

Statements in BBF format



The purpose of this document is to describe structure and usage of BBF format for account statements within ČSOB CEB service. The BBF format is used to provide data on account transactions in specified period (usually a day) for the purpose of ERP processing.

The name of the file includes account number, statement date (YYYYMMDD format), sequence number within a year together with frequency (D, W, M, ...), language, optionally type (B as Bank), and optionally also account name can be included. The extension used is .BBF, and the same abbreviation is used within the application for this statement type. Encoding being used is WIN-1250.

To download statements, go to Accounts – Accounts and advices – Exports in the ČSOB CEB application. You can download individual files (statements), or more statements at once – in that case, they will be downloaded as ZIP archive.

File contents

Separate lines present different structured information, for the ERP processing, following data types are important:

- file header (HEADER line),
- message header (FINSTA 01 line),
- statement information (FINSTA 02 line),
- account information (FINSTA 03 line),
- transaction information (FINSTA 05 line),
- end of statement (LOCK line).

The identification in the list (in brackets, capital letters + numbering) can be initial distinction among line types (the codeword is presented from the position 10 on the line), from the automatic processing perspective it indicates the content type on the line. In general, all the attributes for ERP processing have their specified position on the line and dedicated number of characters; where text information (accounts, names etc.) is aligned to the left; numeric information is aligned to the right with leading zeros being used. The order on the line, position and number of characters is specified in the tables below – for each type of information separately.

Note: The statement in BBF format can include also different lines than specified in the list above (the 10th position starts with FINSTA codeword and number different than 01, 02, 03 or 05). Such lines are relevant for specific (typically non-accounting) transactions, or for specific account types and thus can be ignored when processing the file within ERP.

Statement header

The file with the statement starts with four rows bringing information on the statement and the account. The bold information is recommended for automated processing.

File header (HEADER)

Order	Position	Length	Contents
1	1	7	Service identification – constant text <i>T777777</i>
2	8	2	Delimiter – two spaces
3	10	6	Content type – text HEADER
4	16	1	Delimiter – single space
5	19	13	Message version and service type – text <i>01.0000BBCSOB</i>

Message header (FINSTA 01)

Order	Position	Length	Contents
1	1	7	Service identification – constant text <i>T777777</i>
2	8	2	Delimiter – two spaces
3	10	6	Content type – text FINSTA
4	16	1	Delimiter – single space
5	17	2	Information type – 01 as message header
6	19	14	Message and statement identification (YYYYMMDD date and sequence number)

Statement information (FINSTA 02)

Order	Position	Length	Contents
1	1	7	Service identification – constant text <i>N777777</i>

2	8	2	Delimiter – two spaces
3	10	6	Content type – text FINSTA
4	16	1	Delimiter – single space
5	17	2	Information type – 02 as information on the statement
6	19	14	Message and statement identification (YYYYMMDD date and sequence number)
7	33	4	Account holding bank code (<i>0300</i> for ČSOB)
8	76	8	Message creation date (YYYYMMDD)

Information on the account (FINSTA 03)

Order	Position	Length	Contents
1	1	7	Service identification – constant text <i>N777777</i>
2	8	2	Delimiter – two spaces
3	10	6	Content type – text FINSTA
4	16	1	Delimiter – single space
5	17	2	Information type – 03 as information on the account
6	19	6	Order within the message (text <i>000001</i>)
7	25	5	Sequence number of the statement within the year
8	30	34	Account number (ABO) Note: in case no ABO version is assigned, string 999999##IBIS is presented, where ## is the database identification followed by IBIS (database) account number
9	64	35	Short version of the account name
10	99	1	Opening balance indicator (<i>C</i> for credit, <i>D</i> for debit balance)
11	100	8	Opening balance date (YYYYMMDD)
12	108	3	Currency ISO code (e.g. <i>CZK</i>)
13	111	17	Opening balance (14 positions, dot as delimiter and two decimals)
14	128	17	Turnover – credit transactions (the same format as for balance)
15	145	17	Turnover – debit transactions (the same format as for balance)
16	162	1	Closing balance indicator (<i>C</i> for credit, <i>D</i> for debit balance)
17	163	8	Closing balance date (YYYYMMDD)
18	171	17	Closing balance value (the same format as for opening balance)
19	188	26	Filled by spaces – the field is not used
20	214	1	Statement frequency (<i>D</i> for daily, <i>W</i> for weekly, <i>M</i> for monthly, <i>I</i> for other statements)
21	215	1	Statement status (<i>9</i> for standard, <i>7</i> for duplicate, <i>5</i> for additional statement)
22	216	4	Account type (numeric type – e.g. <i>600</i> or <i>400</i> for current accounts, plus additional space)
23	220	9	Initial interest rate (optional, 5 positions, dot as delimiter, 3 decimals)
24	229	9	Closing interest rate (optional, 5 positions, dot as delimiter, 3 decimals)
25	238	20	Statement frequency – text information, optional
26	258	16	Total turnover since the beginning of the year – credit transactions (optional, 13 positions, comma as delimiter and two decimals, no leading zeros)
27	274	1	Delimiter – single space
28	275	16	Total turnover since the beginning of the year – debit transactions (optional, 13 positions, comma as delimiter and two decimals, no leading zeros)

Information on the account movements

Each individual transaction is presented on a single row – the number of rows indicates the number of movements on the account. Again, information recommended for automated processing are presented in bold.

Information on transaction (FINSTA 05)

Order	Position	Length	Contents
1	1	7	Service identification – constant text <i>N777777</i>
2	8	2	Delimiter – two spaces
3	10	6	Content type – text FINSTA
4	16	1	Delimiter – single space
5	17	2	Information type – 05 as information on the transaction
6	19	32	Bank reference and transaction identification
7	51	2	Transaction type – <i>01</i> for priority (urgent) payment, <i>02</i> for instant payment, <i>11</i> for standard payment, <i>12</i> for collection (direct debit) payment
8	53	6	Sequence number of the transaction
9	59	3	Constant text – <i>CRB</i>
10	62	35	Field not used – filled by spaces
11	97	35	Transaction identification
12	132	3	Transaction code – <i>DDT</i> for collections (direct debits), <i>TRF</i> for payments (transfers), otherwise empty
13	135	8	Value date (YYYYMMDD – optional, usually the same as posting date)
14	143	8	Transaction initiation date (YYYYMMDD, optional)
15	151	8	Posting date (YYYYMMDD)
16	159	8	Date of debiting from the counterparty account (for incoming domestic trx from another bank)
17	167	2	Transaction indicator: <i>D</i> for debit (outgoing), <i>C</i> for credit (incoming) payments, <i>RC</i> or <i>RD</i> for reversals (credit/debit)
18	169	3	ISO currency code for the posted transaction (account currency)
19	172	17	Transaction amount (including +/- sign on first position, 13 positions for the number, dot as delimiter and two decimals)
20	189	4	Transaction type as defined by SWIFT (only limited number of codewords is being used – e.g. <i>FMSC</i> , <i>NMSC</i>)
21	193	16	Client reference (quoted only for outgoing cross-border/SEPA transactions)
22	209	8	Filled by spaces – field not used
23	217	30	Text description of the item (transaction)
24	247	3	Further specification of the transaction type (codeword <i>INL</i> for domestic, <i>FOO</i> for cross-border outgoing, <i>FOI</i> for cross-border incoming, <i>SCT</i> for SEPA transfers, <i>SPE</i> for other transaction types)
25	250	35	Counterparty bank code (e.g. <i>0300</i> or <i>CEKOCZPP</i> , dependent on transaction type)
26	285	10	Specific code (for domestic payments, otherwise bank reference)
27	295	10	Variable code (for domestic transactions)
28	305	10	Constant code (filled by zeros from the left to total of 10 positions, for domestic transactions – otherwise zeros)
29	315	35	Counterparty account (ABO format with leading zeros to total 16 characters, for non-domestic transactions usually IBAN)
30	350	35	Counterparty account name
31	385	10	Specific code of the counterparty (usually the same as above)
32	395	10	Variable code of the counterparty (usually the same as above)
33	405	140	Message to the beneficiary (payment purpose)
34	545	140	Counterparty detail (for domestic transactions), counterparty name and address (for cross-border and SEPA transactions)

38	685	140	Payment purpose for cross-border and SEPA transactions (optional, copy of the message to the beneficiary)
39	825	17	Original currency amount (for the transactions where conversion took place, 14 positions, dot as delimiter, 2 decimals)
40	842	10	FX rate used for conversion (3 positions, dot as delimiter, 6 decimals)
41	852	3	Original currency (ISO code, e.g. <i>EUR</i>)
42	855	17	Balance after transaction being posted (14 positions, dot as delimiter, 2 decimals)
43	872	1	Balance indicator (<i>C</i> for credit, <i>D</i> for debit balance)
44	873	3	Transaction group code (3 digits identifier)
45	876	58	Note to the transaction
46	934	3	Fees for the cross-border transaction (<i>SHA/OUR/BEN</i> distinction)
47	937	17	Fee to the account holding bank (ČSOB) for cross-border and SEPA transactions
48	954	3	Fee currency (ISO code)
49	957	17	Fees at another bank (for incoming cross-border and SEPA transactions)
50	974	3	Another bank fees currency

Information on specific transaction or account types

To provide backward compatibility the statement can include also other lines – for specific account or transaction types. Such records have codeword FINSTA (position 10 on the line) followed by another number than 01, 02, 03 or 05.

Supplementary information on the credit card statement (FINSTA 04)

For the credit card statement, additional details on repayment and interests can be provided, if present, it will follow the account information (FINSTA 03) and will be followed by individual transactions (FINSTA 05). Following information is provided:

Order	Position	Length	Contents
1	1	7	Service identification – constant text <i>N777777</i>
2	8	2	Delimiter – two spaces
3	10	6	Content type – text FINSTA
4	16	1	Delimiter – single space
5	17	2	Information type – 04 as information on credit card statement
6	19	17	Interest for the current period
7	36	17	Interest for the previous period (before current statement)
8	53	8	Repayment date (YYYYMMDD)
9	61	17	Credit limit (for the credit card account)
10	78	17	Minimum repayment
11	95	17	Full repayment
12	112	8	Recommended repayment date (YYYYMMDD)
13	120	510	More information on the repayment and time period
14	630	1	Credit card account type (<i>K</i> for standard credit card, <i>P</i> for business credit card)

Supplementary information on interest rate change (FINSTA 07)

Within account movements, interest rate change can be presented – if so, it is on the same level as account movement (FINSTA 05). Following data is available:

Order	Position	Length	Contents
1	1	7	Service identification – constant text <i>N777777</i>
2	8	2	Delimiter – two spaces
3	10	6	Content type – text FINSTA
4	16	1	Delimiter – single space
5	17	2	Information type – 07 as information on interest rates
6	19	6	Bank reference

7	25	9	Previous interest rate
8	34	9	New interest rate
9	43	8	Date of the change (YYYYMMDD)

Supplementary information on credit or deposit account (FINSTA 08 or FINSTA 09)

For some credit and deposit accounts, the account movement can bear also the information on the changes of principal and interests. If so, this information will follow each account movement (FINSTA 05 line). Information this line provides:

Order	Position	Length	Contents
1	1	7	Service identification – constant text <i>N777777</i>
2	8	2	Delimiter – two spaces
3	10	6	Content type – text FINSTA
4	16	1	Delimiter – single space
5	17	2	Information type – 08 or 09 as detailed information
6	19	6	Bank reference
7	25	17	Amount
8	42	17	Principal
9	59	17	Interest
10	76	17	Fee
11	93	17	Tax applied to interest
12	110	153	Fields not being used

Note: these specific records were used to pass the information to former offline e-banking applications, the list above is not complete and in general they can be ignored for ERP processing.

End of statement

End of statement is presented by a single row – so called LOCK entry. There is no need to process the data on this row anyhow.

Closing line (LOCK)

Order	Position	Length	Contents
1	1	7	Service identification – constant text <i>T777777</i>
2	8	2	Delimiter – two spaces
3	10	6	Content type – text LOCK
4	14	3	Delimiter – single space
5	17	2	Information type – 99 as last entry
6	19	13	Number of lines in the file (without last entry), aligned to the left
7	32	12	Timestamp (YYMMDDHHMMSS)
8	44	9	Message sequence number (not being used, zero value)

Sample BBF statement

Note: The end of line is indicated only via <CR><LF> characters. Also, the space character is replaced by “_” sign (underscore):

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T777777__HEADER_0001.0000BBCSOB<CR><LF>
T777777__FINSTA_0120181031485724<CR><LF>
N777777__FINSTA_02201810314857240300_____20180101_____
<CR><LF>
N777777__FINSTA_0300020700207ACCOUNT_NUMBER_____ACCOUNT HOLDER NAME_(...)_____C20180101CZ
K00000000000005.410000000000000.000000000000004.30C201801010000000000001.11_____D960
0_____4,30_____<CR><LF>
N777777__FINSTA_05172018103000000022018103000000212185264CRB_____172018010100
00002_____150DDT201801012018010120180101_____D_CZK-0000000000000.33FMSC00391_____
Incoming_direct_debit_____INL0300_____5555555551111111100000033330000000000
000019_____COUNTERPARTY_NAME_____555555555111111111MESSAGE_TO_THE_BENEFICIARY_M
ESSAGE_MESSAGE_MESSAGE_____
_____
_____00000000000000.00001.000000__0000000000
0005.08C000
_____<CR><LF>
N777777__FINSTA_051720181030000002820181030000002811185265CRB_____S/O_000005__
_____150TRF201801012018010120180101_____D_CZK-0000000000003.97FMSC00391_____
Outgoing_payment_____INL0300_____2222222223333333300000011110000190000
000019_____ANOTHER_COUNTERPARTY_NAME_____22222222233333333ANOTHER_MESSAGE_TO_THE_BENEF
ICIARY_MESSAGE_MESSAGE_MESSAGE_____
_____
_____00000000000000.00001.000000__0000000000
0001.11C000
_____<CR><LF>
T777777__LOCK__99_____8180101031048_____0
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