

# Domestic and cross-border batches in XLS (XLSX) format



The purpose of this document is to describe structure and usage of MS Excel table format to import domestic or cross-border orders to the ČSOB CEB service.

XLS/XLSX 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).

XLS/XLSX 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).

Format doesn't have any specific requirements on a file name or file extension (.XLS or .XLSX extension is used dependent on file type). 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:

- XLS TPS for domestic orders (MS Excel 1997–2003).
- XLSX TPS for domestic orders (MS Excel 2007 and later).
- XLS ZPS for cross-border orders (MS Excel 1997–2003).
- XLSX ZPS for cross-border orders (MS Excel 2007 and later).

## File contents

XLS (XLSX) is table format – each line of imported file contains one payment order, the file does not have header or summary at the end. Data to be imported are given on the first worksheet. Recommended cell formatting for all the columns is “Text” – should other formatting be used, make sure the output is compatible with definition below.

Supported character set for domestic order batches in XLS (XLSX) 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 ě 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 XLS (XLSX) 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.

## Domestic order structure

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

Column	Length	Field contents
A	2	<p><b>Order type:</b> one of codewords is used:</p> <ul style="list-style-type: none"> <li>– 01 for priority payment orders</li> <li>– 02 for instant payment orders</li> <li>– 11 for standard payment orders</li> <li>– 32 for direct debit orders</li> </ul> <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>

B	17	<b>Instructing party account number:</b> account to be debited in case of payment orders, or to be credited in case of direct debit order (required field)
C	8	<b>Requested execution date:</b> D.M.YYYY or DD.MM.YYYY format, date in the past is automatically shifted to nearest possible; for priority payments, past date cannot be used (required field) Note: cell (column) formatting can be set to date/time
D	15	<b>Amount:</b> transaction amount, dot or comma can be used as a delimiter for decimals; maximum 12 digits, delimiter and 2 decimals Note: cell (column) formatting can be set to number - no thousands delimiter used, two decimals in case halers are provided
E	17	<b>Counterparty account number:</b> 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 (if there is prefix in the account number, either leading zeros or line has to be used between prefix and account number itself)
F	4	<b>Counterparty bank code:</b> bank code as assigned by ČNB (required field) Note: cell (column) formatting can be set to number (no decimals, without leading zeros for some banks)
G	4	<b>Constant code:</b> up to 4 digits (optional)
H	10	<b>Variable code:</b> up to 10 digits (optional)
I	10	<b>Instructing party variable code:</b> up to 10 digits, processed only for direct debits and only if variable code has not been already given in previous field (optional)
J	10	<b>Specific code:</b> up to 10 digits (optional)
K	10	<b>Instructing party specific code:</b> up to 10 digits, processed only for direct debits and only if specific code has not been already given in previous field (optional)
L	35	<b>Message to the beneficiary, part 1:</b> first part of the message for the beneficiary (optional)
M	35	<b>Message to the beneficiary, part 2:</b> second part of the message for the beneficiary (optional)
N	35	<b>Message to the beneficiary, part 3:</b> third part of the message for the beneficiary (optional)
O	35	<b>Message to the beneficiary, part 4:</b> fourth part of the message for the beneficiary (optional)
P	35	<b>Message for the instructing party:</b> one's own message (optional, processed as internal comment within service)
Q	35	<b>Counterparty name:</b> text description (optional)

## Cross-border order structure

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

Column	Length	Field contents
A	24	<b>Instructing party account number:</b> can be provided as ABO or IBAN (required field)
B	1	<b>Amount type:</b> 0 as transaction amount (optional, not processed)
C	1	<b>Transaction type:</b> 0 as standard (optional, not processed)
D	16	<b>Reference:</b> own reference for the instructing party (optional)
E	8	<b>Value date:</b> D.M.YYYY or DD.MM.YYYY format, date in the past is automatically shifted to nearest possible (required field) Note: cell (column) formatting can be set to date/time
F	15	<b>Amount:</b> transaction amount, dot or comma can be used as a delimiter for decimals; maximum 12 digits, delimiter and 2 decimals Note: cell (column) formatting can be set to number - no thousands delimiter used, decimals as required
G	15	<b>Amount in the account currency</b> (optional, not processed)
H	3	<b>Currency:</b> ISO code of the currency (valid currency code for cross-border payments in ČSOB)
I	34	<b>Beneficiary account number:</b> recommended IBAN or other format (required field)
J	34	<b>Beneficiary account name:</b> text description (optional, not processed)
K	34	<b>National code of the beneficiary's bank</b> (optional, not processed)
L	11	<b>SWIFT code:</b> valid SWIFT code of the beneficiary's bank (optional field, if not provided, the bank has to be defined by name, address and country)
M	140	<b>Beneficiary's bank name:</b> only if no SWIFT code is provided
N	35	<b>Beneficiary's bank address, part 1:</b> if no SWIFT code is provided

O	35	<b>Beneficiary's bank address, part 2:</b> if no SWIFT code is provided
P	35	<b>Beneficiary's bank address, part 3:</b> if no SWIFT code is provided
Q	2	<b>Beneficiary's bank country:</b> ISO code of the country for beneficiary's bank (optional)
R	140	<b>Beneficiary name:</b> name of the beneficiary. At least three alphanumeric characters, 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
S	35	<b>Beneficiary address, part 1:</b> first part of the beneficiary address
T	35	<b>Beneficiary address, part 2:</b> another part of the beneficiary address
U	35	<b>Beneficiary address, part 3:</b> another part of the beneficiary address
V	2	<b>Beneficiary country:</b> ISO code of the beneficiary country (optional)
W	35	<b>Identification:</b> E2E identification of cross-border payment (optional field, used to be used for the payment title for regulatory reporting)
X	3	<b>Fees:</b> 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
Y	35	<b>Purpose of payment, part 1:</b> 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)
Z	35	<b>Purpose of payment, part 2:</b> next part of the message to the beneficiary
AA	35	<b>Purpose of payment, part 3:</b> next part of the message to the beneficiary
AB	35	<b>Purpose of payment, part 4:</b> next part of the message to the beneficiary
AC	35	<b>Instruction to the bank, part 1:</b> 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
AD	35	<b>Instruction to the bank, part 2:</b> next part of the instruction (optional)
AE	35	<b>Instruction to the bank, part 3:</b> next part of the instruction (optional, not processed)
AF	35	<b>Instruction to the bank, part 4:</b> next part of the instruction (optional, not processed)
AG	24	<b>Fee account</b> (optional, not processed)
AH	35	<b>Contact person, phone number</b> (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, also 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

XLS (XLSX) format is identical to TXT format in its contents – the only difference is format convention for date fields. Please refer to TXT format description on [www.csob.cz/ceb-en](http://www.csob.cz/ceb-en) for TXT sample files and sample data for table format.