Domestic batch orders in ABO format



Purpose of this document is to describe structure and usage of the ABO format for import of domestic payments to ČSOB CEB service.

With this format, you can import:

- Domestic payments (CZK transfers within CZ).
- Domestic direct debits (CZK collections within CZ).

There are no specific requirements on the file name or the extension (standard extension is .abo or .kpc). To import, go to Payments – Import or choose one of quick links on the homepage. ABO is used as the option for this format in the application.

File contents

The format is based on the CZ domestic clearing standards (ABO is short for Automated Bank Operations). File contains hierarchical structure in following blocks:

- · file header (header of the file as such),
- information on accounting file (there can be more within file, each of them containing payments orders or direct debit orders),
- information on group of orders (there can be more groups, each group with one common value date),
- information on each single transaction or payment order (there can be more orders).

Windows 1250 charset is used for the file contents (important mainly when using CZ specific characters – in case of incorrect characters, those can be replaced by space or the file can be rejected). A complete list of characters for alphanumeric fields supported in CZ clearing 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 ů Ä É Ĺ ĺ ô ö Ľ ľ Ö Ü Ť ť č á í ó ú Ž ž
Č § Á Ě Ď ď Ň Í ě Ů Ó Ô ň Š š Ŕ Ú ŕ ý Ý Ř ř
space
```

File header

File header is string of 60 characters (including line break), defined by general format:

UHL1DDMMYYInstructing Party na1234567890AAABBBCCCCCDDDDDD

Information given in the file header is not relevant for further processing – only important is the first part, UHL1 followed by line break (processing starts right from next line). The different parts have meaning as follows:

- UHL1 (position 1–4) is so called file key,
- DDMMYY (position 5-10) is date of the file,
- Instructing party na (position 11–30) is instructing party name, up to 20 characters,
- 1234567890 (position 31–40) is client or committer number,
- AAA (position 41–43) is start of interval for the accounts,
- BBB (position 44–46) is end of interval for the accounts,
- CCCCCCC and DDDDDD (position 47–58) are keys for processing.

Information on the accounting file

File header is followed by accounting file. This starts with few information divided by space:

1 TYPE FFFGGG 0300

Bold information is important for further processing, other information is not processed (note that the string length has to be kept):

Field	Contents and meaning
1	beginning of the file (accounting file)
space	delimiter

ТҮРЕ	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
space	delimiter
FFF	sequence number of the file, 3 characters (not processed)
GGG	branch ID, 3 characters (not processed)
space	delimiter
0300	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 mas 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
2	beginning of the group
space	delimiter
TOTAL	total amount of the orders within group, in halers (up to 14 positions, leading zeros allowed), not checked
space	delimiter
DDMMYY	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
2	beginning of the group
space	delimiter
INSTRUCTING	instructing party account number, account to be debited in case of payment orders, or potentially credited in case of direct debit order
space	delimiter
TOTAL	total amount of the orders within group, in halers (up to 14 positions, leading zeros allowed), not checked
space	delimiter
DDMMRR	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 ACCCREDIT AMOUNT VCODE BANKCCOD SCODE AV:MESSAGE TO BENEFICIARY NP: BENEFICIARY NAME

Fields contain following information:

Field	Contents and meaning
ACCDEBIT	debit account number, account to be debited in case of payment orders, or potentially debited in case of direct debit order
space	delimiter
ACCCREDIT	credit account number, account to be credited both for payment orders and direct debit orders
space	delimiter
AMOUNT	amount in halers (up to 14 positions, leading zeros allowed)
space	delimiter
VCODE	variable code (up to 10 digits, optional)
space	delimiter
BANK	counterparty bank code (4 characters, or 6 characters with leading 2 zeros – e.g. 000300 for ČSOB)
CCOD	constant code (up to 4 digits, mandatory – either specific value or 0000)
space	delimiter
SCODE	specific code (up to 10 digits, optional – if not provided, message to beneficiary can follow here)
space	delimiter
AV:MESSAGE TO BENEFICIARY	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. AV:first part/second part/third part/fourth part of the message, each part has max. 35 characters, longer text will be trimmed)
space	delimiter
NP: BENEFICIARY NAME	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
COUNTERPARTY	counterparty account number, account to be credited in case of payment orders, or to be debited in case of direct debit orders
space	delimiter
AMOUNT	amount in halers (up to 14 positions, leading zeros allowed)
space	delimiter
VCODE	variable code (up to 10 digits, optional)
space	delimiter
BANK	counterparty bank code (4 characters, or 6 characters with leading 2 zeros – e.g. 000300 for ČSOB)
CCOD	constant code (up to 4 digits, mandatory – either specific value or 0000)
space	delimiter
SCODE	specific code (up to 10 digits, optional – if not provided, message to beneficiary can follow here)
space	delimiter
AV:MESSAGE TO BENEFICIARY	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. AV:first part/second part/third part/fourth part of the message, each part has max. 35 characters, longer text will be trimmed)
space	delimiter
NP: BENEFICIARY NAME	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 iiiiiiii 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 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. 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 200222780978658999123456654321
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 0000000000100010 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

5 +