Cross-border batch orders in DUZ format

The purpose of this document is to describe the structure and usage of the DUZ format that is used to import cross-border order batches to the ČSOB CEB service.

This format can be used to import:

- Cross-border payments in any currency.
- Foreign currency payments within the Czech Republic (possibly including CZK payments).

The format doesn't have any special requirements on a file name or file extension (the .DUZ extension is typically used). To import a batch, select the Payments – Import option in the application or use quick links on the main page. The format is represented by the acronym DUZ (Debetni Uhrady do Zahranici – debits abroad) in the application.

File contents

DUZ is line format – each line of imported file contains one payment order, the file does not have header or summary at the end. Windows 1250 encoding is used for the file contents.

The supported character set is restricted to following ones:

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

CZ specific characters (diacritics) are automatically replaced by corresponding characters without diacritics, characters &, {, } can be replaced by +, (,) for further processing. Other than characters above are automatically replaced by space.

Payment order structure

All the parameters of the cross-border (foreign) order are put on a single line, pipe ("|") is used as delimiter and optionally also as line ending. After line break (<CR><LF>), another order can follow.

Structure of an order is as follows (length sets maximum length of a field):

Order	Length	Field contents
1	24	**Instructing party account number:** can be given as ABO (leading zeros allowed) or IBAN
2	15	**Amount:** transaction amount, decimal point or comma used if necessary
3	3	**Currency:** currency ISO code (must be valid for cross-border orders in ČSOB)
4	15	**Amount in the account currency:** optional information, not processed
5	3	**Fees:** one of following codewords is used: – SHA: sending bank fees borne by the sender, other fees borne by the beneficiary – OUR: all fees borne by the instructing party – BEN: all fees borne by the beneficiary
6	3	**Identification:** E2E identification of cross-border payment (optional field, used to be used for the payment title for regulatory reporting)
7	140	**Beneficiary name:** name of the beneficiary. At least three alphanumerals, all characters cannot be identical. For some currencies or destinations full beneficiary detail can be required – please check with the beneficiary on details to be sent
8	35	**Beneficiary address, part 1:** first part of the beneficiary address
9	35	**Beneficiary address, part 2:** next part of the beneficiary address
10	35	**Beneficiary address, part 3:** next part of the beneficiary address
11	34	**Beneficiary's account number:** IBAN or another format
12	140	**Beneficiary's bank name:** only if no SWIFT code is provided
13	35	**Beneficiary's bank address, part 1:** if no SWIFT code is provided
14	35	**Beneficiary's bank address, part 2:** if no SWIFT code is provided
15	35	**Beneficiary's bank address, part 3:** if no SWIFT code is provided
16	35	**Purpose of payment, part 1:** first part of the message to the beneficiary, minimum 3 characters and all the characters cannot be identical. This message is processed as whole string of up to 140 characters, in case one of its parts is less than 35 characters, a space can be added to it. We recommend this field to be filled out in English or in the language of the counterparty (it might be required by local regulation in the recipient bank country)

17	35	**Purpose of payment, part 2:** next part of the message to the beneficiary
18	35	**Purpose of payment, part 3:** next part of the message to the beneficiary
19	35	**Purpose of payment, part 4:** next part of the message to the beneficiary
20	16	**Reference:** own reference for the instructing party (optional)
21	35	**Instruction to the bank, part 1:** request regarding the payment processing (optional). 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
22	35	**Instruction to the bank, part 2:** next part of the instruction
23	8	**Value date:** requested execution date, DDMMYYYY format Note: in case no value or date in the past is provided, it will be automatically set to nearest possible date (current day or closest banking day)
24	11	**SWIFT code:** valid SWIFT code of the beneficiary's bank (optional field, if not provided, the bank has to be set by name, address and country – fields 12, 13, 14, 15, 25)
25	2	**Beneficiary's bank country:** ISO code of the country for beneficiary's bank (optional)
26	34	**National code of the beneficiary's bank** (optional, not processed)
27	17	**Fee account** (optional, not processed)
28	35	**Contact person, phone number** (optional, not processed)
29	1	**Ultimate debtor:** 0 when not provided, 1 when provided (optional, not processed)
30	140	**Name:** name of the ultimate debtor (optional, not processed)
31	35	**Detail:** detail on the ultimate debtor (optional, not processed)
32	1	**Ultimate creditor:** 0 when not provided, 1 when provided (optional, not processed)
33	140	**Name:** name of the ultimate creditor (optional, not processed)
34	35	**Detail:** detail on the ultimate creditor (optional, not processed)

Note on the instructing party account number (first field)

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 represented as:

- 19-19
- 190000000019
- 0000190000000019

Besides ABO, also IBAN (international format) can be used (and this identifier will be presented also to the counterparty). 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:

  bb000000iiiiiiii – where bb is a database number, 000000 is a constant, and iiiiiiii is an account number in the IBIS format.
- The convention used in the former BusinessBanking service:

  999999bbiiiiiiii – where 999999 is a constant, bb is a database number, and iiiiiiii is an account number in the IBIS format.

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; modulo 11 check is not run in this case.

Sample file

Note: line breaks are indicated with <CR><LF> characters – DUZ files have long lines (sample file includes three orders on three lines):

```
0000000019|158428,00|HUF||SHA||First beneficiary|First address|First town|First country|111222333444|American
bank|Street|Fairbanks|AK 99701|Sending forints|158 ths|bye-bye||REFERENCE|||12122017||US||||<CR><LF>
CZ2003000000000000000000019|474218.44|GBP||SHA||||||SK0123456789012345678012|||||british pounds|474 thousand||
|REFERENCE|||12122017|CEKOSKBX|||||<CR><LF>
19|364240|CAD||SHA||Last counterparty||||CZ20030000000190000000019|CSOB||||Canadian dollars|364 thousands||||1
234567890123456|||12122017|CEKOCZPP|||||<CR><LF>
```