

ČSOB BUSINESSBANKING 24 USER MANUAL

MULTICASH SYSTEM FORMATS



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1 DESCRIPTION OF INPUT FILE STRUCTURE

1.1 FILES FOR DOMESTIC PAYMENTS (TPS)

The format of files for TPS is based on internal payments format in the Czech Republic (CC ČNB). The files contain no header (Header) and must only include capitals. The ABO format is used to mark the accounts.

Each file (batch) consists of a payment order block and a control block. The file may contain one or more payment orders. A payment order consists of items and each item is marked by its acronym - HD: header, KC: CZK amount, UD: debit account, AD: analytics debit, DI: debit information, UK: account credit, AK: analytics credit, KI: credit information, EC: constant symbol, ZD: message debit, ZK: message credit, AV: notification. The previous sequence of items is binding. The acronym and colon are followed by a field which, according to the item, is divided into subfields. If a field contains multiple subfields (some are optional) the subfields are divided by blanks.

If a subfield at the end of the field is blank it may be left out; otherwise it is replaced by a blank character. An exception from this rule is fields „DI:”, „KI:” and „AV:”. The optional subfields are divided by means of <CR><LF> there.

The sequence of fields in individual types of items as given in this chapter is binding.

Mandatory fields are marked M; optional fields are marked O.

Field	Field valence	Description
HD:	M	item header
KC:	M	amount
UD:	M	payer account (debit account)
AD:	O	instructing party's specific symbol
DI:	O	debit identification
UK:	M	beneficiary account (credit account)
AK:	O	specific symbol (analytics II credit account)
KI:	O	credit identification
EC:	O	constant symbol (economic nature of payment)
ZD:	O	variable symbol (message for the debit party)
ZK:	O	variable symbol (message for the credit party)
AV:	O	message for client of the overtaking bank

Control block (optional) follows the last item of the last order and consists of items S1 and S3.

S1:	O	Sum for payment orders included in the file
S3:	O	Sum for collection orders included in the file

The following table describes the structure of a payment order and control block. It also includes a description of subfields and properties thereof, controls which must be performed upon import to BB tables, conversion algorithms.

1.1.1 Meanings of Individual Columns

- M / O = subfield valence
M = mandatory subfield
O = optional subfield
- D / F = length and format of subfield
n = numerical (0-9), leading zeros permitted but not required
a = alphabetical
d = field for date in format YYYYMMDD
P = fixed length of subfield
V = variable length of subfield

Description	M / O	D / F
HD:	M	3 a P
Subfield 1 : Type of payment: 11 : Payment 32 : Collection Control: values 11 and 32	M	2 n P
Subfield 2 : Date of order Format : YYYYMMDD or RRRMMDD Control: format Conversion:	M	8 n P

Description	M / O	D / F
Subfield 3 : Recipient bank direction number Control: 0300 v ČR, 7500 v SR	M	7 and V
Subfield 4 : Common number (0 - 999999) Conversion: not converted	M	6 n V
Subfield 5 : Beneficiary bank direction number Control: bank code list Conversion:	M	7 and V
<CR><LF>KC:	M	3 and P
Subfield 1 : Amount incl. 2 decimal points – do not separate decimal points by any character Control: numerical character Conversion:	M	14 n V
Subfield 2 : fixed zero field (000000) – no control Conversion: not converted	M	6 n P
Subfield 3 : ISO-currency code Control: CZK (v ČR), EUR (v SR) Conversion:	M	3 and P
<CR><LF>UD:	M	3 and P
Subfield 1 : Instructing party's account forenumber Control: if no blank – modulo 11 Conversion:	M	6 n V
Subfield 2 : Instructing party's account number Control: numerical character, modulo 11, existence in the disposal model, the account must be active Conversion:	M	10 n V
Subfield 3 : Short name of instructing party's account Conversion:	O	20 and V
<CR><LF>AD:	M	3 and P
Instructing party's specific symbol Control – if given, control of numerical character Conversion	O	10 n V
<CR><LF>DI:	M	3 and P
Subfield 1 : Name of instructing party Conversion: <CR><LF>	M	35 and V
Subfield 2 : Other name of instructing party Conversion: <CR><LF>	O	35 and V
Subfield 3 : Other name of instructing party Conversion: <CR><LF>	O	35 and V
Subfield 4 : Other name of instructing party Conversion:	O	35 and V
<CR><LF>UK:	M	3 and P
Subfield 1 : Beneficiary account forenumber Control: if no blank – modulo 11 Conversion: right align, leading zeros	M	6 n V

Description	M / O	D / F
Subfield 2 : Beneficiary account number Control: numerical character, modulo 11, Conversion: right align, leading zeros	M	10 n V
Subfield 3 : Short name of beneficiary account Conversion: from left, add blanks	O	20 and V
<CR><LF>AK:	M	3 and P
Specific symbol of beneficiary Conversion: right align, leading zeros	O	10 n V
<CR><LF>KI:	M	3 and P
Subfield 1 : Name of beneficiary Conversion: no <CR><LF>	O	35 and V
Subfield 2 : Other name of beneficiary Conversion: no <CR><LF>	O	35 and V
Subfield 3 : Other name of beneficiary Conversion: no <CR><LF>	O	35 and V
Subfield 4 : Other name of beneficiary Conversion: no	O	35 and V
<CR><LF>EC:	M	3 and P
Constant symbol max. 4 characters, left aligned Control: if given, constant symbol code list Conversion: right align, leading zeros	O	10 n V
<CR><LF>ZD:	M	3 and P
Variable symbol for instructing party Control – if given, numerical character control Conversion:	O	10 n V
<CR><LF>ZK:	M	3 and P
Subfield 1 : Variable symbol for beneficiary Control – if given, numerical character control Conversion:	O	10 n V
<CR><LF>AV:	M	3 and P
Subfield 1 : Notification 1 Conversion: from left <CR><LF>	O	35 and V
Subfield 2 : Notification 2 Conversion: from position 4 <CR><LF>	O	35 and V
Subfield 3 : Notification 3 Conversion: from position 4 <CR><LF>	O	35 and V
Subfield 4 : Notification 4 Conversion: from position 4	O	35 and V
<CR><LF>S1:	M	3 and P

Description	M / O	D / F
Subfield 1: Number of payment orders (payments) included in the file. Number – right aligned, zeros added for the rest. Control: number of items with HD:11 Conversion: not converted	M	9 n P
Subfield 2: Total amount of payments Control: sum of amounts from KC subfield 1 for items with HD:11 Conversion: not converted	M	14 n V
<CR><LF>S3:	M	3 and P
Subfield 1: Number of collections included in the file. Number – right aligned, zeros added for the rest. Control: number of amounts with HD:32 Conversion: not converted	M	9 n P
Subfield 2: Total amount of collections Control: sum of amounts from KC subfield 1 for items with HD:32 Conversion: not converted	M	14 n V

1.1.2 Example of batch

HD:11 000814 0300 000001 0600
 KC:84400 000000 CZK
 UD: 0000501163 7th company Ltd.
 AD:0000000000
 DI:7th company Ltd
 Long Street 43
 Anytown 12
 UK:000174 1686937504 EXIM A.S.
 AK:0000000000
 KI:EXIM A.S.
 SOUTHSTREET 34
 WARM TOWN
 EC:0000000558
 ZD:0000007705
 ZK:0000000022
 AV:Invoice Nr. 99/4435
 HD:11 000814 0300 000002 0100
 KC:21348460 000000 CZK
 UD:008010 0716247113 7th company Ltd
 :
 :
 AV:Payment of invoice
 REF:20001114/2342
 HD:32 000825 0300 000003 5100
 KC:152400 000000 CZK
 UD:000393 0002905188 Debtor Ltd
 AD:0000000000
 DI:Debtor Ltd
 PRAHA 6
 UK: 0000501163 7th company Ltd
 AK:0000000000
 KI:TEXT1
 EC:0000000558
 ZD:0000007705
 ZK:0000000022

AV:COLLECTION OF RENT
 PERIOD 2000/07
 S1:000000002 000000021432860
 S3:000000001 000000000152400

1.2 FILES FOR INTERNATIONAL PAYMENTS (ZPS)

The format of international payment files is based on the adjusted Swift message MT100 format.

International payment file starts with the optional file header (Header). After the file header, there are one or more payment orders. Each payment order consists of a header and constant text block. In the event of multiple payment orders, the individual orders are divided by \$. The header and payment order items are marked by leaders. The sequence of headers and leaders described in the following tables is binding.

The following tables describe the file header structure and payment order structure. It also includes a description of subfields and properties thereof, controls that must be performed upon conversion into BB tables.

The following acronyms are used to specify the formats in the following tables:

M / O = field valence
 M = mandatory field
 O = optional field
 D / F = length and format of field
 n = numerical 0 - 9
 a = alphabetical
 d = field for date in YYYYMMDD format
 P = fixed length of field
 V = variable length of field

1.2.1 File header

The file header is of the following structure:

Description	M / O	D / F
<CR><LF>:01: Customer reference	M M	4 and P 16 and V
<CR><LF>:02: Total sum of all orders regardless of currency differences	M M	4 and P 17 n P
<CR><LF>:03: Number of payment orders included in the file	M M	4 and P 5 n P
<CR><LF>:04: Swift-address of the executive bank	M M	4 and P 11 and P
<CR><LF>:05: Name and address of instructing party - max. 4 lines, 35 char. per line, separated by<CR><LF>	M M	4 and P 4*35 and V
<CR><LF>:07: File name	M M	4 and P 12 and V

Control: none

Conversion: file header is not converted

1.2.2 Order header

{1:F01xxxxxxxxxxxbbbbttttt}{2:I100xxxxxxxxxy1}{4:

where

1:F01	Constant basic header block
xxxxxxxxxx	Direction code of instructing party's bank
bbbb	Status (generated by the program; 0 - 999)
ttttt	Transaction number (numbering is a data entry within the file; 0 - 999999)
2:I100	Constant application block of the header
xxxxxxxxxx	Direction number (swift address) of the beneficiary bank
y	Type of payment
N 00	Standard transfer
U 10	Telex payment or express SWIFT
A 20	cheque; free choice of transport
B 21	cheque; registered on delivery (ROD)
C 22	cheque; express transport

	D	23	cheque; ROD and express
	E	30	cheque to the instructing party
	F	31	cheque to the instructing party, ROD
	G	32	cheque to the instructing party, express
	H	33	cheque to the instructing party, ROD and express
1			Constant end of header application block
4:			Constant Text block

Control: none

Conversion:

Header {1:F01xxxxxxxxxxxxbbbtntttt}{2:I100xxxxxxxxxy1}{4: not converted

1.2.3 Specification of order format

The order within the file, in the "Text Block" consists of the following fields:

Field	Field valence	Description
:20:	O	Customer reference
:32A:	M	Due date, currency code, amount
:50:	M	Instructing party
:52D:	M	Instructing party's accounts
:57A:	M / O	Recipient bank BIC, optional if :57D: is given
:57D:	M / O	Recipient bank name; if not given, :57A must be entered
:59:	M	Beneficiary (account, name)
:70:	O	Purpose of payment
:71A:	M	Payment of charges
:72:	M	Information for the bank

1.2.3.1 Description of order fields

Description	M / O	D / F
<CR><LF>:20: Customer reference Conversion:	M m	4 and P 16 and V
<CR><LF>:32A:	M	5 and P
Subfield 1 : Due date of order (YYYYMMDD or YYMMDD) Control: – if the date is past the current banking date is entered; if the date is forward and not a banking day the following banking day closest to the due date is entered Conversion: to the YYYYMMDD format	M	8 n P
Subfield 2 : ISO-currency code for the following amount Control: currency code list	M	3 and P
Subfield 3 : Amount incl. 2 decimal points Conversion: remove the decimal points, take into consideration 2 decimal points, align right, add leading zeros	M	14 n V
<CR><LF>:50: Instructing party max. 4 lines, 35 char. per line, separated <CR><LF> Conversion: not converted	M M	4 and P 4*35 and V
<CR><LF>:52D:	M	5 and P
Subfield 1 : Instructing party's account Forenumber and account number <CR><LF> Control: account existence and validity in the database, Control for ZPS authorisation, the account must be active Conversion: for domestic currency accounts ABO format, simple transfer For foreign currencies MC account format, conversion to the 24x7 format	M	6 + 10 n P

Description	M / O	D / F
Subfield 2 : Charge account Forenumber and account number <CR><LF> Control: : account existence and validity in TBS database, Must be the same client's account Conversion: for domestic currency accounts ABO format, simple transfer For foreign currencies MC account format, conversion to the 24x7 format, if beneficiary pays all, all zeros are accepted	O	6 + 10 n P
Subfield 3 : ISO-currency code of the instructing party's account Control: instructing party's account has identical currency Conversion: <Blank> ISO-currency code of the instructing party's charge account Conversion: <CR><LF>	O O	3 and P 3 and P
Subfield 4 : Statistical code <Blank> ISO-code of beneficiary country <Blank> ISO-code of beneficiary bank country	M O M	3 n P 2 and P 2 and P
<CR><LF>:57A: Swift address of beneficiary bank (BIC) Control: if not given, :57D: must be entered	M O	5 and P 8(11) and P
<CR><LF>:57D: Beneficiary bank name Control: if not given, :57A: must be entered <CR><LF> Beneficiary bank name– second 2 line <CR><LF> Beneficiary bank address - max. 2 lines, 35 char. per line, separated<CR><LF>	M M M	5 and P 35 and V 35 and V 2*35 and V
<CR><LF>:59:	M	4 and P
Subfield 1 : Separator "/" Conversion: not converted	M	1 and P
Subfield 2 : Account number beneficiary <CR><LF>	M	34 and V
Subfield 3 : Beneficiary's name - max. 2 lines, 35 char. per line, separated<CR><LF> Beneficiary's address - max. 2 lines, 35 char. per line, separated<CR><LF>	M O	2*35 and V 2*35 and V
<CR><LF>:70: Purpose of payment - max. 4 lines, 35 char. per line, separated<CR><LF>	M O	4 and P 4*35 and V
<CR><LF>:71A: Payment of charges SHA, BN1: Instructing party's bank charges by the instructing party, Beneficiary's bank charges by the beneficiary OUR: All charges paid by instructing party BEN, BN2: All charges paid by the beneficiary	M M	5 and P 3 and P
<CR><LF>:72:	M	4 and P

Description	M / O	D / F
Subfield 1 : Transfer max. 4 keys (2-digit numerical code separated by <Blank>) 01 Payment solely to beneficiary 02 Payment by cheque only 04 payment solely upon identification 06 Telephone notification to the beneficiary's bank 07 Fax notification to the beneficiary's bank 09 Telephone notification to the authorised party 10 Fax notification to the authorised party <CR><LF>	M	4*2 n P
Subfield 2 : Contact person <CR><LF>	M	35 and P
Subfield 3: Extended text of message as complement to field :52D: <CR><LF>	M	35 and P
Subfield 4 - 6 Statistics max. 3 lines, 35 char. per line, separated<CR><LF> Conversion:	O	3*35 and V

Example (first line is CRLF):

```
:01:
:02:4200,00
:03:3
:04:
:05:TEST ORDERER
TEST STREET
TEST CITY
:07:98040802.CFA
{1:F010300XXXXA3322888004743}{2:I100BARCGB22AXXXN1}{4:
:20:
:32A:980408GBP1200,00
:50:TEST ORDERER
TEST STREET
TEST CITY
:52D:0000000000126003
0000000000126003
USD
215 GB GB
:57A:BARCGB22
:57D:BARCLAYS BANK PLC.
54 LOMBARD STREET
LONDON
:59:/GB26BARC20729140480096
TRANSPORT
41 LOTHBURY
LONDON
:70:PAYMENT IN GBP FROM DOLLAR ACCOUNT

:71A:BN1
:72:00 00 00 00
CONTACT - JAN SKALKA TEL. 12345678
SEA FREIGHT COMPANY
-}$ {1:F010300XXXXA3322888004743}{2:I100BARCGB22AXXXN1}{4:
```

:20:
:32A:980408USD1000,00
:50:TEST ORDERER
TEST STREET
TEST CITY
:52D:0000000000126003
0000000000126003
USD
238 US US
:57A:IRVTUS3N
:57D:BANK OF NEW YORK
48 WALL STREET
NEW YORK 10286
:59:/021000089
RESCOMA INC.
452 FIFTH AVENUE
N.Y. 10018
:70:PLATBA V USD
:71A:BN1
:72:00 00 00 00

OTHER TRANZIT
-}\$ {1:F010300XXXXA3322888004743}{2:I100BARCGB22AXXXN1}{4:
:20:
:32A:980408USD2000,00
:50:TEST ORDERER
TEST STREET
TEST TOWN
:52D:0000000000126008
0000000000126008
DEM
112 US US
:57A:FNBCUS33
:57D:FIRST CHICAGO INTERNATIONAL
153 WEST 51 ST. STREET
N.Y. 10019
:59:/071000288
MASEBA CORP.
48 AVENUE
CHICAGO
:70:PAYMENT IN DEM IN DOLLARS TO USA

:71A:BN1
:72:00 00 00 00

LEASING - EXPORT
-}

2 DESCRIPTION OF OUTPUT FILE STRUCTURE

2.1 FORMAT OF ACCOUNT STATEMENT FILES (LIST OF ITEMS CLEARED)

The format of account statement files is based on the Swift message format MT940.

The file has no header and contains one or more statements. One logical account statement might have one or more pages (sheets). Each page of the statement includes the header, text block and end characters. The feature 'X'01' is added before the end. The end characters consist of '}', 'X'03' and '<CR><LF>' (X'7D03D0A'). The header and text block items are marked by leaders. The sequence of the leaders and headers described in the following tables is binding.

The following tables describe the structure of the header and text block of the statement.

The statement header is of the following structure:

{1:F01xxxxxxxxxxxxbbbt} {2:I940ccccccccccpmyy} {4:

where

1:F01	Constant basic block of the header
xxxxxxxxxx	Directing number of the instructing party's bank
bbbb	Status (session number) (generated by the program; 0 - 9999)
ttttt	Transaction number (numbering is a data entry within the file; 0 - 999999)
2:I940	Constant application block of the header
cccccccccc	Beneficiary number (for IBIS APPID (no @) and client number, for Profile the number may be CIF)
p	Priority (N – standard transfer is used)
m	Monitor delivery (not used – space)
yyy	obsolescence period (020 applied)
4:	Constant Text block

Conversion:

1st. part of header {1:F01xxxxxxxxxxxxbbbt} into {1:F01xxxxxxxx0000000000}

2ndpart of header 2:I940ccccccccccpmyy} {4: into 2:I940ccccccccccN 020} {4:

The account statement within the file has the following structure in the "Text block":

Description	M / O	D / F
<CR><LF>:20: Reference The internal structure used: date of statement in the ddmmyy format and frequency (DAILY,...	M M	4 and P 16 and V
<CR><LF>:25: Description of account bank number / account no.	M M	4 and P 35 and V
<CR><LF>:28C: Statement number Statement number / page number (statement number - leading zeros, page number with no leading zeros)	M M	4 and P 5 n P / 2 n V
<CR><LF>:60x: where x = balance type x = F for initial balance, x = M for subtotal (in statements with multiple pages)	M	5 and P
Subfield 1 : Balance sign , C = credit, D = debit	M	1 and P
Subfield 2 : Balance date in the YYMMDD format	M	6 n P
Subfield 3 : ISO-currency code of the balance	M	3 and P
Subfield 4 : Amount of the balance	M	15 n V
<CR><LF>:61: Movement line	O	4 and P
Subfield 1 : Clearing date in the YYMMDD format	M	6 n P

Description	M / O	D / F
Subfield 2 : Date of entry in the system in the MMDD format	O	4 n P
Subfield 3 : clearing type C = credit, D = debit, RC = cancelled credit, RD = cancelled debit	M	2 and V
Subfield 4 : Currency type	O	1 and V
Subfield 5 : Amount of movement (with no leading zeros, with decimal point)	M	15 n V
Subfield 6 : Text key FMSC for "clearing" movements, NMSC for other movements	M	4 and P
Subfield 7 : Client reference Blank space if no reference is given	M	16 and V
Subfield 8 : //Bank reference (transaction number) (16 with no //)	O	16 and V
<CRLF>Subfield 9 : /Additional information for transactions from another financial institutions within TPS position 2-28 bank reference messages position 29-34 Date of debiting to the counter account, YYMMDD or /OCMT/XXXXXXXXXXXX,NN where /OCMT/ key word, XXX ISO currency code NNNNNNNN,NN original amount with 2 decimal places	O	34 and V
<CR><LF>:86: Field for further information The field may contain up to 6 subfields divided by CRLF The contents of the field are described in the following chapter	O	6 x 65 and V
<CR><LF>:62x: where x = balance type x = F for final balance, x = M for subtotal (in statements with multiple pages)	M	5 and P
Subfield 1 : Balance sign C = credit, D = debit Conversion: for the final balance, zustatek_end For subtotals according to the balance sign	M	1 and P
Subfield 2 : Date of balance in the YYMMDD format	M	6 n P
Subfield 3 : ISO-currency code of the balance	M	3 and P
Subfield 4 : Amount of the balance	M	15 n V
<CR><LF>- Statement ending MT940	M	1 and P

Notes:

The amounts are stated with two decimal places, with a decimal point with no leading zeros. For round amounts, the decimal part next to the decimal point (zeros only) does not have to be stated.

A swift message may contain up to 2000 characters. In case of a higher number of transactions (:61;:86;) more pages of the statement will be used, a separate statement for each page (first page :60F; :62M; second page :60M; :62F; or :62M; etc.).

2.1.1 Use of subfields of field 86 for account statements

The "?" is used to separate fields. The use of subfields differs in case of TPS (domestic payments) movements, ZPS (international payments) and other movements (cash withdrawal at counter, fees, interest, card operations etc.).

2.1.1.1 TPS transactions

Subfield	Description	Format
111	Business case code	
?00	text for counter account	27aV
?20	Counter account number (forenumber-account/bank)	6nP-10nP/4nP
<crLf >?21	variable symbol	VS:10nP
?22	Specific symbol	SS:10nP
?23	constant symbol	KS:4nP
<crLf > ?24	Notification part 1	27aV
?25	Notification part 2	27aV
<crLf >?26	Notification part 3	27aV
?27	Notification part 4	27aV
<crLf >?28	variable symbol of counterparty	VS:10nP
?29	Specific symbol of counterparty	SS:10nP

2.1.1.2 ZPS transactions

Subfield	Description	Format
030	business case code	
?00	Exchange rate:xxxxxx,yyyyy *)	27 and V
?20	Name of counterparty	27 and V
?21	ZAHRAICNI PLATBA	27 and V
<crLf > ?22	purpose of payment	27 and V
?23	purpose of payment	27 and V
<crLf > ?24	purpose of payment	27 and V
?25	purpose of payment	27 and V
<crLf > ?26	purpose of payment	27 and V
?27	POPL.ZAHR:XXXXXXXXXXXX.NN Where XXX currency code NNN is the amount of fee	27 and V
?30	Bank ID of instructing party/beneficiary	11 and V
<crLf > ?31	Account number of instructing party/beneficiary	24 and V
?32	Name of counterparty	27 and V
<crLf > ?33	Name of counterparty	27 and V
//CHGS/	Amount of fee (XXXnnnnnnnn,nn) where XXX is the ISO currency code of the fee Nnnnnnnn,nn is the amount of the fee	14 and P

*) without leading zeros, fixed number of decimal places

If no information on fees is available when the statement is generated (e.g. resend) no information will be stated. Field ?27 will be filled in with the account currency and a zero amount.

2.1.1.3 Other transactions

IBIS

Subfield	Description	Format	SPE
040	business case code		
?00	Text of the operation	27aV	Zprava_prijemci1 (27!)
?20	variable symbol	VS:10nP	VS:
?21	Message to recipient part 1	27aV	Zprava_prijemci2 (27!)
<crLf >?22	Message to recipient part 2	27aV	Zprava_prijemci3 (27!)
?23	Message to recipient part 3	27aV	Zprava_prijemci4 (27!)
<crLf >?24	Message to recipient part 4	27aV	.
?25	Specific symbol	SS:10nP	SS:
?26	Constant symbol	KS:4nP	KS:

If the field is blank in the bank system the subfield will be filled in with a “.”(except for symbols – in which case a constant without a value is entered, e.g. ?20VS:~21.)

PROFILE

Subfield	Description	Format	SPE
040	business case code		
?00	Text of the operation	27aV	Nazev_protiuctu, if not blank, otherwise Popis_polozky
?20	variable symbol	VS:10nP	VS
?21	Message to recipient part 1	27aV	Zprava_prijemci1-4*)
<crLf>?22	Message to recipient part 2	27aV	Zprava_prijemci1-4*)
?23	Message to recipient part 3	27aV	Zprava_prijemci1-4*)
<crLf>?24	Message to recipient part 4	27aV	Zprava_prijemci1-4*)
?25	Specific symbol	SS:10nP	SS
?26	Constant symbol	KS:4nP	KS

If the field is blank in the bank system the subfield will be filled in with a “.”(except for symbols – in which case a constant without a value is entered, e.g. ?20VS:~21.)

*) if Zprava_prijemci1 = null, use the “Komentar” field instead

2.2 FORMAT OF FILE FOR UP-TO-DATE BALANCES AND NOTIFICATIONS

The format of the file for balances and notifications is based on the swift message MT942 format.

The file has no headers and contains one or more messages. If the file contains more than one message they are divided by <CR><LF>. Each message consists of a header and text block. The items of the header and text block are marked by leaders. The sequence of the leaders and headers described in the following tables is binding.

2.2.1 Structure of the message header

Description	M / O	D / F
Header line 1<CR><LF> SWIFT code of sender (?)	M	15 and P
Header line 2<CR><LF> type of message (942) and message priority (01) separated by a blank	M	6 n P
Header line 3 empty	O	8 and P

2.2.2 Messages within the file have the following structure in the “Text block”

Description	M / O	D / F
<CR><LF>:20: Reference The client's name is used	M M	4 and P 16 and V
<CR><LF>:25: Description of account bank number / account no. Conversion: 0300/ uziv_ucet	M M	4 and P 35 and V
<CR><LF>:34F: Debit limit	M	5 and P
Subfield 1 : ISO-currency code	M	3 and P
Subfield 2 : Debit limit sign D = debit	M	1 and P
Subfield 3 : Debit limit amount Conversion: always zero (0,)!	M	15 n V
<CR><LF>:61: Transaction line	O	4 and P
Subfield 1 : Due date in the YYMMDD format	M	6 n P

Description	M / O	D / F
Subfield 2 : Clearing date in the MMDD format	O	4 n P
Subfield 3 : clearing type C = credit, D = debit, RC = cancelled credit, RD = cancelled debit	M	2 and V
Subfield 4 : Currency type	O	1 and V
Subfield 5 : Amount	M	15 n V
Subfield 6 : Text key "NMSC"	M	4 and P
Subfield 7 : Client reference NONREF or one blank	M	16 and V
<CR><LF>:86: Field for more information	O	6 x 65 and V

2.2.3 Use of subfields of field 86 – for balances and notifications

The general structure of field 86 is described along with the account statements. For MultiCash business case code, the constant is 111. "?" is used as a separator of subfields. Subfield 20 exclusively is used for the current balance, subfields 20 – 23 are used for notifications. The specific symbol may not be transferred!

Subfield 20 for the current balance

Subfield consists of two parts: the text ZUSTATEK Z and the current date and time in the dd.mm.yyyy hh:mm format.

Example:

CEKOCZPPAXXX 00000 942 01 :20:SIGNA PUMPY S.R.O. :25:0300/8487693 :34F:CZKD0, :61:011123C1010192,57NMSC :86:111?20ZUSTATEK Z 23.11.2001 11:36

Subfield for notification – payments (collections) carried out

Subfield	Description	Format
?20	text	27aV
?21	Counter account number (forenumber-account/bank)	6nP-10nP/4nP
?22	variable symbol	VS:10nV
?23	constant symbol	KS:10nV

Example:

CEKOCZPPAXXX 00000
942 01
:20:SOUTHBOHEMIAN FORRESTS
:25:0300/12007963
:34F:CZKD0,
:61:011123C48119,00NMSC
:86:111?20NOTIFICATION BILLED.PAYMENTS?21712070103/0300
?22VS:2101144401?23KS:8?
CEKOCZPPAXXX 00000
942 01
:20:SOUTHBOHEMIAN FORRESTS
:25:0300/12007963
:34F:CZKD0,
:61:011123C49851,00NMSC
:86:111?20NOTIFICATION BILLED.PAYMENTS?21712070103/0300
?22VS:2101144402?23KS:8?

3 MESSAGES OF TYPE MT900

3.1 STRUCTURE OF MESSAGES FOR DENIED (PROHIBITED) COLLECTIONS

The format of messages for denied collections is based on the swift message MT900 format.

The file has no header and includes one or more messages. If the file contains more messages they are separated by <CR><LF>. Each message consists of a header and text block. The items of the header and text block are marked by leaders. The sequence of the leaders and headers described in the following tables is binding.

3.1.1 Structure of the message header

header line 1<CR><LF> SWIFT code of sender	M	15 and P
header line 2<CR><LF> message type (900) and priority (01) separated by a blank	M	6 n P
header line 3- empty	O	8 and P

3.1.2 Structure of the message body

Description	M / O	D / F
<CR><LF>:20:Transaction reference The client's name is used	M M	4 and P 16 and V
<CR><LF>:25: Description of account bank number / account no.	M M	4 and P 35 and V
<CR><LF>:32A: line of movement	M	4 and P
Subfield 1 : Due date - format RRMDD	M	6 n P
Subfield 2 : Currency code .	M	3 and P
Subfield 3 : Amount	M	15 n V
<CR><LF>:72: Field for more information	O	6 x 65 and V

3.2 USE OF SUBFIELDS OF FIELD 72 – FOR DENIED COLLECTIONS

Field 72 does not have a structured form. All fields are optional.

Subfield	Description	Format
	text „ODMITNUTE COLLECTION“	27aV
<blank>	Counter account number (forenumber-account/bank)	6nP-10nP/4nP
<CrLf><blank>	variable symbol of the collector	VS:10nP
<blank>	specific symbol of the collector	SS:10nP
<blank>	constant symbol	KS:4nP
<CrLf><blank>	notification part 1	27aV
<blank>	notification part 2	27aV
<CrLf><blank>	notification part 3	27aV
<blank>	notification part 4	27aV
<CrLf><blank>	variable symbol of the payer	VS2:10nP
<blank>	specific symbol of the payer	SS2:10nP

Example:

```
CEKOCZPPAXXX 00000
900 01
:20:SIGNA PUMPS S.R.O.
:25:0300/8487693
:32A:030423CZK3092,57
:72:REJECTED COLLECTION 000000-0002905188/3300
VS:1008583182 SS: KS:0308
COLLECTION
VS2:1008583182 SS2:
```

4 DESCRIPTION OF INPUT AND OUTPUT FILE STRUCTURES

4.1 FORMATS OF FILES FOR PARTNERS' BANK DETAILS

4.1.1 Bank details for TPS

The file is binary. It consists of chains of fixed length, 512 (the first entry is a system entry).

Multicash 24 – TPS data format (version 3.0)

Field	Position	Length	M / O	Note
Name of contact	1	10	M	Name of counterparty
Name of beneficiary 1	11	35	O	ignored
Name of beneficiary 2	46	35	O	ignored
Street	81	35	O	ignored
City	116	35	O	ignored
Account number	153	8	O	Counter account number
Bank code	163	7	O	National bank code
Description of account	170	20	O	ignored
SS	203	5	O	Specific symbol
Purpose of payment 1	218	35	O	Message to beneficiary – part 1
Purpose of payment 2	253	35	O	Message to beneficiary – part 2
Purpose of payment 3	288	35	O	Message to beneficiary – part 3
Purpose of payment 4	323	35	O	Message to beneficiary – part 4

For the sake of completeness, the older format of version 2.12 is given here; this is of 256 length.

Multicash 24 – TPS data format(version 2.12)

Field	Position	Length	M / O	Note
Name of contact	1	10	M	User's name for the counterparty
Name of beneficiary 1	11	35	O	
Name of beneficiary 2	46	35	O	
Street	81	35	O	
City	116	35	O	
Account number	151 / 156	3 / 5	O	
Bank code	179	7	O	
Description of account	196	20	O	

The versions can be distinguished as follows:

In position 409 in a file of version 3.0 there are binary zeros (to the length of 8), as the position falls within the first system entry. With version 2.12, the counter account number is saved in position 409.

4.1.2 Bank details for ZPS

The file is binary. It consists of sentences of a fixed length, 640 (the first entry is a system entry).

Multicash 24 – ZPS data format(version 3.0)

Field	Position	Length	M / O	Note
Name of contact	1	10	M	Name of counterparty
Name of beneficiary 1	11	35	O	Address of counterparty – part 1
Name of beneficiary 2	46	35	O	Address of counterparty – part 2
Street	81	35	O	Address of counterparty – part 3
City	116	35	O	Address of counterparty – part 4
Country code	151	2	O	ISO code of beneficiary country
SWIFT	190	11	O	SWIFT bank code
Purpose of payment 1	208	35	O	Purpose of payment 1
Purpose of payment 2	243	35	O	Purpose of payment 2
Purpose of payment 3	278	35	O	Purpose of payment 3

Field	Position	Length	M / O	Note
Purpose of payment 4	313	35	O	Purpose of payment 4
Name of bank 1	358	35	O	Name of bank
Name of bank 2	393	35	O	Address of bank – part 1
Street of bank	428	35	O	Address of bank – part 2
City of bank	463	35	O	Address of bank – part 3
Code of bank country	498	2	O	ISO country code of the beneficiary bank
Customer number	501	20	O	ignored
Account number	531	34	O	Counter account number

For the sake of completeness, the older format of version 2.12 is given here; this is of fixed length 512.

Multicash 24 – ZPS data format (version 2.12)

Field	Position	Length	M / O	Note
Name of contact	1	10	M	User's name for the counterparty
Name of beneficiary 1	11	35	O	Address of counterparty – part 1
Name of beneficiary 2	46	35	O	Address of counterparty – part 2
Street	81	35	O	Address of counterparty – part 3
City	116	35	O	Address of counterparty – part 4
Country code	216	2	O	ISO code of beneficiary country
Name of bank 1	257	35	O	Name of bank
Name of bank 2	292	35	O	Address of bank – part 1
Street of bank	327	35	O	Address of bank – part 2
City of bank	362	35	O	Address of bank – part 3
Country code of bank	397	2	O	ISO country code of the beneficiary bank
Account number	399	34	O	Counter account number
SWIFT	433	11	O	SWIFT code of bank

The versions can be distinguished as follows:

In position 523 in a file of version 3.0 there are binary zeros (to the length of 35), as the position falls within the first system entry. With version 2.12, a part of the counterparty's address is saved in position 523.