

# ČSOB BUSINESSBANKING 24 USER MANUAL

ACCOUNT STATEMENTS AND NOTIFICATIONS  
IN THE BUSINESSBANKING FORMAT



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# 1 INTRODUCTION

The subject matter of the material is a description of the structures of account statements and notifications in the BB (BusinessBanking) format. Account statements and notifications are generated in separate files. Each file consists of entries. Each record is identified by the record type and message type.

The file starts with the introductory record (record type 00, message type HEADER) and ends with the end record (record type 99, message type LOCK). The messages containing the transactions (data entries) are situated between those items. Each message starts with an 01-type record. Other record types occur in the message based on message type.

In the following tables, the meanings of column titles and code properties therein are as follows:

Type = field type  
C = Char – align left  
D = Date – align left  
T = Time – align left  
N = Num – align right, including leading zeros  
(in the event of an amount, the plus sign at first position left)  
L = length of field - in the case of amounts (type = N) including decimal places behind the decimal point  
Pos = position of the field  
M / O = field valence  
M = mandatory field, O = optional field  
BB = filled by the bank for the BusinessBanking client application  
A = Yes, N = No

## 1.1 STRUCTURE OF THE INTRODUCTORY RECORD IN THE FILE

Name of variable	Type	L	Position	M/O	BB	Description
BANK_APP	C	1	1	M	A	Banking application - const. "T"
APP_ID	C	8	2	M	A	BB identification of the client application.
EDI_MSG	C	6	10	M	A	Message type – HEADER
SEPARATOR	C	1	16	M	A	Separator - 1 space
REC_TYP	C	2	17	M	A	Record type: "00" – Introductory record in the field
APP_VER	C	7	19	M	A	Message structure version ( Xx.xxxx)
APP_BRAND	C	6	26	M	A	Branding of the application (BBCSOB, XHBPS)

## 1.2 STRUCTURE OF THE END RECORD IN THE FILE

Name of variable	Type	L	Position	M/O	BB	Description
BANK_APP	C	1	1	M	A	Banking application - const. "T"
APP_ID	C	8	2	M	A	BB identification of the client application.
EDI_MSG	C	6	10	M	A	Message type - LOCK
SEPARATOR	C	1	16	M	A	Separator - 1 space
REC_TYP	C	2	17	M	A	Record type: "99" – End record
COUNT	C	13	19	M	A	Number of lines in the file (excluding this one) Aligned right, without leading zeros
TIMESTAMP	N	12	32	M	A	Time stamp of the batch in a struture YYMMDDHHMMSS
SEQ_NO	N	9	44	M	A	Sequence number of the batch Aligned right, without leading zeros

Example:

TBBAPPID LOCK 99 2010118101406 37370

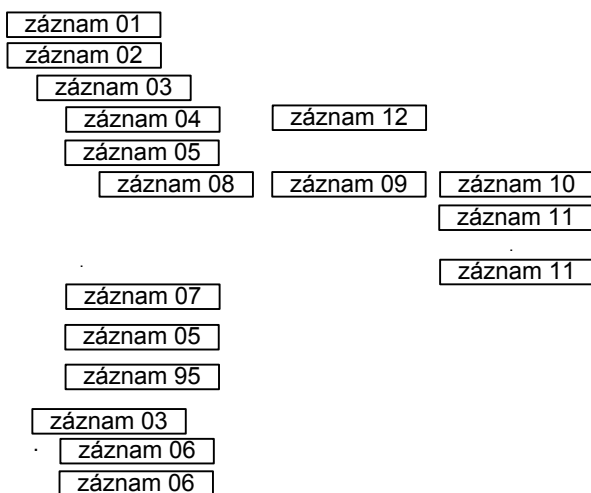
## 2 STRUCTURE OF ACCOUNT STATEMENTS IN THE BB FORMAT

Account statements in the BB format consist of the FINSTA type messages. A FINSTA message consists of one header record (type 01) and of up to 8 types of data entries.

Entries are differentiated by the "record type" (rec\_typ) item in the service entries at the beginning of the record:

- General data record, rec\_typ 02. The record contains general data of the FINSTA message. The record occurs once (following APPID).
- Record of the account data, rec\_typ 03. The record contains total data concernign the client account. The record occurs 1 to 9999 times. The record is subordinated to record 02.
- Record of the credit card data (more info for the account), type 04. Subordinated to record 03.
- Record of accounting movement data, rec\_typ 05. The record contains information on individual account transactions. The record occurs 1 – 999999 times, always following record 03 (i.e. up to 9999 x 999999). The record is subordinated to record 03.
- Record of the deposit contract, type 06. The record occurs 1 – 999 times, always following record "03" (i.e. a total of 9999 x 999). The record is subordinated to record 03.
- Record of interest rate change, type 07. This is a non-accounting movement, on the level of string 05.
- Record of accounting movement details, types 08 and 09. Occurring 0-1 times following string 05 exclusively (08 for deposit, 09 for credit accounts).
- Records of fee breakdowns (for statements and transactions), type 10. Occurring 0-1 times following string 05.
- Records of the breakdown of the transaction fee, type 11. Occurring 0-99 times following string 10.
- Record of text information on an entrepreneurial credit card, type 12. Subordinated to record type 03.
- Record of the overdue debt breakdown, type 95. Occurring 0-1 times, as the last record for the relevant account statement – the file is ended following this or another 03 type record.

As has been mentioned, the records are subordinated to one another, they can only occur as depicted in the figure:



### 2.1 STRUCTURE OF THE HEADER RECORD IN THE MESSAGES

FINSTA - RECORD 01 – 1 time – first record in the message

Name of variable	Type	L	Position	M/O	BB	Description
BANK_APP	C	1	1	M	A	Banking application - const. "T"
APP_ID	C	8	2	M	A	BB identification of client.
EDI_MSG	C	6	10	M	A	Message type - FINSTA
SEPARATOR	C	1	16	M	A	Separator - 1 space
REC_TYP	C	2	17	M	A	Record type: "01" – header record of the message
MSG_RNO	C	14	19	M	A	Unique message ID, together with app_id (service items) it must constitute unique identification of the message for all messages in the system.

### 2.2 STRUCTURE OF THE STATEMENT RECORD

FINSTA – RECORD 02

Name of variable	Type	L	Position	M/O	BB	Description
BANK_APP	C	1	1	M	A	Banking application, const. "N"
APP_ID	C	8	2	M	A	BB identification of client application.
EDI_MSG	C	6	10	M	A	Message type - FINSTA
SEPARATOR	C	1	16	M	A	Separator - 1 space
REC_TYP	C	2	17	M	A	Record type: "02" - Data record

Name of variable	Type	L	Position	M/O	BB	Description
UNIQN	C	14	19	M	A	Unique statement number
86_XSMKOUR	C	4	33	M	A	Bank code (from where the statement is going)
CLIENT_ID	C	35	37	O	N	Client identification assigned by the bank
FINSTYP	C	1	72	O	N	Statement type
CANCODE	C	3	73	O	N	Cancellation code
DATUM_ZPR	D	8	76	O	N	Date of generation of FINSTA message in the CCYYMMDD format
RECCOUNT	N	8	84	O	N	Total number of lines (transactions) in all statements. This may be generated by a convertor.
CHECKSUM	N	17.2	92	O	N	Check sum

### 2.3 STRUCTURE OF THE STATEMENT RECORD

#### FINSTA - RECORD 03 – statement - repeated at least once and 9999 at the most

Name of variable	Type	L	Position	M/O	BB	Description
BANK_APP	C	1	1	M	A	Banking application const. "N"
APP_ID	C	8	2	M	A	BB identification of client application.
EDI_MSG	C	6	10	M	A	Message type - FINSTA
SEPARATOR	C	1	16	M	A	Separator - 1 space
REC_TYP	C	2	17	M	A	Record type: "03" - Data record
POR_CIS_VYP	N	6	19	M	A	Sequence number of the statement in the FINSTA message. The numbering runs from 1, each subsequent statement (from another account) in a single FINSTA message means the sequence number increases by 1
28_CISLO_VYPISU	N	5	25	M	A	Sequence number of the statement in a year.
25_CISLO_UCTU	C	34	30	M	A	Client account number – 16 characters including leading zeros If the account is in the ABO shape - ABO format with no separators, otherwise 999999bbiiiiiii, where bb is the number of the IBIS branch, iiiiii is the account number in the IBIS format
SHORTNAME	C	35	64	O	A	Short name of client account
60_CD_INDIK	C	1	99	M	A	Initial statement indicator. C signifies a positive amount, D a negative amount.
60_DATUM	D	8	100	M	A	Date in the CCYYMMDD format, it must correspond with the date of the preceding statement. Could be filled with zeros.
60_MENA	C	3	108	M	A	ISO code of the account currency
60_CASTKA	N	17.2	111	M	A	Initial balance
SUMA_KREDIT	N	17.2	128	O	A	Sum total of positive amounts All credit values 61_CASTKA are added up (with 61_CD_INDIK=C positively and =CR negatively) without balances
SUMA_DEBIT	N	17.2	145	O	A	Suma total of negative values All debit values 61_CASTKA are added up (with 61_CD_INDIK=D positively, =DR negatively), i.e. without balances
62F_CD_INDIK	C	1	162	M	A	C/D indicator of the final (accounted) balance
62F_DATUM	D	8	163	M	A	Date of the final balance in the YYYYMMDD format
62F_CASTKA	N	17.2	171	M	A	Final amount
64_CD_INDIK	C	1	188	O	N	C/D indicator of the final disposable balance
64_DATUM	D	8	189	O	N	Date in the YYYYMMDD format
64_CASTKA	N	17.2	197	O	N	Final disposable balance amount
FREKVENCE	C	1	214	M	A	Statement frequency, codes: "D" - daily statement, W,M,Q,H,Y
STAT_AST	C	1	215	M	A	Statement status: 9 – Original , 7 - Duplicate (resend)
TYPE_ACC	C	4	216	M	A	Account type
IR_START	N	9.3	220	O	A	Original interest rate in the account
IR_END	N	9.3	229	O	A	New interest rate in the account
FREKV_TXT	C	20	238	O	A	Statement frequency (text)
OBRAT_ROK_CR	N	17.2	258	O	A	Annual turnover – credit (method like SUMA_KREDIT)
OBRAT_ROK_DR	N	17.2	275	O	A	Annual turnover – debit (method like SUMA_DEBIT)

## 2.4 STRUCTURE OF CREDIT CARD RECORDS

Only for Profile accounts

**FINSTA - RECORD 04 – credit card account - optional – repeated no more than once**

Name of variable	Type	L	Position	M/O	BB	Description
BANK_APP	C	1	1	M	A	Banking application, const. "N"
APP_ID	C	8	2	M	A	BB identification of client application.
EDI_MSG	C	6	10	M	A	Message type - FINSTA
SEPARATOR	C	1	16	M	A	Separator - 1 space
REC_TYP	C	2	17	M	A	Record type:"04" - Data record
CRD_INT	N	17.2	19	O	A	Interest for the current period
CRD_PINT	N	17.2	36	O	A	Interest paid for the previous period
CRD_MAT	N	8	53	O	A	Credit card due date CCYYMMDD
CRD_LIM	N	17.2	61	O	A	Total credit card limit
CRD_MINS	N	17.2	78	O	A	Mandatory repayment
CRD_FINS	N	17.2	95	O	A	Full repayment
CRD_DUE	N	8	112	O	A	Recommended payment date CCYYMMDD
CRD_COM	C	255	120	O	A	Text comment
CRD_COM_MD	C	255	375	O	A	Text comment 15 prior to MDT
CRD_TYPE	C	1	630	O	A	K – standard credit card, P – entrepreneur's credit card
CRD_INTP_PP	N	17.2	631	O	A	Interest on the drawing from preceding periods (entrepreneurs' credit card - KKP)
CRD_PRIN_DI_CP	N	17.2	648	O	A	Drawing with impact on the interest-free period (BO) (KKP)
CRD_INT_DI_CP	N	17.2	665	O	A	Interest from drawing with an impact on BO (KKP)
CRD_PRIN_CI_CP	N	17.2	682	O	A	Drawing with no impact on the interest-free period (KKP)
CRD_INT_CI_CP	N	17.2	699	O	A	Interest from drawing with no impact on the interest-free period (KKP)
CRD_COM_II	C	255	716	O	A	Text comments – continued
CRD_COM_MD_II	C	255	971	O	A	Text comments 15 prior to MDT – continued

## 2.5 STRUCTURE OF THE ACCOUNT TRANSACTION RECORD

**FINSTA – RECORD 05 – accounting movement - optional – repeated 999999 times at the most**

Name of variable	Type	L	Position	M/O	BB	Description
BANK_APP	C	1	1	M	A	Banking application, const. "N"
APP_ID	C	8	2	M	A	BB identification of client application.
EDI_MSG	C	6	10	M	A	Message type – FINSTA
SEPARATOR	C	1	16	M	A	Separator - 1 space
REC_TYP	C	2	17	M	A	Record type:"05" - Data record
REF_TRANS_SYS	C	17	19	O	A	Bank reference number
CC_TRANS_POB	C	15	36	O	A	Reference number of the CC operation at the branch.
TYP_CC	N	2	51	O		Message type CC - 11, 21, 01, .....
28_POR_CISLO	N	6	53	M	A	Sequence number.
KOD_POR_CISLA	C	3	59	O	A	Sequence number meaning code. Const. "CRB"
FCUNIQ	C	35	62	M	N	Identification of the original multiple order (F*, CUNIQN ).If unknown, state "___"
FACAERQ	C	35	97	M	N	Identification of the original order (FASERQ_CASERQ).
OPDIRC	C	3	132	O	A	Operation code. "DDT" collection, "TRF" payment
61_DATUM	D	8	135	M	A	FX date in the CCYYMMDD format
61_DINPUT	D	8	143	O	N	Date of issuing the order in the CCYYMMDD format
DPROC	D	8	151	O	A	Date of order processing in the CCYYMMDD format
DPROCOTHER	D	8	159	O	N	Date of debiting in JPÚ in the CCYYMMDD format
61_CD_INDIK	C	2	167	M	A	The transaction sign. C credit, D debit, CR credit cancellation, DR debit cancellation. Amount sign 61_CASTKA is "+" in C cases and DR, "-" in D and CR cases.

Name of variable	Type	L	Position	M/O	BB	Description
61_MENA	C	3	169	O	A	ISO code of the currency stated
61_CASTKA	N	17.2	172	M	A	Amount. For D and CR types of operations, the amount must have the sign – (for C and DR +)
61_TRANSAKCE	C	4	189	O	A	Transaction type determined by the SWIFT code list
61_REFERENCE	C	16	193	O	A	Client reference
61_POST_ORIG	C	8	209	O	N	Item description code
61_POST_NAR	C	30	217	O	A	Text description of the item
DOM_ZAHR	C	3	247	M	A	Transaction differentiation: domestic INL, FOO for outgoing payments in international transactions, FOI for incoming international payments, SPE for special operations (savings etc.)
PART_BANK_ID	C	35	250	M	A	Bank code of the partner
86_SPECSYMOUR	C	10	285	O	A	Specific symbol – accompanied by zeros
86_VARSYMOUR	C	10	295	O	A	Variable symbol – accompanied by zeros
86_CONSTSYM	C	10	305	O	A	Constant symbol /payment title – accompanied by zeros
PART_ACCNO	C	35	315	O	A	For domestic: Counter-account number in ABO format, with no separators For international: Counter-account number - (if known to the bank)
PART_ACC_ID	C	35	350	O	A	Counter-account name
86_SPECSYMPAR	C	10	385	O	A	Specific symbol of the other party – accompanied by zeros
86_VARSYMPAR	C	10	395	O	A	Variable symbol - accompanied by zeros
PART_ID1 č.1	C	70	405	O	A	Copy of Information for beneficiary
PART_ID1 č.2	C	70	475	O	A	Copy of Information for beneficiary
PART_ID2 č.1	C	70	545	O	A	For domestic: Copy More information for beneficiary(KI) For international: Address 1 and 2
PART_ID2 č.2	C	70	615	O	A	For domestic: Copy More information for beneficiary(KI) For international: Address 3 and 4
PART_MSG č.1	C	70	685	O	A	For domestic: Copy Client messages (DI) For international: purpose of payment
PART_MSG č.2	C	70	755	O	A	For domestic: Copy Client messages (DI) For international: purpose of payment
ORIG_AMOUNT	N	17.2	825	O	A	Payment amount
RATE	N	10.6	842	O	A	Exchange rate
ORIG_CURR	C	3	852	O	A	ISO code of payment currency
ACC_BAL	N	17.2	855	O	A	Balance after the transaction
62M_CD_INDIK	C	1	872	O	A	C/D indicator of the balance after the transaction
GRP_TR	N	3	873	O	A	Transaction group code
REMARK	C	35	876	O	A	Remark
64_BALAVL	N	16.2	911	O	A	Disposable balance
64_CD_IND	C	1	927	O	A	C/D indicator of the disposable balance
64_TIME	T	6	928	O	A	Balance time stamp HHMMSS

### 2.5.1 Code fields for strings FINSTA 05

#### TYP\_CC

Code	Meaning
01	Payment order - priority
11	Payment order
12	Collection order

#### 61\_CD\_INDIK

Code	Meaning
C	Credit transaction
D	Debit transaction
CR	Credit transaction cancellation
DR	Debit transaction cancellation

## 2.6 STRUCTURE OF RECORDS ON TERM DEPOSITS (CONTRACTS)

Only for accounts in IBIS (for corporate clients)

**FINSTA - RECORD 06 – deposits – optional – repeated 999 times at the most**

Name of variable	Type	L	Position	M/O	BB	Description
BANK_APP	C	1	1	M		Banking application, const. "N"
APP_ID	C	8	2	M		BB identification of client application.
EDI_MSG	C	6	10	M		Message type - FINSTA
SEPARATOR	C	1	16	M		Separator - 1 space
REC_TYP	C	2	17	M		Record type:"06" - Data record
Typ_polozky	N	3	19	M		310 = Active TV on the statement date 311 = TV from the last statement date
28_POR_CISLO	N	6	22	M		Like in string 05
REF_trans_sys	C	17	28	M	L	Reference number of the bank (like in string 05)
Variabilni_sazba	C	1	45	M		Variable interest rate Y = yes, N = no
Castka_vkladu	N	17.2	46	M	VN	Term deposit amount (principal)
Storno	C	1	63	M		Cancellation Y = yes, N = no
Sazba_urok	N	8.3	64	O		Interest rate (%)
Frekvence_urok	C	3	72	O		Frequency of interest crediting
Urok	N	17.2	75	O		Total interest amount
Dan_urok	N	12.2	92	O		Amount of tax on the interest
Sazba_daně	N	6.2	104	O		Percentage rate of tax on interest
Zacatek_vkladu	D	8	110	M		Date of deposit beginning in the CCYYMMDD format
Konec_vkladu	D	8	118	M		Deposit due date in the CCYYMMDD format
Ref_storno_vkl	C	17	126	O		Reference of a cancelled deposit

## 2.7 STRUCTURE OF A RECORD ON INTEREST RATE CHANGE IN THE ACCOUNT

Only for accounts in Profile

**FINSTA - RECORD 07 – interest rate change - optional – repeated 999 times at the most**

Name of variable	Type	L	Position	M/O	BB	Description
BANK_APP	C	1	1	M	A	Banking application, const. "N"
APP_ID	C	8	2	M	A	BB identification of client application.
EDI_MSG	C	6	10	M	A	Message type – FINSTA
SEPARATOR	C	1	16	M	A	Separator - 1 space
REC_TYP	C	2	17	M	A	Record type:"07" - Data record
28_POR_CISLO	N	6	19	M	A	Like in string 05
IR_OLD	C	9.3	25	M	A	Original interest rate
IR_NEW	C	9.3	34	M	A	New interest rate
DCIR	D	8	43	M	A	Date of the interest rate change

## 2.8 STRUCTURE OF THE RECORD FOR TRANSACTION AMOUNT BREAKDOWN – DEPOSIT ACCOUNTS

Only for accounts in Profile

**FINSTA - RECORD 08 – transaction amount breakdown – deposit accounts – optional – repeated once at the most**

Name of variable	Type	L	Position	M/O	BB	Description
BANK_APP	C	1	1	M	A	Banking application, const. "N"
APP_ID	C	8	2	M	A	BB identification of client application.
EDI_MSG	C	6	10	M	A	Message type - FINSTA
SEPARATOR	C	1	16	M	A	Separator - 1 space
REC_TYP	C	2	17	M	A	Record type:"08" - Data record
28_POR_CISLO	N	6	19	M	A	Like in string 05
DEP_AMT	N	17.2	25	O	A	Amount
DEP_PRI	N	17.2	42	O	A	Principal
DEP_INT	N	17.2	59	O	A	Interest



Name of variable	Type	L	Position	M/O	BB	Description
DEP_CH	N	17.2	76	O	A	Fee
DEP_TINT	N	17.2	93	O	A	Tax on interest
DEP_INTD	N	17.2	110	O	A	Debit interest
DEP_BCH	N	17.2	127	O	A	Fees retained
DEP_AVI	N	17.2	144	O	A	Disposable interest
DEP_TINTD	N	17.2	161	O	A	Tax on debit interest
DEP_RINT	N	17.2	178	O	A	Residual interest
DEP_PENI	N	17.2	195	O	A	Prohibited debit interest
DEP_AD	N	17.2	212	O	A	Permitted debit
DEP_NAD	N	17.2	229	O	A	Prohibited debit

## 2.9 STRUCTURE OF THE RECORD FOR TRANSACTION AMOUNT BREAKDOWN – CREDIT ACCOUNTS

Only for accounts in Profile

**FINSTA – RECORD 09 – transaction amount breakdown – credit accounts – optional – repeated once at the most**

Name of variable	Type	L	Position	M/O	BB	Description
BANK_APP	C	1	1	M	A	Banking application, const. "N"
APP_ID	C	8	2	M	A	BB identification of client application.
EDI_MSG	C	6	10	M	A	Message type - FINSTA
SEPARATOR	C	1	16	M	A	Separator - 1 space
REC_TYP	C	2	17	M	A	Record type:"09" – Data record
28_POR_CISLO	N	6	19	M	A	Like in string 05
CRE_AMT	N	17.2	25	O	A	Amount
CRE_PRI	N	17.2	42	O	A	Principle
CRE_INT	N	17.2	59	O	A	Interest
CRE_PENI	N	17.2	76	O	A	Late payment interest
CRE_APRI	N	17.2	93	O	A	Undrawn principal
CRE_CHG	N	17.2	110	O	A	Fees
CRE_HAM	N	17.2	127	O	A	Retained funds
CRE_DISI	N	17.2	144	O	A	Discount interest
CRE_NCI	N	17.2	161	O	A	Uncollected interest
CRE_CHOP	N	17.2	178	O	A	Principle Charge off
CRE_PPP	N	17.2	195	O	A	Paid amount of principal
CRE_RLC	N	17.2	212	O	A	Loan loss provision
CRE_PPS	N	17.2	229	O	A	Postponed repayments
CRE_DPR	N	17.2	246	O	A	Negative principal

## 2.10 STRUCTURE OF THE RECORD FOR FEE AMOUNT BREAKDOWN

Only for accounts in Profile

**FINSTA - RECORD 10 – breakdown of the fee amount - optional – repeated once at the most**

Name of variable	Type	L	Position	M/O	BB	Description
BANK_APP	C	1	1	M	A	Banking application, const. "N"
APP_ID	C	8	2	M	A	BB identification of client application.
EDI_MSG	C	6	10	M	A	Message type - FINSTA
SEPARATOR	C	1	16	M	A	Separator - 1 space
REC_TYP	C	2	17	M	A	Record type:"10" – Data record
28_POR_CISLO	N	6	19	M	A	Like in string 05
POPL_UCET	N	16	25	O	A	Account for the fees
POPL_VED	N	17.2	41	M	A	Account maintenance fee
POPL_TRANS	N	17.2	58	M	A	Total transaction fee

## 2.11 STRUCTURE OF THE RECORD FOR TRANSACTION FEE BREAKDOWN

Only for accounts in Profile

**FINSTA - RECORD 11 – transaction fee breakdown – optional – repeated 99 times at the most**

Name of variable	Type	L	Position	M/O	BB	Description
BANK_APP	C	1	1	M	A	Banking application, const. "N"
APP_ID	C	8	2	M	A	BB identification of client application.
EDI_MSG	C	6	10	M	A	Message type - FINSTA
SEPARATOR	C	1	16	M	A	Separator - 1 space
REC_TYP	C	2	17	M	A	Record type:"11" – Data record
28_POR_CISLO	N	6	19	M	A	Like in string 05
POPL_KODTR	C	2	25	O	A	Transaction type description code
POPL_PO CET	N	6	27	M	A	Number of transaction for transaction type
POPL_PO PIS	C	30	33	M	A	Text description of the transaction type
OPL_CELKEM	N	17.2	63	M	A	Amount of the fee for the transaction type

## 2.12 STRUCTURE OF THE RECORD FOR TEXT INFORMATION ON ENTREPRENEUR CREDIT CARDS

Only for accounts in Profile

**FINSTA - RECORD 12 – text info for entrepreneurs' credit cards – optional – repeated once at the most**

Name of variable	Type	L	Position	M/O	BB	Description
BANK_APP	C	1	1	M	A	Banking application, const. "N"
APP_ID	C	8	2	M	A	BB identification of client application.
EDI_MSG	C	6	10	M	A	Message type - FINSTA
SEPARATOR	C	1	16	M	A	Separator - 1 space
REC_TYP	C	2	17	M	A	Record type:"12" – Data record
CRD_COM_KKP	C	512	19	O	A	Text comments for KKP

## 2.13 STRUCTURE OF THE RECORD FOR OVERDUE DEBT BREAKDOWN

Only for accounts in Profile

**FINSTA – RECORD 95 – Overdue debt – optional – repeated once at the most**

Name of variable	Type	L	Position	M/O	BB	Description
BANK_APP	C	1	1	M	A	Banking application, const. "N"
APP_ID	C	8	2	M	A	BB identification of client application.
EDI_MSG	C	6	10	M	A	Message type – FINSTA
SEPARATOR	C	1	16	M	A	Separator - 1 space
REC_TYP	C	2	17	M	A	Record type:"95" – Data record
UV_DATELAST	N	8	19	M	A	Date of preceding statement in the CCYMMDD format
UV_DATE	N	8	27	M	A	Overdue debt as of the date in the CCYMMDD format
UV_CURR	N	3	35	M	A	Currency – code list code
UV_DEBT	C	15.2	38	M	A	Overdue debt
UV_AMOUNTPRINCIPAL	C	12.2	54	M	A	Principal owed
UV_FEES	C	12.2	67	M	A	Outstanding fees
UV_INTEREST	C	12.2	80	M	A	Outstanding interest
UV_INTERESTLATE	C	12.2	93	M	A	Late payment interest

### 3 STRUCTURE OF NOTIFICATIONS IN THE BB FORMAT

Notifications in the BB format are messages of the ADVMUL and ADVMUZ types. ADVMUL messages represent notifications generated within the framework of domestic payments and the items posted. ADVMUZ messages represent notifications generated within the framework of international payments. FINSTA messages consist of a single header record (type 01) and of 8 data record types.

The records are distinguished by the "record type" (rec\_typ) items in service items at the beginning of the record:

General data record, rec\_typ is "02". The record contains general data of the FINSTA message. The record

#### 3.1 STRUCTURE OF THE MESSAGE HEADER RECORD

Name of variable	Type	L	Position	M/O	BB	Description
BANK_APP	C	1	1	M	A	Banking application - const. "T"
APP_ID	C	8	2	M	A	BB identification of client application.
EDI_MSG	C	6	10	M	A	Message type – ADVMUL
SEPARATOR	C	1	16	M	A	Separator - 1 space
REC_TYP	C	2	17	M	A	Record type: "01" – header record of the message
MSG_RNO	C	14	19	M	A	Unique message ID, together with the app_id (service items), it must constitute unique identification of the message for all messages in the system.

#### 3.2 STRUCTURE OF MESSAGES FOR TPS NOTIFICATIONS AND POSTED ITEMS - ADVMUL

ADVMUL messages consist of a single header record and 1 to 9999 data records with the following structure:

Name of variable	Type	L	Position	M/O	BB	Description
BANK_APP	C	1	1	M	A	Banking application, const. "T"
APP_ID	C	8	2	M	A	BB identification of client application.
EDI_MSG	C	6	10	M	A	Message type – ADVMUL
SEPARATOR	C	1	16	M	A	Separator - 1 space
REC_TYP	C	2	17	M	A	Record type: "02" – Data record
TYP_VETY	C	2	19	O	A	String type according to CC CNB or CC NBS
TRANS_CISL	C	22	21	O	A	Transaction number
VAHA	N	3	43	M	A	Weight of message
86_XSMKOUR	C	4	46	O	A	Bank code '0300' or '7500'
CIS_KLIENT	C	14	50	O	A	Client number
K_NAZ_CSOB	C	35	64	O	A	Client title
C_UCTU	C	34	99	M	A	Client account number
61_REFAO	C	16	133	O	A	Client reference
61_REFASI	C	16	149	O	A	Bank reference
61_DATUM	D	8	165	M	A	FX date in the CCYYMMDD format
DPROCDD	D	8	173	M	A	Posting date in the CCYYMMDD format
DPROCOTH	D	8	181	O	A	Date of order processing in another financial institution in the CCYYMMDD format
61_CD_IND	C	2	189	M	A	Transaction indicator. The amount sign 61_CASTKA is "+" in cases C and DR, "-" in cases D and CR.
61_CASTKA	N	16.2	191	M	A	Amount. For operations of type D and CR the amount must have the sign "-"
61_MENA	C	3	207	M	A	ISO code of the currency of the amount
62M_CASTKA	N	16.2	210	M	A	Balance upon posting
62M_CD_IND	C	1	226	M	A	C/D indicator of the balance
BANKA_PART	C	11	227	O	A	Counter-account bank code
C_PROTIUCTU	C	34	238	O	A	Counter-account number
NAZ_PROTI	C	35	272	O	A	Counter-account name or text
KS	N	4	307	O	A	Constant symbol
VS	N	10	311	O	A	Variable symbol
SS	N	10	321	O	A	Specific symbol
VS_PROTI	N	10	331	O	A	Variable symbol of the partner
SS_PROTI	N	10	341	O	A	Specific symbol of the partner

Name of variable	Type	L	Position	M/O	BB	Description
AVIZO1	C	35	351	O	A	Message for beneficiary 1
AVIZO2	C	35	386	O	A	Message for beneficiary 2
AVIZO3	C	35	421	O	A	Message for beneficiary 3
AVIZO4	C	35	456	O	A	Message for beneficiary 4
POZN_PLAT	C	35	491	O	N	Message for payer
64_BALAVL	N	16.2	526	O	N	Disposable balance
64_CD_IND	C	1	542	O	N	C/D indicator of the disposable balance
64_TIME	T	6	543	O	N	Time of the balances, HHMMSS

### 3.2.1 Code fields for ADV MUL messages

#### TYP\_VETV

Code	Meaning
01	Payment order - priority
11	Payment order
12	Collection order
55	Denied collection

#### 61\_CD\_IND

Code	Meaning
C	Credit transaction
D	Debit transaction
CR	Cancellation - credit transaction
DR	Cancellation - debit transaction

### 3.3 STRUCTURE OF MESSAGES FOR ZPS NOTIFICATIONS - ADV MUZ

ZPS notifications use ADV MUZ messages. ADV MUZ messages consist of a single header record and 1 to 9999 data records of the following structure:

Name of variable	Type	L	Position	M/O	BB	Description
BANK_APP	C	1	1	M	A	Banking application, const. "T"
APP_ID	C	8	2	M	A	BB identification of client application.
EDI_MSG	C	6	10	M	A	Message type – ADV MUZ
SEPARATOR	C	1	16	M	A	Separator - 1 space
REC_TYP	C	2	17	M	A	Record type:"02" – Data record
TYP_VETV	C	3	19	M	A	String type – CRE and DBE by transaction
CIS_KLIENT	C	14	22	O	A	Client number
REF_PLAT	C	16	36	M	A	Payment order reference
REF_POL	C	28	52	M	A	Reference item for the statement
VAHA	N	3	80	M	A	Weight of message
CISUC_KL	C	34	83	M	A	Client account number
ADR_PROTI1	C	35	117	M	A	Address of the payer 1/ beneficiary 1
ADR_PROTI2	C	35	152	O	A	Address of the payer 2/ beneficiary 2
ADR_PROTI3	C	35	187	O	A	Address of the payer 3/ beneficiary 3
ADR_PROTI4	C	35	222	O	A	Address of the payer 4/ beneficiary 4
CISUC	C	35	257	O	A	The payer's account number (CRE)/ beneficiary's account no. (DBE)
BNK_PROTI1	C	35	292	O	A	Banka of the payer 1/ beneficiary 1
BNK_PROTI2	C	35	327	O	A	Banka of the payer 2/ beneficiary 2
BNK_PROTI3	C	35	362	O	A	Banka of the payer 3/ beneficiary 3
BNK_PROTI4	C	35	397	O	A	Banka of the payer 4/ beneficiary 4
UCELPLAT1	C	35	432	O	A	Purpose of payment 1
UCELPLAT2	C	35	467	O	A	Purpose of payment 2
UCELPLAT3	C	35	502	O	A	Purpose of payment 3

Name of variable	Type	L	Position	M/O	BB	Description
UCELPLAT4	C	35	537	O	A	Purpose of payment 4
CASTKA_PL	N	16.2	572	O	A	Amount in the payment currency
MENA_PL	C	3	588	O	A	Payment currency
CASUCKL	N	16.2	591	M	A	Amount in the client account currency
MENAKLIENT	C	3	607	M	A	Client account currency
KURZ	N	f12.7	610	O	A	Exchange rate; decimal point is used. It has no stipulated fixed position. The value might contain introductory zeros
VYLOHYTUZ	N	16.2	622	O	A	Charges – domestic
MENAVYLTUZ	C	3	638	O	A	Currency of domestic charges
VYLOHYZAH	N	16.2	641	O	A	Charges abroad
MENAVYLZAH	C	3	657	O	A	Currency of the charges abroad
OSTPOPL	N	16.2	660	O	A	Other fees
MENAPOPL	C	3	676	O	A	Currency of other fees
DATPRIK	D	8	679	M	A	Date of order processing CCYYMMDD
DATSPLAT	D	8	687	M	A	Date of deb/cred account CCYYMMDD
DATPUVSPL	D	8	695	O	A	Original due date CCYYMMDD
AVIZOKL1	C	35	703	O	A	Notification for client
AVIZOKL2	C	35	738	O	A	Notification for client
AVIZOKL3	C	35	773	O	A	Notification for client
AVIZOKL4	C	35	808	O	A	Notification for client
AVIZOKL5	C	35	843	O	A	Notification for client
71A	C	3	878	O	A	Payment of charges (BEN, OUR, SHA)
KOD_BNK	C	11	881	O	A	Counter-account bank code (SWIFT)
PLAT_TITUL	C	3	892	O		Payment title
NSKB	C	34	895	O	A	National bank code of the counter-account

### 3.3.1 Code fields for ADVMUZ messages

#### TYP\_VETY

Code	Meaning
CRE	Payment credited
DBE	Payment debited

#### 71A

Code	Meaning
OUR	Charges paid by the payer
BEN	Charges paid by the beneficiary
SHA	Shared payment of charges – each to their bank