

INSIDEBUSINESS

PAYMENTS

CZECH REPUBLIC

ANNEX

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## FILE FORMATS AND VALIDATIONS

[CZECH REPUBLIC]

## Validation of fields

In the definition of format of each message, fields are used as described in the SWIFT User Handbook.

Field content may be composed of one or several subfields. Length and content is defined for each field. In order to specify length of different fields the following agenda is used:

Restrictions on Length		Types of Characters Allowed	
nn	Maximum length (minimum is 1)	n	Numeric digits [0..9]only
nn-nn	Minimum and maximum length	a	Alphabetic letters only [A-Z]
nn!	Fixed length	c	Alphabetic letters [A..Z] and digits [0..9]
nn*nn	Maximum number of lines times maximum line length	x	Any character of the following set of characters: [A..Z], [a..z],[A..я], [a..я], [0..9] space and special characters: ? : / ( ) + - . ,
		d	Decimals

For example:

2n	= up to 2 digits
3!a	= always 3 letters
4*35x	= up to 4 lines of up to 35 characters each
2-4d	= at least 2 and up to 4 decimal digits

All fields in uploaded files are validated against their presence as well. The status of fields is shown below:

Status	Meaning
M	Mandatory
O	Optional

## CFD File Format

No	M/O	Field Code	Name of subfield	Format	Validation
1	M	HD:	Payment type	2!n	The subfield recognises the following values: 11: Money transfer; 32: Direct debit; 01:Urgent money transfer.
			Date of order	6!n3a15d	Format : YMMDD
			Bank code of ordering party	4!n	Validated against a table with valid bank codes
			Serial number	6n	The serial number is automatically generated. Possible values - (0 - 999999)
			Bank code of the beneficiary	4!n	Validated against a table with valid bank codes
2	M	KC:	Amount	17n	Validated the total amount of all payments. Total amount is independent of type and currency. If case of difference – the file will be rejected
			Null field	6!n	Null field - value 000000
			Currency code	3!c	The ISO currency code of the transfer - default CZK
3	M	UD:	Pre-account number of ordering party	6n	The pre-account number of ordering party is checked by modulo-11. In case the pre-account number is missing this field contains one space.
			Ordering party account number	10n	The account of the ordering party held with ING Bank
			Description of the ordering party account	20a	Short description of the ordering party account - optional field
4	M	AD:	Ordering party specific symbol	10n	Specific symbol for the ordering party. If this field is empty in the payment screen a «0» must be filled in.
5	M	DI:	Ordering/Initiating party description 1	35a	Mandatory field
			Ordering/Initiating party description 2	35a	Optional field
			Ordering/Initiating party description 3	35a	Optional field
			Ordering/Initiating party description 4	35a	Optional field
6	M	UK:	Pre-account number of the beneficiary	6n	The pre-account number of beneficiary is checked by modulo-11. If the pre-account number missing this field contains one blank space.
			Beneficiary account number	10n	Mandatory field
			Short description of beneficiary account	20a	Mandatory field
7	M	AK:	Specific symbol for the ordering party	10n	Specific symbol up to 10 digits or «0»

No	M/O	Field Code	Name of subfield	Format	Validation
8	M	KI :	Beneficiary description 1	35a	Mandatory field. Accepted symbols: &'_! ?:/()+-.,LOCAL_ALPHABETa-zA-Z0-9
			Beneficiary description 2	35a	Optional field. Accepted symbols: &'_! ?:/()+-.,LOCAL_ALPHABETa-zA-Z0-9
			Beneficiary description 3	35a	Optional field. Accepted symbols: &'_! ?:/()+-.,LOCAL_ALPHABETa-zA-Z0-9
			Beneficiary description 4	35a	Optional field. Accepted symbols: &'_! ?:/()+-.,LOCAL_ALPHABETa-zA-Z0-9
9	M	EC :	Constant symbol	4n	Maximum 4 characters on the left.
10	M	ZD :	Variable symbol for the ordering party	10n	
11	M	ZK :	Variable symbol for the beneficiary	10n	
			Information for the beneficiary bank	35a	Optional field
12	M	AV :	Supplementary information 1	35a	Mandatory field
			Supplementary information 2	35a	Optional field
			Supplementary information 3	35a	Optional field
			Supplementary information 4	35a	Optional field
13	M	S1 :	Total count of transfers	9!n	The total count of transfers in the file. Zeros have to be added on the left
			Total amount of transfers	15n	The total amount of transfers in the payment file.
14	M	S3 :	Total count of direct debits	9!n	The total count of transfers in the file. Zeros have to be added on the left
			Total amount of direct debits	15n	The total amount of transfers in the payment file.

**Note:** For Domestic payments Ordering/Initiating party information contained in tag DI: shall be stored in the transaction as it is and shall not be overwritten by the ordering party information existing for that customer in InsideBusiness Payments.

**Note:** For Direct debit Beneficiary/Initiating party information contained in tag KI: shall be stored in the transaction as it is and shall not be overwritten by the beneficiary party information existing for that customer in InsideBusiness Payments.

## CFA File Format

### the File Header

No	M/O	Field Code	Name of fields and subfields	Format	Validation
1	M	:01:	Customer reference	16a	
2	M	:02:	Total amount of all orders regardless of currencies	17n	Calculated field
3	M	:03:	Number of orders in the file	5n	Calculated field
4	M	:04:	Ordering party SWIFT	11a	SWIFT address of the ordering party - valid SWIFT must be filled in
5	M	:05:	Ordering party name and address	4*35a	4 rows of data at most, 35 letters in a row, rows separated by <CR><LF>
6	M	:07:	Name of the CFA file	12a	

### the Payment order Header

{1:F01xxxxxxxxxxxbbbbttttt}{2:l100xxxxxxxxxxx1}{4:

where:

1:F01	Constant Basic Header Block
xxxxxxxxxxx	Ordering party bank ID, SWIFT ,DIGITS address
bbbb	File-number (generated by the program from 0 to 999)
ttttt	Transaction number (increasing from 0 - 999999)
2:l100	Constant Application Header Block
xxxxxxxxxxx	Beneficiary bank ID, Swift ,digits address
y	Payment type code
N 00	Standard transfer
U 10	Telex payment or SWIFT ,DIGITS express
A 20	Check, announcements in free format
B 21	Check, registered announcements
C 22	Check, announcements by courier
D 23	Check, registered announcements by courier
E 30	Check for the ordering party
F 31	Check for the ordering party, announcements registered
G 32	Check for the ordering party, announcements by courier
H 33	Check for the ordering party, registered announcements by courier
1	Constant End of Application Header Block
4:	Constant Text Block

The orders are separated from each other by the «\$» sign. The new order starts in the same row with a starting brace «{« and an order header. The fields within an order are separated by the <CR><LF> sequence.

## the Payment order

No	M/O	Field Code	Name of fields and subfields	Format	Validation
1	M	:20:	Customer reference	16a	
2	M	:32A:	Value date of the transfer	6!n3a15d	Format : YYMMDD
			Currency	3!a	The ISO code of the currency of the payment
			Amount of the payment	15a	Two decimals have to be inserted as well
3	M	:50:	Ordering/Initiating party information	4*35a	4 rows of data at most, 35 letters in a row, rows separated by <CR><LF>. The filed contains information about ordering/initiating party - name, account, address, city
4	M	:52D:	Ordering party account number<CR><LF>	6n+10n	Example: 0000001000005551
			Charges account number<CR><LF>	6n+10n	The number of the account the charges are paid from
			Ordering party account currency<blank>	3!a	
			Ordering party charges account currency <CR><LF>	3!a	
			Statistical code<blank>	3n	
			Beneficiary country ISO code<blank>	2a	
			Beneficiary bank country ISO code	2a	
5	O	:57A:	Beneficiary bank SWIFT	11a	This field is optional but if SWIFT exists in it no data is needed to be filled in :57D::
6	M	:57D:	Beneficiary bank address	3*35a	Three rows at most. One or both of the fields :57A; and :57D: must be present.
7	M	:59:	Slash «/»	/	
			Beneficiary account number<CR><LF>	34a	
			Beneficiary name<CR><LF>	2*35a	Two rows at most, 35 characters per row, separated with <CR><LF>. Accepted symbols: ' ?:/ ()+-.a-zA-Z0-9
			Beneficiary address<CR><LF>	2*35a	Two rows at most, 35 characters per row, separated with <CR><LF>
8	O	:70:	Payment details	4*35a	Four rows at most, 35 characters per row, separated with <CR><LF>

No	M/O	Field Code	Name of fields and subfields	Format	Validation
9	M	:71A:	Charges	3!a	This field may have the following values: BN1 - Expenses of the ordering party bank are paid by the ordering party; expenses of the beneficiary bank are paid by the beneficiary. BN2 - All expenses are paid by the beneficiary. OUR - All expenses are paid by the ordering party.
10	M	:72:	Instructions <CR><LF>	4*2n	Four instruction codes may be entered at most: 01 - Payment only for beneficiaries 02 - Payment only with check 04 - Payment only after identification 06 - The beneficiary bank should be informed by phone 07 - The beneficiary's bank should be informed by fax 09 - The beneficiary should be informed by phone 10 - The beneficiary should be informed by fax
			Partner<CR><LF>	35!a	This field must be 35 spaces long. It may contain text + blank spaces up to 35 spaces or 35 blank spaces
			Supplementary information for field :52D:<CR><LF>	35!a	The field may contain text + blank spaces up to 35 spaces or 35 blank spaces
			Statistics	3*35a	Optional field. Three rows at most, 35 characters per row, separated with <CR><LF>

-} end of payment order

## Single credit transfer format MT103

### Header

No	M/O	Code	Name of field	Format	Validation
1	O	:01:	Reference	-	Reference
2	M	:02:	Total Amount	Number{1,17}	Validated the total amount of all payments. Total amount is independent of type and currency. If case of difference – the file will be rejected
3	M	:03:	Number of Orders	Number{1,5}	Validated the total count If case of difference – the file will be rejected
4	O	:04:	Ordering Party SWIFT	-	Not used
5	O	:05:	Ordering Party Name	-	Not used
6	O	:06:	Ordering User	-	Not used
7	O	:07:	File Name	-	Not used



## Domestic payment

No	M/O	Code	Name of field	Format	Validation
1	O	:20:	Sender's reference	16x	Optional
2	M	:23B:	Bank operation code	LCY	[LCY]
2	M	:32A:	DateCZKAmount {+60 -30days}	6!n3a15d	Value Date in range [+60 days -30 days] [CZK] Amount [0-9,] Comma or dot accepted as decimal point
3	O	:50K:	Ordering Customer	4*35x	Ordering/Initiating party information - name, account, address, city
4	M	:52A:	Ordering Bank		
			/D/Ordering Account	space10n	Mandatory begin with «/D/» Valid account validated if an ING Bank account
			Ordering bank local code	4n	Optional
5	M	:57A:	Beneficiary bank		
			Beneficiary bank local code	4n	Mandatory
6	M	:59:	Beneficiary Customer		
			/Beneficiary Account	6n 10n	Mandatory begin with «/»
			Name of Beneficiary	35x	Mandatory. Accepted symbols: &'! ?:/()+-.,LOCAL_ALPHABETa-zA-Z0-9
			Name of Beneficiary	35x	Optional. Accepted symbols: &'! ?:/()+-.,LOCAL_ALPHABETa-zA-Z0-9
			Address of Beneficiary	35x	Optional
			City of Beneficiary	35x	Optional
7	M	:70:	Remittance Information		
			Constant Variable Specific	4n 10n 10nx	Mandatory
			Details of payment	35x	Optional
			Details of payment	35x	Optional
			Details of payment	35x	Optional
8	O	:72:	Sender to receiver		
			[EXPRESS]	35x	To be entered when the payment is urgent

## International Payment

No	M/O	Code	Name of field	Format	Validation
1	O	:20:	Sender's reference	16x	Optional
2	M	:23B:	Bank operation code	FCY	[FCY]
2	M	:32A:	DateCCYAmount {+60 -30days}	6!n3a15d	Value Date in range [+60 days - 30 days] [Currency of the transfer] Amount [0-9,]Comma or dot accepted as decimal point
3	O	:50K:	Ordering Customer	4*35x	Ordering/Initiating party information - name, account, address, city
4	M	:52A:	Ordering Bank		
			/D/Ordering Account	space10n	Mandatory begin with «/D/» Valid account validated if an ING Bank account
			Ordering bank local code	4n	Optional
5	M	:57A:	Beneficiary bank		
			Beneficiary bank SWIFT code	11x	Mandatory
6	M	:57D:	Beneficiary Bank - If :57A: filled, then :57D: is optional		
			Beneficiary Bank Line 1	35x	Mandatory
			Beneficiary Bank Line 2	35x	Mandatory
			Beneficiary Bank Line 3	35x	Mandatory
			Beneficiary Bank Line 4	35x	Optional
6	M	:59:	Beneficiary Customer		
			/Beneficiary Account	35x	Mandatory - «/» plus 34x
			Name of Beneficiary	35x	Mandatory. Accepted symbols: ' ?:/()+-.,a-zA-Z0-9
			Name of Beneficiary	35x	Optional. Accepted symbols: ' ?:/()+-.,a-zA-Z0-9
			Address of Beneficiary	35x	Optional
			City of Beneficiary	35x	Optional
7	M	:70:	Remittance Information		
			Details of payment	35x	Mandatory
			Details of payment	35x	Optional
			Details of payment	35x	Optional
			Details of payment	35x	Optional

No	M/O	Code	Name of field	Format	Validation
8	M	:71A:	Details of charges		
			<i>BEN or SHA or OUR</i>	3!a	Validated against BEN, SHA or OUR
9	O	:72:	Sender to receiver		
			<i>Payment title</i>	3n	Optional

## Single European Credit Transfer

InsideBusiness Payments users have the possibility to upload SEPA transactions with files prepared in pain.001.001.03 - predefined XML format structure. Each Credit Transfer message is composed of three blocks:

- A. Group Header – it is mandatory and present once. It contains elements such as Message Identification, Creation Date and Time, Number of Transactions, Initiating Party name, etc.
- B. Payment Information – it is mandatory and repetitive. It contains information for the debit side of the transaction as well as one Transaction Information block.
- C. Transaction Information – it is mandatory and repetitive. Contains elements for the credit side of the transaction.

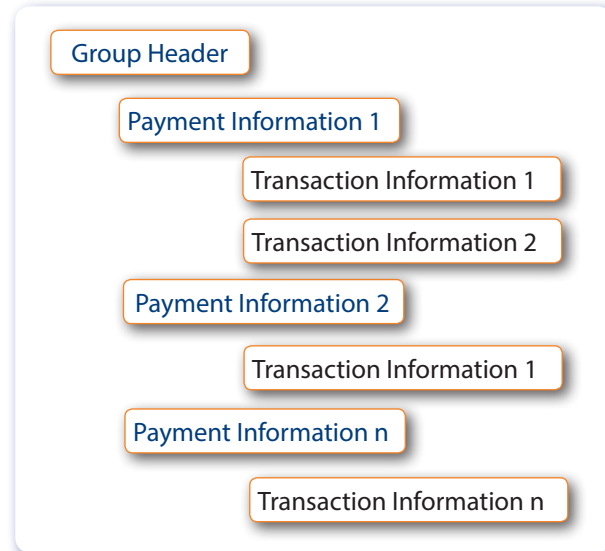
Structure of Single European Credit Transfer (SECT) files

Files containing SEPA Credit Transfers shall contain a number of Payment Information blocks equal to the number of single transactions. For each Payment Information block a Transaction information block has to be present as well.

The structure of one file containing a Single European Credit Transfer should be as follows:

- Group header block
- n Payment information block - For each Payment information block there can be many Transaction information blocks.
- n Transaction information block - This building block is mandatory and repetitive.

Note: n is number of transactions.



## Group Header

Message element	Description	Tag	Type and length	Mandatory / Optional
<b>Group Header</b>		<b>&lt;GrpHdr&gt;</b>		
Message Identification	Point to point reference assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message.	<GrpHdr><MsgId>	text   minLength: 1 maxLength: 35	M
Creation Date Time	Date and time at which a (group of) payment instruction(s) was created by the instructing party.	<GrpHdr><CreDtTm>	"dateTime YYYY-MM-DDTHH:MM:SS"	M
Number of Transactions	Number of individual transactions contained in the message.	<GrpHdr><NbOfTxs>	text   format: [0-9]{1,15}	M
Control Sum	Total of all individual amounts included in the message, irrespective of currencies.	<GrpHdr><CtrlSum>	decimal   fractionDigits: 17 totalDigits: 18	O
Initiating Party Name	"Name of the party initiating the payment. In the payment context, this can either be the debtor (in a credit transfer), the creditor (in a direct debit), or the party that initiates the payment on behalf of the debtor or creditor. For the project SEPA SK, this field is the same as the Debtor Name. Not visible on IOL screen."	<GrpHdr><InitgPty><Nm>	text   minLength: 1 maxLength: 140	M

## Payment Information

Message element	Description	Tag	Type and length	Mandatory / Optional
<b>Payment Information</b>		<b>&lt;PmtInf&gt;</b>		
Payment Information Identification	Reference assigned by a sending party to unambiguously identify the payment information block within the message.	<PmtInf><PmtInfId>	text   minLength: 1 maxLength: 35	M
Payment Method	Specifies the means of payment that will be used to move the amount of money.	<PmtInf><PmtMtd>	text   code: TRF	M
Batch Booking	Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions in the message is requested.	<PmtInf><BtchBookg>	text   code: false	O
Instruction Priority	Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.	<PmtInf><PmtTplnf><InstrPrty>	text   code: HIGH NORM	O
Service Level Code	Identification of a pre-agreed level of service between the parties in a coded form	<PmtInf><PmtTplnf><SvcLvl><Cd>	text   code: SEPA	M

Category Purpose code	Specifies the high level purpose of the instruction based on a set of pre-defined categories.	<PmtInf><PmtTplnf><CtgyPurp><Cd>	text   minLength: 1 maxLength: 35	
Requested Execution Date	Date at which the initiating party requests the clearing agent to process the payment. If payment by cheque, the date when the cheque must be generated by the bank.	<PmtInf><ReqdExctnDt>	"Date YYYY-MM-DD"	M
Debtor Name	Name of the party that owes an amount of money to the (ultimate) creditor.	<PmtInf><Dbtr><Nm>	text   minLength: 1 maxLength: 140	M
Debtor Postal Address	Postal address of the party that owes an amount of money to the (ultimate) creditor	<PmtInf><Dbtr><PstlAdr><AdrLine>	text   minLength: 1 maxLength: 70	O
Debtor Account IBAN	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.	<PmtInf><DbtrAcct><Id><IBAN>	"string pattern: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}"	M
Debtor Agent BIC	BIC of the financial institution servicing an account for the debtor.	<PmtInf><DbtrAgt><FinInstnId><BIC>	"string pattern: [A-Z]{6,6}[A-Z2-9][ANP-Z0-9]([A-Z0-9]{3,3}){0,1}"	O
Ultimate Debtor name	Name of the Ultimate party that owes an amount of money to the (ultimate) creditor.	<PmtInf><UltmtDbtr><Nm>	text   minLength: 1 maxLength: 140	O

## Transaction Information

Message element	Description	Tag	Type and length	Mandatory / Optional
<b>Credit Transfer Transaction Information</b>		<CdtTrfTxInf>		
End To End Identification	As this identification is a point to point reference between the Initiator and the Debtor Agent, it is not forwarded to the Creditor Agent.	<PmtInf><CdtTrfTxInf><PmtId><EndToEndId>	text   minLength: 1 maxLength: 35  Please see the note under the table for further clarification for this tag.	M
Instructed Amount	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party	<PmtInf><CdtTrfTxInf><Amt><InstdAmt>	decimal   minInclusive:  0 fractionDigits: 2 totalDigits: 18 Attribute   Ccy: required Amount separator = "" or ""	M
Ultimate Debtor name	Name of the Ultimate party that owes an amount of money to the (ultimate) creditor.	<PmtInf><CdtTrfTxInf><UltmtDbtr><Nm>	text   minLength: 1 maxLength: 140	O
Creditor Agent BIC	BIC of the financial institution servicing an account for the creditor.	<PmtInf><CdtTrfTxInf><CdtrAgt><FinInstnId><BIC>	string   pattern: [A-Z]{6,6}[A-Z2-9][ANP-Z0-9]([A-Z0-9]{3,3}){0,1}	O

Creditor Name	Name of the party to which an amount of money is due.	<PmtInf><CdtTrfTxInf><Cdtr><Nm>	text   minLength: 1 maxLength: 140	M
Creditor Account IBAN	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	<PmtInf><CdtTrfTxInf><CdtrAcct><Id><IBAN>	string   pattern: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	M
Ultimate Creditor Name	Name of the ultimate party to which an amount of money is due	<PmtInf><CdtTrfTxInf><UltmtCdtr><Nm>	text   minLength: 1 maxLength: 140	O
Ultimate Debtor name	Name of the Ultimate party that owes an amount of money to the (ultimate) creditor.	<PmtInf><CdtTrfTxInf><UltmtDbtr><Nm>	text   minLength: 1 maxLength: 140	O
Unstructured Remittance Information	Information that enables the matching, ie, reconciliation, of a payment with the items that the payment is intended to settle, eg, commercial invoices in an account receivable system.	<PmtInf><CdtTrfTxInf><RmtInf><Ustrd>	text   minLength: 1 maxLength: 140	O
Structured Remittance Information	Information that enables the matching, ie, reconciliation, of a payment with the items that the payment is intended to settle, eg, commercial invoices in an account receivable system.	<PmtInf><CdtTrfTxInf><RmtInf><Strd>	"text   minLength: 1 maxLength: 25  Total field is 140 positions, but XML tags are part of the field value. For the customer only 25 positions are left to enter a structured remittance value.	O

**Note:** In case of counter party account/bank held in the Czech Republic the following validation rules are used for the tag "End To End Identification":

**Syntax:** /VS[N10]/SS[N10]/KS[N4]

where:

/VS[N10] – Variable Symbol, represents up to 10 digits number (e.g. invoice number)

/SS[N10] – Specific Symbol, represents up to 10 digits number

/KS[N4] – Constant Symbol, represents up to 4 digits number (valid constant symbol).

**Examples:**

SS not provided : <EndToEndId>/VS012345/SS/KS0308</EndToEndId>

All symbols provided : <EndToEndId>/VS012345/SS123/KS0308</EndToEndId>

SS and KS not provided : <EndToEndId>/VS012345/SS/KS</EndToEndId>

**Additional notes:**

1. Transactions, having "HIGH" Priority cannot use Category Purpose codes "TREA" or "INTC"
2. Either Structured Remittance Information or Unstructured Remittance Information must be filled, but not both of them!
3. Either PMTINF/ULTMTDBTR/NM or PMTINF/CDTTRFTXINF/ULTMTDBTR/NM tag must be filled in for Ultimate debtor name, but not both of them!
4. The account country code of the Creditor IBAN must be a SEPA country code.

## European Direct Debit

### Group Header

Message element	Description	Tag	Type and length	Mandatory / Optional
<b>Group Header</b>		<b>&lt;GrpHdr&gt;</b>		
Message Identification	Only technical check - if empty / missing tag / out of range / only spaces, whole file is to be rejected.	<GrpHdr><MsgId>	text   minLength: 1 maxLength: 35	M
Creation Date Time	"Creation date must be today or earlier (compared to the system date) - hours and minutes are excluded from comparison. If the date will be in the future or if the format will be wrong or if the tag will be missing, whole file is to be rejected."	<GrpHdr><CreDtTm>	"dateTime YYYY-MM-DDTHH:MM:SS"	M
Number Of Transactions	Number of transactions in the header must match with number of individual transactions (number of <DrctDbtTxInf> elements) in the message. Else reject the whole file.	<GrpHdr><NbOfTxs>	text   format: [0-9]{1,15}	M
Control Sum	If filled in, Control sum must be equal to the total of all individual amounts (InstructedAmount fields / <InstdAmt>) included in the file. Else reject the whole file.	<GrpHdr><CtrlSum>	"decimal   fractionDigits: 17 totalDigits: 18  Decimal separator = dot ""	O
Initiating Party Name	"If filled in - only technical check on content - if empty / out of range / only spaces, whole file is to be rejected. Although optional, at least one of this and following field / tag (Initiating party identification) has to be filled in. If none of them is filled in, reject the whole file."	<GrpHdr><InitgPty><Nm>	text   minLength: 1 maxLength: 70	O
Initiating party identification	"If filled in, then:  - syntax check is to be done - see ""Handling Id's"" sheet for details - if more of these tags are delivered by customer, consider only first of them and ignore the rest - do not reject the file if more of the tags will be delivered. - although optional, at least one of this and previous field / tag (Initiating party Name) has to be filled in. If none of them is filled in, reject the whole file."	<GrpHdr><InitgPty><Id>	see "Handling Id's" sheet for details	O



## Payment Information

Message element	Description	Tag	Type and length	Mandatory / Optional
<b>Payment Information</b>		<b>&lt;PmtInf&gt;</b>		
Payment Information Identification	Reference assigned by a sending party to unambiguously identify the payment information block within the message.	<PmtInf><PmtInflId>	text   minLength: 1 maxLength: 35	M
Payment Method	Specifies the means of payment that will be used to move the amount of money.	<PmtInf><PmtMtd>	text   code: DD	M
Batch Booking	Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions in the message is requested.	<PmtInf><BtchBookg>	text   code: true	O
Number Of Transactions	Number of individual transactions contained in the batch.	<PmtInf><NbOfTxs>	text   format: [0-9]{1,15}	O
Control Sum	Total of all individual amounts included in the batch, irrespective of currencies.	<PmtInf><CtrlSum>	"decimal   fractionDigits: 17 totalDigits: 18 Decimal separator = a dot = ""	O
Service Level Code	Identification of a pre-agreed level of service between the parties in a coded form.	<PmtInf><PmtTplnf><SvcLvl><Cd>	text   code: SEPA	M
Identification code of the Scheme	Identification of a CORE or Business-to-Business Scheme Direct Debits. Values accepted are: "CORE" or "B2B".	<PmtInf><PmtTplnf><LclInstrm><Cd>	text   minLength: 1 maxLength: 35	M
Sequence Type	Identifies the direct debit sequence: first, recurrent, final or one-off.	<PmtInf><PmtTplnf><SeqTp>	text   code: FRST RCUR FNAL OOFF	M
Category Purpose code	Specifies the high level purpose of the instruction based on a set of pre-defined categories.	<PmtInf><PmtTplnf><CtgyPurp><Cd>	text   minLength: 1 maxLength: 35	O
Requested Collection Date	Date at which creditor requests the amount of money to be collected from the debtor.	<PmtInf><ReqdColltnDt>	"Date YYYY-MM-DD"	M
Creditor Name	Name of the party to which an amount of money is due	<PmtInf><Cdtr><Nm>	text   minLength: 1 maxLength: 70	M
Creditor Postal Address Country	Country of the party to which an amount of money is due	<PmtInf><Cdtr><PstlAdr><Ctry>	text   minLength: 2 maxLength: 2	O
Creditor Postal Address	Postal address of the party to which an amount of money is due.	<PmtInf><Cdtr><PstlAdr><AdrLine>	text   minLength: 1 maxLength: 70 (Can contain 2 lines with total length of maximum 70 symbols)	O
Creditor Account IBAN	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	<PmtInf><CdtrAcct><Id><IBAN>	"string   pattern: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}"	M
Creditor account currency	Currency of the account.	<PmtInf><CdtrAcct><Ccy>	string   pattern: [A-Z]{3,3}	O

Message element	Description	Tag	Type and length	Mandatory / Optional
Creditor Agent BIC	BIC of the financial institution servicing an account for the creditor	<PmtInf><CdtrAgt><FinInstnId><BIC	"string   pattern: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9] ([A-Z0-9]{3,3}){0,1} "	M
Ultimate Creditor name	Name of the Ultimate party to which an amount of money is due.	<PmtInf><UltmtCdtr><Nm>	text   minLength: 1 maxLength: 70	O
Charge Bearer	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	<PmtInf><ChrgBr>	text   code: SLEV	O

## Direct Debit Transaction Information

Message element	Description	Tag	Type and length	Mandatory / Optional
<b>Direct Debit Transaction Information</b>		<DrctDbtTxInf>		
End To End Identification	Unique identification assigned by the initiating party to unambiguously identify the transaction.	<PmtInf><DrctDbtTxInf><PmtId><EndToEndId>	text   minLength: 1 maxLength: 35	O
Instructed Amount	Amount of the direct debit, always expressed in euro.	<PmtInf><DrctDbtTxInf><InstdAmt>	"decimal   minInclusive: 0 frac- tionDigits: 2 totalDigits: 18 At- tribute   Ccy: required  Decimal separator = a dot = "..... "	M
Mandate Identification	Reference of the direct debit mandate that has been signed between by the debtor and the creditor.	<PmtInf><DrctDbtTxInf><DrctDbtTx> <MndtRltdInf><MndtId>	text   minLength: 1 maxLength: 35	M
Date of Signature	Date on which the direct debit mandate has been signed by the debtor.	<PmtInf><DrctDbtTxInf>< DrctDbtTx><MndtRltdInf> <DtOfSgntr>	"Date YYYY-MM-DD"	M
Amendment Indicator	Indicator notifying whether the underlying mandate is amended or not.	<PmtInf><DrctDbtTxInf>< DrctDbtTx><MndtRltdInf> <AmdmntInd>	Boolean	O
Amendment Information Details	List of direct debit mandate elements that have been modified	"<PmtInf><DrctDbtTxInf>< DrctDbtTx><MndtRltdInf> <AmdmntInfDtls>"	"Amendment Information De- tails block is build up of fields until next gray stroke. All fields contain the previous or 'old' values of the previous man- date. "	O

Message element	Description	Tag	Type and length	Mandatory / Optional
Original Mandate Identification	Original mandate identification that has been modified.	<PmtInf><DrctDbtTxInf><DrctDbtTx><MndtRltdInf><AmdmntInfDtls><OrgnlMndtId>	text   minLength: 1 maxLength: 35	O
Original Creditor – Name	Original creditor name that has been modified.	<PmtInf><DrctDbtTxInf><DrctDbtTx><MndtRltdInf><AmdmntInfDtls><OrgnlCdtrSchmeld><Nm>	text   minLength: 1 maxLength: 70	O
Original Creditor Scheme Identification - Identification	Original creditor scheme identification that has been modified.	<PmtInf><DrctDbtTxInf><DrctDbtTx><MndtRltdInf><AmdmntInfDtls><OrgnlCdtrSchmeld><Id><PrvtId><Othr><Id>	text   minLength: 1 maxLength: 35	O
Original Creditor Scheme Identification – Identification Scheme Name	Original creditor scheme identification that has been modified.	<PmtInf><DrctDbtTxInf><DrctDbtTx><MndtRltdInf><AmdmntInfDtls><OrgnlCdtrSchmeld><Id><PrvtId><Othr><SchemeNm><Prtry>	text   minLength: 1 maxLength: 4	O
Original Debtor Account	IBAN of the original debtor account that has been modified.	<PmtInf><DrctDbtTxInf><DrctDbtTx><MndtRltdInf><AmdmntInfDtls><OrgnlDbtrAcct><Id><IBAN>	string   pattern: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	O
Original Debtor Agent BIC	Original debtor's agent that has been modified.	<PmtInf><DrctDbtTxInf><DrctDbtTx><MndtRltdInf><AmdmntInfDtls><OrgnlDbtrAgt><FinInstnId><BIC>	string   pattern: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	O
Original Debtor Agent	Original debtor's agent that has been modified.	<PmtInf><DrctDbtTxInf><DrctDbtTx><MndtRltdInf><AmdmntInfDtls><OrgnlDbtrAgt><FinInstnId><Othr><Id>	text   minLength: 1 maxLength: 35	O
End of Amendment Information Details				
Electronic Signature Data	Placeholder for the Electronic Signature Data	<PmtInf><DrctDbtTxInf><DrctDbtTx><MndtRltdInf><ElctrncSgntr>	text   minLength: 1 maxLength: 35	O
Creditor Scheme Identification - Identification	Credit party that signs the direct debit mandate	<PmtInf><DrctDbtTxInf><DrctDbtTx><CdtrSchmeld><Id><PrvtId><Othr><Id>	text   minLength: 18 maxLength: 35	O
Creditor Scheme Identification – Identification Scheme Name	Credit party that signs the direct debit mandate	<PmtInf><DrctDbtTxInf><DrctDbtTx><CdtrSchmeld><Id><PrvtId><Othr><SchemeNm><Prtry>	text   code: SEPA	M
Ultimate Creditor name	Name of the Ultimate party to which an amount of money is due.	<PmtInf><DrctDbtTxInf><UltmtCdtr><Nm>	text   minLength: 1 maxLength: 70	O
Debtor agent BIC	BIC of the financial institution servicing an account for the debtor.	<PmtInf><DrctDbtTxInf><DbtrAgt><FinInstnId><BIC>	string   pattern: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	O
Debtor name	Name of the party that owes an amount of money to the (ultimate) creditor.	<PmtInf><DrctDbtTxInf><Dbtr><Nm>	text   minLength: 1 maxLength: 70	M

Message element	Description	Tag	Type and length	Mandatory / Optional
Debtor Postal Address Country	Country of the Postal address of the party that owes an amount of money to the (ultimate) creditor	<PmtInf><DrctDbtTxInf><Dbtr><PstlAdr><Ctry>	text   minLength: 2 maxLength: 2	O
Debtor Postal Address	Postal address of the party that owes an amount of money to the (ultimate) creditor.	<PmtInf><DrctDbtTxInf><Dbtr><PstlAdr><AdrLine>	text   minLength: 1 maxLength: 70	O
Debtor account IBAN	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.	<PmtInf><DrctDbtTxInf><DbtrAcct><Id><IBAN>	string   pattern: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	M
Ultimate Debtor name	Name of the Ultimate party that owes an amount of money to the (ultimate) creditor	<PmtInf><DrctDbtTxInf><UltmtDbtr><Nm>	text   minLength: 1 maxLength: 70	O
Purpose of the Collection	Underlying reason for the transaction as given by the order initiator.	<PmtInf><DrctDbtTxInf><Purp><Cd>	text   minLength: 1 maxLength: 35	O
Unstructured Remittance Information	Information that enables the matching, ie, reconciliation, of a payment with the items that the payment is intended to settle, eg, commercial invoices in an account receivable system.	<PmtInf><DrctDbtTxInf><RmtInf><Ustrd>	text   minLength: 1 maxLength: 140	O
Structured Remittance Information	Information that enables the matching, ie, reconciliation, of a payment with the items that the payment is intended to settle, eg, commercial invoices in an account receivable system.	<PmtInf><DrctDbtTxInf><RmtInf><Strd>	"text   minLength: 1 maxLength: 25  Total field is 140 positions, but XML tags are part of the field value. For the customer only 25 positions are left to enter a structured remittance value."	O

### Error handling

If there is an error detected in the file, the whole file will be rejected. If the file contains more than one EDD batch, all batches will be rejected.

Customer flag set on admin site "Allow Errors in TRX Files" shall not be taken into consideration. Any error raised will cause file rejection.

All validations implemented currently when users process an EDD file are also applied to the "Upload" process. In this way when there is an error in some field it will be detected earlier and the user will be informed, and the file rejected (not uploaded), so that users can find problematic transaction(s) in order to upload the file again. Thus EDD upload process will be aligned with other file type uploads.

Once the number of error messages exceeds 50 then no more errors will be displayed on the screen and no further transactions will be validated, file will be rejected.

## Salary Payments

CSV file format with semi-colon as delimiter between fields:

No	Name	M/O	Type	Length	Validation
1	Beneficiary Customer Name	M	35x	Variable	&'_! ?:/()+-.,LOCAL_ALPHABETa-zA-Z0-9
2	Amount	M	16n	Variable	"," as delimiter ## 0,00
3	Beneficiary Bank Code	M	4!n	Fixed	Valid bank code
4	Beneficiary Account pre-fix	O	6n	Fixed	Validated as CZ Account Number – modulo 11
5	Beneficiary Account	M	10x	Variable	A-Z0-9
6	Variable symbol	O	10!n	Fixed	0-9
7	Constant symbol	O	4n	Variable	0-9
8	Specific symbol	O	10n	Variable	0-9
9	Details	O	70x	Variable	?:/()+-.,LOCAL_ALPHABETa-zA-Z0-9

Salary payments can also be uploaded in CFD file format . Please see the specification for upload of CFD payment files for reference.

## One XML Format

### Domestic Payments

Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
Message Root Customer Credit Transfer Initiation	<CstmrCdtTrflnit>		[1..1]	0	c	Component	
+Group Header	<GrpHdr>		[1..1]	1	c	Component	
++ Message Identification	<MsgId>	35	[1..1]	2	M	Message Identification - Not used in IOL.	[?:(/)+-.,a-zA-Z0-9]{1,35}
++ Creation Date Time	<CreDtTm>	19	[1..1]	2	M	Creation Date Time - Not used in IOL.	YYYY-MM-DDThh:mm:ss
++ Number Of Transactions	<NbOfTxs>	15	[1..1]	2	M	Total number of CR transaction(s) in the file. Check if total number is correct. If not correct - Error message; Reject the file.	15n
++ Control Sum	<CtrlSum>	18	[0..1]	2	O	Total amount of CR transactions in the file If present check if total amount is correct If not correct - Error Message; Reject the file	15n.2n Decimal separator is dot ""
++ Initiating Party	<InitgPty>		[1..1]	2	M	Initiating Party. Not used in IOL	[?:(/)+-.,a-zA-Z0-9]{1,35}
++ Payment Information Identification	<PmtInflId>	35	[1..1]	2	M	Payment Information Identification. Not used in IOL.	[?:(/)+-.,a-zA-Z0-9]{1,35}
++ Payment Method	<PmtMtd>	3	[1..1]	2	M	Payment Method Value for credit transfers should be "TRF" If not correct - Error Message; Reject all payments the batch.	
++ Number Of Transactions	<NbOfTxs>	15	[0..1]	2	O	Total number of CR transaction(s) in this batch. If present - check if total number is correct If not correct - Warning Message;	15n
++ Control Sum	<CtrlSum>	18	[0..1]	2	O	Total amount of CR transactions in this batch. If present - check if total amount is correct. If not correct - Warning Message;	15n.2n Decimal separator is dot ""
++ Payment Type Information	<PmtTpInf>		[0..1]	2	c	Component	
+++ Instruction Priority	<InstrPrty>	4	[0..1]	3	O	Priority mapped to Express Payment. Possible values are NORM or HIGH. If value is HIGH - Express Payment is set to Yes. If value is NORM - Express Payment is set to No. Valid for all payments in the batch. If not provided - default is NORM. If Priority is provided with non-valid value - all payments in the batch are rejected.	[A-Z]{4,4} Code Set: [HIGH,NORM]

Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
+++ Service Level	<SvcLvl>		[0..1]	3	c	Component	
++++ Proprietary	<Prtry>	35	[1..1]or}	4	M	Type of Payment. This field defines the type of all payments in the batch - valid value is "LCY" for Domestic Payments. If the type is not valid Error Message; Reject the file	[-A-Z]{6,6}
++ Requested Execution Date	<ReqdExctnDt>	10	[1..1]	2	M	Execution Date (YYYY-MM-DD). If the date is not valid or out of range Error Message: Reject all Payments in the batch.	{-365+90day}
++Debtor	<Dbtr>		[1..1]	2	c	Component	
+++ Name	<Nm>	70	[1..1]	3	M	Debtor Name is taken from static data in IOL as loaded from Account Management System - GBS.	
+++ Postal Address	<PstlAdr>		[0..1]	3	c	Component	
++++ Address Line	<AdrLine>	70	[0..1]	4	M	Debtor Address is taken from static data in IOL as loaded from Account Management System - GBS.	
++ Debtor Account	<DbtrAcct>		[1..1]	2	c	Component	
+++ Identification	<Id>		[1..1]	3	c	Component	
++++ IBAN	<IBAN>	34	[1..1]	4	O	Ordering Account – IBAN. IBAN or Short Account must be provided. Search IBAN acct in Account Representative table. If IBAN is found check access rights user to customer for upload. Check access rights user to account for this type of payment for file processing. Store short account as Ordering Account. If IBAN not found Error Message; Reject the file. If access rights are not ok Error Message; Reject the file	[A-Z0-9]{24,24}
++++ Other	<Othr>		[1..1]	4	c	Component	

Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
++++ Identification	<Id>	34	[1..1]	5	O	Ordering Account - short account number. IBAN or Short Account must be provided. Check access rights user to customer for upload. Check access rights user to account for this type of payment for file processing. Store short account as Ordering Account. If ordering account not found - Error Message; Reject the file. If access rights are not ok - Error Message; Reject the file	[0-9]{6,10}
++ DebtorAgent	<DbtrAgt>		[1..1]	2	c	Component	
+++ Financial Institution Identification	<FinInstnId>		[1..1]	3	c	Component	
++++ BIC	<BIC>	11	[1..1]	4	M	Ordering Bank Code. Check if the value is INGBCZPP. If not - Error Message; Reject payments in the batch.	[A-Z0-9]{8,8}
++ Credit Transfer Transaction Information	<CdtTrfTxInf>		[1..n]	2	c	Component	
+++ Payment Identification	<PmtId>		[1..1]	3	c	Component	
++++ End To End Identification	<EndToEndId>	35	[1..1]	4	O	Mapped to Variable, Specific Symbols - for CZ-LCY only. EndToEnd field will be considered to contain: Variable, Specific and Constant Symbols in the following format: /VS1234567890/SS9876543210/KS1234. If /VS is present the following value is taken, validated and stored as Variable Symbol. If /SS is present the following value is taken, validated and stored as Specific Symbol. If /KS is present the following value is taken, validated and stored as Constant Symbol None of the subfields is mandatory The whole field End to End is not mandatory.	[/A-Z0-9]{1,35}
+++ Amount	<Amt>		[1..1]	3	c	Component	



Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
++++ Instructed Amount	<InstdAmt>	21	[1..1]	4	M	Currency code within the tag name itself. Amount with decimal separator is dot - "." Example: <InstdAmt Ccy="CCY">1234.56</InstdAmt> For CZ-LCY currency code is CZK. If not CZK - Error Message; Reject the Payment.	CCY: [A-Z] {3,3} Amount:15n.2n
+++ Creditor Agent	<CdtrAgt>		[0..1]	3	c	Component	
++++ Financial Institution Identification	<FinInstnId>		[1..1]	4	c	Component	
+++++ Clearing System Member Identification	<ClrSysMmbld>		[1..1]	5	c	Component	
++++++ Member Identification	<Mmbld>	35	[1..1]	6	M	Local beneficiary bank code. If missing - reject payment.	[0-9]{4,4}
+++++ Name	<Nm>	70	[1..1]	5	O	Beneficiary Bank Name. Beneficiary Bank Name is taken from Local Bank Table based on provided Beneficiary Bank Code. The value provided in this field is ignored.	[?/()+-.,a-zA-Z0-9]{1,35}
+++ Creditor	<Cdtr>		[1..1]	3	c	Component	
++++ Name	<Nm>	70	[1..1]	4	M	Beneficiary Name. If Beneficiary Name is not provided -Err Msg; Reject Payment.	[?/()+-.,a-zA-Z0-9, LOCAL_AL-PHABET]{1,35}
++++ Postal Address	<PstlAdr>		[0..1]	4	c	Component	
+++++ Address Line	<AdrLine>	70	[0..2]	5	O	Beneficiary Address, Beneficiary City. Value is saved in Beneficiary Address (35 chars) continuation in Beneficiary City.	[?/()+-.,a-zA-Z0-9, LOCAL_AL-PHABET]{1,70}
+++ Creditor Account	<CdtrAcct>		[0..1]	3	c	Component	
++++ Identification	<Id>		[1..1]	4	c	Component	
+++++IBAN	<IBAN>	35	[1..1]	5	M	Beneficiary Account in IBAN format. Validate if correct CZ IBAN. If not correct - Err Message; Reject the payment. In case both IBAN and short account (BBAN) are provided - reject the payment.	[A-Z0-9]{24,24}
+++++ Other	<Othr>		[1..1]	5	c	Component	
++++++ Identification	<Id>	35	[1..1]	6	M	Beneficiary Short Account. Validate if correct CZ account number. If not correct - Err Message; Reject the payment. IBAN or Short Account must be provided. In case both are provided - reject the payment.	[0-9]{6,10}
+++Tax	<Tax>		[0..1]	3	c	not used	

Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
++++Debtor	<Dbtr>		[0..1]	4	c	Component	
++++Record	<Rcrd>		[0..*]	4	c	Component	
+++Remittance Information	<RmtInf>		[0..1]	3	c	Component	
++++Unstructured	<Ustrd>		[1..1]	4	O	Details1, Details2, Details3, Details4. Content of the field is split in lines of 35 characters each and stored in 4 detail lines	[ ?:/()+-.,a-zA-Z0-9, LOCAL_ALPHABET]{1,140}

## International Payments

Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
Message Root	<CstmrCdtTrflnIt>		[1..1]	0	c	Component	
Customer Credit Transfer Initiation							
+Group Header	<GrpHdr>		[1..1]	1	c	Component	
++ MessageIdentification	<MsgId>	35	[1..1]	2	M	Message Identification - Not used in IOL.	[?/()+-,a-zA-Z0-9]{1,35}
++ CreationDateTime	<CreDtTm>	19	[1..1]	2	M	Creation Date Time - Not used in IOL.	YYYY-MM-DDThh:mm:ss
++ NumberOfTransactions	<NbOfTxs>	15	[1..1]	2	M	Total number of CR transaction(s) in the file Check if total number is correct If not correct - Error message; Reject the file	15n
++ ControlSum	<CtrlSum>	18	[0..1]	2	O	Total amount of CR transactions in the file If present check if total amount is correct If not correct - Error Message; Reject the file.	15n.2n Decimal separator is dot "."
++ InitiatingParty	<InitgPty>		[1..1]	2	M	Initiating Party - Not used in IOL.	[?/()+-,a-zA-Z0-9]{1,35}
+Payment Information	<PmtInf>		[1..n]	1	c	Component	
++ Payment Information Identification	<PmtInfId>	35	[1..1]	2	M	Payment Information Identification. Not used in IOL.	[?/()+-,a-zA-Z0-9]{1,35}
++ Payment Method	<PmtMtd>	3	[1..1]	2	M	Payment Method Value for credit transfers should be "TRF". If not correct - Error Message; Reject all payments the batch.	[A-Z]{3,3} Code Set : [TRF]
++ Number Of Transactions	<NbOfTxs>	15	[0..1]	2	O	Total number of CR transaction(s) in this batch. If present - check if total number is correct If not correct - Warning Message;	15n
++ Control Sum	<CtrlSum>	18	[0..1]	2	O	Total amount of CR transactions in this batch. If present - check if total amount is correct. If not correct - Warning Message;	15n.2n Decimal separator is dot "."
++ Payment Type Information	<PmtTpInf>		[0..1]	2	c	Component	
+++ Instruction Priority	<InstrPrty>	4	[0..1]	3	O	Priority mapped to Express Payment Possible values are NORM or HIGH. If value is HIGH - the Express Payment is set to Yes. If value is NORM - the Express Payment is set to No. Valid for all payments in the batch. If not provided - default is NORM If Priority is provided with non-valid value - all Payments in the batch are rejected.	[A-Z]{4,4} Code Set: [HIGH,NORM]

Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
+++ Service Level	<SvcLvl>		[0..1]	3	c	Component	
++++ Proprietary	<Prtry>	35	[1..1]	4	M	Type of Payment. This field defines the type of all payments in the batch. "FCY" for International Payments. If the type is not valid - Error Message; Reject the file.	[-A-Z]{6,6}
++ Requested Execution Date	<ReqdExctnDt>	10	[1..1]	2	M	Execution Date (YYYY-MM-DD). If the date is not valid or out of range Error Message: Reject all Payments in the batch.	{-365+90day}
++Debtor	<Dbtr>		[1..1]	2	c	Component	
+++ Name	<Nm>	70	[1..1]	3	M	Debtor Name is taken from static data in IOL as loaded from Account Management System – GBS.	
+++ Postal Address	<PstlAdr>		[0..1]	3	c	Component	
++++ Address Line	<AdrLine>	70	[0..1]	4	M	Debtor Address is taken from static data in IOL as loaded from Account Management System - GBS.	
++ Debtor Account	<DbtrAcct>		[1..1]	2	c	Component	
+++ Identification	<Id>		[1..1]	3	c	Component	
++++ IBAN	<IBAN>	34	[1..1]	4	O	Ordering Account – IBAN. IBAN or Short Account must be provided. Search IBAN acct in Account Representative table if IBAN is found. Check access rights user to customer for upload. Check access rights user to account for this type of payment for file processing. Store short account as Ordering Account. If IBAN not found Error Message; Reject the file. If access rights are not ok Error Message; Reject the file.	[A-Z0-9]{24,24}
++++ Other	<Othr>		[1..1]	4	c	Component	

Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
+++++ Identification	<Id>	34	[1..1]	5	O	Ordering Account - short account number. IBAN or Short Account must be provided. Check access rights user to customer for upload. Check access rights user to account for this type of payment for file processing. Store short account as Ordering Account. If short account not found Error Message; Reject the file If access rights are not ok Error Message; Reject the file	[0-9]{6,10}
++ DebtorAgent	<DbtrAgt>		[1..1]	2	c	Component	
+++ Financial Institution Identification	<FinInstnId>		[1..1]	3	c	Component	
++++ BIC	<BIC>	11	[1..1]	4	M	Ordering Bank Code. Check if the value is ING-BCZPP. If not - Error Message; Reject payments in the batch.	[A-Z0-9]{8,8}
++Ultimate Debtor	<UltmtDbtr>		[1..1]	2	c	Component	
+++ Name	<Nm>	70	[1..1]	3	O	Name of Ultimate debtor. <b>Note:</b> Only the first 35 characters are taken. The rest are ignored.	[ ?/()+-.,a-zA-Z0-9]{1,70}
+++Postal Address	<PstlAdr>		[1..1]	3	c	Component	
++++ Address Line	<AdrLine>	70	[0..1]	4	O	Ultimate debtor postal address. 2 address lines are permitted. <b>Note:</b> For both address lines applies: Only first 35 characters are taken. The rest are ignored.	[ ?/()+-.,a-zA-Z0-9]{1,70}
+++ Id	<Id>		[1..1]	3	c	Component	
++++ OrgId	<OrgId>		[1..1]	4	c	Component	
+++++ Other	<Othr>		[1..1]	5	c	Component	
+++++ Id	<Id>	35	[1..1]	6	O	Ultimate Debtor Id	[ ?/()+-.,a-zA-Z0-9]{1,35}
++ Charge Bearer	<ChrgBr>	4	[0..1]	2	O	Details for Charges. If CRED - will be set to BEN in IOL. If DEBT - will be set to OUR in IOL. If SHAR - will be set to SHA in IOL. If not provided or other value - will be set to SHA.	[A-Z]{4,4} Code Set: [CRED,DEBT,SHAR]

Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
++ Credit Transfer Transaction Information	<CdtTrfTxInf>		[1..n]	2	c	Component	
+++ Payment Identification	<PmtId>		[1..1]	3	c	Component	
++++ End To End Identification	<EndToEndId>	35	[1..1]	4	O	Mapped to Customer Reference. Content of the End to End field is mapped to Customer Reference field taking only first 16 characters.	{1,16}
+++ Amount	<Amt>		[1..1]	3	c	Component	
++++ Instructed Amount	<InstdAmt>	21	[1..1]	4	M	Currency code within the tag name itself. Amount with decimal separator is dot - "." Example: <InstdAmt Ccy="CCY">1234.56</InstdAmt> Currency Code CCY is checked against the currencies in the exchange rate table for last date. If not found - Error Message; Reject the payment. Check if decimal part of the amount meets the standard for the specified currency. For example HUF - should be without decimal part.	CCY: [A-Z] {3,3} Amount:15n.2n
+++ Creditor Agent	<CdtrAgt>		[0..1]	3	c	Component	
++++ Financial Institution Identification	<FinInstnId>		[1..1]	4	c	Component	
+++++ BIC	<BIC>	11	[1..1]	5	O	Beneficiary Bank Code - BIC. BIC code is preferred identification of Beneficiary Bank. When the BIC code is provided - BIC code is validated against the SWIFT table in IOL. If the BIC code is valid - the Beneficiary Bank Name and Address and Country are taken from the SWIFT table. If the BIC is not valid - Error Message, Reject Payment. If BIC code is not provided - then the fields with Beneficiary Bank Name, Beneficiary Bank Address and Beneficiary Bank Country code must be provided.	[A-Z0-9] {8,11}

Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
+++++ Name	<Nm>	70	[1..1]	5	O	Beneficiary Bank Name. If the Beneficiary Bank Code - BIC is not provided then the Beneficiary Bank Name must be provided and it is stored as Beneficiary Bank Name. If the Beneficiary Bank Code - BIC is provided and is a valid BIC then the Beneficiary Bank Name is taken from SWIFT table. The value provided in this field is ignored. If the BIC code not provided and the Beneficiary Bank Name is not provided then Error Message; Reject the Payment	[?:/()+-.,a-zA-Z0-9]{1,70}
+++++ Postal Address	<PstlAdr>		[0..1]	5	c	Component	
++++++ Country	<Ctry>	2	[1..1]	6	O	Beneficiary Bank Country Code. If the Beneficiary Bank Code - BIC is not provided then the Beneficiary Bank Country Code must be provided and it is stored as Beneficiary Bank Country Code. If the Beneficiary Bank Code - BIC is provided and is a valid BIC then the Beneficiary Bank Country Code is taken from SWIFT table. The value provided in this field is ignored. If the BIC code is not provided and the Beneficiary Bank Country Code is not provided then - Error Message; Reject the Payment.	[A-Z]{2,2}
++++++ Address Line	<AdrLine>	70	[0..2]	6	O	Beneficiary Bank Address and City. If the Beneficiary Bank Code is provided and if the Beneficiary Bank Code is valid then the Beneficiary Bank Address is taken from SWIFT table. The value provided in this field is ignored. If the BIC is not provided then should be provided 1 or 2 fields with tag <AdrLine>. First field is stored in Beneficiary Bank Address. Second field is stored in Beneficiary Bank City. If the BIC code is not provided and at least one address line is not provided then - Error Message; Reject the Payment	[?:/()+-.,a-zA-Z0-9] 2 x {1,35}

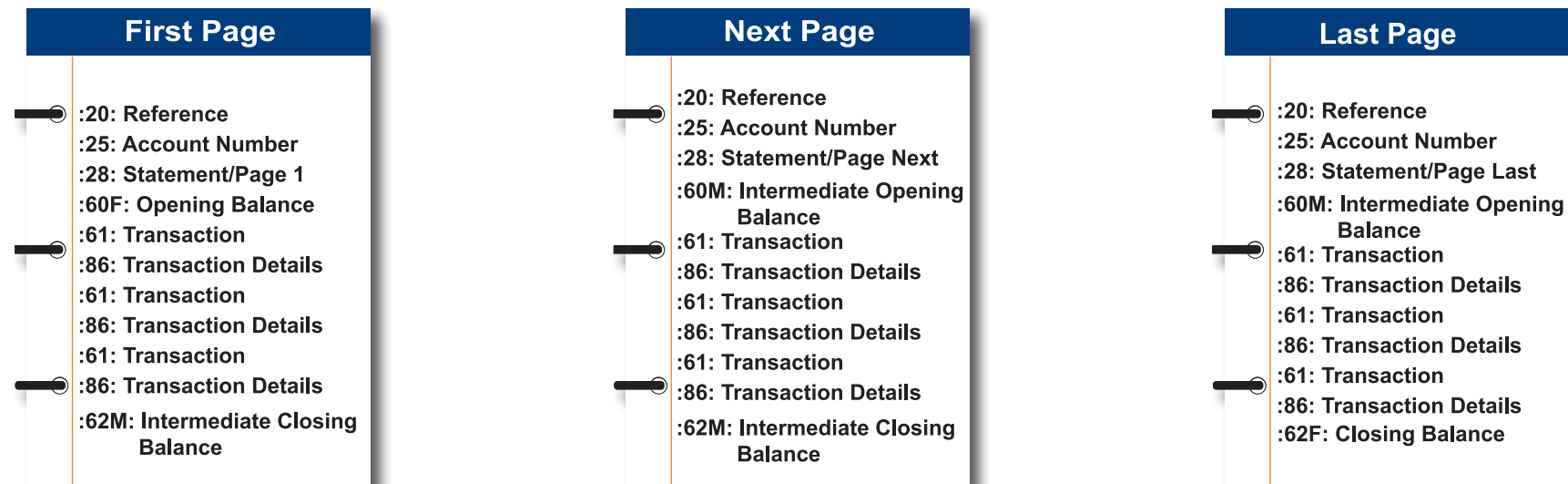
Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
+++ Creditor	<Cdtr>		[1..1]	3	c	Component	
++++ Name	<Nm>	70	[1..1]	4	M	Beneficiary Name. If Beneficiary Name is not provided -Err Msg; Reject Payment.	[?/()+-.,a-zA-Z0-9]{1,70}
++++ Postal Address	<PstlAdr>		[0..1]	4	c	Component	
+++++ Country	<Ctry>	ISO	[0..1]	5	O	Beneficiary Country. If provided - check against Country table If not found - Err Msg; Reject Payment	[A-Z]{2,2}
+++++ Address Line	<AdrLine>	70	[0..2]	5	O	Beneficiary Address, Beneficiary City. Value is saved in Beneficiary Address (35 chars) continuation in Beneficiary City.	[?/()+-.,a-zA-Z0-9]{1,70}
+++ Creditor Account	<CdtrAcct>		[0..1]	3	c	Component	
++++ Identification	<Id>		[1..1]	4	c	Component	
+++++ IBAN	<IBAN>	34	[1..1]	5	O	Beneficiary Account IBAN. Beneficiary Account should be provided as IBAN or not. Check if IBAN is correct. If not correct - Err Msg; Reject Payment. IBAN or Other account should be provided If not provided - Error Message Reject the payment	[A-Z0-9]{1,34}
+++++ Other	<Othr>		[1..1]	5	c	Component	
+++++ Identification	<Id>	35	[1..1]	6	O	Beneficiary Account not IBAN. Beneficiary Account should be provided as IBAN or not. No other checks than formal data validations IBAN or Other Account should be provided If not provided - Error Message Reject the payment	[-/A-Z0-9]{1,34}
+++Regulatory Reporting	<RgltryRptg>		[0..1]	3	c	Component	
++++Regulatory Details	<RgltryDtls>		[0..1]	4	c	Component	
+++++Code	<Cd>	35	[0..1]	5	O	Payment Title. If provided - check the code in Payment Titles table. If valid the code is stored in Payment Title. If not valid - Error Message Reject the payment.	[0-9]{3,3}
+++Remittance Information	<RmtInf>		[0..1]	3	c	Component	



Message Item	XML Tag	Len	Occur	Level	M/O	Mapping Rules	Data Validation
++++Unstructured	<Ustrd>		[1..1]	4	O	Details1, Details2, Details3, Details4. Content of the field is split in lines of 35 charcters and stored in 4 detail lines. If not provided - Err Msg; Reject Payment	[?:/()+-,a-zA-Z0-9]{1,140}

## Statements - MT940 File Format

InsideBusiness Payments provides for the download of account statements in MT940 file format. This file format is used to transmit detailed information about all entries booked to an account on a daily basis. The application allows the users to download account statements for several accounts for one or more dates – for a period of time. All statements for all accounts for each working date for the requested period are downloaded in one file. The order of the statements in the files is first sorted by account numbers then sorted by dates. Account statement consists of records for account opening balance, for all transactions and for closing balance. The account statement is split in pages. Each page contains up to 3 transactions and intermediate opening and closing balances. The structure of a MT940 file is as follows:



The structure of a MT940 file is as follows:

No.	Tag	Status	Field Name	Content/Options
1	:20:	M	Transaction Reference Number	16x
2	:25:	M	Account Identification	35x
3	:28C:	M	Statement Number	11n
4	:60:	M	Opening Balance	F or M
---> Repeating group				
5	:61:	O	Statement Line	*
6	:86:	O	Information to Account Owner	6*65x
---				
7	:62:	M	Closing Balance	F or M
8	:64:	O	Closing available balance	1!a6!n3!a15d
10	:86:	O	Information to Account Owner	6*65x

Detailed description of each field and subfield is given below. In the example, the different subfields of a field are with alternating colours:

Tag	Field Name	Subfields	Content	Description
:20:	Transaction reference number		16x	This field specifies the reference assigned by the Sender to unambiguously identify the message.

**Example:** :20:STMT20090326

Tag	Field Name	Subfields	Content	Description
:25:	Account identification		35x	This field identifies the account for which the statement is sent.

**Example:** :25:35000000/1330390907

Tag	Field Name	Subfields	Content	Description
:28C:	Statement number		11n	This field contains the sequential number of the statement. Split in 5n/5n, where the first «5n» is the statement number and the second «5n» is the page number.

**Example:** :28C:00001/00006

Tag	Field Name	Subfields	Content	Description
:60F:	Opening balance		1!a6!n3!a15d	This field specifies the opening balance, whether it is a debit or credit balance, the date, the currency and the amount of the balance. The format is (D/C Mark) (Date) (Currency)(Amount).
		<i>Debit/Credit Indicator</i>	1!a	The D/C mark specifies whether the opening balance is a debit balance or a credit balance.
		<i>Date</i>	6!n	The date is in format YYYYMMDD.
		<i>Currency</i>	3!a	Valid ISO 4217 currency code in letters
		<i>Amount</i>	15d	The integer part of Amount must contain at least one digit. The comma “,” is used as decimal separator and is included in the maximum length.

**Example:** :60F:D070202EUR6672139,76

Tag	Field Name	Subfields	Content	Description
:61:	Statement line		6!n(4!a)2a1!a15d1!a3!c16x//16x	This field specifies main transactions parameters
		<i>Value date</i>	YYMMDD	Valid date expressed as YYMMDD
		<i>Entry date</i>	MMDD	Optional filed - if not present then value date = entry date
		<i>Debit/Credit indicator</i>	2a	D=Debit, C=Credit, RD= Reversal of debit, RC=Reversal of credit.
		<i>Funds code</i>	1!a	The third character of the currency code. (E.g. In case the account is denominated in USD a «D» is entered in this subfield.)
		<i>Amount</i>	15d	The integer part of Amount contains at least one digit. The decimal comma „,“ is included in the maximum length.
		<i>Transaction Type Identification Code</i>	1!a3!c	Transaction Type code: NTRF – Fund Transfer; NLDP – Loan or Deposit; NFEX – Foreign Exchange; NMSC – Accounting; NSEC – Capital Market; NMSC - Miscellaneous; Others.
		<i>Reference for the Account Owner</i>	16x	This field contains customer transaction reference. Account owner reference; this field must be filled with the value of the old NS 14 field without the default 14SENDREF or BENEREF filler, in case no senders or beneficiary reference is available the default value NONREF must be used
		<i>Account Servicing Institution's Reference</i>	[//16x]	The content of this subfield is the bank transaction reference. Transaction ID starts with Transaction type codes as follows: PA = Fund Transfer – Payment initiated by the Bank; RE = Fund Transfer – Payment Received in the bank; LD = Loan or Deposits; FX = Foreign Exchange; AC = Accounting; AN = Other; CM = Capital Market.

Example: : 61 : 070202DR2950,00NTRF0,198//PA070202-15335

Tag	Field Name	Subfields	Content	Description
:86:	Information to account owner		6*65	This field contains additional information on the transaction detailed in the preceding statement line and which is to be passed on to the account owner. Data entries begin with the number of the subfield and end with ascitilde (~). E.g. <b>21/CHGS/EUR10,00/ ~</b> <b>Details depend upon the transaction type; for complete overview see the separate tables for different types of transactions.</b>

Tag	Field Name	Subfields	Content	Description
:62M:	Intermediate closing balance		1!a6!n3!a15d	This field specifies the intermediate closing balance. The format is (D/C Mark) (Date) (Currency)(Amount).
		<i>Debit/Credit Indicator</i>	1!a	The D/C mark specifies whether the intermediate closing balance is a debit balance or a credit balance.
		<i>Date</i>	YMMDD	The date is in format YMMDD.
		<i>Currency</i>	3!a	Valid ISO 4217 currency code in letters.
		<i>Amount</i>	15d	The integer part of Amount contains at least one digit. The decimal comma „,“ is included in the maximum length.

**Example:** :62M:D070202EUR6678583,81

Tag	Field Name	Subfields	Content	Description
:62F:	Closing balance		1!a6!n3!a15d	This field specifies the closing balance. The format is (D/C Mark) (Date) (Currency)(Amount).
		<i>Debit/Credit Indicator</i>	1!a	The D/C mark specifies whether the closing balance is a debit balance or a credit balance.
		<i>Date</i>	6!n	The date is in format YMMDD.
		<i>Currency</i>	3!a	Valid ISO 4217 currency code in letters.
		<i>Amount</i>	15d	The integer part of Amount contains at least one digit. The decimal comma „,“ is included in the maximum length.

**Example:** :62F:D070202EUR6678583,81

Tag	Field Name	Subfields	Content	Description
:64:	Available balance		1!a6!n3!a15d	This field is optional. However, if present, the rules for tag :62F: apply.

**Example:** :64:D070202EUR6678583,81

Tag	Field Name	Subfields	Content	Description
:86:	Account details		3*65	Optional - This field contains additional information on the statement as a whole. It is to be passed on to the account owner. Line 1 - NAME ACCOUNT OWNER: 35x Line 2 - ACCOUNT DESCRIPTION: 35x

**Example:** :86:NAME ACCOUNT OWNER:DEMO COMPANY  
ACCOUNT DESCRIPTION:CURRENT ACCOUNT

## FIELD 86 - FORMAT FOR TRANSACTION TYPE «PA» - Payment received in the Bank

Subfield name	Subfield number
SEND/BENE/DOCREF*	Field 61 subfield 7
BANK REF	Field 61 subfield 8
ORIGINAL AMOUNT	subfield 20
CHARGES	subfield 21
EXCHANGE RATE	subfield 22
PAYMENT DETAILS	subfield 25-29 + 60
COUNTER PARTY	subfield 32-33
ACCOUNT WITH BANK	subfield 23
BENEF. ACC.NO	subfield 31

## Syntax of field 86 - transaction type «PA»

Field ID	Line	Position	Content	Description
	1	1-4	3x	110~ - GVC code (has no further meaning)
20	1	5-34	27x	/OCMT/3!a15d/ or, in case of non ERI: AMT_SNT_3!a_15d (in case of debit entry) or AMT_RCD_3!a_15d (in case of credit entry)
21	1	35-64	27x	/CHGS/3!a15d/ or, in case of non ERI: CHARGES_3!a_15d
22	2	1-30	27x	EXCHANGE RATE: _12d
32	2	31-60	27x	Counter party line 01 (Beneficiary line 01 if debit, Originator line 01 if credit)
33	2	61-65	27x	Counter party line 02 (Beneficiary line 02 if debit, Originator line 02 if credit)
	3	1-25		
31	3	26-55	27x	Beneficiary account number
23	3	56-65	27x	Beneficiary bank name
	4	1-20		
25	4	21-50	27x	Payment details 01
26	4	51-65	27x	Payment details 02
	5	1-15		
27	5	16-45	27x	Payment details 03
28	5	46-65	27x	Payment details 04
	6	1-10		
29	6	11-40	27x	Payment details 05
60	6	41-48	6x	Payment details 06



Field ID	Line	Position	Content	Description
61	6	49-65	14x	<p>REVERSAL - hard coded, only used in case of a reversed entry</p> <p>In case the DT/CR indicator is C, this means that this PA is actually the credit side of a transfer, in which case the contents of some subfields differs from the normal PA type as follows :</p> <p>Subfield 20 will contain : AMT_RCD_3a!_15d</p> <p>Subfield 32 will contain : [Ordering customer line 01]</p> <p>Subfield 33 will contain : [Ordering customer line 02]</p> <p>In case the DT/CR indicator is RD or RC, this means the entry is a reversal.</p> <p>In this case the code word «REVERSAL» will be displayed in subfield 61 and the subfields 21 (Charges), 22 (Exchange rate) and subfields 32 and 33 (Counter party lines 01 and 02) will be empty.</p>

**Example:**

```

:86:110~20/OCMT/SEK200,00/ ~21/CHGS/EUR10,00/ ~
22EXCHANGE RATE: 0,500000 ~32RECEIVING CUSTOMER COMPANY ~33EIN
DHOVEN NEDERLAND ~31665544332211 ~23ING BANK
AMSTERDAM THE NETH~25PAYMENT DETAILS LINE 01 ~26PAYMENT DETAI
LS LINE 02 ~27PAYMENT DETAILS LINE 03 ~28PAYMENT DETAILS LI
NE 04 ~29PAYMENT DETAILS LINE 05 ~60LINE6~61 ~

```

## FIELD 86 - FORMAT FOR TRANSACTION TYPE «RE» - Payment initiated by the Bank

Subfield name	Subfield number
SEND/BENE/DOCREF*	Field 61 subfield 7
BANK REF	Field 61 subfield 8
PAYMENT DETAILS	subfield 25-29 plus field 60
ORIGINAL AMOUNT	subfield 20
EXCHANGE RATE	subfield 22
CHARGES	subfield 21
COUNTER PARTY	subfield 32-33 and 23-24

## Syntax of field 86 - transaction type «RE»

Field ID	Line	Position	Content	Description
	1	1-4	110	110~ - GVC code (has no further meaning)
20	1	5-34	27x	/OCMT/3!a15d/ or, in case of non ERI: AMT_SNT_3!a_15d (in case of debit entry) or AMT_RCD_3!a_15d (in case of credit entry)
21	1	35-64	27x	/CHGS/3!a15d/ or, in case of non ERI: CHARGES_3!a_15d
22	2	1-30	27x	EXCHANGE RATE: _12d
32	2	31-60	27x	Counter party line 01 (Beneficiary line 01 if debit, Originator line 01 if credit)
33	2	61-65	27x	Counter party line 02 (Beneficiary line 02 if debit, Originator line 02 if credit)
	3	1-25		
23	3	26-55	27x	Counter party line 03 (Beneficiary line 03 if debit, Originator line 03 if credit)
24	3	56-65	27x	Counter party line 04 (Beneficiary line 04 if debit, Originator line 04 if credit)
	4	1-20		
25	4	21-50	27x	Payment details 01
26	4	51-65	27x	Payment details 02
	5	1-15		
27	5	16-45	27x	Payment details 03
28	5	46-65	27x	Payment details 04
	6	1-10		
29	6	11-40	27x	Payment details 05
60	6	41-48	6x	Payment details 06

Field ID	Line	Position	Content	Description
61	6	49-65	14x	<p>REVERSAL - hard coded, only used in case of a reversed entry. In case the DT/CR indicator is C, this means that this PA is actually the credit side of a transfer, in which case the contents of some subfields differs from the normal PA type as follows :</p> <p>Subfield 20 will contain : AMT_RCD_3a!_15d</p> <p>Subfield 32 will contain : [Ordering customer line 01]</p> <p>Subfield 33 will contain : [Ordering customer line 02]</p> <p>In case the DT/CR indicator is RD or RC, this means the entry is a reversal.</p> <p>In this case the code word «REVERSAL» will be displayed in subfield 61 and the subfields 21 (Charges), 22 (Exchange rate) and subfields 32 and 33 (Counter party lines 01 and 02) will be empty.</p>

**Example:**

```

:86:110~20/OCMT/UAH600,00/ ~21/CHGS/EUR10,00/ ~
22EXCHANGE RATE: 6,000 ~32ORDERING CUSTOMER LINE 01 ~33ORD
ERING CUSTOMER LINE 02 ~23ORDERING CUSTOMER LINE 03 ~24ORDERING
CUSTOMER LINE 04 ~25PAYMENT DETAILS LINE 01 ~26PAYMENT DETAI
LS LINE 02 ~27PAYMENT DETAILS LINE 03 ~28PAYMENT DETAILS LI
NE 04 ~29PAYMENT DETAILS LINE 05 ~60LINE6~61 ~

```

## FIELD 86 - FORMAT FOR TRANSACTION TYPE «LD» - Loans and deposits

Subfield name	Subfield number
START DATE	subfield 20
MATURITY DATE	subfield 21
PRINCIPAL AMOUNT	subfield 22-23
INTEREST	subfield 24-25
INTEREST RATE	subfield 26
BOOKING TEXT	subfield 27
COUNTER PARTY	subfield 32-33 and 23-24

## Syntax of field 86 - transaction type «LD»

Field ID	Line	Position	Content	Description
	1	1-4	110	110~ - GVC code (has no further meaning)
20	1	5-34	27x	START_DATE:_dd_mmm_yy
21	1	35-64	27x	MATURITY_DATE:_dd_mmm_yy
22	2	1-30	27x	PRINCIPAL_AMOUNT:
23	2	31-60	27x	3!a_15d
24	3	1-30	27x	INTEREST_AMOUNT:
25	3	31-60	27x	3!a_15d
26	4	1-30	27x	INTEREST_RATE:_12d
27	4	31-60	27x	Booking text
28	5	1-30	27x	Counter party name line 01 (Beneficiary line 01 if credit, Originator line 01 if debit)
29	5	31-60	27x	Counter party name line 02 (Beneficiary line 02 if credit, Originator line 02 if debit)
60	6	1-30	27x	REVERSAL (ONLY in case the contract is reversed). In case the DT/CR indicator is RD or RC, this means the entry is a reversal. In this case the codeword «REVERSAL» will be displayed in subfield 60 and the subfields 28 and 29 (Counterparty name lines 01 and 02) will be empty.

## Example:

```

:86:110~20START DATE: 14 SEP 07 ~21MATURITY DATE: 14 OCT 07 ~
22PRINCIPAL AMOUNT: ~23EUR 1000000,00 ~
24INTEREST AMOUNT ~25EUR 4166,67 ~
26INTEREST RATE: 5,000 ~27DEPOSIT GIVEN ~
28DEMO ACCOUNT OWNER ~29PRAHA CZ ~
60 ~

```

## FIELD 86 - FORMAT FOR TRANSACTION TYPE «FX» - foreign exchange

Subfield name	Subfield number
DEAL DATE	subfield 20
VALUE DATE	subfield 21
AMOUNT BOUGHT	subfield 22-23
AMOUNT SOLD	subfield 24-25
EXCHANGE RATE	subfield 26
BOOKING TEXT	subfield 27
COUNTER PARTY	subfield 28-29

## Syntax of field 86 - transaction type «FX»

Field ID	Line	Position	Content	Description
	1	1-4	110	110~ - GVC code (has no further meaning)
20	1	5-34	27x	DEAL_DATE: _dd_mmm_yy
21	1	35-64	27x	VALUE_DATE: _dd_mmm_yy
22	2	1-30	27x	AMOUNT_BOUGHT:
23	2	31-60	27x	3!a_15d
24	3	1-30	27x	AMOUNT_SOLD:
25	3	31-60	27x	3!a_15d
26	4	1-30	27x	EXCHANGE_RATE: _12d
27	4	31-60	27x	Booking text
28	5	1-30	27x	Counter party name line 01 (Beneficiary line 01 if credit, Originator line 01 if debit)
29	5	31-60	27x	Counter party name line 02 (Beneficiary line 02 if credit, Originator line 02 if debit)
60	6	1-30	27x	REVERSAL (ONLY in case the contract is reversed). In case the DT/CR indicator is RD or RC, this means the entry is a reversal. In this case the codeword «REVERSAL» will be displayed in subfield 60 and the subfields 28 and 29 (Counterparty name lines 01 and 02) will be empty.

## Example:

```

:86:110~20DEAL DATE: 14 OCT 07 ~21VALUE DATE: 14 OCT 07 ~
22AMOUNT BOUGHT: ~23USD 2000000,00 ~
24AMOUNT SOLD: ~25EUR 2000000,00 ~
26EXCHANGE RATE: 1,0000 ~27FOREIGN EXCHANGE DEAL ~
28 DEMO ACCOUNT OWNER ~29PRAHA CZ ~
60 ~

```

## FIELD 86 - FORMAT FOR TRANSACTION TYPE «AC» - Accounting

Subfield name	Subfield number
BOOKING TEXT	subfield 25
PAYMENT DETAIL	subfield 21-24

## Syntax of field 86 - transaction type «AC»

Field ID	Line	Position	Content	Description
	1	1-4	110	110~ - GVC code (has no further meaning)
20	1	5-34	27x	/OCMT/3!a15d/
21	2	1-30	27x	Text line 01 position 1-27
22	2	31-60	27x	Text line 01 position 28-35
23	3	1-30	27x	Text line 02 position 1-27
24	3	31-60	27x	Text line 02 position 28-35
25	4	1-30	27x	Booking text

## Example:

```

:86:110~20/OCMT/CHF20,00/      ~
21CHARGES IN RELATION TO OUR    ~22CREDIT T           ~
230 YOUR ACCOUNT DATED 14-10-   ~242007 FOR           ~
25SUNDRY DEBIT                  ~

```

## FIELD 86 - FORMAT FOR TRANSACTION TYPE «CM» - capital market

Subfield name	Subfield number
PRODUCT ID	subfield 20
QUANTITY	subfield 21
PRICE	subfield 22
INTEREST AMOUNT	subfield 24-25
BOOKING TEXT	subfield 26
COUNTER PARTY	subfield 27-28
CHARGES	subfield 23

## Syntax of field 86 - transaction type «CM»

Field ID	Line	Position	Content	Description
	1	1-4	110	110~ - GVC code (has no further meaning)
20	1	5-34	27x	BUY:_[Product ID] or SELL:_[Product ID] or MATR:_[Product ID] or DIVD:_[Product ID] or COUP:_[Product ID]
21	1	35-64	27x	QUANTITY:_15d
22	2	1-30	27x	PRICE:_15d
23	2	31-60	27x	CHARGES_3!a_15d
24	3	1-30	27x	INTEREST AMOUNT:
25	3	31-60	27x	3!a_15d
26	4	1-30	27x	Booking text
27	4	31-60	27x	Counter party name line 01 (Beneficiary line 01 if credit, Originator line 01 if debit)
28	5	1-30	27x	Counter party name line 02 (Beneficiary line 02 if credit, Originator line 02 if debit)
60	5	31-60	27x	REVERSAL (ONLY in case the contract is reversed). In case the DT/CR indicator is RD or RC, this means the entry is a reversal. In this case the code word «REVERSAL» will be displayed in subfield 60 and the subfields 27 and 28 (Counter party name lines 01 and 02) will be empty.

## Example:

```
:86:110~20SELL: ALPHABETA ~21QUANTITY: 4000,00 ~
22PRICE: EUR 12,500 ~23CHARGES: EUR 10,00 ~
24INTEREST AMOUNT: ~25EUR 10,00 ~
26CAPITAL MARKETS - EQUITIES ~27COUNTERPARTY LINE 01 ~
28COUNTERPARTY LINE 02 ~60 ~
```

## FIELD 86 - FORMAT FOR TRANSACTION TYPE «AN» - other

Subfield name	Subfield number
DEAL DATE	subfield 20
VALUE DATE	subfield 21
PRINCIPAL AMOUNT	subfield 22-23
INTEREST RATE	subfield 24
BOOKING TEXT	subfield 25
COUNTER PARTY	subfield 26-27

## Syntax of field 86 - transaction type «An»

Field ID	Line	Position	Content	Description
	1	1-4	110	110~ - GVC code (has no further meaning)
20	1	5-34	27x	DEAL_DATE:_dd_mmm_yy
21	1	35-64	27x	VALUE_DATE:_dd_mmm_yy
22	2	1-30	27x	PRINCIPAL_AMOUNT:
23	2	31-60	27x	3!a_15d
24	3	1-30	27x	INTEREST_RATE:_12d
25	3	31-60	27x	Booking text
26	4	1-30	27x	Counter party name line 01
27	4	31-60	27x	Counter party name line 02
60	5	1-30	27x	REVERSAL (ONLY in case the contract is reversed). In case the DT/CR indicator is RD or RC, this means the entry is a reversal. In this case the code word «REVERSAL» will be displayed in subfield 60 and the Counter party name lines 01 and 02, in subfields 26 and 27, will be empty.

## Example:

```
:86:110~20DEAL DATE: 14 OCT 07 ~21VALUE DATE: 14 OCT 07 ~
22PRINCIPAL AMOUNT: ~23EUR 100000,00 ~
24INTEREST RATE: 5,000 ~25LOAN ~
26COUNTERPARTY LINE 01 ~27COUNTERPARTY LINE 02 ~
60 ~
```



## Statements - MT942 File Format

InsideBusiness Payments customers can also download statements in the SWIFT MT942 format. The following table describes the syntax of this format:

Field ID	Status	Content	Description
:20:	M	DDMMYYYY	Movement value date
:25:	M	35x	Account identification
:28C:	M	5n[/5n]	Statement number/Sequence number
:34F:	M	3!a[1!a]15d	(Currency) (C Mark) (0,00 Amount)
:13D:	M	6!n4!n1!x4!n	(Date) (Time - 24 hour format) (Sign «+» or «-») (GMT offset )
→ Statement line			
:61:	M	6!n	Value Date (YYMMDD)
	O	4!n	Entry Date (MMDD)
	M	2a	Debit/Credit mark
	O	1!a	Funds Code (3rd character of the currency code, if needed)
	M	15d	Amount
	M	1!a3!c	Transaction Type. The type of transaction will depend on the Atlas Transaction code: NTRF or NCHG when the transaction is PA - payment NTRF or NCHG when the transaction is RE – received payment NLDP when the transaction is LD – Loan or Deposit NFEX when the transaction is FX – Foreign Exchange NMSC when the transaction is AC or AN - Accounting NSEC when the transaction is CM – Capital Market NMSC for others
	M	16x	Reference for the Account Owner
	O	(//)16x	ING reference ; this field must be filled with the Atlas transaction ID, if available, otherwise not used
	O	34x	Supplementary Details

Field ID	Status	Content	Description
:86:	M	6*65	Information about accounting entry preceding this field 86. Details depend upon the Banking system transaction ID ; The format is the same as in field :86: in MT940.
:86:	M	6*65	Additional information belonging to the whole statement, can be used to display the information of the old fields NS 22 and NS 23 : Line 1 – NAME ACCOUNT OWNER : 35x Line 2 – ACCOUNT DESCRIPTION : 35x Line 3 – IBAN NO : 35X - where there is IBAN Lines 4 – 6 are not used

**Example:**

```

:20:230207
:25:35000000/1000390904
:28C:1/1
:34F:CZKC0,00
:13D:0707251503+0000
:61:070725CN101,00NTRFNONREF//PA0070725-26609
:86:110~20AMT RCD CZK 1363280,05 ~21 ~
22 ~32NDFSUSP ~33
~31 ~23
~25SKK 12 MIO FX582107 ~26
~27 ~28
~29 ~60 ~61 ~
:86:NAME ACCOUNT OWNER: DEMO ACCOUNT OWNER
ACCOUNT DESCRIPTION: CURRENT ACCOUNT
IBAN NO : CZ0535000000001260390900

```