

Import of bank connections and order templates



Purpose of this document is to describe structure and usage of TXT format to import bank connections (counterparties) and payment order templates to ČSOB CEB service.

Via this format, following data can be imported:

- Bank connections (counterparties database):
 - [bank connections for domestic payments](#),
 - [bank connections for cross-border payments](#).
- Order templates:
 - [domestic order templates](#),
 - [bulk domestic order templates](#),
 - [domestic direct debit orders templates](#),
 - [bulk domestic direct debit orders templates](#),
 - [domestic FX orders templates](#),
 - [cross-border order templates](#),
 - [SEPA transfer templates](#),
 - [request for transfer templates \(MT101\)](#).

This format doesn't have any specific requirements on a file name or file extension (.TXT or .CSV extension is usually used, dependent on contents). To import connections or templates, select the Payments – Templates and connections option and then relevant type of connection or template – screen will provide link to import the files.

Note: This import does not create payment batches, it rather creates own customized lists of counterparties and templates. These lists can be used to create payments afterwards. Importing them can help one to switch among different e-banking applications or to synchronize data with accounting software.

File contents and import process

Bank connections and templates can be imported in text formats (can be edited also as tables), where each row represents one connection or order template. Comma (for CSV format) or one of common delimiters (for TXT format) is used to make distinction among different fields. For bank connections, also fixed field length can be used (in TXT format).

When importing, you need to set:

- Connection or template type.
- File format:
 - either CSV (table with comma as delimiter),
 - or TXT with user defined delimiter (one of following characters: |, /, :, ::, ;, ;, ;),
 - for bank connections, also fixed field length can be used.
- Error handling option – on potentially incorrect data: these will be either skipped (only correct rows will be processed), or the import will be stopped as such (no data will be imported).
- Behavior regarding potential duplicates – these can be omitted or overwritten.
- Availability of created data – private connections and templates are there only for user that imported them, shared are made available for all the users within contract.

The format is described as follows:

- Order defines real order of fields/values on the row – is described by a number (alternatively with a letter or combination of letters when edited in table editor, e.g. MS Excel).
- Required field tells whether a value has to be provided, or can be left blank (spaces can be used too, spaces have to be used in case of fixed field length).
- Position is defined only for bank connections and is relevant for fixed field length, it gives position where specific field starts (on a row).
- Field length sets number of characters that can be used – note that with delimiters, it is maximum length, for fixed field length, it is exact number of characters.

Bank connections for domestic payments

Bank connections for domestic payments can be used within regular payment orders, direct debit orders (both single and bulk), or within domestic FX orders. Fields below are used:

Order	Field	Required	Position	Length
1 (A)	Connection name: the name the connection will be represented by in the application (e.g. when creating new order) Note to the field length: – in case fixed field length is used, only 10 characters are processed – in case delimiter is used, up to 35 characters are processed	x	1	10/35
2 (B)	Prefix: if supplied, must be modulo 11 compatible	-	11	6
3 (C)	Account number: valid account number (modulo 11 compatible)	x	17	10
4 (D)	Specific symbol: numeric identification of the counterparty (not processed, included to grant compatibility with older applications)	-	27	10
5 (E)	Counterparty bank: 4-digits bank code given by ČNB (e.g. 0300)	x	37	4
6 (F)	Account name: text string to describe the account (not processed)	-	41	20
7 (G)	SEPA method: 1 for SEPA transfers, 0 for regular payments (field is not processed, provides compatibility with other apps)	-	61	1
8 (H)	IBAN version of the account: international version of the account number (not processed)	-	62	24
9 (I)	BIC/SWIFT code: international code for the counterparty bank (not processed)	-	86	11
10 (J)	Counterparty name: text description of the counterparty (is used in the transaction)	-	97	35

Note: connection name has to be unique. In addition, account number (including prefix and bank code) have to be unique – in case of duplicate entries, there will be omitted or replaced dependent on import setup.

Bank connections for cross-border payments

Bank connections for cross-border payments can be used for cross-border payments, SEPA transfers, or for requests for transfer (MT101s). Following fields define template:

Pořadí	Pole	Povinné pole	Pozice	Délka
1 (A)	Connection name: the name the connection will be represented by in the application (e.g. when creating new order) Note to the field length: – in case fixed field length is used, only 10 characters are processed – in case delimiter is used, up to 35 characters are processed	x	1	10/35
2 (B)	Beneficiary, part 1: name and address of the beneficiary	-	11	35
3 (C)	Beneficiary, part 2: next part of the beneficiary name and address	-	46	35
4 (D)	Beneficiary, part 3: next part of the beneficiary name and address	-	81	35
5 (E)	Beneficiary, part 4: next part of the beneficiary name and address	-	116	35
6 (F)	Beneficiary country: ISO code of the beneficiary country	-	151	2
7 (G)	SWIFT code: valid SWIFT code of the beneficiary's bank	-	153	11
8 (H)	Beneficiary bank, part 1: name and address of the beneficiary's bank	-	164	35
9 (I)	Beneficiary bank, part 2: next part of the beneficiary's bank name and address	-	199	35
10 (J)	Beneficiary bank, part 3: next part of the beneficiary's bank name and address	-	234	35
11 (K)	Beneficiary bank, part 4: next part of the beneficiary's bank name and address	-	269	35
12 (L)	Beneficiary bank country: ISO code of the country for beneficiary's bank	-	304	2
13 (M)	Beneficiary account number: recommended IBAN or other format	x	306	34

14 (N)	National code of the bank (not processed)	-	340	35
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Note: connection name has to be unique. In addition, account number itself (should IBAN be provided) or account number combined with bank identification (either SWIFT code or name) have to be unique – in case of duplicate entries, there will be omitted or replaced dependent on import setup.

Domestic order templates

Domestic order templates can be used when entering single orders and bulk orders (as one of orders within bulk order). Following fields are included:

Order	Field	Required	Length
1 (A)	Template name: name the template will be represented by in the application (e.g. when creating an order), max. 35 characters are taken into account	x	40
2 (B)	Instructing party account number: account to be debited	x	17
3 (C)	Counterparty account number: account to be credited (ABO), leading zeros allowed	-	17
4 (D)	Counterparty bank code: bank code as assigned by ČNB	x	4
5 (E)	Value date: one of following: – 00 for current day – 01 to 31 for specific day – 99 for not defined (default value even if field is empty)	-	2
6 (F)	Amount: transaction amount, dot or comma can be used as a delimiter for decimals; maximum 13 digits and 2 decimals	-	16
7 (G)	Currency: ISO code, always CZK (even if not provided)	-	3
8 (H)	Constant code: up to 4 digits	-	4
9 (I)	Variable code: up to 10 digits	-	10
10 (J)	Specific code: up to 10 digits	-	10
11 (K)	Message to the beneficiary, part 1: first part of the message for the beneficiary	-	35
12 (L)	Message to the beneficiary, part 2: second part of the message for the beneficiary	-	35
13 (M)	Message to the beneficiary, part 3: third part of the message for the beneficiary	-	35
14 (N)	Message to the beneficiary, part 4: fourth part of the message for the beneficiary	-	35
15 (O)	Confirmation 1 – channel: <i>E-MAIL, SMS</i> or <i>BEZ</i> (without) – this field is not processed, provides compatibility with other apps	-	15
16 (P)	Confirmation 1 – contact: e-mail or phone number – this field is not processed, provides compatibility with other apps	-	128
17 (Q)	Confirmation 2 – channel: <i>E-MAIL, SMS</i> or <i>BEZ</i> (without) – this field is not processed, provides compatibility with other apps	-	15
18 (R)	Confirmation 2 – contact: e-mail or phone number – this field is not processed, provides compatibility with other apps	-	128
19 (S)	SEPA method: 1 for SEPA transfer, 0 for regular payments (field is not processed, provides compatibility with other applications)	-	1
20 (T)	IBAN version of the account: international version of the account number (not processed)	-	24
21 (U)	BIC/SWIFT code: international code for the counterparty bank (not processed)	-	11
22 (V)	Counterparty name: text description of the counterparty (used in the transaction)	-	35

Bulk domestic order templates

Bulk payment order templates can be used to create bulk orders and include following fields:

Order	Field	Required	Length
1 (A)	Template name: name the template will be represented by in the application (e.g. when creating an order), max. 35 characters are taken into account	x	40
2 (B)	Instructing party account number: account to be debited	x	17

3 (C)	Value date: one of following: – 00 for current day – 01 to 31 for specific day – 99 for not defined (default value even if field is empty)	-	2
4 (D)	Confirmation 1 – channel: E-MAIL, SMS or BEZ (without) – this field is not processed, provides compatibility with other apps	-	15
5 (E)	Confirmation 1 – contact: e-mail or phone number – this field is not processed, provides compatibility with other apps	-	128
6 (F)	Confirmation 2 – channel: E-MAIL, SMS or BEZ (without) – this field is not processed, provides compatibility with other apps	-	15
7 (G)	Confirmation 2 – contact: e-mail or phone number – this field is not processed, provides compatibility with other apps	-	128
8 (H)	Additional details: 0 for short definition, 1 for additional details. Note: has impact on whether fields 18-20 are taken into account (see below)	x	1
Following sequence can repeat up to 100 times – dependent on count of orders within bulk order. The order is relevant for first occurrence (following occurrences start at the end of previous one):			
9 (I)	Counterparty account number: account to be credited (ABO), leading zeros allowed	-	17
10 (J)	Counterparty bank code: bank code as assigned by ČNB	-	4
11 (K)	Amount: transaction amount, dot or comma can be used as a delimiter for decimals; maximum 13 digits and 2 decimals	-	16
12 (L)	Currency: ISO code, always CZK (even if not provided)	-	3
13 (M)	Constant code: up to 4 digits	-	4
14 (N)	Variable code: up to 10 digits	-	10
15 (O)	Specific code: up to 10 digits	-	10
16 (P)	Message to the beneficiary, part 1: first part of the message for the beneficiary	-	35
17 (Q)	Message to the beneficiary, part 2: second part of the message for the beneficiary	-	35
18 (R)	IBAN version of the account: international version of the account number (not processed, provides compatibility with other applications) Note: field is processed only if additional details are expected (Additional details = 1). If not, another order within bulk follows, or the bulk order (row) ends	-	24
19 (S)	BIC/SWIFT code: international code for the counterparty bank Note: field is processed only if additional details are expected (Additional details = 1)	-	11
20 (T)	Counterparty name: text description of the counterparty (used in the transaction) Note: field is processed only if additional details are expected (Additional details = 1)	-	35

Direct debit templates

Direct debit templates can be used to create direct debit order or when creating bulk direct debits (as an item within bulk order). Following fields are used:

Order	Field	Required	Length
1 (A)	Template name: name the template will be represented by in the application (e.g. when creating an order), max. 35 characters are taken into account	x	40
2 (B)	Instructing party account number: account to be credited when direct debit order is processed	x	17
3 (C)	Counterparty account number: account to be debited (ABO), leading zeros allowed	-	17
4 (D)	Counterparty bank code: bank code as assigned by ČNB	x	4
5 (E)	Value date: one of following: – 00 for current day – 01 to 31 for specific day – 99 for not defined (default value even if field is empty)	-	2
6 (F)	Amount: transaction amount, dot or comma can be used as a delimiter for decimals; maximum 13 digits and 2 decimals	-	16
7 (G)	Currency: ISO code, always CZK (even if not provided)	-	3
8 (H)	Constant code: up to 4 digits	-	4

9 (I)	Variable code: up to 10 digits	-	10
10 (J)	Specific code: up to 10 digits	-	10
11 (K)	Message to the beneficiary, part 1: first part of the message for the beneficiary	-	35
12 (L)	Message to the beneficiary, part 2: second part of the message for the beneficiary	-	35
13 (M)	Message to the beneficiary, part 3: third part of the message for the beneficiary	-	35
14 (N)	Message to the beneficiary, part 4: fourth part of the message for the beneficiary	-	35
15 (O)	Confirmation 1 – channel: <i>E-MAIL, SMS</i> or <i>BEZ</i> (without) – this field is not processed, provides compatibility with other apps	-	15
16 (P)	Confirmation 1 – contact: e-mail or phone number – this field is not processed, provides compatibility with other apps	-	128
17 (Q)	Confirmation 2 – channel: <i>E-MAIL, SMS</i> or <i>BEZ</i> (without) – this field is not processed, provides compatibility with other apps	-	15
18 (R)	Confirmation 2 – contact: e-mail or phone number – this field is not processed, provides compatibility with other apps	-	128
19 (S)	SEPA method: <i>1</i> for SEPA transfer, <i>0</i> for regular payments (field is not processed, provides compatibility with other applications)	-	1
20 (T)	IBAN version of the account: international version of the account number (not processed)	-	24
21 (U)	BIC/SWIFT code: international code for the counterparty bank (not processed)	-	11
22 (V)	Counterparty name: text description of the counterparty (used in the transaction)	-	35

Bulk direct debit templates

Bulk direct debit templates can be used to create bulk direct debit orders, consist from following fields:

Order	Field	Required	Length
1 (A)	Template name: name the template will be represented by in the application (e.g. when creating an order), max. 35 characters are taken into account	x	40
2 (B)	Instructing party account number: account to be credited when direct debit order is processed	x	17
3 (C)	Value date: one of following: – <i>00</i> for current day – <i>01</i> to <i>31</i> for specific day – <i>99</i> for not defined (default value even if field is empty)	-	2
4 (D)	Confirmation 1 – channel: <i>E-MAIL, SMS</i> or <i>BEZ</i> (without) – this field is not processed, provides compatibility with other apps	-	15
5 (E)	Confirmation 1 – contact: e-mail or phone number – this field is not processed, provides compatibility with other apps	-	128
6 (F)	Confirmation 2 – channel: <i>E-MAIL, SMS</i> or <i>BEZ</i> (without) – this field is not processed, provides compatibility with other apps	-	15
7 (G)	Confirmation 2 – contact: e-mail or phone number – this field is not processed, provides compatibility with other apps	-	128
8 (H)	Additional details: <i>0</i> for short definition, <i>1</i> for additional details. Note: has impact on whether fields 18-20 are taken into account (see below)	x	1
Following sequence can repeat up to 100 times – dependent on count of orders within bulk order. The order is relevant for first occurrence (following occurrences start at the end of previous one):			
9 (I)	Counterparty account number: account to be debited (ABO), leading zeros allowed	-	17
10 (J)	Counterparty bank code: bank code as assigned by ČNB	-	4
11 (K)	Amount: transaction amount, dot or comma can be used as a delimiter for decimals; maximum 13 digits and 2 decimals	-	16
12 (L)	Currency: ISO code, always CZK (even if not provided)	-	3
13 (M)	Constant code: up to 4 digits	-	4
14 (N)	Variable code: up to 10 digits	-	10
15 (O)	Specific code: up to 10 digits	-	10

16 (P)	Message to the beneficiary, part 1: first part of the message for the beneficiary	-	35
17 (Q)	Message to the beneficiary, part 2: second part of the message for the beneficiary	-	35
18 (R)	IBAN version of the account: international version of the account number (not processed, provides compatibility with other applications) Note: field is processed only if additional details are expected (Additional details = 1). If not, another order within bulk follows, or the bulk order (row) ends	-	24
19 (S)	BIC/SWIFT code: international code for the counterparty bank Note: field is processed only if additional details are expected (Additional details = 1)	-	11
20 (T)	Counterparty name: text description of the counterparty (used in the transaction) Note: field is processed only if additional details are expected (Additional details = 1)	-	35

Domestic FX templates

Domestic FX order templates can be used to create non-CZK orders within CZ, where counterparty account can be entered as ABO, following fields are included:

Order	Field	Required	Length
1 (A)	Template name: name the template will be represented by in the application (e.g. when creating an order), max. 35 characters are taken into account	x	40
2 (B)	Instructing party account number: account to be debited	x	24
3 (C)	Counterparty account number: always domestic IBAN	-	34
4 (D)	Counterparty BIC/SWIFT: international bank code for the bank of counterparty (within CZ)	-	11
5 (E)	Value date: one of following: – 00 for current day – 01 to 31 for specific day – 99 for not defined (default value even if field is empty)	-	2
6 (F)	Amount: transaction amount, dot or comma can be used as a delimiter for decimals; maximum 13 digits and 2 decimals	-	16
7 (G)	Currency: ISO code of the currency (valid currency code for cross-border payments in ČSOB). Mandatory in case amount is provided	-	3
8 (H)	Beneficiary country: ISO code of the beneficiary country	-	2
9 (I)	Beneficiary bank country: ISO code of the country for beneficiary's bank (always CZ, can be left blank)	-	2
10 (J)	Beneficiary bank, part 1: name and address of the beneficiary's bank Note: details are not used for this order type, can be left blank	-	35
11 (K)	Beneficiary bank, part 2: next part of the beneficiary's bank details Note: details are not used for this order type, can be left blank	-	35
12 (L)	Beneficiary bank, part 3: next part of the beneficiary's bank details Note: details are not used for this order type, can be left blank	-	35
13 (M)	Beneficiary bank, part 4: next part of the beneficiary's bank details Note: details are not used for this order type, can be left blank	-	35
14 (N)	Beneficiary, part 1: name and address of the beneficiary	-	35
15 (O)	Beneficiary, part 2: next part of the beneficiary name and address	-	35
16 (P)	Beneficiary, part 3: next part of the beneficiary name and address	-	35
17 (Q)	Beneficiary, part 4: next part of the beneficiary name and address	-	35
18 (R)	Purpose of payment, part 1: message to the beneficiary	-	35
19 (S)	Purpose of payment, part 2: next part of the message to the beneficiary	-	35
20 (T)	Purpose of payment, part 3: next part of the message to the beneficiary	-	35
21 (U)	Purpose of payment, part 4: next part of the message to the beneficiary	-	35
22 (V)	Reference: own reference for the instructing party	-	16
23 (W)	Payment title: regulatory reporting, three digits corresponding to the order character (no longer used or processed)	-	3

24 (X)	Fees: who is to pay related fees Note: the SHA/OUR/BEN distinction is not used in this case, fees are always shared for this order type	-	3
25 (Y)	Instruction to the bank, part 1: request regarding the payment processing Note: not used with this order type	-	35
26 (Z)	Instruction to the bank, part 2: next part of the instruction	-	35
27 (AA)	STP processing: automated processing of an order (1 = automatic, 0 or empty means manual processing) Note: for this order type, distinction is not relevant, STP always applies	-	1

Cross-border templates

Cross-border templates can be used only for creation of cross-border payments, and contain following fields:

Order	Field	Required	Length
1 (A)	Template name: name the template will be represented by in the application (e.g. when creating an order), max. 35 characters are taken into account	x	40
2 (B)	Instructing party account number: account to be debited	x	24
3 (C)	Beneficiary account number: recommended IBAN or other format	-	34
4 (D)	SWIFT code: valid SWIFT code of the beneficiary's bank	-	11
5 (E)	Value date: one of following: – 00 for current day – 01 to 31 for specific day – 99 for not defined (default value even if field is empty)	-	2
6 (F)	Amount: transaction amount, dot or comma can be used as a delimiter for decimals; maximum 13 digits and 2 decimals.	-	16
7 (G)	Currency: ISO code of the currency (valid currency code for cross-border payments in ČSOB). Mandatory in case amount is provided	-	3
8 (H)	Beneficiary country: ISO code of the beneficiary country	-	2
9 (I)	Beneficiary bank country: ISO code of the country for beneficiary's bank	-	2
10 (J)	Beneficiary bank, part 1: name and address of the beneficiary's bank Note: bank name is typically specified in first two fields and the address in the remaining two fields. Please check with the beneficiary if this information must be filled in	-	35
11 (K)	Beneficiary bank, part 2: next part of the beneficiary's bank details	-	35
12 (L)	Beneficiary bank, part 3: next part of the beneficiary's bank details	-	35
13 (M)	Beneficiary bank, part 4: next part of the beneficiary's bank details	-	35
14 (N)	Beneficiary, part 1: name and address of the beneficiary	-	35
15 (O)	Beneficiary, part 2: next part of the beneficiary name and address	-	35
16 (P)	Beneficiary, part 3: next part of the beneficiary name and address	-	35
17 (Q)	Beneficiary, part 4: next part of the beneficiary name and address	-	35
18 (R)	Purpose of payment, part 1: message to the beneficiary	-	35
19 (S)	Purpose of payment, part 2: next part of the message to the beneficiary	-	35
20 (T)	Purpose of payment, part 3: next part of the message to the beneficiary	-	35
21 (U)	Purpose of payment, part 4: next part of the message to the beneficiary	-	35
22 (V)	Reference: own reference for the instructing party	-	16
23 (W)	Payment title: regulatory reporting, three digits corresponding to the order character (no longer used or processed)	-	3
24 (X)	Fees: one of following code words is used: – SHA: fees of the instructing party's bank paid by the instructing party, fees of the beneficiary's bank paid by the beneficiary – OUR: all fees paid by the instructing party – BEN: all fees paid by the beneficiary	x	3

25 (Y)	Instruction to the bank, part 1: request regarding the payment processing Note: give instructions related to the transaction processing (e.g. exchange rate that was negotiated in advance). If filled in, the payment might be treated as non-STP with additional fees for processing	-	35
26 (Z)	Instruction to the bank, part 2: next part of the instruction	-	35
27 (AA)	STP processing: automated processing of an order (1 = automatic, 0 or empty means manual processing with possibility to give further instructions to the bank)	x	1
28 (AB)	Confirmation 1 – channel: E-MAIL, SMS or BEZ (without) – this field is not processed, provides compatibility with other apps	-	15
29 (AC)	Confirmation 1 – contact: e-mail or phone number – this field is not processed, provides compatibility with other apps	-	128
30 (AD)	Confirmation 2 – channel: E-MAIL, SMS or BEZ (without) – this field is not processed, provides compatibility with other apps	-	15
31 (AE)	Confirmation 2 – contact: e-mail or phone number – this field is not processed, provides compatibility with other apps	-	128

SEPA transfer templates

SEPA transfer templates can be only used to create SEPA transfers, and contain following fields:

Order	Field	Required	Length
1 (A)	Template name: name the template will be represented by in the application (e.g. when creating an order), max. 35 characters are taken into account	x	40
2 (B)	Value date: one of following: – 00 for current day – 01 to 31 for specific day – 99 for not defined (default value even if field is empty)	x	34
3 (C)	Instructing party account number – ABO format: account to be debited in national format (not processed, IBAN is interpreted instead)	-	17
4 (D)	Instructing party account number – IBAN format: account to be debited as used in SEPA transfers	x	34
5 (E)	Reference: own reference for the instructing party	-	16
6 (F)	Identification: E2E identification of the transfer (passed to beneficiary)	-	35
7 (G)	Counterparty: name, possibly with company type	-	70
8 (H)	Counterparty address, part 1: first part of the address	-	70
9 (I)	Counterparty address, part 2: second part of the address	-	70
10 (J)	Counterparty account: for SEPA transfers, IBAN forma is used	-	34
11 (K)	Amount: transaction amount, dot or comma can be used as a delimiter for decimals; maximum 13 digits and 2 decimals	-	15
12 (L)	Currency: always EUR for SEPA transfers	-	3
13 (M)	Purpose of payment, part 1: message to the beneficiary	-	35
14 (N)	Purpose of payment, part 2: next part of the message to the beneficiary	-	35
15 (O)	Purpose of payment, part 3: next part of the message to the beneficiary	-	35
16 (P)	Purpose of payment, part 4: next part of the message to the beneficiary	-	35
17 (Q)	Ultimate debtor: 0 in case it is not provided, 1 in case it is provided	-	1
18 (R)	Name: name of the ultimate debtor	-	70
19 (S)	Additional information: ultimate debtor detail (e.g. address)	-	35
20 (T)	Ultimate creditor: 0 in case it is not provided, 1 in case it is provided	-	1
21 (U)	Name: name of the ultimate creditor	-	70
22 (V)	Additional information: ultimate creditor detail (e.g. address)	-	35
23 (W)	Confirmation 1 – channel: E-MAIL, SMS or BEZ (without) – this field is not processed, provides compatibility with other apps	-	15
24 (X)	Confirmation 1 – contact: e-mail or phone number – this field is not processed, provides compatibility with other apps	-	128

25 (Y)	Confirmation 2 – channel: E-MAIL, SMS or BEZ (without) – this field is not processed, provides compatibility with other apps	-	15
26 (Z)	Confirmation 2 – contact: e-mail or phone number – this field is not processed, provides compatibility with other apps	-	128

Request for transfer template (MT101)

Request for transfer templates (MT101s) can be used only to create request on account held at another bank than ČSOB (such account must be in the CEB contract). Template contains following fields:

Order	Field	Required	Length
1 (A)	Template name: name the template will be represented by in the application (e.g. when creating an order), max. 35 characters are taken into account	x	40
2 (B)	Instructing party account number: account (within CEB, out of ČSOB) to be debited. Note that „Payment account number“ is used – see Accounts/Account list in the ČSOB CEB, usually IBAN is used	x	34
3 (C)	Instructing party BIC/SWIFT: international bank code for the account	-	11
4 (D)	Beneficiary account number: recommended IBAN or other format	-	34
5 (E)	SWIFT code: valid SWIFT code of the beneficiary's bank	x	11
6 (F)	Value date: one of following: – 00 for current day – 01 to 31 for specific day – 99 for not defined (default value even if field is empty)	-	2
7 (G)	Amount: transaction amount, dot or comma can be used as a delimiter for decimals; maximum 13 digits and 2 decimals	-	16
8 (H)	Currency: ISO code of the currency (has to have its FX rate quoted at ČSOB or ČNB to apply limits). Mandatory in case amount is provided	-	3
9 (I)	Beneficiary country: ISO code of the beneficiary country	-	2
10 (J)	Beneficiary bank country: ISO code of the country for beneficiary's bank	-	2
11 (K)	Beneficiary bank, part 1: name and address of the beneficiary's bank Note: bank name is typically specified in first two fields and the address in the remaining two fields. Please check with the beneficiary if this information must be filled in	-	35
12 (L)	Beneficiary bank, part 2: next part of the beneficiary's bank details	-	35
13 (M)	Beneficiary bank, part 3: next part of the beneficiary's bank details	-	35
14 (N)	Beneficiary bank, part 4: next part of the beneficiary's bank details	-	35
15 (O)	Beneficiary, part 1: name and address of the beneficiary	-	35
16 (P)	Beneficiary, part 2: next part of the beneficiary name and address	-	35
17 (Q)	Beneficiary, part 3: next part of the beneficiary name and address	-	35
18 (R)	Beneficiary, part 4: next part of the beneficiary name and address	-	35
19 (S)	Purpose of payment, part 1: message to the beneficiary	-	35
20 (T)	Purpose of payment, part 2: next part of the message to the beneficiary	-	35
21 (U)	Purpose of payment, part 3: next part of the message to the beneficiary	-	35
22 (V)	Purpose of payment, part 4: next part of the message to the beneficiary	-	35
23 (W)	Reference: own reference for the instructing party	-	16
24 (X)	Fees: one of following codewords is used: – SHA: fees of the instructing party's bank paid by the instructing party, fees of the beneficiary's bank paid by the beneficiary – OUR: all fees paid by the instructing party – BEN: all fees paid by the beneficiary	x	3
25 (Y)	Instruction code 1: codewords for processing – e.g. <i>URGP</i> , <i>INTC</i> , see details at the end of this document	-	4
26 (Z)	Additional information for the instruction code 1: should the instruction code allow additional text, it can be provided here	-	30

27 (AA)	Instruction code 2	-	4
28 (AB)	Additional information for the instruction code 2	-	30
29 (AC)	Instruction code 3	-	4
30 (AD)	Additional information for the instruction code 3	-	30
31 (AE)	Instruction code 4	-	4
32 (AF)	Additional information for the instruction code 4	-	30

Remarks

Instructing party account number

Account number should be given in so called ABO format, the account number can include prefix and leading zeros can be used. Hypothetical account 19-19/0300 can be written as:

- 19-19
- 190000000019
- 0000190000000019

For domestic FX or cross-border payments, IBAN version can be used. The account above would then be:

- CZ2003000000190000000019

In ČSOB, there are some historical, foreign currency accounts that have never been assigned ABO format of the account number – and have only IBIS, database format identification. Should such account be used as instructing party, one of the following ways can be used within import file to provide such account identification:

- IBIS version of the account number:
it is the same number as displayed within ČSOB CEB service.
- The convention used in the Multicash service:
bb000000iiiiiii – where bb is a database number, 000000 is a constant, and iiiiii is an account number in the IBIS format.
- The convention used in the former BusinessBanking service:
999999bbiiiiiii – where 999999 is a constant, bb is a database number, and iiiiii is an account number in the IBIS format.

For cross-border payment orders, IBAN will work too as account identification. After import, the account number will be represented in the same way as in the rest of the application – i.e. in the IBIS format.

Note for the instruction codes used in request for transfer templates (MT101s)

Instruction codes and their meaning is described in general SWIFT format description (available at swift.com: Ordering & Support/User Handbook/A-Z). Following rules should be kept:

- Additional information can be provided only for CMTO, PHON and OTHR instructions.
- One instruction code can be given only once per request (cannot be repeated).
- Following combinations are NOT allowed in single transaction: *CHQB* and *CMSW*, *CHQB* and *CMTO*, *CHQB* and *CMZB*, *CHQB* and *CORT*, *CHQB* and *NETS*, *CHQB* and *PHON*, *CHQB* and *RTGS*, *CHQB* and *URGP*, *CMSW* and *CMTO*, *CMSW* and *CMZB*, *CMTO* and *CMZB*, *CORT* and *CMSW*, *CORT* and *CMTO*, *CORT* and *CMZB*, *CORT* and *NETS*, *CORT* and *PHON*, *CORT* and *RTGS*.
- Instructions should be provided in order that is required for their processing:
 - information for the processing bank: *CMSW*, *CMTO*, *CMZB*, *INTC*, *CORT*, *URGP*,
 - information to the settlement: *NETS*, *RTGS*,
 - information regarding processing: *CHQB*, *PHON*,
 - other instructions: *OTHR*.

Sample files

Sample file for direct debit (order) templates, CSV – comma as delimiter:

direct debit 1;19;8010-8010;7960;00;123,45;CZK;4817;0000295412;0000014422;insurance;;;;;;;;;;Hynek (owing for insurance)

direct debit 2;0000000019;8010;0300;00;11;CZK;0818;0000610759;0000454470;gas;;;;;;;;;;Vilém (owing for gas – CZK 11)

direct debit 3;19-19;27-27;0100;00;101.2;CZK;2916;0000448380;0000543971;electricity;;;;;;;;;;Jarmila (owing for electricity)