

# Domestic batch orders in ABO format





<b>TYPE</b>	type of orders – 1501 for payment orders, 1502 for direct debit orders, 1503 for urgent (priority) payments and 1504 for instant payments Note: urgent and instant payments can be imported within this format, however, after import they are separated as single orders within waiting room taking into account different rules for their processing. Instant payments can be sent only from some accounts and not all banks on the market do support them
<i>space</i>	delimiter
<i>FFF</i>	sequence number of the file, 3 characters (not processed)
<i>GGG</i>	branch ID, 3 characters (not processed)
<i>space</i>	delimiter
<b>0300</b>	instructing party bank code (always 0300 as ČSOB – if any other value is provided, it will be ignored)

## Information on the group of orders

Group header can have different contents dependent on whether the group consists of individual orders, or mass order. Both cases mean few information divided by space, for mass orders, the header includes instructing party account number.

Option 1: Group contains individual orders:

### 2 TOTAL DDMMYY

Fields contain following information:

Field	Contents and meaning
<b>2</b>	beginning of the group
<i>space</i>	delimiter
<b>TOTAL</b>	total amount of the orders within group, in halers (up to 14 positions, leading zeros allowed), not checked
<i>space</i>	delimiter
<b>DDMMYY</b>	requested value date – can be given in this format or as YYYYMMDD; in case no value is provided actual banking date will be used

Option 2: Group contains mass order:

### 2 INSTRUCTING TOTAL DDMMYY

Fields contain following information:

Field	Contents and meaning
<b>2</b>	beginning of the group
<i>space</i>	delimiter
<b>INSTRUCTING</b>	instructing party account number, account to be debited in case of payment orders, or potentially credited in case of direct debit order
<i>space</i>	delimiter
<b>TOTAL</b>	total amount of the orders within group, in halers (up to 14 positions, leading zeros allowed), not checked
<i>space</i>	delimiter
<b>DDMMYY</b>	requested value date – can be given in this format or as YYYYMMDD; in case no value is provided actual banking date will be used

## Individual orders

Last level of hierarchy is individual orders – payment orders or direct debit orders. Each order is given on separate line, order parameters are separated by space (except bank code and constant symbol). Dependent on previous level, these lines can contain individual orders or orders within mass order. For mass order, each line does not repeat instructing party account number – this was defined on a group level.

Option 1: Group contains individual orders:

**ACCDEBIT ACCREDIT AMOUNT VCODE BANKCCOD SCODE AV:MESSAGE TO BENEFICIARY NP: BENEFICIARY NAME**

Fields contain following information:

Field	Contents and meaning
<b>ACCDEBIT</b>	debit account number, account to be debited in case of payment orders, or potentially debited in case of direct debit order
<i>space</i>	delimiter
<b>ACCREDIT</b>	credit account number, account to be credited both for payment orders and direct debit orders
<i>space</i>	delimiter
<b>AMOUNT</b>	amount in halers (up to 14 positions, leading zeros allowed)
<i>space</i>	delimiter
<b>VCODE</b>	variable code (up to 10 digits, optional)
<i>space</i>	delimiter
<b>BANK</b>	counterparty bank code (4 characters, or 6 characters with leading 2 zeros – e.g. 000300 for ČSOB)
<b>CCOD</b>	constant code (up to 4 digits, mandatory – either specific value or 0000)
<i>space</i>	delimiter
<b>SCODE</b>	specific code (up to 10 digits, optional – if not provided, message to beneficiary can follow here)
<i>space</i>	delimiter
<b>AV:MESSAGE TO BENEFICIARY</b>	message to the beneficiary text – up to 4 x 35 characters preceded by AV: (the AV: string is omitted within processing, if it is not provided, the whole string is processed). Note: Pipe sign is used as delimiter if required (e.g. <i>AV:first part second part third part fourth part of the message</i> , each part has max. 35 characters, longer text will be trimmed)
<i>space</i>	delimiter
<b>NP: BENEFICIARY NAME</b>	optional beneficiary name preceded by NP:, max 35 characters (longer string will be trimmed)

Option 2: Group contains mass order:

**COUNTERPARTY AMOUNT VCODE BANKCCOD SCODE AV:MESSAGE TO BENEFICIARY NP: BENEFICIARY NAME**

Fields contain following information:

Field	Contents and meaning
<b>COUNTERPARTY</b>	counterparty account number, account to be credited in case of payment orders, or to be debited in case of direct debit orders
<i>space</i>	delimiter
<b>AMOUNT</b>	amount in halers (up to 14 positions, leading zeros allowed)
<i>space</i>	delimiter
<b>VCODE</b>	variable code (up to 10 digits, optional)
<i>space</i>	delimiter
<b>BANK</b>	counterparty bank code (4 characters, or 6 characters with leading 2 zeros – e.g. 000300 for ČSOB)
<b>CCOD</b>	constant code (up to 4 digits, mandatory – either specific value or 0000)
<i>space</i>	delimiter
<b>SCODE</b>	specific code (up to 10 digits, optional – if not provided, message to beneficiary can follow here)
<i>space</i>	delimiter
<b>AV:MESSAGE TO BENEFICIARY</b>	message to the beneficiary text – up to 4 x 35 characters preceded by AV: (the AV: string is omitted within processing, if it is not provided, the whole string is processed). Note: Pipe sign is used as delimiter if required (e.g. <i>AV:first part second part third part fourth part of the message</i> , each part has max. 35 characters, longer text will be trimmed)
<i>space</i>	delimiter
<b>NP: BENEFICIARY NAME</b>	optional beneficiary name preceded by NP:, max 35 characters (longer string will be trimmed)

## End of group or accounting file

Individual orders (group) and groups (accounting file) have to be closed for correct processing – especially when there are more groups or more accounting files in the file to be imported.

Group of orders is closed by characters:

3 +

After one group is closed, another group (with the same value date) can follow, or accounting file can be closed. Accounting file is closed by characters:

5 +

End of the accounting file can be followed by another accounting file, or the whole file can end here. File as such has no closing characters – it ends with last accounting file (i.e. with the last 5 + line).

## Note on instructing party and counterparty account number

In domestic clearing, account numbers are provided in ABO format, account can include prefix and leading zeros can be provided. Hypothetical account 19-19/0300 can be written as:

- 19-19
- 190000000019
- 0000190000000019

Account number has to be modulo 11 compatible (must be valid account number in domestic clearing).

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; modulo 11 check is not run in this case. Note that since these account are in foreign currency, we do not recommend to use them for domestic transfers.

## Note on value date

Possible value date depends on order type:

- for payment orders, value date can be current (banking) day and up to 1 year to the future, in case past value date is provided, the value date will be shifted to nearest possible,
- for direct debit orders value date sets the date for the funds to be debited from counterparty account:
  - for direct debits within ČSOB, it can be from current banking day, max. 1 month to the future,
  - for direct debits from another bank, it can be from the day following current banking day, max. 1 month to the future.

## Sample files

### File containing individual transfers

UHL1

1 1501 000000 0300

2 100010 010118

19-19 123 5001 1234567890 03000558 9999 AV:message first part|second (...)

19-19 123-123 10002 1234567890 03000558 8888 AV:hello! NP:Hynek Vilem Jarmila

19 123456 25003 0123456789 03000558 7777 AV:see you|kind regards

19 654321 60004 0123456789 03000138 6666 sending 600,04 czk

3+

5+

### File containing mass orders – both payment and direct debits

UHL11010179INSTRUCTING PARTY 2002227809786589999123456654321

1 1501 000000 0300

2 19-19 000000000100010 20180101

123 5001 01234567890 03000558 9999 AV:message first part|second (...)

123-123 10002 01234567890 03000558 8888 AV:hello|hi NP:Hynek Vilem Jarmila

123456 25003 0123456789 03000558 7777 AV:see you|kind regards

654321 60004 0123456789 03000138 6666 AV:sending 600,04 czk

3 +

5 +

1 1502 999999 0300

2 0001230000000123 000000000100010 111117

123 5001 1234567890 03000558 9999 AV:message first part|second (...)

1230000000123 10002 1234567890 03000558 8888 AV:hello|hi

19-19 25003 0123456789 03000558 7777 AV:see you|kind regards

000019-19 60004 0123456789 0003000138 6666 debiting 600,04 czk |||thx

3 +

5 +