Domestic 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 domestic batch orders to the ČSOB CEB service.

This format can be used to import:

- Domestic payment orders (transfer in CZK within the Czech Republic).
- Domestic direct debit orders (direct debit orders within the Czech Republic).

The format doesn't have any special requirements on a file name or file extension (the .CFD 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 abbreviation MC – TPS in the application.

Note: The same format can be used to import orders to the Multicash application. File can contain orders from more accounts – if so, import will create more batches, one per each debit account.

File contents

The file format for domestic payments is based on the clearing format of domestic payments in the Czech Republic (CZ National bank clearing center). Files don't have headers, they contain one or multiple payment order blocks and checksums. A payment order block contains individual parameters of the order preceded by a keyword and a colon, keywords being used and their recommended order is defined in the table below.

If a field within order contains more subfields, these will be separated by a space, for fields DI:, KI: and AV a line break is used as delimiter (characters <CR><LF>). If a subfield is empty, it is replaced by a space; should it be subfield at the end of a field or a line, it can be left out.

The Windows 1250 character set is used for the file contents (important especially when CZ special characters are used).

File structure

In the table below, the structure of a single payment order (this block may repeat multiple times) and checksum are described. For each field, its meaning and contents, the checks applied to its contents, and the details on subfields within this field are specified.

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 diacritics and 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).

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 Ñ Í ě Ů Ó Ô ň Š š Ŕ Ú ŕ ý Ý Ř ř
space
```

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

Contents	Required field	Length and format
HD:	x	3 a P
Subfield 1: Order type; 11 for payment orders, 32 for direct debits, 01 for urgent (priority) payments and 02 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	x	2 n P
Subfield 2: Requested execution date in the YYYYMMDD or YYMMDD format, in case past date or blank value is provided, it will be set to closest date possible	-	8 n V

Subfield 3: Instructing party bank code – always *0300* (even if left blank or other value is provided)	-	4 a P
Subfield 4: Number (0–999999) for the purposes of accounting software; not processed in the bank	-	6 n V
Subfield 5: Beneficiary's bank code (counterparty's bank code for direct debits), it must be a valid bank code according to CNB	x	4 a P
<CR><LF>KC:	**x**	**3 a P**
Subfield 1: Amount, with two decimal places, without a delimiter (in halers)	x	14 n V
Subfield 2: Fixed zero field (*000000*)	-	6 n P
Subfield 3: Currency code – always *CZK* (even if field is left blank or other value is provided)	-	3 a P
<CR><LF>UD:	**x**	**3 a P**
Subfield 1: Instructing party account prefix Note: If the account doesn't have a prefix, leave empty, otherwise modulo 11 check; account to be debited in case of direct debit	-	6 n V
Subfield 2: Instructing party account number Note: Modulo 11 check; account to be debited in case of direct debit. For payment orders, access rights of the user initiating import are checked	x	10 n V
Subfield 3: A short text description of the instructing party (debited) account	-	20 a V
<CR><LF>AD:	**-**	**3 a P**
Instructing party specific code (processed only in case of direct debits) Note: should there be specific code provided in the AK field, it is processed even in case of direct debit (AD field value is ignored)	-	10 n V
<CR><LF>DI:	**-**	**3 a P**
Subfield 1: Instructing (debited) party description – text description <CR><LF>	-	35 a V
Subfield 2: Another description of the instructing party Note: If there are spaces on first three positions, those are ignored <CR><LF>	-	35 a V
Subfield 3: Another description of the instructing party Note: If there are spaces on first three positions, those are ignored <CR><LF>	-	35 a V
Subfield 4: Another description of the instructing party Note: If there are spaces on first three positions, those are ignored	-	35 a V
<CR><LF>UK:	**x**	**3 a P**
Subfield 1: Beneficiary's account prefix Note: If the account doesn't have a prefix, leave empty, if it does, modulo 11 check; account to be credited in case of direct debit	-	6 n V
Subfield 2: Beneficiary's account number Note: Modulo 11 check; account to be credited in case of direct debit. For direct debit orders, access rights of the user initiating import are checked	x	10 n V

Subfield 3: A short text description of the beneficiary's account (counterparty's account)	-	20 a V
<CR><LF>AK:	**-**	**3 a P**
Specific code for the payment order	-	10 n V
<CR><LF>KI:	**-**	**3 a P**
Subfield 1: Text description of the beneficiary <CR><LF>	-	35 a V
Subfield 2: Another description of the beneficiary Note: If there are spaces on first three positions, those are ignored <CR><LF>	-	35 a V
Subfield 3: Another description of the beneficiary Note: If there are spaces on first three positions, those are ignored <CR><LF>	-	35 a V
Subfield 4: Another description of the beneficiary Note: If there are spaces on first three positions, those are ignored <CR><LF>	-	35 a V
<CR><LF>EC:	**-**	**3 a P**
Constant code Note: Up to 10 characters, 4 digits from the right are taken into account; a check for forbidden constant codes according to CNB is performed	-	10 n V
<CR><LF>ZD:	**-**	**3 a P**
Variable code for the instructing party (for direct debits) Note: should there be variable code provided in the ZK field, it is processed even in case of direct debit (ZD field value is ignored)	-	10 n V
<CR><LF>ZK:	**-**	**3 a P**
Variable code for the payment instruction	-	
<CR><LF>AV:	**-**	**3 a P**
Subfield 1: Message to the beneficiary – part one <CR><LF>	-	35 a V
Subfield 2: Message to the beneficiary – part two Note: If there are spaces on first three positions, those are ignored <CR><LF>	-	35 a V
Subfield 3: Message to the beneficiary – part three Note: If there are spaces on first three positions, those are ignored <CR><LF>	-	35 a V
Subfield 4: Message to the beneficiary – part four Note: If there are spaces on first three positions, those are ignored <CR><LF>	-	35 a V
<CR><LF>S1:	**-**	**3 a P**
Subfield 1: Number of payment orders in the file – completed with zeros from the left	-	9 n P
Subfield 2: Sum of payment orders in the file – completed with zeros from the left, two decimal places without a delimiter (in halers)	-	14 n V
<CR><LF>S3:	**-**	**3 a P**

Subfield 1: Number of the direct debit orders contained in the file – completed with zeros from the left	-	9 n P
Subfield 2: Sum of direct debit orders contained in the file – completed with zeros from the left, two decimal places without a delimiter (in halers)	-	14 n V

Notes on working with the UD field:

For domestic payments, account numbers must be in ABO (automatic bank operations) format. 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:

    bb000000iiiiiiii – 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:

    999999bbiiiiiiii – 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 working with the message to beneficiary field:

You can specify if the payment is a priority payment in the AV field (message to the beneficiary, the first subfield) – it is alternative method to providing "01" in the payment header. Enter the "URGP" keyword to ensure that the payment is processed with priority (subject to a fee as specified in pricelist). The keyword can be followed by a space and the remaining part of the message to the beneficiary, e.g.:

AV:URGP invoice payment

Note on working with the counterparty name in payment orders (fields UK and KI):

The ČSOB CEB service allows you to specify the counterparty name – the name that will be displayed in the import detail and transferred to payment processing. Counterparty name is derived as follows:

- It corresponds to the contents of the UK field (subfield 3): if the field has been filled in and its contents is different from the first 20 characters of the KI field.

- It corresponds to the contents of the KI field (subfield 1): if the field has been filled in and its first 20 characters correspond to the first 20 characters of the UK field, subfield 3.

The counterparty name can also be transferred to a statement, or to account movements, helping with the payment identification. The counterparty name will not be transferred if the payment is made within ČSOB (in that case, the real counterparty name can be used) or if the payment is a salary payment with the constant code 0138 (or 138). Note that for direct debits, these fields (UK, KI, UD, DI) are not processed.

Sample file

Note: If you use diacritics, please make sure that the output file encoding is set correctly (Windows 1250):

```
HD:11 20170925 0300 000001 0300
KC:12345 000000 CZK
UD: 123 ABC s.r.o.
AD:1234567890
DI:ABC s.r.o.
Wenceslas Square 12
110 00 Prague
UK:19 19 XYZ a.s.
AK:0987654321
KI:XYZ s.r.o.
Mattoni street 11
Carlsbad
EC:0000000558
ZD:0000000000
ZK:0912873465
AV:Invoice no 134568
2017/01
HD:11 20170925 0300 000001 0300
KC:54321 000000 CZK
UD: 123 ABC s.r.o.
AD:1234567890
DI:ABC s.r.o.
Wenceslas Square 12
110 00 Prague
UK:23 23 bflmpsvz a.s.
AK:0124356987
KI:bflmpsvz a.s.
Sezam street 22
Brno
EC:0000000000
ZD:0000000000
ZK:8341666728
AV:Invoice 2016/08
S1:000000002 000000000066666
S3:000000000 000000000000000
```