Statements in TXT format

The purpose of this document is to describe structure and usage of TXT format for account statements within ČSOB CEB service. The TXT 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 .TXT, and the abbreviation BB TXT 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, the statements can be merged to one single file or downloaded as ZIP archive.

Note: The ČSOB CEB service offers also human-readable text (TXT) statements – those are available in the menu option Accounts – Statements and advices – Statements. However, these are intended for viewing rather than data processing and are not further described in this document.

File contents

File contains header and individual transactions – one line always represents one type of information. Each line provides information related to statement or individual transaction – with the "|" (pipe) as delimiter and line ending. Besides standard transactions (movements) also non-accounting record can be included – information on the interest rate on the account and its change. The order of the information is defined by a table below, the bold font is used for data recommended for automated processing.

Statement header

Statement header contains information on the account and its statement, the length of the fields is variable (the "length" column in the table below specifies maximum length):

Order	Length	Contents
1	5	Initial line – **HLAVA text** (czech word for "header")
2	17	**Account number** (ABO version – the account the statement is generated for) Note: in case there is no ABO version of the account number, the string 999999-##IBIS will be present, where ## indicates database number followed by IBIS (database) account number
3	3	**Account currency** (ISO code)
4	40	Account name (optionally together with client number)
5	3	Account numbering (numbering from the years beginning)
6	4	Year of the statement
7	14	**Starting date** (YYYYMMDD000000)
8	15	Opening balance (12 positions, comma as delimiter, 2 decimals)
9	14	Ending date (YYYYMMDD000000, including movements from this day)
10	15	Closing balance (12 positions, comma as delimiter, 2 decimals)
11	15	Total debit (outgoing) transactions (the same format as for balance)
12	15	Total credit (incoming) transactions (the same format as for balance)
13	12	Initial interest rate (optional, 3 positions, comma as delimiter, 8 decimals)
14	12	End interest rate (optional, 3 positions, comma as delimiter, 8 decimals)
15	40	Frequency of the statement (optional text information in CZ, e.g. *denně*)

Movement on the account

After the file/statement header, individual transactions will follow (one or more). The length column in the table sets maximum length of the string provided within field, the structure is as follows:

Order	Length	Contents
1	10	**Transaction line – always text UC_POLOZKA**
2	4	Transaction type according to SWIFT standard (only selected codewords – e.g. *FMSC, NMSC*)
3	40	Transaction identifier
4	40	Client reference (provided only for outgoing SEPA and cross-border transactions)
5	40	Bank reference

6	-	Posting date (field not used)
7	15	Original amount of the transaction (absolute value, for FX transactions, max 12 positions for the whole number, comma as separator, 2 decimals)
8	3	Original currency of the transaction (ISO code, for FX transactions)
9	12	FX rate used (max 3 positions for the whole number, comma and 8 decimals)
10	15	Balance after (max 12 positions, comma as delimiter, 2 decimals)
11	40	Text description of the transaction (CZ text – e.g. *Příchozí úhrada* for incoming transaction)
12	255	Comment (optional)
13	9	Sequence number
14	3	Transaction type distinction – *TRF* for transfers, *DDT* for direct debits (optional)
15	14	Value date (usually the same as posting date, YYYYMMDD000000)
16	14	**Posting date** (the same format as value date)
17	2	Transaction indicator – *C* for credit (incoming), *D* for debit (outgoing) transaction, *RC* or *RD* for cancellations
18	15	**Posted amount**, including sign (sign, 11 positions, comma as delimiter and 2 decimals)
19	3	Currency of the transaction being posted (the same as account currency – ISO code)
20	-	Cheque number (field is not used)
21	3	**Further distinction of the transaction type** – *INL* for domestic, *XCT* for cross-border, *SCT* for SEPA transfers and *SPE* for other types
22	11	**Counterparty bank code** (dependent on the transaction type – 0300 or CEKOCZPP)
23	10	**Specific code** (for domestic payments, otherwise bank reference or left blank)
24	10	**Variable code** (for domestic payments, otherwise bank reference or left blank)
25	4	**Constant code** (for domestic payments)
26	40	**Counterparty account number** (ABO format with leading zeros up to 16 characters, IBAN or other format for non-domestic transactions)
27	40	Counterparty account name
28	10	Counterparty variable code (usually the same as above)
29	10	Counterparty specific code (usually the same as above)
30	35	**Message to the beneficiary (domestic payments)** or transaction text – part 1
31	35	**Message to the beneficiary (domestic payments)** or transaction text – part 2
32	35	**Message to the beneficiary (domestic payments)** or transaction text – part 3
33	35	**Message to the beneficiary (domestic payments)** or transaction text – part 4 (last one)
34	35	Counterparty name and address – part 1
35	35	Counterparty name and address – part 2
36	35	Counterparty name and address – part 3
37	35	Counterparty name and address – part 4 (last one)
38	35	**Message to the beneficiary or payment purpose (cross-border and SEPA payments)** – part 1
39	35	**Message to the beneficiary or payment purpose (cross-border and SEPA payments)** – part 2
40	35	**Message to the beneficiary or payment purpose (cross-border and SEPA payments)** – part 3
41	35	**Message to the beneficiary or payment purpose (cross-border and SEPA payments)** – part 4
42	-	Message to the payer (field not used)
43	16	Third party identifier (for transactions initiated via third party – PSDII)
44	40	Third party name (for transactions initiated via third party – PSDII)

Non-accounting item on the statement

Non-accounting line is being used solely for the interest rate on the account and its change. The line as such is optional, it does not have to appear on the statement and does not need to be processed anyhow:

Order	Length	Contents
1	10	**Non-accounting item, always text _NEUC_POLOZKA_**
2	12	Interest rate (3 positions, comma and 8 decimals)
3	8	Date of the interest rate change (YYYYMMDD)

After the last line with transaction (or non-accounting line) the statement ends – or another statement can follow (in case the statements have been merged within download).

Sample TXT statement

Note: The line ending in the sample below is indicated only via <CR><LF> characters, the sample file contains 4 rows with 3 of them representing transactions:

```
HLAVA|19|CZK|ACCOUNT OWNER |01|2018|20180101000000|111,11|20180101000000|97,57|13,54|||||<CR><LF>

UC_POLOZKA|NMSC|1234567890|payer reference|1234567890||0,33|USD|23,102|103,49|Odchozí zahraniční úhrada|payer
reference|206197|TRF|20180101000000|20180101000000|D|-7,62|CZK||XCT|CEKOCZPP|3140873901|3140873901||CZ060300
0000190000000019|COUNTERPARTY|||||||ADDRESS 1|ADDRESS 2|ADDRESS 3||transfer of 0,33 USD|||||||<CR><LF>

UC_POLOZKA|NMSC|0987654321|payer reference |0987654321||0,22|EUR|26,404|97,68|Odchozí SEPA úhrada|payer refe
rence|206198|TRF|20180101000000|20190129000000|D|-5,81|CZK||SCT|CEKOCZPP|3140874901|3140874901||CZ0603000000
190000000019|COUNTERPARTY|||||||ADDRESS 1||ADDRESS 2||SEPA transfer of 0,22 EUR|||||||<CR><LF>

UC_POLOZKA|FMSC|1928376450|00041|17201801010061869||0||0|97,57|Odchozí úhrada||206199|TRF|20180101000000|201
80101000000|D|-0,11|CZK||INL|0300|3333333333|1111111111|2222|0000190000000019|COUNTERPARTY|3333333333|111111
1111|sample domestic transfer of 0,11 CZK|||||||||||||||
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