heading {1:F01xxxxxxxxxxxxbbbbttttt}{ into the format {1:F01xxxxxxxxxxxx0000000000}{
 2nd part of the Heading 2:I940ccccccccccccpmyyy}{4: into the format 2:I940ccccccccccccN 020}{4:

Account Statement inside the file has the following structure of the "Text Block":

M / O	=	field relevancy
		M = mandatory field
		O = optional field
D / F	=	field length and format
		n = numeric (0-9)
		a = alphabetic
		P = fixed length
		V = variable length

Description	M / O	D / F
<CR><LF>:20: Reference Internal structure used: date in ddmmrr format, and frequency (DAILY,...)	M M	4 a P 16 a V
<CR><LF>:21: Other reference Not used.	O O	4 a P 16 a V
<CR><LF>:25: Account description bank number / account number Always BBBB/PPPPPPUUUUUUUUUU where BBBB is the bank code – leading zeroes PPPPP pre-number – without leading zeroes UUUUUUUUUU account number – leading zeroes, if there is any pre-number Examples 0300/190012345671 0300/123 0300/80109999999999	M M	4 a P 35 a V
<CR><LF>:28: Statement number Statement number / page number (statement number - leading zeroes; page number without leading zeroes)	M M	4 a P 5 n P / 2 n V
<CR><LF>:60x: where x = balance type x = F for opening balance, x = M for subtotals (if the statement has more pages)	M	5 a P
Subfield 1 : Balance sign, C = Credit, D = Debit	M	1 a P
Subfield 2 : Balance date in RRMMDD format	M	6 n P
Subfield 3 : ISO code of balance currency	M	3 a P
Subfield 4 : Balance amount	M	15 n V
<CR><LF>:61: Transaction line	O	4 a P
Subfield 1 : Booking date in RRMMDD format	M	6 n P
Subfield 2 : Date of the entry into the system in MMDD format	O	4 n P
Subfield 3 : Booking type C=Credit, D=Debit, RC=Reverse Credit, RD=Reverse Debit	M	2 a V
Subfield 4 : Currency type	O	1 a V
Subfield 5 : Transaction amount (no leading zeroes, with decimal point)	M	15 n V
Subfield 6 : Text key FMSC for “clearing” transactions, NMSC for other transact.	M	4 a P
Subfield 7 : Client reference If none, then give NONREF or a space	M	16 a V

Subfield 8 : //Bank reference (transaction number)	O	16 a V
<CRLF>Subfield 9 : /Additional information for transactions from another financial institution within domestic payment system; position 29-34 Date of deduction from the counteraccount in RRMDD format or /OCMT/XXXNNNNNNNN,NN Where /OCMT/ key word, XXX ISO code of payment currency NNNNNNNN,NN original amount with 2 decimal places	O	34 a V
<CR><LF>:86: Field of additional information The field may contain up to 6 subfields separated by CRLF Description of the field content is in a separate table.	O	6 x 65 a V
<CR><LF>:62x: Where x = balance type x = F for closing (final, carried fwd.) balance, x = M for subtotal (if the Statement has more pages)	M	5 a P
Subfield 1 : Balance sign C = Credit, D = Debit Conversion: for closing (carried fwd.) balance balance_end For subtotal according to the balance sign	M	1 a P
Subfield 2 : Balance date in RRMDD format	M	6 n P
Subfield 3 : ISO code of the balance currency	M	3 a P
Subfield 4 : Balance amount	M	15 n V
<CR><LF>:64: Current balance according to the Value Date	O	4 a P
Subfield 1 : Balance sign C = Credit, D = Debit	M	1 a P
Subfield 2 : Balance date in RRMDD format	M	6 n P
Subfield 3 : ISO code of the balance currency	M	3 a P
Subfield 4 : Current balance amount	M	15 n V
<CR><LF>:65: Future balance according to the Value Date	O	4 a P
Subfield 1 : Balance sign C = Credit, D = Debit	M	1 a P
Subfield 2 : Balance date in RRMDD format	M	6 n P
Subfield 3 : ISO code of balance currency	M	3 a P
Subfield 4 : Future balance amount	M	15 n V
<CR><LF>: End of MT940 Statement	M	1 a P

Notes: Amounts are entered with two decimal places with a decimal point without leading zeroes. For round amounts, the decimal part after the decimal point (all zeroes) is unnecessary.

Any SWIFT message may contain 2000 characters as a maximum. In the case of a higher number of transactions (:61:;:86:), more Statement pages should be used, i.e., one separate Statement for each page (the first page :60F:; :62M:; the second page :60M:; :62F: or :62M:; etc.). In CSOB, fields 64 and 65 are not used.

1.2 Use of Subfields of Field 86 for Account Statements

A question mark “?” is used as a separator. Using of subfields differs for domestic (clearing) payment transactions (in Czech “TPS”), foreign payment transactions (in Czech “ZPS”), and other transactions (cash withdrawals, fees, interest, card operations, and the like).

1.2.1 Domestic Payments (TPS)

Subfield	Description	Format
111	Code of the business event	
?00	Text for the counteraccount	27aV
?20	Counteraccount no. (prenumber-acc./bank)	6nP-10nP/4nP
<crLf >?21	Variable Symbol	VS:10nP (leading 0)
?22	Specific Symbol	SS:10nP (leading 0)
?23	Constant Symbol	KS:4nP (leading 0)
<crLf > ?24	Message to beneficiary, part 1	27aV
?25	Message to beneficiary, part 2	27aV
<crLf >?26	Message to beneficiary, part 3	27aV
?27	Message to beneficiary, part 4	27aV
<crLf >?28	Variable Symbol of the counterparty	VS:10nP (leading 0)
?29	Specific Symbol of the counterparty	SS:10nP (leading 0)

1.2.2 Foreign Payments (ZPS)

Subfield	Description	Format
030	Code of business event	
?00	Rate:xxxxxx,yyyyy *)	27 a V
?20	Name of the counterparty	27 a V
?21	FOREIGN PAYMENT	27 a V
<crLf > ?22	Payment purpose	27 a V
?23	Payment purpose	27 a V
<crLf > ?24	Payment purpose	27 a V
?25	Payment purpose	27 a V
<crLf > ?26	Payment purpose	27 a V
?27	FOREIGN FEE:XXXNNNNNNNN.NN where XXX is currency code, NNN fee amount	27 a V
?30	Payer's/Beneficiary's Bank ID	11 a V
<crLf > ?31	Payer's/Beneficiary's account number	32 a V
?32	Name of the counterparty	27 a V
<crLf > ?33	Name of the counterparty	27 a V
//CHGS/	Fee amount (XXXnnnnnnnn,nn), where XXX is ISO code of the fee currency and Nnnnnnnn,nn is the fee amount.	14 a P

*) Without leading zeroes; fixed number of decimal places.

If the fee information (e.g., Resend) is unknown upon the Statement generation, it will not be given.

1.2.3 Other Transactions

Subfield	Description	Format
040	Code of the business event	
?00	Operation text or counteraccount name	27aV
?20	Variable Symbol	VS:10nP (leading 0)
?21	Message to Beneficiary, part 1	27aV
<crLf >?22	Message to Beneficiary, part 2	27aV
?23	Message to Beneficiary, part 3	27aV
<crLf >?24	Message to Beneficiary, part 4	27aV
?25	Specific Symbol	SS:10nP (leading 0)
?26	Constant Symbol	KS:4nP (leading 0)

If the field in the banking system is blank, the subfield should be filled in with a dot „.“