

Advices in the BBF format



The purpose of this document is to describe the structure and usage of the BBF format that is used for the account advices (intra-day reporting) in the ČSOB CEB service. The format is used to provide the information on account transactions in the course of a day.

For the account advices, following rules apply:

- Advice is created only upon a transaction being posted, it contains one or more posted transactions (posted at the same time).
- Information provided on transactions within each advice is included also in the end-of-day reporting (each item in the advice is mirrored in one of the items in the coming statement, but not vice versa – statements can include also some non-accounting items); in case both advices and statements are used as source for data processing, possible duplicates might need to be eliminated.
- Advices are available within ČSOB CEB service for one month (however, only current day advices have added value in case statements are used for data synchronization).

The name of the file with advice contains the “AV” string, account number, advice date (YYYYMMDD format) and the sequence number of the advice within each day; the extension used is .BBF. To download advices, go to Accounts – Statements and advices – Advices in the ČSOB CEB application. Individual files can be gathered as well as more files at once – in case of mass download, files can be merged to a single file, or you can download compressed archive with the data.

File contents

The file contains following type of data:

- file header (HEADER line),
- advice header,
- individual transactions (one or more),
- ending line (LOCK entry).

File header (HEADER)

The whole header is constant string and as such does not need to be processed anyhow. Following information is provided:

Order	Position	Length	Contents
1	1	9	Service identification – string <i>T77777</i>
2	10	7	Information type – string <i>HEADER</i>
3	17	2	Message type – always <i>00</i>
4	19	13	Message version and service type – text <i>01.0000BBCSOB</i>

Next line to the file header is always advice header.

Advice header (ADVMUL 01)

Similar to file header, the advice header does not need to be processed anyhow. Following information is provided:

Order	Position	Length	Contents
1	1	7	Service identification – string <i>T77777</i>
2	8	2	Delimiter – two spaces
3	10	6	Information type – text <i>ADVMUL</i>
4	16	1	Delimiter – single space
5	17	2	Message type – always <i>01</i> as advice header
6	19	14	Unique message number (YYYYMMDD date and sequence number)

Next line(s) to the advice header is one (or more) transactions – either domestic or cross-border ones.

Account movement – domestic transaction (ADVMUL 02)

Account movement is represented by one line of the advice. For the domestic transaction (or card transaction, interest, fee etc.), following information is provided (the bold ones representing information recommended for automated processing):

Order	Position	Length	Contents
1	1	7	Service identification – string <i>T77777</i>

2	8	2	Delimiter – two spaces
3	10	6	Information type – text ADVMUL
4	16	1	Delimiter – single space
5	17	2	Message type – 02 as transaction detail
6	19	2	Transaction type, <i>01</i> for priority payment, <i>02</i> for instant payment, <i>11</i> for regular payment, <i>12</i> collection (direct debit) payment
7	21	22	Transaction ID (internal identifier)
8	43	3	Message weight (always <i>100</i>)
9	46	4	Bank code (national code for the account holding bank – always 0300)
10	50	14	Client identification number
11	64	35	Account holder name (35 chars)
12	99	34	Account number (ABO version) Note: for accounts with no ABO version assigned, 999999###IBIS is provided – where ### is IBIS database number, followed by IBIS (database) account number
13	133	16	Client reference (not relevant for this transaction type)
14	149	16	Bank reference
15	165	8	Value date in the YYYYMMDD format (optional, usually identical to the posting date)
16	173	8	Entry date in the YYYYMMDD format
17	181	8	Debiting from the counterparty date (for incoming transactions from another bank)
18	189	2	Transaction indicator: <i>D</i> for debit (outgoing) transactions, <i>C</i> for credit (incoming) transactions, <i>RC</i> or <i>RD</i> for reversals (credit/debit)
19	191	16	Amount – including negative indicator where relevant, leading zeros, delimiter (comma) and two decimals (e.g. -00000000123,45)
20	207	3	Currency (ISO code – e.g. CZK)
21	210	16	Accounting balance after posting (the same format as for amount)
22	226	1	Balance indicator: <i>C</i> for positive (credit) value, <i>D</i> for negative (debit) value
23	227	11	Counterparty bank code (if relevant)
24	238	34	Counterparty account number (if relevant, leading zeros can be used, in case there is prefix, then leading zeros make distinction between prefix and account number itself)
25	272	35	Counterparty name (as provided for incoming transactions, as entered in outgoing transactions)
26	307	4	Constant code
27	311	10	Variable code
28	321	10	Specific code
29	331	10	Counterparty variable code (usually the same value as above)
30	341	10	Counterparty specific code (usually the same value as above)
31	351	35	Message to the beneficiary / transaction detail – part 1
32	386	35	Message to the beneficiary / transaction detail – part 2
33	421	35	Message to the beneficiary / transaction detail – part 3
34	456	35	Message to the beneficiary / transaction detail – part 4
35	491	35	Payer (internal) comment
36	526	23	Other information on the transaction (not used – filled by spaces)

Account movement – cross-border transaction (ADVMUZ 02)

Cross-border transaction (including SEPA) is put on a single line as well, providing following information on the transaction (bold ones recommended for automated processing):

Order	Position	Length	Contents
1	1	7	Service identification – string T77777
2	8	2	Delimiter – two spaces

3	10	6	Information type – text <i>ADVMUZ</i>
4	16	1	Delimiter – single space
5	17	2	Message type – 02 as transaction detail
6	19	3	Transaction type distinction – CRE for credit (incoming) transaction, DBE for debit (outgoing) transaction
7	22	14	Client identification number
8	36	16	Client reference (provided for outgoing SEPA and cross-border transactions)
9	52	28	Bank reference
10	80	3	Message weight (always <i>090</i>)
11	83	34	Account number (ABO version) Note: for accounts with no ABO version assigned, <i>999999###IBIS</i> is provided – where <i>##</i> is IBIS database number, followed by IBIS (database) account number
12	117	35	Counterparty name and address – part 1
13	152	35	Counterparty name and address – part 2
14	187	35	Counterparty name and address – part 3
15	222	35	Counterparty name and address – part 4
16	257	35	Counterparty account number (IBAN or other format)
17	292	35	Counterparty bank – part 1
18	327	35	Counterparty bank – part 2
19	362	35	Counterparty bank – part 3
20	397	35	Counterparty bank – part 4
21	432	35	Message to the beneficiary / payment purpose – part 1
22	467	35	Message to the beneficiary / payment purpose – part 2
23	502	35	Message to the beneficiary / payment purpose – part 3
24	537	35	Message to the beneficiary / payment purpose – part 4
25	572	16	Amount in the payment currency , without +/- sign, dot or comma as delimiter, leading zeros used
26	588	3	Payment currency
27	591	16	Amount in the account currency , without +/- sign, dot or comma as delimiter, leading zeros can be used
28	607	3	Account currency
29	610	12	Exchange rate used, dot as delimiter, leading zeros used, 7 decimals provided
30	622	16	Bank fees (account holding bank – i.e. ČSOB), provided for incoming transactions only
31	638	3	Fees currency
32	641	16	Counterparty bank fees, provided for incoming transactions only
33	657	3	Counterparty bank fees currency
34	660	16	Other fees (field not used)
35	676	3	Other fees currency (field not used)
36	679	8	Value date in the YYYYMMDD format (usually the same as entry date)
37	687	8	Entry date in the YYYYMMDD format
38	695	8	Original value date (not used, filled by spaces)
39	703	175	Advice to the counterparty (not used, filled by spaces – 5 × 35 chars)
44	878	3	Fees code (SHA/OUR/BEN distinction)
45	881	11	Counterparty bank code (SWIFT code – 8 or 11 characters, if provided)
46	892	3	Payment title (not used – filled by spaces)
47	895	34	National code for the counterparty bank (not used, filled by spaces)

Ending line (LOCK)

The last line closes the list of transactions and the advice itself. Information provided here is not relevant for ERP processing:

Order	Position	Length	Contents
1	1	7	Service identification – string <i>T77777</i>
2	8	2	Delimiter – two spaces
3	10	4	Information type – text <i>LOCK</i>
4	14	3	Delimiter – three spaces
5	17	2	Message type – 99 as last entry
6	19	12	Delimiter – twelve spaces
7	31	13	Message identifier
8	44	8	Delimiter – eight spaces
9	52	1	End of advice – the 1 digit

After the LOCK entry, the file might end as well, or another file (HEADER) can follow – in case the advices are merged when downloading them.

Sample advice file in the BBF format

Note: as for the length of the line in the BBF advice, the line break in the sample file is indicated by <CR><LF> characters, and the spaces are replaced by the “_” sign (underscore):

```
T777777__HEADER_0001.0000BBCSOB_<CR><LF>
T777777__ADMUL_0120180101473375_<CR><LF>
T777777__ADMUL_021217201801010000001____100030011111_____Account_owner_____19_
_____00388_____3924694570_____2018010120180101_____C_00000000000000.20CZK0000000
000451.98C0300_____123_____COUNTERPARTY_NAME_____444422222222226666
6666662222222222666666666666MESSAGE_TO_THE_BENEFICIARY_TEXT_TEXT_TEXT_TEXT_TEXT_TEXT_TEXT_TEXT_TEXT_
TEXT_TEXT_TEXT_TEXT_TEXT_TEXT_TEXT_TEXT_TEXT_TEXT_TEX<CR><LF>
T777777__ADMUZ_02DBE11111_____client_reference_____3168615810_____090000000019_____
_____ACCOUNT_OWNER_____ACCOUNT_OWNER_ADDRESS_____
_____CZ21030000000000000000123_____CESKOSLOVENSKA_OBCHODNI_BANKA,_A.
S.PRAGUE_____ (HEAD OFFICE)_____RADLICKA_333/150_____M
ESSAGE_TO_THE_BENEFICIARY_TEXT_TEXT_TEXT_TEXT_TEXT_TEXT_TEXT_TEXT_TEXT_TEXT_TEXT_TEXT_TEXT_TEXT_TE
XT_TEXT_TEXT_TEXT_TEXT_TEXT_TEX00000000000001,90CZK1.90_____CZK0001.000000000000000000.00CZK0000000
00000.00__0000000000000.00__2018103120181031_____
_____SHACEKOCZPP_<CR><LF>
T777777__LOCK__99_____5181030021009_____1
```