Statements in GPC format

The purpose of this document is to describe the structure and usage of the GPC format that is used for the account statements in the ČSOB CEB service. Format was initially defined to describe domestic transactions, it covers other transaction types as well (cross-border and SEPA transactions) however does not provide full detail on these. In case ERP processing of other than domestic transactions is required we recommend other statement formats available. In general, GPC format is used to provide information on account transactions in defined period (usually a day) for the automated processing.

The name of the account statement consists of an account number, statement date (YYYYMMDD), statement numbering (from the year beginning), frequency (D, W, M, …), language, type (letter B for Bank), optionally it can also include account name. The extension used is .GPC and the same abbreviation is used within the application for this statement type. Encoding used is WIN-1250.

The option to download the statements is in the menu Accounts – Accounts and advices – Exports in the ČSOB CEB application. Individual files can be downloaded, or more statements at once – in case mass download is used, the files can be either merged on a file level (concatenated) or downloaded as ZIP archive.

File contents

File contains lines – 128 characters long, with more information types:

- header line, starting with 074 and giving general information on the statement,
- account transactions and their details, starting with 075, 076, 078 and 079.

Each information provided by GPC statement has its specific position on the line and dedicated number of characters. The structure of each line is described via tables below.

Statement header

The account statement header provides information on the statement – account number, balances and other information. Bold information below highlights information recommended for automated processing:

Order	Position	Length	Contents
1	1	3	Content type – the statement header, always text **074**
2	4	16	**Account number** including prefix – with leading zeros up to 16 positions
3	20	20	Account owner (first 20 characters)
4	40	6	Opening balance date (DDMMYYYY)
5	46	14	Opening balance – 14 digits, with 12 for the whole number (including leading zeros) and 2 for decimal places (no delimiter, for CZK currency it is the value in halers)
6	60	1	Opening balance sign – either + nebo -
7	61	14	Closing balance – 14 digits, with 12 for the whole number (including leading zeros) and 2 for decimal places (no delimiter, for CZK currency it is the value in halers)
8	75	1	Closing balance sign – either + or -
9	76	14	Sum of debit (outgoing) transactions – 14 digits, 12 for the whole number (incl. leading zeros) and 2 for decimal places (no delimiter)
10	90	1	Sign for debit balances – always *0*
11	91	14	Sum of credit (incoming) transactions – 14 digits, 12 for the whole number (incl. leading zeros) and 2 for decimal places (no delimiter)
12	105	1	Sign for credit balances – always *0*
13	106	3	Serial number of the statement (from the years beginning)
14	109	6	Statement date in DDMMYY format (last day of the statement period in general, for daily statements the day of the transactions being posted)
15	115	13	Filled by spaces to keep the same line length

After the statement header, one or more account transactions follow.

Account transaction

Account transaction and its attributes can be provided on up to four lines, the structure is again provided in table below, for each line separately.

Transaction information – transaction detail

The first part of transaction information (first line) contains following data – with those being highlighted by bold font recommended for automated processing:

Order	Position	Length	Contents
1	1	3	Content type – transaction detail, always text **075**
2	4	16	**Account number** including prefix – with leading zeros up to 16 positions
3	20	16	**Counterparty account number** – with leading zeros up to 16 positions For cross-border transactions, this field is filled by zeros, while counterparty account number is presented in the "message to the beneficiary" line
4	36	13	Transaction identifier – 13 positions, where: • the position 36 (first digit) gives the transaction type, *0* for direct debit transactions and *1* for standard payments • the position 43–48 (last 6 digits) gives sequence number in the account history For cross-border transactions, transaction identifier is presented
8	49	12	**Transaction amount** – 14 digits, 12 for the whole number (incl. leading zeros) and 2 for decimal places (no delimiter, for CZK currency it is the value in halers)
9	61	1	**Accounting type** – *1* for debit (outgoing) transaction, *2* for credit (incoming) transaction, *4* for debit reversal and *5* for credit reversal
10	62	10	**Variable code** – with leading zeros up to 10 positions Zeros in case of cross-border transaction
11	72	2	Delimiter – always *00*
12	74	4	**Counterparty bank code** (e.g. *0300*) Zeros in case of cross-border transactions, the SWIFT code is provided in the "message to the beneficiary" line
13	78	4	**Constant code** – with leading zeros up to 4 positions Zeros in case of cross-border transaction
14	82	10	**Specific code** – with leading zeros up to 10 positions Bank reference in case of cross-border transactions
15	92	6	Value date (DDMMYY, usually the same with posting date)
16	98	20	Counterparty name OR transaction description Note: If the counterparty name is known, it will be provided here for each transaction; otherwise a short description of the transaction will be in place.
17	118	5	**Currency code** Following 5-digit codes are used (ordered by currency): *00036* for AUD, *00124* for CAD, *00156* for CNY, **00203 for CZK**, *00208* for DKK, **00978 for EUR**, *00826* for GBP, *00191* for HRK, *00348* for HUF, *00756* for CHF, *00392* for JPY, *00578* for NOK, *00985* for PLN, *00946* for RON, *00643* for RUB, *00752* for SEK, *00949* for TRY, **00840 for USD**
18	123	6	**Posting date** (DDMMYY)

Transaction information – supplementary detail

Second part of the transaction information contains following data – with those being highlighted by bold font recommended for automated processing:

Order	Position	Length	Contents
1	1	3	Content type – supplementary information, always text **076**
2	4	26	Transaction identification (bank identifier)
3	30	6	Date of debiting from the counterparty account (DDMMYY, only for incoming domestic transactions from another bank)
4	36	92	Counterparty name or comment

Transaction information – message to the beneficiary (1/2)

Third part of the transaction information is optional, it contains first part of the message to the beneficiary and other information for non-domestic payments. Bold information represent data recommended for automated processing:

Order	Position	Length	Contents
1	1	3	Content type – message to the beneficiary, always **078**
2	4	35	For domestic payments: • first part of the message to the beneficiary (first 35 chars) For cross-border and SEPA transactions following data separated by space: • transaction amount (comma and two decimal places) • transaction currency (e.g. *EUR*) • FX rate used for conversion (six decimal places) For other transactions: • other information on transaction, part 1
3	39	35	For domestic payments: • second part of the message to the beneficiary (other 35 chars) For cross-border and SEPA transactions: • **counterparty account number** (usually IBAN) For other transactions: • other information on transaction, part 2
4	74	54	For domestic payments: • can provide information on original currency amount, currency and FX rate used (if relevant) • filled by spaces to the full length For cross-border and SEPA transactions: • SWIFT code of the counterparty bank (8 or 11 characters, e.g. *CEKOCZPP*), filled by spaces to the full length (valid from 21/10/2019) For other transactions: • filled by spaces

Transaction information – message to the beneficiary (2/2)

The last part of the transaction information is optional and contains another part of the message to the beneficiary or other information relevant for cross-border or SEPA payments respectively:

Order	Position	Length	Contents
1	1	3	Content type – message to the beneficiary, part 2, always text **079**
2	4	35	For domestic payments: • third part of the message to the beneficiary (another 35 chars) For cross-border and SEPA transactions: • first part of the message to the beneficiary (first 35 chars) For other transactions: • other information on transaction, part 3
3	39	35	For domestic payments: • fourth part of the message to the beneficiary (last 35 chars) For cross-border and SEPA transactions: • for corporate clients – second part of the message to the beneficiary (another 35 chars), OTHERWISE counterparty name
4	74	35	For domestic and other transaction types: • not used, filled by spaces For cross-border and SEPA transactions: • only for corporate clients third part of the message to the beneficiary
5	110	18	Filled by spaces to the full length

After the last piece of information, either another transaction can follow (another movement on the account), or another header (in case the file contains more statements – they were merged when being downloaded), or the file and therefore also statement can end.

Sample GPC statement

Note: The space characters in the sample are replaced by "_" sign (underscore). Secondly, the line ending is indicated via <CR><LF> characters:

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0740000000ACCOUNTNOACCOUNT_HOLDER_NAME_030918000000000043754+00000000038719+0000000005035000000000000000001
010118_____<CR><LF>
0750000000ACCOUNTNO00000000OTHERACCO0000000017162400000000000331111111111110003003333355555555555040918COUNTERPART
Y/DESCRIPTI203010118<CR><LF>
0760000000001720180904000000002000000COUNTERPARTY/DESCRIPTION_____
_____<CR><LF>
078transfer_of_0,33_czk_message_to_the_beneficiary_message_message_messag_____
_____<CR><LF>
079e_message_message_message_message_message_message_message_message_mess_____
_____<CR><LF>
0750000000ACCOUNTNO000000000000000010000002135350000000005011000000000000000000003001013809030918Cross-borde
r_trx____00203030918<CR><LF>
0760000000000000000003001013809000000COUNTERPARTY_DESCTRIPTION_____
_____<CR><LF>
0780,22_USD_22,766000_____CZ6303000000001234567890_____CEKOCZPP_____
_____<CR><LF>
079message_to_the_beneficiary_message_____
_____<CR><LF>
0750000000ACCOUNTNO000000000000000010000002190300000000044911000000000000000000000000000000240918POS_transac
tion_____00203240918<CR><LF>
076000000000000000020180101972000000054736021717784672_24.12.17_____
_____<CR><LF>
078CARD_TRANSACTION_DETAIL_____AMOUNT_____
_____<CR><LF>
079POS_NAME_or_ORIGINAL_AMOUNT_____
_____<CR><LF>
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