Merchant Statements

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1. Introduction

This document describes the output formats of electronic statements for payment card acceptance statements. The formats include HTML, TXT, XLSX, CSV a XML

2. Commission calculation

According to the standard for accounting according to EU regulation, the bank is obliged to present and charge commissions in the MIF (IF + +) format, where:
IF is a fee to the Payment card issuer
+ Scheme costs
+ Bank costs and margin.

Based on an agreement with the merchant, it is possible to perform billing in a uniform format without distinguishing the above costs). In this case, only the relevant fields are filled in the statement. The rest of the fields are empty or filled with zero "0".

3. Statements Distribution

For each contract number, a single file will be generated for the selected format (HTML, TXT, XLSX, CSV, XML). All outlets and the e-commerce payment gateway will be included in that single file.
The statements will be stored on the Merchant Portal, where the merchant can download them for further use. Within the Merchant Portal, the merchant can configure the email address(es) which the statements can be sent to. The email attachment will consist of a password-protected ZIP file. Each email will contain only one attachment, and that attachment will contain a single type of statement (HTML, TXT, XLSX, CSV, XML).

4. File Name Composition

4.1. ZIP File Name Composition

date_name_unique identifier_xxx.zip

date - date of closing of books in the format YYYYMMDD
name - company name
unique identifier - a unique code in the format 4xxxxxxxxxxYYYYMMDDyyy

- 4 – unique value
- xxxxxxxxxx – uniquely generated number
- YYYYMMDD - date of closing of books
- yyy - selected reporting frequency (001 = daily; 002 = weekly; 003 = monthly)

xxx - format code of zip file 001 – 005

Conversation table (Code – Format)

Code	Format
001	HTML
002	TXT
003	XLSX
004	CSV
005	XML

.zip - the compressed file will have zip extension at the end, in the case of splitting into multiple zip files, the extensions will be ZIP, Z01, Z02, Z03, etc.

4.2. File Name Composition (HTML, TXT, XLSX, CSV, XML)

date_name_unique identifier

date - date of closing of books in the format YYYYMMDD
name - company name
unique identifier - a unique code in the format 4xxxxxxxxxxYYYYMMDDyyy

- 4 – unique value
- xxxxxxxxxx – uniquely generated number
- YYYYMMDD - date of closing of books
- yyy - selected reporting frequency (001 = daily; 002 = weekly; 003 = monthly)

5. Meaning and Usage of Optional Fields (Variable Symbol, Variable Symbol II.)

The possibility to fill in individual fields during the transaction is permitted on the basis of the terminal configuration. In the terminal setting, the filling of both symbols independently of each other can be offered to the operator (only Variable Symbol, only Variable Symbol II., both)

6. Filling in the field Reference No.

6.1. POS terminal Card acceptance

If payment cards are accepted at the POS terminal, the field is filled with the authorization code.

6.2. eCommerce Card acceptance

If payment cards are accepted at the eCommerce, the field is filled with the Order number.

7. Description of Individual Formats

Each line starts with special signs (transaction type), which determine the line type:
NAM - introductory heading of the statement
STA - the heading meaning the outlet beginning (containing the outlet name, currency and statement number)
NOT - column names for the xls file
TRA - transaction lines
SUM - sum lines (if the field of Scheme is filled in, it means the sum for the Scheme, and if the field of Scheme is not filled in, it means the sum for the outlet)
EOF - end of file

7.1. TXT Format

The sign “09h“ (tabulator) serves as an item separator. File coding is in the WINDOWS CP1250 character set.

Ends of lines - CR/LF.

Decimal point separates tenths and comma separates thousands. In case of a negative number, the minus sign is put in front of the number (e.g. -1,222.00).

- The first two lines of the file are always informative and contain basic information about the statement

NAM09hDate of statement:09hYYYYMMDD09hAccount No.:09hxxxx09hSummary No. of statement09hxxxxx
NAM09h Address:09h09h xxx09hxxx09hxxx09hxxx09hxxx09hxxx09h

xxx – the field containing the merchant's address
xxxx – the field containing the account number

- The following line is repeated at outlet change

STA09hStatement serial No.:09hxx09hCurrency:09hxxx09hName:09hxxxxxx

xx – the field containing the statement No. - the numbering is at the outlet level
xxx – the field containing the currency applicable to the outlet
xxxxxx – the field containing the branch name

- Transaction lines follow the informative lines

TRA09hMerchant No.09hTerminal ID09h Scheme09h Processing date09hTransaction date09hCard No.09hReference No.09hGross amount09hFee09hDCC discount09hNet amount09hIF09hCosts_Scheme09hInternal_costs09hIF-converted09hCosts_Scheme-converted09hInternal_Costs-converted09hCashback amount09hTransaction type09hVariable Symbol09hVariable Symbol II.09h

The items „Processing date" and „Transaction date" are in the format DD/MM/YYYY

- Each Scheme type for the respective outlet is followed by the sum for the Scheme

SUMA09hMerchant No.09hScheme09hGross sum/ Scheme09hSum of fees/Scheme09hNet sum/Scheme09hCashback sum/Scheme09h09h09h09h

- Total sum for the outlet

SUMC09hMerchant No.09hGross sum/statement09hSum of fees/statement09hNet sum/statement09hCashback sum/statement09h09h09h09h09h

- End of file:

EOF

Example of TXT file:

20251201_UNICRED
IT-BANK-CR-AND-SK

7.2. CSV Format

The sign “;” (semicolon) serves as an item separator. File coding is in the WINDOWS CP1250 character set.

End of line – CR/LF.

Decimal point separates tenths and comma separates thousands. In case of a negative number, the minus sign is put in front of the number (e.g. -1,222.00).

- The first two lines of the file are always informative and contain basic information about the statement

NAM;Date of statement:;YYYYMMDD;Account No.:;xxxx; Summary No. of statement:;xxxxx
NAM;Address:;xxx;xxx;xxx;xxx;xxx;xxx

xxx – the field containing the merchant’s address
xxxx – the field containing the account number
xxxxx – the field containing the summary No. of statement – this numbering of statements is at the level of contract number (the numbering need not start from one in case that during the year, a change from other format to the CSV format is carried out)

- The following line is repeated at outlet change

STA;Statement serial No.:;xx;Currency:;xxx;Name:;xxxxxx

xx – the field containing the statement No. - the numbering is at the outlet level
xxx – the field containing the currency applicable to the outlet
xxxxxx – the field containing the branch name

- Transaction lines follow the informative lines

TRA;Merchant No.;Terminal ID; Scheme;Processing date;Transaction date;Card No.;Reference No.;Gross amount;Fee;DCC discount;Net amount;IF;Costs_Scheme;Internal_costs;IF-converted;Costs_Scheme-converted;Internal_Costs-converted;Cashback amount;Transaction type;Variable Symbol;Variable Symbol II.;

The items „Processing date“ and „Transaction date“ are in the format DD/MM/YYYY

- Each Scheme type for the respective outlet is followed by the sum for the Scheme

SUMA; Merchant No.;Scheme;Gross sum/ Scheme;Sum of fees/Scheme;Net sum/Scheme;Cashback sum/Scheme;;;;

- Total sum for the outlet

SUMC; Merchant No.;Gross sum/statement;Sum of fees/statement;Net sum/statement;Cashback sum/statement;;;;;

- End of file:

EOF

Example of CSV file:

20230429_UNICRED
IT-BANK-CR-AND-SK

7.3. XLSX Format

Example of a xlsx file:

20230429_UNICRED
IT-BANK-CR-AND-SK

7.4. HTML Format

This format does not have a defined structure for further use on the merchant's side.

20251201_UNICRED
IT-BANK-CR-AND-SK

7.5. XML Format

XML file description:

XSDdocumentation
CZ.docx

statementUCB.xsd

8. Transaction Sequencing:

The sequencing is performed according to Schemes. All the transactions for the respective Scheme are ended by sums for the respective Scheme and then n of other Schemes can follow. At the end of the statement for an outlet, the sum for the outlet is specified. Then, another outlet can follow.

Card numbers are not presented in complete form (etc. 541113******0508, 671117******0780005, 461116****5553). Due to it is necessary to define Card number field like alphanumerical field. Card numbers have 14 -19 positions.

Scheme codes are as follows:
011 – VISA Debit
012 – VISA Credit
013 – VISA Commercial
021 – MC Debit
022 – MC Credit

023 – MC Commercial
031 – Maestro Debit
032 – Maestro Credit
033 – Maestro Commercial
060 – Others – special transaction types
070 – Alipay – Partner transaction id will be presented in Card number field. It has 19 positions ant it is not masked.
080 – Corrective transactions (it is chargeback and goodfaith) – Transaction description is presented in Cardd number field. Transaction SUBTYP is presented in Reference No field.
090 - Applied fees –calculated commission and/or fees for payment terminal (values are shown in gross and net amounts and they are equal)

Transaction types:
SD - sales draft
SD/R -sales draft reversal
CB - cashback
CV - credit voucher
CA - cash advance
DCC – Dynamic Currency Conversion
DBADJ – Debit - debit adjustment - CHARGEBACK
CRADJ - Credit - credit adjustment - GOOD FAITH

Seznam opravných transakcí Corrective transaction type	SUBTYP	Statement tr. type
accepted VISA chargeback	DCB1	DBADJ
accepted MC chargeback	ICB1	DBADJ
accepted VISA good faith	DGF1	CRADJ
accepted MC good faith	IGF1	CRADJ
transaction blocking amount	TBL1	DBADJ
transaction posting after blocking	TAB1	CRADJ
balancing merchant CR	BMC1	CRADJ
balancing merchant DB	BMD1	DBADJ

9. Zip File Opening

For security reasons, zip files are password protected. When unzipping, it is necessary to enter the password, which is the contract number.

If the generated XLSX report exceeds 10 MB in size, a ZIP file containing the report in CSV format will be automatically generated and sent via email. If the merchant downloads the report directly to their computer from the Merchant Portal, they will be prompted to change the format to CSV.