Statements in XML (Czech Banking Association) format

The purpose of this document is to describe the structure and usage of the XML format (Czech Banking Association version, sometimes incorrectly referred to as SEPA XML statement) that is used for the account statements in the ČSOB CEB service. The XML format is based on ISO standard camt.053 (available at iso20022.org), with some fields (mainly for domestic transactions) being filled in following subsequent Czech banking association specification (will be mentioned as CBA later on, document available at czech-ba.cz). Format is used to provide information on account transactions in defined time period (usually a day) for the automated processing.

Statement file name is one of following:

- account number, statement date (YYYYMMDD), statement numbering, frequency (D, W, M, …), language, type (B for bank), optionally also information on the account name (this for corporate clients and for accounts held in IBIS system),
- statement date (YYYYMMDD), frequency (D, W, M, …), statement numbering, language, account number (IBAN format), optionally also account name (for other accounts).

The extension used is .XML and within application, this statement type is referred to as XML CBA. The encoding used (UTF-8) is stated right in the statement file header.

To download the statements, please go to the Accounts – Accounts and advices – Exports in the ČSOB CEB service. Individual files can be downloaded or more statements at once – in that case those would be downloaded as ZIP archive or optionally merged to a single file (simple merge of contents to a file).

Note: The ČSOB CEB service and former BusinessBanking 24 service offered also XML format in own ČSOB version. This format had the same extension, was labelled by XML acronym (only) and in the file name, bank name was included in the last position (CSOB); most importantly the contents were different as it is different format.

File contents and structure

The file content follows the ISO camt.053.001.02 and subsequent CBA specification. The relevant xsd scheme applies too – this document is mainly to:

- give more detail on fields, that are optional (only used fields are provided herein),
- give more detail on fields that do not necessarily have one interpretation,
- give more detail where the standards bring more options for the statement.

XML format in general uses tags (elements) to specify the content – other tags, file attributes, statement details, account detail, transactional or other details. The structure of the file is provided in form of tables, defining rules for each tag – for each tag following set of information is provided:

- level: tag level, providing also information on hierarchy of tags,
- <XML tag>: exact text being used,
- contents: information on contents within this tag,
- occurrence (occurs): how many times this tag can appear:
  - [0…1]: optional, if present, there will be one,
  - [0…n]: optional and can be present more times,
  - [1…1]: mandatory and present just once,
  - [1…n]: mandatory and can appear more times.

The charset used is:

a b c d e f g h i j k l m n o p q r s t u v w x y z
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
0 1 2 3 4 5 6 7 8 9
/ - ? : ( ) . , ' + space

For specific attributes, ISO convention is used (if not specified other way – this applies to date, time, currency formats, in general for numbers with decimal dot etc.). Should there be characters with diacritics in the posted movements on the account (e.g. account names, messages to the beneficiary), those will be replaced by corresponding characters without diacritics.

File header

File or statement header contains information on XML version, encoding being used and links to XML schemas:

Level	<XML tag>	Contents	Occurs
–	<?xml version="1.0" encoding="utf-8"?>	Information on XML version and encoding	[1...1]
–	<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02" xmlns:xs="http://www.w3.org/2001/XMLSchema">	Link to ISO standard and XML schema	[1...1]

Bank statement header

Bank statement header is sublevel to XML document as such, it provides information relevant for the whole file:

Level	<XML tag>	Contents	Occurs
1	<BkToCstmrStmt>	Bank to customer statement	[1...1]
2	<GrpHdr>	Group header (information related to the whole message)	[1...1]
3	<MsgId>	Unique identification of the message	[1...1]
3	<CreDtTm>	Creation date and time, ISO format including time zone (e.g. *2018-01-01T01:01:01.01+01:00*)	[1...1]
3	<MsgPgntn>	Message pagination	[0...1]
4	<PgNb>	Page number (pagination is not used, number *1* is always present)	[1...1]
4	<LastPgInd>	Last page indication (true/false indicator, *true* is always present)	[1...1]
3	<AddtlInf>	Additional information – statement frequency in CZ (e.g. *Mesicni, denne*)	[1...1]

Statement

Each account statement is sublevel to bank statement header (*<BkToCstmrStmt>*), statement numbering and the time period is provided:

Level	<XML tag>	Contents	Occurs
2	<Stmt>	Beginning of the statement	[1...1]
3	<Id>	Unique statement identification (account number and date, or also frequency, e.g. *CZ0603000000190000000019-20180101-D* or *CZ0603000000190000000019-2018-01-01*)	[1...1]
3	<ElctrncSeqNb>	Electronic sequence number (the same value as statement number below)	[1...1]
3	<LglSeqNb>	Legal sequence number – real statement numbering in sequence since the year beginning (or since it was set up). For additionally generated statements, *999* is provided	[1...1]
3	<CreDtTm>	Creation date and time, ISO format including time zone (e.g. *2018-01-01T01:01:01.01+01:00*)	[1...1]
3	<FrToDt>	From and To date	[1...1]
4	<FrDtTm>	From date and time – date and time in ISO format, including time zone, first day of the period (e.g. *2018-01-01T00:00:00.0+01:00*)	[1...1]
4	<ToDtTm>	To date and time, the same format, but end of the period (including timing – e.g. *2018-01-01T23:59:59.9+01:00*)	[1...1]

Account information

Account information is sublevel to statement (*<Stmt>*) and provides information on account, currency and account owner:

Level	<XML tag>	Contents	Occurs
3	<Acct>	Information on the account	[1...1]
4	<Id>	Account identification	[1...1]

Level	<XML tag>	Contents	Occurs
5	<IBAN>	Account number in IBAN format (e.g. *CZ0603000000190000000019*) Note: only IBAN identification is used, other format (*<Othr>* tag) is not present	[1…1]
4	<Tp>	Account type	[0…1]
5	<Cd>	Code defining account type, e.g. *CACC* for current account (full list of options at ISO20022 page)	[0…1]
4	<Ccy>	Account currency – ISO code e.g. *CZK*	[1…1]
4	<Nm>	Account name (or account owner name can be provided)	[1…1]
4	<Ownr>	Account owner	[1…1]
5	<Nm>	Account owner name	[1…1]
5	<PstlAdr>	Account owner postal address	[1…1]
6	<AdrLine>	Address of the account owner – free text in up to 7 rows	[1…7]

Information on the bank (servicer)

Information on the bank are subsequent to account information (*<Acct>*) and contain identification of the account holding bank:

Level	<XML tag>	Contents	Occurs
4	<Svcr>	Account holding bank (servicer)	[1…1]
5	<FinInstnId>	Financial institution identification	[1…1]
6	<BIC>	Account holding bank SWIFT code (*CEKOCZPP*)	[1…1]
6	<Nm>	Bank name (*Ceskoslovenska obchodni banka a.s.*)	[1…1]
6	<PstlAdr>	Bank postal address	[1…1]
7	<StrtNm>	Street (*Radlicka*)	[1…1]
7	<BldgNb>	Street number (*333/150*)	[1…1]
7	<PstCd>	Postal code (ZIP, *15057*)	[1…1]
7	<TwnNm>	Town name (*Praha 5*)	[1…1]
7	<Ctry>	Country (ISO code – *CZ*)	[1…1]
6	<Othr>	Other bank identification	[1…1]
7	<Id>	National bank code (domestic code – *0300*)	[1…1]

Information on interests

Information on interests are sublevel to account statement (*<Stmt>*) If present, they provide information on interests posted or gained including time period:

Level	<XML tag>	Contents	Occurs
3	<Intrst>	Information on interest rate in defined time period	[0…n]
4	<Rate>	Interest rate	[1…1]
5	<Tp>	Interest rate type	[1…1]
6	<Pctg>	Interest rate value (two decimals)	[1…1]
4	<FrToDt>	Information on time period	[1…1]
5	<FrDtTm>	From date and time	[1…1]
5	<ToDtTm>	To date and time	[1…1]

Information on balances

Information on balances is sublevel to account statement (*<Stmt>*) and provides balances valid for the statement period:

Level	<XML tag>	Contents	Occurs
3	<Bal>	Information on balances	[1…n]
4	<Tp>	Balance type	[1…1]
5	<CdOrPrtry>	Balance type identification	[1…1]

6	<Cd>	Balance type identification code, one of values is presented: – *PRCD* for previous closing credit or debit balance – *CLBD* closing booked balance	[1...1]
4	<Amt Ccy="CZK">	Balance value, the tag attribute defines currency (*CZK* in this case)	[1...1]
4	<CdtDbtInd>	Balance indicator – either DBIT for debit or CRDT for credit balance	[1...1]
4	<Dt>	Balance date	[1...1]
5	<Dt>	Balance date identification, YYYY-MM-DD format (e.g. 2018-01-01)	[1...1]

Transactions summary

Transactions summary is sublevel to account statement (<*Stmt*>) and gives summary information on count and sum of the transactions within statement:

Level	<XML tag>	Contents	Occurs
3	<TxsSummry>	Information on transactions summary	[1...1]
4	<TtlNtries>	Total entries	[1...1]
5	<NbOfNtries>	Total number of entries (items) within statement	[1...1]
5	<Sum>	Total sum of entries (items) within statement (absolute value is summed, two decimals)	[1...1]
5	<TtlNetNtryAmt>	Total net entry amount (considering credits and debits separately, the difference between opening and closing balance)	[1...1]
5	<CdtDbtInd>	Credit or debit indicator of the total sum – either *DBIT* (total sum is less than zero, the balance decreased) or *CRDT* (total sum is above zero, the balance increased)	[1...1]
4	<TtlCdtNtries>	Total credit entries (incoming transactions)	[1...1]
5	<NbOfNtries>	Total number of credit entries	[1...1]
5	<Sum>	Sum of credit entries	[1...1]
4	<TtlDbtNtries>	Total debit entries (outgoing transactions)	[1...1]
5	<NbOfNtries>	Total number of debit entries	[1...1]
5	<Sum>	Sum of debit entries	[1...1]

Statement entry

Entry, i.e. posted transaction or movement on the account is sublevel to account statement (<*Stmt*>), is presented as many times as there are transactions on the account and provides following information:

Level	<XML tag>	Contents	Occurs
3	<Ntry>	Movement on the account	[0...n]
4	<NtryRef>	Entry reference (unique identifier per each transaction)	[1...1]
4	<Amt Ccy="CZK">	Amount of the posted transaction, tag attribute is the currency (the same as the account currency, *CZK* in this case)	[1...1]
4	<CdtDbtInd>	Credit or debit indicator, either *DBIT* for debit (outgoing) or *CRDT* for credit (incoming) transaction	[1...1]
4	<RvslInd>	Reversal indicator – *false* for regular transactions, *true* for reversals	[1...1]
4	<Sts>	Transaction status – only *BOOK* value is used for booked transaction	[1...1]
4	<BookgDt>	Booking date	[1...1]
5	<Dt>	Date of the booking (YYYY-MM-DD, e.g. *2018-01-01*)	[1...1]
4	<ValDt>	Value date	[1...1]
5	<Dt>	Value date information, the same format as above, usually the same as booking date value	[1...1]
4	<BkTxCd>	Booking transaction code (code following the CBA specification)	[1...1]
5	<Prtry>	Proprietary definition	[1...1]

Level	<XML tag>	Contents	Occurs
6	<Cd>	11 digits transaction code identifier, where: – first three positions provide transaction type (*100* for regular transactions, *200* for cash operations, *300* for card movements, *400* for fees, *500* SEPA reversals, *900* for other transactions) – other three position define subtype of the transaction (e.g. domestic/cross-border/SEPA distinction, ATM/POS for card transactions, deposits and withdrawals for cash operations etc.) – another two positions indicate the direction and other detail (credit vs. debit) – last three positions can indicate the input method for the transaction and other details Note: complete specification for this code list is available at CBA webpage	[1…1]
6	<Issr>	Issuer of the list (*Czech Banking Association*)	[1…1]

Entry details

Detailed information on the posted transactions are sublevel to entry (*<Ntry>*) and provide more detail on the transaction itself:

Level	<XML tag>	Contents	Occurs
4	<NtryDtls>	Entry details (detail on each single transaction, batch transactions are not presented)	[1…1]

Transaction details

Transaction detail is sublevel to entry details (*<NtryDtls>*) and in general can contain further details on each transaction (parties, banks, accounts etc.):

Level	<XML tag>	Contents	Occurs
5	<TxDtls>	Transaction details	[1…1]
6	<Refs>	Transaction reference	[1…1]
7	<AcctSvcrRef>	Account servicer reference (bank reference)	[1…1]
7	<ChqNb>	Provided for card transactions – card number (last 4 digits)	[0…1]
7	<EndToEndId>	End to end identification (relevant only for SEPA transactions, optional)	[0…1]
7	<TxId>	Transaction identification (not used anymore)	[0…1]
6	<AmtDtls>	Amount details	[0…1]
7	<InstdAmt>	Amount posted	[1…1]
8	<Amt Ccy="CZK">	Amount value and currency, where tag attribute gives information on currency (*CZK* in this case)	[1…1]
7	<CntrValAmt>	Counter value amount (for FX transactions – amount transferred)	[0…1]
8	<Amt Ccy="EUR">	Counter value amount for FX conversions	[1…1]
9	<CcyXchg>	Currency exchange details	[1…1]
9	<SrcCcy>	Source currency (currency sent)	[1…1]
9	<TrgtCcy>	Target currency (account currency)	[1…1]
9	<XchgRate>	Exchange rate	[1…1]
6	<BkTxCd>	Book transaction code (as defined by CBA list)	[1…1]
7	<Prtry>	Proprietary definition	[1…1]

Level	<XML tag>	Contents	Occurs
8	<Cd>	11 digits transaction code identifier, where: – first three positions provide transaction type (*100* for regular transactions, *200* for cash operations, *300* for card movements, *400* for fees, *500* SEPA reversals, *900* for other transactions – other three position define subtype of the transaction (e.g. domestic/cross-border/SEPA distinction, ATM/POS for card transactions, deposits and withdrawals for cash operations etc.) – another two positions indicate the direction and other detail (credit vs. debit) – last three positions can indicate the input method for the transaction and other details Note: complete specification for this code list is available at CBA webpage (only in CZ)	[1...1]
8	<Issr>	Issuer of the list (*Czech Banking Association*)	[1...1]

Related parties

Related parties are sublevel to transaction details (<*TxDtls*>) and define sender and the beneficiary (debtor and creditor in the XML definitions):

Level	<XML tag>	Contents	Occurs
6	<RltdPties>	Related parties	[0...1]
7	<Dbtr>	Debtor (sender)	[0...1]
8	<Nm>	Debtor name	[0...1]
8	<PstlAdr>	Debtor postal address	[0...1]
9	<AdrLine>	Address line – can repeat up to seven times	[0...7]
7	<DbtrAcct>	Debtor account	[0...1]
8	<Id>	Account identification	[1...1]
9	<IBAN>	Debtor account in the IBAN format Iif not provided, it will be specified other way (<*Othr*> tag)	[0...1]
9	<Othr>	Other identification of the debtor account	[0...1]
10	<Id>	Debtor account in ABO (BBAN) format	[1...1]
8	<Nm>	Debtor account name	[0...1]
7	<UltmtDbtr>	Ultimate debtor (for SEPA transfers)	[0...1]
8	<Nm>	Ultimate debtor name	[0...1]
8	<Id>	Ultimate debtor identification	[0...1]
9	<PrvtId>	Ultimate debtor identification – private ID (natural person). Note that ultimate debtor is defined always as private person (<*OrgId*> is not used)	[0...1]
10	<Othr>	Other identification	[0...1]
11	<Id>	Further detail on ultimate debtor	[0...1]
7	<Cdtr>	Creditor (beneficiary)	[0...1]
8	<Nm>	Creditor name	[0...1]
8	<PstlAdr>	Creditor address	[0...1]
9	<AdrLine>	Address line – can repeat up to seven times	[0...7]
7	<CdtrAcct>	Creditor account	[0...1]
8	<Id>	Creditor account identification	[0...1]
9	<IBAN>	Creditor account in the IBAN format, if not provided, it will be specified other way (<*Othr*> tag)	[0...1]
9	<Othr>	Other identification of the creditor account	[0...1]
10	<Id>	Creditor account identification – ABO (BBAN) format, 16 positions	[0...1]
8	<Nm>	Creditor account name	[0...1]
7	<UltmtCdtr>	Ultimate creditor (for SEPA transfers)	[0...1]
8	<Nm>	Ultimate creditor name	[0...1]

Level	<XML tag>	Contents	Occurs
8	<Id>	Ultimate creditor identification	[0…1]
9	<PrvtId>	Ultimate creditor identification – private ID (natural person). Ultimate creditor is defined always as private person (<OrgId> is not used)	[0…1]
10	<Othr>	Other identification	[0…1]
11	<Id>	More information on ultimate creditor	[0…1]

Related agents

Related agents are the banks that were involved in the transfer of funds, this detail is part of the transaction detail (<TxDtls>) and provides information on sender (debtor) bank and beneficiary (creditor, recipient) bank – if those are known or relevant:

Level	<XML tag>	Contents	Occurs
6	<RltdAgts>	Related agents	[0…1]
7	<DbtrAgt>	Debtor agent (sender bank)	[0…1]
8	<FinInstnId>	Financial institution identification	[1…1]
9	<BIC>	SWIFT code (e.g. CEKOCZPP)	[0…1]
9	<Nm>	Bank name	[0…1]
9	<PstlAdr>	Bank postal address	[0…1]
10	<AdrLine>	Address line – can repeat up to seven times	[0…7]
10	<Othr>	Other bank identification	[0…1]
10	<Id>	National bank code (domestic code, e.g. 0300)	[1…1]
7	<CdtrAgt>	Creditor agent	[0…1]
8	<FinInstnId>	Financial institution identification	[0…1]
9	<BIC>	SWIFT code (e.g. CEKOCZPP)	[0…1]
9	<Nm>	Bank name	[0…1]
9	<PstlAdr>	Bank postal address	[0…1]
10	<AdrLine>	Address line – can repeat up to seven times	[0…7]
10	<Othr>	Other bank identification	[0…1]
10	<Id>	National bank code (domestic code, e.g. 0300)	[0…1]

Other information on the transaction

Other information on the posted transaction include payment purpose, remittance information and additional transaction information – all of them being sublevel to transaction details (<TxDtls>) and providing supplementary information for sender or beneficiary – dependent on transaction type:

Level	<XML tag>	Contents	Occurs
6	<Purp>	Payment purpose	[0…1]
7	<Cd>	Payment purpose code (only for SEPA transfers, code according to list on ISO20022 page)	[1…1]
6	<RmtInf>	Remittance information	[0…1]
7	<Ustrd>	Unstructured information – message to the beneficiary or text information in general	[0…1]
7	<Strd>	Structured information (used for domestic and SEPA transfers)	[0…3]
8	<CdtrRefInf>	Creditor reference information	[0…1]
9	<Tp>	Reference type	[0…1]
10	<CdOrPrtry>	Code or proprietary (note that proprietary tag is not used)	[0…1]
11	<Cd>	Code for the reference type (structured reference is used – SCOR)	[0…1]
9	<Ref>	Reference together with its acronym – used for domestic payment codes, acronym (VS, KS, SS), semicolon, and the code itself (e.g. VS:0123456789)	[0…1]
6	<AddtlTxInf>	Text description of the transaction (free text, used e.g. for fees and other specific transactions)	[0…1]

Sample statement in XML format

Note: In the sample file below, for better orientation each tag is placed on new line together with indentation relevant to the tag level (in real statement this rule does not have to followed). Via notes (`<!-- note -->`) explanation is provided – such notes do not appear in real statements:

```xml
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02" xmlns:xs="http://www.w3.org/2001/
XMLSchema">
  <BkToCstmrStmt>
    <GrpHdr>                                              <!-- header -->
      <MsgId>CEKOCZPPXXX-190129-3LRODuXW</MsgId>
      <CreDtTm>2018-01-01T02:54:05.1+01:00</CreDtTm>
      <MsgPgntn>
        <PgNb>1</PgNb>
        <LastPgInd>true</LastPgInd>
      </MsgPgntn>
      <AddtlInf>denni</AddtlInf>
    </GrpHdr>
    <Stmt>                                                <!-- statement begins -->
      <Id>CZ2003000000000000000000019-2018-01-01</Id>
      <ElctrncSeqNb>1</ElctrncSeqNb>
      <LglSeqNb>1</LglSeqNb>
      <CreDtTm>2018-01-01T02:54:05.1+01:00</CreDtTm>
      <FrToDt>
        <FrDtTm>2018-01-01T00:00:00.0+01:00</FrDtTm>
        <ToDtTm>2018-01-01T23:59:59.9+01:00</ToDtTm>
      </FrToDt>
      <Acct>                                              <!-- account identification -->
        <Id>
          <IBAN>CZ2003000000000000000000019</IBAN>
        </Id>
        <Tp>
          <Cd>CACC</Cd>
        </Tp>
        <Ccy>CZK</Ccy>
        <Nm>Account name</Nm>
        <Ownr>
          <Nm>Account owner name</Nm>
          <PstlAdr>
            <AdrLine>Na kopecku 45</AdrLine>
            <AdrLine>267 18 Karlstejn</AdrLine>
          </PstlAdr>
        </Ownr>
        <Svcr>                                            <!-- bank identification -->
          <FinInstnId>
            <BIC>CEKOCZPP</BIC>
            <Nm>Ceskoslovenska obchodni banka a.s.</Nm>
            <PstlAdr>
              <StrtNm>Radlicka</StrtNm>
              <BldgNb>333/150</BldgNb>
              <PstCd>15057</PstCd>
              <TwnNm>Praha 5</TwnNm>
              <Ctry>CZ</Ctry>
            </PstlAdr>
            <Othr>
```

```xml
          <Id>0300</Id>
        </Othr>
      </FinInstnId>
    </Svcr>
  </Acct>
  <Bal>                                      <!-- information on balances -->
    <Tp>
      <CdOrPrtry>
        <Cd>PRCD</Cd>
      </CdOrPrtry>
    </Tp>
    <Amt Ccy="CZK">14.65</Amt>
    <CdtDbtInd>CRDT</CdtDbtInd>
    <Dt>
      <Dt>2018-01-01</Dt>
    </Dt>
  </Bal>
  <Bal>
    <Tp>
      <CdOrPrtry>
        <Cd>CLBD</Cd>
      </CdOrPrtry>
    </Tp>
    <Amt Ccy="CZK">1.11</Amt>
    <CdtDbtInd>CRDT</CdtDbtInd>
    <Dt>
      <Dt>2018-01-01</Dt>
    </Dt>
  </Bal>
  <TxsSummry>                                <!-- transactions summary -->
    <TtlNtries>
      <NbOfNtries>3</NbOfNtries>
      <Sum>13.54</Sum>
      <TtlNetNtryAmt>13.54</TtlNetNtryAmt>
      <CdtDbtInd>DBIT</CdtDbtInd>
    </TtlNtries>
    <TtlDbtNtries>
      <NbOfNtries>3</NbOfNtries>
      <Sum>13.54</Sum>
    </TtlDbtNtries>
  </TxsSummry>
  <Ntry>                                     <!-- sample x-border transaction -->
    <NtryRef>123456</NtryRef>
    <Amt Ccy="CZK">7.62</Amt>
    <CdtDbtInd>DBIT</CdtDbtInd>
    <RvslInd>false</RvslInd>
    <Sts>BOOK</Sts>
    <BookgDt>
      <Dt>2018-01-01</Dt>
    </BookgDt>
    <ValDt>
      <Dt>2018-01-01</Dt>
    </ValDt>
    <BkTxCd>
```

```xml
          <Prtry>
            <Cd>10000201000</Cd>
            <Issr>Czech Banking Association</Issr>
          </Prtry>
        </BkTxCd>
        <NtryDtls>                                    <!-- transaction details -->
          <TxDtls>
            <Refs>
              <AcctSvcrRef>3140873901</AcctSvcrRef>
            </Refs>
            <AmtDtls>
              <InstdAmt>
                <Amt Ccy="USD">0.33</Amt>
              </InstdAmt>
              <CntrValAmt>
                <Amt Ccy="USD">0.33</Amt>
                <CcyXchg>
                  <SrcCcy>USD</SrcCcy>
                  <TrgtCcy>CZK</TrgtCcy>
                  <XchgRate>23.102</XchgRate>
                </CcyXchg>
              </CntrValAmt>
            </AmtDtls>
            <BkTxCd>
              <Prtry>
                <Cd>10000201000</Cd>
                <Issr>Czech Banking Association</Issr>
              </Prtry>
            </BkTxCd>
            <RltdPties>                               <!-- related parties -->
              <Dbtr>
                <Nm>debtor name</Nm>
              </Dbtr>
              <DbtrAcct>
                <Id>
                  <IBAN>CZ2003000000000000000019</IBAN>
                </Id>
                <Nm>debtor account name</Nm>
              </DbtrAcct>
              <Cdtr>
                <Nm>creditor name</Nm>
                <PstlAdr>
                  <AdrLine>creditor address 1</AdrLine>
                  <AdrLine>creditor address 2</AdrLine>
                  <AdrLine>creditor address 3</AdrLine>
                </PstlAdr>
              </Cdtr>
              <CdtrAcct>
                <Id>
                  <IBAN>CZ0603000000190000000019</IBAN>
                </Id>
                <Nm>creditor account name</Nm>
              </CdtrAcct>
            </RltdPties>
```

```xml
    <RltdAgts>                                          <!-- related banks (agents) -->
      <DbtrAgt>
        <FinInstnId>
          <BIC>CEKOCZPP</BIC>
          <Nm>Ceskoslovenska obchodni banka a.s.</Nm>
          <PstlAdr>
            <AdrLine>Radlicka 333/150</AdrLine>
            <AdrLine>150 57 Praha</AdrLine>
            <AdrLine>Ceska republika</AdrLine>
          </PstlAdr>
          <Othr>
            <Id>0300</Id>
          </Othr>
        </FinInstnId>
      </DbtrAgt>
      <CdtrAgt>
        <FinInstnId>
          <BIC>CEKOCZPP</BIC>
          <Nm>Ceskoslovenska obchodni banka a.s.</Nm>
          <PstlAdr>
            <AdrLine>Radlicka 333/150</AdrLine>
            <AdrLine>150 57 Praha</AdrLine>
            <AdrLine>Ceska republika</AdrLine>
          </PstlAdr>
          <Othr>
            <Id>0300</Id>
          </Othr>
        </FinInstnId>
      </CdtrAgt>
    </RltdAgts>
    <RmtInf>                                             <!-- remittance information -->
      <Ustrd>transfer of USD 0,33</Ustrd>
    </RmtInf>
  </TxDtls>
</NtryDtls>
</Ntry>
<Ntry>                                                   <!-- sample SEPA transaction -->
  <NtryRef>789012</NtryRef>
  <Amt Ccy="CZK">5.81</Amt>
  <CdtDbtInd>DBIT</CdtDbtInd>
  <RvslInd>false</RvslInd>
  <Sts>BOOK</Sts>
  <BookgDt>
    <Dt>2018-01-01</Dt>
  </BookgDt>
  <ValDt>
    <Dt>2018-01-01</Dt>
  </ValDt>
  <BkTxCd>
    <Prtry>
      <Cd>10000401000</Cd>
      <Issr>Czech Banking Association</Issr>
    </Prtry>
  </BkTxCd>
```

```xml
<NtryDtls>                                          <!-- transaction details -->
  <TxDtls>
    <Refs>
      <AcctSvcrRef>3140874901</AcctSvcrRef>
      <EndToEndId>E2E identification</EndToEndId>
    </Refs>
    <AmtDtls>
      <InstdAmt>
        <Amt Ccy="EUR">0.22</Amt>
      </InstdAmt>
      <CntrValAmt>
        <Amt Ccy="EUR">0.22</Amt>
        <CcyXchg>
          <SrcCcy>EUR</SrcCcy>
          <TrgtCcy>CZK</TrgtCcy>
          <XchgRate>26.404</XchgRate>
        </CcyXchg>
      </CntrValAmt>
    </AmtDtls>
    <BkTxCd>
      <Prtry>
        <Cd>10000401000</Cd>
        <Issr>Czech Banking Association</Issr>
      </Prtry>
    </BkTxCd>
    <RltdPties>                                      <!-- related parties -->
      <Dbtr>
        <Nm>debtor name</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>CZ2003000000000000000019</IBAN>
        </Id>
        <Nm>debtor account name</Nm>
      </DbtrAcct>
      <UltmtDbtr>
        <Nm>ultimate debtor</Nm>
        <Id>
          <PrvtId>
            <Othr>
              <Id>ultimate debtor additional info</Id>
            </Othr>
          </PrvtId>
        </Id>
      </UltmtDbtr>
      <Cdtr>
        <Nm>creditor name</Nm>
        <PstlAdr>
          <AdrLine>creditor address 1</AdrLine>
          <AdrLine>creditor address 2</AdrLine>
        </PstlAdr>
      </Cdtr>
      <CdtrAcct>
        <Id>
```

```xml
        <IBAN>CZ06030000000190000000019</IBAN>
      </Id>
      <Nm>creditor account name</Nm>
    </CdtrAcct>
    <UltmtCdtr>
      <Nm>ultimate creditor</Nm>
    </UltmtCdtr>
  </RltdPties>
  <RltdAgts>                                         <!-- related banks (agents) -->
    <DbtrAgt>
      <FinInstnId>
        <BIC>CEKOCZPP</BIC>
        <Nm>Ceskoslovenska obchodni banka a.s.</Nm>
        <PstlAdr>
          <AdrLine>Radlicka 333/150</AdrLine>
          <AdrLine>150 57 Praha</AdrLine>
          <AdrLine>Ceska republika</AdrLine>
        </PstlAdr>
        <Othr>
          <Id>0300</Id>
        </Othr>
      </FinInstnId>
    </DbtrAgt>
    <CdtrAgt>
      <FinInstnId>
        <BIC>CEKOCZPP</BIC>
        <Nm>Ceskoslovenska obchodni banka a.s.</Nm>
      </FinInstnId>
    </CdtrAgt>
  </RltdAgts>
  <Purp>
    <Cd>COMC</Cd>
  </Purp>
  <RmtInf>                                            <!-- additional information -->
    <Ustrd>SEPA transfer of EUR 0,22</Ustrd>
  </RmtInf>
        </TxDtls>
      </NtryDtls>
    </Ntry>
    <Ntry>                                            <!-- sample domestic transaction -->
      <NtryRef>345678</NtryRef>
      <Amt Ccy="CZK">0.11</Amt>
      <CdtDbtInd>DBIT</CdtDbtInd>
      <RvslInd>false</RvslInd>
      <Sts>BOOK</Sts>
      <BookgDt>
        <Dt>2018-01-01</Dt>
      </BookgDt>
      <ValDt>
        <Dt>2018-01-01</Dt>
      </ValDt>
      <BkTxCd>
        <Prtry>
          <Cd>10000101000</Cd>
```

```xml
        <Issr>Czech Banking Association</Issr>
      </Prtry>
    </BkTxCd>
    <NtryDtls>                                    <!-- transaction details -->
      <TxDtls>
        <Refs>
          <AcctSvcrRef>201901290061869</AcctSvcrRef>
        </Refs>
        <AmtDtls>
          <InstdAmt>
            <Amt Ccy="CZK">0.11</Amt>
          </InstdAmt>
        </AmtDtls>
        <BkTxCd>
          <Prtry>
            <Cd>10000101000</Cd>
            <Issr>Czech Banking Association</Issr>
          </Prtry>
        </BkTxCd>
        <RltdPties>                               <!-- related parties -->
          <Dbtr>
            <Nm>debtor name</Nm>
          </Dbtr>
          <DbtrAcct>
            <Id>
              <IBAN>CZ2003000000000000000000019</IBAN>
            </Id>
            <Nm>debtor account name</Nm>
          </DbtrAcct>
          <Cdtr>
            <Nm>creditor name</Nm>
          </Cdtr>
          <CdtrAcct>
            <Id>
              <Othr>
                <Id>0000000117827503</Id>
              </Othr>
            </Id>
            <Nm>creditor account name</Nm>
          </CdtrAcct>
        </RltdPties>
        <RltdAgts>                                <!-- related banks (agents) -->
          <DbtrAgt>
            <FinInstnId>
              <BIC>CEKOCZPP</BIC>
              <Nm>Ceskoslovenska obchodni banka a.s.</Nm>
              <PstlAdr>
                <AdrLine>Radlicka 333/150</AdrLine>
                <AdrLine>150 57 Praha</AdrLine>
                <AdrLine>Ceska republika</AdrLine>
              </PstlAdr>
              <Othr>
                <Id>0300</Id>
              </Othr>
```

```xml
          </FinInstnId>
        </DbtrAgt>
        <CdtrAgt>
          <FinInstnId>
            <BIC>CEKOCZPP</BIC>
            <Nm>Ceskoslovenska obchodni banka a.s.</Nm>
          </FinInstnId>
        </CdtrAgt>
      </RltdAgts>
      <RmtInf>                                          <!-- additional information -->
        <Ustrd>sample transfer of CZK 0,11</Ustrd>
        <Stdr>
          <CdtrRefInf>
            <Tp>
              <CdOrPrtry>
                <Cd>SCOR</Cd>
              </CdOrPrtry>
            </Tp>
            <Ref>VS:1111111111</Ref>
          </CdtrRefInf>
        </Stdr>
        <Stdr>
          <CdtrRefInf>
            <Tp>
              <CdOrPrtry>
                <Cd>SCOR</Cd>
              </CdOrPrtry>
            </Tp>
            <Ref>SS:3333333333</Ref>
          </CdtrRefInf>
        </Stdr>
        <Stdr>
          <CdtrRefInf>
            <Tp>
              <CdOrPrtry>
                <Cd>SCOR</Cd>
              </CdOrPrtry>
            </Tp>
            <Ref>KS:2222</Ref>
          </CdtrRefInf>
        </Stdr>
      </RmtInf>
    </TxDtls>
  </NtryDtls>
 </Ntry>
 </Stmt>
 </BkToCstmrStmt>
</Document>
```