

Cross-border batch orders in the Multicash format



The purpose of this document is to describe the structure and usage of the Multicash format that is used to import cross-border order batches to the ČSOB CEB service.

This format can be used to import:

- Cross-border payments regardless of currency.
- Foreign currency payments within the Czech Republic (possibly including CZK payments).

The format doesn't have any special requirements on a file name or file extension (the .CFA extension is typically used). To import a batch, select the Payments – Import option in the application or use quick links on the main page. The format is represented by the acronym MC – ZPS in the application.

Note: The same format can be used to import orders to the Multicash service.

File contents

The format of a file containing cross-border payments is based on SWIFT message MT100. A file that contains cross-border payments starts with an optional header. The header is followed by one or multiple payment orders. Each payment order consists of a header and a constant block of text. If a file contains multiple payment orders, individual orders are separated with "\$" character. Items in header and the payment order start with a codeword (label). The order of headers and labels is defined by table below (the order does not have to be kept within single order, where each attribute has its own label or codeword).

The Windows 1250 character set is used for the file contents (note that characters with diacritics are automatically replaced by the corresponding characters without diacritics).

Legend to the Length and format field:

- The numeric value specifies the maximum length of the field.
- n – refers to a numeric field (characters 0-9), leading zeros are allowed but not required.
- a – refers to an alphanumeric field (including special characters).
- P – the field has a fixed length according to the contents.
- V – the field has a variable length (i.e. variable number of characters).

The supported character set is restricted to following ones:

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
 / - ? : () . , ' + & { }

space

CZ specific characters (diacritics) are automatically replaced by corresponding characters without diacritics, characters &, {, } can be replaced by +, (,) for further processing. Other than characters above are automatically replaced by space.

Characters <CR><LF> indicate a new line (line break).

File header

A header is optional and has the following structure:

Name	Required field	Length and format
<CR><LF>:01: Client's reference (can be preceded by an empty line)	-	4 a P 16 a V
<CR><LF>:02: Sum of the orders contained in the file (without specification of currency)	-	4 a P 17 n V
<CR><LF>:03: Number of the payment orders contained in the file	-	4 a P 5 n V
<CR><LF>:04: SWIFT address of the instructing party's bank (CEKOCZPP)	-	4 a P 11 a V
<CR><LF>:05: Instructing party name and address – maximum of 5 lines separated by <CR><LF>	-	4 a P 4x35 a V
<CR><LF>:07: File name	-	4 a P 12 a V

The contents of a header are not processed in the bank – it serves for the purpose of accounting software only. Each file header is followed by a block of orders – each order starts with its own header, which is followed by the contents itself, i.e. by the parameters of the cross-border payment order.

Payment order header

An order header is required. It is a constant chain of characters based on the SWIFT message format:

{1:F01xxxxxxxxx**bbbt**ttttt}{2:I100xxxxxxxxxy1}{4:

Where the bold letters represent:

- xxxxxxxxxxx: instructing party's bank code (CEKOCZPPXXX or national – contents is not checked).
- bbbb: status, number (0–9999).
- ttttt: transaction's serial number as stated in the file (0–999999).
- y: payment type, only N is used – for standard transfer.

The content of an order header is not checked in any way. It is based on a SWIFT message and separates individual payment orders from each other (**string {1:F01 is the key to parse the input – following line is considered as new payment order}**).

Order contents

The content of individual fields is described in the table below:

Description	Required field	Length and format
<CR><LF>:20:	-	4 a P
Client's reference	-	16 a V
<CR><LF>:32A:	x	5 a P
Subfield 1: Requested execution date in the YYYYMMDD or YMMDD format Note: Automatically converted to the YYYYMMDD format; if a date in the past has been entered, the due date will be automatically set to the earliest possible date (current day or the next banking day)	x	8 n P
Subfield 2: Currency ISO code Note: A currency code for cross-border payments that is valid in ČSOB must be used	x	3 a P
Subfield 3: Amount , including 2 decimal places and delimiter Note: The decimal places are separated by a comma, they are used only if they're relevant for a given currency. Leading zeros are allowed but not required. For HUF, JPY decimals are either blank or zeros	x	15 n V
<CR><LF>:50:	-	4 a P
Instructing party – maximum of 4 lines separated by <CR><LF> Note: Name (the first line) and address (the remaining lines) are typically specified	-	4 x 35 a V
<CR><LF>:52D:	x	5 a P
Subfield 1: Instructing party account in the ABO, IBAN, MC, BB format (see the notes below the table) Note: the account must be usable for cross-border payments. If prefix is present, leading zeros or delimiter must be provided (e.g. 80100000000019 or 8010-19) <CR><LF>	x	24 a V
Subfield 2: Fee account in the ABO, IBAN, MC, BB format (see the notes below the table) Note: the content is not checked (even for subfield 3, 4) <CR><LF>	-	24 a V
Subfield 3: Currency ISO code of the instructing party account <i>space</i> Currency ISO code of the fee account <CR><LF>	- -	3 a P 3 a P

Subfield 4: Statistical code <i>space</i> Beneficiary's country ISO code <i>space</i> Country ISO code of the beneficiary's bank Note: Required only if the SWIFT code of the beneficiary's bank (57A) has not been specified <CR><LF>	- - x/-	3 n P 2 a P 2 a P
<CR><LF>:57A:	x/-	5 a P
SWIFT code of the beneficiary's bank , 8 or 11 characters Note: If not specified, the bank must be specified in the 57D field	x/-	11 a P
<CR><LF>:57D:	x/-	5 a P
Beneficiary's bank name – only if no SWIFT code is provided in 57A (if both are provided, only SWIFT code is taken into account) <CR><LF>	x/-	1 x 140 a V
Beneficiary's bank address – maximum of 3 lines separated by <CR><LF> (if no SWIFT code is provided)	x/-	3 x 35 a V
<CR><LF>:59:	x	4 a P
Subfield 1: Beneficiary's account number , can start with the slash character ("/") <CR><LF>	x	34 a V
Subfield 2: Beneficiary's name – at least three alphanumeric characters, all characters cannot be identical. For some currencies or destinations full beneficiary detail can be required – please check with the beneficiary on details to be sent <CR><LF>	x	1 x 140 a V
Subfield 3: Beneficiary address – maximum of 3 lines separated by <CR><LF>	-	3x35 a V
<CR><LF>:70:	x	4 a P
Purpose of payment (message to the beneficiary) – maximum of 4 lines separated by <CR><LF>, at least 3 characters, all the characters cannot be identical. The purpose of the payment is processed as whole string – max. 140 characters, in case one of parts is less than 35 characters, a space can be added to it. We recommend this field to be filled out in English or in the language of the counterparty (might be required by local regulation in the recipient bank country)	x	4 x 35 a V
<CR><LF>:71A:	x	5 a P
Fees: one of following codewords is used: – SHA (or BN1): sending bank fees borne by the sender, other fees borne by the beneficiary – OUR: all fees borne by the instructing party – BEN (or BN2): all fees borne by the beneficiary	x	3 a P
<CR><LF>:72:	-	4 a P
Subfield 1: Transfer: four two-digit numeric keys separated by spaces Note: Only the code 00 00 00 00 is used <CR><LF>	-	4 x 2 n P
Subfield 2: Contact person (contents is not checked) <CR><LF>	-	35 a V
Subfield 3: Identification – end to end identification of the payment <CR><LF>	-	35 a V
Subfields 4, 5, 6: Statistics – maximum of 3 lines separated by <CR><LF> Note: subfields 4, 5 are considered as an instruction towards bank for processing and can be used to enter e.g. request for processing with specific exchange rate (must be negotiated in advance)	-	3 x 35 a V

Standard trailing characters of an order block are -} (a dash and a curly bracket). If a file contains multiple orders, individual orders are separated by \$ (dollar sign).

Usage of the instructing party account field (52D)

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. The database number can be gathered at your branch. Note that the counterparty in cross-border payments should always see (and should recognize) the IBAN version of your account.

Sample file

```
:01:
:02:199987323,33
:03:2
:04:CEKOCZPP
:05:TESTING ACCOUNT
TEST ADDRESS
:07:some_name.txt
{1:F010300XXXAXXX0001000001}{2:I100BLABLA22AXXXN1}{4:
:20:INV1354
:32A:170505EUR99992846,33
:50:XYZ a.s.
:52D:1017291013
0000000000
:57A:AABBCCDD
:59:/CC7896463465798777897
beneficiary
beneficiary address
:70:message to the beneficiary
msg to the beneficiary part 2
:71A:SHA
:72:00 00 00 00
..
..
RATE 26,12
-}$ {1:F010300XXXAXXX0001000001}{2:I100BLABLA22AXXXN1}{4:
:20:REFERENCE
:32A:170505JPY99994477,00
:50:XYZ a.s.
:52D:1017291013
0000000000
:57A:ZZYXXWW
:59:/XX54646798789789879
second beneficiary
second beneficiary address
:70:message to the second one
rest of the message towards second
beneficiary
:71A:SHA
:72:00 00 00 00
..
..
-}
```