

Only for CSOB clients

Structure file of domestic payments CFD file MCC 3.20 / HC 4.0 / SMO / MCT 3.20

Structure of (CZIWIN*.cf) file corresponds to Czech Domestic Payment format.

The extension of a payment file ".CFD\CFU" is generated automatically by the program.

The file begins **without** header.

Every file can contain **more than one payment order**.

Every payment order begins with the **field code "HD:"**.

Code page of payment file is CP 852 (Latin2)

File must contain only upper case characters.

File must not contain null row (Null row is several spaces too).

<CR> <LF> sequence separates payment orders within a payment file from each other.

Fields can contain subfields; some of the subfields are optional.

Empty subfields at the end of a field can be omitted.

Subfields are separated from each other by space character (ASCII 32).

Empty subfields inside a field can be represented by a space. Exceptions of this rule are the fields "DI:", "KI:" and "AV:". <CR> <LF> separates optional subfields of these fields.

If a payment order is Credit transfer fields "UD:" contains information about Ordering party account and "DI:" contains information about Ordering party Name..., "UK:" contains information about Partner account "KI:" contains information about Partner Name.....

If payment order is Direct debit fields "UD:" contains information about Partner account and "DI:" contains information about Partner Name..., "UK:" contains information about Ordering party account "KI:" contains information about Ordering party Name.....

Credit transfers and direct debits could be included (combined) together in the same payment file. This is not possible in HomeCash.

Description:

For application MultiCash Transfer and SMO the only valid format is in column „ Export from application “. Column “Import to application” is not applicable.

According to current import routine description the fields S1/S0 a S3/S4 are mandatory for import in application HomeCash 4.

In next release will change these fields to optional for import as it is in MCC.

Column description:

Field	=	serial number of data field
M/O	=	completion of a field m = mandatory o = optional
L / F	=	Length and format of the data field n = numeric (0 - 9) leading zeroes are allowed, but not compulsory a = alphanumeric f = fixed field length v = variable length

Export from Application – This is format of output file (created by file creation routine) from these applications MC, HC, SMO. **This file is accepted by MCB/Bank.**

Only for CSOB clients

We strictly recommend keeping this format for connection with accounting systems.

Import to Application – description of checks during import into Application (import routine).

We can check rightness format on address helpdesk@mdpraha.cz

Additional information for fields ZK, AK, EC.

If client enters or imports 00123, in fields will be 00123

Example:

Client enters or imports ZK:00123

On the screen and in an output file will be ZK:00123

If client enters or imports 123, number in the fields will not to be completed to 10 characters.

Example:

Client fills ZK:123

In format will be :ZK:123

If client enters or imports zero before number, this zeroes will be kept

Example:

Client fills ZK:000123

In format will be ZK000123

If client doesn't enter or import this field, ZK will fill in one zero.

Example:

Client enters or import no number.

In format will be ZK:0

If client fills or import "0", ZK will fill in one zero.

Example:

Client enters or import 0.

In format will be ZK:0

This valid not only for ZK as it in examples but for all fields ZK, AK, EC

Structure of the file:

Content	Export from Application	
	M / O	L / F
HD:	m	3 a f
<i>Subfield 1 :</i> Payment type 11: Money transfer (*.cfd) 32: Direct debit (*.cfd)	m	2 n f
<i>Subfield 2 :</i> Date of order Format : YYMMDD	m	6 n f
<i>Subfield 3 :</i> Bank code of ordering party	m	7 a v
<i>Subfield 4 :</i> Serial number (1 - 999999) (generated by the program)	m	6 n v
<i>Subfield 5 :</i> Bank code of beneficiary	m	7 a v
<CR><LF>KC:	m	3 a f

Only for CSOB clients

Subfield 1 : Amount (with 2 decimals- decimals are not separated)	m	15 n v
Subfield 2 : Null field (000000)	m	6 n f
Subfield 3 : Currency code (ISO) fix fill CZK	m	3 a f
<CR><LF>UD:	m	3 a f
Subfield 1 : Pre-account number of ordering party Checked by modulo-11 If the pre-account number is missing, this field contains one space.	m	6 n v
Subfield 2 : Ordering party a/c number Checked by modulo-11	m	10 n v
Subfield 3 : Short description of ordering party a/c	o	20 a v
<CR><LF>DI:	m	3 a f
Subfield 1: Ordering party description 1	m	35 a v
<CR><LF> Subfield 2 : (row have to start with 3 spaces) Ordering party description 2	o	35 a v
<CR><LF> Subfield 3 : (row have to start with 3 spaces) Ordering party description 3	o	35 a v
<CR><LF> Subfield 4 : (row have to start with 3 spaces) Ordering party description 4	o	35 a v
<CR><LF>UK:	m	3 a f
Subfield 1 : Pre-account number of beneficiary Checked by modulo-11 If the pre-account number is missing, this field contains one space.	m	6 n v
Subfield 2 : Beneficiary a/c number	m	10 n v
Subfield 3 : Short description of beneficiary a/	o	20 a v
<CR><LF>AK:	m	3 a f
Specific symbol for beneficiary. (If the client remain this filed in payment screen empty to CFD file zero will be fill up)	o	10 n v
<CR><LF>KI:	m	3 a f
Subfield 1 : Beneficiary description 1	m	35 a v
<CR><LF> Subfield 2 : (row have to start with 3 spaces) Beneficiary description 2	o	35 a v
<CR><LF> Subfield 3 : (row have to start with 3 spaces) Beneficiary description 3	o	35 a v
<CR><LF> Subfield 4 : (row have to start with 3 spaces) Beneficiary description 4	o	35 a v
<CR><LF>EC:	m	3 a f

Only for CSOB clients

Constant symbol These KS are not permit from CNB side: 0002, 0005, 0006, 0051, 0498, 0598, 0898, 1178, 2178, 3178, 4444 (If the client remain this filed in payment screen empty to CFD file zero will be fill up)	o	4 n v
<CR><LF>ZK:	m	3 a f
<i>Subfield 1 :</i> Variable symbol for beneficiary (If the client remain this filed in payment screen empty to CFD file zero will be fill up)	o	10 n v
<CR><LF>AV:	m	3 a f
<i>Subfield 1 :</i> Supplementary information 1	o	35 a v
<CR><LF> Subfield 2 : (row have to start with 3 spaces) Supplementary information 2	o	35 a v
<CR><LF> Subfield 3 : (row have to start with 3 spaces) Supplementary information 3	o	35 a v
<CR><LF> Subfield 4 : (row have to start with 3 spaces) Supplementary information 4	o	35 a v
<CR><LF>S1: (only for CFD files)	m	3 a f
<i>Subfield 1:</i> Sum of transfers. Add zeros from left.	m	9 n f
<i>Subfield 2:</i> Amount of transfers If payment file does not contain this transaction 3 zeros will be fill up (see example)	m	15 n v
<CR><LF>S3: (only for direct debit, CFD files)	m	3 a f
<i>Subfield 1 :</i> Sum of direct debits. Add zeros from left.	m	9 n f
<i>Subfield 2:</i> Amount of debits. If payment file does not contain this transaction 3 zeros will be fill up (see example)	m	15 n v

In the following example “|” stands for space.

Example for a transfer:

```

HD:11|060131|2700|1|0300
KC:4005006000|000000|CZK
UD:19|12345671|ACCOUNT1
D:ORDERING|PARTY
||XZY|NAME2
||XZY|STREET1
||40000-XZY-TOWN
UK:|7777777777|ACCOUNT2
AK:0
KI:PARTNER
||ABC-NAME2
    
```

Only for CSOB clients

|||ABC-STREET1
|||60000-ABC-TOWN
EC:0308
ZK:1122334455
AV:INFO1
|||INFO2
|||INFO3
|||INFO4
S1:000000001|4005006000
S3:000000000|000

Example for direct debit:

HD:32|060131|2700|1|0300
KC:4005006000|000000|CZK
UD:|7777777777|ACCOUNT2
DI:PARTNER
|||XZY-NAME2
|||XZY-STREET1
|||0000-XZY-TOWN
UK:19|12345671|ACCOUNT1
AK:0
KI:ORDERING|PARTY
|||ABC-NAME2
|||ABC-STREET1
|||60000-ABC-TOWN
EC:0308
ZK:1122334455
AV:INFO1
|||INFO2
|||INFO3
|||INFO4
S1:000000000|000
S3:000000001|4005006000

Transmigration between two transfers:

. . .
AV:INFO1
HD:11|950131|2700|1|0300
KC:4005006000|000000|CZK
UD:100001|2222222222|ACCOUNT1
DI:INFO|ORDERING|PARTY|1
|||INFO|ORDERING|PARTY|2
. . .

Example for field UD with preaccount:

UD:100001|2222222222|UCET1

Example for field UK with preaccount:

UK:19|7777777777|ACCOUNT1

Example for field UD without preaccount:

UD:|2222222222|ACCOUNT1

Example for field UD without preaccount:

UK:|7777777777|UCET1

Example payment with payment status:

HD:11|950131|2700|1|0300
KC:4005006000|000000|CZK
UD:100001|2222222222|ACCOUNT1
DI:INFO|ORDERING|PARTY|1
|||INFO|ORDERING|PARTY|2
|||INFO|ORDERING|PARTY|3
|||INFO|ORDERING|PARTY|4

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UK: | 7777777777 | UCET1
AK: 0
KI: INFO | PARTNER | 1
| | INFO | PARTNER | 2
| | INFO | PARTNER | 3
| | INFO | PARTNER | 4
EC: 0008
ZK: 1122334455
AV: INFO1
| | INFO2
| | INFO3
| | INFO4
S1: 000000001 | 4005006000
S3: 000000000 | 000