

Domestic and cross-border batches in TXT format



The purpose of this document is to describe structure and usage of text (TXT) format to import domestic or cross-border orders to the ČSOB CEB service.

TXT format for domestic payments can be used to import:

- Domestic payment orders (CZK transfers within CZ).
- Priority domestic payment orders (priority CZK transfers within CZ).
- Domestic direct debit orders (CZK collections within CZ).

TXT format for cross-border payments can be used to import:

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

This format doesn't have any specific requirements on a file name or file extension (.TXT or .CSV 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 with acronyms:

- TXT TPS for domestic orders (TPS = Tuzemsky Platebni Styk).
- TXT ZPS for cross-border orders (ZPS = Zahranicni Platebni Styk).

File contents

TXT je is line format – each line of imported file contains single payment order, the file does not have header or summary at the end. Windows 1250 encoding is used for the file contents (important mainly when using CZ specific characters – in case of incorrect characters, the file can be rejected).

Supported character set for domestic order batches in TXT format is as follows:

```
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
[ \ ] ^ _ ` { | } ~ ! " # $ % & ' ( ) * + , - . / : ; = ? @
ü é ä û Ä É Ĺ ĺ ô ö Ľ ľ Ů ů Ť ť č á í ó ú Ž ž
Č š Á Ě Ď ň Í ě Ů Ó Ō ň Š š Ř Ú ř ý Ý Ř ř
```

space

Supported character set for cross-border order batches in TXT format is as follows:

```
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
/ - ? : ( ) . , ' + & { }
```

space

Note that characters with diacritics are automatically replaced by corresponding characters without diacritics, characters &, {, } can be replaced within processing by +, (,).

Other than supported characters are automatically replaced by space.

Within import process it is necessary to choose delimiter being used in your file. As a delimiter, following characters can be used: „|“ (pipe), „/“ (slash), „:“ (colon), „::“ (double colon), „;“ (semicolon), or „;;“ (double semicolon), chosen delimiter cannot be used for the field contents. There is no delimiter after last field on the line – standard line break (<CR><LF>) is used.

Domestic order structure

Structure of domestic order is as follows (length sets maximum length for the field):

Order	Length	Field contents
1	2	<p>Order type: one of codewords is used:</p> <ul style="list-style-type: none"> – 01 for priority payment orders – 02 for instant payment orders – 11 for standard payment orders – 32 for direct debit orders <p>Note: priority payments are always imported as standalone (row with priority payment will create one item in waiting room, no matter how the import is setup). Only transfers outside of ČSOB can be marked as priority payments. Instant payment are available only for some accounts and not all counterparties and their banks have to support them</p>

2	17	Instructing party account number: account to be debited in case of payment orders, or to be credited in case of direct debit order (required field)
3	8	Requested execution date: YYYYMMDD or YYMMDD format, date in the past is automatically shifted to nearest possible; for priority payments, past date cannot be used (required field)
4	15	Amount: transaction amount, dot or comma can be used as a delimiter for decimals; maximum 12 digits, delimiter and 2 decimals
5	17	Counterparty account number: account to be credited in case of payment orders, or to be debited in case of direct debit orders (required field) Note: ABO format, leading zeros allowed (in case of prefix either line or leading zeros have to be used)
6	4	Counterparty bank code: bank code as assigned by ČNB (required field)
7	4	Constant code: up to 4 digits (optional)
8	10	Variable code: up to 10 digits (optional)
9	10	Instructing party variable code: up to 10 digits, processed only for direct debits and only if variable code has not been already given in previous field (optional)
10	10	Specific code: up to 10 digits (optional)
11	10	Instructing party specific code: up to 10 digits, processed only for direct debits and only if specific code has not been already given in previous field (optional)
12	35	Message to the beneficiary, part 1: first part of the message for the beneficiary (optional)
13	35	Message to the beneficiary, part 2: second part of the message for the beneficiary (optional)
14	35	Message to the beneficiary, part 3: third part of the message for the beneficiary (optional)
15	35	Message to the beneficiary, part 4: fourth part of the message for the beneficiary (optional)
16	35	Message for the instructing party: one's own message (optional, processed as internal comment within service)
17	35	Counterparty name: text description (optional)

Cross-border order structure

Structure of cross-border order is as follows (length sets maximum length for the field):

Order	Length	Field contents
1	24	Instructing party account number: provided as ABO or IBAN (required field)
2	1	Amount type: 0 as transaction amount (optional, not processed)
3	1	Transaction type: 0 as standard (optional, not processed)
4	16	Reference: own reference for the instructing party, if longer string is provided, 16 characters from the left are processed (optional)
5	8	Value date: requested value date in YYYYMMDD or YYMMDD format Note: date in the past is automatically shifted to nearest possible
6	15	Amount: transaction amount, dot or comma can be used as a delimiter for decimals; maximum 12 digits, delimiter and 2 decimals (required field)
7	15	Amount in the account currency (optional, not processed)
8	3	Currency: ISO code of the currency (valid currency code for cross-border payments in ČSOB)
9	34	Beneficiary account number: recommended IBAN or other format (required field)
10	34	Beneficiary account name: (optional, not processed)
11	34	National code of the beneficiary's bank (optional, not processed)
12	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)
13	140	Beneficiary's bank name: only if no SWIFT code is provided
14	35	Beneficiary's bank address, part 1: if no SWIFT code is provided
15	35	Beneficiary's bank address, part 2: if no SWIFT code is provided
16	35	Beneficiary's bank address, part 3: if no SWIFT code is provided
17	2	Beneficiary bank country: ISO code of the country for beneficiary's bank (optional)

18	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
19	35	Beneficiary address, part 1: first part of the beneficiary address
20	35	Beneficiary address, part 2: another part of the beneficiary address
21	35	Beneficiary address, part 3: another part of the beneficiary address
22	2	Beneficiary country: ISO code of the beneficiary country (optional)
23	35	Identification: E2E identification of cross-border payment (optional field, used to be used for the payment title for regulatory reporting)
24	3	Fees: one of following codewords is used: – SHA (or BN1): sending bank fees borne by the sender, other fees borne by the beneficiary – OUR: all fees borne by the instructing party – BEN (or BN2): all fees borne by the beneficiary
25	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)
26	35	Purpose of payment, part 2: next part of the message to the beneficiary
27	35	Purpose of payment, part 3: next part of the message to the beneficiary
28	35	Purpose of payment, part 4: next part of the message to the beneficiary
29	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
30	35	Instruction to the bank, part 2: next part of the instruction (optional)
31	35	Instruction to the bank, part 3: next part of the instruction (optional, not processed)
32	35	Instruction to the bank, part 4: next part of the instruction (optional, not processed)
33	24	Fee account (optional, not processed)
34	35	Contact person, phone number (optional, not processed)

Note on the 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 given as:

- 19-19
- 190000000019
- 0000190000000019

For cross-border payments, IBAN version 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:
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.

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 that since these accounts are in foreign currency, we do not recommend using them for domestic transfers.

Sample file

Note: line breaks are indicated with <CR><LF> characters as TXT files have long lines (sample files contain three orders on three rows):

Domestic payment and direct debit order batch in TXT format:

```
11|190000000019|20180101|123.45|123|0300|0558|0123456789||0123456789||here is CZK 123.45|enjoy it|||<CR><LF>
11|19|20180101|456|123|0300||||sending some money|||<CR><LF>
32|19|20180101|789.01|123|0300|0558||1122334455||6677889900|debiting some money back|789.01 CZK|||<CR><LF>
```

Cross-border order batch in TXT format:

```
19|0|0|20180101|999.99|EUR|SK01750067890123456789012|SK account|7500|CEK0SKBX|CSOB
SK|Bratislava||SK|Joseph Our|Colleague||SK|111|SHA|Reason for sending|||||||<CR><LF>
CZ20030000000000000000000019|0|0|0123456789123456|180101|888.88|USD| US123456789123456789|||America
n bank|Ulice|Fairbanks|AK 99701|US|Beneficiary 1|Beneficiary 1 street|Beneficiary town 1|Beneficiary
country|US||SHA|dollars – USD 888.88 USD|invoice No 11111|||||entered by Hynek, Vilem, Jarmila (00420 600
123 456) <CR><LF>
190000000019|0|0|0123456789123456|170101|333||GBP|CZ2003000000190000000019| ||AABBUYDDXXX|Foreign
bank|Montevideo||UY|Company 2|Street 2|Town 2|UY||OUR|enjoy your holiday|||negotiated fx rate
11,12|||190000000019| <CR><LF>
```